



BASE LENDING RATE (“BLR”) FOR CORPORATE CUSTOMERS

Effective date: 20-12-2023

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	3.85	3.60
1 week	7.93	7.58	5.26	5.01
2 weeks	7.93	7.58	5.26	5.01
1 month	7.94	7.59	5.26	5.01
2 months	7.95	7.60	5.26	5.01
3 months	7.95	7.60	5.27	5.02
4 months	7.90	7.55	5.27	5.02
5 months	7.86	7.51	5.28	5.03
6 months	7.81	7.46	5.28	5.03
7 months	7.75	7.40	5.31	5.06
8 months	7.69	7.34	5.35	5.10
9 months	7.64	7.29	5.38	5.13
10 months	7.58	7.23	5.41	5.16
11 months	7.52	7.17	5.45	5.20
12 months	7.46	7.11	5.48	5.23

* 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.