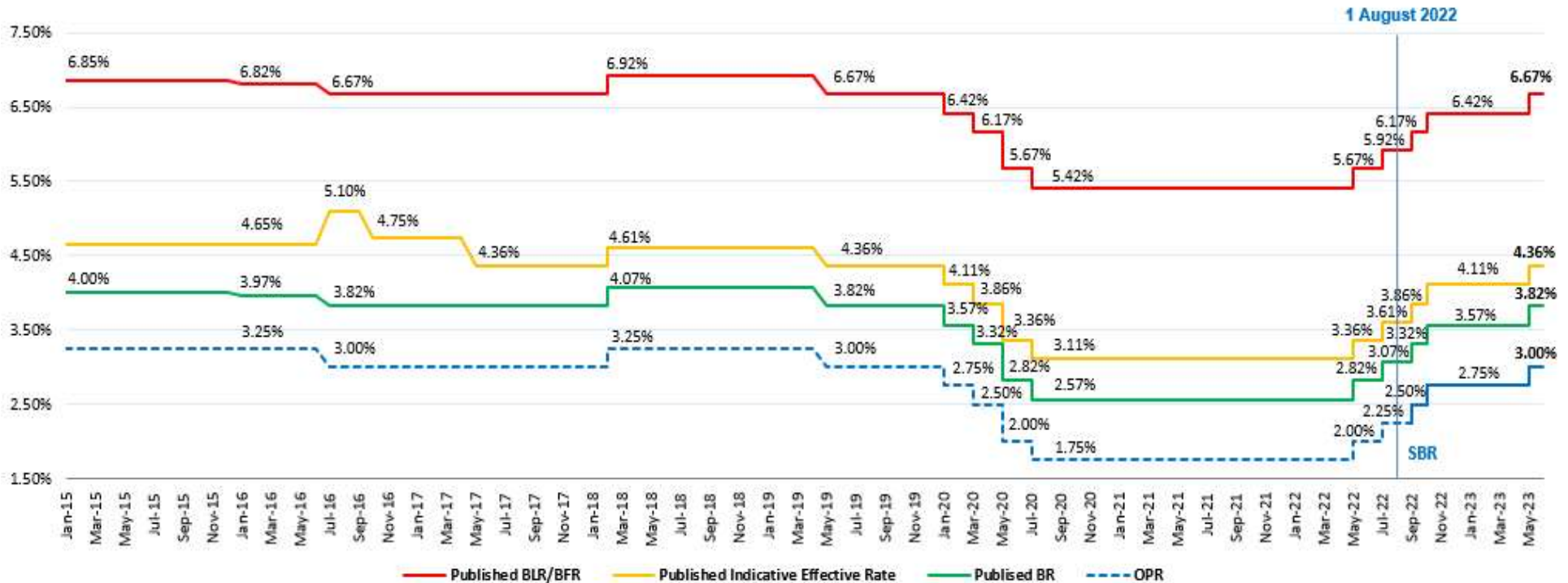


Published Standardised Base Rate (SBR), Base Rate (BR), Base Lending Rate/Financing Rate (BLR/BFR) and Indicative Effective Rate



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.