

## 4.2 Skim Perbankan Tanpa Faedah: Kadar Pulangan kepada Pendeposit

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

Peratus setahun

Percent per annum

Kadar purata bagi tempoh  Average rate during the period	Bank perdagangan <i>Commercial banks</i>						Syarikat kewangan <i>Finance companies</i>					Bank saudagar/Bank pelaburan <i>Merchant banks/Investment banks</i>					
	Akaun pelaburan <i>Investment account</i>					Akaun tabungan <i>Savings deposit</i>	Akaun pelaburan <i>Investment account</i>					Akaun tabungan <i>Savings deposit</i>	Akaun pelaburan <i>Investment account</i>				
	Tempoh (dalam bulan) <i>Period (in months)</i>						Tempoh (dalam bulan) <i>Period (in months)</i>						Tempoh (dalam bulan) <i>Period (in months)</i>				
	1	3	6	9	12	1	3	6	9	12	1	3	6	9	12		
2008	2.78	2.89	3.10	3.23	3.45	1.19							3.48	3.48	3.39	2.33	1.81
2009	2.24	2.34	2.51	2.63	3.01	0.95							2.27	2.36	2.23	2.44	2.27
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
Mac / Mar.	2.36	2.43	2.67	2.79	3.10	0.94							2.02	2.14	2.33	2.93	2.10
Apr. / Apr.	1.60	2.16	2.42	2.40	2.89	0.97							1.96	2.01	2.44	2.93	2.10
Mei / May	2.16	2.23	2.49	2.67	3.02	0.96							2.04	2.08	2.14	2.11	2.10
Jun / June	2.17	2.21	2.44	2.58	3.00	0.92							2.09	2.00	2.01	2.15	2.10
Jul / July	2.17	2.20	2.35	2.52	2.93	0.92							2.06	2.16	2.17	2.10	2.31
Aug / Aug.	2.19	2.23	2.36	2.52	2.89	0.92							2.15	2.27	2.47	2.10	2.21
Sep / Sep.	2.09	2.20	2.30	2.39	2.82	0.90							2.20	2.44	2.08	2.10	2.31
Okt. / Oct.	2.20	2.20	2.30	2.42	2.78	0.92							2.20	2.10	2.20	2.30	2.33
Nov / Nov.	2.18	2.19	2.28	2.38	2.81	0.91							2.15	2.18	2.13	2.22	2.15
Dis / Dec.	2.18	2.19	2.28	2.39	2.95	0.96							2.19	2.18	2.15	2.22	2.15
2010 Jan. / Jan.	2.17	2.19	2.28	2.38	2.74	0.90							2.14	2.18	2.20	2.32	2.29
Feb. / Feb.	2.21	2.29	2.36	2.48	2.73	0.88							2.20	2.19	2.25	2.38	2.30
Mac / Mar.	2.29	2.41	2.46	2.60	2.75	0.91							2.31	2.30	2.41	2.44	2.52
Apr. / Apr.	2.35	2.46	2.51	2.62	2.82	0.92							2.39	2.45	2.48	2.61	2.59
Mei / May	2.36	2.58	2.64	2.73	2.90	0.94							2.61	2.61	2.62	2.69	2.72
Jun / June	2.47	2.70	2.73	2.77	2.97	0.94							2.63	2.60	2.60	2.72	2.78