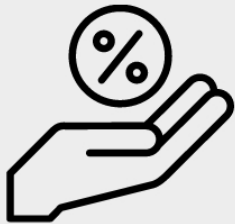


LOAN REPORTING



Funding through foreign loan is the most common vehicle to fulfil the needs of working capital of Vietnam-based enterprise for operation, considering the context of Vietnam's economic development.

There are three types of foreign loans, in particulars: (i) short-term loan, (ii) long-term loan and (iii) loan under deferred imported goods.

Strictly controlled by the State Bank of Vietnam (SBV), Vietnamese party (the Borrower) is required to undertake monthly loan reporting once engaging to the foreign loan engagement.

ACCOUNT REGISTRATION

The Borrower is required to register loan account for online reporting.

The application include:

- The registration form
- The loan agreement
- Legal document of the company
- Other supporting document

MONTHLY REPORTING

The Borrower is responsible for monthly loan reporting.

The due date of monthly loan report is on 5th date of the following month. Failing to compliance may lead to penalty from SBV.

