# 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)* | | | | | *Savings deposit* | *Base Lending Rate* | *Average Lending Rate* | Tempoh (dalam bulan) *Period (in months)* | | | | | *Savings deposit* | *Base Lending Rate* | *Average Lending Rate* | Tempoh (dalam bulan) *Period (in months)* | | | | | *Average Lending Rate* |
| | 1 | 3 | 6 | 9 | 12 | | | | 1 | 3 | 6 | 9 | 12 | | | | 1 | 3 | 6 | 9 | 12 | |
| 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 |
| 2007 Jan./ *Jan.* | 3.08 | 3.15 | 3.34 | 3.45 | 3.72 | 1.49 | 6.72 | 6.57 | | | | | | | | | 3.47 | 3.54 | 3.34 | 3.70 | 3.62 | 6.94 |
| Feb./ *Feb.* | 3.11 | 3.19 | 3.34 | 3.45 | 3.71 | 1.44 | 6.72 | 6.54 | | | | | | | | | 3.51 | 3.54 | 3.51 | 3.70 | 3.65 | 6.96 |
| Mac/ *Mar.* | 3.10 | 3.18 | 3.34 | 3.45 | 3.71 | 1.43 | 6.72 | 6.54 | | | | | | | | | 3.70 | 3.54 | 3.47 | 3.67 | 3.69 | 6.83 |
| Apr./ *Apr.* | 3.10 | 3.18 | 3.33 | 3.43 | 3.71 | 1.44 | 6.72 | 6.48 | | | | | | | | | 3.62 | 3.51 | 3.52 | 3.63 | 3.66 | 6.70 |
| Mei/ *May* | 3.10 | 3.18 | 3.32 | 3.42 | 3.71 | 1.44 | 6.72 | 6.44 | | | | | | | | | 3.47 | 3.49 | 3.49 | 3.58 | 3.62 | 6.79 |
| Jun/ *June* | 3.09 | 3.17 | 3.32 | 3.42 | 3.71 | 1.44 | 6.72 | 6.49 | | | | | | | | | 3.44 | 3.48 | 3.47 | 3.56 | 3.60 | 6.81 |
| Jul./ *Jul.* | 3.08 | 3.15 | 3.29 | 3.38 | 3.70 | 1.44 | 6.72 | 6.34 | | | | | | | | | 3.42 | 3.49 | 3.46 | 3.56 | 3.60 | 6.83 |
| Aug./ *Aug.* | 3.08 | 3.15 | 3.29 | 3.38 | 3.70 | 1.44 | 6.72 | 6.35 | | | | | | | | | 3.44 | 3.49 | 3.48 | 3.56 | 3.60 | 6.87 |
| Sep./ *Sep.* | 3.08 | 3.15 | 3.29 | 3.38 | 3.70 | 1.43 | 6.72 | 6.30 | | | | | | | | | 3.43 | 3.50 | 3.47 | 3.56 | 6.61 | 6.87 |
| Okt./ *Oct .* | 3.08 | 3.15 | 3.29 | 3.38 | 3.70 | 1.43 | 6.72 | 6.26 | | | | | | | | | 3.43 | 3.49 | 3.47 | 3.56 | 3.59 | 6.86 |
| Nov./ *Nov .* | 3.08 | 3.15 | 3.29 | 3.38 | 3.70 | 1.44 | 6.72 | 6.31 | | | | | | | | | 3.44 | 3.48 | 3.47 | 3.56 | 3.62 | 6.89 |
| Dis./ *Dec.* | 3.08 | 3.15 | 3.29 | 3.38 | 3.70 | 1.44 | 6.72 | 6.29 | | | | | | | | | 3.43 | 3.48 | 3.39 | 3.57 | 3.61 | 6.83 |
| 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 | 5.13 | | | | | | | | | 2.05 | 2.11 | 2.70 | 2.22 | 3.11 | 7.14 |

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).