

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

Effective date: 29-DEC-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	3.87	3.92	3.50	3.55
1 week	3.98	4.04	3.25	3.30
2 weeks	4.01	4.07	3.45	3.50
1 month	4.07	4.12	3.95	4.00
2 months	4.12	4.18	4.85	4.92
3 months	4.19	4.25	5.67	5.75
4 months	4.22	4.28	5.74	5.82
5 months	4.24	4.30	5.80	5.88
6 months	4.26	4.32	5.87	5.95
7 months	4.29	4.35	5.89	5.97
8 months	4.31	4.37	5.91	5.99
9 months	4.34	4.40	5.93	6.01
10 months	4.36	4.42	5.95	6.03
11 months	4.39	4.45	5.96	6.04
12 months	4.41	4.47		

* 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.