

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

**Effective date: 16-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.

| <b>Tenor</b>     | <b>USD BLR (%)</b> | <b>VND BLR (%)</b> |
|------------------|--------------------|--------------------|
| <b>Overnight</b> | 3.87               | 4.30               |
| <b>1 week</b>    | 3.99               | 3.25               |
| <b>2 weeks</b>   | 4.02               | 3.45               |
| <b>1 month</b>   | 4.08               | 3.95               |
| <b>2 months</b>  | 4.16               | 4.76               |
| <b>3 months</b>  | 4.26               | 5.65               |
| <b>4 months</b>  | 4.30               | 5.69               |
| <b>5 months</b>  | 4.34               | 5.74               |
| <b>6 months</b>  | 4.38               | 5.78               |
| <b>7 months</b>  | 4.41               | 5.81               |
| <b>8 months</b>  | 4.44               | 5.84               |
| <b>9 months</b>  | 4.47               | 5.87               |
| <b>10 months</b> | 4.50               | 5.90               |
| <b>11 months</b> | 4.52               | 5.92               |
| <b>12 months</b> | 4.55               | 5.95               |

\* 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.