

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

Effective date: 28-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	4.37
1 week	4.11	4.43
2 weeks	4.11	4.51
1 month	4.10	4.66
2 months	4.12	4.99
3 months	4.10	5.30
4 months	4.04	4.93
5 months	3.98	4.57
6 months	3.92	4.20
7 months	3.89	4.23
8 months	3.86	4.25
9 months	3.83	4.28
10 months	3.81	4.29
11 months	3.79	4.29
12 months	3.77	4.30

* 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.