

BASE LENDING RATE (“BLR”) FOR CORPORATE CUSTOMERS

Effective date: 16-01-2025

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 (%) Applied for below loans		VND BLR (%) Applied for below loans	
	Mid/Long-term	Short-term	Mid/Long-term	Short-term
Overnight	6.10	5.90	4.50	4.10
1 week	6.17	5.97	4.79	4.39
2 weeks	6.17	5.97	4.79	4.39
1 month	6.16	5.96	4.80	4.40
2 months	6.18	5.98	4.82	4.42
3 months	6.16	5.96	4.84	4.44
4 months	6.15	5.95	4.86	4.46
5 months	6.14	5.94	4.88	4.48
6 months	6.13	5.93	4.90	4.50
7 months	6.12	5.92	4.92	4.52
8 months	6.10	5.90	4.94	4.54
9 months	6.09	5.89	4.96	4.56
10 months	6.09	5.89	4.98	4.58
11 months	6.08	5.88	4.99	4.59
12 months	6.07	5.87	5.01	4.61

* 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.