

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

**Effective date: 29-4-2022**

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>      | 2.87                                   | 2.87       | 5.33                                   | 4.08       |
| <b>1 week</b>         | 3.31                                   | 3.31       | 5.68                                   | 4.43       |
| <b>2 weeks</b>        | 3.39                                   | 3.39       | 5.69                                   | 4.44       |
| <b>1 month</b>        | 3.43                                   | 3.43       | 5.72                                   | 4.47       |
| <b>2 months</b>       | 3.61                                   | 3.61       | 5.77                                   | 4.52       |
| <b>3 months</b>       | 3.76                                   | 3.76       | 5.82                                   | 4.57       |
| <b>4 months</b>       | 3.92                                   | 3.92       | 5.87                                   | 4.62       |
| <b>5 months</b>       | 4.07                                   | 4.07       | 5.93                                   | 4.68       |
| <b>6 months</b>       | 4.23                                   | 4.23       | 5.98                                   | 4.73       |
| <b>7 months</b>       | 4.35                                   | 4.35       | 6.01                                   | 4.76       |
| <b>8 months</b>       | 4.46                                   | 4.46       | 6.05                                   | 4.80       |
| <b>9 months</b>       | 4.58                                   | 4.58       | 6.08                                   | 4.83       |
| <b>10 months</b>      | 4.67                                   | 4.67       | 6.11                                   | 4.86       |
| <b>11 months</b>      | 4.75                                   | 4.75       | 6.14                                   | 4.89       |
| <b>12 months</b>      | 4.84                                   | 4.84       | 6.17                                   | 4.92       |

\* 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.