

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

Effective date: 22-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	7.13
1 month	4.85	7.04
2 months	5.01	6.88
3 months	5.21	6.71
4 months	5.24	6.72
5 months	5.27	6.72
6 months	5.30	6.73
7 months	5.32	6.75
8 months	5.35	6.78
9 months	5.37	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.