

KOPERASI PEGAWAI KERAJAAN NEGERI MELAKA BERHAD
JADUAL PINJAMAN BIASA 4.5%

JUMLAH PEMOHONAN PEMBIAYAAN	TAHUN	1			2			3			4			5		
	BULAN	12			24			36			48			60		
	KADAR	4.5%			4.5%			4.5%			4.5%			4.5%		
	Keuntungan Sebulan	Pokok	Pokok + Keuntungan	JUMLAH PEMBIAYAAN	Pokok	Pokok + Keuntungan	JUMLAH PEMBIAYAAN	Pokok	Pokok + Keuntungan	JUMLAH PEMBIAYAAN	Pokok	Pokok + Keuntungan	JUMLAH PEMBIAYAAN	Pokok	Pokok + Keuntungan	JUMLAH PEMBIAYAAN
RM 1,000.00	3.75	83.33	87.08	1,045.00	41.67	45.42	1,090.00	27.78	31.53	1,135.00	20.83	24.58	1,180.00	16.67	20.42	1,225.00
RM 2,000.00	7.50	166.67	174.17	2,090.00	83.33	90.83	2,180.00	55.56	63.06	2,270.00	41.67	49.17	2,360.00	33.33	40.83	2,450.00
RM 3,000.00	11.25	250.00	261.25	3,135.00	125.00	136.25	3,270.00	83.33	94.58	3,405.00	62.50	73.75	3,540.00	50.00	61.25	3,675.00
RM 4,000.00	15.00	333.33	348.33	4,180.00	166.67	181.67	4,360.00	111.11	126.11	4,540.00	83.33	98.33	4,720.00	66.67	81.67	4,900.00
RM 5,000.00	18.75	416.67	435.42	5,225.00	208.33	227.08	5,450.00	138.89	157.64	5,675.00	104.17	122.92	5,900.00	83.33	102.08	6,125.00
RM 6,000.00	22.50	500.00	522.50	6,270.00	250.00	272.50	6,540.00	166.67	189.17	6,810.00	125.00	147.50	7,080.00	100.00	122.50	7,350.00
RM 7,000.00	26.25	583.33	609.58	7,315.00	291.67	317.92	7,630.00	194.44	220.69	7,945.00	145.83	172.08	8,260.00	116.67	142.92	8,575.00
RM 8,000.00	30.00	666.67	696.67	8,360.00	333.33	363.33	8,720.00	222.22	252.22	9,080.00	166.67	196.67	9,440.00	133.33	163.33	9,800.00
RM 9,000.00	33.75	750.00	783.75	9,405.00	375.00	408.75	9,810.00	250.00	283.75	10,215.00	187.50	221.25	10,620.00	150.00	183.75	11,025.00
RM 10,000.00	37.50	833.33	870.83	10,450.00	416.67	454.17	10,900.00	277.78	315.28	11,350.00	208.33	245.83	11,800.00	166.67	204.17	12,250.00
RM 11,000.00	41.25	916.67	957.92	11,495.00	458.33	499.58	11,990.00	305.56	346.81	12,485.00	229.17	270.42	12,980.00	183.33	224.58	13,475.00
RM 12,000.00	45.00	1,000.00	1,045.00	12,540.00	500.00	545.00	13,080.00	333.33	378.33	13,620.00	250.00	295.00	14,160.00	200.00	245.00	14,700.00
RM 13,000.00	48.75	1,083.33	1,132.08	13,585.00	541.67	590.42	14,170.00	361.11	409.86	14,755.00	270.83	319.58	15,340.00	216.67	265.42	15,925.00
RM 14,000.00	52.50	1,166.67	1,219.17	14,630.00	583.33	635.83	15,260.00	388.89	441.39	15,890.00	291.67	344.17	16,520.00	233.33	285.83	17,150.00
RM 15,000.00	56.25	1,250.00	1,306.25	15,675.00	625.00	681.25	16,350.00	416.67	472.92	17,025.00	312.50	368.75	17,700.00	250.00	306.25	18,375.00
RM 16,000.00	60.00	1,333.33	1,393.33	16,720.00	666.67	726.67	17,440.00	444.44	504.44	18,160.00	333.33	393.33	18,880.00	266.67	326.67	19,600.00
RM 17,000.00	63.75	1,416.67	1,480.42	17,765.00	708.33	772.08	18,530.00	472.22	535.97	19,295.00	354.17	417.92	20,060.00	283.33	347.08	20,825.00
RM 18,000.00	67.50	1,500.00	1,567.50	18,810.00	750.00	817.50	19,620.00	500.00	567.50	20,430.00	375.00	442.50	21,240.00	300.00	367.50	22,050.00
RM 19,000.00	71.25	1,583.33	1,654.58	19,855.00	791.67	862.92	20,710.00	527.78	599.03	21,565.00	395.83	467.08	22,420.00	316.67	387.92	23,275.00
RM 20,000.00	75.00	1,666.67	1,741.67	20,900.00	833.33	908.33	21,800.00	555.56	630.56	22,700.00	416.67	491.67	23,600.00	333.33	408.33	24,500.00
RM 21,000.00	78.75	1,750.00	1,828.75	21,945.00	875.00	953.75	22,890.00	583.33	662.08	23,835.00	437.50	516.25	24,780.00	350.00	428.75	25,725.00
RM 22,000.00	82.50	1,833.33	1,915.83	22,990.00	916.67	999.17	23,980.00	611.11	693.61	24,970.00	458.33	540.83	25,960.00	366.67	449.17	26,950.00
RM 23,000.00	86.25	1,916.67	2,002.92	24,035.00	958.33	1,044.58	25,070.00	638.89	725.14	26,105.00	479.17	565.42	27,140.00	383.33	469.58	28,175.00
RM 24,000.00	90.00	2,000.00	2,090.00	25,080.00	1,000.00	1,090.00	26,160.00	666.67	756.67	27,240.00	500.00	590.00	28,320.00	400.00	490.00	29,400.00
RM 25,000.00	93.75	2,083.33	2,177.08	26,125.00	1,041.67	1,135.42	27,250.00	694.44	788.19	28,375.00	520.83	614.58	29,500.00	416.67	510.42	30,625.00
RM 26,000.00	97.50	2,166.67	2,264.17	27,170.00	1,083.33	1,180.83	28,340.00	722.22	819.72	29,510.00	541.67	639.17	30,680.00	433.33	530.83	31,850.00
RM 27,000.00	101.25	2,250.00	2,351.25	28,215.00	1,125.00	1,226.25	29,430.00	750.00	851.25	30,645.00	562.50	663.75	31,860.00	450.00	551.25	33,075.00
RM 28,000.00	105.00	2,333.33	2,438.33	29,260.00	1,166.67	1,271.67	30,520.00	777.78	882.78	31,780.00	583.33	688.33	33,040.00	466.67	571.67	34,300.00
RM 29,000.00	108.75	2,416.67	2,525.42	30,305.00	1,208.33	1,317.08	31,610.00	805.56	914.31	32,915.00	604.17	712.92	34,220.00	483.33	592.08	35,525.00
RM 30,000.00	112.50	2,500.00	2,612.50	31,350.00	1,250.00	1,362.50	32,700.00	833.33	945.83	34,050.00	625.00	737.50	35,400.00	500.00	612.50	36,750.00
RM 31,000.00	116.25	2,583.33	2,699.58	32,395.00	1,291.67	1,407.92	33,790.00	861.11	977.36	35,185.00	645.83	762.08	36,580.00	516.67	632.92	37,975.00
RM 32,000.00	120.00	2,666.67	2,786.67	33,440.00	1,333.33	1,453.33	34,880.00	888.89	1,008.89	36,320.00	666.67	786.67	37,760.00	533.33	653.33	39,200.00
RM 33,000.00	123.75	2,750.00	2,873.75	34,485.00	1,375.00	1,498.75	35,970.00	916.67	1,040.42	37,455.00	687.50	811.25	38,940.00	550.00	673.75	40,425.00
RM 34,000.00	127.50	2,833.33	2,960.83	35,530.00	1,416.67	1,544.17	37,060.00	944.44	1,071.94	38,590.00	708.33	835.83	40,120.00	566.67	694.17	41,650.00
RM 35,000.00	131.25	2,916.67	3,047.92	36,575.00	1,458.33	1,589.58	38,150.00	972.22	1,103.47	39,725.00	729.17	860.42	41,300.00	583.33	714.58	42,875.00
RM 36,000.00	135.00	3,000.00	3,135.00	37,620.00	1,500.00	1,635.00	39,240.00	1,000.00	1,135.00	40,860.00	750.00	885.00	42,480.00	600.00	735.00	44,100.00
RM 37,000.00	138.75	3,083.33	3,222.08	38,665.00	1,541.67	1,680.42	40,330.00	1,027.78	1,166.53	41,995.00	770.83	909.58	43,660.00	616.67	755.42	45,325.00
RM 38,000.00	142.50	3,166.67	3,309.17	39,710.00	1,583.33	1,725.83	41,420.00	1,055.56	1,198.06	43,130.00	791.67	934.17	44,840.00	633.33	775.83	46,550.00
RM 39,000.00	146.25	3,250.00	3,396.25	40,755.00	1,625.00	1,771.25	42,510.00	1,083.33	1,229.58	44,265.00	812.50	958.75	46,020.00	650.00	796.25	47,775.00
RM 40,000.00	150.00	3,333.33	3,483.33	41,800.00	1,666.67	1,816.67	43,600.00	1,111.11	1,261.11	45,400.00	833.33	983.33	47,200.00	666.67	816.67	49,000.00

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JUMLAH PEMOHONAN PEMBIAYAAN	TAHUN	1			2			3			4			5		
	BULAN	12			24			36			48			60		
	KADAR	4.5%			4.5%			4.5%			4.5%			4.5%		
	Keuntungan Sebulan	Pokok	Pokok + Keuntungan	JUMLAH PEMBIAYAAN	Pokok	Pokok + Keuntungan	JUMLAH PEMBIAYAAN	Pokok	Pokok + Keuntungan	JUMLAH PEMBIAYAAN	Pokok	Pokok + Keuntungan	JUMLAH PEMBIAYAAN	Pokok	Pokok + Keuntungan	JUMLAH PEMBIAYAAN
RM 41,000.00	153.75	3,416.67	3,570.42	42,845.00	1,708.33	1,862.08	44,690.00	1,138.89	1,292.64	46,535.00	854.17	1,007.92	48,380.00	683.33	837.08	50,225.00
RM 42,000.00	157.50	3,500.00	3,657.50	43,890.00	1,750.00	1,907.50	45,780.00	1,166.67	1,324.17	47,670.00	875.00	1,032.50	49,560.00	700.00	857.50	51,450.00
RM 43,000.00	161.25	3,583.33	3,744.58	44,935.00	1,791.67	1,952.92	46,870.00	1,194.44	1,355.69	48,805.00	895.83	1,057.08	50,740.00	716.67	877.92	52,675.00
RM 44,000.00	165.00	3,666.67	3,831.67	45,980.00	1,833.33	1,998.33	47,960.00	1,222.22	1,387.22	49,940.00	916.67	1,081.67	51,920.00	733.33	898.33	53,900.00
RM 45,000.00	168.75	3,750.00	3,918.75	47,025.00	1,875.00	2,043.75	49,050.00	1,250.00	1,418.75	51,075.00	937.50	1,106.25	53,100.00	750.00	918.75	55,125.00
RM 46,000.00	172.50	3,833.33	4,005.83	48,070.00	1,916.67	2,089.17	50,140.00	1,277.78	1,450.28	52,210.00	958.33	1,130.83	54,280.00	766.67	939.17	56,350.00
RM 47,000.00	176.25	3,916.67	4,092.92	49,115.00	1,958.33	2,134.58	51,230.00	1,305.56	1,481.81	53,345.00	979.17	1,155.42	55,460.00	783.33	959.58	57,575.00
RM 48,000.00	180.00	4,000.00	4,180.00	50,160.00	2,000.00	2,180.00	52,320.00	1,333.33	1,513.33	54,480.00	1,000.00	1,180.00	56,640.00	800.00	980.00	58,800.00
RM 49,000.00	183.75	4,083.33	4,267.08	51,205.00	2,041.67	2,225.42	53,410.00	1,361.11	1,544.86	55,615.00	1,020.83	1,204.58	57,820.00	816.67	1,000.42	60,025.00
RM 50,000.00	187.50	4,166.67	4,354.17	52,250.00	2,083.33	2,270.83	54,500.00	1,388.89	1,576.39	56,750.00	1,041.67	1,229.17	59,000.00	833.33	1,020.83	61,250.00
RM 51,000.00	191.25	4,250.00	4,441.25	53,295.00	2,125.00	2,316.25	55,590.00	1,416.67	1,607.92	57,885.00	1,062.50	1,253.75	60,180.00	850.00	1,041.25	62,475.00
RM 52,000.00	195.00	4,333.33	4,528.33	54,340.00	2,166.67	2,361.67	56,680.00	1,444.44	1,639.44	59,020.00	1,083.33	1,278.33	61,360.00	866.67	1,061.67	63,700.00
RM 53,000.00	198.75	4,416.67	4,615.42	55,385.00	2,208.33	2,407.08	57,770.00	1,472.22	1,670.97	60,155.00	1,104.17	1,302.92	62,540.00	883.33	1,082.08	64,925.00
RM 54,000.00	202.50	4,500.00	4,702.50	56,430.00	2,250.00	2,452.50	58,860.00	1,500.00	1,702.50	61,290.00	1,125.00	1,327.50	63,720.00	900.00	1,102.50	66,150.00
RM 55,000.00	206.25	4,583.33	4,789.58	57,475.00	2,291.67	2,497.92	59,950.00	1,527.78	1,734.03	62,425.00	1,145.83	1,352.08	64,900.00	916.67	1,122.92	67,375.00
RM 56,000.00	210.00	4,666.67	4,876.67	58,520.00	2,333.33	2,543.33	61,040.00	1,555.56	1,765.56	63,560.00	1,166.67	1,376.67	66,080.00	933.33	1,143.33	68,600.00
RM 57,000.00	213.75	4,750.00	4,963.75	59,565.00	2,375.00	2,588.75	62,130.00	1,583.33	1,797.08	64,695.00	1,187.50	1,401.25	67,260.00	950.00	1,163.75	69,825.00
RM 58,000.00	217.50	4,833.33	5,050.83	60,610.00	2,416.67	2,634.17	63,220.00	1,611.11	1,828.61	65,830.00	1,208.33	1,425.83	68,440.00	966.67	1,184.17	71,050.00
RM 59,000.00	221.25	4,916.67	5,137.92	61,655.00	2,458.33	2,679.58	64,310.00	1,638.89	1,860.14	66,965.00	1,229.17	1,450.42	69,620.00	983.33	1,204.58	72,275.00
RM 60,000.00	225.00	5,000.00	5,225.00	62,700.00	2,500.00	2,725.00	65,400.00	1,666.67	1,891.67	68,100.00	1,250.00	1,475.00	70,800.00	1,000.00	1,225.00	73,500.00
RM 61,000.00	228.75	5,083.33	5,312.08	63,745.00	2,541.67	2,770.42	66,490.00	1,694.44	1,923.19	69,235.00	1,270.83	1,499.58	71,980.00	1,016.67	1,245.42	74,725.00
RM 62,000.00	232.50	5,166.67	5,399.17	64,790.00	2,583.33	2,815.83	67,580.00	1,722.22	1,954.72	70,370.00	1,291.67	1,524.17	73,160.00	1,033.33	1,265.83	75,950.00
RM 63,000.00	236.25	5,250.00	5,486.25	65,835.00	2,625.00	2,861.25	68,670.00	1,750.00	1,986.25	71,505.00	1,312.50	1,548.75	74,340.00	1,050.00	1,286.25	77,175.00
RM 64,000.00	240.00	5,333.33	5,573.33	66,880.00	2,666.67	2,906.67	69,760.00	1,777.78	2,017.78	72,640.00	1,333.33	1,573.33	75,520.00	1,066.67	1,306.67	78,400.00
RM 65,000.00	243.75	5,416.67	5,660.42	67,925.00	2,708.33	2,952.08	70,850.00	1,805.56	2,049.31	73,775.00	1,354.17	1,597.92	76,700.00	1,083.33	1,327.08	79,625.00
RM 66,000.00	247.50	5,500.00	5,747.50	68,970.00	2,750.00	2,997.50	71,940.00	1,833.33	2,080.83	74,910.00	1,375.00	1,622.50	77,880.00	1,100.00	1,347.50	80,850.00
RM 67,000.00	251.25	5,583.33	5,834.58	70,015.00	2,791.67	3,042.92	73,030.00	1,861.11	2,112.36	76,045.00	1,395.83	1,647.08	79,060.00	1,116.67	1,367.92	82,075.00
RM 68,000.00	255.00	5,666.67	5,921.67	71,060.00	2,833.33	3,088.33	74,120.00	1,888.89	2,143.89	77,180.00	1,416.67	1,671.67	80,240.00	1,133.33	1,388.33	83,300.00
RM 69,000.00	258.75	5,750.00	6,008.75	72,105.00	2,875.00	3,133.75	75,210.00	1,916.67	2,175.42	78,315.00	1,437.50	1,696.25	81,420.00	1,150.00	1,408.75	84,525.00
RM 70,000.00	262.50	5,833.33	6,095.83	73,150.00	2,916.67	3,179.17	76,300.00	1,944.44	2,206.94	79,450.00	1,458.33	1,720.83	82,600.00	1,166.67	1,429.17	85,750.00
RM 71,000.00	266.25	5,916.67	6,182.92	74,195.00	2,958.33	3,224.58	77,390.00	1,972.22	2,238.47	80,585.00	1,479.17	1,745.42	83,780.00	1,183.33	1,449.58	86,975.00
RM 72,000.00	270.00	6,000.00	6,270.00	75,240.00	3,000.00	3,270.00	78,480.00	2,000.00	2,270.00	81,720.00	1,500.00	1,770.00	84,960.00	1,200.00	1,470.00	88,200.00
RM 73,000.00	273.75	6,083.33	6,357.08	76,285.00	3,041.67	3,315.42	79,570.00	2,027.78	2,301.53	82,855.00	1,520.83	1,794.58	86,140.00	1,216.67	1,490.42	89,425.00
RM 74,000.00	277.50	6,166.67	6,444.17	77,330.00	3,083.33	3,360.83	80,660.00	2,055.56	2,333.06	83,990.00	1,541.67	1,819.17	87,320.00	1,233.33	1,510.83	90,650.00
RM 75,000.00	281.25	6,250.00	6,531.25	78,375.00	3,125.00	3,406.25	81,750.00	2,083.33	2,364.58	85,125.00	1,562.50	1,843.75	88,500.00	1,250.00	1,531.25	91,875.00
RM 76,000.00	285.00	6,333.33	6,618.33	79,420.00	3,166.67	3,451.67	82,840.00	2,111.11	2,396.11	86,260.00	1,583.33	1,868.33	89,680.00	1,266.67	1,551.67	93,100.00
RM 77,000.00	288.75	6,416.67	6,705.42	80,465.00	3,208.33	3,497.08	83,930.00	2,138.89	2,427.64	87,395.00	1,604.17	1,892.92	90,860.00	1,283.33	1,572.08	94,325.00
RM 78,000.00	292.50	6,500.00	6,792.50	81,510.00	3,250.00	3,542.50	85,020.00	2,166.67	2,459.17	88,530.00	1,625.00	1,917.50	92,040.00	1,300.00	1,592.50	95,550.00
RM 79,000.00	296.25	6,583.33	6,879.58	82,555.00	3,291.67	3,587.92	86,110.00	2,194.44	2,490.69	89,665.00	1,645.83	1,942.08	93,220.00	1,316.67	1,612.92	96,775.00
RM 80,000.00	300.00	6,666.67	6,966.67	83,600.00	3,333.33	3,633.33	87,200.00	2,222.22	2,522.22	90,800.00	1,666.67	1,966.67	94,400.00	1,333.33	1,633.33	98,000.00

KOPERASI PEGAWAI KERAJAAN NEGERI MELAKA BERHAD
JADUAL PINJAMAN BIASA 4.5%

JUMLAH PEMOHONAN PEMBIAYAAN	TAHUN	1			2			3			4			5		
	BULAN	12			24			36			48			60		
	KADAR	4.5%			4.5%			4.5%			4.5%			4.5%		
	Keuntungan Sebulan	Pokok	Pokok + Keuntungan	JUMLAH PEMBIAYAAN	Pokok	Pokok + Keuntungan	JUMLAH PEMBIAYAAN	Pokok	Pokok + Keuntungan	JUMLAH PEMBIAYAAN	Pokok	Pokok + Keuntungan	JUMLAH PEMBIAYAAN	Pokok	Pokok + Keuntungan	JUMLAH PEMBIAYAAN
RM 81,000.00	303.75	6,750.00	7,053.75	84,645.00	3,375.00	3,678.75	88,290.00	2,250.00	2,553.75	91,935.00	1,687.50	1,991.25	95,580.00	1,350.00	1,653.75	99,225.00
RM 82,000.00	307.50	6,833.33	7,140.83	85,690.00	3,416.67	3,724.17	89,380.00	2,277.78	2,585.28	93,070.00	1,708.33	2,015.83	96,760.00	1,366.67	1,674.17	100,450.00
RM 83,000.00	311.25	6,916.67	7,227.92	86,735.00	3,458.33	3,769.58	90,470.00	2,305.56	2,616.81	94,205.00	1,729.17	2,040.42	97,940.00	1,383.33	1,694.58	101,675.00
RM 84,000.00	315.00	7,000.00	7,315.00	87,780.00	3,500.00	3,815.00	91,560.00	2,333.33	2,648.33	95,340.00	1,750.00	2,065.00	99,120.00	1,400.00	1,715.00	102,900.00
RM 85,000.00	318.75	7,083.33	7,402.08	88,825.00	3,541.67	3,860.42	92,650.00	2,361.11	2,679.86	96,475.00	1,770.83	2,089.58	100,300.00	1,416.67	1,735.42	104,125.00
RM 86,000.00	322.50	7,166.67	7,489.17	89,870.00	3,583.33	3,905.83	93,740.00	2,388.89	2,711.39	97,610.00	1,791.67	2,114.17	101,480.00	1,433.33	1,755.83	105,350.00
RM 87,000.00	326.25	7,250.00	7,576.25	90,915.00	3,625.00	3,951.25	94,830.00	2,416.67	2,742.92	98,745.00	1,812.50	2,138.75	102,660.00	1,450.00	1,776.25	106,575.00
RM 88,000.00	330.00	7,333.33	7,663.33	91,960.00	3,666.67	3,996.67	95,920.00	2,444.44	2,774.44	99,880.00	1,833.33	2,163.33	103,840.00	1,466.67	1,796.67	107,800.00
RM 89,000.00	333.75	7,416.67	7,750.42	93,005.00	3,708.33	4,042.08	97,010.00	2,472.22	2,805.97	101,015.00	1,854.17	2,187.92	105,020.00	1,483.33	1,817.08	109,025.00
RM 90,000.00	337.50	7,500.00	7,837.50	94,050.00	3,750.00	4,087.50	98,100.00	2,500.00	2,837.50	102,150.00	1,875.00	2,212.50	106,200.00	1,500.00	1,837.50	110,250.00
RM 91,000.00	341.25	7,583.33	7,924.58	95,095.00	3,791.67	4,132.92	99,190.00	2,527.78	2,869.03	103,285.00	1,895.83	2,237.08	107,380.00	1,516.67	1,857.92	111,475.00
RM 92,000.00	345.00	7,666.67	8,011.67	96,140.00	3,833.33	4,178.33	100,280.00	2,555.56	2,900.56	104,420.00	1,916.67	2,261.67	108,560.00	1,533.33	1,878.33	112,700.00
RM 93,000.00	348.75	7,750.00	8,098.75	97,185.00	3,875.00	4,223.75	101,370.00	2,583.33	2,932.08	105,555.00	1,937.50	2,286.25	109,740.00	1,550.00	1,898.75	113,925.00
RM 94,000.00	352.50	7,833.33	8,185.83	98,230.00	3,916.67	4,269.17	102,460.00	2,611.11	2,963.61	106,690.00	1,958.33	2,310.83	110,920.00	1,566.67	1,919.17	115,150.00
RM 95,000.00	356.25	7,916.67	8,272.92	99,275.00	3,958.33	4,314.58	103,550.00	2,638.89	2,995.14	107,825.00	1,979.17	2,335.42	112,100.00	1,583.33	1,939.58	116,375.00
RM 96,000.00	360.00	8,000.00	8,360.00	100,320.00	4,000.00	4,360.00	104,640.00	2,666.67	3,026.67	108,960.00	2,000.00	2,360.00	113,280.00	1,600.00	1,960.00	117,600.00
RM 97,000.00	363.75	8,083.33	8,447.08	101,365.00	4,041.67	4,405.42	105,730.00	2,694.44	3,058.19	110,095.00	2,020.83	2,384.58	114,460.00	1,616.67	1,980.42	118,825.00
RM 98,000.00	367.50	8,166.67	8,534.17	102,410.00	4,083.33	4,450.83	106,820.00	2,722.22	3,089.72	111,230.00	2,041.67	2,409.17	115,640.00	1,633.33	2,000.83	120,050.00
RM 99,000.00	371.25	8,250.00	8,621.25	103,455.00	4,125.00	4,496.25	107,910.00	2,750.00	3,121.25	112,365.00	2,062.50	2,433.75	116,820.00	1,650.00	2,021.25	121,275.00
RM 100,000.00	375.00	8,333.33	8,708.33	104,500.00	4,166.67	4,541.67	109,000.00	2,777.78	3,152.78	113,500.00	2,083.33	2,458.33	118,000.00	1,666.67	2,041.67	122,500.00

KOPERASI PEGAWAI KERAJAAN NEGERI MELAKA BERHAD
JADUAL PINJAMAN BIASA 4.5%

JUMLAH PEMOHONAN PEMBIAYAAN	TAHUN	6			7			8			9			10		
	BULAN	72			84			96			108			120		
	KADAR	4.5%			4.5%			4.5%			4.5%			4.5%		
	Keuntungan Sebulan	Pokok	Pokok + Keuntungan	JUMLAH PEMBIAYAAN	Pokok	Pokok + Keuntungan	JUMLAH PEMBIAYAAN	Pokok	Pokok + Keuntungan	JUMLAH PEMBIAYAAN	Pokok	Pokok + Keuntungan	JUMLAH PEMBIAYAAN	Pokok	Pokok + Keuntungan	JUMLAH PEMBIAYAAN
RM 1,000.00	3.75	13.89	17.64	1,270.00	11.90	15.65	1,315.00	10.42	14.17	1,360.00	9.26	13.01	1,405.00	8.33	12.08	1,450.00
RM 2,000.00	7.50	27.78	35.28	2,540.00	23.81	31.31	2,630.00	20.83	28.33	2,720.00	18.52	26.02	2,810.00	16.67	24.17	2,900.00
RM 3,000.00	11.25	41.67	52.92	3,810.00	35.71	46.96	3,945.00	31.25	42.50	4,080.00	27.78	39.03	4,215.00	25.00	36.25	4,350.00
RM 4,000.00	15.00	55.56	70.56	5,080.00	47.62	62.62	5,260.00	41.67	56.67	5,440.00	37.04	52.04	5,620.00	33.33	48.33	5,800.00
RM 5,000.00	18.75	69.44	88.19	6,350.00	59.52	78.27	6,575.00	52.08	70.83	6,800.00	46.30	65.05	7,025.00	41.67	60.42	7,250.00
RM 6,000.00	22.50	83.33	105.83	7,620.00	71.43	93.93	7,890.00	62.50	85.00	8,160.00	55.56	78.06	8,430.00	50.00	72.50	8,700.00
RM 7,000.00	26.25	97.22	123.47	8,890.00	83.33	109.58	9,205.00	72.92	99.17	9,520.00	64.81	91.06	9,835.00	58.33	84.58	10,150.00
RM 8,000.00	30.00	111.11	141.11	10,160.00	95.24	125.24	10,520.00	83.33	113.33	10,880.00	74.07	104.07	11,240.00	66.67	96.67	11,600.00
RM 9,000.00	33.75	125.00	158.75	11,430.00	107.14	140.89	11,835.00	93.75	127.50	12,240.00	83.33	117.08	12,645.00	75.00	108.75	13,050.00
RM 10,000.00	37.50	138.89	176.39	12,700.00	119.05	156.55	13,150.00	104.17	141.67	13,600.00	92.59	130.09	14,050.00	83.33	120.83	14,500.00
RM 11,000.00	41.25	152.78	194.03	13,970.00	130.95	172.20	14,465.00	114.58	155.83	14,960.00	101.85	143.10	15,455.00	91.67	132.92	15,950.00
RM 12,000.00	45.00	166.67	211.67	15,240.00	142.86	187.86	15,780.00	125.00	170.00	16,320.00	111.11	156.11	16,860.00	100.00	145.00	17,400.00
RM 13,000.00	48.75	180.56	229.31	16,510.00	154.76	203.51	17,095.00	135.42	184.17	17,680.00	120.37	169.12	18,265.00	108.33	157.08	18,850.00
RM 14,000.00	52.50	194.44	246.94	17,780.00	166.67	219.17	18,410.00	145.83	198.33	19,040.00	129.63	182.13	19,670.00	116.67	169.17	20,300.00
RM 15,000.00	56.25	208.33	264.58	19,050.00	178.57	234.82	19,725.00	156.25	212.50	20,400.00	138.89	195.14	21,075.00	125.00	181.25	21,750.00
RM 16,000.00	60.00	222.22	282.22	20,320.00	190.48	250.48	21,040.00	166.67	226.67	21,760.00	148.15	208.15	22,480.00	133.33	193.33	23,200.00
RM 17,000.00	63.75	236.11	299.86	21,590.00	202.38	266.13	22,355.00	177.08	240.83	23,120.00	157.41	221.16	23,885.00	141.67	205.42	24,650.00
RM 18,000.00	67.50	250.00	317.50	22,860.00	214.29	281.79	23,670.00	187.50	255.00	24,480.00	166.67	234.17	25,290.00	150.00	217.50	26,100.00
RM 19,000.00	71.25	263.89	335.14	24,130.00	226.19	297.44	24,985.00	197.92	269.17	25,840.00	175.93	247.18	26,695.00	158.33	229.58	27,550.00
RM 20,000.00	75.00	277.78	352.78	25,400.00	238.10	313.10	26,300.00	208.33	283.33	27,200.00	185.19	260.19	28,100.00	166.67	241.67	29,000.00
RM 21,000.00	78.75	291.67	370.42	26,670.00	250.00	328.75	27,615.00	218.75	297.50	28,560.00	194.44	273.19	29,505.00	175.00	253.75	30,450.00
RM 22,000.00	82.50	305.56	388.06	27,940.00	261.90	344.40	28,930.00	229.17	311.67	29,920.00	203.70	286.20	30,910.00	183.33	265.83	31,900.00
RM 23,000.00	86.25	319.44	405.69	29,210.00	273.81	360.06	30,245.00	239.58	325.83	31,280.00	212.96	299.21	32,315.00	191.67	277.92	33,350.00
RM 24,000.00	90.00	333.33	423.33	30,480.00	285.71	375.71	31,560.00	250.00	340.00	32,640.00	222.22	312.22	33,720.00	200.00	290.00	34,800.00
RM 25,000.00	93.75	347.22	440.97	31,750.00	297.62	391.37	32,875.00	260.42	354.17	34,000.00	231.48	325.23	35,125.00	208.33	302.08	36,250.00
RM 26,000.00	97.50	361.11	458.61	33,020.00	309.52	407.02	34,190.00	270.83	368.33	35,360.00	240.74	338.24	36,530.00	216.67	314.17	37,700.00
RM 27,000.00	101.25	375.00	476.25	34,290.00	321.43	422.68	35,505.00	281.25	382.50	36,720.00	250.00	351.25	37,935.00	225.00	326.25	39,150.00
RM 28,000.00	105.00	388.89	493.89	35,560.00	333.33	438.33	36,820.00	291.67	396.67	38,080.00	259.26	364.26	39,340.00	233.33	338.33	40,600.00
RM 29,000.00	108.75	402.78	511.53	36,830.00	345.24	453.99	38,135.00	302.08	410.83	39,440.00	268.52	377.27	40,745.00	241.67	350.42	42,050.00
RM 30,000.00	112.50	416.67	529.17	38,100.00	357.14	469.64	39,450.00	312.50	425.00	40,800.00	277.78	390.28	42,150.00	250.00	362.50	43,500.00
RM 31,000.00	116.25	430.56	546.81	39,370.00	369.05	485.30	40,765.00	322.92	439.17	42,160.00	287.04	403.29	43,555.00	258.33	374.58	44,950.00
RM 32,000.00	120.00	444.44	564.44	40,640.00	380.95	500.95	42,080.00	333.33	453.33	43,520.00	296.30	416.30	44,960.00	266.67	386.67	46,400.00
RM 33,000.00	123.75	458.33	582.08	41,910.00	392.86	516.61	43,395.00	343.75	467.50	44,880.00	305.56	429.31	46,365.00	275.00	398.75	47,850.00
RM 34,000.00	127.50	472.22	599.72	43,180.00	404.76	532.26	44,710.00	354.17	481.67	46,240.00	314.81	442.31	47,770.00	283.33	410.83	49,300.00
RM 35,000.00	131.25	486.11	617.36	44,450.00	416.67	547.92	46,025.00	364.58	495.83	47,600.00	324.07	455.32	49,175.00	291.67	422.92	50,750.00
RM 36,000.00	135.00	500.00	635.00	45,720.00	428.57	563.57	47,340.00	375.00	510.00	48,960.00	333.33	468.33	50,580.00	300.00	435.00	52,200.00
RM 37,000.00	138.75	513.89	652.64	46,990.00	440.48	579.23	48,655.00	385.42	524.17	50,320.00	342.59	481.34	51,985.00	308.33	447.08	53,650.00
RM 38,000.00	142.50	527.78	670.28	48,260.00	452.38	594.88	49,970.00	395.83	538.33	51,680.00	351.85	494.35	53,390.00	316.67	459.17	55,100.00
RM 39,000.00	146.25	541.67	687.92	49,530.00	464.29	610.54	51,285.00	406.25	552.50	53,040.00	361.11	507.36	54,795.00	325.00	471.25	56,550.00
RM 40,000.00	150.00	555.56	705.56	50,800.00	476.19	626.19	52,600.00	416.67	566.67	54,400.00	370.37	520.37	56,200.00	333.33	483.33	58,000.00

KOPERASI PEGAWAI KERAJAAN NEGERI MELAKA BERHAD
JADUAL PINJAMAN BIASA 4.5%

JUMLAH PEMOHONAN PEMBIAYAAN	TAHUN	6			7			8			9			10		
	BULAN	72			84			96			108			120		
	KADAR	4.5%			4.5%			4.5%			4.5%			4.5%		
	Keuntungan Sebulan	Pokok	Pokok + Keuntungan	JUMLAH PEMBIAYAAN	Pokok	Pokok + Keuntungan	JUMLAH PEMBIAYAAN	Pokok	Pokok + Keuntungan	JUMLAH PEMBIAYAAN	Pokok	Pokok + Keuntungan	JUMLAH PEMBIAYAAN	Pokok	Pokok + Keuntungan	JUMLAH PEMBIAYAAN
RM 41,000.00	153.75	569.44	723.19	52,070.00	488.10	641.85	53,915.00	427.08	580.83	55,760.00	379.63	533.38	57,605.00	341.67	495.42	59,450.00
RM 42,000.00	157.50	583.33	740.83	53,340.00	500.00	657.50	55,230.00	437.50	595.00	57,120.00	388.89	546.39	59,010.00	350.00	507.50	60,900.00
RM 43,000.00	161.25	597.22	758.47	54,610.00	511.90	673.15	56,545.00	447.92	609.17	58,480.00	398.15	559.40	60,415.00	358.33	519.58	62,350.00
RM 44,000.00	165.00	611.11	776.11	55,880.00	523.81	688.81	57,860.00	458.33	623.33	59,840.00	407.41	572.41	61,820.00	366.67	531.67	63,800.00
RM 45,000.00	168.75	625.00	793.75	57,150.00	535.71	704.46	59,175.00	468.75	637.50	61,200.00	416.67	585.42	63,225.00	375.00	543.75	65,250.00
RM 46,000.00	172.50	638.89	811.39	58,420.00	547.62	720.12	60,490.00	479.17	651.67	62,560.00	425.93	598.43	64,630.00	383.33	555.83	66,700.00
RM 47,000.00	176.25	652.78	829.03	59,690.00	559.52	735.77	61,805.00	489.58	665.83	63,920.00	435.19	611.44	66,035.00	391.67	567.92	68,150.00
RM 48,000.00	180.00	666.67	846.67	60,960.00	571.43	751.43	63,120.00	500.00	680.00	65,280.00	444.44	624.44	67,440.00	400.00	580.00	69,600.00
RM 49,000.00	183.75	680.56	864.31	62,230.00	583.33	767.08	64,435.00	510.42	694.17	66,640.00	453.70	637.45	68,845.00	408.33	592.08	71,050.00
RM 50,000.00	187.50	694.44	881.94	63,500.00	595.24	782.74	65,750.00	520.83	708.33	68,000.00	462.96	650.46	70,250.00	416.67	604.17	72,500.00
RM 51,000.00	191.25	708.33	899.58	64,770.00	607.14	798.39	67,065.00	531.25	722.50	69,360.00	472.22	663.47	71,655.00	425.00	616.25	73,950.00
RM 52,000.00	195.00	722.22	917.22	66,040.00	619.05	814.05	68,380.00	541.67	736.67	70,720.00	481.48	676.48	73,060.00	433.33	628.33	75,400.00
RM 53,000.00	198.75	736.11	934.86	67,310.00	630.95	829.70	69,695.00	552.08	750.83	72,080.00	490.74	689.49	74,465.00	441.67	640.42	76,850.00
RM 54,000.00	202.50	750.00	952.50	68,580.00	642.86	845.36	71,010.00	562.50	765.00	73,440.00	500.00	702.50	75,870.00	450.00	652.50	78,300.00
RM 55,000.00	206.25	763.89	970.14	69,850.00	654.76	861.01	72,325.00	572.92	779.17	74,800.00	509.26	715.51	77,275.00	458.33	664.58	79,750.00
RM 56,000.00	210.00	777.78	987.78	71,120.00	666.67	876.67	73,640.00	583.33	793.33	76,160.00	518.52	728.52	78,680.00	466.67	676.67	81,200.00
RM 57,000.00	213.75	791.67	1,005.42	72,390.00	678.57	892.32	74,955.00	593.75	807.50	77,520.00	527.78	741.53	80,085.00	475.00	688.75	82,650.00
RM 58,000.00	217.50	805.56	1,023.06	73,660.00	690.48	907.98	76,270.00	604.17	821.67	78,880.00	537.04	754.54	81,490.00	483.33	700.83	84,100.00
RM 59,000.00	221.25	819.44	1,040.69	74,930.00	702.38	923.63	77,585.00	614.58	835.83	80,240.00	546.30	767.55	82,895.00	491.67	712.92	85,550.00
RM 60,000.00	225.00	833.33	1,058.33	76,200.00	714.29	939.29	78,900.00	625.00	850.00	81,600.00	555.56	780.56	84,300.00	500.00	725.00	87,000.00
RM 61,000.00	228.75	847.22	1,075.97	77,470.00	726.19	954.94	80,215.00	635.42	864.17	82,960.00	564.81	793.56	85,705.00	508.33	737.08	88,450.00
RM 62,000.00	232.50	861.11	1,093.61	78,740.00	738.10	970.60	81,530.00	645.83	878.33	84,320.00	574.07	806.57	87,110.00	516.67	749.17	89,900.00
RM 63,000.00	236.25	875.00	1,111.25	80,010.00	750.00	986.25	82,845.00	656.25	892.50	85,680.00	583.33	819.58	88,515.00	525.00	761.25	91,350.00
RM 64,000.00	240.00	888.89	1,128.89	81,280.00	761.90	1,001.90	84,160.00	666.67	906.67	87,040.00	592.59	832.59	89,920.00	533.33	773.33	92,800.00
RM 65,000.00	243.75	902.78	1,146.53	82,550.00	773.81	1,017.56	85,475.00	677.08	920.83	88,400.00	601.85	845.60	91,325.00	541.67	785.42	94,250.00
RM 66,000.00	247.50	916.67	1,164.17	83,820.00	785.71	1,033.21	86,790.00	687.50	935.00	89,760.00	611.11	858.61	92,730.00	550.00	797.50	95,700.00
RM 67,000.00	251.25	930.56	1,181.81	85,090.00	797.62	1,048.87	88,105.00	697.92	949.17	91,120.00	620.37	871.62	94,135.00	558.33	809.58	97,150.00
RM 68,000.00	255.00	944.44	1,199.44	86,360.00	809.52	1,064.52	89,420.00	708.33	963.33	92,480.00	629.63	884.63	95,540.00	566.67	821.67	98,600.00
RM 69,000.00	258.75	958.33	1,217.08	87,630.00	821.43	1,080.18	90,735.00	718.75	977.50	93,840.00	638.89	897.64	96,945.00	575.00	833.75	100,050.00
RM 70,000.00	262.50	972.22	1,234.72	88,900.00	833.33	1,095.83	92,050.00	729.17	991.67	95,200.00	648.15	910.65	98,350.00	583.33	845.83	101,500.00
RM 71,000.00	266.25	986.11	1,252.36	90,170.00	845.24	1,111.49	93,365.00	739.58	1,005.83	96,560.00	657.41	923.66	99,755.00	591.67	857.92	102,950.00
RM 72,000.00	270.00	1,000.00	1,270.00	91,440.00	857.14	1,127.14	94,680.00	750.00	1,020.00	97,920.00	666.67	936.67	101,160.00	600.00	870.00	104,400.00
RM 73,000.00	273.75	1,013.89	1,287.64	92,710.00	869.05	1,142.80	95,995.00	760.42	1,034.17	99,280.00	675.93	949.68	102,565.00	608.33	882.08	105,850.00
RM 74,000.00	277.50	1,027.78	1,305.28	93,980.00	880.95	1,158.45	97,310.00	770.83	1,048.33	100,640.00	685.19	962.69	103,970.00	616.67	894.17	107,300.00
RM 75,000.00	281.25	1,041.67	1,322.92	95,250.00	892.86	1,174.11	98,625.00	781.25	1,062.50	102,000.00	694.44	975.69	105,375.00	625.00	906.25	108,750.00
RM 76,000.00	285.00	1,055.56	1,340.56	96,520.00	904.76	1,189.76	99,940.00	791.67	1,076.67	103,360.00	703.70	988.70	106,780.00	633.33	918.33	110,200.00
RM 77,000.00	288.75	1,069.44	1,358.19	97,790.00	916.67	1,205.42	101,255.00	802.08	1,090.83	104,720.00	712.96	1,001.71	108,185.00	641.67	930.42	111,650.00
RM 78,000.00	292.50	1,083.33	1,375.83	99,060.00	928.57	1,221.07	102,570.00	812.50	1,105.00	106,080.00	722.22	1,014.72	109,590.00	650.00	942.50	113,100.00
RM 79,000.00	296.25	1,097.22	1,393.47	100,330.00	940.48	1,236.73	103,885.00	822.92	1,119.17	107,440.00	731.48	1,027.73	110,995.00	658.33	954.58	114,550.00
RM 80,000.00	300.00	1,111.11	1,411.11	101,600.00	952.38	1,252.38	105,200.00	833.33	1,133.33	108,800.00	740.74	1,040.74	112,400.00	666.67	966.67	116,000.00

KOPERASI PEGAWAI KERAJAAN NEGERI MELAKA BERHAD
JADUAL PINJAMAN BIASA 4.5%

JUMLAH PEMOHONAN PEMBIAYAAN	TAHUN	6			7			8			9			10		
	BULAN	72			84			96			108			120		
	KADAR	4.5%			4.5%			4.5%			4.5%			4.5%		
	Keuntungan Sebulan	Pokok	Pokok + Keuntungan	JUMLAH PEMBIAYAAN	Pokok	Pokok + Keuntungan	JUMLAH PEMBIAYAAN	Pokok	Pokok + Keuntungan	JUMLAH PEMBIAYAAN	Pokok	Pokok + Keuntungan	JUMLAH PEMBIAYAAN	Pokok	Pokok + Keuntungan	JUMLAH PEMBIAYAAN
RM 81,000.00	303.75	1,125.00	1,428.75	102,870.00	964.29	1,268.04	106,515.00	843.75	1,147.50	110,160.00	750.00	1,053.75	113,805.00	675.00	978.75	117,450.00
RM 82,000.00	307.50	1,138.89	1,446.39	104,140.00	976.19	1,283.69	107,830.00	854.17	1,161.67	111,520.00	759.26	1,066.76	115,210.00	683.33	990.83	118,900.00
RM 83,000.00	311.25	1,152.78	1,464.03	105,410.00	988.10	1,299.35	109,145.00	864.58	1,175.83	112,880.00	768.52	1,079.77	116,615.00	691.67	1,002.92	120,350.00
RM 84,000.00	315.00	1,166.67	1,481.67	106,680.00	1,000.00	1,315.00	110,460.00	875.00	1,190.00	114,240.00	777.78	1,092.78	118,020.00	700.00	1,015.00	121,800.00
RM 85,000.00	318.75	1,180.56	1,499.31	107,950.00	1,011.90	1,330.65	111,775.00	885.42	1,204.17	115,600.00	787.04	1,105.79	119,425.00	708.33	1,027.08	123,250.00
RM 86,000.00	322.50	1,194.44	1,516.94	109,220.00	1,023.81	1,346.31	113,090.00	895.83	1,218.33	116,960.00	796.30	1,118.80	120,830.00	716.67	1,039.17	124,700.00
RM 87,000.00	326.25	1,208.33	1,534.58	110,490.00	1,035.71	1,361.96	114,405.00	906.25	1,232.50	118,320.00	805.56	1,131.81	122,235.00	725.00	1,051.25	126,150.00
RM 88,000.00	330.00	1,222.22	1,552.22	111,760.00	1,047.62	1,377.62	115,720.00	916.67	1,246.67	119,680.00	814.81	1,144.81	123,640.00	733.33	1,063.33	127,600.00
RM 89,000.00	333.75	1,236.11	1,569.86	113,030.00	1,059.52	1,393.27	117,035.00	927.08	1,260.83	121,040.00	824.07	1,157.82	125,045.00	741.67	1,075.42	129,050.00
RM 90,000.00	337.50	1,250.00	1,587.50	114,300.00	1,071.43	1,408.93	118,350.00	937.50	1,275.00	122,400.00	833.33	1,170.83	126,450.00	750.00	1,087.50	130,500.00
RM 91,000.00	341.25	1,263.89	1,605.14	115,570.00	1,083.33	1,424.58	119,665.00	947.92	1,289.17	123,760.00	842.59	1,183.84	127,855.00	758.33	1,099.58	131,950.00
RM 92,000.00	345.00	1,277.78	1,622.78	116,840.00	1,095.24	1,440.24	120,980.00	958.33	1,303.33	125,120.00	851.85	1,196.85	129,260.00	766.67	1,111.67	133,400.00
RM 93,000.00	348.75	1,291.67	1,640.42	118,110.00	1,107.14	1,455.89	122,295.00	968.75	1,317.50	126,480.00	861.11	1,209.86	130,665.00	775.00	1,123.75	134,850.00
RM 94,000.00	352.50	1,305.56	1,658.06	119,380.00	1,119.05	1,471.55	123,610.00	979.17	1,331.67	127,840.00	870.37	1,222.87	132,070.00	783.33	1,135.83	136,300.00
RM 95,000.00	356.25	1,319.44	1,675.69	120,650.00	1,130.95	1,487.20	124,925.00	989.58	1,345.83	129,200.00	879.63	1,235.88	133,475.00	791.67	1,147.92	137,750.00
RM 96,000.00	360.00	1,333.33	1,693.33	121,920.00	1,142.86	1,502.86	126,240.00	1,000.00	1,360.00	130,560.00	888.89	1,248.89	134,880.00	800.00	1,160.00	139,200.00
RM 97,000.00	363.75	1,347.22	1,710.97	123,190.00	1,154.76	1,518.51	127,555.00	1,010.42	1,374.17	131,920.00	898.15	1,261.90	136,285.00	808.33	1,172.08	140,650.00
RM 98,000.00	367.50	1,361.11	1,728.61	124,460.00	1,166.67	1,534.17	128,870.00	1,020.83	1,388.33	133,280.00	907.41	1,274.91	137,690.00	816.67	1,184.17	142,100.00
RM 99,000.00	371.25	1,375.00	1,746.25	125,730.00	1,178.57	1,549.82	130,185.00	1,031.25	1,402.50	134,640.00	916.67	1,287.92	139,095.00	825.00	1,196.25	143,550.00
RM 100,000.00	375.00	1,388.89	1,763.89	127,000.00	1,190.48	1,565.48	131,500.00	1,041.67	1,416.67	136,000.00	925.93	1,300.93	140,500.00	833.33	1,208.33	145,000.00