

Base Rates and Indicative Effective Lending Rates of Financial Institutions

No.	Financial Institution	Base Rate (%)	Indicative Effective Lending Rate* (%)
1	Affin Bank Berhad	3.99	4.75
2	Alliance Bank Malaysia Berhad	4.00	4.65
3	AmBank (M) Berhad	3.99	4.45
4	BNP Paribas Malaysia Berhad	no retail loan	
5	Bangkok Bank Berhad	4.15	5.35
6	Bank of America Malaysia Berhad	no retail loan	
7	Bank of China (Malaysia) Berhad	4.05	4.85
8	Bank of Tokyo-Mitsubishi UFJ (Malaysia) Berhad	no retail loan	
9	CIMB Bank Berhad	4.00	4.65
10	Citibank Berhad	3.70	4.60
11	Deutsche Bank (Malaysia) Berhad	no retail loan	
12	Hong Leong Bank Malaysia Berhad	3.99	4.80
13	HSBC Bank Malaysia Berhad	3.90	4.85
14	India International Bank (Malaysia) Berhad	no retail loan	

No.	Financial Institution	Base Rate (%)	Indicative Effective Lending Rate* (%)
15	Industrial and Commercial Bank of China (Malaysia) Berhad	4.02	4.75
16	J.P. Morgan Chase Bank Berhad	no retail loan	
17	Malayan Banking Berhad	3.20	4.55
18	Mizuho Corporate Bank (Malaysia) Berhad	no retail loan	
19	National Bank of Abu Dhabi Malaysia	no retail loan	
20	OCBC Bank (Malaysia) Berhad	4.02	5.05
21	Public Bank Berhad	3.65	4.45
22	RHB Bank Berhad	4.00	4.65
23	Standard Chartered Bank Malaysia Berhad	3.67	4.67
24	Sumitomo Mitsui Banking Corporation	no retail loan	
25	The Bank of Nova Scotia Berhad	no retail loan	
26	The Royal Bank of Scotland Berhad	no retail loan	
27	United Overseas Bank (Malaysia) Bhd.	4.02	4.75

No.	Islamic Financial Institution	Base Rate (%)	Indicative Effective Lending Rate (%)
1	Affin Islamic Bank Berhad	3.99	4.75
2	Al Rajhi Banking & Investment Corporation (Malaysia) Berhad	4.25	4.70
3	Alliance Islamic Bank Berhad	4.00	4.65
4	Amlslamic Bank Berhad	3.99	4.45
5	Asian Finance Bank Berhad	4.02	5.35
6	Bank Islam Malaysia Berhad	3.90	4.45
7	Bank Muamalat Malaysia Berhad	3.90	5.05
8	CIMB Islamic Bank Berhad	4.00	4.65
9	Hong Leong Islamic Bank Berhad	3.99	4.65
10	HSBC Amanah Malaysia Berhad	3.90	4.85
11	Kuwait Finance House (Malaysia) Berhad	2.96	4.45
12	Maybank Islamic Berhad	3.20	4.55
13	OCBC Al-Amin Bank Berhad	4.02	5.05
14	Public Islamic Bank Berhad	3.65	4.45
15	RHB Islamic Bank Berhad	4.00	4.65

No.	Islamic Financial Institution	Base Rate (%)	Indicative Effective Lending Rate (%)
16	Standard Chartered Saadiq Berhad	3.67	4.67

No.	Development Financial Institution	Base Rate (%)	Indicative Effective Lending Rate (%)
1	Bank Kerjasama Rakyat Malaysia Berhad	3.87	4.67
2	Bank Pembangunan Malaysia Berhad	no retail loan	
3	Bank Pertanian Malaysia Berhad	2.33	n.a.
4	Bank Perusahaan Kecil dan Sederhana Malaysia	no retail loan	
5	Bank Simpanan Nasional	4.00	4.45
6	Export-Import Bank of Malaysia Berhad	no retail loan	

Note:

** Indicative Effective Lending 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.*

As at 2 January 2015
Bank Negara Malaysia