

BASE LENDING RATE (“BLR”) FOR CORPORATE CUSTOMERS

Effective date: 02-04-2025

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	6.15	5.95	4.50	4.10
1 week	6.18	5.98	4.94	4.54
2 weeks	6.20	6.00	4.94	4.54
1 month	6.19	5.99	4.94	4.54
2 months	6.18	5.98	4.94	4.54
3 months	6.15	5.95	4.94	4.54
4 months	6.12	5.92	4.94	4.54
5 months	6.08	5.88	4.94	4.54
6 months	6.04	5.84	4.94	4.54
7 months	6.01	5.81	4.95	4.55
8 months	5.97	5.77	4.97	4.57
9 months	5.93	5.73	4.98	4.58
10 months	5.90	5.70	5.00	4.60
11 months	5.87	5.67	5.01	4.61
12 months	5.85	5.65	5.03	4.63

* 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.