

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

Effective date: 13-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	3.40
1 week	4.09	3.43
2 weeks	4.12	3.47
1 month	4.20	3.57
2 months	4.33	3.74
3 months	4.36	3.91
4 months	4.35	3.92
5 months	4.33	3.94
6 months	4.32	3.95
7 months	4.30	3.95
8 months	4.29	3.96
9 months	4.28	3.96
10 months	4.27	3.96
11 months	4.25	3.97
12 months	4.24	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.