

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

Effective date: 30-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	4.09	4.97
2 weeks	4.11	5.00
s1 month	4.17	5.07
2 months	4.29	5.18
3 months	4.30	5.30
4 months	4.29	4.76
5 months	4.27	4.23
6 months	4.26	3.69
7 months	4.24	3.68
8 months	4.22	3.68
9 months	4.20	3.67
10 months	4.18	3.68
11 months	4.16	3.70
12 months	4.15	3.71

* 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.