

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

Effective date: 17-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	6.10
1 week	4.94	6.09
2 weeks	4.98	6.07
1 month	5.05	6.04
2 months	5.18	5.99
3 months	5.32	5.93
4 months	5.31	5.95
5 months	5.31	5.97
6 months	5.30	5.99
7 months	5.30	6.00
8 months	5.30	6.02
9 months	5.30	6.03
10 months	5.30	6.02
11 months	5.30	6.01
12 months	5.30	6.00

* 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.