

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

**Effective date: 01-Feb-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.

| <b>Tenor</b>     | <b>USD BLR (%)</b> | <b>VND BLR (%)</b> |
|------------------|--------------------|--------------------|
| <b>Overnight</b> | 4.88               | 6.50               |
| <b>1 week</b>    | 4.94               | 6.45               |
| <b>2 weeks</b>   | 4.98               | 6.39               |
| <b>1 month</b>   | 5.05               | 6.27               |
| <b>2 months</b>  | 5.16               | 6.01               |
| <b>3 months</b>  | 5.28               | 5.76               |
| <b>4 months</b>  | 5.27               | 5.78               |
| <b>5 months</b>  | 5.26               | 5.79               |
| <b>6 months</b>  | 5.25               | 5.81               |
| <b>7 months</b>  | 5.25               | 5.83               |
| <b>8 months</b>  | 5.24               | 5.85               |
| <b>9 months</b>  | 5.24               | 5.87               |
| <b>10 months</b> | 5.24               | 5.87               |
| <b>11 months</b> | 5.23               | 5.88               |
| <b>12 months</b> | 5.23               | 5.88               |

\* 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.