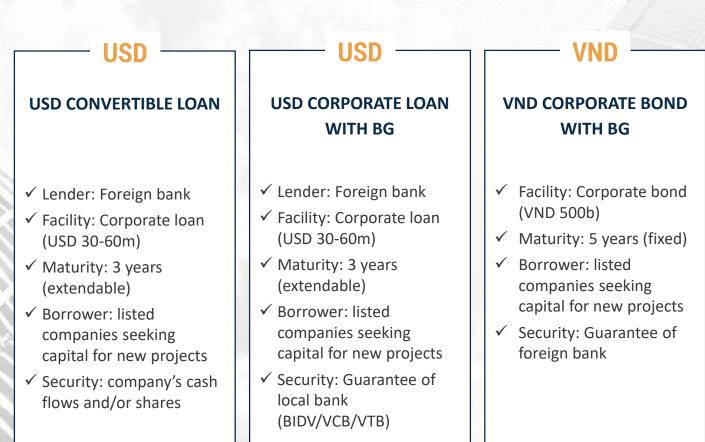


## OUR CORPORATE FUNDING SOLUTIONS

- USD Convertible Loan
- USD Corporate Loan with Bank Guarantee
- VND Bond with Bank Guarantee





## IRR CALCULATIONS: AN EXAMPLE

## Unit: USD

Loan drawdown date		30 Sep 2017	Amortizat	Amortization schedule		
Loan maturity date		31 Mar 2020	Month	Amount (%)		
			12	10%		
LIBOR		1.31%	18	10%		
Margin		5.00%	24	15%		
Interest		6.31%	30	65%		
Facility amount:						
Base		30,000,000				
Greenshoe	No					
Total		30,000,000		100%		

Dates	Outstanding principal	Amortization	Principal	Interest	Amortization	Redemption premium	Cash Flow
30 Sep 2017	30,000,000		(30,000,000)				(30,000,000)
31 Dec 2017	30,000,000			483,767	-		483,767
31 Mar 2018	30,000,000			473,250	-		473,250
30 Jun 2018	30,000,000			478,508			478,508
30 Sep 2018	27,000,000	(3,000,000)		483,767	3,000,000	188,938	3,672,705
31 Dec 2018	27,000,000			435,390	-		435,390
31 Mar 2019	24,000,000	(3,000,000)		425,925	3,000,000	384,763	3,810,688
30 Jun 2019	24,000,000			382,807	-		382,807
30 Sep 2019	19,500,000	(4,500,000)		387,013	4,500,000	798,404	5,685,417
31 Dec 2019	19,500,000			314,448	-		314,448
31 Mar 2020		(19,500,000)		311,030	19,500,000	4,488,922	24,299,952

## XIRR

14.90%