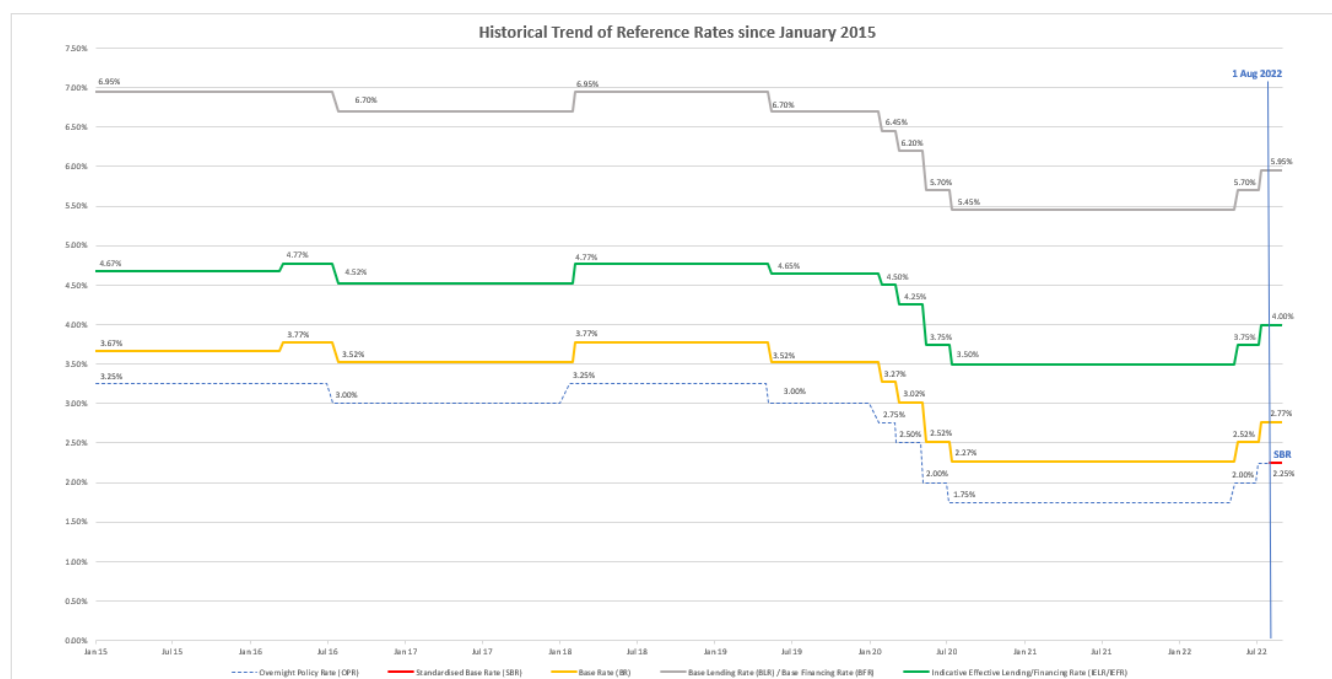




Introduction of Standardised Base Rate (SBR)

The Standardised Base Rate (SBR) is the reference rate that Standard Chartered Bank Malaysia Berhad and Standard Chartered Saadiq Berhad (“the Bank”) will use effective 1 August 2022. This will be in effect for the pricing of new retail floating-rate loans/financing, refinancing of existing retail loans/financing, and the renewal of revolving retail loans/financing issued by the Bank. The SBR is linked solely to the Overnight Policy Rate (OPR), as determined by the Monetary Policy Committee (MPC) of Bank Negara Malaysia.



Effective Date	Jan-15	Mar-16	Jul-16	Feb-18	May-19	Jan-20	Mar-20	May-20	Jul-20	May-22	Jul-22
Standardised Base Rate (SBR)	3.25%	3.25%	3.00%	3.25%	3.00%	2.75%	2.50%	2.00%	1.75%	2.00%	2.25%
Base Rate (BR)	3.67%	3.77%	3.52%	3.77%	3.52%	3.27%	3.02%	2.52%	2.27%	2.52%	2.77%
Base Lending Rate (BLR) / Base Financing Rate (BFR)	6.95%	6.95%	6.70%	6.95%	6.70%	6.45%	6.20%	5.70%	5.45%	5.70%	5.95%
Indicative Effective Lending (IELR) / Indicative Financing Rate (IEFR)	4.67%	4.77%	4.52%	4.77%	4.65%	4.50%	4.25%	3.75%	3.50%	3.75%	4.00%

Note:

- The SBR was introduced on 1 August 2022. The dotted line in the graph and the grey numbers in the table shows the historical series of the OPR, which is the benchmark rate of the SBR.
- Indicative effective rate refers to the indicative annual effective lending / financing rate for a standard 30-year housing loan / home financing product with financing amount of RM350k and has no lock-in period.