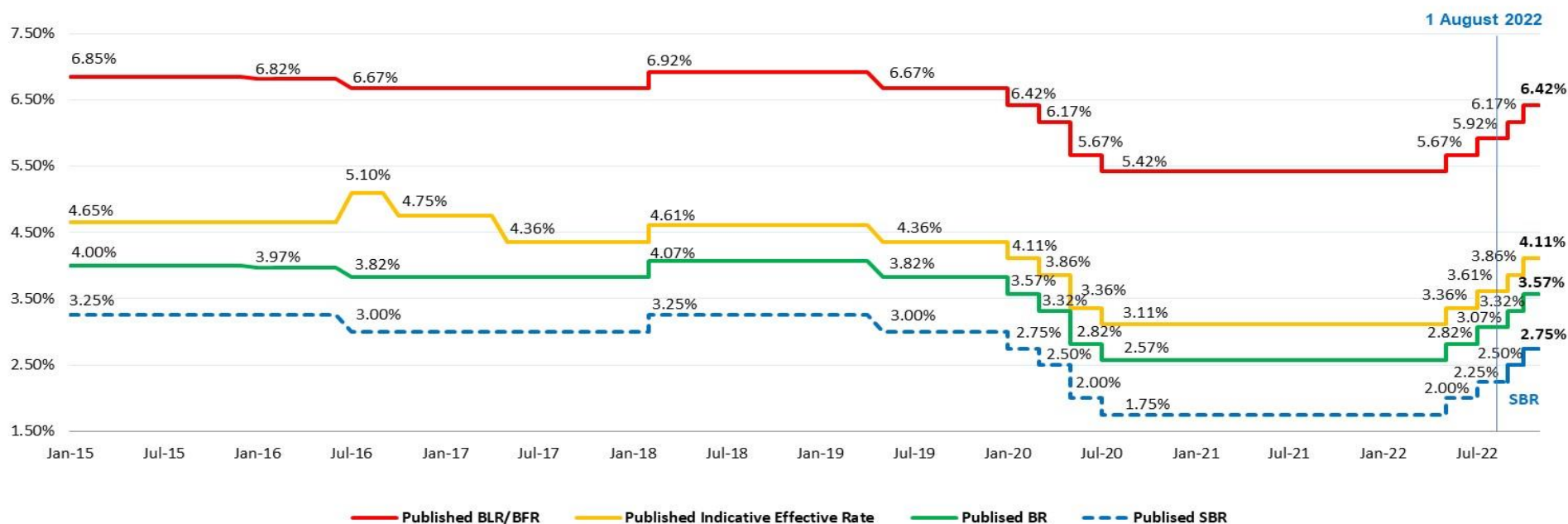


Published Standardised Base Rate (SBR), Base Rate (BR), Base Lending Rate/Financing Rate (BLR/BFR) and Indicative Effective Rate



Note:

- The SBR was introduced on 1 August 2022. The dotted line in the graph shows the historical series of the OPR, which is the benchmark rate of the SBR.
- Indicative effective rate refers to the indicative annual effective lending rate for a standard 30-year housing loan/home financing product with financing amount of RM350k and has no lock-in period.

Published Standardised Base Rate (SBR), Base Rate (BR), Base Lending Rate/Financing Rate (BLR/BFR) and Indicative Effective Rate

Effective Date	Jan-15	Jul-15	Apr-16	Jul-16	Aug-17	Jan-18	Jan-19	May-19	Jan-20	Mar-20	May-20	Jul-20	May-22	Jul-22	Aug-22	Sep-22	Nov-22
Published SBR	3.25%	3.25%	3.25%	3.00%	3.00%	3.00%	3.25%	3.00%	2.75%	2.50%	2.00%	1.75%	2.00%	2.25%	2.25%	2.50%	2.75%
Published BR	4.00%	4.00%	3.97%	3.82%	3.82%	3.82%	4.07%	3.82%	3.57%	3.32%	2.82%	2.57%	2.82%	3.07%	3.07%	3.32%	3.57%
Published BLR/BFR	6.85%	6.85%	6.82%	6.67%	6.67%	6.67%	6.92%	6.67%	6.42%	6.17%	5.67%	5.42%	5.67%	5.92%	5.92%	6.17%	6.42%
Published Indicative Effective Rate	4.65%	4.65%	4.65%	5.10%	4.36%	4.36%	4.61%	4.36%	4.11%	3.86%	3.36%	3.11%	3.36%	3.61%	3.61%	3.86%	4.11%

Note:

- The SBR was introduced on 1 August 2022. The grey numbers in the table shows the historical series of the OPR, which is the benchmark rate of the SBR.
- Indicative effective rate refers to the indicative annual effective lending rate for a standard 30-year housing loan/home financing product with financing amount of RM350k and has no lock-in period.