

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

Effective date: 18-DEC-2017

In case the interest rate under the relevant Facility Agreement/General Facility Agreement is **BLR + Margin***, please refer to the below BLR information so that you can calculate the specific interest rate of a loan on a 365-day basis.

| Tenor | USD BLR (%) | | VND BLR (%) | |
|-----------|-------------|----------|-------------|----------|
| | 360 days | 365 days | 360 days | 365 days |
| Overnight | 3.62 | 3.67 | 3.00 | 3.04 |
| 1 week | 3.95 | 4.01 | 3.25 | 3.30 |
| 2 weeks | 3.97 | 4.02 | 3.48 | 3.53 |
| 1 month | 4.00 | 4.05 | 4.04 | 4.10 |
| 2 months | 4.04 | 4.09 | 5.05 | 5.12 |
| 3 months | 4.11 | 4.17 | 5.97 | 6.05 |
| 4 months | 4.15 | 4.21 | 5.97 | 6.05 |
| 5 months | 4.18 | 4.24 | 5.97 | 6.05 |
| 6 months | 4.22 | 4.28 | 5.97 | 6.05 |
| 7 months | 4.25 | 4.31 | 6.01 | 6.09 |
| 8 months | 4.27 | 4.33 | 6.04 | 6.12 |
| 9 months | 4.30 | 4.36 | 6.08 | 6.16 |
| 10 months | 4.32 | 4.38 | 6.12 | 6.21 |
| 11 months | 4.35 | 4.41 | 6.15 | 6.24 |
| 12 months | 4.37 | 4.43 | | |

* 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.