

BASE LENDING RATE (“BLR”) FOR CORPORATE CUSTOMERS

Effective date: 14-1-2022

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 (%) 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	4.65	3.40
1 week	2.71	2.71	4.82	3.57
2 weeks	2.71	2.71	4.82	3.57
1 month	2.71	2.71	4.83	3.58
2 months	2.72	2.72	4.83	3.58
3 months	2.79	2.79	4.84	3.59
4 months	2.84	2.84	4.84	3.59
5 months	2.88	2.88	4.85	3.60
6 months	2.93	2.93	4.85	3.60
7 months	2.97	2.97	4.86	3.61
8 months	3.01	3.01	4.86	3.61
9 months	3.06	3.06	4.87	3.62
10 months	3.09	3.09	4.88	3.63
11 months	3.13	3.13	4.89	3.64
12 months	3.17	3.17	4.90	3.65

* 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.