

BASE LENDING RATE (“BLR”) FOR CORPORATE CUSTOMERS

Effective date: 12-5-2023

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
Overnight	7.73	7.73	6.85	6.10
1 week	7.78	7.78	6.90	6.15
2 weeks	7.78	7.78	6.90	6.15
1 month	7.79	7.79	6.91	6.16
2 months	7.81	7.81	6.92	6.17
3 months	7.80	7.80	6.94	6.19
4 months	7.77	7.77	6.96	6.21
5 months	7.75	7.75	6.97	6.22
6 months	7.72	7.72	6.99	6.24
7 months	7.66	7.66	6.98	6.23
8 months	7.60	7.60	6.97	6.22
9 months	7.54	7.54	6.96	6.21
10 months	7.47	7.47	6.95	6.20
11 months	7.41	7.41	6.94	6.19
12 months	7.34	7.34	6.93	6.18

* 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.