

BASE LENDING RATE (“BLR”) FOR CORPORATE CUSTOMERS

Effective date: 24-07-2024

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	7.16	6.86	4.70	4.50
1 week	7.22	6.92	5.23	5.03
2 weeks	7.22	6.92	5.22	5.02
1 month	7.22	6.92	5.19	4.99
2 months	7.21	6.91	5.13	4.93
3 months	7.16	6.86	5.07	4.87
4 months	7.11	6.81	5.01	4.81
5 months	7.06	6.76	4.96	4.76
6 months	7.01	6.71	4.90	4.70
7 months	6.95	6.65	4.94	4.74
8 months	6.90	6.60	4.99	4.79
9 months	6.84	6.54	5.03	4.83
10 months	6.79	6.49	5.08	4.88
11 months	6.74	6.44	5.12	4.92
12 months	6.69	6.39	5.17	4.97

* 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.