

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

Effective date: 15-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	4.03
1 week	3.99	3.25
2 weeks	4.02	3.45
1 month	4.08	3.94
2 months	4.15	4.74
3 months	4.25	5.64
4 months	4.28	5.68
5 months	4.32	5.72
6 months	4.36	5.76
7 months	4.39	5.78
8 months	4.42	5.79
9 months	4.46	5.81
10 months	4.48	5.83
11 months	4.51	5.85
12 months	4.54	5.87

* 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.