

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

**Effective date: 11-10-2023**

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
<b>Overnight</b>	7.84	7.49	4.35	4.10
<b>1 week</b>	7.89	7.54	5.34	5.09
<b>2 weeks</b>	7.89	7.54	5.36	5.11
<b>1 month</b>	7.91	7.56	5.40	5.15
<b>2 months</b>	7.94	7.59	5.46	5.21
<b>3 months</b>	7.98	7.63	5.53	5.28
<b>4 months</b>	7.99	7.64	5.60	5.35
<b>5 months</b>	8.00	7.65	5.66	5.41
<b>6 months</b>	8.01	7.66	5.73	5.48
<b>7 months</b>	8.00	7.65	5.70	5.45
<b>8 months</b>	8.00	7.65	5.67	5.42
<b>9 months</b>	7.99	7.64	5.64	5.39
<b>10 months</b>	7.97	7.62	5.61	5.36
<b>11 months</b>	7.95	7.60	5.58	5.33
<b>12 months</b>	7.93	7.58	5.55	5.30

\* 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 VND150 billion or USD loan is higher than USD5 million; and/or
- (ii) The interest review cycle is longer than 01 year; and/or
- (iii) The loan is utilized in other foreign currencies.