

BASE LENDING RATE (“BLR”) FOR CORPORATE CUSTOMERS

Effective date: 12-01-2024

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	7.91	7.56	5.25	5.00
2 weeks	7.91	7.56	5.26	5.01
1 month	7.91	7.56	5.27	5.02
2 months	7.93	7.58	5.29	5.04
3 months	7.89	7.54	5.31	5.06
4 months	7.83	7.48	5.33	5.08
5 months	7.77	7.42	5.35	5.10
6 months	7.71	7.36	5.37	5.12
7 months	7.64	7.29	5.36	5.11
8 months	7.57	7.22	5.36	5.11
9 months	7.50	7.15	5.35	5.10
10 months	7.44	7.09	5.35	5.10
11 months	7.37	7.02	5.34	5.09
12 months	7.31	6.96	5.34	5.09

* 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.