

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

Effective date: 19-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	7.08
1 week	4.74	7.06
2 weeks	4.77	7.03
1 month	4.83	6.97
2 months	4.98	6.85
3 months	5.18	6.72
4 months	5.21	6.73
5 months	5.25	6.73
6 months	5.29	6.74
7 months	5.31	6.78
8 months	5.34	6.81
9 months	5.36	6.85
10 months	5.38	6.84
11 months	5.40	6.82
12 months	5.42	6.81

* 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.