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 *Savings deposit*	Kadar Berian Pinjaman Asas *Base Lending Rate*	Kadar Berian Pinjaman Purata *Average Lending Rate*	Deposit tetap *Fixed deposits*					Deposit tabungan *Savings deposit*	Kadar Berian Pinjaman Asas *Base Lending Rate*	Kadar Berian Pinjaman Purata *Average Lending Rate*	Deposit tetap *Fixed deposits*					Kadar Berian Pinjaman Purata *Average Lending Rate*
	Tempoh (dalam bulan) *Period (in months)*								Tempoh (dalam bulan) *Period (in months)*								Tempoh (dalam bulan) *Period (in months)*					
	1	3	6	9	12				1	3	6	9	12				1	3	6	9	12	
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	4.91									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
2010 Jan./ *Jan.*	2.00	2.03	2.04	2.05	2.50	0.88	5.51	4.85									2.08	2.26	2.48	2.69	2.54	7.18
Feb./ *Feb.*	2.00	2.03	2.04	2.05	2.50	0.81	5.51	4.85									2.07	2.26	2.46	2.66	2.56	7.19
Mac/ *Mar.*	2.25	2.28	2.31	2.33	2.65	0.87	5.76	4.96									2.26	2.39	2.57	2.72	2.68	7.19

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).