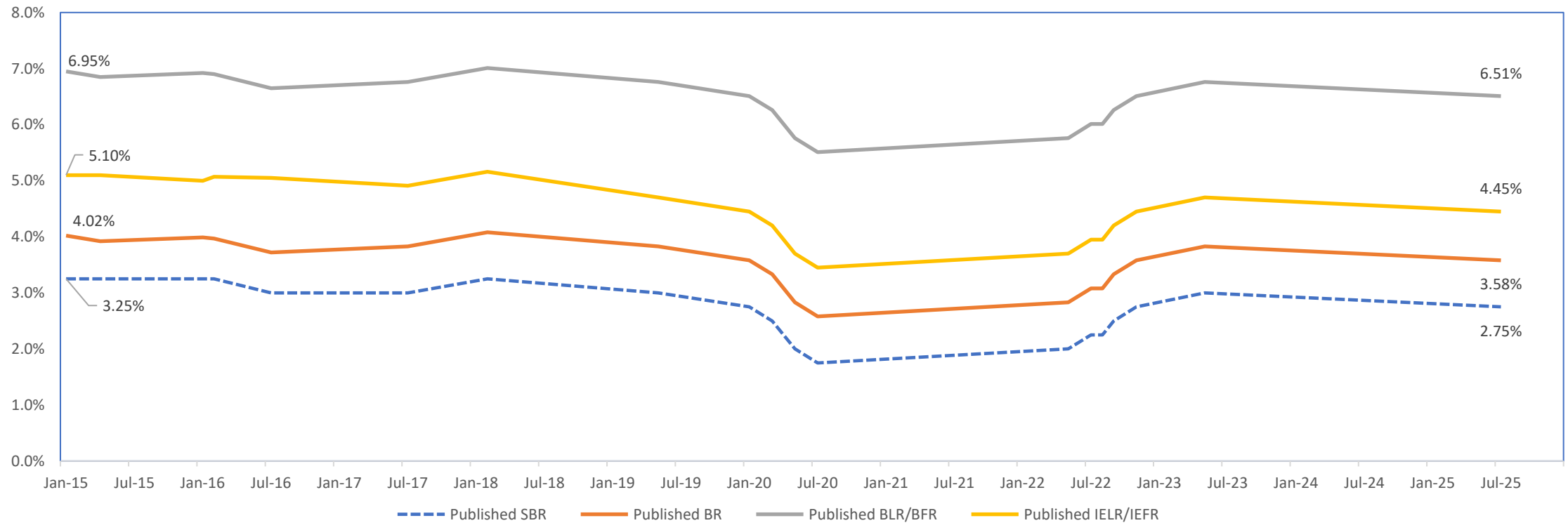


Published Standardised Base Rate (SBR), Base Rate (BR), Base Lending/Financing Rate (BLR/BFR) and Indicative Effective Lending/Financing Rate (IELF/IEFR) since January 2015



Effective	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	May-23	Jul-25
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%	3.00%	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%	3.83%	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%	6.76%	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%	4.70%	4.45%

- Note:
- The SBR was introduced on 1 August 2022. The dotted line in the graph and the grey numbers in the table show 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 RM350,000 and has no lock-in period.