

BASE LENDING RATE (“BLR”) FOR CORPORATE CUSTOMERS

Effective date: 18-2-2022

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	5.25	4.00
1 week	2.71	2.71	4.85	3.60
2 weeks	2.72	2.72	4.85	3.60
1 month	2.78	2.78	4.85	3.60
2 months	2.92	2.92	4.86	3.61
3 months	3.04	3.04	4.86	3.61
4 months	3.12	3.12	4.86	3.61
5 months	3.21	3.21	4.87	3.62
6 months	3.29	3.29	4.87	3.62
7 months	3.36	3.36	4.88	3.63
8 months	3.43	3.43	4.90	3.65
9 months	3.50	3.50	4.91	3.66
10 months	3.56	3.56	4.92	3.67
11 months	3.61	3.61	4.94	3.69
12 months	3.67	3.67	4.95	3.70

* 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.