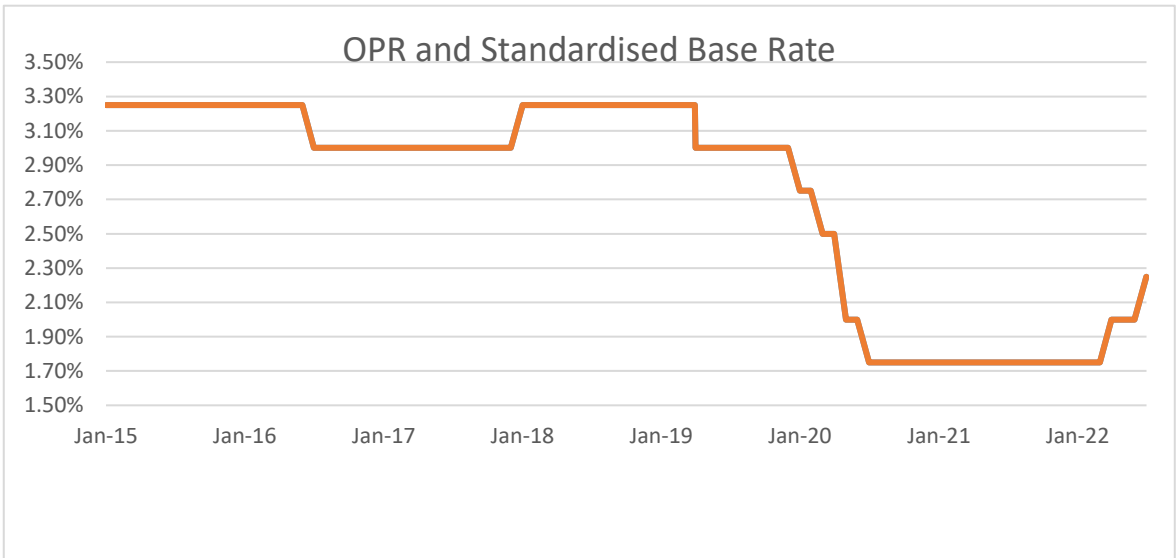


Item	OPR	SBR
Jan-15	3.25%	3.25%
Feb-15	3.25%	3.25%
Mar-15	3.25%	3.25%
Apr-15	3.25%	3.25%
May-15	3.25%	3.25%
Jun-15	3.25%	3.25%
Jul-15	3.25%	3.25%
Aug-15	3.25%	3.25%
Sep-15	3.25%	3.25%
Oct-15	3.25%	3.25%
Nov-15	3.25%	3.25%
Dec-15	3.25%	3.25%
Jan-16	3.25%	3.25%
Feb-16	3.25%	3.25%
Mar-16	3.25%	3.25%
Apr-16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



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

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