

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

Effective date: 06-Feb-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	4.95
1 week	4.10	4.97
2 weeks	4.13	5.00
s1 month	4.19	5.06
2 months	4.25	5.18
3 months	4.27	5.30
4 months	4.25	4.91
5 months	4.24	4.51
6 months	4.23	4.12
7 months	4.22	4.14
8 months	4.20	4.17
9 months	4.18	4.19
10 months	4.17	4.21
11 months	4.16	4.22
12 months	4.15	4.24

* 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.