

### 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	4.10	6.96	4.65
2.	Alliance Bank	4.07	6.92	4.61
3	AmBank	4.10	6.95	4.75
4	Bangkok Bank Berhad	4.72	7.37	5.92
5	Bank of China (Malaysia) Berhad	4.05	6.85	5.05
6	CIMB Bank Berhad	4.15	7.00	4.90
7	Citibank Berhad	3.90	7.05	4.70
8	Hong Leong Bank Malaysia Berhad	4.03	7.04	4.90
9	HSBC Bank Malaysia Berhad	3.89	6.99	5.00
10	Industrial and Commercial Bank of China (Malaysia) Berhad	4.02	6.95	4.75
11	Malayan Banking Berhad	3.25	6.90	4.60
12	OCBC Bank (Malaysia) Berhad	4.08	7.01	5.16
13	Public Bank Berhad	3.77	6.97	4.60
14	RHB Bank Berhad	3.90	6.85	4.90

<b>No.</b>	<b>Financial Institution</b>	<b>Base Rate (%)</b>	<b>Base Lending Rate (%)</b>	<b>Indicative Effective Lending Rate* (%)</b>
15	Standard Chartered Bank Malaysia Berhad	3.77	6.95	4.77
16	United Overseas Bank (Malaysia) Bhd.	4.11	7.07	4.86

<b>No.</b>	<b>Islamic Financial Institution</b>	<b>Base Rate (%)</b>	<b>Base Financing Rate (%)</b>	<b>Indicative Effective Lending Rate (%)</b>
1	Affin Islamic Bank Berhad	4.10	6.96	4.65
2	Al Rajhi Banking & Investment Corporation (Malaysia) Berhad	4.35	7.25	5.70
3	Alliance Islamic Bank Berhad	4.07	6.92	4.61
4	AmBank Islamic Berhad	4.10	6.95	4.75
5	Bank Islam Malaysia Berhad	3.90	6.85	4.70
6	Bank Muamalat Malaysia Berhad	3.95	6.95	4.95
7	CIMB Islamic Bank Berhad	4.15	7.00	4.90
8	Hong Leong Islamic Bank Berhad	4.03	7.04	4.75
9	HSBC Amanah Malaysia Berhad	3.89	6.99	5.00
10	Kuwait Finance House (Malaysia) Berhad	3.65	7.54	4.60
11	Maybank Islamic Berhad	3.25	6.90	4.60

<b>No.</b>	<b>Islamic Financial Institution</b>	<b>Base Rate (%)</b>	<b>Base Financing Rate (%)</b>	<b>Indicative Effective Lending Rate (%)</b>
12	MBSB Bank Berhad	4.15	7.00	4.80
13	OCBC Al-Amin Bank Berhad	4.08	7.01	5.16
14	Public Islamic Bank Berhad	3.77	6.97	4.60
15	RHB Islamic Bank Berhad	3.90	6.85	4.90
16	Standard Chartered Saadiq Berhad	3.77	6.95	4.77

<b>No.</b>	<b>Development Financial Institution</b>	<b>Base Rate (%)</b>	<b>Base Financing Rate (%)</b>	<b>Indicative Effective Lending Rate (%)</b>
1	Bank Kerjasama Rakyat Malaysia Berhad	4.10	7.08	4.90
2	Agrobank	3.85	7.00	-
3	Bank Simpanan Nasional	4.10	6.85	4.70

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 12 July 2018  
Bank Negara Malaysia