

BASE LENDING RATE (“BLR”) FOR CORPORATE CUSTOMERS

Effective date: 14-Dec-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	5.32	5.07
2 weeks	7.92	7.57	5.32	5.07
1 month	7.94	7.59	5.32	5.07
2 months	7.94	7.59	5.32	5.07
3 months	7.95	7.60	5.33	5.08
4 months	7.90	7.55	5.33	5.08
5 months	7.85	7.50	5.34	5.09
6 months	7.80	7.45	5.34	5.09
7 months	7.74	7.39	5.37	5.12
8 months	7.67	7.32	5.41	5.16
9 months	7.61	7.26	5.44	5.19
10 months	7.55	7.20	5.48	5.23
11 months	7.49	7.14	5.51	5.26
12 months	7.43	7.08	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.