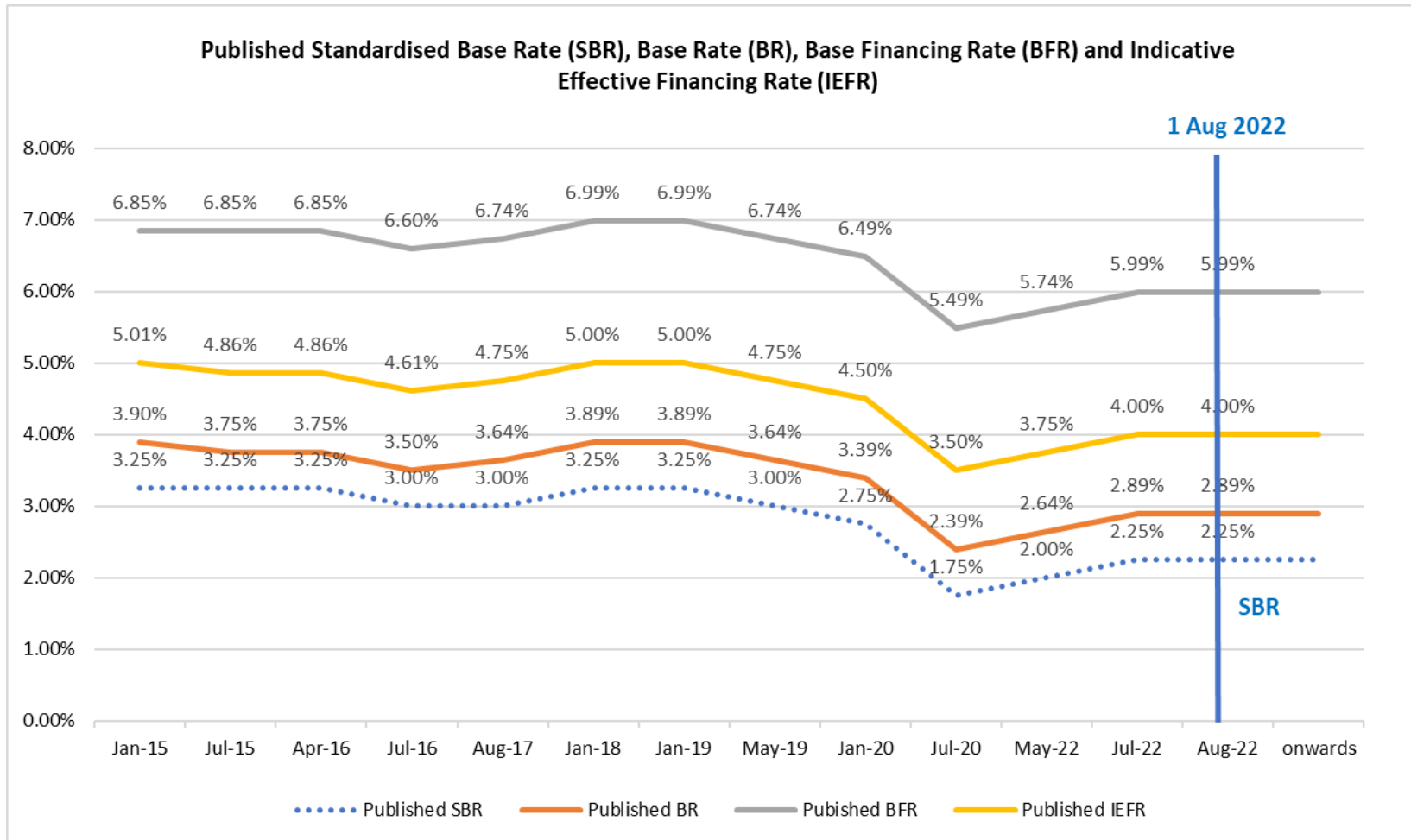


# HSBC Amanah

## Illustration on Historical Trend of Reference Rates Since January 2015



## HSBC Amanah Historical Trend of Reference Rates Since January 2015

Effective date	Jan-15	Jul-15	Apr-16	Jul-16	Aug-17	Jan-18	Jan-19	May-19	Jan-20	Mar-20	May-20	Jul-20	May-22	Jul-22	Aug-22
<b>Published SBR</b>	3.25%	3.25%	3.25%	3.00%	3.00%	3.25%	3.25%	3.00%	2.75%	2.50%	2.00%	1.75%	2.00%	2.25%	2.25%
<b>Published BR</b>	3.90%	3.75%	3.75%	3.50%	3.64%	3.89%	3.89%	3.64%	3.39%	3.14%	2.64%	2.39%	2.64%	2.89%	2.89%
<b>Published BFR</b>	6.85%	6.85%	6.85%	6.60%	6.74%	6.99%	6.99%	6.74%	6.49%	6.24%	5.74%	5.49%	5.74%	5.99%	5.99%
<b>Published IEFR</b>	5.01%	4.86%	4.86%	4.61%	4.75%	5.00%	5.00%	4.75%	4.50%	4.25%	3.75%	3.50%	3.75%	4.00%	4.00%

**Note:**

- The SBR was introduced on 01 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 rate for a standard 30-year housing loan product with financing amount of RM350k and has no lock-in period.

