

一分钟让你了解**基准率(BR)**和
基本借贷利率(BLR)的差别!



—
懵懂分不清楚?

**BASE RATE
(BR)**

VS

**BASE
LENDING
RATE
(BLR)**



BLR

(Base Lending Rate)

基本贷款利率



- Determined by Bank Negara Malaysia (BNM)
取决于 Bank Negara Malaysia (BNM)
- Based on internal cost of funds (i.e. how much it costs to borrow the money to be lent out)
根据内部资金成本 (i.e. 运营成本)
- Changes to this rate are affected by changes in the OPR
利率的变化受OPR的变化影响
- Mainly for **company loans**
多数给予**公司贷款**





OPR (Overnight Policy Rate) 隔夜利率

- Minimum interest rate charged amongst banks in the interbank market, where they borrow funds from each other

隔夜政策利率（OPR）是银行间市场中银行之间相互借入资金的最低利率

- Determined by the Monetary Policy Committee (MPC) of Bank Negara Malaysia that meets six times annually
由马来西亚国家银行货币政策委员会（MPC）决定，该委员会每年开会六次



BR (Base Rate) 基准率



- Came into effect in January 2015
于2015年1月生效
- The rate is derived internally within the bank
利率是由银行内部内部得出的
- Based on how much it will cost the bank to lend you the money, and takes into account a minimum interest rate set by Bank Negara Malaysia (BNM)
根据运营成本和考虑到马来西亚国家银行(BNM)设定的最低利率
- Greater **transparency**
更**透明化**
- Mainly for **personal loan** or **housing loan**
多数给予**个人贷款**或者**房屋贷款**



Base Rate

+

Spread

=

Base Lending Rate

Effective Lending Rate

Calculations for BR and BLR:

基准率 BR (Base Rate)和 基本借贷利率 BLR (Base Lending Rate) 的计算方法：



Effective Lending Rates (ELR) is the actual interest imposed on loan amount after factoring in its operational costs, average customer risk margin and the compounded interest.

有效贷款利率 (ELR) 是在扣除其运营成本, 平均客户风险保证金和复利后, 对贷款金额施加的实际利息。

SPREAD

BLR; spread is the discount offered by bank 银行折扣的优惠
For instance: 6.8% (BLR) – 2.45% (Spread) = 4.35% (ELR)

BR; spread is the bank's profit margin 银行的利润率
For instance: 3.5% (BR) + 1.3% (Spread) = 4.8% (ELR)



BR, BLR and Indicative ELR of Financial Institutions as at 6 August 2020

FINANCIAL INSTITUTION	BR (%)	BLR (%)	Indicative ELR (%)
Affin Bank Berhad	2.70	5.56	3.30
Alliance Bank Malaysia Berhad	2.57	5.42	3.11
AmBank (M) Berhad	2.60	5.45	3.25
Bangkok Bank Berhad	3.22	5.87	4.42
Bank of China (Malaysia) Berhad	2.55	5.35	3.55
CIMB Bank Berhad	2.75	5.60	3.50
Citibank Berhad	2.40	5.55	3.20
Hong Leong Bank Malaysia Berhad	2.63	5.64	3.50
HSBC Bank Malaysia Berhad	2.39	5.49	3.50
Industrial and Commercial Bank of China (Malaysia) Berhad	2.52	5.45	3.47
Malayan Banking Berhad	1.75	5.40	3.25
OCBC Bank (Malaysia) Berhad	2.58	5.51	3.45
Public Bank Berhad	2.27	5.47	3.10
RHB Bank Berhad	2.50	5.45	3.50
Standard Chartered Bank Malaysia Berhad	2.27	5.45	3.50
United Overseas Bank (Malaysia) Berhad	2.61	5.57	3.36



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