

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

**Effective date: 13-4-2022**

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>      | 2.90                                   | 2.90       | 5.45                                   | 4.20       |
| <b>1 week</b>         | 2.97                                   | 2.97       | 5.36                                   | 4.11       |
| <b>2 weeks</b>        | 2.97                                   | 2.97       | 5.38                                   | 4.13       |
| <b>1 month</b>        | 3.14                                   | 3.14       | 5.41                                   | 4.16       |
| <b>2 months</b>       | 3.28                                   | 3.28       | 5.48                                   | 4.23       |
| <b>3 months</b>       | 3.51                                   | 3.51       | 5.55                                   | 4.30       |
| <b>4 months</b>       | 3.64                                   | 3.64       | 5.62                                   | 4.37       |
| <b>5 months</b>       | 3.78                                   | 3.78       | 5.68                                   | 4.43       |
| <b>6 months</b>       | 3.91                                   | 3.91       | 5.75                                   | 4.50       |
| <b>7 months</b>       | 4.03                                   | 4.03       | 5.80                                   | 4.55       |
| <b>8 months</b>       | 4.14                                   | 4.14       | 5.86                                   | 4.61       |
| <b>9 months</b>       | 4.25                                   | 4.25       | 5.91                                   | 4.66       |
| <b>10 months</b>      | 4.34                                   | 4.34       | 5.96                                   | 4.71       |
| <b>11 months</b>      | 4.44                                   | 4.44       | 6.01                                   | 4.76       |
| <b>12 months</b>      | 4.53                                   | 4.53       | 6.06                                   | 4.81       |

\* 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.