

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

Effective date: 21-Jan-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	4.02	4.00
1 week	4.08	4.09
2 weeks	4.11	4.20
1 month	4.18	4.46
2 months	4.31	4.90
3 months	4.33	5.38
4 months	4.32	4.80
5 months	4.31	4.22
6 months	4.31	3.64
7 months	4.30	3.65
8 months	4.29	3.65
9 months	4.27	3.66
10 months	4.26	3.66
11 months	4.25	3.66
12 months	4.24	3.66

* 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.