

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

Effective date: 12-Dec-2019

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	6.30
1 week	4.10	6.16
2 weeks	4.15	6.00
1 month	4.26	5.60
2 months	4.35	4.87
3 months	4.41	4.19
4 months	4.39	4.18
5 months	4.37	4.17
6 months	4.35	4.16
7 months	4.34	4.18
8 months	4.32	4.19
9 months	4.30	4.21
10 months	4.28	4.22
11 months	4.27	4.22
12 months	4.25	4.23

* 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.