

BASE LENDING RATE (“BLR”) FOR CORPORATE CUSTOMERS

Effective date: 28-9-2023

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	7.98	7.98	4.55	3.80
1 week	8.04	8.04	5.96	5.21
2 weeks	8.04	8.04	5.97	5.22
1 month	8.04	8.04	6.00	5.25
2 months	8.09	8.09	6.04	5.29
3 months	8.13	8.13	6.09	5.34
4 months	8.15	8.15	6.14	5.39
5 months	8.18	8.18	6.18	5.43
6 months	8.20	8.20	6.23	5.48
7 months	8.21	8.21	6.21	5.46
8 months	8.22	8.22	6.18	5.43
9 months	8.23	8.23	6.16	5.41
10 months	8.22	8.22	6.14	5.39
11 months	8.21	8.21	6.11	5.36
12 months	8.21	8.21	6.09	5.34

* 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.