

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

Effective date: 27-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	6.70
1 week	4.95	6.69
2 weeks	4.98	6.68
1 month	5.04	6.64
2 months	5.15	6.59
3 months	5.35	6.53
4 months	5.35	6.54
5 months	5.35	6.56
6 months	5.34	6.57
7 months	5.34	6.58
8 months	5.34	6.59
9 months	5.34	6.60
10 months	5.34	6.60
11 months	5.34	6.60
12 months	5.34	6.60

* 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.