



PUBLICATION OF BANK INDICATIVE CORPORATE LENDING / FINANCING RATES

Brunei Corporate Lending / Financing Rates for BND	Minimum Rates p.a.*
Baiduri	3.00%
BIBD	3.00%
Bank of China (Hong Kong)	4.00%
Maybank	3.50%
RHB	4.50%
Standard Chartered Bank	3.00%
UOB	3.50%

* Rate quoted is the indicative minimum lending / financing rates in the preceding 12 months.

Lending / Financing rates charged are assessed against multiple criteria including:

- **Credit history of the borrower / customer and key management / guarantors**
- **Financial history and quality of financial reporting**
- **Security quality and coverage**
- **Credit facility type and tenor**
- **Risk based pricing**
- **Global interest / financing rates environment**

Generally, lowest rates are granted to corporates with AA rating; robust security; and short term credit.

Please note that specified rates do not indicate a commitment by the banks to charge customers at those rates as the interest / financing rates may vary according to the criteria above and market conditions. For further inquiry please contact the respective bank.

Country	Lending / Financial Rates*
Brunei	5.50%
Hong Kong	5.00%
Indonesia	10.03%
Korea	3.22%
Malaysia	4.70%

Country	Lending / Financial Rates*
Philippines	6.54%
Singapore	5.25%
Thailand	3.90%
Vietnam	7.79%

*Source: International Monetary Fund (2019), International Financial Statistic and data files as per the following definition:

Lending / financing rate is the bank rate that usually meets the short and medium-term financing needs of private sector. The rate is normally differentiated according to creditworthiness of borrowers / customers and objectives of financing. The terms and conditions attached to these rates differ by country, however, limiting their comparability.