

Monthly Payment Table
Personal Financing-i for Civil Sector (Campaign Variables Rate) State Government/GLC Employees

Effective Rate	6.50%								
Flat Rate	3.46%	3.45%	3.46%	3.48%	3.51%	3.53%	3.56%	3.59%	3.63%
Total Financing Amount	Months								
	24	36	48	60	72	84	96	108	120
2,000	90.91	62.55	48.40	39.93	34.31	30.30	27.32	25.01	23.17
3,000	136.37	93.82	72.60	59.90	51.46	45.46	40.98	37.51	34.76
4,000	181.82	125.10	96.80	79.86	68.61	60.61	54.64	50.02	46.35
5,000	227.28	156.37	120.99	99.83	85.76	75.76	68.30	62.52	57.93
6,000	272.73	187.65	145.19	119.79	102.92	90.91	81.96	75.03	69.52
7,000	318.19	218.92	169.39	139.76	120.07	106.07	95.62	87.53	81.11
8,000	363.64	250.20	193.59	159.72	137.22	121.22	109.28	100.04	92.69
9,000	409.10	281.47	217.79	179.69	154.38	136.37	122.93	112.54	104.28
10,000	454.55	312.74	241.99	199.65	171.53	151.52	136.59	125.05	115.87
11,000	500.01	344.02	266.19	219.62	188.68	166.68	150.25	137.55	127.45
12,000	545.46	375.29	290.39	239.59	205.84	181.83	163.91	150.06	139.04
13,000	590.92	406.57	314.59	259.55	222.99	196.98	177.57	162.56	150.62
14,000	636.38	437.84	338.79	279.52	240.14	212.13	191.23	175.06	162.21
15,000	681.83	469.12	362.98	299.48	257.29	227.29	204.89	187.57	173.80
16,000	727.29	500.39	387.18	319.45	274.45	242.44	218.55	200.07	185.38
17,000	772.74	531.67	411.38	339.41	291.60	257.59	232.21	212.58	196.97
18,000	818.20	562.94	435.58	359.38	308.75	272.74	245.87	225.08	208.56
19,000	863.65	594.22	459.78	379.34	325.91	287.90	259.53	237.59	220.14
20,000	909.11	625.49	483.98	399.31	343.06	303.05	273.19	250.09	231.73
21,000	954.56	656.76	508.18	419.27	360.21	318.20	286.85	262.60	243.32
22,000	1000.02	688.04	532.38	439.24	377.37	333.35	300.51	275.10	254.90
23,000	1045.47	719.31	556.58	459.21	394.52	348.51	314.17	287.61	266.49
24,000	1090.93	750.59	580.77	479.17	411.67	363.66	327.83	300.11	278.08
25,000	1136.38	781.86	604.97	499.14	428.82	378.81	341.49	312.62	289.66
26,000	1181.84	813.14	629.17	519.10	445.98	393.96	355.14	325.12	301.25
27,000	1227.29	844.41	653.37	539.07	463.13	409.12	368.80	337.62	312.84
28,000	1272.75	875.69	677.57	559.03	480.28	424.27	382.46	350.13	324.42
29,000	1318.21	906.96	701.77	579.00	497.44	439.42	396.12	362.63	336.01
30,000	1363.66	938.23	725.97	598.96	514.59	454.57	409.78	375.14	347.60
31,000	1409.12	969.51	750.17	618.93	531.74	469.73	423.44	387.64	359.18
32,000	1454.57	1000.78	774.37	638.89	548.90	484.88	437.10	400.15	370.77
33,000	1500.03	1032.06	798.56	658.86	566.05	500.03	450.76	412.65	382.36
34,000	1545.48	1063.33	822.76	678.83	583.20	515.18	464.42	425.16	393.94
35,000	1590.94	1094.61	846.96	698.79	600.35	530.34	478.08	437.66	405.53
36,000	1636.39	1125.88	871.16	718.76	617.51	545.49	491.74	450.17	417.12
37,000	1681.85	1157.16	895.36	738.72	634.66	560.64	505.40	462.67	428.70
38,000	1727.30	1188.43	919.56	758.69	651.81	575.79	519.06	475.18	440.29
39,000	1772.76	1219.71	943.76	778.65	668.97	590.95	532.72	487.68	451.87
40,000	1818.21	1250.98	967.96	798.62	686.12	606.10	546.38	500.18	463.46
41,000	1863.67	1282.25	992.16	818.58	703.27	621.25	560.04	512.69	475.05
42,000	1909.13	1313.53	1016.36	838.55	720.43	636.40	573.70	525.19	486.63
43,000	1954.58	1344.80	1040.55	858.51	737.58	651.56	587.36	537.70	498.22
44,000	2000.04	1376.08	1064.75	878.48	754.73	666.71	601.01	550.20	509.81
45,000	2045.49	1407.35	1088.95	898.45	771.88	681.86	614.67	562.71	521.39
46,000	2090.95	1438.63	1113.15	918.41	789.04	697.01	628.33	575.21	532.98
47,000	2136.40	1469.90	1137.35	938.38	806.19	712.17	641.99	587.72	544.57
48,000	2181.86	1501.18	1161.55	958.34	823.34	727.32	655.65	600.22	556.15
49,000	2227.31	1532.45	1185.75	978.31	840.50	742.47	669.31	612.73	567.74
50,000	2272.77	1563.72	1209.95	998.27	857.65	757.62	682.97	625.23	579.33
51,000	2318.22	1595.00	1234.15	1018.24	874.80	772.78	696.63	637.73	590.91
52,000	2363.68	1626.27	1258.34	1038.20	891.96	787.93	710.29	650.24	602.50
53,000	2409.13	1657.55	1282.54	1058.17	909.11	803.08	723.95	662.74	614.09
54,000	2454.59	1688.82	1306.74	1078.13	926.26	818.23	737.61	675.25	625.67
55,000	2500.04	1720.10	1330.94	1098.10	943.41	833.39	751.27	687.75	637.26
56,000	2545.50	1751.37	1355.14	1118.07	960.57	848.54	764.93	700.26	648.85
57,000	2590.96	1782.65	1379.34	1138.03	977.72	863.69	778.59	712.76	660.43
58,000	2636.41	1813.92	1403.54	1158.00	994.87	878.84	792.25	725.27	672.02

Monthly Payment Table

Personal Financing-i for Civil Sector (Campaign Variables Rate) State Government/GLC Employees

59,000	2681.87	1845.20	1427.74	1177.96	1012.03	894.00	805.91	737.77	683.61
60,000	2727.32	1876.47	1451.94	1197.93	1029.18	909.15	819.57	750.28	695.19
61,000	2772.78	1907.74	1476.13	1217.89	1046.33	924.30	833.22	762.78	706.78
62,000	2818.23	1939.02	1500.33	1237.86	1063.49	939.45	846.88	775.29	718.36
63,000	2863.69	1970.29	1524.53	1257.82	1080.64	954.61	860.54	787.79	729.95
64,000	2909.14	2001.57	1548.73	1277.79	1097.79	969.76	874.20	800.29	741.54
65,000	2954.60	2032.84	1572.93	1297.75	1114.94	984.91	887.86	812.80	753.12
66,000	3000.05	2064.12	1597.13	1317.72	1132.10	1000.06	901.52	825.30	764.71
67,000	3045.51	2095.39	1621.33	1337.69	1149.25	1015.22	915.18	837.81	776.30
68,000	3090.96	2126.67	1645.53	1357.65	1166.40	1030.37	928.84	850.31	787.88
69,000	3136.42	2157.94	1669.73	1377.62	1183.56	1045.52	942.50	862.82	799.47
70,000	3181.88	2189.21	1693.93	1397.58	1200.71	1060.67	956.16	875.32	811.06
71,000	3227.33	2220.49	1718.12	1417.55	1217.86	1075.83	969.82	887.83	822.64
72,000	3272.79	2251.76	1742.32	1437.51	1235.02	1090.98	983.48	900.33	834.23
73,000	3318.24	2283.04	1766.52	1457.48	1252.17	1106.13	997.14	912.84	845.82
74,000	3363.70	2314.31	1790.72	1477.44	1269.32	1121.28	1010.80	925.34	857.40
75,000	3409.15	2345.59	1814.92	1497.41	1286.47	1136.44	1024.46	937.85	868.99
76,000	3454.61	2376.86	1839.12	1517.37	1303.63	1151.59	1038.12	950.35	880.58
77,000	3500.06	2408.14	1863.32	1537.34	1320.78	1166.74	1051.78	962.85	892.16
78,000	3545.52	2439.41	1887.52	1557.31	1337.93	1181.89	1065.43	975.36	903.75
79,000	3590.97	2470.68	1911.72	1577.27	1355.09	1197.05	1079.09	987.86	915.34
80,000	3636.43	2501.96	1935.91	1597.24	1372.24	1212.20	1092.75	1000.37	926.92
81,000	3681.88	2533.23	1960.11	1617.20	1389.39	1227.35	1106.41	1012.87	938.51
82,000	3727.34	2564.51	1984.31	1637.17	1406.55	1242.50	1120.07	1025.38	950.10
83,000	3772.79	2595.78	2008.51	1657.13	1423.70	1257.66	1133.73	1037.88	961.68
84,000	3818.25	2627.06	2032.71	1677.10	1440.85	1272.81	1147.39	1050.39	973.27
85,000	3863.71	2658.33	2056.91	1697.06	1458.00	1287.96	1161.05	1062.89	984.85
86,000	3909.16	2689.61	2081.11	1717.03	1475.16	1303.11	1174.71	1075.40	996.44
87,000	3954.62	2720.88	2105.31	1736.99	1492.31	1318.27	1188.37	1087.90	1008.03
88,000	4000.07	2752.16	2129.51	1756.96	1509.46	1333.42	1202.03	1100.41	1019.61
89,000	4045.53	2783.43	2153.70	1776.93	1526.62	1348.57	1215.69	1112.91	1031.20
90,000	4090.98	2814.70	2177.90	1796.89	1543.77	1363.72	1229.35	1125.41	1042.79
91,000	4136.44	2845.98	2202.10	1816.86	1560.92	1378.88	1243.01	1137.92	1054.37
92,000	4181.89	2877.25	2226.30	1836.82	1578.08	1394.03	1256.67	1150.42	1065.96
93,000	4227.35	2908.53	2250.50	1856.79	1595.23	1409.18	1270.33	1162.93	1077.55
94,000	4272.80	2939.80	2274.70	1876.75	1612.38	1424.33	1283.99	1175.43	1089.13
95,000	4318.26	2971.08	2298.90	1896.72	1629.53	1439.49	1297.64	1187.94	1100.72
96,000	4363.71	3002.35	2323.10	1916.68	1646.69	1454.64	1311.30	1200.44	1112.31
97,000	4409.17	3033.63	2347.30	1936.65	1663.84	1469.79	1324.96	1212.95	1123.89
98,000	4454.63	3064.90	2371.50	1956.61	1680.99	1484.94	1338.62	1225.45	1135.48
99,000	4500.08	3096.17	2395.69	1976.58	1698.15	1500.10	1352.28	1237.96	1147.07
100,000	4545.54	3127.45	2419.89	1996.55	1715.30	1515.25	1365.94	1250.46	1158.65
101,000	4590.99	3158.72	2444.09	2016.51	1732.45	1530.40	1379.60	1262.97	1170.24
102,000	4636.45	3190.00	2468.29	2036.48	1749.60	1545.55	1393.26	1275.47	1181.83
103,000	4681.90	3221.27	2492.49	2056.44	1766.76	1560.71	1406.92	1287.97	1193.41
104,000	4727.36	3252.55	2516.69	2076.41	1783.91	1575.86	1420.58	1300.48	1205.00
105,000	4772.81	3283.82	2540.89	2096.37	1801.06	1591.01	1434.24	1312.98	1216.59
106,000	4818.27	3315.10	2565.09	2116.34	1818.22	1606.16	1447.90	1325.49	1228.17
107,000	4863.72	3346.37	2589.29	2136.30	1835.37	1621.32	1461.56	1337.99	1239.76
108,000	4909.18	3377.65	2613.48	2156.27	1852.52	1636.47	1475.22	1350.50	1251.35
109,000	4954.63	3408.92	2637.68	2176.23	1869.68	1651.62	1488.88	1363.00	1262.93
110,000	5000.09	3440.19	2661.88	2196.20	1886.83	1666.77	1502.54	1375.51	1274.52
111,000	5045.54	3471.47	2686.08	2216.17	1903.98	1681.93	1516.20	1388.01	1286.10
112,000	5091.00	3502.74	2710.28	2236.13	1921.13	1697.08	1529.86	1400.52	1297.69
113,000	5136.46	3534.02	2734.48	2256.10	1938.29	1712.23	1543.51	1413.02	1309.28
114,000	5181.91	3565.29	2758.68	2276.06	1955.44	1727.38	1557.17	1425.53	1320.86
115,000	5227.37	3596.57	2782.88	2296.03	1972.59	1742.54	1570.83	1438.03	1332.45
116,000	5272.82	3627.84	2807.08	2315.99	1989.75	1757.69	1584.49	1450.53	1344.04
117,000	5318.28	3659.12	2831.27	2335.96	2006.90	1772.84	1598.15	1463.04	1355.62
118,000	5363.73	3690.39	2855.47	2355.92	2024.05	1787.99	1611.81	1475.54	1367.21
119,000	5409.19	3721.66	2879.67	2375.89	2041.21	1803.15	1625.47	1488.05	1378.80
120,000	5454.64	3752.94	2903.87	2395.85	2058.36	1818.30	1639.13	1500.55	1390.38
121,000	5500.10	3784.21	2928.07	2415.82	2075.51	1833.45	1652.79	1513.06	1401.97

Monthly Payment Table

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122,000	5545.55	3815.49	2952.27	2435.79	2092.66	1848.60	1666.45	1525.56	1413.56
123,000	5591.01	3846.76	2976.47	2455.75	2109.82	1863.76	1680.11	1538.07	1425.14
124,000	5636.46	3878.04	3000.67	2475.72	2126.97	1878.91	1693.77	1550.57	1436.73
125,000	5681.92	3909.31	3024.87	2495.68	2144.12	1894.06	1707.43	1563.08	1448.32
126,000	5727.38	3940.59	3049.07	2515.65	2161.28	1909.21	1721.09	1575.58	1459.90
127,000	5772.83	3971.86	3073.26	2535.61	2178.43	1924.37	1734.75	1588.09	1471.49
128,000	5818.29	4003.14	3097.46	2555.58	2195.58	1939.52	1748.41	1600.59	1483.08
129,000	5863.74	4034.41	3121.66	2575.54	2212.74	1954.67	1762.07	1613.09	1494.66
130,000	5909.20	4065.68	3145.86	2595.51	2229.89	1969.82	1775.72	1625.60	1506.25
131,000	5954.65	4096.96	3170.06	2615.47	2247.04	1984.98	1789.38	1638.10	1517.84
132,000	6000.11	4128.23	3194.26	2635.44	2264.19	2000.13	1803.04	1650.61	1529.42
133,000	6045.56	4159.51	3218.46	2655.41	2281.35	2015.28	1816.70	1663.11	1541.01
134,000	6091.02	4190.78	3242.66	2675.37	2298.50	2030.43	1830.36	1675.62	1552.59
135,000	6136.47	4222.06	3266.86	2695.34	2315.65	2045.59	1844.02	1688.12	1564.18
136,000	6181.93	4253.33	3291.05	2715.30	2332.81	2060.74	1857.68	1700.63	1575.77
137,000	6227.38	4284.61	3315.25	2735.27	2349.96	2075.89	1871.34	1713.13	1587.35
138,000	6272.84	4315.88	3339.45	2755.23	2367.11	2091.04	1885.00	1725.64	1598.94
139,000	6318.29	4347.15	3363.65	2775.20	2384.27	2106.20	1898.66	1738.14	1610.53
140,000	6363.75	4378.43	3387.85	2795.16	2401.42	2121.35	1912.32	1750.65	1622.11
141,000	6409.21	4409.70	3412.05	2815.13	2418.57	2136.50	1925.98	1763.15	1633.70
142,000	6454.66	4440.98	3436.25	2835.09	2435.72	2151.65	1939.64	1775.65	1645.29
143,000	6500.12	4472.25	3460.45	2855.06	2452.88	2166.81	1953.30	1788.16	1656.87
144,000	6545.57	4503.53	3484.65	2875.03	2470.03	2181.96	1966.96	1800.66	1668.46
145,000	6591.03	4534.80	3508.85	2894.99	2487.18	2197.11	1980.62	1813.17	1680.05
146,000	6636.48	4566.08	3533.04	2914.96	2504.34	2212.26	1994.28	1825.67	1691.63
147,000	6681.94	4597.35	3557.24	2934.92	2521.49	2227.42	2007.93	1838.18	1703.22
148,000	6727.39	4628.62	3581.44	2954.89	2538.64	2242.57	2021.59	1850.68	1714.81
149,000	6772.85	4659.90	3605.64	2974.85	2555.80	2257.72	2035.25	1863.19	1726.39
150,000	6818.30	4691.17	3629.84	2994.82	2572.95	2272.87	2048.91	1875.69	1737.98
151,000	6863.76	4722.45	3654.04	3014.78	2590.10	2288.03	2062.57	1888.20	1749.57
152,000	6909.21	4753.72	3678.24	3034.75	2607.25	2303.18	2076.23	1900.70	1761.15
153,000	6954.67	4785.00	3702.44	3054.71	2624.41	2318.33	2089.89	1913.20	1772.74
154,000	7000.13	4816.27	3726.64	3074.68	2641.56	2333.48	2103.55	1925.71	1784.33
155,000	7045.58	4847.55	3750.83	3094.65	2658.71	2348.64	2117.21	1938.21	1795.91
156,000	7091.04	4878.82	3775.03	3114.61	2675.87	2363.79	2130.87	1950.72	1807.50
157,000	7136.49	4910.10	3799.23	3134.58	2693.02	2378.94	2144.53	1963.22	1819.08
158,000	7181.95	4941.37	3823.43	3154.54	2710.17	2394.09	2158.19	1975.73	1830.67
159,000	7227.40	4972.64	3847.63	3174.51	2727.33	2409.25	2171.85	1988.23	1842.26
160,000	7272.86	5003.92	3871.83	3194.47	2744.48	2424.40	2185.51	2000.74	1853.84
161,000	7318.31	5035.19	3896.03	3214.44	2761.63	2439.55	2199.17	2013.24	1865.43
162,000	7363.77	5066.47	3920.23	3234.40	2778.78	2454.70	2212.83	2025.75	1877.02
163,000	7409.22	5097.74	3944.43	3254.37	2795.94	2469.86	2226.49	2038.25	1888.60
164,000	7454.68	5129.02	3968.62	3274.34	2813.09	2485.01	2240.15	2050.76	1900.19
165,000	7500.13	5160.29	3992.82	3294.30	2830.24	2500.16	2253.80	2063.26	1911.78
166,000	7545.59	5191.57	4017.02	3314.27	2847.40	2515.31	2267.46	2075.76	1923.36
167,000	7591.04	5222.84	4041.22	3334.23	2864.55	2530.47	2281.12	2088.27	1934.95
168,000	7636.50	5254.11	4065.42	3354.20	2881.70	2545.62	2294.78	2100.77	1946.54
169,000	7681.96	5285.39	4089.62	3374.16	2898.86	2560.77	2308.44	2113.28	1958.12
170,000	7727.41	5316.66	4113.82	3394.13	2916.01	2575.92	2322.10	2125.78	1969.71
171,000	7772.87	5347.94	4138.02	3414.09	2933.16	2591.08	2335.76	2138.29	1981.30
172,000	7818.32	5379.21	4162.22	3434.06	2950.31	2606.23	2349.42	2150.79	1992.88
173,000	7863.78	5410.49	4186.42	3454.02	2967.47	2621.38	2363.08	2163.30	2004.47
174,000	7909.23	5441.76	4210.61	3473.99	2984.62	2636.53	2376.74	2175.80	2016.06
175,000	7954.69	5473.04	4234.81	3493.96	3001.77	2651.69	2390.40	2188.31	2027.64
176,000	8000.14	5504.31	4259.01	3513.92	3018.93	2666.84	2404.06	2200.81	2039.23
177,000	8045.60	5535.59	4283.21	3533.89	3036.08	2681.99	2417.72	2213.32	2050.82
178,000	8091.05	5566.86	4307.41	3553.85	3053.23	2697.14	2431.38	2225.82	2062.40
179,000	8136.51	5598.13	4331.61	3573.82	3070.39	2712.30	2445.04	2238.32	2073.99
180,000	8181.96	5629.41	4355.81	3593.78	3087.54	2727.45	2458.70	2250.83	2085.58
181,000	8227.42	5660.68	4380.01	3613.75	3104.69	2742.60	2472.36	2263.33	2097.16
182,000	8272.88	5691.96	4404.21	3633.71	3121.84	2757.75	2486.01	2275.84	2108.75
183,000	8318.33	5723.23	4428.40	3653.68	3139.00	2772.90	2499.67	2288.34	2120.33
184,000	8363.79	5754.51	4452.60	3673.64	3156.15	2788.06	2513.33	2300.85	2131.92

Monthly Payment Table

Personal Financing-i for Civil Sector (Campaign Variables Rate) State Government/GLC Employees

185,000	8409.24	5785.78	4476.80	3693.61	3173.30	2803.21	2526.99	2313.35	2143.51
186,000	8454.70	5817.06	4501.00	3713.58	3190.46	2818.36	2540.65	2325.86	2155.09
187,000	8500.15	5848.33	4525.20	3733.54	3207.61	2833.51	2554.31	2338.36	2166.68
188,000	8545.61	5879.60	4549.40	3753.51	3224.76	2848.67	2567.97	2350.87	2178.27
189,000	8591.06	5910.88	4573.60	3773.47	3241.91	2863.82	2581.63	2363.37	2189.85
190,000	8636.52	5942.15	4597.80	3793.44	3259.07	2878.97	2595.29	2375.88	2201.44
191,000	8681.97	5973.43	4622.00	3813.40	3276.22	2894.12	2608.95	2388.38	2213.03
192,000	8727.43	6004.70	4646.19	3833.37	3293.37	2909.28	2622.61	2400.88	2224.61
193,000	8772.88	6035.98	4670.39	3853.33	3310.53	2924.43	2636.27	2413.39	2236.20
194,000	8818.34	6067.25	4694.59	3873.30	3327.68	2939.58	2649.93	2425.89	2247.79
195,000	8863.79	6098.53	4718.79	3893.26	3344.83	2954.73	2663.59	2438.40	2259.37
196,000	8909.25	6129.80	4742.99	3913.23	3361.99	2969.89	2677.25	2450.90	2270.96
197,000	8954.71	6161.08	4767.19	3933.20	3379.14	2985.04	2690.91	2463.41	2282.55
198,000	9000.16	6192.35	4791.39	3953.16	3396.29	3000.19	2704.57	2475.91	2294.13
199,000	9045.62	6223.62	4815.59	3973.13	3413.44	3015.34	2718.22	2488.42	2305.72
200,000	9091.07	6254.90	4839.79	3993.09	3430.60	3030.50	2731.88	2500.92	2317.31

Note:

1. This financing is based on variable rate, reducing balance on daily rest basis
2. The equivalent flat rate as low as 3.45% per annum
3. The shown rate is a promotional rate, effective until 31st December 2020
4. The shown amount is inclusive of monthly collection fee of 2.0%
5. Financing is subject to ceiling rate of 18.00% per annum