

BASE LENDING RATE (“BLR”) FOR CORPORATE CUSTOMERS

Effective date: 19-9-2023

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	7.97	7.97	4.45	3.70
1 week	8.04	8.04	5.90	5.15
2 weeks	8.04	8.04	5.91	5.16
1 month	8.05	8.05	5.94	5.19
2 months	8.09	8.09	5.99	5.24
3 months	8.13	8.13	6.05	5.30
4 months	8.15	8.15	6.10	5.35
5 months	8.17	8.17	6.16	5.41
6 months	8.19	8.19	6.21	5.46
7 months	8.20	8.20	6.19	5.44
8 months	8.20	8.20	6.16	5.41
9 months	8.20	8.20	6.14	5.39
10 months	8.19	8.19	6.12	5.37
11 months	8.18	8.18	6.09	5.34
12 months	8.17	8.17	6.07	5.32

* 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.