5.3 — **KADAR FAEDAH**
Malaysia

*5.3 — **INTEREST RATES***
Malaysia

	Kadar purata pada akhir tahun (% setahun) *Average rates at end-year (% per annum)*				Kadar purata pada akhir tempoh tahun 2007 (% setahun) *Average rates at end-period in 2007 (% per annum)*					
	2003	2004	2005	2006	Januari *January*	Februari *February*	Mac *March*	April *April*	Mei *May*	Jun *June*
Kadar faedah campur tangan BNM/*BNM intervention rate*	*4.50*	–	–	–	–	–	–	–	–	–
Kadar dasar semalaman/*Overnight policy rate*	–	*2.70*	*3.00*	*3.50*	*3.50*	*3.50*	*3.50*	*3.50*	*3.50*	*3.50*
Kadar faedah antara bank 3-bulan/*3-month inter-bank rate*	*2.88*	*2.84*	*2.88*	*3.55*	*3.63*	*3.60*	*3.59*	*3.58*	*3.57*	*3.59*
Bank Perdagangan/*Commercial Banks*										
Deposit tetap/*Fixed deposits:*										
3 bulan/*3-month*	*3.00*	*3.00*	*3.02*	*3.19*	*3.19*	*3.19*	*3.18*	*3.18*	*3.18*	*3.17*
12 bulan/*12-month*	*3.70*	*3.70*	*3.70*	*3.73*	*3.72*	*3.71*	*3.71*	*3.71*	*3.71*	*3.71*
Deposit tabungan/*Savings deposit*	*1.86*	*1.58*	*1.41*	*1.48*	*1.49*	*1.44*	*1.43*	*1.44*	*1.44*	*1.44*
Kadar berian pinjaman asas/*Base lending rate (BLR)*	*6.00*	*5.98*	*6.20*	*6.72*	*6.72*	*6.72*	*6.72*	*6.72*	*6.72*	*6.72*
Syarikat Kewangan/*Finance Companies*										
Deposits tetap/*Fixed deposits:*										
3 bulan/*3-month*	*3.00*	*3.00*	*3.00*	-	–	–	–	–	–	–
12 bulan/*12-month*	*3.68*	*3.70*	*3.70*	-	–	–	–	–	–	–
Deposit tabungan/*Savings deposit*	*2.18*	*1.98*	*1.53*	-	–	–	–	–	–	–
Kadar berian pinjaman asas/*Base lending rate (BLR)*	*6.90*	*6.90*	*7.03*	-	–	–	–	–	–	–
Bil Perbendaharaan (3 bulan)/*Treasury bills (3 months)*	*2.788*	*2.396*	*2.496*	*3.227*	*3.384*	*3.407*	*3.461*	*3.372*	*3.298*	*3.499*
Sekuriti Kerajaan Malaysia (1 tahun) *Malaysian Government Securities (1 year)*	*2.925*	*2.242*	*3.302*	*3.547*	*3.548*	*3.553*	*3.423*	*3.416*	*3.347*	*3.303*
Sekuriti Kerajaan Malaysia (5 tahun) *Malaysian Government Securities (5 years)*	*4.278*	*3.643*	*3.725*	*3.703*	*3.730*	*3.628*	*3.463*	*3.451*	*3.437*	*3.390*

Nota: Bank Negara Malaysia memperkenalkan kadar dasar semalaman (OPR) antara bank sebagai rangka kerja kadar faedah yang baru berkuat kuasa dari 26 April 2004. Sebelum bulan Januari 1998, tiada kadar faedah campur tangan BNM.

Mulai 1 Januari 2006, bank perdagangan dan syarikat kewangan telah bergabung menjadi entiti tunggal.

Sumber: Bank Negara Malaysia.

Note: Bank Negara Malaysia introduced the overnight policy rate (OPR) as the new interest rate framework effective 26 April 2004. Prior to January 1998, there was no BNM intervention rate.

Since 1 January 2006, commercial banks and finance companies have merged into single entities.

Source: Bank Negara Malaysia.