

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

Effective date: 23-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	4.00
1 week	3.99	3.15
2 weeks	4.02	3.36
1 month	4.08	3.85
2 months	4.16	4.68
3 months	4.27	5.59
4 months	4.31	5.63
5 months	4.35	5.66
6 months	4.39	5.70
7 months	4.42	5.72
8 months	4.45	5.74
9 months	4.49	5.76
10 months	4.51	5.78
11 months	4.54	5.80
12 months	4.57	5.82

* 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.