



**Illustration of Cost Benefits Analysis (CBA) for RHB Financing of Solar Panel System**

	Types of Solar System	4.5 kWp Solar System	5.85 kWp Solar System	6.75 kWp Solar System	9.0 kWp Solar System	10.8 kWp Solar System	12.6 kWp Solar System
A	Estimated Energy Production*	487 kWh	633 kWh	731 kWh	975 kWh	1,170 kWh	1,365 kWh
B	Average Cost of Solar System (Financing Amount)	RM22,000	RM27,000	RM30,600	RM37,800	RM43,500	RM48,800
C	Financing Monthly Payment	RM343	RM421	RM477	RM590	RM678	RM761
D	Savings from Monthly Electricity Bill From The Solar System Energy Production*	RM173.49 for 487 kWh usage	RM249.82 for 633 kWh usage	RM303.33 for 731 kWh usage	RM438.43 for 975 kWh usage	RM549.77 for 1,170 kWh usage	RM661.12 for 1,365 kWh usage
E	Actual Monthly Cost ("C" minus "D")	RM169.51	RM171.18	RM173.67	RM151.58	RM128.23	RM99.89
F	Total Cost Incurred During Financing Tenor ("E" times 84 Months)	RM14,238.67	RM14,379.29	RM14,588.62	RM12,732.30	RM10,771.32	RM8,390.34
G	Actual Savings of Taking a Financing to Purchase Solar System ("B" minus "F")	RM7,761.33	RM12,620.71	RM16,011.38	RM25,067.70	RM32,728.68	RM40,409.66

Note:

- a. Monthly payment is based on financing amount with profit rate of SBR+5%=8% and financing tenor of 7 years.
- b. The above CBA table is for illustrative purposes

\*Source: Tenaga Nasional Berhad (TNB). The calculation is based on indicated energy usage using TNB'S electricity tariff rates for residential property as at 22<sup>nd</sup> Feb 2024.