

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

Effective date: 23-NOV-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	3.80	3.85
1 week	3.70	3.75	3.55	3.60
2 weeks	3.74	3.79	3.25	3.30
1 month	3.83	3.88	3.83	3.88
2 months	3.91	3.96	4.95	5.02
3 months	3.96	4.02	6.08	6.16
4 months	4.00	4.06	6.13	6.22
5 months	4.04	4.10	6.19	6.28
6 months	4.08	4.14	6.24	6.33
7 months	4.11	4.17	6.29	6.38
8 months	4.14	4.20	6.35	6.44
9 months	4.18	4.23	6.40	6.49
10 months	4.20	4.26	6.44	6.53
11 months	4.23	4.29	6.49	6.58
12 months	4.25	4.31		

* 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.