

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

Effective date: 11-DEC-2017

In case the interest rate under the relevant Facility Agreement/General Facility Agreement is **BLR + Margin***, please refer to the below BLR information so that you can calculate the specific interest rate of a loan on a 365-day basis.

Tenor	USD BLR (%)		VND BLR (%)	
	360 days	365 days	360 days	365 days
Overnight	3.62	3.67	3.70	3.75
1 week	3.84	3.90	3.25	3.30
2 weeks	3.88	3.93	3.49	3.54
1 month	3.94	4.00	4.07	4.13
2 months	3.99	4.04	5.13	5.20
3 months	4.05	4.11	6.08	6.16
4 months	4.09	4.15	6.12	6.21
5 months	4.13	4.19	6.17	6.26
6 months	4.17	4.23	6.21	6.30
7 months	4.20	4.26	6.25	6.34
8 months	4.23	4.29	6.29	6.38
9 months	4.26	4.32	6.33	6.42
10 months	4.28	4.34	6.37	6.46
11 months	4.30	4.36	6.42	6.51
12 months	4.33	4.39		

* 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.