

BASE LENDING RATE (“BLR”) FOR CORPORATE CUSTOMERS

Effective date: 21-11-2024

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	6.38	6.08	4.60	4.40
1 week	6.46	6.16	4.84	4.64
2 weeks	6.47	6.17	4.84	4.64
1 month	6.45	6.15	4.85	4.65
2 months	6.43	6.13	4.87	4.67
3 months	6.40	6.10	4.88	4.68
4 months	6.37	6.07	4.90	4.70
5 months	6.34	6.04	4.92	4.72
6 months	6.31	6.01	4.94	4.74
7 months	6.28	5.98	4.94	4.74
8 months	6.25	5.95	4.94	4.74
9 months	6.23	5.93	4.94	4.74
10 months	6.21	5.91	4.94	4.74
11 months	6.19	5.89	4.95	4.75
12 months	6.17	5.87	4.95	4.75

* 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.