

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

Effective date: 26-Oct-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 | 6.41 |
| 1 week | 4.74 | 6.42 |
| 2 weeks | 4.77 | 6.43 |
| 1 month | 4.83 | 6.46 |
| 2 months | 4.90 | 6.52 |
| 3 months | 5.04 | 6.57 |
| 4 months | 5.10 | 6.58 |
| 5 months | 5.16 | 6.60 |
| 6 months | 5.22 | 6.61 |
| 7 months | 5.26 | 6.63 |
| 8 months | 5.29 | 6.65 |
| 9 months | 5.33 | 6.67 |
| 10 months | 5.36 | 6.69 |
| 11 months | 5.39 | 6.71 |
| 12 months | 5.41 | 6.73 |

* 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.