



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
KADAR KEUNTUNGAN	3.49%			4.00%			4.49%			
1,000.00	86.24	44.58	30.69	24.17	20.00	17.22	15.65	14.16	13.00	12.08
2,000.00	172.48	89.15	61.37	48.33	40.00	34.44	31.29	28.32	26.00	24.15
3,000.00	258.73	133.73	92.06	72.50	60.00	51.67	46.94	42.48	39.00	36.23
4,000.00	344.97	178.30	122.74	96.67	80.00	68.89	62.59	56.63	52.00	48.30
5,000.00	431.21	222.88	153.43	120.83	100.00	86.11	78.23	70.79	65.00	60.38
6,000.00	517.45	267.45	184.12	145.00	120.00	103.33	93.88	84.95	78.01	72.45
7,000.00	603.69	312.03	214.80	169.17	140.00	120.56	109.53	99.11	91.01	84.53
8,000.00	689.93	356.60	245.49	193.33	160.00	137.78	125.17	113.27	104.01	96.60
9,000.00	776.18	401.18	276.18	217.50	180.00	155.00	140.82	127.43	117.01	108.68
10,000.00	862.42	445.75	306.86	241.67	200.00	172.22	156.46	141.58	130.01	120.75
11,000.00	948.66	490.33	337.55	265.83	220.00	189.44	172.11	155.74	143.01	132.83
12,000.00	1,034.90	534.90	368.23	290.00	240.00	206.67	187.76	169.90	156.01	144.90
13,000.00	1,121.14	579.48	398.92	314.17	260.00	223.89	203.40	184.06	169.01	156.98
14,000.00	1,207.38	624.05	429.61	338.33	280.00	241.11	219.05	198.22	182.01	169.05
15,000.00	1,293.63	668.63	460.29	362.50	300.00	258.33	234.70	212.38	195.01	181.13
16,000.00	1,379.87	713.20	490.98	386.67	320.00	275.56	250.34	226.53	208.01	193.20
17,000.00	1,466.11	757.78	521.66	410.83	340.00	292.78	265.99	240.69	221.02	205.28
18,000.00	1,552.35	802.35	552.35	435.00	360.00	310.00	281.64	254.85	234.02	217.35
19,000.00	1,638.59	846.93	583.04	459.17	380.00	327.22	297.28	269.01	247.02	229.43
20,000.00	1,724.83	891.50	613.72	483.33	400.00	344.44	312.93	283.17	260.02	241.50
21,000.00	1,811.08	936.08	644.41	507.50	420.00	361.67	328.58	297.33	273.02	253.58
22,000.00	1,897.32	980.65	675.09	531.67	440.00	378.89	344.22	311.48	286.02	265.65
23,000.00	1,983.56	1,025.23	705.78	555.83	460.00	396.11	359.87	325.64	299.02	277.73
24,000.00	2,069.80	1,069.80	736.47	580.00	480.00	413.33	375.51	339.80	312.02	289.80
25,000.00	2,156.04	1,114.38	767.15	604.17	500.00	430.56	391.16	353.96	325.02	301.88



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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
KADAR KEUNTUNGAN	3.49%			4.00%			4.49%			
26,000.00	2,242.28	1,158.95	797.84	628.33	520.00	447.78	406.81	368.12	338.02	313.95
27,000.00	2,328.53	1,203.53	828.53	652.50	540.00	465.00	422.45	382.28	351.03	326.03
28,000.00	2,414.77	1,248.10	859.21	676.67	560.00	482.22	438.10	396.43	364.03	338.10
29,000.00	2,501.01	1,292.68	889.90	700.83	580.00	499.44	453.75	410.59	377.03	350.18
30,000.00	2,587.25	1,337.25	920.58	725.00	600.00	516.67	469.39	424.75	390.03	362.25
31,000.00	2,673.49	1,381.83	951.27	749.17	620.00	533.89	485.04	438.91	403.03	374.33
32,000.00	2,759.73	1,426.40	981.96	773.33	640.00	551.11	500.69	453.07	416.03	386.40
33,000.00	2,845.98	1,470.98	1,012.64	797.50	660.00	568.33	516.33	467.23	429.03	398.48
34,000.00	2,932.22	1,515.55	1,043.33	821.67	680.00	585.56	531.98	481.38	442.03	410.55
35,000.00	3,018.46	1,560.13	1,074.01	845.83	700.00	602.78	547.63	495.54	455.03	422.63
36,000.00	3,104.70	1,604.70	1,104.70	870.00	720.00	620.00	563.27	509.70	468.03	434.70
37,000.00	3,190.94	1,649.28	1,135.39	894.17	740.00	637.22	578.92	523.86	481.03	446.78
38,000.00	3,277.18	1,693.85	1,166.07	918.33	760.00	654.44	594.56	538.02	494.04	458.85
39,000.00	3,363.43	1,738.43	1,196.76	942.50	780.00	671.67	610.21	552.18	507.04	470.93
40,000.00	3,449.67	1,783.00	1,227.44	966.67	800.00	688.89	625.86	566.33	520.04	483.00
41,000.00	3,535.91	1,827.58	1,258.13	990.83	820.00	706.11	641.50	580.49	533.04	495.08
42,000.00	3,622.15	1,872.15	1,288.82	1,015.00	840.00	723.33	657.15	594.65	546.04	507.15
43,000.00	3,708.39	1,916.73	1,319.50	1,039.17	860.00	740.56	672.80	608.81	559.04	519.23
44,000.00	3,794.63	1,961.30	1,350.19	1,063.33	880.00	757.78	688.44	622.97	572.04	531.30
45,000.00	3,880.88	2,005.88	1,380.88	1,087.50	900.00	775.00	704.09	637.13	585.04	543.38
46,000.00	3,967.12	2,050.45	1,411.56	1,111.67	920.00	792.22	719.74	651.28	598.04	555.45
47,000.00	4,053.36	2,095.03	1,442.25	1,135.83	940.00	809.44	735.38	665.44	611.04	567.53
48,000.00	4,139.60	2,139.60	1,472.93	1,160.00	960.00	826.67	751.03	679.60	624.04	579.60
49,000.00	4,225.84	2,184.18	1,503.62	1,184.17	980.00	843.89	766.68	693.76	637.05	591.68
50,000.00	4,312.08	2,228.75	1,534.31	1,208.33	1,000.00	861.11	782.32	707.92	650.05	603.75



KOPERASI KOPERKASA SARAWAK BERHAD
PEMBAIYAHAN 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
KADAR KEUNTUNGAN	3.49%			4.00%			4.49%			
51,000.00	4,398.33	2,273.33	1,564.99	1,232.50	1,020.00	878.33	797.97	722.08	663.05	615.83
52,000.00	4,484.57	2,317.90	1,595.68	1,256.67	1,040.00	895.56	813.61	736.23	676.05	627.90
53,000.00	4,570.81	2,362.48	1,626.36	1,280.83	1,060.00	912.78	829.26	750.39	689.05	639.98
54,000.00	4,657.05	2,407.05	1,657.05	1,305.00	1,080.00	930.00	844.91	764.55	702.05	652.05
55,000.00	4,743.29	2,451.63	1,687.74	1,329.17	1,100.00	947.22	860.55	778.71	715.05	664.13
56,000.00	4,829.53	2,496.20	1,718.42	1,353.33	1,120.00	964.44	876.20	792.87	728.05	676.20
57,000.00	4,915.78	2,540.78	1,749.11	1,377.50	1,140.00	981.67	891.85	807.03	741.05	688.28
58,000.00	5,002.02	2,585.35	1,779.79	1,401.67	1,160.00	998.89	907.49	821.18	754.05	700.35
59,000.00	5,088.26	2,629.93	1,810.48	1,425.83	1,180.00	1,016.11	923.14	835.34	767.05	712.43
60,000.00	5,174.50	2,674.50	1,841.17	1,450.00	1,200.00	1,033.33	938.79	849.50	780.06	724.50
61,000.00	5,260.74	2,719.08	1,871.85	1,474.17	1,220.00	1,050.56	954.43	863.66	793.06	736.58
62,000.00	5,346.98	2,763.65	1,902.54	1,498.33	1,240.00	1,067.78	970.08	877.82	806.06	748.65
63,000.00	5,433.23	2,808.23	1,933.23	1,522.50	1,260.00	1,085.00	985.73	891.98	819.06	760.73
64,000.00	5,519.47	2,852.80	1,963.91	1,546.67	1,280.00	1,102.22	1,001.37	906.13	832.06	772.80
65,000.00	5,605.71	2,897.38	1,994.60	1,570.83	1,300.00	1,119.44	1,017.02	920.29	845.06	784.88
66,000.00	5,691.95	2,941.95	2,025.28	1,595.00	1,320.00	1,136.67	1,032.66	934.45	858.06	796.95
67,000.00	5,778.19	2,986.53	2,055.97	1,619.17	1,340.00	1,153.89	1,048.31	948.61	871.06	809.03
68,000.00	5,864.43	3,031.10	2,086.66	1,643.33	1,360.00	1,171.11	1,063.96	962.77	884.06	821.10
69,000.00	5,950.68	3,075.68	2,117.34	1,667.50	1,380.00	1,188.33	1,079.60	976.93	897.06	833.18
70,000.00	6,036.92	3,120.25	2,148.03	1,691.67	1,400.00	1,205.56	1,095.25	991.08	910.06	845.25
71,000.00	6,123.16	3,164.83	2,178.71	1,715.83	1,420.00	1,222.78	1,110.90	1,005.24	923.07	857.33
72,000.00	6,209.40	3,209.40	2,209.40	1,740.00	1,440.00	1,240.00	1,126.54	1,019.40	936.07	869.40
73,000.00	6,295.64	3,253.98	2,240.09	1,764.17	1,460.00	1,257.22	1,142.19	1,033.56	949.07	881.48
74,000.00	6,381.88	3,298.55	2,270.77	1,788.33	1,480.00	1,274.44	1,157.84	1,047.72	962.07	893.55
75,000.00	6,468.13	3,343.13	2,301.46	1,812.50	1,500.00	1,291.67	1,173.48	1,061.88	975.07	905.63



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
KADAR KEUNTUNGAN	3.49%			4.00%			4.49%			
76,000.00	6,554.37	3,387.70	2,332.14	1,836.67	1,520.00	1,308.89	1,189.13	1,076.03	988.07	917.70
77,000.00	6,640.61	3,432.28	2,362.83	1,860.83	1,540.00	1,326.11	1,204.78	1,090.19	1,001.07	929.78
78,000.00	6,726.85	3,476.85	2,393.52	1,885.00	1,560.00	1,343.33	1,220.42	1,104.35	1,014.07	941.85
79,000.00	6,813.09	3,521.43	2,424.20	1,909.17	1,580.00	1,360.56	1,236.07	1,118.51	1,027.07	953.93
80,000.00	6,899.33	3,566.00	2,454.89	1,933.33	1,600.00	1,377.78	1,251.71	1,132.67	1,040.07	966.00
81,000.00	6,985.58	3,610.58	2,485.58	1,957.50	1,620.00	1,395.00	1,267.36	1,146.83	1,053.08	978.08
82,000.00	7,071.82	3,655.15	2,516.26	1,981.67	1,640.00	1,412.22	1,283.01	1,160.98	1,066.08	990.15
83,000.00	7,158.06	3,699.73	2,546.95	2,005.83	1,660.00	1,429.44	1,298.65	1,175.14	1,079.08	1,002.23
84,000.00	7,244.30	3,744.30	2,577.63	2,030.00	1,680.00	1,446.67	1,314.30	1,189.30	1,092.08	1,014.30
85,000.00	7,330.54	3,788.88	2,608.32	2,054.17	1,700.00	1,463.89	1,329.95	1,203.46	1,105.08	1,026.38
86,000.00	7,416.78	3,833.45	2,639.01	2,078.33	1,720.00	1,481.11	1,345.59	1,217.62	1,118.08	1,038.45
87,000.00	7,503.03	3,878.03	2,669.69	2,102.50	1,740.00	1,498.33	1,361.24	1,231.78	1,131.08	1,050.53
88,000.00	7,589.27	3,922.60	2,700.38	2,126.67	1,760.00	1,515.56	1,376.89	1,245.93	1,144.08	1,062.60
89,000.00	7,675.51	3,967.18	2,731.06	2,150.83	1,780.00	1,532.78	1,392.53	1,260.09	1,157.08	1,074.68
90,000.00	7,761.75	4,011.75	2,761.75	2,175.00	1,800.00	1,550.00	1,408.18	1,274.25	1,170.08	1,086.75
91,000.00	7,847.99	4,056.33	2,792.44	2,199.17	1,820.00	1,567.22	1,423.83	1,288.41	1,183.08	1,098.83
92,000.00	7,934.23	4,100.90	2,823.12	2,223.33	1,840.00	1,584.44	1,439.47	1,302.57	1,196.09	1,110.90
93,000.00	8,020.48	4,145.48	2,853.81	2,247.50	1,860.00	1,601.67	1,455.12	1,316.73	1,209.09	1,122.98
94,000.00	8,106.72	4,190.05	2,884.49	2,271.67	1,880.00	1,618.89	1,470.76	1,330.88	1,222.09	1,135.05
95,000.00	8,192.96	4,234.63	2,915.18	2,295.83	1,900.00	1,636.11	1,486.41	1,345.04	1,235.09	1,147.13
96,000.00	8,279.20	4,279.20	2,945.87	2,320.00	1,920.00	1,653.33	1,502.06	1,359.20	1,248.09	1,159.20
97,000.00	8,365.44	4,323.78	2,976.55	2,344.17	1,940.00	1,670.56	1,517.70	1,373.36	1,261.09	1,171.28
98,000.00	8,451.68	4,368.35	3,007.24	2,368.33	1,960.00	1,687.78	1,533.35	1,387.52	1,274.09	1,183.35
99,000.00	8,537.93	4,412.93	3,037.93	2,392.50	1,980.00	1,705.00	1,549.00	1,401.68	1,287.09	1,195.43
100,000.00	8,624.17	4,457.50	3,068.61	2,416.67	2,000.00	1,722.22	1,564.64	1,415.83	1,300.09	1,207.50