

## 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 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					
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