

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

Effective date: 01-Nov-2018

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 | 4.63 | 7.10 |
| 1 week | 4.74 | 7.07 |
| 2 weeks | 4.78 | 7.04 |
| 1 month | 4.84 | 6.97 |
| 2 months | 4.93 | 6.83 |
| 3 months | 5.09 | 6.69 |
| 4 months | 5.15 | 6.70 |
| 5 months | 5.21 | 6.71 |
| 6 months | 5.26 | 6.72 |
| 7 months | 5.30 | 6.76 |
| 8 months | 5.33 | 6.81 |
| 9 months | 5.36 | 6.85 |
| 10 months | 5.39 | 6.85 |
| 11 months | 5.42 | 6.86 |
| 12 months | 5.45 | 6.86 |

* 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.