

BASE LENDING RATE (“BLR”) FOR CORPORATE CUSTOMERS

Effective date: 11-07-2022

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	4.16	4.16	4.95	3.70
1 week	4.16	4.16	5.87	4.62
2 weeks	4.16	4.16	5.88	4.63
1 month	4.61	4.61	5.90	4.65
2 months	4.78	4.78	5.95	4.70
3 months	4.97	4.97	6.00	4.75
4 months	5.13	5.13	6.04	4.79
5 months	5.29	5.29	6.09	4.84
6 months	5.45	5.45	6.13	4.88
7 months	5.54	5.54	6.16	4.91
8 months	5.64	5.64	6.18	4.93
9 months	5.73	5.73	6.21	4.96
10 months	5.77	5.77	6.24	4.99
11 months	5.82	5.82	6.26	5.01
12 months	5.87	5.87	6.29	5.04

* 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.