



BASE LENDING RATE (“BLR”) FOR CORPORATE CUSTOMERS

Effective date: 10-3-2022

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	2.87	2.87	4.96	3.71
2 weeks	2.93	2.93	4.97	3.72
1 month	2.96	2.96	4.99	3.74
2 months	3.03	3.03	5.03	3.78
3 months	3.11	3.11	5.08	3.83
4 months	3.21	3.21	5.12	3.87
5 months	3.32	3.32	5.16	3.91
6 months	3.42	3.42	5.20	3.95
7 months	3.49	3.49	5.28	4.03
8 months	3.56	3.56	5.36	4.11
9 months	3.63	3.63	5.44	4.19
10 months	3.70	3.70	5.52	4.27
11 months	3.76	3.76	5.60	4.35
12 months	3.82	3.82	5.68	4.43

* 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.