



**KOPERASI KOPERKASA SARAWAK BERHAD**  
**PEMBIAYAAN PERIBADI & PERIBADI 2 ( KONSEP TAWARRUQ)**  
**JADUAL BAYARAN BALIK**

Jumlah/ Tempoh	1 Tahun	2 Tahun	3 Tahun	4 Tahun	5 Tahun	6 Tahun	7 Tahun	8 Tahun	9 Tahun	10 Tahun
<b>KADAR KEUNTUNGAN</b>	<b>2.99%</b>			<b>3.50%</b>			<b>4.40%</b>			
<b>1,000.00</b>	85.83	44.16	30.27	23.75	19.58	16.81	15.57	14.08	12.93	12.00
<b>2,000.00</b>	171.65	88.32	60.54	47.50	39.17	33.61	31.14	28.17	25.85	24.00
<b>3,000.00</b>	257.48	132.48	90.81	71.25	58.75	50.42	46.71	42.25	38.78	36.00
<b>4,000.00</b>	343.30	176.63	121.08	95.00	78.33	67.22	62.29	56.33	51.70	48.00
<b>5,000.00</b>	429.13	220.79	151.35	118.75	97.92	84.03	77.86	70.42	64.63	60.00
<b>6,000.00</b>	514.95	264.95	181.62	142.50	117.50	100.83	93.43	84.50	77.56	72.00
<b>7,000.00</b>	600.78	309.11	211.89	166.25	137.08	117.64	109.00	98.58	90.48	84.00
<b>8,000.00</b>	686.60	353.27	242.16	190.00	156.67	134.44	124.57	112.67	103.41	96.00
<b>9,000.00</b>	772.43	397.43	272.43	213.75	176.25	151.25	140.14	126.75	116.33	108.00
<b>10,000.00</b>	858.25	441.58	302.69	237.50	195.83	168.06	155.71	140.83	129.26	120.00
<b>11,000.00</b>	944.08	485.74	332.96	261.25	215.42	184.86	171.29	154.92	142.19	132.00
<b>12,000.00</b>	1,029.90	529.90	363.23	285.00	235.00	201.67	186.86	169.00	155.11	144.00
<b>13,000.00</b>	1,115.73	574.06	393.50	308.75	254.58	218.47	202.43	183.08	168.04	156.00
<b>14,000.00</b>	1,201.55	618.22	423.77	332.50	274.17	235.28	218.00	197.17	180.96	168.00
<b>15,000.00</b>	1,287.38	662.38	454.04	356.25	293.75	252.08	233.57	211.25	193.89	180.00
<b>16,000.00</b>	1,373.20	706.53	484.31	380.00	313.33	268.89	249.14	225.33	206.81	192.00
<b>17,000.00</b>	1,459.03	750.69	514.58	403.75	332.92	285.69	264.71	239.42	219.74	204.00
<b>18,000.00</b>	1,544.85	794.85	544.85	427.50	352.50	302.50	280.29	253.50	232.67	216.00
<b>19,000.00</b>	1,630.68	839.01	575.12	451.25	372.08	319.31	295.86	267.58	245.59	228.00
<b>20,000.00</b>	1,716.50	883.17	605.39	475.00	391.67	336.11	311.43	281.67	258.52	240.00
<b>21,000.00</b>	1,802.33	927.33	635.66	498.75	411.25	352.92	327.00	295.75	271.44	252.00
<b>22,000.00</b>	1,888.15	971.48	665.93	522.50	430.83	369.72	342.57	309.83	284.37	264.00
<b>23,000.00</b>	1,973.98	1,015.64	696.20	546.25	450.42	386.53	358.14	323.92	297.30	276.00
<b>24,000.00</b>	2,059.80	1,059.80	726.47	570.00	470.00	403.33	373.71	338.00	310.22	288.00
<b>25,000.00</b>	2,145.63	1,103.96	756.74	593.75	489.58	420.14	389.29	352.08	323.15	300.00



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<b>KADAR KEUNTUNGAN</b>	<b>2.99%</b>			<b>3.50%</b>			<b>4.40%</b>			
26,000.00	2,231.45	1,148.12	787.01	617.50	509.17	436.94	404.86	366.17	336.07	312.00
27,000.00	2,317.28	1,192.28	817.28	641.25	528.75	453.75	420.43	380.25	349.00	324.00
28,000.00	2,403.10	1,236.43	847.54	665.00	548.33	470.56	436.00	394.33	361.93	336.00
29,000.00	2,488.93	1,280.59	877.81	688.75	567.92	487.36	451.57	408.42	374.85	348.00
30,000.00	2,574.75	1,324.75	908.08	712.50	587.50	504.17	467.14	422.50	387.78	360.00
31,000.00	2,660.58	1,368.91	938.35	736.25	607.08	520.97	482.71	436.58	400.70	372.00
32,000.00	2,746.40	1,413.07	968.62	760.00	626.67	537.78	498.29	450.67	413.63	384.00
33,000.00	2,832.23	1,457.23	998.89	783.75	646.25	554.58	513.86	464.75	426.56	396.00
34,000.00	2,918.05	1,501.38	1,029.16	807.50	665.83	571.39	529.43	478.83	439.48	408.00
35,000.00	3,003.88	1,545.54	1,059.43	831.25	685.42	588.19	545.00	492.92	452.41	420.00
36,000.00	3,089.70	1,589.70	1,089.70	855.00	705.00	605.00	560.57	507.00	465.33	432.00
37,000.00	3,175.53	1,633.86	1,119.97	878.75	724.58	621.81	576.14	521.08	478.26	444.00
38,000.00	3,261.35	1,678.02	1,150.24	902.50	744.17	638.61	591.71	535.17	491.19	456.00
39,000.00	3,347.18	1,722.18	1,180.51	926.25	763.75	655.42	607.29	549.25	504.11	468.00
40,000.00	3,433.00	1,766.33	1,210.78	950.00	783.33	672.22	622.86	563.33	517.04	480.00
41,000.00	3,518.83	1,810.49	1,241.05	973.75	802.92	689.03	638.43	577.42	529.96	492.00
42,000.00	3,604.65	1,854.65	1,271.32	997.50	822.50	705.83	654.00	591.50	542.89	504.00
43,000.00	3,690.48	1,898.81	1,301.59	1,021.25	842.08	722.64	669.57	605.58	555.81	516.00
44,000.00	3,776.30	1,942.97	1,331.86	1,045.00	861.67	739.44	685.14	619.67	568.74	528.00
45,000.00	3,862.13	1,987.13	1,362.13	1,068.75	881.25	756.25	700.71	633.75	581.67	540.00
46,000.00	3,947.95	2,031.28	1,392.39	1,092.50	900.83	773.06	716.29	647.83	594.59	552.00
47,000.00	4,033.78	2,075.44	1,422.66	1,116.25	920.42	789.86	731.86	661.92	607.52	564.00
48,000.00	4,119.60	2,119.60	1,452.93	1,140.00	940.00	806.67	747.43	676.00	620.44	576.00
49,000.00	4,205.43	2,163.76	1,483.20	1,163.75	959.58	823.47	763.00	690.08	633.37	588.00
50,000.00	4,291.25	2,207.92	1,513.47	1,187.50	979.17	840.28	778.57	704.17	646.30	600.00



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Jumlah/ Tempoh	1 Tahun	2 Tahun	3 Tahun	4 Tahun	5 Tahun	6 Tahun	7 Tahun	8 Tahun	9 Tahun	10 Tahun
<b>KADAR KEUNTUNGAN</b>	<b>2.99%</b>			<b>3.50%</b>			<b>4.40%</b>			
<b>51,000.00</b>	4,377.08	2,252.08	1,543.74	1,211.25	998.75	857.08	794.14	718.25	659.22	612.00
<b>52,000.00</b>	4,462.90	2,296.23	1,574.01	1,235.00	1,018.33	873.89	809.71	732.33	672.15	624.00
<b>53,000.00</b>	4,548.73	2,340.39	1,604.28	1,258.75	1,037.92	890.69	825.29	746.42	685.07	636.00
<b>54,000.00</b>	4,634.55	2,384.55	1,634.55	1,282.50	1,057.50	907.50	840.86	760.50	698.00	648.00
<b>55,000.00</b>	4,720.38	2,428.71	1,664.82	1,306.25	1,077.08	924.31	856.43	774.58	710.93	660.00
<b>56,000.00</b>	4,806.20	2,472.87	1,695.09	1,330.00	1,096.67	941.11	872.00	788.67	723.85	672.00
<b>57,000.00</b>	4,892.03	2,517.03	1,725.36	1,353.75	1,116.25	957.92	887.57	802.75	736.78	684.00
<b>58,000.00</b>	4,977.85	2,561.18	1,755.63	1,377.50	1,135.83	974.72	903.14	816.83	749.70	696.00
<b>59,000.00</b>	5,063.68	2,605.34	1,785.90	1,401.25	1,155.42	991.53	918.71	830.92	762.63	708.00
<b>60,000.00</b>	5,149.50	2,649.50	1,816.17	1,425.00	1,175.00	1,008.33	934.29	845.00	775.56	720.00
<b>61,000.00</b>	5,235.33	2,693.66	1,846.44	1,448.75	1,194.58	1,025.14	949.86	859.08	788.48	732.00
<b>62,000.00</b>	5,321.15	2,737.82	1,876.71	1,472.50	1,214.17	1,041.94	965.43	873.17	801.41	744.00
<b>63,000.00</b>	5,406.98	2,781.98	1,906.98	1,496.25	1,233.75	1,058.75	981.00	887.25	814.33	756.00
<b>64,000.00</b>	5,492.80	2,826.13	1,937.24	1,520.00	1,253.33	1,075.56	996.57	901.33	827.26	768.00
<b>65,000.00</b>	5,578.63	2,870.29	1,967.51	1,543.75	1,272.92	1,092.36	1,012.14	915.42	840.19	780.00
<b>66,000.00</b>	5,664.45	2,914.45	1,997.78	1,567.50	1,292.50	1,109.17	1,027.71	929.50	853.11	792.00
<b>67,000.00</b>	5,750.28	2,958.61	2,028.05	1,591.25	1,312.08	1,125.97	1,043.29	943.58	866.04	804.00
<b>68,000.00</b>	5,836.10	3,002.77	2,058.32	1,615.00	1,331.67	1,142.78	1,058.86	957.67	878.96	816.00
<b>69,000.00</b>	5,921.93	3,046.93	2,088.59	1,638.75	1,351.25	1,159.58	1,074.43	971.75	891.89	828.00
<b>70,000.00</b>	6,007.75	3,091.08	2,118.86	1,662.50	1,370.83	1,176.39	1,090.00	985.83	904.81	840.00
<b>71,000.00</b>	6,093.58	3,135.24	2,149.13	1,686.25	1,390.42	1,193.19	1,105.57	999.92	917.74	852.00
<b>72,000.00</b>	6,179.40	3,179.40	2,179.40	1,710.00	1,410.00	1,210.00	1,121.14	1,014.00	930.67	864.00
<b>73,000.00</b>	6,265.23	3,223.56	2,209.67	1,733.75	1,429.58	1,226.81	1,136.71	1,028.08	943.59	876.00
<b>74,000.00</b>	6,351.05	3,267.72	2,239.94	1,757.50	1,449.17	1,243.61	1,152.29	1,042.17	956.52	888.00
<b>75,000.00</b>	6,436.88	3,311.88	2,270.21	1,781.25	1,468.75	1,260.42	1,167.86	1,056.25	969.44	900.00



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Jumlah/ Tempoh	1 Tahun	2 Tahun	3 Tahun	4 Tahun	5 Tahun	6 Tahun	7 Tahun	8 Tahun	9 Tahun	10 Tahun
KADAR KEUNTUNGAN	2.99%			3.50%			4.40%			
76,000.00	6,522.70	3,356.03	2,300.48	1,805.00	1,488.33	1,277.22	1,183.43	1,070.33	982.37	912.00
77,000.00	6,608.53	3,400.19	2,330.75	1,828.75	1,507.92	1,294.03	1,199.00	1,084.42	995.30	924.00
78,000.00	6,694.35	3,444.35	2,361.02	1,852.50	1,527.50	1,310.83	1,214.57	1,098.50	1,008.22	936.00
79,000.00	6,780.18	3,488.51	2,391.29	1,876.25	1,547.08	1,327.64	1,230.14	1,112.58	1,021.15	948.00
80,000.00	6,866.00	3,532.67	2,421.56	1,900.00	1,566.67	1,344.44	1,245.71	1,126.67	1,034.07	960.00
81,000.00	6,951.83	3,576.83	2,451.83	1,923.75	1,586.25	1,361.25	1,261.29	1,140.75	1,047.00	972.00
82,000.00	7,037.65	3,620.98	2,482.09	1,947.50	1,605.83	1,378.06	1,276.86	1,154.83	1,059.93	984.00
83,000.00	7,123.48	3,665.14	2,512.36	1,971.25	1,625.42	1,394.86	1,292.43	1,168.92	1,072.85	996.00
84,000.00	7,209.30	3,709.30	2,542.63	1,995.00	1,645.00	1,411.67	1,308.00	1,183.00	1,085.78	1,008.00
85,000.00	7,295.13	3,753.46	2,572.90	2,018.75	1,664.58	1,428.47	1,323.57	1,197.08	1,098.70	1,020.00
86,000.00	7,380.95	3,797.62	2,603.17	2,042.50	1,684.17	1,445.28	1,339.14	1,211.17	1,111.63	1,032.00
87,000.00	7,466.78	3,841.78	2,633.44	2,066.25	1,703.75	1,462.08	1,354.71	1,225.25	1,124.56	1,044.00
88,000.00	7,552.60	3,885.93	2,663.71	2,090.00	1,723.33	1,478.89	1,370.29	1,239.33	1,137.48	1,056.00
89,000.00	7,638.43	3,930.09	2,693.98	2,113.75	1,742.92	1,495.69	1,385.86	1,253.42	1,150.41	1,068.00
90,000.00	7,724.25	3,974.25	2,724.25	2,137.50	1,762.50	1,512.50	1,401.43	1,267.50	1,163.33	1,080.00
91,000.00	7,810.08	4,018.41	2,754.52	2,161.25	1,782.08	1,529.31	1,417.00	1,281.58	1,176.26	1,092.00
92,000.00	7,895.90	4,062.57	2,784.79	2,185.00	1,801.67	1,546.11	1,432.57	1,295.67	1,189.19	1,104.00
93,000.00	7,981.73	4,106.73	2,815.06	2,208.75	1,821.25	1,562.92	1,448.14	1,309.75	1,202.11	1,116.00
94,000.00	8,067.55	4,150.88	2,845.33	2,232.50	1,840.83	1,579.72	1,463.71	1,323.83	1,215.04	1,128.00
95,000.00	8,153.38	4,195.04	2,875.60	2,256.25	1,860.42	1,596.53	1,479.29	1,337.92	1,227.96	1,140.00
96,000.00	8,239.20	4,239.20	2,905.87	2,280.00	1,880.00	1,613.33	1,494.86	1,352.00	1,240.89	1,152.00
97,000.00	8,325.03	4,283.36	2,936.14	2,303.75	1,899.58	1,630.14	1,510.43	1,366.08	1,253.81	1,164.00
98,000.00	8,410.85	4,327.52	2,966.41	2,327.50	1,919.17	1,646.94	1,526.00	1,380.17	1,266.74	1,176.00
99,000.00	8,496.68	4,371.68	2,996.68	2,351.25	1,938.75	1,663.75	1,541.57	1,394.25	1,279.67	1,188.00
100,000.00	8,582.50	4,415.83	3,026.94	2,375.00	1,958.33	1,680.56	1,557.14	1,408.33	1,292.59	1,200.00