

**MONTHLY AMORTIZATION FACTOR**  
**(under Affordable Housing)**

*per P1,000 LOAN*

| TERM OF LOAN<br><i>(in months)</i> | INTEREST RATE   |                 |
|------------------------------------|-----------------|-----------------|
|                                    | 4.50%           | 6.50%           |
| 1                                  | 1,003.75000     | 1,005.41667     |
| 2                                  | 502.81425       | 504.06616       |
| 3                                  | 335.83645       | 336.95095       |
| 4                                  | 252.34814       | 253.39456       |
| 5                                  | 202.25561       | 203.26170       |
| 6                                  | 168.86099       | 169.84061       |
| 7                                  | 145.00802       | 145.96910       |
| 8                                  | 127.11859       | 128.06608       |
| 9                                  | 113.20484       | 114.14204       |
| 10                                 | 102.07408       | 103.00331       |
| 11                                 | 92.96731        | 93.89024        |
| <b>12</b>                          | <b>85.37852</b> | <b>86.29642</b> |
| 13                                 | 78.95742        | 79.87125        |
| 14                                 | 73.45379        | 74.36432        |
| 15                                 | 68.68413        | 69.59197        |
| 16                                 | 64.51083        | 65.41646        |
| 17                                 | 60.82864        | 61.73248        |
| 18                                 | 57.55571        | 58.45810        |
| 19                                 | 54.62742        | 55.52865        |
| 20                                 | 51.99208        | 52.89239        |
| 21                                 | 49.60784        | 50.50743        |
| 22                                 | 47.44045        | 48.33951        |
| 23                                 | 45.46163        | 46.36031        |
| <b>24</b>                          | <b>43.64781</b> | <b>44.54625</b> |
| 25                                 | 41.97919        | 42.87751        |
| 26                                 | 40.43902        | 41.33732        |
| 27                                 | 39.01301        | 39.91140        |
| 28                                 | 37.68895        | 38.58751        |
| 29                                 | 36.45629        | 37.35508        |
| 30                                 | 35.30588        | 36.20498        |
| 31                                 | 34.22976        | 35.12924        |
| 32                                 | 33.22098        | 34.12088        |
| 33                                 | 32.27340        | 33.17379        |
| 34                                 | 31.38164        | 32.28254        |
| 35                                 | 30.54089        | 31.44237        |
| <b>36</b>                          | <b>29.74692</b> | <b>30.64900</b> |
| 37                                 | 28.99594        | 29.89865        |
| 38                                 | 28.28453        | 29.18793        |

|           |                 |                 |
|-----------|-----------------|-----------------|
| 39        | 27.60967        | 28.51377        |
| 40        | 26.96862        | 27.87344        |
| 41        | 26.35889        | 27.26447        |
| 42        | 25.77825        | 26.68461        |
| 43        | 25.22467        | 26.13183        |
| 44        | 24.69630        | 25.60429        |
| 45        | 24.19147        | 25.10031        |
| 46        | 23.70864        | 24.61834        |
| 47        | 23.24641        | 24.15698        |
| <b>48</b> | <b>22.80349</b> | <b>23.71495</b> |
| 49        | 22.37869        | 23.29106        |
| 50        | 21.97093        | 22.88422        |
| 51        | 21.57920        | 22.49344        |
| 52        | 21.20259        | 22.11777        |
| 53        | 20.84023        | 21.75637        |
| 54        | 20.49134        | 21.40845        |
| 55        | 20.15518        | 21.07327        |
| 56        | 19.83106        | 20.75014        |
| 57        | 19.51836        | 20.43844        |
| 58        | 19.21648        | 20.13756        |
| 59        | 18.92487        | 19.84697        |
| <b>60</b> | <b>18.64302</b> | <b>19.56615</b> |
| 61        | 18.37045        | 19.29461        |
| 62        | 18.10671        | 19.03191        |
| 63        | 17.85138        | 18.77762        |
| 64        | 17.60407        | 18.53136        |
| 65        | 17.36440        | 18.29275        |
| 66        | 17.13203        | 18.06144        |
| 67        | 16.90663        | 17.83711        |
| 68        | 16.68789        | 17.61945        |
| 69        | 16.47553        | 17.40817        |
| 70        | 16.26927        | 17.20299        |
| 71        | 16.06885        | 17.00366        |
| <b>72</b> | <b>15.87403</b> | <b>16.80993</b> |
| 73        | 15.68458        | 16.62158        |
| 74        | 15.50028        | 16.43838        |
| 75        | 15.32093        | 16.26013        |
| 76        | 15.14633        | 16.08663        |
| 77        | 14.97629        | 15.91771        |
| 78        | 14.81064        | 15.75317        |
| 79        | 14.64922        | 15.59287        |
| 80        | 14.49186        | 15.43663        |
| 81        | 14.33841        | 15.28430        |
| 82        | 14.18874        | 15.13575        |
| 83        | 14.04270        | 14.99084        |
| <b>84</b> | <b>13.90016</b> | <b>14.84944</b> |
| 85        | 13.76101        | 14.71141        |

|            |                 |                 |
|------------|-----------------|-----------------|
| 86         | 13.62512        | 14.57666        |
| 87         | 13.49237        | 14.44505        |
| 88         | 13.36268        | 14.31650        |
| 89         | 13.23592        | 14.19088        |
| 90         | 13.11200        | 14.06811        |
| 91         | 12.99084        | 13.94809        |
| 92         | 12.87233        | 13.83073        |
| 93         | 12.75640        | 13.71594        |
| 94         | 12.64296        | 13.60365        |
| 95         | 12.53193        | 13.49377        |
| <b>96</b>  | <b>12.42323</b> | <b>13.38623</b> |
| 97         | 12.31681        | 13.28096        |
| 98         | 12.21258        | 13.17788        |
| 99         | 12.11047        | 13.07694        |
| 100        | 12.01043        | 12.97806        |
| 101        | 11.91240        | 12.88118        |
| 102        | 11.81631        | 12.78625        |
| 103        | 11.72211        | 12.69321        |
| 104        | 11.62974        | 12.60201        |
| 105        | 11.53916        | 12.51259        |
| 106        | 11.45030        | 12.42489        |
| 107        | 11.36313        | 12.33889        |
| <b>108</b> | <b>11.27759</b> | <b>12.25452</b> |
| 109        | 11.19365        | 12.17174        |
| 110        | 11.11125        | 12.09050        |
| 111        | 11.03035        | 12.01078        |
| 112        | 10.95092        | 11.93252        |
| 113        | 10.87292        | 11.85568        |
| 114        | 10.79631        | 11.78024        |
| 115        | 10.72105        | 11.70615        |
| 116        | 10.64710        | 11.63337        |
| 117        | 10.57444        | 11.56188        |
| 118        | 10.50303        | 11.49165        |
| 119        | 10.43284        | 11.42263        |
| <b>120</b> | <b>10.36384</b> | <b>11.35480</b> |
| 121        | 10.29600        | 11.28813        |
| 122        | 10.22929        | 11.22259        |
| 123        | 10.16368        | 11.15816        |
| 124        | 10.09915        | 11.09480        |
| 125        | 10.03567        | 11.03249        |
| 126        | 9.97322         | 10.97121        |
| 127        | 9.91176         | 10.91093        |
| 128        | 9.85129         | 10.85163        |
| 129        | 9.79177         | 10.79329        |
| 130        | 9.73318         | 10.73588        |
| 131        | 9.67551         | 10.67938        |
| <b>132</b> | <b>9.61873</b>  | <b>10.62377</b> |

|            |                |                 |
|------------|----------------|-----------------|
| 133        | 9.56282        | 10.56903        |
| 134        | 9.50775        | 10.51514        |
| 135        | 9.45353        | 10.46209        |
| 136        | 9.40011        | 10.40985        |
| 137        | 9.34750        | 10.35841        |
| 138        | 9.29566        | 10.30774        |
| 139        | 9.24458        | 10.25784        |
| 140        | 9.19425        | 10.20869        |
| 141        | 9.14465        | 10.16026        |
| 142        | 9.09577        | 10.11255        |
| 143        | 9.04758        | 10.06554        |
| <b>144</b> | <b>9.00008</b> | <b>10.01921</b> |
| 145        | 8.95325        | 9.97355         |
| 146        | 8.90708        | 9.92855         |
| 147        | 8.86155        | 9.88420         |
| 148        | 8.81665        | 9.84047         |
| 149        | 8.77237        | 9.79736         |
| 150        | 8.72870        | 9.75486         |
| 151        | 8.68561        | 9.71295         |
| 152        | 8.64312        | 9.67162         |
| 153        | 8.60119        | 9.63087         |
| 154        | 8.55982        | 9.59067         |
| 155        | 8.51899        | 9.55102         |
| <b>156</b> | <b>8.47871</b> | <b>9.51190</b>  |
| 157        | 8.43895        | 9.47332         |
| 158        | 8.39972        | 9.43525         |
| 159        | 8.36098        | 9.39768         |
| 160        | 8.32275        | 9.36062         |
| 161        | 8.28501        | 9.32404         |
| 162        | 8.24774        | 9.28795         |
| 163        | 8.21095        | 9.25232         |
| 164        | 8.17462        | 9.21716         |
| 165        | 8.13874        | 9.18245         |
| 166        | 8.10331        | 9.14819         |
| 167        | 8.06832        | 9.11436         |
| <b>168</b> | <b>8.03376</b> | <b>9.08096</b>  |
| 169        | 7.99962        | 9.04798         |
| 170        | 7.96589        | 9.01542         |
| 171        | 7.93257        | 8.98327         |
| 172        | 7.89966        | 8.95151         |
| 173        | 7.86713        | 8.92015         |
| 174        | 7.83500        | 8.88918         |
| 175        | 7.80324        | 8.85858         |
| 176        | 7.77186        | 8.82836         |
| 177        | 7.74084        | 8.79850         |
| 178        | 7.71018        | 8.76901         |
| 179        | 7.67988        | 8.73987         |

|            |                |                |
|------------|----------------|----------------|
| <b>180</b> | <b>7.64993</b> | <b>8.71107</b> |
| 181        | 7.62033        | 8.68262        |
| 182        | 7.59106        | 8.65451        |
| 183        | 7.56212        | 8.62673        |
| 184        | 7.53351        | 8.59927        |
| 185        | 7.50522        | 8.57214        |
| 186        | 7.47724        | 8.54532        |
| 187        | 7.44958        | 8.51881        |
| 188        | 7.42222        | 8.49261        |
| 189        | 7.39517        | 8.46670        |
| 190        | 7.36841        | 8.44110        |
| 191        | 7.34194        | 8.41578        |
| <b>192</b> | <b>7.31576</b> | <b>8.39075</b> |
| 193        | 7.28987        | 8.36601        |
| 194        | 7.26425        | 8.34154        |
| 195        | 7.23890        | 8.31734        |
| 196        | 7.21383        | 8.29341        |
| 197        | 7.18902        | 8.26975        |
| 198        | 7.16447        | 8.24635        |
| 199        | 7.14018        | 8.22321        |
| 200        | 7.11615        | 8.20032        |
| 201        | 7.09236        | 8.17768        |
| 202        | 7.06883        | 8.15528        |
| 203        | 7.04553        | 8.13313        |
| <b>204</b> | <b>7.02247</b> | <b>8.11121</b> |
| 205        | 6.99965        | 8.08953        |
| 206        | 6.97707        | 8.06808        |
| 207        | 6.95471        | 8.04686        |
| 208        | 6.93257        | 8.02587        |
| 209        | 6.91066        | 8.00509        |
| 210        | 6.88897        | 7.98454        |
| 211        | 6.86749        | 7.96419        |
| 212        | 6.84623        | 7.94407        |
| 213        | 6.82518        | 7.92415        |
| 214        | 6.80433        | 7.90443        |
| 215        | 6.78369        | 7.88492        |
| <b>216</b> | <b>6.76325</b> | <b>7.86561</b> |
| 217        | 6.74300        | 7.84650        |
| 218        | 6.72296        | 7.82758        |
| 219        | 6.70310        | 7.80886        |
| 220        | 6.68344        | 7.79032        |
| 221        | 6.66396        | 7.77197        |
| 222        | 6.64467        | 7.75381        |
| 223        | 6.62557        | 7.73583        |
| 224        | 6.60664        | 7.71802        |
| 225        | 6.58789        | 7.70040        |
| 226        | 6.56932        | 7.68295        |

|            |                |                |
|------------|----------------|----------------|
| 227        | 6.55092        | 7.66567        |
| <b>228</b> | <b>6.53269</b> | <b>7.64856</b> |
| 229        | 6.51463        | 7.63162        |
| 230        | 6.49673        | 7.61484        |
| 231        | 6.47901        | 7.59823        |
| 232        | 6.46144        | 7.58178        |
| 233        | 6.44403        | 7.56549        |
| 234        | 6.42678        | 7.54935        |
| 235        | 6.40969        | 7.53337        |
| 236        | 6.39275        | 7.51755        |
| 237        | 6.37596        | 7.50187        |
| 238        | 6.35932        | 7.48634        |
| 239        | 6.34284        | 7.47097        |
| <b>240</b> | <b>6.32649</b> | <b>7.45573</b> |
| 241        | 6.31030        | 7.44064        |
| 242        | 6.29424        | 7.42569        |
| 243        | 6.27833        | 7.41088        |
| 244        | 6.26255        | 7.39621        |
| 245        | 6.24692        | 7.38168        |
| 246        | 6.23141        | 7.36728        |
| 247        | 6.21605        | 7.35302        |
| 248        | 6.20081        | 7.33888        |
| 249        | 6.18571        | 7.32488        |
| 250        | 6.17074        | 7.31100        |
| 251        | 6.15589        | 7.29725        |
| <b>252</b> | <b>6.14117</b> | <b>7.28363</b> |
| 253        | 6.12657        | 7.27013        |
| 254        | 6.11210        | 7.25675        |
| 255        | 6.09775        | 7.24349        |
| 256        | 6.08352        | 7.23036        |
| 257        | 6.06941        | 7.21734        |
| 258        | 6.05542        | 7.20443        |
| 259        | 6.04155        | 7.19165        |
| 260        | 6.02778        | 7.17897        |
| 261        | 6.01414        | 7.16641        |
| 262        | 6.00060        | 7.15396        |
| 263        | 5.98718        | 7.14162        |
| <b>264</b> | <b>5.97386</b> | <b>7.12939</b> |
| 265        | 5.96066        | 7.11727        |
| 266        | 5.94756        | 7.10525        |
| 267        | 5.93456        | 7.09333        |
| 268        | 5.92168        | 7.08153        |
| 269        | 5.90889        | 7.06982        |
| 270        | 5.89621        | 7.05821        |
| 271        | 5.88363        | 7.04671        |
| 272        | 5.87115        | 7.03530        |
| 273        | 5.85877        | 7.02399        |

|            |                |                |
|------------|----------------|----------------|
| 274        | 5.84649        | 7.01278        |
| 275        | 5.83430        | 7.00167        |
| <b>276</b> | <b>5.82221</b> | <b>6.99065</b> |
| 277        | 5.81022        | 6.97972        |
| 278        | 5.79831        | 6.96889        |
| 279        | 5.78651        | 6.95814        |
| 280        | 5.77479        | 6.94749        |
| 281        | 5.76316        | 6.93693        |
| 282        | 5.75163        | 6.92646        |
| 283        | 5.74018        | 6.91607        |
| 284        | 5.72882        | 6.90577        |
| 285        | 5.71755        | 6.89556        |
| 286        | 5.70636        | 6.88543        |
| 287        | 5.69526        | 6.87539        |
| <b>288</b> | <b>5.68425</b> | <b>6.86543</b> |
| 289        | 5.67332        | 6.85555        |
| 290        | 5.66247        | 6.84575        |
| 291        | 5.65170        | 6.83603        |
| 292        | 5.64101        | 6.82640        |
| 293        | 5.63040        | 6.81684        |
| 294        | 5.61987        | 6.80736        |
| 295        | 5.60942        | 6.79796        |
| 296        | 5.59905        | 6.78863        |
| 297        | 5.58876        | 6.77938        |
| 298        | 5.57854        | 6.77020        |
| 299        | 5.56839        | 6.76110        |
| <b>300</b> | <b>5.55832</b> | <b>6.75207</b> |
| 301        | 5.54833        | 6.74312        |
| 302        | 5.53841        | 6.73423        |
| 303        | 5.52856        | 6.72542        |
| 304        | 5.51878        | 6.71667        |
| 305        | 5.50907        | 6.70800        |
| 306        | 5.49943        | 6.69940        |
| 307        | 5.48986        | 6.69086        |
| 308        | 5.48036        | 6.68239        |
| 309        | 5.47093        | 6.67399        |
| 310        | 5.46157        | 6.66565        |
| 311        | 5.45227        | 6.65738        |
| <b>312</b> | <b>5.44304</b> | <b>6.64918</b> |
| 313        | 5.43388        | 6.64104        |
| 314        | 5.42477        | 6.63296        |
| 315        | 5.41574        | 6.62495        |
| 316        | 5.40677        | 6.61699        |
| 317        | 5.39786        | 6.60910        |
| 318        | 5.38901        | 6.60127        |
| 319        | 5.38022        | 6.59350        |
| 320        | 5.37150        | 6.58580        |

|            |                |                |
|------------|----------------|----------------|
| 321        | 5.36284        | 6.57815        |
| 322        | 5.35423        | 6.57056        |
| 323        | 5.34569        | 6.56302        |
| <b>324</b> | <b>5.33720</b> | <b>6.55555</b> |
| 325        | 5.32878        | 6.54813        |
| 326        | 5.32041        | 6.54077        |
| 327        | 5.31210        | 6.53347        |
| 328        | 5.30385        | 6.52622        |
| 329        | 5.29565        | 6.51902        |
| 330        | 5.28751        | 6.51188        |
| 331        | 5.27942        | 6.50480        |
| 332        | 5.27139        | 6.49777        |
| 333        | 5.26341        | 6.49079        |
| 334        | 5.25548        | 6.48386        |
| 335        | 5.24761        | 6.47698        |
| <b>336</b> | <b>5.23980</b> | <b>6.47016</b> |
| 337        | 5.23203        | 6.46339        |
| 338        | 5.22432        | 6.45667        |
| 339        | 5.21665        | 6.44999        |
| 340        | 5.20904        | 6.44337        |
| 341        | 5.20148        | 6.43680        |
| 342        | 5.19397        | 6.43027        |
| 343        | 5.18651        | 6.42380        |
| 344        | 5.17910        | 6.41737        |
| 345        | 5.17173        | 6.41099        |
| 346        | 5.16442        | 6.40466        |
| 347        | 5.15715        | 6.39837        |
| <b>348</b> | <b>5.14993</b> | <b>6.39213</b> |
| 349        | 5.14276        | 6.38593        |
| 350        | 5.13563        | 6.37978        |
| 351        | 5.12855        | 6.37368        |
| 352        | 5.12152        | 6.36761        |
| 353        | 5.11453        | 6.36160        |
| 354        | 5.10759        | 6.35562        |
| 355        | 5.10069        | 6.34969        |
| 356        | 5.09384        | 6.34381        |
| 357        | 5.08703        | 6.33796        |
| 358        | 5.08026        | 6.33216        |
| 359        | 5.07353        | 6.32640        |
| <b>360</b> | <b>5.06685</b> | <b>6.32068</b> |



## MONTHLY AMORTIZATION FACTOR

(under Affordable Housing)

*per P1,000 LOAN*

| TERM OF LOAN<br>(in years) | Amortization Factor |                 |
|----------------------------|---------------------|-----------------|
|                            | 4.50%               | 6.50%           |
| 1                          | 85.37852            | 86.29642        |
| 2                          | 43.64781            | 44.54625        |
| 3                          | 29.74692            | 30.64900        |
| 4                          | 22.80349            | 23.71495        |
| <b>5</b>                   | <b>18.64302</b>     | <b>19.56615</b> |
| 6                          | 15.87403            | 16.80993        |
| 7                          | 13.90016            | 14.84944        |
| 8                          | 12.42323            | 13.38623        |
| 9                          | 11.27759            | 12.25452        |
| <b>10</b>                  | <b>10.36384</b>     | <b>11.35480</b> |
| 11                         | 9.61873             | 10.62377        |
| 12                         | 9.00008             | 10.01921        |
| 13                         | 8.47871             | 9.51190         |
| 14                         | 8.03376             | 9.08096         |
| <b>15</b>                  | <b>7.64993</b>      | <b>8.71107</b>  |
| 16                         | 7.31576             | 8.39075         |
| 17                         | 7.02247             | 8.11121         |
| 18                         | 6.76325             | 7.86561         |
| 19                         | 6.53269             | 7.64856         |
| <b>20</b>                  | <b>6.32649</b>      | <b>7.45573</b>  |
| 21                         | 6.14117             | 7.28363         |
| 22                         | 5.97386             | 7.12939         |
| 23                         | 5.82221             | 6.99065         |
| 24                         | 5.68425             | 6.86543         |
| <b>25</b>                  | <b>5.55832</b>      | <b>6.75207</b>  |
| 26                         | 5.44304             | 6.64918         |
| 27                         | 5.33720             | 6.55555         |
| 28                         | 5.23980             | 6.47016         |
| 29                         | 5.14993             | 6.39213         |
| <b>30</b>                  | <b>5.06685</b>      | <b>6.32068</b>  |

## MONTHLY AMORTIZATION FACTOR

(under HDMF Circular No. 310)

*per P1,000 LOAN*

| TERM OF<br>LOAN<br><i>(in months)</i> | Interest Rate per Preferred Fixing Period |                 |                 |                 |                 |
|---------------------------------------|---|-----------------|-----------------|-----------------|-----------------|
|                                       | 3-year                                    | 5-year          | 10-year         | 15-year         | 30-year         |
|                                       | 7.985%                                    | 8.985%          | 10.000%         | 10.75%          | 12.25%          |
| 1                                     | 1,006.65417                               | 1,007.48750     | 1,008.33333     | 1,008.95833     | 1,010.20833     |
| 2                                     | 504.99614                                 | 505.62261       | 506.25864       | 506.72874       | 507.66921       |
| 3                                     | 337.77925                                 | 338.33741       | 338.90426       | 339.32331       | 340.16193       |
| 4                                     | 254.17265                                 | 254.69714       | 255.22994       | 255.62392       | 256.41261       |
| 5                                     | 204.01015                                 | 204.51484       | 205.02766       | 205.40696       | 206.16647       |
| 6                                     | 170.56972                                 | 171.06153       | 171.56139       | 171.93120       | 172.67193       |
| 7                                     | 146.68474                                 | 147.16763       | 147.65856       | 148.02184       | 148.74972       |
| 8                                     | 128.77193                                 | 129.24837       | 129.73288       | 130.09149       | 130.81022       |
| 9                                     | 114.84056                                 | 115.31220       | 115.79196       | 116.14714       | 116.85920       |
| 10                                    | 103.69620                                 | 104.16420       | 104.64038       | 104.99299       | 105.70011       |
| 11                                    | 94.57875                                  | 95.04395        | 95.51741        | 95.86807        | 96.57151        |
| <b>12</b>                             | <b>86.98149</b>                           | <b>87.44452</b> | <b>87.91589</b> | <b>88.26509</b> | <b>88.96578</b> |
| 13                                    | 80.55361                                  | 81.01495        | 81.48472        | 81.83282        | 82.53150        |
| 14                                    | 75.04452                                  | 75.50455        | 75.97311        | 76.32039        | 77.01763        |
| 15                                    | 70.27047                                  | 70.72949        | 71.19715        | 71.54384        | 72.24009        |
| 16                                    | 66.09363                                  | 66.55190        | 67.01890        | 67.36519        | 68.06082        |
| 17                                    | 62.40861                                  | 62.86633        | 63.33289        | 63.67893        | 64.37424        |
| 18                                    | 59.13345                                  | 59.59079        | 60.05708        | 60.40299        | 61.09824        |
| 19                                    | 56.20343                                  | 56.66053        | 57.12669        | 57.47258        | 58.16799        |
| 20                                    | 53.56678                                  | 54.02376        | 54.48992        | 54.83588        | 55.53163        |
| 21                                    | 51.18159                                  | 51.63855        | 52.10482        | 52.45092        | 53.14716        |
| 22                                    | 49.01357                                  | 49.47061        | 49.93706        | 50.28339        | 50.98025        |
| 23                                    | 47.03439                                  | 47.49158        | 47.95831        | 48.30491        | 49.00252        |
| <b>24</b>                             | <b>45.22045</b>                           | <b>45.67786</b> | <b>46.14493</b> | <b>46.49185</b> | <b>47.19031</b> |
| 25                                    | 43.55192                                  | 44.00961        | 44.47708        | 44.82438        | 45.52376        |
| 26                                    | 42.01202                                  | 42.47004        | 42.93796        | 43.28567        | 43.98607        |
| 27                                    | 40.58645                                  | 41.04486        | 41.51328        | 41.86144        | 42.56292        |
| 28                                    | 39.26298                                  | 39.72181        | 40.19078        | 40.53941        | 41.24203        |
| 29                                    | 38.03103                                  | 38.49032        | 38.95987        | 39.30901        | 40.01284        |
| 30                                    | 36.88145                                  | 37.34124        | 37.81141        | 38.16108        | 38.86616        |
| 31                                    | 35.80628                                  | 36.26659        | 36.73741        | 37.08764        | 37.79401        |
| 32                                    | 34.79853                                  | 35.25940        | 35.73090        | 36.08170        | 36.78940        |
| 33                                    | 33.85209                                  | 34.31353        | 34.78573        | 35.13712        | 35.84620        |
| 34                                    | 32.96153                                  | 33.42357        | 33.89650        | 34.24850        | 34.95898        |
| 35                                    | 32.12207                                  | 32.58473        | 33.05840        | 33.41103        | 34.12295        |
| <b>36</b>                             | <b>31.32945</b>                           | <b>31.79275</b> | <b>32.26719</b> | <b>32.62045</b> | <b>33.33384</b> |

|           |                 |                 |                 |                 |                 |
|-----------|-----------------|-----------------|-----------------|-----------------|-----------------|
| 37        | 30.57987        | 31.04383        | 31.51905        | 31.87297        | 32.58785        |
| 38        | 29.86993        | 30.33457        | 30.81059        | 31.16517        | 31.88156        |
| 39        | 29.19659        | 29.66192        | 30.13875        | 30.49401        | 31.21193        |
| 40        | 28.55710        | 29.02313        | 29.50079        | 29.85673        | 30.57621        |
| 41        | 27.94898        | 28.41573        | 28.89423        | 29.25086        | 29.97192        |
| 42        | 27.37000        | 27.83747        | 28.31682        | 28.67416        | 29.39680        |
| 43        | 26.81811        | 27.28632        | 27.76653        | 28.12458        | 28.84883        |
| 44        | 26.29147        | 26.76043        | 27.24152        | 27.60028        | 28.32615        |
| 45        | 25.78841        | 26.25812        | 26.74009        | 27.09958        | 27.82708        |
| 46        | 25.30737        | 25.77785        | 26.26071        | 26.62093        | 27.35008        |
| 47        | 24.84696        | 25.31821        | 25.80197        | 26.16293        | 26.89373        |
| <b>48</b> | <b>24.40588</b> | <b>24.87792</b> | <b>25.36258</b> | <b>25.72428</b> | <b>26.45675</b> |
| 49        | 23.98296        | 24.45578        | 24.94136        | 25.30381        | 26.03795        |
| 50        | 23.57710        | 24.05072        | 24.53721        | 24.90041        | 25.63624        |
| 51        | 23.18729        | 23.66172        | 24.14914        | 24.51309        | 25.25061        |
| 52        | 22.81262        | 23.28785        | 23.77621        | 24.14092        | 24.88014        |
| 53        | 22.45223        | 22.92827        | 23.41756        | 23.78304        | 24.52396        |
| 54        | 22.10531        | 22.58218        | 23.07241        | 23.43865        | 24.18129        |
| 55        | 21.77115        | 22.24883        | 22.74001        | 23.10703        | 23.85139        |
| 56        | 21.44905        | 21.92756        | 22.41969        | 22.78748        | 23.53356        |
| 57        | 21.13837        | 21.61772        | 22.11080        | 22.47937        | 23.22718        |
| 58        | 20.83854        | 21.31872        | 21.81276        | 22.18210        | 22.93165        |
| 59        | 20.54899        | 21.03001        | 21.52501        | 21.89514        | 22.64643        |
| <b>60</b> | <b>20.26922</b> | <b>20.75108</b> | <b>21.24704</b> | <b>21.61795</b> | <b>22.37099</b> |
| 61        | 19.99873        | 20.48144        | 20.97837        | 21.35007        | 22.10485        |
| 62        | 19.73709        | 20.22064        | 20.71855        | 21.09104        | 21.84757        |
| 63        | 19.48387        | 19.96828        | 20.46716        | 20.84043        | 21.59871        |
| 64        | 19.23867        | 19.72393        | 20.22379        | 20.59786        | 21.35790        |
| 65        | 19.00114        | 19.48725        | 19.98809        | 20.36295        | 21.12475        |
| 66        | 18.77090        | 19.25788        | 19.75970        | 20.13535        | 20.89891        |
| 67        | 18.54765        | 19.03549        | 19.53829        | 19.91474        | 20.68006        |
| 68        | 18.33107        | 18.81977        | 19.32356        | 19.70081        | 20.46789        |
| 69        | 18.12088        | 18.61044        | 19.11522        | 19.49326        | 20.26212        |
| 70        | 17.91679        | 18.40722        | 18.91299        | 19.29183        | 20.06245        |
| 71        | 17.71855        | 18.20985        | 18.71661        | 19.09625        | 19.86864        |
| <b>72</b> | <b>17.52592</b> | <b>18.01809</b> | <b>18.52584</b> | <b>18.90628</b> | <b>19.68044</b> |
| 73        | 17.33866        | 17.83171        | 18.34045        | 18.72169        | 19.49763        |
| 74        | 17.15656        | 17.65049        | 18.16022        | 18.54226        | 19.31997        |
| 75        | 16.97942        | 17.47422        | 17.98494        | 18.36779        | 19.14727        |
| 76        | 16.80703        | 17.30270        | 17.81443        | 18.19808        | 18.97933        |
| 77        | 16.63921        | 17.13576        | 17.64848        | 18.03294        | 18.81596        |
| 78        | 16.47579        | 16.97322        | 17.48693        | 17.87219        | 18.65699        |
| 79        | 16.31659        | 16.81490        | 17.32962        | 17.71568        | 18.50225        |
| 80        | 16.16146        | 16.66066        | 17.17637        | 17.56324        | 18.35158        |
| 81        | 16.01026        | 16.51033        | 17.02704        | 17.41472        | 18.20484        |
| 82        | 15.86282        | 16.36378        | 16.88149        | 17.26997        | 18.06186        |
| 83        | 15.71903        | 16.22087        | 16.73958        | 17.12887        | 17.92253        |

|            |                 |                 |                 |                 |                 |
|------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| <b>84</b>  | <b>15.57874</b> | <b>16.08147</b> | <b>16.60118</b> | <b>16.99127</b> | <b>17.78671</b> |
| 85         | 15.44184        | 15.94545        | 16.46617        | 16.85706        | 17.65427        |
| 86         | 15.30821        | 15.81270        | 16.33442        | 16.72612        | 17.52510        |
| 87         | 15.17773        | 15.68311        | 16.20583        | 16.59833        | 17.39908        |
| 88         | 15.05029        | 15.55656        | 16.08028        | 16.47359        | 17.27611        |
| 89         | 14.92580        | 15.43295        | 15.95768        | 16.35179        | 17.15608        |
| 90         | 14.80416        | 15.31220        | 15.83793        | 16.23284        | 17.03889        |
| 91         | 14.68526        | 15.19419        | 15.72092        | 16.11664        | 16.92445        |
| 92         | 14.56903        | 15.07885        | 15.60658        | 16.00311        | 16.81268        |
| 93         | 14.45538        | 14.96608        | 15.49481        | 15.89214        | 16.70348        |
| 94         | 14.34421        | 14.85580        | 15.38554        | 15.78367        | 16.59677        |
| 95         | 14.23547        | 14.74794        | 15.27868        | 15.67762        | 16.49247        |
| <b>96</b>  | <b>14.12906</b> | <b>14.64242</b> | <b>15.17416</b> | <b>15.57390</b> | <b>16.39051</b> |
| 97         | 14.02491        | 14.53917        | 15.07191        | 15.47245        | 16.29082        |
| 98         | 13.92297        | 14.43811        | 14.97186        | 15.37320        | 16.19332        |
| 99         | 13.82316        | 14.33919        | 14.87393        | 15.27607        | 16.09795        |
| 100        | 13.72541        | 14.24233        | 14.77807        | 15.18102        | 16.00464        |
| 101        | 13.62967        | 14.14748        | 14.68422        | 15.08796        | 15.91333        |
| 102        | 13.53587        | 14.05457        | 14.59231        | 14.99685        | 15.82397        |
| 103        | 13.44397        | 13.96355        | 14.50229        | 14.90763        | 15.73649        |
| 104        | 13.35390        | 13.87437        | 14.41411        | 14.82025        | 15.65084        |
| 105        | 13.26561        | 13.78697        | 14.32770        | 14.73464        | 15.56698        |
| 106        | 13.17905        | 13.70130        | 14.24303        | 14.65076        | 15.48484        |
| 107        | 13.09418        | 13.61731        | 14.16004        | 14.56857        | 15.40438        |
| <b>108</b> | <b>13.01094</b> | <b>13.53496</b> | <b>14.07869</b> | <b>14.48801</b> | <b>15.32555</b> |
| 109        | 12.92930        | 13.45420        | 13.99892        | 14.40904        | 15.24831        |
| 110        | 12.84920        | 13.37499        | 13.92070        | 14.33162        | 15.17261        |
| 111        | 12.77061        | 13.29728        | 13.84399        | 14.25570        | 15.09842        |
| 112        | 12.69348        | 13.22104        | 13.76874        | 14.18124        | 15.02568        |
| 113        | 12.61778        | 13.14623        | 13.69492        | 14.10821        | 14.95437        |
| 114        | 12.54347        | 13.07280        | 13.62249        | 14.03656        | 14.88444        |
| 115        | 12.47052        | 13.00073        | 13.55140        | 13.96627        | 14.81586        |
| 116        | 12.39888        | 12.92997        | 13.48164        | 13.89729        | 14.74859        |
| 117        | 12.32852        | 12.86050        | 13.41315        | 13.82959        | 14.68260        |
| 118        | 12.25942        | 12.79228        | 13.34592        | 13.76314        | 14.61786        |
| 119        | 12.19153        | 12.72528        | 13.27990        | 13.69791        | 14.55433        |
| <b>120</b> | <b>12.12483</b> | <b>12.65946</b> | <b>13.21507</b> | <b>13.63387</b> | <b>14.49199</b> |
| 121        | 12.05930        | 12.59481        | 13.15140        | 13.57098        | 14.43079        |
| 122        | 11.99489        | 12.53128        | 13.08886        | 13.50922        | 14.37073        |
| 123        | 11.93159        | 12.46886        | 13.02742        | 13.44856        | 14.31176        |
| 124        | 11.86937        | 12.40751        | 12.96706        | 13.38897        | 14.25386        |
| 125        | 11.80819        | 12.34721        | 12.90774        | 13.33044        | 14.19701        |
| 126        | 11.74804        | 12.28794        | 12.84945        | 13.27292        | 14.14117        |
| 127        | 11.68889        | 12.22967        | 12.79215        | 13.21640        | 14.08633        |
| 128        | 11.63072        | 12.17238        | 12.73583        | 13.16086        | 14.03246        |
| 129        | 11.57351        | 12.11603        | 12.68047        | 13.10627        | 13.97954        |
| 130        | 11.51722        | 12.06063        | 12.62604        | 13.05261        | 13.92755        |

|            |                 |                 |                 |                 |                 |
|------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| 131        | 11.46185        | 12.00613        | 12.57251        | 12.99986        | 13.87646        |
| <b>132</b> | <b>11.40737</b> | <b>11.95252</b> | <b>12.51988</b> | <b>12.94799</b> | <b>13.82626</b> |
| 133        | 11.35376        | 11.89978        | 12.46811        | 12.89700        | 13.77692        |
| 134        | 11.30100        | 11.84790        | 12.41719        | 12.84685        | 13.72842        |
| 135        | 11.24908        | 11.79684        | 12.36710        | 12.79752        | 13.68075        |
| 136        | 11.19796        | 11.74660        | 12.31783        | 12.74901        | 13.63389        |
| 137        | 11.14764        | 11.69715        | 12.26934        | 12.70129        | 13.58781        |
| 138        | 11.09811        | 11.64847        | 12.22164        | 12.65435        | 13.54251        |
| 139        | 11.04933        | 11.60056        | 12.17469        | 12.60816        | 13.49796        |
| 140        | 11.00129        | 11.55340        | 12.12849        | 12.56272        | 13.45415        |
| 141        | 10.95399        | 11.50696        | 12.08301        | 12.51800        | 13.41106        |
| 142        | 10.90740        | 11.46123        | 12.03824        | 12.47399        | 13.36867        |
| 143        | 10.86151        | 11.41621        | 11.99417        | 12.43068        | 13.32698        |
| <b>144</b> | <b>10.81630</b> | <b>11.37186</b> | <b>11.95078</b> | <b>12.38804</b> | <b>13.28597</b> |
| 145        | 10.77177        | 11.32818        | 11.90806        | 12.34608        | 13.24561        |
| 146        | 10.72788        | 11.28516        | 11.86599        | 12.30476        | 13.20591        |
| 147        | 10.68465        | 11.24279        | 11.82457        | 12.26408        | 13.16684        |
| 148        | 10.64204        | 11.20103        | 11.78377        | 12.22403        | 13.12839        |
| 149        | 10.60004        | 11.15990        | 11.74358        | 12.18459        | 13.09055        |
| 150        | 10.55866        | 11.11937        | 11.70400        | 12.14576        | 13.05331        |
| 151        | 10.51786        | 11.07943        | 11.66500        | 12.10751        | 13.01665        |
| 152        | 10.47765        | 11.04007        | 11.62659        | 12.06984        | 12.98057        |
| 153        | 10.43800        | 11.00128        | 11.58874        | 12.03273        | 12.94504        |
| 154        | 10.39891        | 10.96304        | 11.55145        | 11.99617        | 12.91007        |
| 155        | 10.36037        | 10.92535        | 11.51470        | 11.96016        | 12.87563        |
| <b>156</b> | <b>10.32237</b> | <b>10.88820</b> | <b>11.47848</b> | <b>11.92469</b> | <b>12.84173</b> |
| 157        | 10.28489        | 10.85157        | 11.44279        | 11.88973        | 12.80834        |
| 158        | 10.24793        | 10.81546        | 11.40761        | 11.85529        | 12.77546        |
| 159        | 10.21147        | 10.77985        | 11.37294        | 11.82134        | 12.74308        |
| 160        | 10.17552        | 10.74473        | 11.33876        | 11.78790        | 12.71118        |
| 161        | 10.14005        | 10.71011        | 11.30506        | 11.75493        | 12.67977        |
| 162        | 10.10505        | 10.67596        | 11.27184        | 11.72244        | 12.64882        |
| 163        | 10.07053        | 10.64228        | 11.23909        | 11.69041        | 12.61834        |
| 164        | 10.03647        | 10.60906        | 11.20679        | 11.65884        | 12.58831        |
| 165        | 10.00286        | 10.57629        | 11.17495        | 11.62772        | 12.55872        |
| 166        | 9.96970         | 10.54396        | 11.14354        | 11.59704        | 12.52957        |
| 167        | 9.93697         | 10.51207        | 11.11257        | 11.56679        | 12.50084        |
| <b>168</b> | <b>9.90467</b>  | <b>10.48061</b> | <b>11.08203</b> | <b>11.53696</b> | <b>12.47254</b> |
| 169        | 9.87279         | 10.44956        | 11.05190        | 11.50755        | 12.44465        |
| 170        | 9.84132         | 10.41893        | 11.02218        | 11.47855        | 12.41716        |
| 171        | 9.81026         | 10.38871        | 10.99287        | 11.44995        | 12.39007        |
| 172        | 9.77960         | 10.35888        | 10.96395        | 11.42174        | 12.36337        |
| 173        | 9.74933         | 10.32944        | 10.93542        | 11.39392        | 12.33705        |
| 174        | 9.71945         | 10.30038        | 10.90727        | 11.36649        | 12.31111        |
| 175        | 9.68994         | 10.27170        | 10.87950        | 11.33942        | 12.28553        |
| 176        | 9.66081         | 10.24339        | 10.85210        | 11.31272        | 12.26032        |
| 177        | 9.63204         | 10.21545        | 10.82506        | 11.28639        | 12.23547        |

|            |                |                 |                 |                 |                 |
|------------|----------------|-----------------|-----------------|-----------------|-----------------|
| 178        | 9.60363        | 10.18787        | 10.79838        | 11.26040        | 12.21097        |
| 179        | 9.57557        | 10.16063        | 10.77204        | 11.23477        | 12.18681        |
| <b>180</b> | <b>9.54786</b> | <b>10.13374</b> | <b>10.74605</b> | <b>11.20948</b> | <b>12.16299</b> |
| 181        | 9.52050        | 10.10720        | 10.72040        | 11.18453        | 12.13950        |
| 182        | 9.49346        | 10.08098        | 10.69508        | 11.15990        | 12.11634        |
| 183        | 9.46676        | 10.05510        | 10.67009        | 11.13560        | 12.09349        |
| 184        | 9.44039        | 10.02954        | 10.64542        | 11.11163        | 12.07097        |
| 185        | 9.41433        | 10.00430        | 10.62106        | 11.08796        | 12.04875        |
| 186        | 9.38859        | 9.97937         | 10.59702        | 11.06461        | 12.02684        |
| 187        | 9.36315        | 9.95475         | 10.57329        | 11.04156        | 12.00523        |
| 188        | 9.33802        | 9.93043         | 10.54985        | 11.01881        | 11.98392        |
| 189        | 9.31319        | 9.90641         | 10.52671        | 10.99635        | 11.96289        |
| 190        | 9.28866        | 9.88268         | 10.50386        | 10.97418        | 11.94215        |
| 191        | 9.26441        | 9.85924         | 10.48130        | 10.95230        | 11.92169        |
| <b>192</b> | <b>9.24045</b> | <b>9.83609</b>  | <b>10.45902</b> | <b>10.93070</b> | <b>11.90150</b> |
| 193        | 9.21677        | 9.81321         | 10.43702        | 10.90937        | 11.88159        |
| 194        | 9.19337        | 9.79061         | 10.41529        | 10.88832        | 11.86194        |
| 195        | 9.17024        | 9.76828         | 10.39383        | 10.86753        | 11.84255        |
| 196        | 9.14738        | 9.74621         | 10.37263        | 10.84700        | 11.82343        |
| 197        | 9.12478        | 9.72441         | 10.35169        | 10.82674        | 11.80455        |
| 198        | 9.10244        | 9.70287         | 10.33102        | 10.80673        | 11.78593        |
| 199        | 9.08035        | 9.68158         | 10.31059        | 10.78696        | 11.76755        |
| 200        | 9.05852        | 9.66054         | 10.29041        | 10.76745        | 11.74942        |
| 201        | 9.03693        | 9.63975         | 10.27048        | 10.74818        | 11.73152        |
| 202        | 9.01559        | 9.61920         | 10.25078        | 10.72914        | 11.71386        |
| 203        | 8.99450        | 9.59889         | 10.23133        | 10.71035        | 11.69643        |
| <b>204</b> | <b>8.97363</b> | <b>9.57882</b>  | <b>10.21210</b> | <b>10.69178</b> | <b>11.67923</b> |
| 205        | 8.95300        | 9.55897         | 10.19311        | 10.67344        | 11.66225        |
| 206        | 8.93260        | 9.53936         | 10.17435        | 10.65533        | 11.64548        |
| 207        | 8.91243        | 9.51997         | 10.15580        | 10.63744        | 11.62894        |
| 208        | 8.89248        | 9.50081         | 10.13748        | 10.61977        | 11.61261        |
| 209        | 8.87276        | 9.48186         | 10.11938        | 10.60231        | 11.59649        |
| 210        | 8.85324        | 9.46313         | 10.10148        | 10.58506        | 11.58058        |
| 211        | 8.83395        | 9.44461         | 10.08380        | 10.56802        | 11.56487        |
| 212        | 8.81486        | 9.42629         | 10.06633        | 10.55119        | 11.54936        |
| 213        | 8.79598        | 9.40819         | 10.04905        | 10.53456        | 11.53405        |
| 214        | 8.77730        | 9.39029         | 10.03198        | 10.51813        | 11.51893        |
| 215        | 8.75883        | 9.37259         | 10.01511        | 10.50189        | 11.50401        |
| <b>216</b> | <b>8.74056</b> | <b>9.35508</b>  | <b>9.99844</b>  | <b>10.48585</b> | <b>11.48927</b> |
| 217        | 8.72248        | 9.33777         | 9.98195         | 10.47000        | 11.47472        |
| 218        | 8.70459        | 9.32065         | 9.96566         | 10.45433        | 11.46035        |
| 219        | 8.68690        | 9.30373         | 9.94955         | 10.43886        | 11.44617        |
| 220        | 8.66939        | 9.28698         | 9.93363         | 10.42356        | 11.43216        |
| 221        | 8.65207        | 9.27043         | 9.91789         | 10.40845        | 11.41833        |
| 222        | 8.63493        | 9.25405         | 9.90233         | 10.39351        | 11.40467        |
| 223        | 8.61798        | 9.23785         | 9.88694         | 10.37874        | 11.39118        |
| 224        | 8.60120        | 9.22183         | 9.87173         | 10.36415        | 11.37786        |

|            |                |                |                |                 |                 |
|------------|----------------|----------------|----------------|-----------------|-----------------|
| 225        | 8.58459        | 9.20598        | 9.85670        | 10.34973        | 11.36470        |
| 226        | 8.56816        | 9.19031        | 9.84183        | 10.33548        | 11.35170        |
| 227        | 8.55190        | 9.17480        | 9.82713        | 10.32139        | 11.33887        |
| <b>228</b> | <b>8.53581</b> | <b>9.15946</b> | <b>9.81259</b> | <b>10.30747</b> | <b>11.32620</b> |
| 229        | 8.51988        | 9.14428        | 9.79821        | 10.29370        | 11.31368        |
| 230        | 8.50412        | 9.12927        | 9.78400        | 10.28010        | 11.30131        |
| 231        | 8.48852        | 9.11442        | 9.76995        | 10.26665        | 11.28910        |
| 232        | 8.47308        | 9.09972        | 9.75605        | 10.25335        | 11.27703        |
| 233        | 8.45780        | 9.08519        | 9.74230        | 10.24021        | 11.26511        |
| 234        | 8.44267        | 9.07080        | 9.72871        | 10.22722        | 11.25334        |
| 235        | 8.42770        | 9.05657        | 9.71526        | 10.21437        | 11.24171        |
| 236        | 8.41288        | 9.04249        | 9.70196        | 10.20167        | 11.23023        |
| 237        | 8.39821        | 9.02855        | 9.68881        | 10.18911        | 11.21888        |
| 238        | 8.38368        | 9.01476        | 9.67581        | 10.17670        | 11.20767        |
| 239        | 8.36930        | 9.00112        | 9.66294        | 10.16443        | 11.19659        |
| <b>240</b> | <b>8.35507</b> | <b>8.98761</b> | <b>9.65022</b> | <b>10.15229</b> | <b>11.18565</b> |
| 241        | 8.34097        | 8.97425        | 9.63763        | 10.14029        | 11.17484        |
| 242        | 8.32702        | 8.96103        | 9.62518        | 10.12842        | 11.16415        |
| 243        | 8.31321        | 8.94794        | 9.61286        | 10.11669        | 11.15360        |
| 244        | 8.29953        | 8.93499        | 9.60068        | 10.10509        | 11.14317        |
| 245        | 8.28598        | 8.92217        | 9.58863        | 10.09362        | 11.13287        |
| 246        | 8.27257        | 8.90948        | 9.57671        | 10.08227        | 11.12269        |
| 247        | 8.25930        | 8.89693        | 9.56491        | 10.07106        | 11.11263        |
| 248        | 8.24615        | 8.88450        | 9.55324        | 10.05996        | 11.10270        |
| 249        | 8.23313        | 8.87219        | 9.54170        | 10.04899        | 11.09288        |
| 250        | 8.22023        | 8.86002        | 9.53028        | 10.03814        | 11.08317        |
| 251        | 8.20746        | 8.84796        | 9.51898        | 10.02741        | 11.07358        |
| <b>252</b> | <b>8.19482</b> | <b>8.83603</b> | <b>9.50780</b> | <b>10.01679</b> | <b>11.06410</b> |
| 253        | 8.18230        | 8.82422        | 9.49674        | 10.00630        | 11.05474        |
| 254        | 8.16990        | 8.81253        | 9.48579        | 9.99591         | 11.04549        |
| 255        | 8.15761        | 8.80095        | 9.47496        | 9.98564         | 11.03634        |
| 256        | 8.14545        | 8.78949        | 9.46425        | 9.97549         | 11.02730        |
| 257        | 8.13340        | 8.77815        | 9.45365        | 9.96544         | 11.01837        |
| 258        | 8.12146        | 8.76692        | 9.44315        | 9.95550         | 11.00954        |
| 259        | 8.10964        | 8.75580        | 9.43277        | 9.94567         | 11.00082        |
| 260        | 8.09793        | 8.74479        | 9.42250        | 9.93595         | 10.99219        |
| 261        | 8.08634        | 8.73389        | 9.41233        | 9.92633         | 10.98367        |
| 262        | 8.07485        | 8.72310        | 9.40227        | 9.91682         | 10.97525        |
| 263        | 8.06347        | 8.71242        | 9.39231        | 9.90741         | 10.96692        |
| <b>264</b> | <b>8.05220</b> | <b>8.70184</b> | <b>9.38246</b> | <b>9.89810</b>  | <b>10.95869</b> |
| 265        | 8.04103        | 8.69136        | 9.37271        | 9.88889         | 10.95056        |
| 266        | 8.02997        | 8.68099        | 9.36306        | 9.87977         | 10.94252        |
| 267        | 8.01901        | 8.67072        | 9.35350        | 9.87076         | 10.93457        |
| 268        | 8.00815        | 8.66054        | 9.34405        | 9.86184         | 10.92672        |
| 269        | 7.99739        | 8.65047        | 9.33469        | 9.85302         | 10.91895        |
| 270        | 7.98674        | 8.64050        | 9.32543        | 9.84429         | 10.91128        |
| 271        | 7.97618        | 8.63062        | 9.31627        | 9.83565         | 10.90369        |

|            |                |                |                |                |                 |
|------------|----------------|----------------|----------------|----------------|-----------------|
| 272        | 7.96572        | 8.62084        | 9.30719        | 9.82711        | 10.89619        |
| 273        | 7.95535        | 8.61115        | 9.29821        | 9.81865        | 10.88877        |
| 274        | 7.94508        | 8.60156        | 9.28933        | 9.81029        | 10.88145        |
| 275        | 7.93491        | 8.59206        | 9.28053        | 9.80201        | 10.87420        |
| <b>276</b> | <b>7.92482</b> | <b>8.58265</b> | <b>9.27182</b> | <b>9.79382</b> | <b>10.86704</b> |
| 277        | 7.91483        | 8.57333        | 9.26320        | 9.78572        | 10.85996        |
| 278        | 7.90493        | 8.56410        | 9.25466        | 9.77770        | 10.85295        |
| 279        | 7.89512        | 8.55496        | 9.24621        | 9.76977        | 10.84603        |
| 280        | 7.88540        | 8.54590        | 9.23785        | 9.76192        | 10.83919        |
| 281        | 7.87577        | 8.53694        | 9.22957        | 9.75415        | 10.83243        |
| 282        | 7.86622        | 8.52805        | 9.22137        | 9.74646        | 10.82574        |
| 283        | 7.85676        | 8.51925        | 9.21326        | 9.73885        | 10.81913        |
| 284        | 7.84739        | 8.51054        | 9.20523        | 9.73132        | 10.81259        |
| 285        | 7.83810        | 8.50190        | 9.19727        | 9.72387        | 10.80613        |
| 286        | 7.82889        | 8.49335        | 9.18940        | 9.71650        | 10.79973        |
| 287        | 7.81976        | 8.48488        | 9.18160        | 9.70921        | 10.79342        |
| <b>288</b> | <b>7.81072</b> | <b>8.47649</b> | <b>9.17389</b> | <b>9.70199</b> | <b>10.78717</b> |
| 289        | 7.80176        | 8.46818        | 9.16625        | 9.69484        | 10.78099        |
| 290        | 7.79287        | 8.45994        | 9.15868        | 9.68777        | 10.77488        |
| 291        | 7.78407        | 8.45179        | 9.15119        | 9.68077        | 10.76884        |
| 292        | 7.77534        | 8.44370        | 9.14377        | 9.67384        | 10.76287        |
| 293        | 7.76669        | 8.43570        | 9.13643        | 9.66699        | 10.75697        |
| 294        | 7.75812        | 8.42777        | 9.12916        | 9.66020        | 10.75113        |
| 295        | 7.74962        | 8.41991        | 9.12196        | 9.65349        | 10.74535        |
| 296        | 7.74119        | 8.41212        | 9.11483        | 9.64684        | 10.73965        |
| 297        | 7.73284        | 8.40441        | 9.10777        | 9.64026        | 10.73400        |
| 298        | 7.72457        | 8.39677        | 9.10078        | 9.63375        | 10.72842        |
| 299        | 7.71636        | 8.38920        | 9.09386        | 9.62731        | 10.72290        |
| <b>300</b> | <b>7.70823</b> | <b>8.38169</b> | <b>9.08701</b> | <b>9.62093</b> | <b>10.71744</b> |
| 301        | 7.70017        | 8.37426        | 9.08022        | 9.61461        | 10.71204        |
| 302        | 7.69217        | 8.36690        | 9.07350        | 9.60836        | 10.70670        |
| 303        | 7.68425        | 8.35960        | 9.06684        | 9.60218        | 10.70142        |
| 304        | 7.67639        | 8.35237        | 9.06025        | 9.59605        | 10.69620        |
| 305        | 7.66861        | 8.34521        | 9.05373        | 9.58999        | 10.69104        |
| 306        | 7.66089        | 8.33811        | 9.04726        | 9.58399        | 10.68593        |
| 307        | 7.65323        | 8.33107        | 9.04086        | 9.57805        | 10.68088        |
| 308        | 7.64564        | 8.32410        | 9.03452        | 9.57217        | 10.67589        |
| 309        | 7.63812        | 8.31720        | 9.02824        | 9.56635        | 10.67095        |
| 310        | 7.63066        | 8.31035        | 9.02203        | 9.56059        | 10.66606        |
| 311        | 7.62327        | 8.30357        | 9.01587        | 9.55489        | 10.66123        |
| <b>312</b> | <b>7.61594</b> | <b>8.29685</b> | <b>9.00977</b> | <b>9.54924</b> | <b>10.65646</b> |
| 313        | 7.60867        | 8.29019        | 9.00373        | 9.54365        | 10.65173        |
| 314        | 7.60146        | 8.28359        | 8.99775        | 9.53812        | 10.64706        |
| 315        | 7.59431        | 8.27705        | 8.99182        | 9.53264        | 10.64244        |
| 316        | 7.58723        | 8.27057        | 8.98595        | 9.52722        | 10.63787        |
| 317        | 7.58020        | 8.26415        | 8.98014        | 9.52185        | 10.63334        |
| 318        | 7.57323        | 8.25778        | 8.97439        | 9.51654        | 10.62887        |



|            |                |                |                |                |                 |
|------------|----------------|----------------|----------------|----------------|-----------------|
| 319        | 7.56633        | 8.25147        | 8.96868        | 9.51127        | 10.62445        |
| 320        | 7.55948        | 8.24522        | 8.96304        | 9.50606        | 10.62007        |
| 321        | 7.55268        | 8.23902        | 8.95744        | 9.50091        | 10.61575        |
| 322        | 7.54595        | 8.23288        | 8.95190        | 9.49580        | 10.61147        |
| 323        | 7.53927        | 8.22680        | 8.94641        | 9.49074        | 10.60724        |
| <b>324</b> | <b>7.53265</b> | <b>8.22076</b> | <b>8.94098</b> | <b>9.48574</b> | <b>10.60305</b> |
| 325        | 7.52608        | 8.21478        | 8.93559        | 9.48078        | 10.59891        |
| 326        | 7.51957        | 8.20886        | 8.93026        | 9.47588        | 10.59481        |
| 327        | 7.51311        | 8.20299        | 8.92497        | 9.47102        | 10.59076        |
| 328        | 7.50670        | 8.19716        | 8.91974        | 9.46621        | 10.58675        |
| 329        | 7.50035        | 8.19139        | 8.91456        | 9.46144        | 10.58279        |
| 330        | 7.49405        | 8.18568        | 8.90942        | 9.45673        | 10.57887        |
| 331        | 7.48780        | 8.18001        | 8.90433        | 9.45206        | 10.57499        |
| 332        | 7.48161        | 8.17439        | 8.89929        | 9.44744        | 10.57115        |
| 333        | 7.47546        | 8.16882        | 8.89430        | 9.44286        | 10.56736        |
| 334        | 7.46937        | 8.16330        | 8.88936        | 9.43833        | 10.56360        |
| 335        | 7.46332        | 8.15783        | 8.88446        | 9.43384        | 10.55989        |
| <b>336</b> | <b>7.45733</b> | <b>8.15240</b> | <b>8.87960</b> | <b>9.42940</b> | <b>10.55621</b> |
| 337        | 7.45139        | 8.14703        | 8.87480        | 9.42499        | 10.55258        |
| 338        | 7.44549        | 8.14170        | 8.87003        | 9.42064        | 10.54899        |
| 339        | 7.43964        | 8.13641        | 8.86531        | 9.41632        | 10.54543        |
| 340        | 7.43384        | 8.13118        | 8.86064        | 9.41205        | 10.54191        |
| 341        | 7.42809        | 8.12598        | 8.85601        | 9.40782        | 10.53843        |
| 342        | 7.42238        | 8.12084        | 8.85142        | 9.40363        | 10.53499        |
| 343        | 7.41672        | 8.11574        | 8.84687        | 9.39948        | 10.53158        |
| 344        | 7.41111        | 8.11068        | 8.84237        | 9.39537        | 10.52821        |
| 345        | 7.40554        | 8.10566        | 8.83791        | 9.39131        | 10.52488        |
| 346        | 7.40001        | 8.10069        | 8.83349        | 9.38728        | 10.52159        |
| 347        | 7.39454        | 8.09577        | 8.82911        | 9.38329        | 10.51832        |
| <b>348</b> | <b>7.38910</b> | <b>8.09088</b> | <b>8.82477</b> | <b>9.37934</b> | <b>10.51510</b> |
| 349        | 7.38371        | 8.08604        | 8.82047        | 9.37543        | 10.51190        |
| 350        | 7.37836        | 8.08124        | 8.81621        | 9.37155        | 10.50875        |
| 351        | 7.37306        | 8.07648        | 8.81199        | 9.36772        | 10.50562        |
| 352        | 7.36780        | 8.07176        | 8.80781        | 9.36392        | 10.50253        |
| 353        | 7.36258        | 8.06708        | 8.80367        | 9.36015        | 10.49947        |
| 354        | 7.35740        | 8.06244        | 8.79956        | 9.35643        | 10.49645        |
| 355        | 7.35226        | 8.05784        | 8.79550        | 9.35274        | 10.49346        |
| 356        | 7.34717        | 8.05329        | 8.79147        | 9.34908        | 10.49050        |
| 357        | 7.34211        | 8.04877        | 8.78748        | 9.34546        | 10.48757        |
| 358        | 7.33710        | 8.04428        | 8.78352        | 9.34188        | 10.48467        |
| 359        | 7.33213        | 8.03984        | 8.77960        | 9.33833        | 10.48180        |
| <b>360</b> | <b>7.32719</b> | <b>8.03544</b> | <b>8.77572</b> | <b>9.33481</b> | <b>10.47896</b> |

## MONTHLY AMORTIZATION FACTOR

(under HDMF Circular No. 310)

*per P1,000 LOAN*

| TERM OF<br>LOAN<br><i>(in years)</i> | Interest Rate per Preferred Fixing Period |                 |                 |                 |                 |
|--------------------------------------|---|-----------------|-----------------|-----------------|-----------------|
|                                      | 3-year                                    | 5-year          | 10-year         | 15-year         | 30-year         |
|                                      | 7.985%                                    | 8.985%          | 10.000%         | 10.75%          | 12.25%          |
| 1                                    | 86.98149                                  | 87.44452        | 87.91589        | 88.26509        | 88.96578        |
| 2                                    | 45.22045                                  | 45.67786        | 46.14493        | 46.49185        | 47.19031        |
| 3                                    | 31.32945                                  | 31.79275        | 32.26719        | 32.62045        | 33.33384        |
| 4                                    | 24.40588                                  | 24.87792        | 25.36258        | 25.72428        | 26.45675        |
| <b>5</b>                             | <b>20.26922</b>                           | <b>20.75108</b> | <b>21.24704</b> | <b>21.61795</b> | <b>22.37099</b> |
| 6                                    | 17.52592                                  | 18.01809        | 18.52584        | 18.90628        | 19.68044        |
| 7                                    | 15.57874                                  | 16.08147        | 16.60118        | 16.99127        | 17.78671        |
| 8                                    | 14.12906                                  | 14.64242        | 15.17416        | 15.57390        | 16.39051        |
| 9                                    | 13.01094                                  | 13.53496        | 14.07869        | 14.48801        | 15.32555        |
| <b>10</b>                            | <b>12.12483</b>                           | <b>12.65946</b> | <b>13.21507</b> | <b>13.63387</b> | <b>14.49199</b> |
| 11                                   | 11.40737                                  | 11.95252        | 12.51988        | 12.94799        | 13.82626        |
| 12                                   | 10.81630                                  | 11.37186        | 11.95078        | 12.38804        | 13.28597        |
| 13                                   | 10.32237                                  | 10.88820        | 11.47848        | 11.92469        | 12.84173        |
| 14                                   | 9.90467                                   | 10.48061        | 11.08203        | 11.53696        | 12.47254        |
| <b>15</b>                            | <b>9.54786</b>                            | <b>10.13374</b> | <b>10.74605</b> | <b>11.20948</b> | <b>12.16299</b> |
| 16                                   | 9.24045                                   | 9.83609         | 10.45902        | 10.93070        | 11.90150        |
| 17                                   | 8.97363                                   | 9.57882         | 10.21210        | 10.69178        | 11.67923        |
| 18                                   | 8.74056                                   | 9.35508         | 9.99844         | 10.48585        | 11.48927        |
| 19                                   | 8.53581                                   | 9.15946         | 9.81259         | 10.30747        | 11.32620        |
| <b>20</b>                            | <b>8.35507</b>                            | <b>8.98761</b>  | <b>9.65022</b>  | <b>10.15229</b> | <b>11.18565</b> |
| 21                                   | 8.19482                                   | 8.83603         | 9.50780         | 10.01679        | 11.06410        |
| 22                                   | 8.05220                                   | 8.70184         | 9.38246         | 9.89810         | 10.95869        |
| 23                                   | 7.92482                                   | 8.58265         | 9.27182         | 9.79382         | 10.86704        |
| 24                                   | 7.81072                                   | 8.47649         | 9.17389         | 9.70199         | 10.78717        |
| <b>25</b>                            | <b>7.70823</b>                            | <b>8.38169</b>  | <b>9.08701</b>  | <b>9.62093</b>  | <b>10.71744</b> |
| 26                                   | 7.61594                                   | 8.29685         | 9.00977         | 9.54924         | 10.65646        |
| 27                                   | 7.53265                                   | 8.22076         | 8.94098         | 9.48574         | 10.60305        |
| 28                                   | 7.45733                                   | 8.15240         | 8.87960         | 9.42940         | 10.55621        |
| 29                                   | 7.38910                                   | 8.09088         | 8.82477         | 9.37934         | 10.51510        |
| <b>30</b>                            | <b>7.32719</b>                            | <b>8.03544</b>  | <b>8.77572</b>  | <b>9.33481</b>  | <b>10.47896</b> |