

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

Effective date: 04-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	5.36
1 week	4.10	5.36
2 weeks	4.13	5.35
s1 month	4.19	5.34
2 months	4.25	5.32
3 months	4.27	5.30
4 months	4.25	4.86
5 months	4.23	4.41
6 months	4.21	3.97
7 months	4.19	3.96
8 months	4.17	3.94
9 months	4.14	3.93
10 months	4.13	3.94
11 months	4.11	3.96
12 months	4.09	3.97

* 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.