

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

Effective date: 22-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	4.95
1 week	4.07	4.98
2 weeks	4.11	5.01
s1 month	4.18	5.08
2 months	4.31	5.21
3 months	4.33	5.34
4 months	4.32	4.78
5 months	4.31	4.22
6 months	4.30	3.66
7 months	4.29	3.66
8 months	4.28	3.67
9 months	4.26	3.67
10 months	4.25	3.68
11 months	4.24	3.68
12 months	4.23	3.69

* 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.