

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

**Effective date: 22-06-2022**

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>      | 4.07                                   | 4.07       | 4.65                                   | 3.40       |
| <b>1 week</b>         | 4.15                                   | 4.15       | 5.84                                   | 4.59       |
| <b>2 weeks</b>        | 4.17                                   | 4.17       | 5.84                                   | 4.59       |
| <b>1 month</b>        | 4.17                                   | 4.17       | 5.86                                   | 4.61       |
| <b>2 months</b>       | 4.51                                   | 4.51       | 5.89                                   | 4.64       |
| <b>3 months</b>       | 4.69                                   | 4.69       | 5.93                                   | 4.68       |
| <b>4 months</b>       | 4.89                                   | 4.89       | 5.96                                   | 4.71       |
| <b>5 months</b>       | 5.08                                   | 5.08       | 5.99                                   | 4.74       |
| <b>6 months</b>       | 5.28                                   | 5.28       | 6.02                                   | 4.77       |
| <b>7 months</b>       | 5.40                                   | 5.40       | 6.06                                   | 4.81       |
| <b>8 months</b>       | 5.52                                   | 5.52       | 6.10                                   | 4.85       |
| <b>9 months</b>       | 5.64                                   | 5.64       | 6.14                                   | 4.89       |
| <b>10 months</b>      | 5.71                                   | 5.71       | 6.18                                   | 4.93       |
| <b>11 months</b>      | 5.79                                   | 5.79       | 6.23                                   | 4.98       |
| <b>12 months</b>      | 5.86                                   | 5.86       | 6.27                                   | 5.02       |

\* 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.