



BASE LENDING RATE (“BLR”) FOR CORPORATE CUSTOMERS

Effective date: 24-12-2024

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	6.11	5.91	4.50	4.10
1 week	6.22	6.02	4.94	4.54
2 weeks	6.23	6.03	4.93	4.53
1 month	6.21	6.01	4.92	4.52
2 months	6.20	6.00	4.90	4.50
3 months	6.19	5.99	4.88	4.48
4 months	6.18	5.98	4.86	4.46
5 months	6.16	5.96	4.83	4.43
6 months	6.15	5.95	4.81	4.41
7 months	6.14	5.94	4.82	4.42
8 months	6.13	5.93	4.83	4.43
9 months	6.12	5.92	4.84	4.44
10 months	6.12	5.92	4.85	4.45
11 months	6.11	5.91	4.87	4.47
12 months	6.11	5.91	4.88	4.48

* 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.