

BASE LENDING RATE (“BLR”) FOR CORPORATE CUSTOMERS

Effective date: 16-12-2024

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	6.43	6.23	4.50	4.10
1 week	6.26	6.06	4.77	4.37
2 weeks	6.26	6.06	4.78	4.38
1 month	6.25	6.05	4.79	4.39
2 months	6.24	6.04	4.81	4.41
3 months	6.22	6.02	4.83	4.43
4 months	6.20	6.00	4.85	4.45
5 months	6.17	5.97	4.86	4.46
6 months	6.15	5.95	4.88	4.48
7 months	6.13	5.93	4.89	4.49
8 months	6.11	5.91	4.89	4.49
9 months	6.09	5.89	4.90	4.50
10 months	6.07	5.87	4.90	4.50
11 months	6.06	5.86	4.91	4.51
12 months	6.05	5.85	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.