

## BASE LENDING RATE (“BLR”) FOR CORPORATE CUSTOMERS

**Effective date: 20-12-2024**

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
<b>Overnight</b>	6.18	5.98	4.50	4.10
<b>1 week</b>	6.20	6.00	4.87	4.47
<b>2 weeks</b>	6.20	6.00	4.87	4.47
<b>1 month</b>	6.21	6.01	4.86	4.46
<b>2 months</b>	6.20	6.00	4.84	4.44
<b>3 months</b>	6.20	6.00	4.82	4.42
<b>4 months</b>	6.18	5.98	4.80	4.40
<b>5 months</b>	6.17	5.97	4.79	4.39
<b>6 months</b>	6.15	5.95	4.77	4.37
<b>7 months</b>	6.14	5.94	4.78	4.38
<b>8 months</b>	6.13	5.93	4.80	4.40
<b>9 months</b>	6.12	5.92	4.81	4.41
<b>10 months</b>	6.11	5.91	4.82	4.42
<b>11 months</b>	6.11	5.91	4.84	4.44
<b>12 months</b>	6.10	5.90	4.85	4.45

\* 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.