

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

Effective date: 11-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	4.50
1 week	3.99	3.25
2 weeks	4.02	3.46
1 month	4.08	3.96
2 months	4.15	4.80
3 months	4.23	5.72
4 months	4.27	5.76
5 months	4.30	5.81
6 months	4.34	5.85
7 months	4.37	5.87
8 months	4.40	5.89
9 months	4.43	5.91
10 months	4.46	5.93
11 months	4.48	5.95
12 months	4.51	5.97

* 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.