

NOTIFICATION IN RELATION TO BASE LENDING RATE (“BLR”) FOR CORPORATE CUSTOMERS

Effective date: 1-Apr-2020

In case the interest rate under the relevant Facility Agreement/General Facility Agreement is **BLR + Margin***, please refer to the below BLR information for your reference.

Tenor	USD BLR (%)	VND BLR (%)
Overnight	2.55	4.20
1 week	3.01	4.24
2 weeks	3.17	4.29
1 month	3.51	4.39
2 months	3.78	4.60
3 months	3.97	4.80
4 months	3.81	4.74
5 months	3.64	4.68
6 months	3.48	4.62
7 months	3.41	4.67
8 months	3.35	4.71
9 months	3.28	4.76
10 months	3.25	4.81
11 months	3.21	4.87
12 months	3.18	4.92

* 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) The loan amount is higher than VND10 billion or USD1 million; and/or
- (ii) The loan tenor is longer than 01 year; and/or
- (iii) The loan is utilized in other foreign currency.