

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

Effective date: 19-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	4.18
1 week	4.11	4.90
2 weeks	4.16	4.87
1 month	4.25	4.81
2 months	4.36	4.69
3 months	4.42	4.57
4 months	4.40	4.56
5 months	4.38	4.55
6 months	4.35	4.54
7 months	4.33	4.57
8 months	4.31	4.59
9 months	4.29	4.62
10 months	4.27	4.65
11 months	4.26	4.68
12 months	4.24	4.71

* 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.