

BASE LENDING RATE (“BLR”) FOR CORPORATE CUSTOMERS

Effective date: 27-1-2022

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	4.65	3.40
1 week	2.72	2.72	4.83	3.58
2 weeks	2.72	2.72	4.83	3.58
1 month	2.71	2.71	4.83	3.58
2 months	2.76	2.76	4.84	3.59
3 months	2.84	2.84	4.84	3.59
4 months	2.91	2.91	4.85	3.60
5 months	2.98	2.98	4.85	3.60
6 months	3.05	3.05	4.86	3.61
7 months	3.11	3.11	4.86	3.61
8 months	3.16	3.16	4.86	3.61
9 months	3.22	3.22	4.86	3.61
10 months	3.27	3.27	4.86	3.61
11 months	3.32	3.32	4.86	3.61
12 months	3.37	3.37	4.86	3.61

* 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.