

Monthly Salary Breakdown Worksheet Malaysia 2026

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title: "Monthly Salary Breakdown Worksheet Malaysia 2026"
description: "Free printable worksheet to calculate your monthly take-home pay. Fill in your salary and calculate EPF, SOCSO, EIS, and PCB deductions step by step." **keywords: "salary breakdown worksheet malaysia, take home pay calculator malaysia, salary deduction worksheet, gaji bersih malaysia"** **publishDate: "2026-04-16"**
calculatorLink: text: "Use our online salary calculator instead" url: "/"

Use this worksheet to calculate your monthly take-home pay and understand each deduction. Fill in your details in the shaded columns. All amounts in Malaysian Ringgit (RM).

Print this page and work through each step with a pen. By the end you will know exactly how much lands in your bank account and where every ringgit goes.

Step 1 — Your Monthly Earnings

Start by listing every source of pay you receive this month. Leave blank any row that does not apply to you.

Item	Amount (RM)
Basic Salary	RM _____
Fixed Allowances (transport, housing, etc.)	RM _____
Variable Allowances (if any)	RM _____
Overtime Pay (if any)	RM _____
Bonus (if applicable this month)	RM _____
GROSS PAY (A)	RM _____

Tip: Add up all rows above and write the total in the GROSS PAY row. This is the figure your employer reports to the government.

Step 2 — EPF Deduction (Employee 11%)

The Employees Provident Fund (EPF) is a mandatory retirement savings scheme. The employee rate is 11% for employees below age 60 (9% if above 60, but this worksheet covers the standard case).

EPF Calculation

Basic Salary + Fixed Allowances: RM _____
× 11% (employee rate): × 0.11
EPF Deduction (B): RM _____

Note: EPF is calculated on basic salary plus fixed allowances only. Overtime pay, bonuses, and irregular payments are generally excluded from EPF computation.

Employer EPF Contribution (for reference — not deducted from your pay):

Employer EPF Contribution (not deducted from you):
If your basic salary ≤ RM5,000: × 13% = RM _____
If your basic salary > RM5,000: × 12% = RM _____

This employer contribution is deposited into your EPF account on top of your own 11%. It does not reduce your take-home pay.

Step 3 — SOCSO Deduction

SOCSO (Social Security Organisation) provides workers' compensation and invalidity coverage. Contributions are capped at a monthly salary ceiling of RM5,000.

SOCSO Calculation

Capped salary (max RM5,000): RM _____
(use your actual salary if ≤ RM5,000)
SOCSO Employee Rate: ~0.5%

SOCSO Deduction (C): RM _____

Tip: Use the SOCSO Contribution Table on our website for the exact cent-accurate amount for your salary band.

Quick reference – common salary bands:

Monthly Salary	Employee SOCSO
RM 1,700	RM 8.85
RM 2,000	RM 10.90
RM 3,000	RM 16.45
RM 4,000	RM 22.20
RM 5,000+	RM 29.75

If your salary is not in the table, use the SOCSO Contribution Table on our site to look up the exact amount for your income bracket.

Step 4 — EIS Deduction

The Employment Insurance System (EIS) is a social safety net that provides temporary financial assistance if you lose your job. Both employee and employer contribute 0.2% each, capped at RM5,000 monthly salary.

EIS Calculation

Capped salary (max RM5,000): RM _____
× 0.2% (employee rate): × 0.002

EIS Deduction (D): RM _____
(Maximum: RM10.00 / month)

Note: If your calculation gives more than RM10.00, write RM10.00. The EIS contribution is capped regardless of salary level.

Step 5 — PCB / MTD (Monthly Tax Deduction)

PCB (Potongan Cukai Bulanan) — also called MTD (Monthly Tax Deduction) — is the income tax your employer withholds on your behalf and remits to LHDN. Unlike the deductions above, PCB is not a flat percentage. It is computed by your employer based on:

PCB Notes

PCB is calculated by your employer based on:

- Your annual projected income
- Tax reliefs you declared on Borang TP1
- Your marital status and number of children

Your PCB this month (from payslip): RM _____
(E)

To estimate your PCB: Use our PCB Calculator on this website.

To reduce your PCB: Submit Borang TP1 to your HR department declaring your eligible reliefs (EPF, lifestyle, medical, education, etc.). Your employer will adjust your monthly deduction accordingly.

Step 6 — Calculate Your Take-Home Pay

You now have everything needed to work out your net pay. Transfer the figures from Steps 1–5 into the summary below.

Summary

(A) Gross Pay: RM _____

Less:

(B) EPF Deduction (11%): - RM _____

(C) SOCSO Deduction: - RM _____

(D) EIS Deduction: - RM _____

(E) PCB / MTD: - RM _____

NET PAY (Take-Home): RM _____

This is the amount that should appear in your bank account on payday. Cross-check it against your payslip — if the figures differ, ask your HR or payroll department to clarify the discrepancy.

Step 7 — Annual Summary (Optional)

Use this section to project your full-year figures for budgeting or EPF planning.

Annual Figures

Monthly Net Pay (from Step 6): RM _____
× 12 months: × 12

Annual Net Pay: RM _____

Total EPF Saved This Year:

Employee (11% × 12 months): RM _____

Employer (12–13% × 12 months): RM _____

Total EPF Annual: RM _____

Reminder: Your EPF balance earns an annual dividend declared by EPF each year (historically 5%–6%). Compounding over a career makes the employer contribution especially valuable.

Tax Relief Tracker (Optional)

Use this mini-table to track your tax relief spending throughout the year. Keeping records as you go makes year-end e-Filing much faster.

Relief	Max Allowed	Jan–Jun Spent	Jul–Dec Spent	Total Claimed
EPF contributions (auto)	RM 4,000	RM _____	RM _____	RM _____
Lifestyle (books, internet, sport)	RM 2,500	RM _____	RM _____	RM _____
Medical expenses	RM 10,000	RM _____	RM _____	RM _____
Education fees	RM 7,000	RM _____	RM _____	RM _____
SOCSO / EIS (auto)	RM 350	—	—	RM _____

"Auto" reliefs are calculated from your payslips and do not require receipts. Keep receipts for all other items.

Useful Links and Next Steps

- **Salary Calculator** — Get instant results online without pen and paper
- **SOCSO Contribution Table** — Look up the exact SOCSO amount for your salary band
- **PCB Calculator** — Estimate your monthly income tax deduction
- **Tax Relief Checklist** — Full list of reliefs to maximise your refund at year-end

All tools are available free on this website.