

5.3 — KADAR FAEDAH

	Kadar purata pada akhir tahun (% setahun) <i>Average rates at end-year (% per annum)</i>			
	1995	1996	1997	1998
Kadar campurtangan BNM/ <i>BNM intervention rate</i>	^	^	^	7.00
Kadar faedah antara bank 3-bulan/ <i>3-month inter-bank rate</i>	6.76	7.38	8.70	6.46
Bank Perdagangan/ <i>Commercial Banks</i>				
Deposit tetap/ <i>Fixed deposits:</i>				
3 bulan/ <i>3-month</i>	6.64	7.21	7.78	8.51
12 bulan/ <i>12-month</i>	6.89	7.26	7.83	8.57
Deposit tabungan/ <i>Savings deposit</i>	3.70	4.10	4.18	4.26
Kadar berian pinjaman asas/ <i>Base lending rate (BLR)</i>	8.03	9.18	9.53	10.61
Syarikat Kewangan/ <i>Finance Companies</i>				
Deposits tetap/ <i>Fixed deposits:</i>				
3 bulan/ <i>3-month</i>	6.79	7.32	8.11	9.35
12 bulan/ <i>12-month</i>	6.98	7.36	8.08	9.29
Deposit tabungan/ <i>Savings deposit</i>	4.70	5.02	5.18	5.37
Kadar berian pinjaman asas/ <i>Base lending rate (BLR)</i>	9.38	10.65	11.09	12.65
Bil perbendaharaan (3 bulan)/ <i>Treasury bills (3 months)</i>	5.85	6.48	6.76	5.37
Sekuriti Kerajaan (1 tahun)/ <i>Government securities (1 year)</i>	6.70	6.70	7.01	5.79
Sekuriti Kerajaan (5 tahun)/ <i>Government securities (5 years)</i>	6.50	6.55	7.75	6.66

^ Sebelum bulan Januari 1998, tiada kadar perantaraan BNM kerana Bank Negara Malaysia telah membuat sasaran langsung kepada kadar faedah antara bank 3-bulan.

Sumber: Bank Negara Malaysia

5.3 — INTEREST RATES

Kadar purata pada akhir bulan dalam tahun 1999 (% setahun) Average rates at end-month in 1999 (% per annum)							
Januari January	Februari February	Mac March	April April	Mei May	Jun June	Julai July	Ogos August
7.00	7.00	7.00	6.50	6.00	6.00	6.00	5.50
6.40	6.42	5.70	3.80	3.30	3.30	3.30	3.20
5.72	5.59	5.44	4.00	3.75	3.75	3.75	3.75
5.66	5.54	5.40	4.06	3.80	3.80	3.79	3.79
3.81	3.76	3.70	3.24	2.93	2.92	2.87	2.89
8.04	8.04	8.04	7.64	7.24	7.24	7.24	6.79
6.30	6.00	5.80	4.16	3.83	3.80	3.80	3.81
6.47	6.13	5.90	4.26	3.97	3.97	3.99	4.04
5.04	4.90	4.58	4.01	3.77	3.72	3.69	3.62
9.50	9.50	9.48	9.00	8.50	8.50	8.50	7.95
5.57	5.31	5.40	3.94	2.65	2.73	2.72	2.96
5.95	5.64	5.32	3.63	3.05	2.85	3.33	3.74
6.61	6.38	6.10	5.50	5.40	5.29	5.52	5.83

^ Prior to January 1998, there was no BNM intervention rate since Bank Negara Malaysia targetted the 3-month interbank rate directly.

Source: Bank Negara Malaysia