

BASE LENDING RATE (“BLR”) FOR CORPORATE CUSTOMERS

Effective date: 11-01-2024

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	7.83	7.48	3.85	3.60
1 week	7.90	7.55	5.21	4.96
2 weeks	7.91	7.56	5.22	4.97
1 month	7.92	7.57	5.23	4.98
2 months	7.93	7.58	5.27	5.02
3 months	7.90	7.55	5.30	5.05
4 months	7.85	7.50	5.34	5.09
5 months	7.79	7.44	5.37	5.12
6 months	7.74	7.39	5.41	5.16
7 months	7.68	7.33	5.39	5.14
8 months	7.61	7.26	5.38	5.13
9 months	7.55	7.20	5.36	5.11
10 months	7.50	7.15	5.35	5.10
11 months	7.44	7.09	5.33	5.08
12 months	7.38	7.03	5.32	5.07

* 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.