



**JADUAL KADAR BAYARAN BALIK
PEMBIAYAAN KREDIT (PINJAMAN TAK BERJAMIN)**

Jumlah Pinjaman	Tempoh Ansuran (tahunan) Pinjaman Kredit 4%																			
	1 tahun (12 Bln)	2 tahun (24 Bln)	3 tahun (36 Bln)	4 tahun (48 Bln)	5 tahun (60 Bln)	6 tahun (72 Bln)	7 tahun (84 Bln)	8 tahun (96 Bln)	9 tahun (108 Bln)	10 tahun (120 Bln)	11 tahun (132 Bln)	12 tahun (144 Bln)	13 tahun (156 Bln)	14 tahun (168 Bln)	15 tahun (180 Bln)	16 tahun (192 Bln)	17 tahun (204 Bln)	18 tahun (216 Bln)	19 tahun (228 Bln)	20 tahun (240 Bln)
1,000	86.67	45.00	31.11	24.17	20.00	17.22	15.24	13.75	12.59	11.67	10.91	10.28	9.74	9.29	8.89	8.54	8.24	7.96	7.72	7.50
2,000	173.33	90.00	62.22	48.33	40.00	34.44	30.48	27.50	25.19	23.33	21.82	20.56	19.49	18.57	17.78	17.08	16.47	15.93	15.44	15.00
3,000	260.00	135.00	93.33	72.50	60.00	51.67	45.71	41.25	37.78	35.00	32.73	30.83	29.23	27.86	26.67	25.63	24.71	23.89	23.16	22.50
4,000	346.67	180.00	124.44	96.67	80.00	68.89	60.95	55.00	50.37	46.67	43.64	41.11	38.97	37.14	35.56	34.17	32.94	31.85	30.88	30.00
5,000	433.33	225.00	155.56	120.83	100.00	86.11	76.19	68.75	62.96	58.33	54.55	51.39	48.72	46.43	44.44	42.71	41.18	39.81	38.60	37.50
6,000	520.00	270.00	186.67	145.00	120.00	103.33	91.43	82.50	75.56	70.00	65.45	61.67	58.46	55.71	53.33	51.25	49.41	47.78	46.32	45.00
7,000	606.67	315.00	217.78	169.17	140.00	120.56	106.67	96.25	88.15	81.67	76.36	71.94	68.21	65.00	62.22	59.79	57.65	55.74	54.04	52.50
8,000	693.33	360.00	248.89	193.33	160.00	137.78	121.90	110.00	100.74	93.33	87.27	82.22	77.95	74.29	71.11	68.33	65.88	63.70	61.75	60.00
9,000	780.00	405.00	280.00	217.50	180.00	155.00	137.14	123.75	113.33	105.00	98.18	92.50	87.69	83.57	80.00	76.88	74.12	71.67	69.47	67.50
10,000	866.67	450.00	311.11	241.67	200.00	172.22	152.38	137.50	125.93	116.67	109.09	102.78	97.44	92.86	88.89	85.42	82.35	79.63	77.19	75.00
11,000	953.33	495.00	342.22	265.83	220.00	189.44	167.62	151.25	138.52	128.33	120.00	113.06	107.18	102.14	97.78	93.96	90.59	87.59	84.91	82.50
12,000	1040.00	540.00	373.33	290.00	240.00	206.67	182.86	165.00	151.11	140.00	130.91	123.33	116.92	111.43	106.67	102.50	98.82	95.56	92.63	90.00
13,000	1126.67	585.00	404.44	314.17	260.00	223.89	198.10	178.75	163.70	151.67	141.82	133.61	126.67	120.71	115.56	111.04	107.06	103.52	100.35	97.50
14,000	1213.33	630.00	435.56	338.33	280.00	241.11	213.33	192.50	176.30	163.33	152.73	143.89	136.41	130.00	124.44	119.58	115.29	111.48	108.07	105.00
15,000	1300.00	675.00	466.67	362.50	300.00	258.33	228.57	206.25	188.89	175.00	163.64	154.17	146.15	139.29	133.33	128.13	123.53	119.44	115.79	112.50
16,000	1386.67	720.00	497.78	386.67	320.00	275.56	243.81	220.00	201.48	186.67	174.55	164.44	156.90	148.57	142.22	136.67	131.76	127.41	123.51	120.00
17,000	1473.33	765.00	528.89	410.83	340.00	292.78	259.05	233.75	214.07	198.33	185.45	174.72	165.64	157.86	151.11	145.21	140.00	135.37	131.23	127.50
18,000	1560.00	810.00	560.00	435.00	360.00	310.00	274.29	247.50	226.67	210.00	196.36	185.00	175.38	167.14	160.00	153.75	148.24	143.33	138.95	135.00
19,000	1646.67	855.00	591.11	459.17	380.00	327.22	289.52	261.25	239.26	221.67	207.27	195.28	185.13	176.43	168.89	162.29	156.47	151.30	146.67	142.50
20,000	1733.33	900.00	622.22	483.33	400.00	344.44	304.76	275.00	251.85	233.33	218.18	205.56	194.87	185.71	177.78	170.83	164.71	159.26	154.39	150.00
21,000	1820.00	945.00	653.33	507.50	420.00	361.67	320.00	288.75	264.44	245.00	229.09	215.83	204.62	195.00	186.67	179.38	172.94	167.22	162.11	157.50
22,000	1906.67	990.00	684.44	531.67	440.00	378.89	335.24	302.50	277.04	256.67	240.00	226.11	214.36	204.29	195.56	187.92	181.18	175.19	169.82	165.00
23,000	1993.33	1035.00	715.56	555.83	460.00	396.11	350.48	316.25	289.63	268.33	250.91	236.39	224.10	213.57	204.44	196.46	189.41	183.15	177.54	172.50
24,000	2080.00	1080.00	746.67	580.00	480.00	413.33	365.71	330.00	302.22	280.00	261.82	246.67	233.85	222.86	213.33	205.00	197.65	191.11	185.26	180.00
25,000	2166.67	1125.00	777.78	604.17	500.00	430.56	380.95	343.75	314.81	291.67	272.73	256.94	243.59	232.14	222.22	213.54	205.88	199.07	192.98	187.50
26,000	2253.33	1170.00	808.89	628.33	520.00	447.78	396.19	357.50	327.41	303.33	283.64	267.22	253.33	241.43	231.11	222.08	214.12	207.04	200.70	195.00
27,000	2340.00	1215.00	840.00	652.50	540.00	465.00	411.43	371.25	340.00	315.00	294.55	277.50	263.08	250.71	240.00	230.63	222.35	215.00	208.42	202.50
28,000	2426.67	1260.00	871.11	676.67	560.00	482.22	426.67	385.00	352.59	326.67	305.45	287.78	272.82	260.00	248.89	239.17	230.59	222.96	216.14	210.00
29,000	2513.33	1305.00	902.22	700.83	580.00	499.44	441.90	398.75	365.19	338.33	316.36	298.06	282.56	269.29	257.78	247.71	238.82	230.93	223.86	217.50
30,000	2600.00	1350.00	933.33	725.00	600.00	516.67	457.14	412.50	377.78	350.00	327.27	308.33	292.31	278.57	266.67	256.25	247.06	238.89	231.58	225.00
31,000	2686.67	1395.00	964.44	749.17	620.00	533.89	472.38	426.25	390.37	361.67	338.18	318.61	302.05	287.86	275.56	264.79	255.29	246.85	239.30	232.50
32,000	2773.33	1440.00	995.56	773.33	640.00	551.11	487.62	440.00	402.96	373.33	349.09	328.89	311.79	297.14	284.44	273.33	263.53	254.81	247.02	240.00
33,000	2860.00	1485.00	1026.67	797.50	660.00	568.33	502.86	453.75	415.56	385.00	360.00	339.17	321.54	306.43	293.33	281.88	271.76	262.78	254.74	247.50
34,000	2946.67	1530.00	1057.78	821.67	680.00	585.56	518.10	467.50	428.15	396.67	370.91	349.44	331.28	315.71	302.22	290.42	280.00	270.74	262.46	255.00
35,000	3033.33	1575.00	1088.89	845.83	700.00	602.78	533.33	481.25	440.74	408.33	381.82	359.72	341.03	325.00	311.11	298.96	288.24	278.70	270.18	262.50
36,000	3120.00	1620.00	1120.00	870.00	720.00	620.00	548.57	495.00	453.33	420.00	392.73	370.00	350.77	334.29	320.00	307.50	296.47	286.67	277.89	270.00
37,000	3206.67	1665.00	1151.11	894.17	740.00	637.22	563.81	508.75	465.93	431.67	403.64	380.28	360.51	343.57	328.89	316.04	304.71	294.63	285.61	277.50
38,000	3293.33	1710.00	1182.22	918.33	760.00	654.44	579.05	522.50	478.52	443.33	414.55	390.56	370.26	352.86	337.78	324.58	312.94	302.59	293.33	285.00
39,000	3380.00	1755.00	1213.33	942.50	780.00	671.67	594.29	536.25	491.11	455.00	425.45	400.83	380.00	362.14	346.67	333.13	321.18	310.56	301.05	292.50
40,000	3466.67	1800.00	1244.44	966.67	800.00	688.89	609.52	550.00	503.70	466.67	436.36	411.11	389.74	371.43	355.56	341.67	329.41	318.52	308.77	300.00
41,000	3553.33	1845.00	1275.56	990.83	820.00	706.11	624.76	563.75	516.30	478.33	447.27	421.39	399.49	380.71	364.44	350.21	337.65	326.48	316.49	307.50
42,000	3640.00	1890.00	1306.67	1015.00	840.00	723.33	640.00	577.50	528.89	490.00	458.18	431.67	409.23	390.00	373.33	358.75	345.88	334.44	324.21	315.00
43,000	3726.67	1935.00	1337.78	1039.17	860.00	740.56	655.24	591.25	541.48	501.67	469.09	441.94	418.97	399.29	382.22	367.29	354.12	342.41	331.93	322.50
44,000	3813.33	1980.00	1368.89	1063.33	880.00	757.78	670.48	605.00	554.07	513.33	480.00	452.22	428.72	408.57	391.11	375.83	362.35	350.37	339.65	330.00
45,000	3900.00	2025.00	1400.00	1087.50	900.00	775.00	685.71	618.75	566.67	525.00	490.91	462.50	438.46	417.86	400.00	384.38	370.59	358.33	347.37	337.50
46,000	3986.67	2070.00	1431.11	1111.67	920.00	792.22	700.95	632.50	579.26	536.67	501.82	472.78	448.21	427.14	408.89	392.92	378.82	366.30	355.09	345.00
47,000	4073.33	2115.00	1462.22	1135.83	940.00	809.44	716.19	646.25	591.85	548.33	512.73	483.06	457.95	436.43	417.78	401.46	387.06	374.26	362.81	352.50
48,000	4160.00	2160.00	1493.33	1160.00	960.00	826.67	731.43	660.00	604.44	560.00	523.64	493.33	467.69	445.71	426.67	410.00	395.29	382.22	370.53	360.00
49,000	4246.67	2205.00	1524.44	1184.17	980.00	843.89	746.67	673.75	617.04	571.67	534.55	503.61	477.44	455.00	435.56	418.54	403.53	390.19	378.25	367.50
50,000	4333.33	2250.00	1555.56	1208.33	1000.00	861.11	761.90	687.50	629.63	583.33	545.45	513.89	487.18	464.29	444.44	427.08	411.76	398.15	385.96	375.00
51,000	4420.00	2295.00	1586.67	1232.50	1020.00	878.33	777.14	701.25	642.22	595.00	556.36	52								

