



BASE LENDING RATE (“BLR”) FOR CORPORATE CUSTOMERS

Effective date: 4-5-2022

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	2.88	2.88	5.25	4.00
1 week	3.47	3.47	5.95	4.70
2 weeks	3.47	3.47	5.95	4.70
1 month	3.47	3.47	5.96	4.71
2 months	3.66	3.66	5.96	4.71
3 months	3.84	3.84	5.97	4.72
4 months	4.00	4.00	5.98	4.73
5 months	4.16	4.16	5.98	4.73
6 months	4.32	4.32	5.99	4.74
7 months	4.45	4.45	6.02	4.77
8 months	4.58	4.58	6.06	4.81
9 months	4.70	4.70	6.09	4.84
10 months	4.79	4.79	6.12	4.87
11 months	4.89	4.89	6.15	4.90
12 months	4.98	4.98	6.18	4.93

* 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.