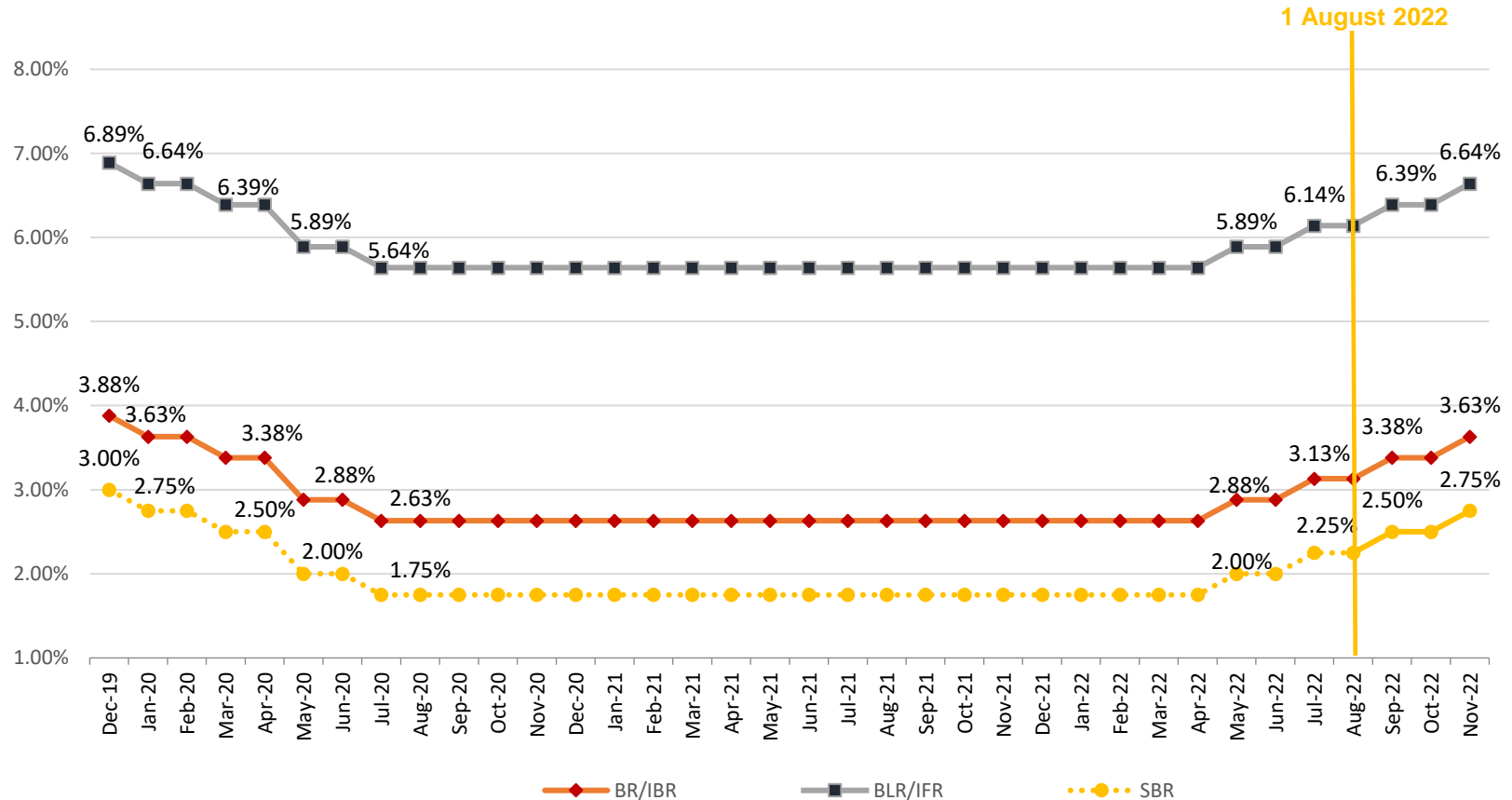


Illustration on Historical Reference Rates for the past 3 years

Published Standardised Base Rate (SBR), Base Rate/Islamic Base Rate (BR/IBR) and Base Lending Rate/Islamic Financing Rate (BLR/IFR)



Note:-

With effect from 8 November 2022:

SBR is 2.75% per annum

BR/IBR is 3.63% per annum

BLR/IFR is 6.64% per annum

Changes of Reference Rates since 2020

Month	Jan-20	Mar-20	May-20	Jul-20	May-22	Jul-22	Aug-22	Sep-22	Nov-22
SBR*	2.75%	2.50%	2.00%	1.75%	2.00%	2.25%	2.25%	2.50%	2.75%
BR/IBR	3.63%	3.38%	2.88%	2.63%	2.88%	3.13%	3.13%	3.38%	3.63%
BLR/IFR	6.64%	6.39%	5.89%	5.64%	5.89%	6.14%	6.14%	6.39%	6.64%
HLB Indicative Lending Rate**	4.50%	4.25%	3.75%	3.50%	3.75%	4.00%	4.00%	4.25%	4.50%
HLISB Indicative Financing Rate**	4.35%	4.10%	3.60%	3.35%	3.60%	3.85%	3.85%	4.10%	4.25%

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.

**HLB Indicative Lending Rate / HLISB Indicative Financing Rate* based on a standard 30-year property loan/financing product with financing amount of RM350k and has no lock-in period.

Historical Trend of SBR since 1 August 2022

Effective Date	SBR
01/08/2022	2.25%
13/09/2022	2.50%
08/11/2022	2.75%

Historical Trend of BR since 2015

Effective Date	BR
02/01/2015	3.99%
10/07/2015	3.84%
25/04/2016	3.94%
29/07/2016	3.69%
04/08/2017	3.78%
30/01/2018	4.03%
10/01/2019	4.13%
13/05/2019	3.93%
15/05/2019	3.88%
31/01/2020	3.63%
06/03/2020	3.38%
12/05/2020	2.88%
10/07/2020	2.63%
17/05/2022	2.88%
12/07/2022	3.13%
13/09/2022	3.38%
08/11/2022	3.63%

Historical Trend of BLR since 2015

Effective Date	BLR
02/01/2015	6.85%
25/04/2016	6.95%
29/07/2016	6.70%
04/08/2017	6.79%
30/01/2018	7.04%
10/01/2019	7.14%
13/05/2019	6.94%
15/05/2019	6.89%
31/01/2020	6.64%
06/03/2020	6.39%
12/05/2020	5.89%
10/07/2020	5.64%
17/05/2022	5.89%
12/07/2022	6.14%
13/09/2022	6.39%
08/11/2022	6.64%