

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

Effective date: 24-Dec-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	4.88	7.00
1 week	4.95	6.96
2 weeks	4.98	6.92
1 month	5.04	6.82
2 months	5.15	6.64
3 months	5.36	6.48
4 months	5.36	6.50
5 months	5.37	6.53
6 months	5.37	6.55
7 months	5.37	6.56
8 months	5.38	6.56
9 months	5.38	6.57
10 months	5.38	6.56
11 months	5.39	6.56
12 months	5.39	6.55

* 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.