



BASE LENDING RATE (“BLR”) FOR CORPORATE CUSTOMERS

Effective date: 8-3-2022

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	2.75	2.75	5.38	4.13
2 weeks	2.84	2.84	5.36	4.11
1 month	2.91	2.91	5.33	4.08
2 months	3.00	3.00	5.26	4.01
3 months	3.11	3.11	5.20	3.95
4 months	3.19	3.19	5.13	3.88
5 months	3.28	3.28	5.07	3.82
6 months	3.37	3.37	5.00	3.75
7 months	3.44	3.44	5.10	3.85
8 months	3.50	3.50	5.19	3.94
9 months	3.56	3.56	5.29	4.04
10 months	3.62	3.62	5.39	4.14
11 months	3.67	3.67	5.49	4.24
12 months	3.73	3.73	5.59	4.34

* 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.