

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

Effective date: 15-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	3.10	3.14
1 week	3.95	4.00	3.25	3.30
2 weeks	3.96	4.02	3.48	3.53
1 month	3.99	4.05	4.03	4.09
2 months	4.03	4.09	5.04	5.11
3 months	4.10	4.16	5.95	6.03
4 months	4.14	4.19	5.97	6.05
5 months	4.17	4.23	5.99	6.07
6 months	4.21	4.26	6.01	6.09
7 months	4.23	4.29	6.05	6.13
8 months	4.26	4.32	6.08	6.16
9 months	4.28	4.34	6.12	6.21
10 months	4.31	4.37	6.16	6.25
11 months	4.33	4.39	6.19	6.28
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.