

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

Effective date: 24-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	3.69
1 week	3.99	3.13
2 weeks	4.02	3.34
1 month	4.08	3.84
2 months	4.16	4.66
3 months	4.27	5.58
4 months	4.31	5.61
5 months	4.35	5.65
6 months	4.39	5.68
7 months	4.42	5.70
8 months	4.45	5.73
9 months	4.48	5.75
10 months	4.51	5.77
11 months	4.53	5.79
12 months	4.56	5.81

* 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.