

BASE LENDING RATE (“BLR”) FOR CORPORATE CUSTOMERS

Effective date: 12-07-2022

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	4.20	4.20	5.84	4.59
2 weeks	4.20	4.20	5.85	4.60
1 month	4.61	4.61	5.88	4.63
2 months	4.77	4.77	5.94	4.69
3 months	4.97	4.97	5.99	4.74
4 months	5.14	5.14	6.04	4.79
5 months	5.30	5.30	6.09	4.84
6 months	5.47	5.47	6.14	4.89
7 months	5.55	5.55	6.17	4.92
8 months	5.63	5.63	6.20	4.95
9 months	5.70	5.70	6.23	4.98
10 months	5.74	5.74	6.26	5.01
11 months	5.78	5.78	6.29	5.04
12 months	5.81	5.81	6.32	5.07

* 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.