

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

Effective date: 8-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	4.04	3.70
1 week	4.11	3.72
2 weeks	4.15	3.74
1 month	4.22	3.80
2 months	4.34	3.90
3 months	4.40	4.01
4 months	4.37	4.01
5 months	4.34	4.02
6 months	4.31	4.02
7 months	4.29	4.03
8 months	4.26	4.03
9 months	4.24	4.04
10 months	4.22	4.05
11 months	4.20	4.05
12 months	4.19	4.06

* 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.