

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

Effective date: 25-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	3.50
1 week	3.99	3.10
2 weeks	4.02	3.31
1 month	4.08	3.81
2 months	4.16	4.63
3 months	4.28	5.54
4 months	4.32	5.59
5 months	4.36	5.63
6 months	4.40	5.68
7 months	4.43	5.70
8 months	4.46	5.72
9 months	4.49	5.74
10 months	4.52	5.76
11 months	4.55	5.79
12 months	4.58	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.