

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

Effective date: 13-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 (%)		
	On the basis of a year of	360 days	365 days	360 days	365 days
Overnight		3.62	3.67	3.40	3.45
1 week		3.92	3.98	3.25	3.30
2 weeks		3.94	3.99	3.48	3.53
1 month		3.97	4.03	4.05	4.11
2 months		4.01	4.07	5.09	5.16
3 months		4.07	4.13	6.02	6.10
4 months		4.11	4.17	6.06	6.14
5 months		4.15	4.21	6.11	6.19
6 months		4.19	4.25	6.15	6.24
7 months		4.22	4.28	6.19	6.28
8 months		4.25	4.31	6.24	6.33
9 months		4.28	4.34	6.28	6.37
10 months		4.31	4.36	6.32	6.41
11 months		4.33	4.39	6.37	6.46
12 months		4.35	4.41		

* 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.

PUBLIC