

BASE LENDING RATE (“BLR”) FOR CORPORATE CUSTOMERS

Effective date: 28-07-2022

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	4.15	4.15	8.95	7.70
1 week	5.00	5.00	6.23	4.98
2 weeks	5.01	5.01	6.23	4.98
1 month	5.01	5.01	6.25	5.00
2 months	5.07	5.07	6.29	5.04
3 months	5.25	5.25	6.32	5.07
4 months	5.37	5.37	6.35	5.10
5 months	5.50	5.50	6.39	5.14
6 months	5.63	5.63	6.42	5.17
7 months	5.67	5.67	6.45	5.20
8 months	5.72	5.72	6.48	5.23
9 months	5.77	5.77	6.51	5.26
10 months	5.79	5.79	6.54	5.29
11 months	5.80	5.80	6.58	5.33
12 months	5.82	5.82	6.61	5.36

* 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.