

**Table A.28**  
**Housing Credit Institutions**

	Year of establishment	Objective	Lending rate for new housing loans (%)		No. of branches	
			2005	2006	2005	2006
Commercial banks <sup>1</sup>	-		2.9 <sup>2</sup>	4.1 <sup>2</sup>	2,225 <sup>3</sup>	2,120 <sup>3</sup>
Treasury Housing Loans Division	1970	To provide housing loans to Government employees	4.0	4.0	1	1
Bank Kerjasama Rakyat Malaysia Berhad	1954	A co-operative that mobilises savings and provides financing services to its members as well as non-members	7.2	7.3	106	110
Malaysia Building Society Berhad	1950	To be a consumer driven financial institution offering property lending and deposit taking activities leading to wealth management creation for its valued customers	2.0 ~ 9.25	1.0 ~ 9.25	22	22
Borneo Housing Mortgage Finance Berhad	1958	To provide housing loans mainly to Sabah and Sarawak State Government employees	3.0 ~ 8.75	3.0 ~ 8.75	2	2
Bank Simpanan Nasional	1974	To focus on retail banking and personal finance, especially for small savers	5.5 <sup>1</sup>	6.9 <sup>1</sup>	390	379
Sabah Credit Corporation	1955	To uplift the social economic development of Malaysians in Sabah through the provision of easy access to financial credit	3.0 ~ 10.5	3.0 ~ 7.5	10	10

<sup>1</sup> 12-month average lending rate

<sup>2</sup> Excludes Islamic banks

<sup>3</sup> Includes Islamic banks

Source: Bank Negara Malaysia and various housing credit institutions