

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

Effective date: 25-Feb-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	4.50
1 week	4.12	4.55
2 weeks	4.12	4.62
1 month	4.14	4.75
2 months	4.16	5.03
3 months	4.17	5.30
4 months	4.14	4.95
5 months	4.12	4.59
6 months	4.09	4.24
7 months	4.07	4.24
8 months	4.04	4.24
9 months	4.02	4.24
10 months	4.00	4.27
11 months	3.99	4.30
12 months	3.97	4.33

* 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.