

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

Effective date: 28-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 | 6.00 |
| 1 week | 4.95 | 6.04 |
| 2 weeks | 4.99 | 6.08 |
| 1 month | 5.06 | 6.18 |
| 2 months | 5.16 | 6.36 |
| 3 months | 5.34 | 6.52 |
| 4 months | 5.34 | 6.53 |
| 5 months | 5.33 | 6.55 |
| 6 months | 5.32 | 6.56 |
| 7 months | 5.32 | 6.57 |
| 8 months | 5.32 | 6.59 |
| 9 months | 5.32 | 6.60 |
| 10 months | 5.32 | 6.60 |
| 11 months | 5.32 | 6.60 |
| 12 months | 5.32 | 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.