

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

Effective date: 21-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	7.20
1 week	4.75	7.17
2 weeks	4.78	7.14
1 month	4.84	7.06
2 months	4.99	6.90
3 months	5.19	6.75
4 months	5.22	6.75
5 months	5.26	6.74
6 months	5.29	6.74
7 months	5.32	6.76
8 months	5.34	6.78
9 months	5.36	6.80
10 months	5.39	6.80
11 months	5.41	6.80
12 months	5.43	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.