

BASE LENDING RATE (“BLR”) FOR CORPORATE CUSTOMERS

Effective date: 10-12-2024

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
Overnight	6.40	6.20	4.50	4.10
1 week	6.49	6.29	4.76	4.36
2 weeks	6.37	6.17	4.76	4.36
1 month	6.33	6.13	4.77	4.37
2 months	6.29	6.09	4.79	4.39
3 months	6.27	6.07	4.81	4.41
4 months	6.23	6.03	4.82	4.42
5 months	6.19	5.99	4.84	4.44
6 months	6.15	5.95	4.85	4.45
7 months	6.12	5.92	4.85	4.45
8 months	6.09	5.89	4.86	4.46
9 months	6.06	5.86	4.86	4.46
10 months	6.04	5.84	4.86	4.46
11 months	6.02	5.82	4.86	4.46
12 months	6.00	5.80	4.86	4.46

* 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.