

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

**Effective date: 20-08-2024**

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 (%)<br>Applied for below loans |            | VND BLR (%)<br>Applied for below loans |            |
|-----------------------|--|------------|--|------------|
|                       | Mid/Long-term                          | Short-term | Mid/Long-term                          | Short-term |
| <b>Overnight</b>      | 7.15                                   | 6.85       | 4.70                                   | 4.50       |
| <b>1 week</b>         | 7.22                                   | 6.92       | 4.91                                   | 4.71       |
| <b>2 weeks</b>        | 7.22                                   | 6.92       | 4.92                                   | 4.72       |
| <b>1 month</b>        | 7.19                                   | 6.89       | 4.93                                   | 4.73       |
| <b>2 months</b>       | 7.09                                   | 6.79       | 4.96                                   | 4.76       |
| <b>3 months</b>       | 7.00                                   | 6.70       | 4.98                                   | 4.78       |
| <b>4 months</b>       | 6.90                                   | 6.60       | 5.01                                   | 4.81       |
| <b>5 months</b>       | 6.81                                   | 6.51       | 5.03                                   | 4.83       |
| <b>6 months</b>       | 6.71                                   | 6.41       | 5.06                                   | 4.86       |
| <b>7 months</b>       | 6.63                                   | 6.33       | 5.08                                   | 4.88       |
| <b>8 months</b>       | 6.55                                   | 6.25       | 5.10                                   | 4.90       |
| <b>9 months</b>       | 6.46                                   | 6.16       | 5.12                                   | 4.92       |
| <b>10 months</b>      | 6.39                                   | 6.09       | 5.14                                   | 4.94       |
| <b>11 months</b>      | 6.32                                   | 6.02       | 5.16                                   | 4.96       |
| <b>12 months</b>      | 6.25                                   | 5.95       | 5.18                                   | 4.98       |

\* 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.