

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

Effective date: 2-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	4.22	3.60
1 week	4.15	3.63
2 weeks	4.20	3.67
1 month	4.29	3.76
2 months	4.36	3.91
3 months	4.43	4.07
4 months	4.42	4.07
5 months	4.40	4.07
6 months	4.38	4.07
7 months	4.37	4.07
8 months	4.35	4.08
9 months	4.34	4.08
10 months	4.33	4.08
11 months	4.31	4.08
12 months	4.30	4.08

* 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.