



KOPERASI KOPERKASA SARAWAK BERHAD
PEMBIAYAAN PERIBADI 1 & PERIBADI 2 (KONSEP TAWARRUQ)

JADUAL BAYARAN BALIK (3 tahun ke bawah (2.99%), (3 tahun ke atas - 10 tahun(4.99%))

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%			4.99%						
1,000.00	85.83	44.16	30.27	24.99	20.83	18.05	16.06	14.58	13.42	12.49
2,000.00	171.65	88.32	60.54	49.98	41.65	36.09	32.13	29.15	26.84	24.98
3,000.00	257.48	132.48	90.81	74.98	62.48	54.14	48.19	43.73	40.25	37.48
4,000.00	343.30	176.63	121.08	99.97	83.30	72.19	64.25	58.30	53.67	49.97
5,000.00	429.13	220.79	151.35	124.96	104.13	90.24	80.32	72.88	67.09	62.46
6,000.00	514.95	264.95	181.62	149.95	124.95	108.28	96.38	87.45	80.51	74.95
7,000.00	600.78	309.11	211.89	174.94	145.78	126.33	112.44	102.03	93.92	87.44
8,000.00	686.60	353.27	242.16	199.93	166.60	144.38	128.50	116.60	107.34	99.93
9,000.00	772.43	397.43	272.43	224.93	187.43	162.43	144.57	131.18	120.76	112.43
10,000.00	858.25	441.58	302.69	249.92	208.25	180.47	160.63	145.75	134.18	124.92
11,000.00	944.08	485.74	332.96	274.91	229.08	198.52	176.69	160.33	147.59	137.41
12,000.00	1,029.90	529.90	363.23	299.90	249.90	216.57	192.76	174.90	161.01	149.90
13,000.00	1,115.73	574.06	393.50	324.89	270.73	234.61	208.82	189.48	174.43	162.39
14,000.00	1,201.55	618.22	423.77	349.88	291.55	252.66	224.88	204.05	187.85	174.88
15,000.00	1,287.38	662.38	454.04	374.88	312.38	270.71	240.95	218.63	201.26	187.38
16,000.00	1,373.20	706.53	484.31	399.87	333.20	288.76	257.01	233.20	214.68	199.87
17,000.00	1,459.03	750.69	514.58	424.86	354.03	306.80	273.07	247.78	228.10	212.36
18,000.00	1,544.85	794.85	544.85	449.85	374.85	324.85	289.14	262.35	241.52	224.85
19,000.00	1,630.68	839.01	575.12	474.84	395.68	342.90	305.20	276.93	254.93	237.34
20,000.00	1,716.50	883.17	605.39	499.83	416.50	360.94	321.26	291.50	268.35	249.83
21,000.00	1,802.33	927.33	635.66	524.83	437.33	378.99	337.33	306.08	281.77	262.33
22,000.00	1,888.15	971.48	665.93	549.82	458.15	397.04	353.39	320.65	295.19	274.82
23,000.00	1,973.98	1,015.64	696.20	574.81	478.98	415.09	369.45	335.23	308.60	287.31
24,000.00	2,059.80	1,059.80	726.47	599.80	499.80	433.13	385.51	349.80	322.02	299.80
25,000.00	2,145.63	1,103.96	756.74	624.79	520.63	451.18	401.58	364.38	335.44	312.29



KOPERASI KOPERKASA SARAWAK BERHAD

PEMBIAYAAN PERIBADI 1 & PERIBADI 2 (KONSEP TAWARRUQ)

JADUAL BAYARAN BALIK (3 tahun ke bawah (2.99%), (3 tahun ke atas - 10 tahun(4.99%))

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%			4.99%						
26,000.00	2,231.45	1,148.12	787.01	649.78	541.45	469.23	417.64	378.95	348.86	324.78
27,000.00	2,317.28	1,192.28	817.28	674.78	562.28	487.28	433.70	393.53	362.28	337.28
28,000.00	2,403.10	1,236.43	847.54	699.77	583.10	505.32	449.77	408.10	375.69	349.77
29,000.00	2,488.93	1,280.59	877.81	724.76	603.93	523.37	465.83	422.68	389.11	362.26
30,000.00	2,574.75	1,324.75	908.08	749.75	624.75	541.42	481.89	437.25	402.53	374.75
31,000.00	2,660.58	1,368.91	938.35	774.74	645.58	559.46	497.96	451.83	415.95	387.24
32,000.00	2,746.40	1,413.07	968.62	799.73	666.40	577.51	514.02	466.40	429.36	399.73
33,000.00	2,832.23	1,457.23	998.89	824.73	687.23	595.56	530.08	480.98	442.78	412.23
34,000.00	2,918.05	1,501.38	1,029.16	849.72	708.05	613.61	546.15	495.55	456.20	424.72
35,000.00	3,003.88	1,545.54	1,059.43	874.71	728.88	631.65	562.21	510.13	469.62	437.21
36,000.00	3,089.70	1,589.70	1,089.70	899.70	749.70	649.70	578.27	524.70	483.03	449.70
37,000.00	3,175.53	1,633.86	1,119.97	924.69	770.53	667.75	594.33	539.28	496.45	462.19
38,000.00	3,261.35	1,678.02	1,150.24	949.68	791.35	685.79	610.40	553.85	509.87	474.68
39,000.00	3,347.18	1,722.18	1,180.51	974.68	812.18	703.84	626.46	568.43	523.29	487.18
40,000.00	3,433.00	1,766.33	1,210.78	999.67	833.00	721.89	642.52	583.00	536.70	499.67
41,000.00	3,518.83	1,810.49	1,241.05	1,024.66	853.83	739.94	658.59	597.58	550.12	512.16
42,000.00	3,604.65	1,854.65	1,271.32	1,049.65	874.65	757.98	674.65	612.15	563.54	524.65
43,000.00	3,690.48	1,898.81	1,301.59	1,074.64	895.48	776.03	690.71	626.73	576.96	537.14
44,000.00	3,776.30	1,942.97	1,331.86	1,099.63	916.30	794.08	706.78	641.30	590.37	549.63
45,000.00	3,862.13	1,987.13	1,362.13	1,124.63	937.13	812.13	722.84	655.88	603.79	562.13
46,000.00	3,947.95	2,031.28	1,392.39	1,149.62	957.95	830.17	738.90	670.45	617.21	574.62
47,000.00	4,033.78	2,075.44	1,422.66	1,174.61	978.78	848.22	754.97	685.03	630.63	587.11
48,000.00	4,119.60	2,119.60	1,452.93	1,199.60	999.60	866.27	771.03	699.60	644.04	599.60
49,000.00	4,205.43	2,163.76	1,483.20	1,224.59	1,020.43	884.31	787.09	714.18	657.46	612.09
50,000.00	4,291.25	2,207.92	1,513.47	1,249.58	1,041.25	902.36	803.15	728.75	670.88	624.58



KOPERASI KOPERKASA SARAWAK BERHAD
PEMBIAYAAN PERIBADI 1 & PERIBADI 2 (KONSEP TAWARRUQ)
JADUAL BAYARAN BALIK (3 tahun ke bawah (2.99%), (3 tahun ke atas - 10 tahun(4.99%))

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%			4.99%						
51,000.00	4,377.08	2,252.08	1,543.74	1,274.58	1,062.08	920.41	819.22	743.33	684.30	637.08
52,000.00	4,462.90	2,296.23	1,574.01	1,299.57	1,082.90	938.46	835.28	757.90	697.71	649.57
53,000.00	4,548.73	2,340.39	1,604.28	1,324.56	1,103.73	956.50	851.34	772.48	711.13	662.06
54,000.00	4,634.55	2,384.55	1,634.55	1,349.55	1,124.55	974.55	867.41	787.05	724.55	674.55
55,000.00	4,720.38	2,428.71	1,664.82	1,374.54	1,145.38	992.60	883.47	801.63	737.97	687.04
56,000.00	4,806.20	2,472.87	1,695.09	1,399.53	1,166.20	1,010.64	899.53	816.20	751.39	699.53
57,000.00	4,892.03	2,517.03	1,725.36	1,424.53	1,187.03	1,028.69	915.60	830.78	764.80	712.03
58,000.00	4,977.85	2,561.18	1,755.63	1,449.52	1,207.85	1,046.74	931.66	845.35	778.22	724.52
59,000.00	5,063.68	2,605.34	1,785.90	1,474.51	1,228.68	1,064.79	947.72	859.93	791.64	737.01
60,000.00	5,149.50	2,649.50	1,816.17	1,499.50	1,249.50	1,082.83	963.79	874.50	805.06	749.50
61,000.00	5,235.33	2,693.66	1,846.44	1,524.49	1,270.33	1,100.88	979.85	889.08	818.47	761.99
62,000.00	5,321.15	2,737.82	1,876.71	1,549.48	1,291.15	1,118.93	995.91	903.65	831.89	774.48
63,000.00	5,406.98	2,781.98	1,906.98	1,574.48	1,311.98	1,136.98	1,011.98	918.23	845.31	786.98
64,000.00	5,492.80	2,826.13	1,937.24	1,599.47	1,332.80	1,155.02	1,028.04	932.80	858.73	799.47
65,000.00	5,578.63	2,870.29	1,967.51	1,624.46	1,353.63	1,173.07	1,044.10	947.38	872.14	811.96
66,000.00	5,664.45	2,914.45	1,997.78	1,649.45	1,374.45	1,191.12	1,060.16	961.95	885.56	824.45
67,000.00	5,750.28	2,958.61	2,028.05	1,674.44	1,395.28	1,209.16	1,076.23	976.53	898.98	836.94
68,000.00	5,836.10	3,002.77	2,058.32	1,699.43	1,416.10	1,227.21	1,092.29	991.10	912.40	849.43
69,000.00	5,921.93	3,046.93	2,088.59	1,724.43	1,436.93	1,245.26	1,108.35	1,005.68	925.81	861.93
70,000.00	6,007.75	3,091.08	2,118.86	1,749.42	1,457.75	1,263.31	1,124.42	1,020.25	939.23	874.42
71,000.00	6,093.58	3,135.24	2,149.13	1,774.41	1,478.58	1,281.35	1,140.48	1,034.83	952.65	886.91
72,000.00	6,179.40	3,179.40	2,179.40	1,799.40	1,499.40	1,299.40	1,156.54	1,049.40	966.07	899.40
73,000.00	6,265.23	3,223.56	2,209.67	1,824.39	1,520.23	1,317.45	1,172.61	1,063.98	979.48	911.89
74,000.00	6,351.05	3,267.72	2,239.94	1,849.38	1,541.05	1,335.49	1,188.67	1,078.55	992.90	924.38
75,000.00	6,436.88	3,311.88	2,270.21	1,874.38	1,561.88	1,353.54	1,204.73	1,093.13	1,006.32	936.88



KOPERASI KOPERKASA SARAWAK BERHAD
PEMBIAYAAN PERIBADI 1 & PERIBADI 2 (KONSEP TAWARRUQ)
JADUAL BAYARAN BALIK (3 tahun ke bawah (2.99%), (3 tahun ke atas - 10 tahun(4.99%))

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%			4.99%						
76,000.00	6,522.70	3,356.03	2,300.48	1,899.37	1,582.70	1,371.59	1,220.80	1,107.70	1,019.74	949.37
77,000.00	6,608.53	3,400.19	2,330.75	1,924.36	1,603.53	1,389.64	1,236.86	1,122.28	1,033.15	961.86
78,000.00	6,694.35	3,444.35	2,361.02	1,949.35	1,624.35	1,407.68	1,252.92	1,136.85	1,046.57	974.35
79,000.00	6,780.18	3,488.51	2,391.29	1,974.34	1,645.18	1,425.73	1,268.98	1,151.43	1,059.99	986.84
80,000.00	6,866.00	3,532.67	2,421.56	1,999.33	1,666.00	1,443.78	1,285.05	1,166.00	1,073.41	999.33
81,000.00	6,951.83	3,576.83	2,451.83	2,024.33	1,686.83	1,461.83	1,301.11	1,180.58	1,086.83	1,011.83
82,000.00	7,037.65	3,620.98	2,482.09	2,049.32	1,707.65	1,479.87	1,317.17	1,195.15	1,100.24	1,024.32
83,000.00	7,123.48	3,665.14	2,512.36	2,074.31	1,728.48	1,497.92	1,333.24	1,209.73	1,113.66	1,036.81
84,000.00	7,209.30	3,709.30	2,542.63	2,099.30	1,749.30	1,515.97	1,349.30	1,224.30	1,127.08	1,049.30
85,000.00	7,295.13	3,753.46	2,572.90	2,124.29	1,770.13	1,534.01	1,365.36	1,238.88	1,140.50	1,061.79
86,000.00	7,380.95	3,797.62	2,603.17	2,149.28	1,790.95	1,552.06	1,381.43	1,253.45	1,153.91	1,074.28
87,000.00	7,466.78	3,841.78	2,633.44	2,174.28	1,811.78	1,570.11	1,397.49	1,268.03	1,167.33	1,086.78
88,000.00	7,552.60	3,885.93	2,663.71	2,199.27	1,832.60	1,588.16	1,413.55	1,282.60	1,180.75	1,099.27
89,000.00	7,638.43	3,930.09	2,693.98	2,224.26	1,853.43	1,606.20	1,429.62	1,297.18	1,194.17	1,111.76
90,000.00	7,724.25	3,974.25	2,724.25	2,249.25	1,874.25	1,624.25	1,445.68	1,311.75	1,207.58	1,124.25
91,000.00	7,810.08	4,018.41	2,754.52	2,274.24	1,895.08	1,642.30	1,461.74	1,326.33	1,221.00	1,136.74
92,000.00	7,895.90	4,062.57	2,784.79	2,299.23	1,915.90	1,660.34	1,477.80	1,340.90	1,234.42	1,149.23
93,000.00	7,981.73	4,106.73	2,815.06	2,324.23	1,936.73	1,678.39	1,493.87	1,355.48	1,247.84	1,161.73
94,000.00	8,067.55	4,150.88	2,845.33	2,349.22	1,957.55	1,696.44	1,509.93	1,370.05	1,261.25	1,174.22
95,000.00	8,153.38	4,195.04	2,875.60	2,374.21	1,978.38	1,714.49	1,525.99	1,384.63	1,274.67	1,186.71
96,000.00	8,239.20	4,239.20	2,905.87	2,399.20	1,999.20	1,732.53	1,542.06	1,399.20	1,288.09	1,199.20
97,000.00	8,325.03	4,283.36	2,936.14	2,424.19	2,020.03	1,750.58	1,558.12	1,413.78	1,301.51	1,211.69
98,000.00	8,410.85	4,327.52	2,966.41	2,449.18	2,040.85	1,768.63	1,574.18	1,428.35	1,314.92	1,224.18
99,000.00	8,496.68	4,371.68	2,996.68	2,474.18	2,061.68	1,786.68	1,590.25	1,442.93	1,328.34	1,236.68
100,000.00	8,582.50	4,415.83	3,026.94	2,499.17	2,082.50	1,804.72	1,606.31	1,457.50	1,341.76	1,249.17