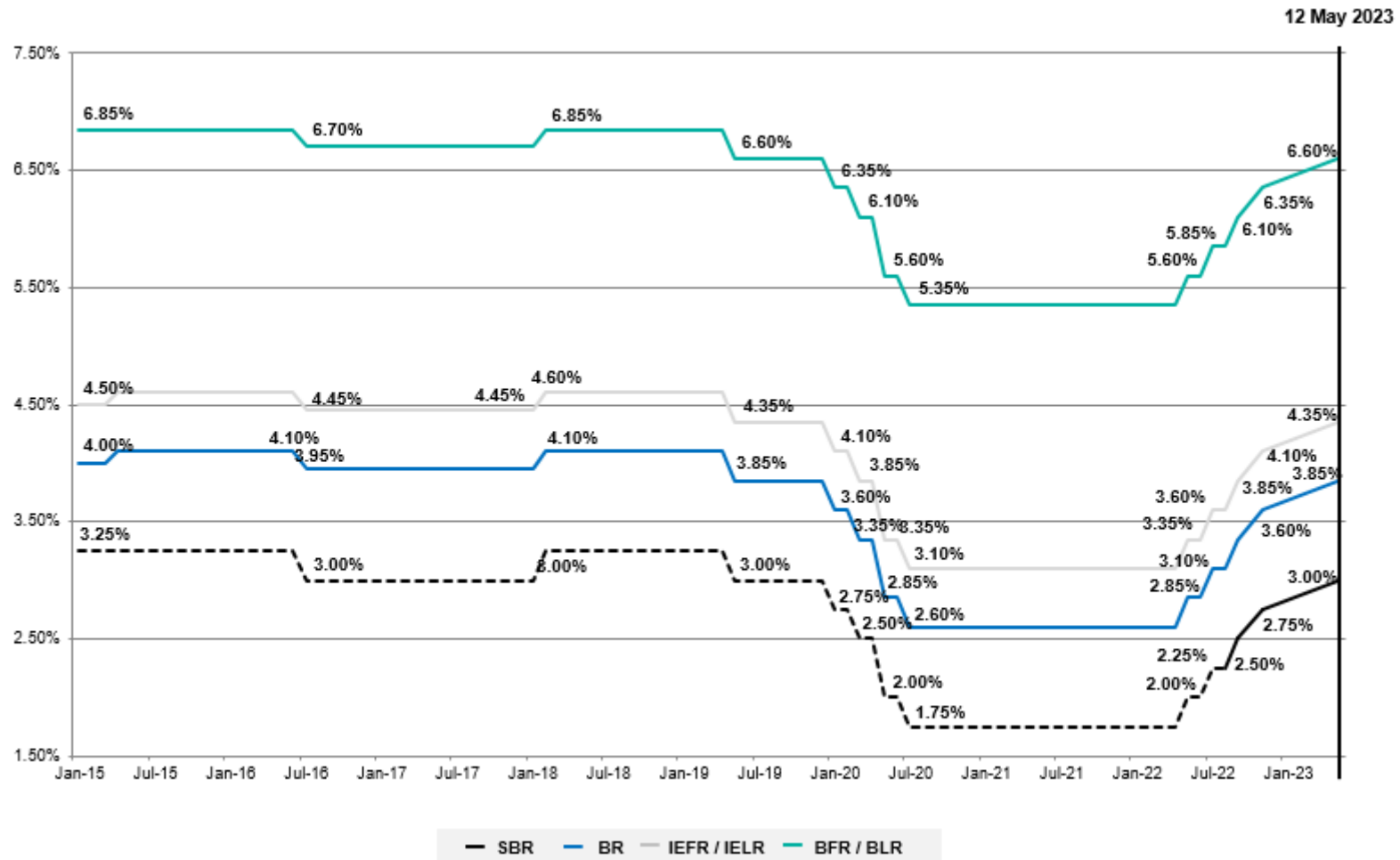


HISTORICAL TREND OF REFERENCE RATES SINCE JANUARY 2015

Reference Rate is referring to Standardised Base Rate (SBR) / Base Rate (BR) / Base Financing Lending Rate (BFR / BLR) / Indicative Effective Financing / Lending Rate (IEFR / IELR)



Effective Date	Jan - 15	Apr - 15	Jul -16	Aug - 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
SBR	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%
BR	4.00%	4.10%	3.95%	3.95%	4.10%	3.85%	3.60%	3.35%	2.85%	2.60%	2.85%	3.10%	3.10%	3.35%	3.60%	3.85%
BFR/BLR	6.85%	6.85%	6.70%	6.70%	6.85%	6.60%	6.35%	6.10%	5.60%	5.35%	5.60%	5.85%	5.85%	6.10%	6.35%	6.60%
IEFR/IELR	4.50%	4.60%	4.45%	4.45%	4.60%	4.35%	4.10%	3.85%	3.35%	3.10%	3.35%	3.60%	3.60%	3.85%	4.10%	4.35%

Note:

- a) *The SBR was introduced on 1 August 2022. The dotted line shows the historical series of the OPR, which is the benchmark of the SBR.*
- b) *Indicative Financing / Lending Rate (IEFR/IELR) refers to the indicative annual effective financing / lending rate for a standard thirty (30) year mortgage financing/ loan product with financing amount of RM350,000 and has no lock-in period.*