

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

Effective date: 05-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	4.01
1 week	3.97	3.25
2 weeks	4.00	3.46
1 month	4.06	3.97
2 months	4.12	4.80
3 months	4.20	5.72
4 months	4.24	5.79
5 months	4.27	5.86
6 months	4.30	5.93
7 months	4.33	5.95
8 months	4.36	5.97
9 months	4.38	5.99
10 months	4.41	6.01
11 months	4.43	6.03
12 months	4.46	6.05

* 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.