

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

Effective date: 17-Jul-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 | 4.38 | 3.70 |
| 1 week | 4.49 | 3.74 |
| 2 weeks | 4.53 | 3.79 |
| 1 month | 4.60 | 3.90 |
| 2 months | 4.70 | 4.06 |
| 3 months | 4.87 | 4.24 |
| 4 months | 4.91 | 4.41 |
| 5 months | 4.95 | 4.57 |
| 6 months | 4.99 | 4.74 |
| 7 months | 5.02 | 4.77 |
| 8 months | 5.06 | 4.80 |
| 9 months | 5.09 | 4.83 |
| 10 months | 5.12 | 4.86 |
| 11 months | 5.14 | 4.88 |
| 12 months | 5.17 | 4.91 |

* 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.