

BASE LENDING RATE (“BLR”) FOR CORPORATE CUSTOMERS

Effective date: 12-12-2024

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	6.44	6.24	4.50	4.10
1 week	6.40	6.20	4.77	4.37
2 weeks	6.31	6.11	4.77	4.37
1 month	6.28	6.08	4.78	4.38
2 months	6.24	6.04	4.79	4.39
3 months	6.22	6.02	4.81	4.41
4 months	6.19	5.99	4.83	4.43
5 months	6.16	5.96	4.84	4.44
6 months	6.13	5.93	4.86	4.46
7 months	6.11	5.91	4.87	4.47
8 months	6.08	5.88	4.87	4.47
9 months	6.06	5.86	4.88	4.48
10 months	6.04	5.84	4.89	4.49
11 months	6.02	5.82	4.90	4.50
12 months	6.00	5.80	4.91	4.51

* 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.