

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

Effective date: 03-Dec-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	7.09
1 week	4.75	7.06
2 weeks	4.79	7.02
1 month	4.88	6.93
2 months	5.04	6.76
3 months	5.27	6.60
4 months	5.31	6.62
5 months	5.34	6.64
6 months	5.37	6.66
7 months	5.39	6.69
8 months	5.41	6.71
9 months	5.42	6.74
10 months	5.44	6.72
11 months	5.45	6.70
12 months	5.47	6.68

* 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.