

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

Effective date: 31-Jan-2019

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 | 7.50 |
| 1 week | 4.95 | 7.38 |
| 2 weeks | 4.98 | 7.25 |
| 1 month | 5.04 | 6.92 |
| 2 months | 5.16 | 6.37 |
| 3 months | 5.27 | 5.77 |
| 4 months | 5.27 | 5.79 |
| 5 months | 5.26 | 5.82 |
| 6 months | 5.26 | 5.84 |
| 7 months | 5.26 | 5.86 |
| 8 months | 5.26 | 5.89 |
| 9 months | 5.26 | 5.91 |
| 10 months | 5.26 | 5.90 |
| 11 months | 5.26 | 5.90 |
| 12 months | 5.26 | 5.89 |

* 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.