

BASE LENDING RATE (“BLR”) FOR CORPORATE CUSTOMERS

Effective date: 29-12-2023

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	7.87	7.52	4.28	4.03
1 week	7.93	7.58	5.29	5.04
2 weeks	7.93	7.58	5.29	5.04
1 month	7.93	7.58	5.30	5.05
2 months	7.93	7.58	5.30	5.05
3 months	7.91	7.56	5.30	5.05
4 months	7.85	7.50	5.31	5.06
5 months	7.79	7.44	5.31	5.06
6 months	7.73	7.38	5.32	5.07
7 months	7.67	7.32	5.34	5.09
8 months	7.60	7.25	5.37	5.12
9 months	7.54	7.19	5.39	5.14
10 months	7.47	7.12	5.41	5.16
11 months	7.41	7.06	5.44	5.19
12 months	7.35	7.00	5.46	5.21

* 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.