4.1 Kadar Faedah: Institusi Perbankan

Interest Rates: Banking Institutions

Peratus Setahun — *Percent per annum*

Kadar purata bagi tempoh *Average rates during the period*	Bank Perdagangan / *Commercial Banks*								Syarikat Kewangan / *Finance Companies*								Bank Saudagar / Bank Perdagangan / *Merchant Banks / Investment Banks*					
	Deposit tetap *Fixed deposits*					Deposit tabungan	Kadar Berian Pinjaman Asas	Kadar Berian Pinjaman Purata	Deposit tetap *Fixed deposits*					Deposit tabungan	Kadar Berian Pinjaman Asas	Kadar Berian Pinjaman Purata	Deposit tetap *Fixed deposits*					Kadar Berian Pinjaman Purata
	Tempoh (dalam bulan) *Period (in months)*								Tempoh (dalam bulan) *Period (in months)*								Tempoh (dalam bulan) *Period (in months)*					
	1	3	6	9	12	*Savings deposit*	*Base Lending Rate*	*Average Lending Rate*	1	3	6	9	12	*Savings deposit*	*Base Lending Rate*	*Average Lending Rate*	1	3	6	9	12	*Average Lending Rate*
2007	3.09	3.16	3.31	3.41	3.71	1.44	6.72	6.41									3.48	3.50	3.46	3.60	3.87	6.85
2008	3.07	3.13	3.26	3.33	3.68	1.42	6.70	6.08									3.45	3.50	3.50	3.58	3.63	7.22
2009	2.06	2.08	2.09	2.10	2.56	0.95	5.62	5.08									2.13	2.27	2.45	2.43	2.88	7.05
2008 Jan./ *Jan.*	3.08	3.15	3.29	3.38	3.70	1.44	6.72	6.27									3.46	3.54	3.46	3.58	3.60	6.70
Feb./ *Feb.*	3.08	3.14	3.28	3.37	3.70	1.44	6.72	6.27									3.46	3.52	3.48	3.57	3.58	6.81
Mac/ *Mar.*	3.08	3.14	3.28	3.37	3.70	1.43	6.72	6.21									3.45	3.51	3.37	3.57	3.59	6.89
Apr./ *Apr.*	3.08	3.14	3.28	3.37	3.70	1.42	6.72	6.19									3.47	3.50	3.48	3.56	3.59	7.10
Mei/ *May*	3.08	3.14	3.28	3.36	3.70	1.42	6.72	6.13									3.48	3.50	3.53	3.64	3.61	6.92
Jun/ *June*	3.08	3.14	3.28	3.36	3.70	1.41	6.72	6.08									3.48	3.50	3.50	3.64	3.50	7.40
Jul./ *Jul.*	3.08	3.14	3.28	3.36	3.70	1.41	6.72	6.02									3.48	3.52	3.57	3.64	3.62	7.51
Aug./ *Aug.*	3.08	3.14	3.28	3.36	3.70	1.41	6.72	5.98									3.50	3.54	3.58	3.65	3.71	7.49
Sep./ *Sep.*	3.08	3.14	3.28	3.36	3.70	1.42	6.72	5.96									3.50	3.54	3.60	3.53	3.76	7.54
Okt./ *Oct .*	3.08	3.14	3.28	3.36	3.70	1.42	6.72	6.01									3.50	3.53	3.60	3.64	3.77	7.44
Nov./ *Nov .*	3.03	3.06	3.16	3.22	3.60	1.39	6.66	5.98									3.35	3.48	3.47	3.44	3.70	7.42
Dis./ *Dec.*	3.01	3.04	3.11	3.14	3.50	1.40	6.48	5.86									3.26	3.33	3.41	3.44	3.54	7.45
2009 Jan./ *Jan.*	2.54	2.54	2.56	2.57	3.02	1.25	6.38	5.77									2.59	2.85	3.13	2.98	3.36	6.93
Feb./ *Feb.*	2.05	2.07	2.07	2.08	2.55	1.11	5.89	5.49									2.24	2.45	2.46	2.57	3.06	7.09
Mac/ *Mar.*	2.02	2.04	2.05	2.06	2.52	0.95	5.53	5.16									2.05	2.29	2.49	2.28	2.94	7.34
Apr./ *Apr.*	2.02	2.04	2.05	2.06	2.52	0.93	5.53	5.11									2.05	2.11	2.70	2.22	3.11	7.14
Mei/ *May*	2.02	2.04	2.05	2.06	2.52	0.91	5.53	5.02									2.06	2.11	2.44	2.22	3.11	7.09
Jun/ *June*	2.02	2.05	2.06	2.07	2.52	0.91	5.53	5.04									2.09	2.09	2.34	2.25	2.88	7.01
Jul./ *Jul.*	2.02	2.05	2.06	2.07	2.52	0.89	5.53	4.96									2.06	2.15	2.36	2.30	2.86	6.98
Aug./ *Aug.*	2.00	2.03	2.04	2.05	2.50	0.89	5.51	4.90									2.06	2.19	2.18	2.36	2.67	6.94
Sep./ *Sep.*	2.00	2.03	2.04	2.05	2.50	0.88	5.51	4.91									2.08	2.31	2.29	2.32	2.73	7.03
Okt./ *Oct .*	2.00	2.03	2.04	2.05	2.50	0.89	5.51	4.85									2.07	2.19	2.28	2.41	2.72	6.92
Nov./ *Nov .*	2.00	2.03	2.04	2.05	2.50	0.88	5.51	4.91									2.09	2.22	2.36	2.62	2.55	7.00
Dis./ *Dec.*	2.00	2.03	2.04	2.05	2.50	0.87	5.51	4.83									2.13	2.22	2.42	2.66	2.53	7.13

1/ From August 2000 onwards, the Fixed Deposit Rate series for Commercial Banks, Finance Companies and Merchant Banks have been revised. Data for x-month fixed deposit rate refers to the quoted rate for that particular maturity alone. (Data prior to this date continue to reflect the average maturity).

1/ Mulai Ogos 2000, kadar deposit tetap bagi Bank Perdagangan, Syarikat Kewangan dan Bank Saudagar telah disemak semula. Data bagi kadar deposit tetap x-bulan merujuk kepada kadar disebut bagi tempoh matang tersebut sahaja. (Data sebelum Ogos 2000 masih menggunakan tempoh matang purata).