

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

Effective date: 07-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	4.79
1 week	4.10	4.82
2 weeks	4.13	4.86
s1 month	4.19	4.95
2 months	4.25	5.13
3 months	4.26	5.30
4 months	4.25	4.92
5 months	4.24	4.54
6 months	4.23	4.16
7 months	4.21	4.18
8 months	4.19	4.19
9 months	4.18	4.21
10 months	4.17	4.22
11 months	4.15	4.23
12 months	4.14	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.