

BASE LENDING RATE (“BLR”) FOR CORPORATE CUSTOMERS

Effective date: 11-2-2022

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	5.75	4.50
1 week	2.79	2.79	4.83	3.58
2 weeks	2.79	2.79	4.83	3.58
1 month	2.81	2.81	4.83	3.58
2 months	2.93	2.93	4.83	3.58
3 months	3.07	3.07	4.83	3.58
4 months	3.17	3.17	4.83	3.58
5 months	3.26	3.26	4.83	3.58
6 months	3.36	3.36	4.83	3.58
7 months	3.44	3.44	4.84	3.59
8 months	3.52	3.52	4.86	3.61
9 months	3.59	3.59	4.87	3.62
10 months	3.66	3.66	4.88	3.63
11 months	3.73	3.73	4.90	3.65
12 months	3.79	3.79	4.91	3.66

* 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.