

BASE LENDING RATE (“BLR”) FOR CORPORATE CUSTOMERS

Effective date: 12-12-2023

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	7.84	7.49	3.80	3.55
1 week	7.93	7.58	5.42	5.17
2 weeks	7.93	7.58	5.42	5.17
1 month	7.94	7.59	5.41	5.16
2 months	7.96	7.61	5.39	5.14
3 months	7.97	7.62	5.38	5.13
4 months	7.95	7.60	5.37	5.12
5 months	7.93	7.58	5.35	5.10
6 months	7.92	7.57	5.34	5.09
7 months	7.88	7.53	5.36	5.11
8 months	7.84	7.49	5.38	5.13
9 months	7.81	7.46	5.40	5.15
10 months	7.76	7.41	5.42	5.17
11 months	7.72	7.37	5.43	5.18
12 months	7.68	7.33	5.45	5.20

* 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.