



Republic of the Philippines
Department of Education
MIMAROPA REGION

SCHOOLS DIVISION OF OCCIDENTAL MINDORO

DEP-ED OCCIDENTAL MINDORO
RELEASED
DATE: FEB 21 2022
DIVISION OFFICE
MAMBURAO

Office of the Schools Division Superintendent

DIVISION MEMORANDUM

No. **000060** s. 2022

To : OIC – Office of the Assistant Schools Division Superintendent
Chief Education Supervisor, CID and SGOD
Education Program Supervisors
Public Schools District Supervisors
Public Elementary and Secondary School Heads
All Others Concerned

From : **LYNN G. MENDOZA**
Assistant Schools Division Superintendent
Officer-in-Charge
Office of the Schools Division Superintendent

By the authority of OIC-SDS,

DENNIS MICHAEL G. ABELEDA, PhD
Administrative Officer V

Subject: **DISSEMINATION OF DEPED ORDER NO 3, S. 2022**
(Amendment and Additional Provision to DepEd Order Nos. 36, s 2007 and 37, s. 2018 (Prescribing the Maximum Loanable Amount and Delegation of Approving Authorities under DepEd Provident Fund Program)

Date : **February 21, 2022**

Attached is DepEd Order No. 3, s. 2022 with the same title, contents of which are self explanatory.

Concerns regarding the provisions of this DepEd Order may be coursed through the Accounting and Budget Section – Finance Unit.

For information and guidance.



✉ Brgy. Payompon, Mamburao, Occidental Mindoro
☎ 0906-550-1840/0929-630-1538
✉ occidental.mindoro@deped.gov.ph
📌 DepEd Tayo Occidental Mindoro



Republic of the Philippines
Department of Education

17 FEB 2022

DepEd ORDER
No. 003, s. 2022

**AMENDMENT AND ADDITIONAL PROVISION TO DEPED ORDER
NOS. 36, s. 2007 and 037, s. 2018**
(Prescribing the Maximum Loanable Amount and Delegation of Approving
Authorities under DepEd Provident Fund Program)

To: Undersecretaries
Assistant Secretaries
Bureau and Service Directors
Regional Directors
Schools Division Superintendents
All Others Concerned

1. In view of the clamor of the Department of Education (DepEd) Regional Provident Fund (PF) Chapters to increase the ceilings on PF loans to assist DepEd personnel on their financial needs, below are the ceilings for each type of PF loan to be offered to them, as amendment to Paragraphs 1.b and 2.iv of DepEd Order (DO) No. 36, s. 2007 titled, Amendments and Addendum to DepEd Order No. 12, s. 2004 (Revised Implementing Guidelines for the DepEd Provident Fund).

| Type | Ceiling | |
|--|-------------|-------------|
| | From | To |
| a. Multi-Purpose Loan | P100,000.00 | P100,000.00 |
| b. Additional Loan (for extreme cases) | P100,000.00 | P200,000.00 |

2. The contractual interest rate for both types of PF loans shall be 6% per annum and may be paid from one to five years, depending on the capacity to pay by DepEd borrower which is subject to the net take-home pay requirement set under the Authorized Deductions, General Provisions of the Annual General Appropriations Act. Please refer to the enclosed matrix of monthly amortizations per amount of loan to be applied by DepEd personnel.

3. Moreover, the approving authorities for the approval of said loans per PF Chapter, as additional provision to DO 037, s. 2018 titled, Amendment and Additional Provision to DepEd Order Nos. 12, s. 2004; 36 s. 2007; and 52, s. 2017 (Revised Implementing Guidelines for DepEd Provident Fund), shall be as follows:

| PF Chapter | Multi-Purpose Loan | | Additional Loan | |
|-----------------|-------------------------------------|----------------------------|-------------------------------------|----------------------------|
| | Recommending Approval | Approval | Recommending Approval | Approval |
| Central Office | Head, PF NBT Secretariat | Undersecretary for Finance | Head, PF NBT Secretariat | Undersecretary for Finance |
| Regional Office | Head, Regional PF Board Secretariat | Regional Director | Head, Regional PF Board Secretariat | Regional Director |

| PF Chapter | Multi-Purpose Loan | | Additional Loan | |
|-------------------------|---|---------------------------------|---|-------------------|
| | Recommending Approval | Approval | Recommending Approval | Approval |
| Schools Division Office | Head, Schools Division PF Board Secretariat | Schools Division Superintendent | Schools Division Superintendent and Head, Regional PF Board Secretariat | Regional Director |

4. All other provisions in the implementing guidelines on PF which are inconsistent with this **issuance** are amended while those that are not affected shall continue to be **effective**.

5. This Order shall take effect upon its publication in the DepEd website. Certified copies shall also be published in the Official Gazette and filed with the University of the Philippines Law Center (UP LC)-Office of the National Administrative Register (ONAR), UP Diliman, Quezon City.

6. For more information, please contact the **Employee Account Management Division, Provident Fund National Board of Trustees Secretariat**, 2nd Floor, Teodoro Alonzo Building, Department of Education Central Office, DepEd Complex, Meralco Avenue, Pasig City, through email at co.provident@deped.gov.ph or at telephone number (02) 8633-7248.

7. Immediate dissemination of and strict compliance with this Order is directed.


LEONOR MAGTOLIS BRIONES
 Secretary

Encl.:
As stated



References:
DepEd Order: (Nos. 12, s. 2004; 36, s. 2007; 52, s. 2017 and 037, s. 2018)

To be indicated in the Perpetual Index
under the following subjects:

AMENDMENT
AUTHORITY
FUNDS
POLICY
PROVIDENT FUND
RULES AND REGULATIONS

Republic of the Philippines
Department of Education
DEPED PROVIDENT FUND PROGRAM

**EFFECTIVE INTEREST CALCULATION MODEL FOR A ONE (1)-YEAR LOAN
DECLINING/DIMINISHING BALANCE METHOD**

| | A | B | C | D | E | F | G |
|----|-------------------------------------|-------------------|----------------------|-----------------|--------------------------------------|--|--------------------------------------|
| 1 | Principal Amount (in PhP) | | 200,000.00 | | Contractual Interest Rate | | |
| 2 | Loan Term (in years) | | 1 | | Per Annum | = | 6.000% |
| 3 | No. of installments (in mon) | | 12 | | Per Month | = | 0.500% |
| 4 | Grace period (in months) | | - | | Nominal Interest Rate | | |
| 5 | No. of periods (in months) | | 12 | | Effective Interest Rate (EIR) | | |
| 6 | Other Charges | | 0.000% | | Per Annum | = | 6.168% |
| | | | | | Per Month | = | 0.500% |
| 7 | Monthly Installment | | PhP 17,213.29 | | | | |
| 8 | | | | | | | |
| 9 | <u>Installment</u> <u>Period</u> | <u>Gross Loan</u> | <u>Principal</u> | <u>Interest</u> | <u>Other</u> <u>Charges</u> | <u>NET</u> <u>PROCEEDS</u> <u>Cash Flows</u> | <u>Outstanding</u> <u>Balance</u> |
| 10 | 0 | 200,000.00 | | | - | 200,000.00 | 200,000.00 |
| 11 | 1 | | 16,213.29 | 1,000.00 | | (17,213.29) | 183,786.71 |
| 12 | 2 | | 16,294.36 | 918.93 | | (17,213.29) | 167,492.35 |
| 13 | 3 | | 16,375.83 | 837.46 | | (17,213.29) | 151,116.52 |
| 14 | 4 | | 16,457.71 | 755.58 | | (17,213.29) | 134,658.81 |
| 15 | 5 | | 16,540.00 | 673.29 | | (17,213.29) | 118,118.81 |
| 16 | 6 | | 16,622.70 | 590.59 | | (17,213.29) | 101,496.11 |
| 17 | 7 | | 16,705.81 | 507.48 | | (17,213.29) | 84,790.30 |
| 18 | 8 | | 16,789.34 | 423.95 | | (17,213.29) | 68,000.96 |
| 19 | 9 | | 16,873.29 | 340.00 | | (17,213.29) | 51,127.67 |
| 20 | 10 | | 16,957.65 | 255.64 | | (17,213.29) | 34,170.02 |
| 21 | 11 | | 17,042.44 | 170.85 | | (17,213.29) | 17,127.58 |
| 22 | 12 | | 17,127.65 | 85.64 | | (17,213.29) | - |
| 23 | Total | | 200,000.00 | 6,559.41 | - | | |

Republic of the Philippines
Department of Education
DEPED PROVIDENT FUND PROGRAM

**EFFECTIVE INTEREST CALCULATION MODEL FOR A TWO (2)-YEAR LOAN
DECLINING/DIMINISHING BALANCE METHOD**

| | A | B | C | D | E | F | G |
|----|-------------------------------------|-------------------|---------------------|------------------|--------------------------------------|--|--------------------------------------|
| 1 | Principal Amount (in PhP) | | 200,000.00 | | Contractual Interest Rate | | |
| 2 | Loan Term (in years) | | 2 | | Per Annum | = 6.000% | |
| 3 | No. of installments (in mon) | | 24 | | Per Month | = 0.500% | |
| 4 | Grace period (in months) | | - | | Nominal Interest Rate | = 3.185% | |
| 5 | No. of periods (in months) | | 24 | | Effective Interest Rate (EIR) | | |
| 6 | Other Charges | | 0.000% | | Per Annum | = 6.168% | |
| | | | | | Per Month | = 0.500% | |
| 7 | Monthly Installment | | PhP 8,864.13 | | | | |
| 8 | | | | | | | |
| 9 | <u>Installment</u> <u>Period</u> | <u>Gross Loan</u> | <u>Principal</u> | <u>Interest</u> | <u>Other</u> <u>Charges</u> | <u>NET</u> <u>PROCEEDS</u> <u>Cash Flows</u> | <u>Outstanding</u> <u>Balance</u> |
| 10 | 0 | 200,000.00 | | | - | 200,000.00 | 200,000.00 |
| 11 | 1 | | 7,864.13 | 1,000.00 | | (8,864.13) | 192,135.87 |
| 12 | 2 | | 7,903.45 | 960.68 | | (8,864.13) | 184,232.42 |
| 13 | 3 | | 7,942.97 | 921.16 | | (8,864.13) | 176,289.45 |
| 14 | 4 | | 7,982.68 | 881.45 | | (8,864.13) | 168,306.77 |
| 15 | 5 | | 8,022.60 | 841.53 | | (8,864.13) | 160,284.17 |
| 16 | 6 | | 8,062.71 | 801.42 | | (8,864.13) | 152,221.46 |
| 17 | 7 | | 8,103.02 | 761.11 | | (8,864.13) | 144,118.44 |
| 18 | 8 | | 8,143.54 | 720.59 | | (8,864.13) | 135,974.90 |
| 19 | 9 | | 8,184.26 | 679.87 | | (8,864.13) | 127,790.64 |
| 20 | 10 | | 8,225.18 | 638.95 | | (8,864.13) | 119,565.46 |
| 21 | 11 | | 8,266.30 | 597.83 | | (8,864.13) | 111,299.16 |
| 22 | 12 | | 8,307.63 | 556.50 | | (8,864.13) | 102,991.53 |
| 23 | 13 | | 8,349.17 | 514.96 | | (8,864.13) | 94,642.36 |
| 24 | 14 | | 8,390.92 | 473.21 | | (8,864.13) | 86,251.44 |
| 25 | 15 | | 8,432.87 | 431.26 | | (8,864.13) | 77,818.57 |
| 26 | 16 | | 8,475.04 | 389.09 | | (8,864.13) | 69,343.53 |
| 27 | 17 | | 8,517.41 | 346.72 | | (8,864.13) | 60,826.12 |
| 28 | 18 | | 8,560.00 | 304.13 | | (8,864.13) | 52,266.12 |
| 29 | 19 | | 8,602.80 | 261.33 | | (8,864.13) | 43,663.32 |
| 30 | 20 | | 8,645.81 | 218.32 | | (8,864.13) | 35,017.51 |
| 31 | 21 | | 8,689.04 | 175.09 | | (8,864.13) | 26,328.47 |
| 32 | 22 | | 8,732.49 | 131.64 | | (8,864.13) | 17,595.98 |
| 33 | 23 | | 8,776.15 | 87.98 | | (8,864.13) | 8,819.83 |
| 34 | 24 | | 8,820.03 | 44.10 | | (8,864.13) | - |
| 35 | Total | | 200,000.00 | 12,738.92 | - | | |

Republic of the Philippines
Department of Education
DEPED PROVIDENT FUND PROGRAM

**EFFECTIVE INTEREST CALCULATION MODEL FOR A THREE (3)-YEAR LOAN
DECLINING/DIMINISHING BALANCE METHOD**

| | A | B | C | D | E | F | G |
|----|-------------------------------------|-------------------|---------------------|-----------------|--------------------------------------|--|--------------------------------------|
| 1 | Principal Amount (in PhP) | | 200,000.00 | | Contractual Interest Rate | | |
| 2 | Loan Term (in years) | | 3 | | Per Annum | = 6.000% | |
| 3 | No. of installments (in mon) | | 36 | | Per Month | = 0.500% | |
| 4 | Grace period (in months) | | - | | Nominal Interest Rate | = 3.173% | |
| 5 | No. of periods (in months) | | 36 | | Effective Interest Rate (EIR) | | |
| 6 | Other Charges | | 0.000% | | Per Annum | = 6.168% | |
| | | | | | Per Month | = 0.500% | |
| 7 | Monthly Installment | | PhP 6,084.39 | | | | |
| 8 | | | | | | | |
| 9 | <u>Installment</u> <u>Period</u> | <u>Gross Loan</u> | <u>Principal</u> | <u>Interest</u> | <u>Other</u> <u>Charges</u> | <u>NET</u> <u>PROCEEDS</u> <u>Cash Flows</u> | <u>Outstanding</u> <u>Balance</u> |
| 10 | 0 | 200,000.00 | | | - | 200,000.00 | 200,000.00 |
| 11 | 1 | | 5,084.39 | 1,000.00 | | (6,084.39) | 194,915.61 |
| 12 | 2 | | 5,109.81 | 974.58 | | (6,084.39) | 189,805.80 |
| 13 | 3 | | 5,135.36 | 949.03 | | (6,084.39) | 184,670.44 |
| 14 | 4 | | 5,161.04 | 923.35 | | (6,084.39) | 179,509.40 |
| 15 | 5 | | 5,186.84 | 897.55 | | (6,084.39) | 174,322.56 |
| 16 | 6 | | 5,212.78 | 871.61 | | (6,084.39) | 169,109.78 |
| 17 | 7 | | 5,238.84 | 845.55 | | (6,084.39) | 163,870.94 |
| 18 | 8 | | 5,265.04 | 819.35 | | (6,084.39) | 158,605.90 |
| 19 | 9 | | 5,291.36 | 793.03 | | (6,084.39) | 153,314.54 |
| 20 | 10 | | 5,317.82 | 766.57 | | (6,084.39) | 147,996.72 |
| 21 | 11 | | 5,344.41 | 739.98 | | (6,084.39) | 142,652.31 |
| 22 | 12 | | 5,371.13 | 713.26 | | (6,084.39) | 137,281.18 |
| 23 | 13 | | 5,397.98 | 686.41 | | (6,084.39) | 131,883.20 |
| 24 | 14 | | 5,424.97 | 659.42 | | (6,084.39) | 126,458.23 |
| 25 | 15 | | 5,452.10 | 632.29 | | (6,084.39) | 121,006.13 |
| 26 | 16 | | 5,479.36 | 605.03 | | (6,084.39) | 115,526.77 |
| 27 | 17 | | 5,506.76 | 577.63 | | (6,084.39) | 110,020.01 |
| 28 | 18 | | 5,534.29 | 550.10 | | (6,084.39) | 104,485.72 |
| 29 | 19 | | 5,561.96 | 522.43 | | (6,084.39) | 98,923.76 |
| 30 | 20 | | 5,589.77 | 494.62 | | (6,084.39) | 93,333.99 |
| 31 | 21 | | 5,617.72 | 466.67 | | (6,084.39) | 87,716.27 |
| 32 | 22 | | 5,645.81 | 438.58 | | (6,084.39) | 82,070.46 |
| 33 | 23 | | 5,674.04 | 410.35 | | (6,084.39) | 76,396.42 |
| 34 | 24 | | 5,702.41 | 381.98 | | (6,084.39) | 70,694.01 |
| 35 | 25 | | 5,730.92 | 353.47 | | (6,084.39) | 64,963.09 |
| 36 | 26 | | 5,759.57 | 324.82 | | (6,084.39) | 59,203.52 |
| 37 | 27 | | 5,788.37 | 296.02 | | (6,084.39) | 53,415.15 |
| 38 | 28 | | 5,817.31 | 267.08 | | (6,084.39) | 47,597.84 |
| 39 | 29 | | 5,846.40 | 237.99 | | (6,084.39) | 41,751.44 |
| 40 | 30 | | 5,875.63 | 208.76 | | (6,084.39) | 35,875.81 |
| 41 | 31 | | 5,905.01 | 179.38 | | (6,084.39) | 29,970.80 |
| 42 | 32 | | 5,934.54 | 149.85 | | (6,084.39) | 24,036.26 |
| 43 | 33 | | 5,964.21 | 120.18 | | (6,084.39) | 18,072.05 |
| 44 | 34 | | 5,994.03 | 90.36 | | (6,084.39) | 12,078.02 |

Republic of the Philippines
Department of Education
DEPED PROVIDENT FUND PROGRAM

**EFFECTIVE INTEREST CALCULATION MODEL FOR A FOUR (4)-YEAR LOAN
DECLINING/DIMINISHING BALANCE METHOD**

| | A | B | C | D | E | F | G |
|----|-------------------------------------|-------------------|---------------------|-----------------|--------------------------------------|--|--------------------------------------|
| 1 | Principal Amount (in PhP) | | 200,000.00 | | Contractual Interest Rate | | |
| 2 | Loan Term (in years) | | 4 | | Per Annum | = 6.000% | |
| 3 | No. of installments (in mon) | | 48 | | Per Month | = 0.500% | |
| 4 | Grace period (in months) | | - | | Nominal Interest Rate | | = 2.992% |
| 5 | No. of periods (in months) | | 48 | | Effective Interest Rate (EIR) | | |
| 6 | Other Charges | | 0.000% | | Per Annum | = 6.168% | |
| | | | | | Per Month | = 0.500% | |
| 7 | Monthly Installment | | PhP 4,697.01 | | | | |
| 8 | | | | | | | |
| 9 | <u>Installment</u> <u>Period</u> | <u>Gross Loan</u> | <u>Principal</u> | <u>Interest</u> | <u>Other</u> <u>Charges</u> | <u>NET</u> <u>PROCEEDS</u> <u>Cash Flows</u> | <u>Outstanding</u> <u>Balance</u> |
| 10 | 0 | 200,000.00 | | | - | 200,000.00 | 200,000.00 |
| 11 | 1 | | 3,697.01 | 1,000.00 | | (4,697.01) | 196,302.99 |
| 12 | 2 | | 3,715.50 | 981.51 | | (4,697.01) | 192,587.49 |
| 13 | 3 | | 3,734.07 | 962.94 | | (4,697.01) | 188,853.42 |
| 14 | 4 | | 3,752.74 | 944.27 | | (4,697.01) | 185,100.68 |
| 15 | 5 | | 3,771.51 | 925.50 | | (4,697.01) | 181,329.17 |
| 16 | 6 | | 3,790.36 | 906.65 | | (4,697.01) | 177,538.81 |
| 17 | 7 | | 3,809.32 | 887.69 | | (4,697.01) | 173,729.49 |
| 18 | 8 | | 3,828.36 | 868.65 | | (4,697.01) | 169,901.13 |
| 19 | 9 | | 3,847.50 | 849.51 | | (4,697.01) | 166,053.63 |
| 20 | 10 | | 3,866.74 | 830.27 | | (4,697.01) | 162,186.89 |
| 21 | 11 | | 3,886.08 | 810.93 | | (4,697.01) | 158,300.81 |
| 22 | 12 | | 3,905.51 | 791.50 | | (4,697.01) | 154,395.30 |
| 23 | 13 | | 3,925.03 | 771.98 | | (4,697.01) | 150,470.27 |
| 24 | 14 | | 3,944.66 | 752.35 | | (4,697.01) | 146,525.61 |
| 25 | 15 | | 3,964.38 | 732.63 | | (4,697.01) | 142,561.23 |
| 26 | 16 | | 3,984.20 | 712.81 | | (4,697.01) | 138,577.03 |
| 27 | 17 | | 4,004.12 | 692.89 | | (4,697.01) | 134,572.91 |
| 28 | 18 | | 4,024.15 | 672.86 | | (4,697.01) | 130,548.76 |
| 29 | 19 | | 4,044.27 | 652.74 | | (4,697.01) | 126,504.49 |
| 30 | 20 | | 4,064.49 | 632.52 | | (4,697.01) | 122,440.00 |
| 31 | 21 | | 4,084.81 | 612.20 | | (4,697.01) | 118,355.19 |
| 32 | 22 | | 4,105.23 | 591.78 | | (4,697.01) | 114,249.96 |
| 33 | 23 | | 4,125.76 | 571.25 | | (4,697.01) | 110,124.20 |
| 34 | 24 | | 4,146.39 | 550.62 | | (4,697.01) | 105,977.81 |
| 35 | 25 | | 4,167.12 | 529.89 | | (4,697.01) | 101,810.69 |
| 36 | 26 | | 4,187.96 | 509.05 | | (4,697.01) | 97,622.73 |
| 37 | 27 | | 4,208.90 | 488.11 | | (4,697.01) | 93,413.83 |
| 38 | 28 | | 4,229.94 | 467.07 | | (4,697.01) | 89,183.89 |
| 39 | 29 | | 4,251.09 | 445.92 | | (4,697.01) | 84,932.80 |
| 40 | 30 | | 4,272.35 | 424.66 | | (4,697.01) | 80,660.45 |
| 41 | 31 | | 4,293.71 | 403.30 | | (4,697.01) | 76,366.74 |
| 42 | 32 | | 4,315.18 | 381.83 | | (4,697.01) | 72,051.56 |
| 43 | 33 | | 4,336.75 | 360.26 | | (4,697.01) | 67,714.81 |
| 44 | 34 | | 4,358.44 | 338.57 | | (4,697.01) | 63,356.37 |
| 45 | 35 | | 4,380.23 | 316.78 | | (4,697.01) | 58,976.14 |
| 46 | 36 | | 4,402.13 | 294.88 | | (4,697.01) | 54,574.01 |
| 47 | 37 | | 4,424.14 | 272.87 | | (4,697.01) | 50,149.87 |
| 48 | 38 | | 4,446.26 | 250.75 | | (4,697.01) | 45,703.61 |
| 49 | 39 | | 4,468.49 | 228.52 | | (4,697.01) | 41,235.12 |
| 50 | 40 | | 4,490.83 | 206.18 | | (4,697.01) | 36,744.29 |
| 51 | 41 | | 4,513.29 | 183.72 | | (4,697.01) | 32,231.00 |
| 52 | 42 | | 4,535.85 | 161.16 | | (4,697.01) | 27,695.15 |
| 53 | 43 | | 4,558.53 | 138.48 | | (4,697.01) | 23,136.62 |
| 54 | 44 | | 4,581.33 | 115.68 | | (4,697.01) | 18,555.29 |
| 55 | 45 | | 4,604.22 | 92.78 | | (4,697.01) | 13,951.06 |

Republic of the Philippines
Department of Education
DEPED PROVIDENT FUND PROGRAM

**EFFECTIVE INTEREST CALCULATION MODEL FOR A FIVE (5)-YEAR LOAN
DECLINING/DIMINISHING BALANCE METHOD**

| | A | B | C | D | E | F | G |
|----|------------------------------|-------------------|---------------------|-----------------|--------------------------------------|-------------------|--------------------|
| 1 | Principal Amount (in PhP) | | 200,000.00 | | Contractual Interest Rate | | |
| 2 | Loan Term (in years) | | 5 | | Per Annum | = | 6.000% |
| 3 | No. of installments (in mon) | | 60 | | Per Month | = | 0.500% |
| 4 | Grace period (in months) | | - | | Nominal Interest Rate | | = 3.199% |
| 5 | No. of periods (in months) | | 60 | | Effective Interest Rate (EIR) | | |
| 6 | Other Charges | | 0.000% | | Per Annum | = | 6.168% |
| 7 | Monthly Installment | | PhP 3,866.57 | | Per Month | = | 0.500% |
| 8 | | | | | | | |
| 9 | <u>Installment</u> | <u>Gross Loan</u> | <u>Principal</u> | <u>Interest</u> | <u>Other</u> | <u>NET</u> | <u>Outstanding</u> |
| | <u>Period</u> | | | | <u>Charges</u> | <u>PROCEEDS</u> | <u>Balance</u> |
| | | | | | | <u>Cash Flows</u> | |
| 10 | 0 | 200,000.00 | | | | 200,000.00 | 200,000.00 |
| 11 | 1 | | 2,866.57 | 1,000.00 | | (3,866.57) | 197,133.43 |
| 12 | 2 | | 2,880.90 | 985.67 | | (3,866.57) | 194,252.53 |
| 13 | 3 | | 2,895.31 | 971.26 | | (3,866.57) | 191,357.22 |
| 14 | 4 | | 2,909.78 | 956.79 | | (3,866.57) | 188,447.44 |
| 15 | 5 | | 2,924.33 | 942.24 | | (3,866.57) | 185,523.11 |
| 16 | 6 | | 2,938.95 | 927.62 | | (3,866.57) | 182,584.16 |
| 17 | 7 | | 2,953.65 | 912.92 | | (3,866.57) | 179,630.51 |
| 18 | 8 | | 2,968.42 | 898.15 | | (3,866.57) | 176,662.09 |
| 19 | 9 | | 2,983.26 | 883.31 | | (3,866.57) | 173,678.83 |
| 20 | 10 | | 2,998.18 | 868.39 | | (3,866.57) | 170,680.65 |
| 21 | 11 | | 3,013.17 | 853.40 | | (3,866.57) | 167,667.48 |
| 22 | 12 | | 3,028.23 | 838.34 | | (3,866.57) | 164,639.25 |
| 23 | 13 | | 3,043.37 | 823.20 | | (3,866.57) | 161,595.88 |
| 24 | 14 | | 3,058.59 | 807.98 | | (3,866.57) | 158,537.29 |
| 25 | 15 | | 3,073.88 | 792.69 | | (3,866.57) | 155,463.41 |
| 26 | 16 | | 3,089.25 | 777.32 | | (3,866.57) | 152,374.16 |
| 27 | 17 | | 3,104.70 | 761.87 | | (3,866.57) | 149,269.46 |
| 28 | 18 | | 3,120.22 | 746.35 | | (3,866.57) | 146,149.24 |
| 29 | 19 | | 3,135.82 | 730.75 | | (3,866.57) | 143,013.42 |
| 30 | 20 | | 3,151.50 | 715.07 | | (3,866.57) | 139,861.92 |
| 31 | 21 | | 3,167.26 | 699.31 | | (3,866.57) | 136,694.66 |
| 32 | 22 | | 3,183.10 | 683.47 | | (3,866.57) | 133,511.56 |
| 33 | 23 | | 3,199.01 | 667.56 | | (3,866.57) | 130,312.55 |
| 34 | 24 | | 3,215.01 | 651.56 | | (3,866.57) | 127,097.54 |
| 35 | 25 | | 3,231.08 | 635.49 | | (3,866.57) | 123,866.46 |
| 36 | 26 | | 3,247.24 | 619.33 | | (3,866.57) | 120,619.22 |
| 37 | 27 | | 3,263.47 | 603.10 | | (3,866.57) | 117,355.75 |
| 38 | 28 | | 3,279.79 | 586.78 | | (3,866.57) | 114,075.96 |
| 39 | 29 | | 3,296.19 | 570.38 | | (3,866.57) | 110,779.77 |
| 40 | 30 | | 3,312.67 | 553.90 | | (3,866.57) | 107,467.10 |
| 41 | 31 | | 3,329.23 | 537.34 | | (3,866.57) | 104,137.87 |
| 42 | 32 | | 3,345.88 | 520.69 | | (3,866.57) | 100,791.99 |
| 43 | 33 | | 3,362.61 | 503.96 | | (3,866.57) | 97,429.38 |
| 44 | 34 | | 3,379.42 | 487.15 | | (3,866.57) | 94,049.96 |
| 45 | 35 | | 3,396.32 | 470.25 | | (3,866.57) | 90,653.64 |
| 46 | 36 | | 3,413.30 | 453.27 | | (3,866.57) | 87,240.34 |
| 47 | 37 | | 3,430.37 | 436.20 | | (3,866.57) | 83,809.97 |
| 48 | 38 | | 3,447.52 | 419.05 | | (3,866.57) | 80,362.45 |
| 49 | 39 | | 3,464.76 | 401.81 | | (3,866.57) | 76,897.69 |
| 50 | 40 | | 3,482.08 | 384.49 | | (3,866.57) | 73,415.61 |
| 51 | 41 | | 3,499.49 | 367.08 | | (3,866.57) | 69,916.12 |
| 52 | 42 | | 3,516.99 | 349.58 | | (3,866.57) | 66,399.13 |
| 53 | 43 | | 3,534.57 | 332.00 | | (3,866.57) | 62,864.56 |
| 54 | 44 | | 3,552.25 | 314.32 | | (3,866.57) | 59,312.31 |
| 55 | 45 | | 3,570.01 | 296.56 | | (3,866.57) | 55,742.30 |
| 56 | 46 | | 3,587.86 | 278.71 | | (3,866.57) | 52,154.44 |
| 57 | 47 | | 3,605.80 | 260.77 | | (3,866.57) | 48,548.64 |
| 58 | 48 | | 3,623.83 | 242.74 | | (3,866.57) | 44,924.81 |
| 59 | 49 | | 3,641.95 | 224.62 | | (3,866.57) | 41,282.86 |
| 60 | 50 | | 3,660.16 | 206.41 | | (3,866.57) | 37,622.70 |
| 61 | 51 | | 3,678.46 | 188.11 | | (3,866.57) | 33,944.24 |
| 62 | 52 | | 3,696.85 | 169.72 | | (3,866.57) | 30,247.39 |
| 63 | 53 | | 3,715.33 | 151.24 | | (3,866.57) | 26,532.06 |
| 64 | 54 | | 3,733.91 | 132.66 | | (3,866.57) | 22,798.15 |