

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

Effective date: 12-Nov-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	4.07	4.50
1 week	4.13	4.90
2 weeks	4.18	4.88
1 month	4.29	4.85
2 months	4.36	4.78
3 months	4.43	4.71
4 months	4.42	4.72
5 months	4.40	4.74
6 months	4.39	4.75
7 months	4.37	4.78
8 months	4.36	4.82
9 months	4.34	4.85
10 months	4.33	4.84
11 months	4.32	4.82
12 months	4.31	4.81

* 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.