

Base Rates, Base Lending/Financing Rates and Indicative Effective Lending Rates

| No. | Financial Institution | Base Rate (%) | Base Lending Rate (%) | Indicative Effective Lending Rate* (%) |
|-----|---|---------------|-----------------------|--|
| 1 | Affin Bank | 3.74 | 6.60 | 4.65 |
| 2. | Alliance Bank | 3.82 | 6.67 | 4.75 |
| 3 | AmBank | 3.80 | 6.65 | 4.50 |
| 4 | Bank of China (Malaysia) Berhad | 3.80 | 6.60 | 4.85 |
| 5 | CIMB Bank Berhad | 3.90 | 6.75 | 4.65 |
| 6 | Citibank Berhad | 3.65 | 6.80 | 4.55 |
| 7 | Hong Leong Bank Malaysia Berhad | 3.69 | 6.70 | 4.75 |
| 8 | HSBC Bank Malaysia Berhad | 3.50 | 6.60 | 4.60 |
| 9 | Industrial and Commercial Bank of China (Malaysia) Berhad | 3.77 | 6.70 | 4.75 |
| 10 | Malayan Banking Berhad | 3.00 | 6.65 | 4.35 |
| 11 | OCBC Bank (Malaysia) Berhad | 3.72 | 6.65 | 4.80 |
| 12 | Public Bank Berhad | 3.52 | 6.72 | 4.35 |
| 13 | RHB Bank Berhad | 3.65 | 6.60 | 4.65 |
| 14 | Standard Chartered Bank Malaysia Berhad | 3.52 | 6.70 | 4.52 |

| No. | Financial Institution | Base Rate (%) | Base Lending Rate (%) | Indicative Effective Lending Rate* (%) |
|------------|--------------------------------------|----------------------|------------------------------|---|
| 15 | United Overseas Bank (Malaysia) Bhd. | 3.75 | 6.71 | 4.75 |

| No. | Islamic Financial Institution | Base Rate (%) | Base Financing Rate (%) | Indicative Effective Lending Rate (%) |
|------------|---|----------------------|--------------------------------|--|
| 1 | Affin Islamic Bank Berhad | 3.74 | 6.60 | 4.65 |
| 2 | Al Rajhi Banking & Investment Corporation (Malaysia) Berhad | 4.10 | 7.00 | 4.70 |
| 3 | Alliance Islamic Bank Berhad | 3.82 | 6.67 | 4.75 |
| 4 | Amlslamic Bank Berhad | 3.80 | 6.65 | 4.50 |
| 5 | Asian Finance Bank Berhad | 3.77 | 6.60 | 5.10 |
| 6 | Bank Islam Malaysia Berhad | 3.65 | 6.60 | 4.20 |
| 7 | Bank Muamalat Malaysia Berhad | 3.75 | 6.75 | 5.05 |
| 8 | CIMB Islamic Bank Berhad | 3.90 | 6.75 | 4.65 |
| 9 | Hong Leong Islamic Bank Berhad | 3.69 | 6.70 | 4.60 |
| 10 | HSBC Amanah Malaysia Berhad | 3.50 | 6.60 | 4.60 |
| 11 | Kuwait Finance House (Malaysia) Berhad | 3.10 | 6.99 | 4.59 |
| 12 | Maybank Islamic Berhad | 3.00 | 6.65 | 4.35 |

| No. | Islamic Financial Institution | Base Rate (%) | Base Financing Rate (%) | Indicative Effective Lending Rate (%) |
|------------|--------------------------------------|----------------------|--------------------------------|--|
| 13 | OCBC Al-Amin Bank Berhad | 3.72 | 6.65 | 4.80 |
| 14 | Public Islamic Bank Berhad | 3.52 | 6.72 | 4.35 |
| 15 | RHB Islamic Bank Berhad | 3.65 | 6.60 | 4.65 |
| 16 | Standard Chartered Saadiq Berhad | 3.52 | 6.70 | 4.52 |

| No. | Development Financial Institution | Base Rate (%) | Base Financing Rate (%) | Indicative Effective Lending Rate (%) |
|------------|--|----------------------|--------------------------------|--|
| 1 | Bank Kerjasama Rakyat Malaysia Berhad | 3.85 | 6.83 | 4.65 |
| 2 | Agrobank | 3.60 | 6.75 | - |
| 3 | Bank Simpanan Nasional | 3.95 | 6.70 | 4.55 |

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 17 April 2017
Bank Negara Malaysia