# V.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 / *Merchant 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 |
| 1996 | 5.40 | 5.60 | 5.80 | 5.80 | 6.18 | 3.99 | 6.41 | 6.67 | 6.81 | 7.04 | 7.18 | 4.91 | 4.85 | 5.15 | 5.47 | 5.91 | 6.66 |
| 1997 | 6.01 | 6.28 | 6.40 | 6.71 | 6.79 | 4.41 | 6.30 | 6.51 | 6.63 | 6.78 | 6.89 | 4.89 | 6.40 | 6.25 | 6.02 | 6.24 | 6.83 |
| 1998 | 6.96 | 7.28 | 7.59 | 7.82 | 7.99 | 4.78 | 7.15 | 7.38 | 7.30 | 7.58 | 7.81 | 5.40 | 7.26 | 7.16 | 7.90 | 7.98 | 8.40 |
| 1999 | 4.20 | 4.42 | 4.64 | 4.90 | 5.20 | 3.29 | 4.21 | 4.43 | 4.74 | 4.84 | 5.24 | 3.84 | 4.54 | 4.99 | 5.84 | 6.39 | 6.57 |
| 2000 | 3.24 | 3.36 | 3.54 | 3.73 | 3.99 | 2.62 | 3.29 | 3.27 | 3.46 | 3.81 | 3.88 | 3.15 | 3.39 | 3.74 | 4.27 | 4.93 | 5.17 |
| 2001 | 3.09 | 3.18 | 3.35 | 3.54 | 3.75 | 2.32 | 3.38 | 3.59 | 3.69 | 3.87 | 4.10 | 3.22 | 3.27 | 3.34 | 3.46 | 4.17 | 4.39 |
| 2002 | 2.84 | 2.94 | 3.15 | 3.30 | 3.52 | 2.09 | 3.43 | 3.60 | 3.83 | 4.08 | 4.26 | 2.76 | 1.08 | 2.95 | 2.93 | 3.40 | 2.16 |
| 2003 | 2.69 | 2.77 | 3.04 | 3.22 | 3.48 | 2.05 | 3.46 | 3.44 | 3.76 | 4.06 | 4.33 | 2.56 | 2.82 | 2.35 | 2.14 | 0.00 | 0.00 |
| 2004 | 2.65 | 2.70 | 2.93 | 3.14 | 3.23 | 1.80 | 3.14 | 3.08 | 3.34 | 3.57 | 3.83 | 2.37 | 2.89 | 2.81 | 2.59 | 0.25 | 1.79 |
| 2002 Jan. / *Jan.* | 2.98 | 3.06 | 3.27 | 3.35 | 3.65 | 2.05 | 3.29 | 3.46 | 3.66 | 3.87 | 4.11 | 2.76 | 3.18 | 3.28 | 3.88 | 4.10 | 4.31 |
| Feb. / *Feb.* | 2.94 | 3.05 | 3.21 | 3.33 | 3.59 | 2.03 | 3.32 | 3.50 | 3.71 | 3.92 | 4.16 | 2.87 | 3.13 | 3.27 | 3.89 | 4.11 | 4.33 |
| Mac / *Mar.* | 2.92 | 3.00 | 3.19 | 3.33 | 3.56 | 2.22 | 3.30 | 3.48 | 3.68 | 3.90 | 4.15 | 2.88 | 3.13 | 3.25 | 3.90 | 4.11 | 4.33 |
| Apr. / *Apr.* | 2.88 | 2.95 | 3.16 | 3.30 | 3.51 | 2.11 | 3.30 | 3.47 | 3.65 | 3.90 | 4.13 | 2.86 | 3.46 | 3.24 | 3.35 | 4.11 | 4.33 |
| Mei / *May* | 2.85 | 2.92 | 3.18 | 3.32 | 3.52 | 2.08 | 3.26 | 3.43 | 3.71 | 4.00 | 4.24 | 2.78 | 0.00 | 2.80 | 3.31 | 4.07 | 4.33 |
| Jun / *June* | 2.75 | 2.87 | 3.09 | 3.25 | 3.45 | 2.02 | 3.42 | 3.58 | 3.90 | 4.23 | 4.49 | 2.69 | 0.00 | 2.80 | 0.00 | 4.07 | 4.33 |
| Jul / *July* | 2.70 | 2.82 | 3.04 | 3.22 | 3.38 | 2.01 | 3.56 | 3.64 | 3.84 | 4.65 | 4.29 | 2.65 | 0.00 | 2.80 | 2.80 | 4.08 | 0.00 |
| Aug / *Aug.* | 2.76 | 2.83 | 3.06 | 3.22 | 3.38 | 2.01 | 3.60 | 3.74 | 3.88 | 4.10 | 4.31 | 2.71 | 0.00 | 2.80 | 2.80 | 4.08 | 0.00 |
| Sep / *Sep.* | 2.76 | 2.81 | 3.04 | 3.19 | 3.35 | 2.02 | 3.60 | 3.72 | 3.90 | 4.04 | 4.32 | 2.70 | 0.00 | 2.80 | 2.80 | 4.08 | 0.00 |
| Okt. / *Oct.* | 2.77 | 2.90 | 3.13 | 3.30 | 3.42 | 2.03 | 3.45 | 3.67 | 3.90 | 4.03 | 4.19 | 2.74 | 0.00 | 2.80 | 2.80 | 4.01 | 0.00 |
| Nov / *Nov.* | 2.88 | 3.04 | 3.26 | 3.42 | 3.59 | 2.20 | 3.61 | 3.73 | 4.06 | 4.15 | 4.29 | 2.70 | 0.00 | 2.80 | 2.80 | 0.00 | 0.00 |
| Dis / *Dec.* | 2.90 | 3.00 | 3.21 | 3.37 | 3.81 | 2.26 | 3.49 | 3.75 | 4.06 | 4.19 | 4.39 | 2.81 | 0.00 | 2.80 | 2.80 | 0.00 | 0.00 |
| 2003 Jan. / *Jan.* | 2.74 | 2.82 | 3.03 | 3.18 | 3.48 | 2.10 | 3.42 | 3.61 | 3.98 | 4.37 | 4.67 | 2.80 | 2.80 | 2.80 | 0.00 | 0.00 | 0.00 |
| Feb. / *Feb.* | 2.71 | 2.88 | 3.20 | 3.22 | 3.52 | 2.13 | 3.43 | 3.56 | 3.96 | 4.30 | 4.48 | 2.70 | 2.83 | 2.82 | 0.00 | 0.00 | 0.00 |
| Mac / *Mar.* | 2.68 | 2.88 | 3.10 | 3.22 | 3.54 | 2.11 | 3.38 | 3.56 | 3.96 | 4.26 | 4.46 | 2.69 | 2.85 | 2.85 | 2.88 | 0.00 | 0.00 |
| Apr. / *Apr.* | 2.68 | 2.86 | 3.12 | 3.26 | 3.60 | 2.12 | 3.34 | 3.43 | 3.77 | 4.09 | 4.36 | 2.65 | 2.85 | 2.85 | 2.88 | 0.00 | 0.00 |
| Mei / *May* | 2.68 | 2.81 | 3.06 | 3.25 | 3.42 | 2.08 | 3.43 | 3.67 | 3.94 | 4.20 | 4.49 | 2.65 | 2.85 | 2.86 | 2.90 | 0.00 | 0.00 |
| Jun / *June* | 2.73 | 2.74 | 3.02 | 3.19 | 3.37 | 2.07 | 3.95 | 3.48 | 3.81 | 4.16 | 4.43 | 2.58 | 2.84 | 2.85 | 2.89 | 0.00 | 0.00 |
| Jul / *July* | 2.72 | 2.75 | 3.03 | 3.22 | 3.40 | 2.06 | 3.92 | 3.45 | 3.77 | 4.08 | 4.41 | 2.52 | 2.83 | 2.82 | 2.87 | 0.00 | 0.00 |
| Aug / *Aug.* | 2.71 | 2.71 | 3.00 | 3.28 | 3.49 | 2.03 | 3.27 | 3.39 | 3.68 | 4.00 | 4.26 | 2.49 | 2.80 | 2.80 | 2.80 | 0.00 | 0.00 |
| Sep / *Sep.* | 2.71 | 2.71 | 2.96 | 3.26 | 3.48 | 1.99 | 3.60 | 3.34 | 3.66 | 3.91 | 4.16 | 2.44 | 2.80 | 2.80 | 2.80 | 0.00 | 0.00 |
| Okt. / *Oct.* | 2.61 | 2.71 | 2.97 | 3.26 | 3.49 | 2.02 | 3.16 | 3.26 | 3.57 | 3.84 | 4.09 | 2.41 | 2.81 | 2.80 | 2.81 | 0.00 | 0.00 |
| Nov / *Nov.* | 2.64 | 2.69 | 2.96 | 3.21 | 3.48 | 1.93 | 3.53 | 3.27 | 3.56 | 3.82 | 4.12 | 2.42 | 2.81 | 0.00 | 2.85 | 0.00 | 0.00 |
| Dis / *Dec.* | 2.66 | 2.70 | 2.97 | 3.14 | 3.43 | 1.92 | 3.11 | 3.24 | 3.50 | 3.71 | 4.06 | 2.39 | 2.80 | 0.00 | 0.00 | 0.00 | 0.00 |
| 2004 Jan. / *Jan.* | 2.68 | 2.68 | 2.99 | 3.21 | 3.37 | 1.85 | 3.45 | 3.34 | 3.62 | 3.89 | 4.13 | 2.46 | 2.81 | 2.81 | 2.84 | 0.00 | 0.00 |
| Feb. / *Feb.* | 2.67 | 2.69 | 2.99 | 3.18 | 3.39 | 1.84 | 3.41 | 3.24 | 3.50 | 3.73 | 4.04 | 2.39 | 2.82 | 2.82 | 2.82 | 0.00 | 0.00 |
| Mac / *Mar.* | 2.66 | 2.69 | 2.97 | 3.16 | 3.35 | 1.82 | 3.35 | 3.23 | 3.50 | 3.75 | 4.03 | 2.36 | 2.80 | 2.80 | 2.80 | 0.00 | 0.00 |
| Apr. / *Apr.* | 2.62 | 2.67 | 2.93 | 3.11 | 3.27 | 1.78 | 3.14 | 3.24 | 3.53 | 3.75 | 4.06 | 2.37 | 3.02 | 2.80 | 2.81 | 0.00 | 0.00 |
| Mei / *May* | 2.59 | 2.65 | 2.89 | 3.09 | 3.25 | 1.78 | 3.34 | 3.20 | 3.48 | 3.70 | 4.03 | 2.33 | 3.08 | 2.80 | 0.00 | 3.00 | 3.00 |
| Jun / *June* | 2.62 | 2.69 | 2.89 | 3.11 | 3.26 | 1.94 | 3.33 | 3.20 | 3.47 | 3.72 | 3.95 | 2.33 | 3.04 | 2.80 | 2.80 | 0.00 | 3.00 |
| Jul / *July* | 2.61 | 2.69 | 2.90 | 3.11 | 3.25 | 1.76 | 2.77 | 2.88 | 3.11 | 3.36 | 3.57 | 2.19 | 3.05 | 2.80 | 2.80 | 0.00 | 3.00 |
| Aug / *Aug.* | 2.71 | 2.71 | 2.99 | 3.28 | 3.49 | 2.03 | 3.82 | 3.39 | 3.68 | 4.00 | 4.26 | 2.49 | 2.80 | 2.80 | 2.80 | 0.00 | 0.00 |
| Sep / *Sep.* | 2.67 | 2.69 | 2.87 | 3.04 | 3.23 | 1.74 | 2.82 | 2.85 | 3.10 | 3.32 | 3.53 | 2.36 | 3.00 | 2.79 | 2.80 | 0.00 | 3.53 |
| Okt. / *Oct.* | 2.68 | 2.74 | 2.92 | 3.10 | 3.30 | 1.71 | 2.78 | 2.85 | 3.09 | 3.31 | 3.52 | 2.54 | 2.90 | 2.79 | 2.79 | 0.00 | 3.00 |
| Nov / *Nov.* | 2.69 | 2.74 | 2.91 | 3.11 | 2.30 | 1.67 | 2.66 | 2.73 | 2.94 | 3.11 | 3.38 | 2.27 | 2.77 | 2.79 | 2.80 | 0.00 | 3.00 |
| Dis / *Dec.* | 2.64 | 2.75 | 2.94 | 3.13 | 3.34 | 1.68 | 2.76 | 2.78 | 3.00 | 3.17 | 3.45 | 2.31 | 2.61 | 2.94 | 3.01 | 0.00 | 3.00 |
| 2005 Jan. / *Jan.* | 2.63 | 2.72 | 2.90 | 3.14 | 3.32 | 1.67 | 2.85 | 2.92 | 3.14 | 3.33 | 3.62 | 2.41 | 2.90 | 2.93 | 2.76 | 3.30 | 3.00 |
| Feb. / *Feb.* | 2.64 | 2.72 | 2.89 | 3.14 | 3.35 | 1.68 | 2.92 | 3.03 | 3.27 | 3.46 | 3.76 | 2.51 | 2.84 | 2.93 | 2.91 | 3.30 | 3.15 |
| Mac / *Mar.* | 2.60 | 2.71 | 2.88 | 3.08 | 3.30 | 1.71 | 2.95 | 3.04 | 3.28 | 3.47 | 3.78 | 2.51 | 2.75 | 2.93 | 2.87 | 3.15 | 3.11 |
| Apr. / *Apr.* | 2.62 | 2.72 | 2.91 | 3.07 | 3.36 | 1.67 | 2.98 | 3.06 | 3.30 | 3.49 | 3.79 | 2.52 | 2.75 | 2.86 | 2.87 | 3.15 | 3.11 |
| Mei / *May* | 2.55 | 2.69 | 2.88 | 3.08 | 3.33 | 1.61 | 3.01 | 3.03 | 3.27 | 3.46 | 3.76 | 2.51 | 2.70 | 0.00 | 2.86 | 3.17 | 3.19 |
| Jun / *June* | 2.54 | 2.62 | 2.85 | 3.06 | 3.31 | 1.57 | 2.75 | 2.77 | 3.05 | 3.20 | 3.47 | 2.56 | 2.73 | 0.00 | 2.84 | 2.99 | 3.19 |
| Jul / *July* | 2.50 | 2.59 | 2.82 | 3.01 | 3.21 | 1.51 | 2.75 | 2.78 | 3.06 | 3.21 | 3.47 | 2.57 | 2.76 | 2.77 | 2.83 | 2.89 | 3.11 |
| Aug / *Aug.* | 2.51 | 2.59 | 2.80 | 3.00 | 3.24 | 1.51 | 2.75 | 2.78 | 3.06 | 3.21 | 3.48 | 2.57 | 2.76 | 2.77 | 2.81 | 2.89 | 3.11 |
| Sep / *Sep.* | 2.49 | 2.58 | 2.78 | 2.97 | 3.22 | 1.49 | 2.75 | 2.77 | 3.05 | 3.20 | 3.46 | 2.56 | 2.76 | 2.77 | 2.81 | 2.83 | 3.19 |
| Okt. / *Oct.* | 2.45 | 2.58 | 2.77 | 2.95 | 3.23 | 1.49 | 2.63 | 2.77 | 3.05 | 3.20 | 3.47 | 2.56 | 2.75 | 2.77 | 2.82 | 2.83 | 3.19 |
| Nov / *Nov.* | 2.45 | 2.58 | 2.76 | 2.94 | 3.22 | 1.46 | 2.63 | 2.77 | 3.05 | 3.20 | 3.47 | 2.56 | 2.76 | 2.77 | 2.77 | 2.83 | 3.19 |