

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

Effective date: 05-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	7.22
1 week	4.76	7.17
2 weeks	4.81	7.12
1 month	4.91	6.99
2 months	5.07	6.75
3 months	5.28	6.53
4 months	5.31	6.55
5 months	5.33	6.57
6 months	5.36	6.59
7 months	5.38	6.63
8 months	5.39	6.66
9 months	5.41	6.70
10 months	5.42	6.68
11 months	5.44	6.66
12 months	5.45	6.64

* 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.