



BASE LENDING RATE ("BLR") FOR CORPORATE CUSTOMERS

Effective date: 7-1-2022

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	4.65	3.40
1 week	2.71	2.71	4.86	3.61
2 weeks	2.71	2.71	4.86	3.61
1 month	2.71	2.71	4.86	3.61
2 months	2.71	2.71	4.86	3.61
3 months	2.76	2.76	4.85	3.60
4 months	2.81	2.81	4.85	3.60
5 months	2.85	2.85	4.85	3.60
6 months	2.89	2.89	4.85	3.60
7 months	2.93	2.93	4.88	3.63
8 months	2.97	2.97	4.90	3.65
9 months	3.01	3.01	4.93	3.68
10 months	3.05	3.05	4.95	3.70
11 months	3.08	3.08	4.98	3.73
12 months	3.12	3.12	5.00	3.75

* 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.