

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

Effective date: 26-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	4.79	7.13
1 month	4.85	7.05
2 months	5.03	6.89
3 months	5.23	6.73
4 months	5.26	6.75
5 months	5.29	6.77
6 months	5.33	6.79
7 months	5.35	6.80
8 months	5.37	6.82
9 months	5.39	6.83
10 months	5.40	6.84
11 months	5.42	6.84
12 months	5.44	6.85

* 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.