

BASE LENDING RATE (“BLR”) FOR CORPORATE CUSTOMERS

Effective date: 02-01-2024

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	7.91	7.56	4.35	4.10
1 week	7.93	7.58	5.30	5.05
2 weeks	7.93	7.58	5.30	5.05
1 month	7.93	7.58	5.30	5.05
2 months	7.93	7.58	5.31	5.06
3 months	7.91	7.56	5.31	5.06
4 months	7.85	7.50	5.32	5.07
5 months	7.78	7.43	5.32	5.07
6 months	7.72	7.37	5.33	5.08
7 months	7.66	7.31	5.35	5.10
8 months	7.59	7.24	5.37	5.12
9 months	7.53	7.18	5.39	5.14
10 months	7.46	7.11	5.41	5.16
11 months	7.40	7.05	5.43	5.18
12 months	7.33	6.98	5.45	5.20

* 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.