

TABLE 5.3

Interest Rates of Commercial Banks

	Interest Rates (%)			
	End-1998	End-2005	End-June 2006	Change End-June 2006 vs End-2005
Base lending rate	8.04	6.20	6.72	0.52
Average lending rate	9.72	6.12	6.55	0.43
Savings deposit	3.87	1.41	1.47	0.06
Fixed deposit				
1-month	5.82	3.01	3.11	0.10
3-month	5.83	3.02	3.18	0.16
6-month	5.76	3.04	3.32	0.28
9-month	5.74	3.08	3.45	0.37
12-month	5.74	3.70	3.75	0.05

Source: Bank Negara Malaysia.