



PUBLICATION OF BANK INDICATIVE CORPORATE LENDING / FINANCING RATES

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

Country	Lending/Financial Rates* (2024)
Brunei	5.50%
Hong Kong	5.77%
Indonesia	8.93%
Korea	5.19%
Malaysia	5.32%

Country	Lending/Financial Rates* (2024)
Philippines	Not Published
Singapore	2021 data only - 5.25%
Thailand	4.29%
Vietnam	9.32%

*Source: International Monetary Fund (as at 8 April 2025), 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 or 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.