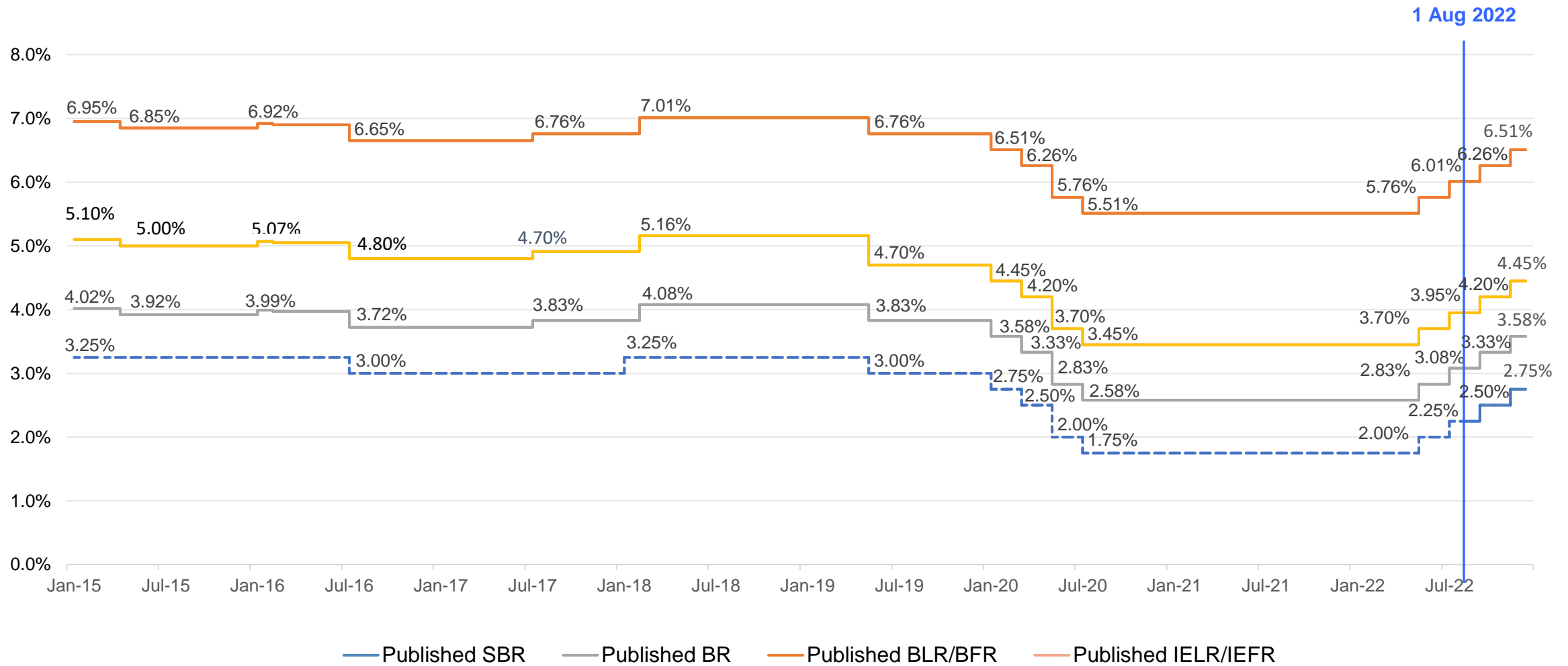


# Published Standardised Base Rate (SBR), Base Rate (BR), Base Lending/Financing Rate (BLR/BFR) and Indicative Effective Lending/Financing Rate (IELF/IEFR) since January 2015



| Effective date      | Jan-15 | Apr-15 | Jan-16 | Feb-16 | Jul-16 | Jul-17 | Feb-18 | 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%  | 3.25%  | 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        | 4.02%  | 3.92%  | 3.99%  | 3.97%  | 3.72%  | 3.83%  | 4.08%  | 3.83%  | 3.58%  | 3.33%  | 2.83%  | 2.58%  | 2.83%  | 3.08%  | 3.08%  | 3.33%  | 3.58%  |
| Published BLR/BFR   | 6.95%  | 6.85%  | 6.92%  | 6.90%  | 6.65%  | 6.76%  | 7.01%  | 6.76%  | 6.51%  | 6.26%  | 5.76%  | 5.51%  | 5.76%  | 6.01%  | 6.01%  | 6.26%  | 6.51%  |
| Published IELR/IEFR | 5.10%  | 5.10%  | 5.00%  | 5.07%  | 5.05%  | 4.91%  | 5.16%  | 4.70%  | 4.45%  | 4.20%  | 3.70%  | 3.45%  | 3.70%  | 3.95%  | 3.95%  | 4.20%  | 4.45%  |

**Note:**

- The SBR was introduced on 1 August 2022. The dotted line in the graph and 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.