

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

Effective date: 12-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	7.23
1 week	4.75	7.20
2 weeks	4.78	7.16
1 month	4.85	7.07
2 months	4.99	6.91
3 months	5.15	6.74
4 months	5.20	6.74
5 months	5.25	6.75
6 months	5.30	6.75
7 months	5.33	6.78
8 months	5.37	6.81
9 months	5.40	6.84
10 months	5.43	6.84
11 months	5.46	6.84
12 months	5.49	6.84

* 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.