

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

Effective date: 10-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 | 3.30 |
| 1 week | 4.08 | 3.34 |
| 2 weeks | 4.12 | 3.39 |
| 1 month | 4.21 | 3.50 |
| 2 months | 4.37 | 3.70 |
| 3 months | 4.37 | 3.91 |
| 4 months | 4.35 | 3.92 |
| 5 months | 4.33 | 3.93 |
| 6 months | 4.31 | 3.94 |
| 7 months | 4.30 | 3.95 |
| 8 months | 4.29 | 3.95 |
| 9 months | 4.28 | 3.96 |
| 10 months | 4.27 | 3.97 |
| 11 months | 4.26 | 3.97 |
| 12 months | 4.25 | 3.98 |

* 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.