

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

Effective date: 12-March-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	3.62	4.50
1 week	3.55	4.47
2 weeks	3.47	4.43
1 month	3.31	4.34
2 months	3.30	4.17
3 months	3.28	4.00
4 months	3.22	4.00
5 months	3.17	4.01
6 months	3.11	4.01
7 months	3.09	4.03
8 months	3.06	4.06
9 months	3.04	4.08
10 months	3.04	4.08
11 months	3.03	4.09
12 months	3.02	4.09

* 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.