

BASE LENDING RATE (“BLR”) FOR CORPORATE CUSTOMERS

Effective date: 10-2-2022

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	6.25	5.00
1 week	2.71	2.71	4.85	3.60
2 weeks	2.71	2.71	4.85	3.60
1 month	2.71	2.71	4.85	3.60
2 months	2.84	2.84	4.84	3.59
3 months	2.93	2.93	4.84	3.59
4 months	3.03	3.03	4.84	3.59
5 months	3.12	3.12	4.84	3.59
6 months	3.22	3.22	4.84	3.59
7 months	3.28	3.28	4.85	3.60
8 months	3.35	3.35	4.86	3.61
9 months	3.41	3.41	4.87	3.62
10 months	3.47	3.47	4.88	3.63
11 months	3.52	3.52	4.90	3.65
12 months	3.58	3.58	4.91	3.66

* 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.