



## BASE LENDING RATE (“BLR”) FOR CORPORATE CUSTOMERS

**Effective date: 10-1-2022**

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 (%)<br>Applied for below loans |            | VND BLR (%)<br>Applied for below loans |            |
|-----------------------|--|------------|--|------------|
|                       | Mid/Long-term                          | Short-term | Mid/Long-term                          | Short-term |
| <b>Overnight</b>      | 2.66                                   | 2.66       | 2.66                                   | 3.40       |
| <b>1 week</b>         | 2.70                                   | 2.70       | 2.70                                   | 3.57       |
| <b>2 weeks</b>        | 2.70                                   | 2.70       | 2.70                                   | 3.57       |
| <b>1 month</b>        | 2.71                                   | 2.71       | 2.71                                   | 3.58       |
| <b>2 months</b>       | 2.71                                   | 2.71       | 2.71                                   | 3.58       |
| <b>3 months</b>       | 2.76                                   | 2.76       | 2.76                                   | 3.58       |
| <b>4 months</b>       | 2.81                                   | 2.81       | 2.81                                   | 3.58       |
| <b>5 months</b>       | 2.85                                   | 2.85       | 2.85                                   | 3.59       |
| <b>6 months</b>       | 2.89                                   | 2.89       | 2.89                                   | 3.59       |
| <b>7 months</b>       | 2.93                                   | 2.93       | 2.93                                   | 3.60       |
| <b>8 months</b>       | 2.97                                   | 2.97       | 2.97                                   | 3.62       |
| <b>9 months</b>       | 3.01                                   | 3.01       | 3.01                                   | 3.63       |
| <b>10 months</b>      | 3.05                                   | 3.05       | 3.05                                   | 3.64       |
| <b>11 months</b>      | 3.09                                   | 3.09       | 3.09                                   | 3.66       |
| <b>12 months</b>      | 3.12                                   | 3.12       | 3.12                                   | 3.67       |

\* 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.