

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

Effective date: 20-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	7.02
1 week	4.75	7.00
2 weeks	4.78	6.98
1 month	4.83	6.92
2 months	4.99	6.81
3 months	5.18	6.71
4 months	5.22	6.72
5 months	5.25	6.74
6 months	5.29	6.75
7 months	5.31	6.77
8 months	5.34	6.80
9 months	5.36	6.82
10 months	5.38	6.81
11 months	5.40	6.81
12 months	5.42	6.80

* 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.