

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

Effective date: 15-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	3.10
1 week	4.09	3.15
2 weeks	4.12	3.21
1 month	4.19	3.34
2 months	4.31	3.58
3 months	4.37	3.83
4 months	4.35	3.84
5 months	4.34	3.84
6 months	4.32	3.85
7 months	4.31	3.85
8 months	4.29	3.86
9 months	4.28	3.86
10 months	4.27	3.85
11 months	4.26	3.84
12 months	4.25	3.83

* 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.