

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

Effective date: 24-Jan-2019

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	4.88	6.19
1 week	4.95	6.17
2 weeks	4.98	6.14
1 month	5.04	6.07
2 months	5.16	5.96
3 months	5.31	5.84
4 months	5.31	5.86
5 months	5.30	5.88
6 months	5.30	5.90
7 months	5.30	5.92
8 months	5.30	5.94
9 months	5.31	5.96
10 months	5.31	5.95
11 months	5.31	5.94
12 months	5.31	5.93

* 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.