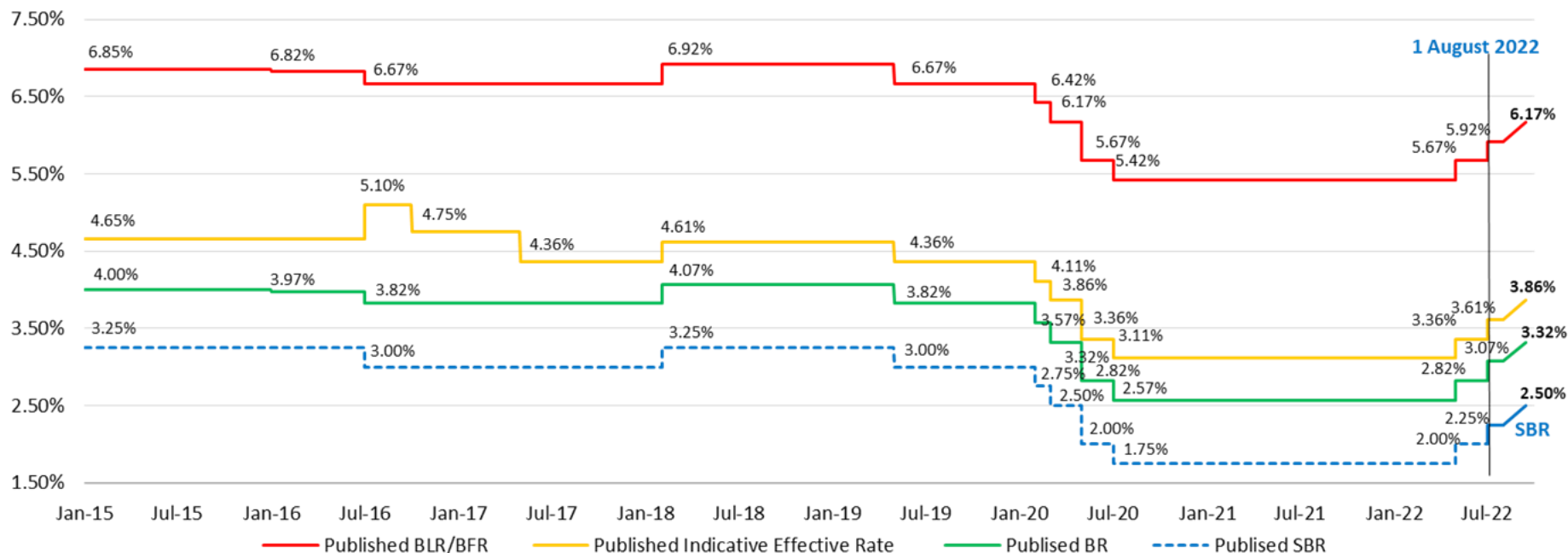


## Published Standardised Base Rate (SBR), Base Rate (BR), Base Lending Rate/Financing Rate (BLR/BFR) and Indicative Effective Rate



### 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 |
|-------------------------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| 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%  |
| 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%  |
| 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%  |
| 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%  |

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.