

BASE LENDING RATE (“BLR”) FOR CORPORATE CUSTOMERS

Effective date: 4-11-2022

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	6.45	6.45	10.45	9.20
1 week	6.51	6.51	8.98	7.73
2 weeks	6.51	6.51	8.99	7.74
1 month	6.51	6.51	9.00	7.75
2 months	6.77	6.77	9.03	7.78
3 months	6.92	6.92	9.05	7.80
4 months	7.06	7.06	9.07	7.82
5 months	7.19	7.19	9.09	7.84
6 months	7.32	7.32	9.11	7.86
7 months	7.40	7.40	9.11	7.86
8 months	7.47	7.47	9.10	7.85
9 months	7.55	7.55	9.10	7.85
10 months	7.58	7.58	9.09	7.84
11 months	7.62	7.62	9.09	7.84
12 months	7.65	7.65	9.08	7.83

* 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.