

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

Effective date: 28-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	7.13
1 week	4.77	7.10
2 weeks	4.80	7.06
1 month	4.88	6.98
2 months	5.03	6.81
3 months	5.24	6.65
4 months	5.28	6.66
5 months	5.31	6.67
6 months	5.34	6.68
7 months	5.36	6.71
8 months	5.38	6.75
9 months	5.40	6.78
10 months	5.42	6.77
11 months	5.44	6.75
12 months	5.45	6.74

* 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.