

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

Effective date: 11-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 | 4.50 |
| 1 week | 4.11 | 4.55 |
| 2 weeks | 4.13 | 4.62 |
| s1 month | 4.18 | 4.75 |
| 2 months | 4.24 | 5.03 |
| 3 months | 4.24 | 5.30 |
| 4 months | 4.22 | 4.93 |
| 5 months | 4.21 | 4.56 |
| 6 months | 4.20 | 4.19 |
| 7 months | 4.18 | 4.21 |
| 8 months | 4.16 | 4.22 |
| 9 months | 4.14 | 4.24 |
| 10 months | 4.12 | 4.27 |
| 11 months | 4.11 | 4.29 |
| 12 months | 4.09 | 4.32 |

* 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.