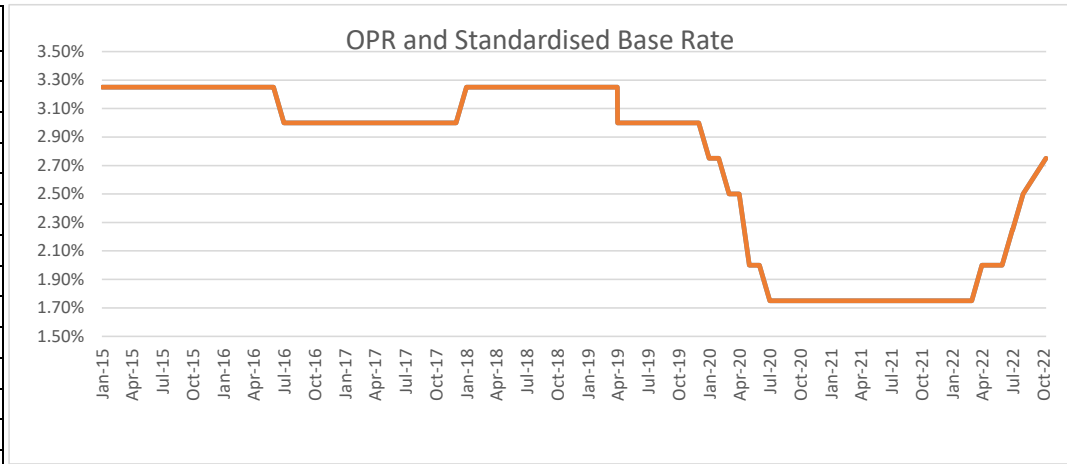


Item	OPR	SBR
Jan-15	3.25%	3.25%
Feb-15	3.25%	3.25%
Mar-15	3.25%	3.25%
Apr-15	3.25%	3.25%
May-15	3.25%	3.25%
Jun-15	3.25%	3.25%
Jul-15	3.25%	3.25%
Aug-15	3.25%	3.25%
Sep-15	3.25%	3.25%
Oct-15	3.25%	3.25%
Nov-15	3.25%	3.25%
Dec-15	3.25%	3.25%
Jan-16	3.25%	3.25%
Feb-16	3.25%	3.25%
Mar-16	3.25%	3.25%
Apr-16	3.25%	3.25%
May-16	3.25%	3.25%
Jun-16	3.25%	3.25%
Jul-16	3.00%	3.00%
Aug-16	3.00%	3.00%
Sep-16	3.00%	3.00%
Oct-16	3.00%	3.00%
Nov-16	3.00%	3.00%
Dec-16	3.00%	3.00%
Jan-17	3.00%	3.00%
Feb-17	3.00%	3.00%
Mar-17	3.00%	3.00%
Apr-17	3.00%	3.00%
May-17	3.00%	3.00%
Jun-17	3.00%	3.00%
Jul-17	3.00%	3.00%
Aug-17	3.00%	3.00%
Sep-17	3.00%	3.00%
Oct-17	3.00%	3.00%
Nov-17	3.00%	3.00%
Dec-17	3.00%	3.00%
Jan-18	3.25%	3.25%
Feb-18	3.25%	3.25%
Mar-18	3.25%	3.25%
Apr-18	3.25%	3.25%
May-18	3.25%	3.25%
Jun-18	3.25%	3.25%
Jul-18	3.25%	3.25%
Aug-18	3.25%	3.25%
Sep-18	3.25%	3.25%
Oct-18	3.25%	3.25%
Nov-18	3.25%	3.25%
Dec-18	3.25%	3.25%
Jan-19	3.25%	3.25%
Feb-19	3.25%	3.25%
Mar-19	3.25%	3.25%
Apr-19	3.25%	3.25%
May-19	3.00%	3.00%
Jun-19	3.00%	3.00%
Jul-19	3.00%	3.00%
Aug-19	3.00%	3.00%



**Note:** Prior to 1st August 2022, the graph reflects the OPR instead of the SBR.

For a longer historical series, please refer to our website at [www.kfh.com.my](http://www.kfh.com.my)

<b>Sep-19</b>	3.00%	3.00%
<b>Oct-19</b>	3.00%	3.00%
<b>Nov-19</b>	3.00%	3.00%
<b>Dec-19</b>	3.00%	3.00%
<b>Jan-20</b>	2.75%	2.75%
<b>Feb-20</b>	2.75%	2.75%
<b>Mar-20</b>	2.50%	2.50%
<b>Apr-20</b>	2.50%	2.50%
<b>May-20</b>	2.00%	2.00%
<b>Jun-20</b>	2.00%	2.00%
<b>Jul-20</b>	1.75%	1.75%
<b>Aug-20</b>	1.75%	1.75%
<b>Sep-20</b>	1.75%	1.75%
<b>Oct-20</b>	1.75%	1.75%
<b>Nov-20</b>	1.75%	1.75%
<b>Dec-20</b>	1.75%	1.75%
<b>Jan-21</b>	1.75%	1.75%
<b>Feb-21</b>	1.75%	1.75%
<b>Mar-21</b>	1.75%	1.75%
<b>Apr-21</b>	1.75%	1.75%
<b>May-21</b>	1.75%	1.75%
<b>Jun-21</b>	1.75%	1.75%
<b>Jul-21</b>	1.75%	1.75%
<b>Aug-21</b>	1.75%	1.75%
<b>Sep-21</b>	1.75%	1.75%
<b>Oct-21</b>	1.75%	1.75%
<b>Nov-21</b>	1.75%	1.75%
<b>Dec-21</b>	1.75%	1.75%
<b>Jan-22</b>	1.75%	1.75%
<b>Feb-22</b>	1.75%	1.75%
<b>Mar-22</b>	1.75%	1.75%
<b>Apr-22</b>	2.00%	2.00%
<b>May-22</b>	2.00%	2.00%
<b>Jun-22</b>	2.00%	2.00%
<b>Jul-22</b>	2.25%	2.25%
<b>Aug-22</b>	2.25%	2.25%
<b>Sep-22</b>	2.50%	2.50%
<b>Nov-22</b>	2.75%	2.75%