

Table A.18

## Interest Rates (%)

	As at end-month in 2015																	
	As at end-year																	
	2009	2010	2011	2012	2013	2014	Jan.	Feb.	Mar.	Apr.	May	Jun.	Jul.	Aug.	Sep.	Oct.	Nov.	Dec.
Overnight interbank	1.99	2.72	2.99	3.00	2.99	3.23	3.24	3.24	3.24	3.19	3.24	3.24	3.25	3.25	3.12	3.18	3.15	3.05
1-week interbank	2.02	2.77	3.01	3.01	3.02	3.30	3.27	3.24	3.25	3.26	3.25	3.24	3.24	3.25	3.24	3.26	3.22	3.13
1-month interbank	2.07	2.83	3.05	3.06	3.20	3.38	3.41	3.29	3.28	3.28	3.28	3.48	3.45	3.35	3.60	3.64	3.45	3.45
Commercial banks																		
Fixed deposit																		
3-month	2.03	2.74	2.99	2.97	2.97	3.13	3.13	3.13	3.13	3.14	3.13	3.14	3.14	3.14	3.14	3.13	3.13	3.13
12-month	2.50	2.97	3.22	3.15	3.15	3.31	3.31	3.31	3.31	3.31	3.31	3.31	3.31	3.31	3.31	3.31	3.31	3.31
Savings deposit	0.86	1.00	1.15	1.03	0.99	1.07	1.07	1.06	1.07	1.07	1.06	1.06	1.06	1.05	1.06	1.05	1.04	1.04
Base lending rate (BLR)	5.51	6.27	6.53	6.53	6.53	6.79	6.79	6.79	6.79	6.79	6.79	6.79	6.79	6.79	6.79	6.79	6.79	6.79
Base rate							3.90	3.90	3.88	3.88	3.88	3.88	3.85	3.85	3.85	3.85	3.85	3.86
Treasury bills (91 days) <sup>1</sup>	1.98	2.82	2.99	3.04	3.00	3.42	3.35	3.28	3.19	3.12	3.12	3.06	3.19	3.11	3.14	2.96	2.77	2.74
Government Securities <sup>1</sup>																		
1-year	2.12	2.85	2.82	3.01	3.03	3.48	3.35	3.27	3.21	3.13	3.19	3.04	3.08	3.08	3.20	2.81	2.60	2.59
5-year	3.79	3.39	3.23	3.24	3.66	3.84	3.66	3.63	3.59	3.59	3.59	3.67	3.62	3.98	3.86	3.71	3.70	3.47
Private debt securities <sup>1</sup>																		
AAA																		
3-year	3.72	3.63	3.65	3.53	3.71	4.00	4.04	4.00	4.01	3.99	4.00	3.99	4.00	4.07	4.12	4.12	4.14	4.13
5-year	4.32	4.07	3.99	3.80	3.96	4.27	4.28	4.25	4.22	4.20	4.22	4.19	4.21	4.32	4.38	4.38	4.36	4.37
AA																		
3-year	4.50	4.34	4.29	4.04	4.16	4.33	4.38	4.37	4.41	4.39	4.41	4.35	4.38	4.41	4.44	4.45	4.44	4.49
5-year	5.07	4.75	4.65	4.30	4.41	4.60	4.63	4.64	4.64	4.62	4.64	4.58	4.60	4.69	4.73	4.73	4.73	4.73
A																		
3-year	6.80	6.90	6.57	6.34	6.32	6.25	6.29	6.39	6.40	6.28	6.28	6.22	6.22	6.44	6.10	6.25	6.31	6.34
5-year	7.57	7.53	7.11	6.98	7.02	6.87	6.93	7.04	6.99	6.88	6.88	6.87	6.82	7.19	7.03	7.03	7.01	6.97
BBB																		
3-year	10.18	10.40	10.21	10.06	10.02	10.16	10.37	10.46	10.50	10.28	10.28	9.89	10.00	10.46	10.04	10.01	10.01	9.90
5-year	11.32	11.43	11.24	11.14	11.17	11.17	11.37	11.50	11.53	11.27	11.27	10.80	10.90	11.40	11.22	11.23	11.26	11.13
BB & below																		
3-year	12.58	12.78	12.62	12.53	12.52	13.03	13.63	13.68	13.73	13.42	13.42	12.66	12.94	13.46	12.96	13.05	12.89	12.55
5-year	14.02	14.51	14.13	13.76	13.70	14.60	14.89	14.99	15.04	14.62	14.62	13.78	13.98	14.78	14.34	14.42	14.35	13.89

<sup>1</sup> Source: FASTI, Bank Negara Malaysia