

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

Effective date: 14-Apr-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 | 2.52 | 4.15 |
| 1 week | 2.74 | 4.18 |
| 2 weeks | 2.93 | 4.22 |
| 1 month | 3.33 | 4.31 |
| 2 months | 3.58 | 4.47 |
| 3 months | 3.74 | 4.63 |
| 4 months | 3.60 | 4.63 |
| 5 months | 3.46 | 4.63 |
| 6 months | 3.32 | 4.63 |
| 7 months | 3.28 | 4.74 |
| 8 months | 3.23 | 4.84 |
| 9 months | 3.18 | 4.95 |
| 10 months | 3.16 | 4.86 |
| 11 months | 3.13 | 4.78 |
| 12 months | 3.11 | 4.69 |

* 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.