

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

**Effective date: 23-AUG-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     | 3.00        | 3.04     |
| 1 week    | 3.70        | 3.75     | 2.95        | 2.99     |
| 2 weeks   | 3.71        | 3.76     | 3.19        | 3.23     |
| 1 month   | 3.74        | 3.79     | 3.76        | 3.81     |
| 2 months  | 3.76        | 3.82     | 4.77        | 4.84     |
| 3 months  | 3.82        | 3.87     | 5.81        | 5.89     |
| 4 months  | 3.84        | 3.89     | 5.84        | 5.92     |
| 5 months  | 3.86        | 3.92     | 5.86        | 5.94     |
| 6 months  | 3.88        | 3.94     | 5.89        | 5.97     |
| 7 months  | 3.90        | 3.95     | 5.91        | 5.99     |
| 8 months  | 3.91        | 3.97     | 5.94        | 6.02     |
| 9 months  | 3.93        | 3.98     | 5.96        | 6.04     |
| 10 months | 3.94        | 4.00     | 6.05        | 6.13     |
| 11 months | 3.95        | 4.01     | 6.14        | 6.23     |
| 12 months | 3.97        | 4.02     |             |          |

\* 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.