



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

Effective date: 15-01-2025

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 (%)<br>Applied for below loans |            | VND BLR (%)<br>Applied for below loans |            |
|-----------------------|--|------------|--|------------|
|                       | Mid/Long-term                          | Short-term | Mid/Long-term                          | Short-term |
| Overnight             | 6.11                                   | 5.91       | 4.50                                   | 4.10       |
| 1 week                | 6.19                                   | 5.99       | 4.79                                   | 4.39       |
| 2 weeks               | 6.17                                   | 5.97       | 4.80                                   | 4.40       |
| 1 month               | 6.17                                   | 5.97       | 4.81                                   | 4.41       |
| 2 months              | 6.18                                   | 5.98       | 4.83                                   | 4.43       |
| 3 months              | 6.17                                   | 5.97       | 4.85                                   | 4.45       |
| 4 months              | 6.17                                   | 5.97       | 4.87                                   | 4.47       |
| 5 months              | 6.16                                   | 5.96       | 4.89                                   | 4.49       |
| 6 months              | 6.16                                   | 5.96       | 4.91                                   | 4.51       |
| 7 months              | 6.15                                   | 5.95       | 4.93                                   | 4.53       |
| 8 months              | 6.15                                   | 5.95       | 4.95                                   | 4.55       |
| 9 months              | 6.14                                   | 5.94       | 4.97                                   | 4.57       |
| 10 months             | 6.14                                   | 5.94       | 4.99                                   | 4.59       |
| 11 months             | 6.14                                   | 5.94       | 5.00                                   | 4.60       |
| 12 months             | 6.14                                   | 5.94       | 5.02                                   | 4.62       |

\* 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.