

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

Effective date: 10-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	3.95
1 week	3.98	3.25
2 weeks	4.01	3.46
1 month	4.08	3.96
2 months	4.15	4.79
3 months	4.23	5.71
4 months	4.26	5.77
5 months	4.29	5.83
6 months	4.33	5.89
7 months	4.36	5.92
8 months	4.39	5.94
9 months	4.42	5.97
10 months	4.45	5.99
11 months	4.47	6.02
12 months	4.50	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.