

5.3 — KADAR FAEDAH Malaysia

	Kadar purata pada akhir tahun (% setahun) <i>Average rates at end-year (% per annum)</i>			
	2000	2001	2002	2003
Kadar faedah campur tangan BNM/ <i>BNM intervention rate</i>	5.50	5.00	5.00	4.50
Kadar faedah antara bank 3-bulan/ <i>3-month inter-bank rate</i>	3.25	3.27	3.13	2.94
Bank Perdagangan/<i>Commercial Banks</i>				
Deposit tetap/ <i>Fixed deposits:</i>				
3 bulan/ <i>3-month</i>	3.48	3.21	3.21	3.00
12 bulan/ <i>12-month</i>	4.24	4.00	4.00	3.70
Deposit tabungan/ <i>Savings deposit</i>	2.72	2.28	2.25	1.86
Kadar berian pinjaman asas/ <i>Base lending rate (BLR)</i>	6.78	6.39	6.39	6.00
Syarikat Kewangan/<i>Finance Companies</i>				
Deposits tetap/ <i>Fixed deposits:</i>				
3 bulan/ <i>3-month</i>	3.52	3.22	3.21	3.00
12 bulan/ <i>12-month</i>	4.27	4.01	4.00	3.68
Deposit tabungan/ <i>Savings deposit</i>	3.44	2.94	2.81	2.18
Kadar berian pinjaman asas/ <i>Base lending rate (BLR)</i>	7.95	7.45	7.45	6.90
Bil Perbendaharaan (3 bulan)/ <i>Treasury bills (3 months)</i>	2.98	2.73	2.82	2.77
Sekuriti Kerajaan Malaysia (1 tahun)/ <i>Malaysian Government Securities (1 year)</i>	3.36	2.93	2.93	2.93
Sekuriti Kerajaan Malaysia (5 tahun)/ <i>Malaysian Government Securities (5 years)</i>	4.80	3.18	3.15	4.28

Nota: Sebelum bulan Januari 1998, tiada kadar faedah campur tangan BNM.

Sumber: Bank Negara Malaysia.

* Bank Negara Malaysia memperkenalkan kadar dasar semalaman (OPR) antara bank sebagai rangka kerja kadar faedah yang baru berkuatkuasa dari 26 April 2004.

5.3 — INTEREST RATES

Malaysia

Kadar purata pada akhir bulan dalam tahun 2004 (% setahun)
Average rates at end-month in 2004 (% per annum)

Januari January	Februari February	Mac March	April April	Mei May	Jun June	Julai July
4.5	4.5	4.5	2.72*	2.70	2.70	2.70
2.87	2.85	2.85	2.85	2.89	2.85	2.82
3.00	3.00	3.00	3.00	3.00	3.00	3.00
3.70	3.70	3.70	3.70	3.70	3.70	3.70
1.83	1.83	1.77	1.77	1.74	1.73	1.72
6.00	6.00	6.00	6.00	5.98	5.98	5.98
3.00	3.00	3.00	3.00	3.00	3.00	3.00
3.66	3.70	3.70	3.70	3.70	3.70	3.70
2.20	2.19	2.14	2.14	2.11	1.99	1.93
6.90	6.90	6.90	6.90	6.90	6.90	6.82
2.68	2.38	2.54	2.49	2.58	2.57	2.34
2.76	2.67	2.73	2.74	2.78	2.75	2.74
3.92	4.30	4.08	4.16	4.35	4.41	4.28

Note: Prior to January 1998, there was no BNM intervention rate.

Source: Bank Negara Malaysia.

* Bank Negara Malaysia introduced the overnight policy rate (OPR) as the new interest rate framework effective from 26 April 2004.