

**Summary of banks' readiness to adopt the reducing balance method**

No.	Bank	Readiness to offer fixed rate hire-purchase under the reducing balance method										
		Jun-26	Jul-26	Aug-26	Sep-26	Oct-26	Nov-26	Dec-26	Jan-27	Feb-27	Mar-27	Apr-27
1	Affin Bank							√				
2	Affin Islamic Bank							√				
3	Agrobank											√
4	Ambank				√							
5	Ambank Islamic Bank				√							
6	Bank Islam								√			
6	Bank Rakyat			√								
7	Bank Muamalat							√				
8	Bank Simpanan Nasional								√			
9	CIMB Bank				√							
10	CIMB Islamic Bank				√							
11	Hong Leong Bank				√							
12	Hong Leong Islamic Bank				√							
13	Maybank				√							
14	Maybank Islamic				√							
15	MBSB Bank	√										
16	Public Bank				√							
17	Public Islamic Bank				√							
18	RHB Bank							√				
19	RHB Islamic Bank							√				

**A. Ready to offer by June 2026**

1. MBSB Bank

**B. Ready to offer by August 2026**

1. Bank Rakyat

**C. Ready to offer by September 2026**

1. Ambank
2. Ambank Islamic
3. CIMB Bank
4. CIMB Islamic Bank
5. Hong Leong Bank
6. Hong Leong Islamic Bank
7. Maybank
8. Maybank Islamic
9. Public Bank
10. Public Islamic Bank

**D. Ready to offer by December 2026**

1. Affin Bank
2. Affin Islamic Bank
3. Bank Muamalat
4. RHB Bank
5. RHB Islamic Bank

**E. Ready to offer by January 2027**

1. Bank Islam
2. Bank Simpanan Nasional

**F. Ready to offer by April 2027**

1. Agrobank

No.	Bank	Readiness to offer floating rate hire-purchase under the reducing balance method											
		Already offering	Jun-26	Jul-26	Aug-26	Sep-26	Oct-26	Nov-26	Dec-26	Jan-27	Feb-27	Mar-27	Apr-27
1	Affin Bank								√				
2	Affin Islamic Bank	√											
3	Agrobank												√
4	Ambank	√											
5	Ambank Islamic Bank	√											
6	Bank Islam									√			
6	Bank Muamalat	√ (retail)							√ (corporate)				
7	Bank Simpanan Nasional	√											
8	CIMB Bank					√							
9	CIMB Islamic Bank					√							
10	Hong Leong Bank	√											
11	Hong Leong Islamic Bank					√							
12	Maybank					√							
13	Maybank Islamic					√							
14	MBSB Bank	√											
15	Public Bank					√							
16	Public Islamic Bank					√							
17	RHB Bank	√											
18	RHB Islamic Bank	√											

**A. Already offering**

1. Affin Islamic Bank
2. Ambank
3. Ambank Islamic
4. Bank Muamalat (retail)
5. Bank Simpanan Nasional
6. Hong Leong Bank
7. MBSB Bank
8. RHB Bank
9. RHB Islamic Bank

**B. Ready to offer by September 2026**

1. CIMB Bank
2. CIMB Islamic Bank
3. Hong Leong Islamic Bank
4. Maybank
5. Maybank Islamic
6. Public Bank
7. Public Islamic Bank

**C. Ready to offer by December 2026**

1. Affin Bank
2. Bank Muamalat (corporate)

**D. Ready to offer by January 2027**

1. Bank Islam

**E. Ready to offer by April 2027**

1. Agrobank