# 4.2 Skim Perbankan Tanpa Faedah: Kadar Pulangan kepada Pendeposit

*Interest-Free Banking Scheme: Rate of Return to Depositors*

Peratus setahun — *Percent per annum*

| Akhir tempoh / *End of period* | Bank perdagangan / *Commercial banks* | | | | | | Syarikat kewangan / *Finance companies* | | | | | | Bank saudagar/Bank pelaburan / *Merchant banks/Investment banks* | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Akaun pelaburan / *Investment account* | | | | | Akaun tabungan / *Savings deposit* | Akaun pelaburan / *Investment account* | | | | | Akaun tabungan / *Savings deposit* | Akaun pelaburan / *Investment account* | | | | |
| | 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 |
| 2007 | 2.88 | 3.07 | 3.24 | 3.41 | 3.70 | 1.25 | | | | | | | 3.35 | 3.41 | 3.48 | 0.92 | 1.94 |
| 2008 | 2.78 | 2.89 | 3.10 | 3.23 | 3.45 | 1.19 | | | | | | | 3.48 | 3.48 | 3.39 | 2.33 | 1.81 |
| 2007 Jan. / *Jan.* | 3.02 | 3.07 | 3.17 | 3.35 | 3.64 | 1.24 | | | | | | | 3.41 | 3.45 | 3.61 | 3.71 | 3.68 |
| Feb. / *Feb.* | 3.06 | 3.09 | 3.21 | 3.37 | 3.66 | 1.22 | | | | | | | 3.40 | 3.47 | 3.62 | 3.75 | 3.77 |
| Mac / *Mar.* | 2.79 | 2.88 | 3.10 | 3.23 | 3.54 | 2.11 | | | | | | | 2.82 | 2.85 | 2.88 | 0.00 | 0.00 |
| Apr. / *Apr.* | 3.03 | 3.14 | 3.28 | 3.48 | 3.75 | 1.16 | | | | | | | 3.41 | 3.43 | 3.59 | 0.00 | 0.00 |
| Mei / *May* | 3.01 | 3.11 | 3.29 | 3.47 | 3.74 | 1.16 | | | | | | | 3.37 | 3.40 | 3.50 | 0.00 | 3.93 |
| Jun / *June* | 3.01 | 3.10 | 3.30 | 3.47 | 3.74 | 1.16 | | | | | | | 3.39 | 3.50 | 3.45 | 0.00 | 3.93 |
| Jul / *July* | 2.78 | 3.09 | 3.28 | 3.46 | 3.74 | 1.17 | | | | | | | 3.39 | 3.50 | 3.64 | 0.00 | 3.97 |
| Aug / *Aug.* | 2.78 | 3.08 | 3.26 | 3.46 | 3.73 | 1.17 | | | | | | | 3.40 | 3.46 | 3.46 | 3.55 | 3.97 |
| Sep / *Sep.* | 2.78 | 3.07 | 3.25 | 3.46 | 3.73 | 1.16 | | | | | | | 3.41 | 3.45 | 3.55 | 0.00 | 0.00 |
| Okt. / *Oct.* | 2.77 | 3.06 | 3.25 | 3.39 | 3.72 | 1.15 | | | | | | | 3.42 | 3.44 | 3.45 | 0.00 | 0.00 |
| Nov / *Nov.* | 2.77 | 3.06 | 3.22 | 3.38 | 3.71 | 1.16 | | | | | | | 3.42 | 3.47 | 3.49 | 0.00 | 0.00 |
| Dis / *Dec.* | 2.76 | 3.04 | 3.21 | 3.38 | 3.70 | 1.15 | | | | | | | 3.39 | 3.44 | 3.46 | 0.00 | 0.00 |
| 2008 Jan. / *Jan.* | 2.95 | 3.03 | 3.21 | 3.35 | 3.69 | 1.14 | | | | | | | 3.48 | 3.48 | 3.51 | 3.55 | 3.60 |
| Feb. / *Feb.* | 2.76 | 2.96 | 3.17 | 3.32 | 4.24 | 1.07 | | | | | | | 3.57 | 3.48 | 3.55 | 0.00 | 0.00 |
| Mac / *Mar.* | 2.68 | 2.88 | 3.12 | 3.29 | 3.56 | 1.04 | | | | | | | 3.47 | 3.49 | 3.48 | 3.60 | 0.00 |
| Apr. / *Apr.* | 2.51 | 2.72 | 2.99 | 3.97 | 3.46 | 1.13 | | | | | | | 3.45 | 3.44 | 3.54 | 0.00 | 0.00 |
| Mei / *May* | 2.79 | 2.77 | 2.97 | 3.16 | 3.44 | 1.04 | | | | | | | 3.50 | 3.48 | 3.57 | 0.00 | 0.00 |
| Jun / *June* | 2.85 | 2.89 | 2.96 | 3.14 | 3.42 | 1.07 | | | | | | | 3.49 | 3.50 | 3.48 | 0.00 | 0.00 |
| Jul / *July* | 2.86 | 2.97 | 2.95 | 3.13 | 3.41 | 1.33 | | | | | | | 3.48 | 3.50 | 3.53 | 3.60 | 0.00 |
| Aug / *Aug.* | 2.80 | 2.98 | 2.98 | 3.13 | 3.33 | 1.25 | | | | | | | 3.49 | 3.59 | 3.49 | 3.60 | 3.55 |
| Sep / *Sep.* | 2.80 | 2.96 | 3.64 | 3.13 | 3.31 | 1.24 | | | | | | | 3.53 | 3.52 | 3.55 | 3.53 | 3.70 |
| Okt. / *Oct.* | 2.80 | 2.89 | 3.14 | 3.15 | 3.40 | 1.48 | | | | | | | 3.49 | 3.51 | 2.37 | 3.53 | 3.70 |
| Nov / *Nov.* | 2.81 | 2.93 | 3.14 | 3.12 | 3.29 | 1.22 | | | | | | | 3.42 | 3.46 | 3.33 | 3.43 | 3.58 |
| Dis / *Dec.* | 2.72 | 2.69 | 2.91 | 2.87 | 2.87 | 1.28 | | | | | | | 3.37 | 3.29 | 3.29 | 3.17 | 3.58 |
| 2009 Jan. / *Jan.* | 2.97 | 3.04 | 3.22 | 3.35 | 3.55 | 1.10 | | | | | | | 2.65 | 2.57 | 2.49 | 3.15 | 3.18 |
| Feb. / *Feb.* | 2.59 | 2.80 | 3.03 | 3.19 | 3.39 | 1.00 | | | | | | | 3.49 | 3.46 | 2.19 | 2.95 | 2.20 |