

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

Effective date: 03-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	5.30
1 week	4.11	5.30
2 weeks	4.14	5.30
s1 month	4.18	5.30
2 months	4.26	5.30
3 months	4.28	5.30
4 months	4.25	4.79
5 months	4.22	4.29
6 months	4.20	3.78
7 months	4.18	3.78
8 months	4.15	3.77
9 months	4.13	3.77
10 months	4.11	3.78
11 months	4.09	3.80
12 months	4.07	3.81

* 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.