

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

Effective date: 02-Jan-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	4.00	3.70
1 week	4.00	3.23
2 weeks	4.03	3.46
1 month	4.09	3.96
2 months	4.14	4.78
3 months	4.22	5.70
4 months	4.24	5.77
5 months	4.26	5.85
6 months	4.28	5.92
7 months	4.31	5.92
8 months	4.33	5.93
9 months	4.36	5.93
10 months	4.38	5.97
11 months	4.41	6.00
12 months	4.43	6.04

* 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.