

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

Effective date: 02-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	7.00
1 week	4.75	6.98
2 weeks	4.78	6.96
1 month	4.85	6.91
2 months	4.95	6.81
3 months	5.12	6.70
4 months	5.17	6.71
5 months	5.22	6.73
6 months	5.27	6.74
7 months	5.30	6.77
8 months	5.33	6.80
9 months	5.36	6.83
10 months	5.39	6.83
11 months	5.42	6.83
12 months	5.45	6.83

* 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.