



BASE LENDING RATE (“BLR”) FOR CORPORATE CUSTOMERS

Effective date: 4-3-2022

In case the interest rate under the relevant Facility Agreement/General Facility Agreement is **BLR + Margin***, please refer to the below BLR information applied for relevant loans below for your reference.

Interest review cycle	USD BLR (%) Applied for below loans		VND BLR (%) Applied for below loans	
	Mid/Long-term	Short-term	Mid/Long-term	Short-term
Overnight	2.66	2.66	5.25	4.00
1 week	2.75	2.75	5.29	4.04
2 weeks	2.84	2.84	5.28	4.03
1 month	2.92	2.92	5.26	4.01
2 months	3.00	3.00	5.22	3.97
3 months	3.10	3.10	5.17	3.92
4 months	3.18	3.18	5.13	3.88
5 months	3.26	3.26	5.08	3.83
6 months	3.34	3.34	5.04	3.79
7 months	3.40	3.40	5.12	3.87
8 months	3.46	3.46	5.20	3.95
9 months	3.52	3.52	5.28	4.03
10 months	3.58	3.58	5.36	4.11
11 months	3.64	3.64	5.45	4.20
12 months	3.69	3.69	5.53	4.28

* Margin is determined in accordance with the Facility Agreement/General Facility Agreement.

Note:

Our Relationship Manager will separately inform you of BLR for a loan in case:

- (i) VND loan is higher than VND50 billion or USD loan is higher than USD1 million; and/or
- (ii) The interest review cycle is longer than 01 year; and/or
- (iii) The loan is utilized in other foreign currencies.