

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

Effective date: 04-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	3.85	4.00
1 week	3.97	3.25
2 weeks	4.00	3.46
1 month	4.06	3.97
2 months	4.12	4.82
3 months	4.20	5.75
4 months	4.22	5.82
5 months	4.25	5.88
6 months	4.28	5.95
7 months	4.31	5.97
8 months	4.34	6.00
9 months	4.37	6.02
10 months	4.39	6.04
11 months	4.42	6.07
12 months	4.44	6.09

* 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.