

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

Effective date: 16-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	7.09
1 week	4.74	7.07
2 weeks	4.77	7.04
1 month	4.83	6.98
2 months	4.98	6.87
3 months	5.18	6.76
4 months	5.22	6.76
5 months	5.26	6.76
6 months	5.31	6.76
7 months	5.34	6.79
8 months	5.36	6.83
9 months	5.39	6.86
10 months	5.42	6.85
11 months	5.44	6.84
12 months	5.47	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.