

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

Effective date: 09-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	3.87	4.05
1 week	3.99	3.25
2 weeks	4.02	3.46
1 month	4.08	3.97
2 months	4.15	4.81
3 months	4.23	5.74
4 months	4.26	5.81
5 months	4.29	5.88
6 months	4.33	5.95
7 months	4.36	5.98
8 months	4.39	6.01
9 months	4.41	6.04
10 months	4.44	6.07
11 months	4.47	6.09
12 months	4.49	6.12

* 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.