

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

**Effective date: 19-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		3.87	3.92	3.00	3.04
1 week		3.96	4.01	3.25	3.30
2 weeks		3.97	4.03	3.47	3.52
1 month		4.00	4.06	4.00	4.06
2 months		4.05	4.11	4.96	5.03
3 months		4.13	4.18	5.83	5.91
4 months		4.16	4.22	5.87	5.95
5 months		4.19	4.25	5.90	5.98
6 months		4.22	4.28	5.94	6.02
7 months		4.25	4.31	5.97	6.05
8 months		4.28	4.33	6.00	6.08
9 months		4.30	4.36	6.03	6.11
10 months		4.32	4.38	6.06	6.14
11 months		4.35	4.41	6.10	6.18
12 months		4.37	4.43		

\* 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.