

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

Effective date: 09-Jan-2019

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	4.88	7.00
1 week	4.94	6.95
2 weeks	4.98	6.89
1 month	5.05	6.75
2 months	5.18	6.52
3 months	5.32	6.26
4 months	5.32	6.27
5 months	5.31	6.29
6 months	5.31	6.30
7 months	5.31	6.32
8 months	5.31	6.35
9 months	5.31	6.37
10 months	5.31	6.36
11 months	5.31	6.35
12 months	5.31	6.34

* 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.