

**JADUAL PEMBAYARAN BULANAN PEMBIAYAAN PERIBADI SEKTOR AWAM-I**

| RM     | 12   | 24   | 36   | 48   | 60  | 72  | 84  | 96  | 108 | 120 | 132 | 144 | 156 | 168 | 180 | 192 | 204 | 216 | 228 | 240 |
|--------|------|------|------|------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| 1,000  | 87   | 45   | 31   |      |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |
| 2,000  | 174  | 90   | 62   |      |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |
| 3,000  | 261  | 135  | 93   |      |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |
| 4,000  | 348  | 180  | 124  | 97   | 80  | 69  | 61  | 55  | 50  | 46  | 43  | 41  | 38  | 37  | 35  | 34  | 32  | 31  | 30  | 29  |
| 5,000  | 435  | 225  | 155  | 121  | 100 | 86  | 76  | 68  | 62  | 58  | 54  | 51  | 48  | 46  | 44  | 42  | 40  | 39  | 38  | 37  |
| 6,000  | 522  | 270  | 186  | 145  | 119 | 103 | 91  | 82  | 75  | 69  | 64  | 61  | 57  | 55  | 52  | 50  | 48  | 47  | 45  | 44  |
| 7,000  | 609  | 315  | 217  | 169  | 139 | 120 | 106 | 95  | 87  | 80  | 75  | 71  | 67  | 64  | 61  | 58  | 56  | 54  | 53  | 51  |
| 8,000  | 696  | 360  | 248  | 193  | 159 | 137 | 121 | 109 | 99  | 92  | 86  | 81  | 76  | 73  | 70  | 67  | 64  | 62  | 60  | 58  |
| 9,000  | 782  | 405  | 279  | 217  | 179 | 154 | 136 | 122 | 112 | 103 | 96  | 91  | 86  | 82  | 78  | 75  | 72  | 70  | 68  | 66  |
| 10,000 | 869  | 450  | 310  | 241  | 199 | 171 | 151 | 136 | 124 | 115 | 107 | 101 | 95  | 91  | 87  | 83  | 80  | 77  | 75  | 73  |
| 11,000 | 956  | 495  | 341  | 265  | 218 | 188 | 166 | 149 | 136 | 126 | 118 | 111 | 105 | 100 | 95  | 92  | 88  | 85  | 82  | 80  |
| 12,000 | 1043 | 540  | 372  | 289  | 238 | 205 | 181 | 163 | 149 | 138 | 128 | 121 | 114 | 109 | 104 | 100 | 96  | 93  | 90  | 87  |
| 13,000 | 1130 | 585  | 403  | 313  | 258 | 222 | 196 | 176 | 161 | 149 | 139 | 131 | 124 | 118 | 113 | 108 | 104 | 101 | 97  | 95  |
| 14,000 | 1217 | 630  | 434  | 337  | 278 | 239 | 211 | 190 | 174 | 160 | 150 | 141 | 133 | 127 | 121 | 116 | 112 | 108 | 105 | 102 |
| 15,000 | 1304 | 675  | 465  | 361  | 298 | 256 | 226 | 203 | 186 | 172 | 160 | 151 | 143 | 136 | 130 | 125 | 120 | 116 | 112 | 109 |
| 16,000 | 1391 | 720  | 496  | 385  | 317 | 273 | 241 | 217 | 198 | 183 | 171 | 161 | 152 | 145 | 139 | 133 | 128 | 124 | 120 | 116 |
| 17,000 | 1477 | 765  | 527  | 409  | 337 | 290 | 256 | 230 | 211 | 195 | 182 | 171 | 162 | 154 | 147 | 141 | 136 | 131 | 127 | 123 |
| 18,000 | 1564 | 810  | 558  | 433  | 357 | 307 | 271 | 244 | 223 | 206 | 192 | 181 | 171 | 163 | 156 | 150 | 144 | 139 | 135 | 131 |
| 19,000 | 1651 | 855  | 589  | 457  | 377 | 324 | 286 | 257 | 235 | 218 | 203 | 191 | 181 | 172 | 164 | 158 | 152 | 147 | 142 | 138 |
| 20,000 | 1738 | 900  | 620  | 481  | 397 | 341 | 301 | 271 | 248 | 229 | 214 | 201 | 190 | 181 | 173 | 166 | 160 | 154 | 150 | 145 |
| 21,000 | 1825 | 945  | 651  | 505  | 417 | 358 | 316 | 284 | 260 | 240 | 224 | 211 | 200 | 190 | 182 | 174 | 168 | 162 | 157 | 152 |
| 22,000 | 1912 | 990  | 682  | 529  | 436 | 375 | 331 | 298 | 272 | 252 | 235 | 221 | 209 | 199 | 190 | 183 | 176 | 170 | 164 | 160 |
| 23,000 | 1999 | 1035 | 713  | 553  | 456 | 392 | 346 | 311 | 285 | 263 | 246 | 231 | 219 | 208 | 199 | 191 | 184 | 178 | 172 | 167 |
| 24,000 | 2086 | 1080 | 744  | 577  | 476 | 409 | 361 | 325 | 297 | 275 | 256 | 241 | 228 | 217 | 208 | 199 | 192 | 185 | 179 | 174 |
| 25,000 | 2173 | 1125 | 775  | 601  | 496 | 426 | 376 | 339 | 309 | 286 | 267 | 251 | 238 | 226 | 216 | 208 | 200 | 193 | 187 | 181 |
| 26,000 | 2259 | 1170 | 806  | 625  | 516 | 443 | 391 | 352 | 322 | 298 | 278 | 261 | 247 | 235 | 225 | 216 | 208 | 201 | 194 | 189 |
| 27,000 | 2346 | 1214 | 837  | 649  | 535 | 460 | 406 | 366 | 334 | 309 | 288 | 271 | 257 | 244 | 234 | 224 | 216 | 208 | 202 | 196 |
| 28,000 | 2433 | 1259 | 868  | 673  | 555 | 477 | 421 | 379 | 347 | 320 | 299 | 281 | 266 | 253 | 242 | 232 | 224 | 216 | 209 | 203 |
| 29,000 | 2520 | 1304 | 899  | 697  | 575 | 494 | 436 | 393 | 359 | 332 | 310 | 291 | 276 | 262 | 251 | 241 | 232 | 224 | 217 | 210 |
| 30,000 | 2607 | 1349 | 930  | 721  | 595 | 511 | 451 | 406 | 371 | 343 | 320 | 301 | 285 | 271 | 259 | 249 | 240 | 231 | 224 | 218 |
| 31,000 | 2694 | 1394 | 961  | 745  | 615 | 528 | 466 | 420 | 384 | 355 | 331 | 311 | 295 | 280 | 268 | 257 | 248 | 239 | 232 | 225 |
| 32,000 | 2781 | 1439 | 992  | 769  | 634 | 545 | 481 | 433 | 396 | 366 | 342 | 321 | 304 | 289 | 277 | 266 | 256 | 247 | 239 | 232 |
| 33,000 | 2868 | 1484 | 1023 | 793  | 654 | 562 | 496 | 447 | 408 | 378 | 352 | 331 | 314 | 298 | 285 | 274 | 264 | 255 | 246 | 239 |
| 34,000 | 2954 | 1529 | 1054 | 817  | 674 | 579 | 511 | 460 | 421 | 389 | 363 | 341 | 323 | 308 | 294 | 282 | 272 | 262 | 254 | 246 |
| 35,000 | 3041 | 1574 | 1085 | 841  | 694 | 596 | 526 | 474 | 433 | 400 | 374 | 351 | 333 | 317 | 303 | 290 | 280 | 270 | 261 | 254 |
| 36,000 | 3128 | 1619 | 1116 | 865  | 714 | 613 | 541 | 487 | 445 | 412 | 384 | 362 | 342 | 326 | 311 | 299 | 288 | 278 | 269 | 261 |
| 37,000 | 3215 | 1664 | 1147 | 889  | 733 | 630 | 556 | 501 | 458 | 423 | 395 | 372 | 352 | 335 | 320 | 307 | 296 | 285 | 276 | 268 |
| 38,000 | 3302 | 1709 | 1178 | 913  | 753 | 647 | 571 | 514 | 470 | 435 | 406 | 382 | 361 | 344 | 328 | 315 | 303 | 293 | 284 | 275 |
| 39,000 | 3389 | 1754 | 1209 | 937  | 773 | 664 | 586 | 528 | 482 | 446 | 416 | 392 | 371 | 353 | 337 | 323 | 311 | 301 | 291 | 283 |
| 40,000 | 3476 | 1799 | 1240 | 961  | 793 | 681 | 601 | 541 | 495 | 458 | 427 | 402 | 380 | 362 | 346 | 332 | 319 | 308 | 299 | 290 |
| 41,000 | 3563 | 1844 | 1271 | 985  | 813 | 698 | 616 | 555 | 507 | 469 | 438 | 412 | 390 | 371 | 354 | 340 | 327 | 316 | 306 | 297 |
| 42,000 | 3650 | 1889 | 1302 | 1009 | 833 | 715 | 631 | 568 | 520 | 480 | 448 | 422 | 399 | 380 | 363 | 348 | 335 | 324 | 314 | 304 |
| 43,000 | 3736 | 1934 | 1333 | 1033 | 852 | 732 | 646 | 582 | 532 | 492 | 459 | 432 | 409 | 389 | 372 | 357 | 343 | 332 | 321 | 312 |
| 44,000 | 3823 | 1979 | 1364 | 1057 | 872 | 749 | 661 | 595 | 544 | 503 | 470 | 442 | 418 | 398 | 380 | 365 | 351 | 339 | 328 | 319 |
| 45,000 | 3910 | 2024 | 1395 | 1081 | 892 | 766 | 676 | 609 | 557 | 515 | 480 | 452 | 428 | 407 | 389 | 373 | 359 | 347 | 336 | 326 |

|        |      |      |      |      |      |      |      |      |      |      |     |     |     |     |     |     |     |     |     |     |
|--------|------|------|------|------|------|------|------|------|------|------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| 46,000 | 3997 | 2069 | 1426 | 1105 | 912  | 783  | 691  | 622  | 569  | 526  | 491 | 462 | 437 | 416 | 398 | 381 | 367 | 355 | 343 | 333 |
| 47,000 | 4084 | 2114 | 1457 | 1129 | 932  | 800  | 706  | 636  | 581  | 538  | 502 | 472 | 447 | 425 | 406 | 390 | 375 | 362 | 351 | 340 |
| 48,000 | 4171 | 2159 | 1488 | 1153 | 951  | 817  | 721  | 650  | 594  | 549  | 512 | 482 | 456 | 434 | 415 | 398 | 383 | 370 | 358 | 348 |
| 49,000 | 4258 | 2204 | 1519 | 1177 | 971  | 834  | 736  | 663  | 606  | 560  | 523 | 492 | 466 | 443 | 423 | 406 | 391 | 378 | 366 | 355 |
| 50,000 | 4345 | 2249 | 1550 | 1201 | 991  | 851  | 751  | 677  | 618  | 572  | 534 | 502 | 475 | 452 | 432 | 415 | 399 | 385 | 373 | 362 |
| 51,000 | 4431 | 2294 | 1581 | 1225 | 1011 | 868  | 766  | 690  | 631  | 583  | 544 | 512 | 485 | 461 | 441 | 423 | 407 | 393 | 381 | 369 |
| 52,000 | 4518 | 2339 | 1612 | 1249 | 1031 | 885  | 781  | 704  | 643  | 595  | 555 | 522 | 494 | 470 | 449 | 431 | 415 | 401 | 388 | 377 |
| 53,000 | 4605 | 2383 | 1643 | 1273 | 1050 | 902  | 796  | 717  | 655  | 606  | 566 | 532 | 504 | 479 | 458 | 439 | 423 | 409 | 396 | 384 |
| 54,000 | 4692 | 2428 | 1674 | 1297 | 1070 | 919  | 812  | 731  | 668  | 617  | 576 | 542 | 513 | 488 | 467 | 448 | 431 | 416 | 403 | 391 |
| 55,000 | 4779 | 2473 | 1705 | 1321 | 1090 | 936  | 827  | 744  | 680  | 629  | 587 | 552 | 523 | 497 | 475 | 456 | 439 | 424 | 410 | 398 |
| 56,000 | 4866 | 2518 | 1736 | 1345 | 1110 | 953  | 842  | 758  | 693  | 640  | 598 | 562 | 532 | 506 | 484 | 464 | 447 | 432 | 418 | 406 |
| 57,000 | 4953 | 2563 | 1767 | 1369 | 1130 | 970  | 857  | 771  | 705  | 652  | 608 | 572 | 541 | 515 | 492 | 473 | 455 | 439 | 425 | 413 |
| 58,000 | 5040 | 2608 | 1798 | 1393 | 1149 | 987  | 872  | 785  | 717  | 663  | 619 | 582 | 551 | 524 | 501 | 481 | 463 | 447 | 433 | 420 |
| 59,000 | 5127 | 2653 | 1829 | 1417 | 1169 | 1004 | 887  | 798  | 730  | 675  | 630 | 592 | 560 | 533 | 510 | 489 | 471 | 455 | 440 | 427 |
| 60,000 | 5213 | 2698 | 1860 | 1441 | 1189 | 1021 | 902  | 812  | 742  | 686  | 640 | 602 | 570 | 542 | 518 | 497 | 479 | 462 | 448 | 435 |
| 61,000 | 5300 | 2743 | 1891 | 1465 | 1209 | 1038 | 917  | 825  | 754  | 697  | 651 | 612 | 579 | 551 | 527 | 506 | 487 | 470 | 455 | 442 |
| 62,000 | 5387 | 2788 | 1922 | 1489 | 1229 | 1055 | 932  | 839  | 767  | 709  | 662 | 622 | 589 | 560 | 536 | 514 | 495 | 478 | 463 | 449 |
| 63,000 | 5474 | 2833 | 1953 | 1513 | 1249 | 1072 | 947  | 852  | 779  | 720  | 672 | 632 | 598 | 569 | 544 | 522 | 503 | 486 | 470 | 456 |
| 64,000 | 5561 | 2878 | 1984 | 1537 | 1268 | 1089 | 962  | 866  | 791  | 732  | 683 | 642 | 608 | 578 | 553 | 531 | 511 | 493 | 478 | 463 |
| 65,000 | 5648 | 2923 | 2015 | 1561 | 1288 | 1106 | 977  | 879  | 804  | 743  | 694 | 652 | 617 | 587 | 562 | 539 | 519 | 501 | 485 | 471 |
| 66,000 | 5735 | 2968 | 2046 | 1585 | 1308 | 1123 | 992  | 893  | 816  | 755  | 704 | 662 | 627 | 596 | 570 | 547 | 527 | 509 | 492 | 478 |
| 67,000 | 5822 | 3013 | 2077 | 1609 | 1328 | 1141 | 1007 | 906  | 828  | 766  | 715 | 672 | 636 | 606 | 579 | 555 | 535 | 516 | 500 | 485 |
| 68,000 | 5908 | 3058 | 2108 | 1633 | 1348 | 1158 | 1022 | 920  | 841  | 777  | 726 | 682 | 646 | 615 | 587 | 564 | 543 | 524 | 507 | 492 |
| 69,000 | 5995 | 3103 | 2139 | 1657 | 1367 | 1175 | 1037 | 933  | 853  | 789  | 736 | 692 | 655 | 624 | 596 | 572 | 551 | 532 | 515 | 500 |
| 70,000 | 6082 | 3148 | 2170 | 1681 | 1387 | 1192 | 1052 | 947  | 866  | 800  | 747 | 702 | 665 | 633 | 605 | 580 | 559 | 539 | 522 | 507 |
| 71,000 | 6169 | 3193 | 2201 | 1705 | 1407 | 1209 | 1067 | 961  | 878  | 812  | 758 | 713 | 674 | 642 | 613 | 588 | 567 | 547 | 530 | 514 |
| 72,000 | 6256 | 3238 | 2232 | 1729 | 1427 | 1226 | 1082 | 974  | 890  | 823  | 768 | 723 | 684 | 651 | 622 | 597 | 575 | 555 | 537 | 521 |
| 73,000 | 6343 | 3283 | 2263 | 1753 | 1447 | 1243 | 1097 | 988  | 903  | 835  | 779 | 733 | 693 | 660 | 631 | 605 | 583 | 563 | 545 | 529 |
| 74,000 | 6430 | 3328 | 2294 | 1777 | 1466 | 1260 | 1112 | 1001 | 915  | 846  | 790 | 743 | 703 | 669 | 639 | 613 | 591 | 570 | 552 | 536 |
| 75,000 | 6517 | 3373 | 2325 | 1801 | 1486 | 1277 | 1127 | 1015 | 927  | 857  | 800 | 753 | 712 | 678 | 648 | 622 | 599 | 578 | 560 | 543 |
| 76,000 | 6604 | 3418 | 2356 | 1825 | 1506 | 1294 | 1142 | 1028 | 940  | 869  | 811 | 763 | 722 | 687 | 656 | 630 | 606 | 586 | 567 | 550 |
| 77,000 | 6690 | 3463 | 2387 | 1849 | 1526 | 1311 | 1157 | 1042 | 952  | 880  | 822 | 773 | 731 | 696 | 665 | 638 | 614 | 593 | 574 | 557 |
| 78,000 | 6777 | 3508 | 2418 | 1873 | 1546 | 1328 | 1172 | 1055 | 964  | 892  | 832 | 783 | 741 | 705 | 674 | 646 | 622 | 601 | 582 | 565 |
| 79,000 | 6864 | 3552 | 2449 | 1897 | 1565 | 1345 | 1187 | 1069 | 977  | 903  | 843 | 793 | 750 | 714 | 682 | 655 | 630 | 609 | 589 | 572 |
| 80,000 | 6951 | 3597 | 2480 | 1921 | 1585 | 1362 | 1202 | 1082 | 989  | 915  | 854 | 803 | 760 | 723 | 691 | 663 | 638 | 616 | 597 | 579 |
| 81,000 | 7038 | 3642 | 2511 | 1945 | 1605 | 1379 | 1217 | 1096 | 1001 | 926  | 864 | 813 | 769 | 732 | 700 | 671 | 646 | 624 | 604 | 586 |
| 82,000 | 7125 | 3687 | 2542 | 1969 | 1625 | 1396 | 1232 | 1109 | 1014 | 937  | 875 | 823 | 779 | 741 | 708 | 680 | 654 | 632 | 612 | 594 |
| 83,000 | 7212 | 3732 | 2573 | 1993 | 1645 | 1413 | 1247 | 1123 | 1026 | 949  | 886 | 833 | 788 | 750 | 717 | 688 | 662 | 640 | 619 | 601 |
| 84,000 | 7299 | 3777 | 2604 | 2017 | 1665 | 1430 | 1262 | 1136 | 1039 | 960  | 896 | 843 | 798 | 759 | 726 | 696 | 670 | 647 | 627 | 608 |
| 85,000 | 7385 | 3822 | 2635 | 2041 | 1684 | 1447 | 1277 | 1150 | 1051 | 972  | 907 | 853 | 807 | 768 | 734 | 704 | 678 | 655 | 634 | 615 |
| 86,000 | 7472 | 3867 | 2666 | 2065 | 1704 | 1464 | 1292 | 1163 | 1063 | 983  | 918 | 863 | 817 | 777 | 743 | 713 | 686 | 663 | 642 | 623 |
| 87,000 | 7559 | 3912 | 2696 | 2089 | 1724 | 1481 | 1307 | 1177 | 1076 | 995  | 928 | 873 | 826 | 786 | 751 | 721 | 694 | 670 | 649 | 630 |
| 88,000 | 7646 | 3957 | 2727 | 2113 | 1744 | 1498 | 1322 | 1190 | 1088 | 1006 | 939 | 883 | 836 | 795 | 760 | 729 | 702 | 678 | 656 | 637 |
| 89,000 | 7733 | 4002 | 2758 | 2137 | 1764 | 1515 | 1337 | 1204 | 1100 | 1017 | 950 | 893 | 845 | 804 | 769 | 738 | 710 | 686 | 664 | 644 |
| 90,000 | 7820 | 4047 | 2789 | 2161 | 1783 | 1532 | 1352 | 1217 | 1113 | 1029 | 960 | 903 | 855 | 813 | 777 | 746 | 718 | 693 | 671 | 652 |
| 91,000 | 7907 | 4092 | 2820 | 2185 | 1803 | 1549 | 1367 | 1231 | 1125 | 1040 | 971 | 913 | 864 | 822 | 786 | 754 | 726 | 701 | 679 | 659 |
| 92,000 | 7994 | 4137 | 2851 | 2209 | 1823 | 1566 | 1382 | 1244 | 1137 | 1052 | 982 | 923 | 874 | 831 | 795 | 762 | 734 | 709 | 686 | 666 |

|         |       |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |
|---------|-------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|
| 93,000  | 8081  | 4182 | 2882 | 2233 | 1843 | 1583 | 1397 | 1258 | 1150 | 1063 | 992  | 933  | 883  | 840  | 803  | 771  | 742  | 717  | 694  | 673  |
| 94,000  | 8167  | 4227 | 2913 | 2257 | 1863 | 1600 | 1412 | 1272 | 1162 | 1075 | 1003 | 943  | 893  | 849  | 812  | 779  | 750  | 724  | 701  | 680  |
| 95,000  | 8254  | 4272 | 2944 | 2281 | 1882 | 1617 | 1427 | 1285 | 1174 | 1086 | 1014 | 953  | 902  | 858  | 820  | 787  | 758  | 732  | 709  | 688  |
| 96,000  | 8341  | 4317 | 2975 | 2305 | 1902 | 1634 | 1442 | 1299 | 1187 | 1097 | 1024 | 963  | 912  | 867  | 829  | 796  | 766  | 740  | 716  | 695  |
| 97,000  | 8428  | 4362 | 3006 | 2329 | 1922 | 1651 | 1457 | 1312 | 1199 | 1109 | 1035 | 973  | 921  | 876  | 838  | 804  | 774  | 747  | 724  | 702  |
| 98,000  | 8515  | 4407 | 3037 | 2353 | 1942 | 1668 | 1472 | 1326 | 1212 | 1120 | 1046 | 983  | 931  | 885  | 846  | 812  | 782  | 755  | 731  | 709  |
| 99,000  | 8602  | 4452 | 3068 | 2377 | 1962 | 1685 | 1487 | 1339 | 1224 | 1132 | 1056 | 993  | 940  | 894  | 855  | 820  | 790  | 763  | 738  | 717  |
| 100,000 | 8689  | 4497 | 3099 | 2401 | 1981 | 1702 | 1502 | 1353 | 1236 | 1143 | 1067 | 1003 | 950  | 904  | 864  | 829  | 798  | 770  | 746  | 724  |
| 101,000 | 8776  | 4542 | 3130 | 2425 | 2001 | 1719 | 1517 | 1366 | 1249 | 1154 | 1078 | 1013 | 959  | 913  | 872  | 837  | 806  | 778  | 753  | 731  |
| 102,000 | 8862  | 4587 | 3161 | 2449 | 2021 | 1736 | 1532 | 1380 | 1261 | 1166 | 1088 | 1023 | 969  | 922  | 881  | 845  | 814  | 786  | 761  | 738  |
| 103,000 | 8949  | 4632 | 3192 | 2473 | 2041 | 1753 | 1547 | 1393 | 1273 | 1177 | 1099 | 1033 | 978  | 931  | 889  | 854  | 822  | 794  | 768  | 746  |
| 104,000 | 9036  | 4677 | 3223 | 2497 | 2061 | 1770 | 1562 | 1407 | 1286 | 1189 | 1110 | 1043 | 988  | 940  | 898  | 862  | 830  | 801  | 776  | 753  |
| 105,000 | 9123  | 4721 | 3254 | 2521 | 2081 | 1787 | 1577 | 1420 | 1298 | 1200 | 1120 | 1053 | 997  | 949  | 907  | 870  | 838  | 809  | 783  | 760  |
| 106,000 | 9210  | 4766 | 3285 | 2545 | 2100 | 1804 | 1592 | 1434 | 1310 | 1212 | 1131 | 1064 | 1007 | 958  | 915  | 878  | 846  | 817  | 791  | 767  |
| 107,000 | 9297  | 4811 | 3316 | 2569 | 2120 | 1821 | 1608 | 1447 | 1323 | 1223 | 1141 | 1074 | 1016 | 967  | 924  | 887  | 854  | 824  | 798  | 775  |
| 108,000 | 9384  | 4856 | 3347 | 2593 | 2140 | 1838 | 1623 | 1461 | 1335 | 1234 | 1152 | 1084 | 1026 | 976  | 933  | 895  | 862  | 832  | 806  | 782  |
| 109,000 | 9471  | 4901 | 3378 | 2617 | 2160 | 1855 | 1638 | 1474 | 1347 | 1246 | 1163 | 1094 | 1035 | 985  | 941  | 903  | 870  | 840  | 813  | 789  |
| 110,000 | 9558  | 4946 | 3409 | 2641 | 2180 | 1872 | 1653 | 1488 | 1360 | 1257 | 1173 | 1104 | 1045 | 994  | 950  | 911  | 878  | 847  | 820  | 796  |
| 111,000 | 9644  | 4991 | 3440 | 2665 | 2199 | 1889 | 1668 | 1501 | 1372 | 1269 | 1184 | 1114 | 1054 | 1003 | 959  | 920  | 886  | 855  | 828  | 803  |
| 112,000 | 9731  | 5036 | 3471 | 2689 | 2219 | 1906 | 1683 | 1515 | 1385 | 1280 | 1195 | 1124 | 1063 | 1012 | 967  | 928  | 894  | 863  | 835  | 811  |
| 113,000 | 9818  | 5081 | 3502 | 2713 | 2239 | 1923 | 1698 | 1528 | 1397 | 1292 | 1205 | 1134 | 1073 | 1021 | 976  | 936  | 901  | 871  | 843  | 818  |
| 114,000 | 9905  | 5126 | 3533 | 2737 | 2259 | 1940 | 1713 | 1542 | 1409 | 1303 | 1216 | 1144 | 1082 | 1030 | 984  | 945  | 909  | 878  | 850  | 825  |
| 115,000 | 9992  | 5171 | 3564 | 2761 | 2279 | 1957 | 1728 | 1555 | 1422 | 1314 | 1227 | 1154 | 1092 | 1039 | 993  | 953  | 917  | 886  | 858  | 832  |
| 116,000 | 10079 | 5216 | 3595 | 2785 | 2298 | 1974 | 1743 | 1569 | 1434 | 1326 | 1237 | 1164 | 1101 | 1048 | 1002 | 961  | 925  | 894  | 865  | 840  |
| 117,000 | 10166 | 5261 | 3626 | 2809 | 2318 | 1991 | 1758 | 1583 | 1446 | 1337 | 1248 | 1174 | 1111 | 1057 | 1010 | 969  | 933  | 901  | 873  | 847  |
| 118,000 | 10253 | 5306 | 3657 | 2833 | 2338 | 2008 | 1773 | 1596 | 1459 | 1349 | 1259 | 1184 | 1120 | 1066 | 1019 | 978  | 941  | 909  | 880  | 854  |
| 119,000 | 10339 | 5351 | 3688 | 2857 | 2358 | 2025 | 1788 | 1610 | 1471 | 1360 | 1269 | 1194 | 1130 | 1075 | 1028 | 986  | 949  | 917  | 888  | 861  |
| 120,000 | 10426 | 5396 | 3719 | 2881 | 2378 | 2042 | 1803 | 1623 | 1483 | 1372 | 1280 | 1204 | 1139 | 1084 | 1036 | 994  | 957  | 924  | 895  | 869  |
| 121,000 | 10513 | 5441 | 3750 | 2905 | 2397 | 2059 | 1818 | 1637 | 1496 | 1383 | 1291 | 1214 | 1149 | 1093 | 1045 | 1003 | 965  | 932  | 902  | 876  |
| 122,000 | 10600 | 5486 | 3781 | 2929 | 2417 | 2076 | 1833 | 1650 | 1508 | 1394 | 1301 | 1224 | 1158 | 1102 | 1053 | 1011 | 973  | 940  | 910  | 883  |
| 123,000 | 10687 | 5531 | 3812 | 2953 | 2437 | 2093 | 1848 | 1664 | 1520 | 1406 | 1312 | 1234 | 1168 | 1111 | 1062 | 1019 | 981  | 948  | 917  | 890  |
| 124,000 | 10774 | 5576 | 3843 | 2977 | 2457 | 2110 | 1863 | 1677 | 1533 | 1417 | 1323 | 1244 | 1177 | 1120 | 1071 | 1027 | 989  | 955  | 925  | 897  |
| 125,000 | 10861 | 5621 | 3874 | 3001 | 2477 | 2127 | 1878 | 1691 | 1545 | 1429 | 1333 | 1254 | 1187 | 1129 | 1079 | 1036 | 997  | 963  | 932  | 905  |
| 126,000 | 10948 | 5666 | 3905 | 3025 | 2497 | 2144 | 1893 | 1704 | 1558 | 1440 | 1344 | 1264 | 1196 | 1138 | 1088 | 1044 | 1005 | 971  | 940  | 912  |
| 127,000 | 11035 | 5711 | 3936 | 3049 | 2516 | 2161 | 1908 | 1718 | 1570 | 1452 | 1355 | 1274 | 1206 | 1147 | 1097 | 1052 | 1013 | 978  | 947  | 919  |
| 128,000 | 11121 | 5756 | 3967 | 3073 | 2536 | 2178 | 1923 | 1731 | 1582 | 1463 | 1365 | 1284 | 1215 | 1156 | 1105 | 1061 | 1021 | 986  | 955  | 926  |
| 129,000 | 11208 | 5801 | 3998 | 3097 | 2556 | 2195 | 1938 | 1745 | 1595 | 1474 | 1376 | 1294 | 1225 | 1165 | 1114 | 1069 | 1029 | 994  | 962  | 934  |
| 130,000 | 11295 | 5846 | 4029 | 3121 | 2576 | 2212 | 1953 | 1758 | 1607 | 1486 | 1387 | 1304 | 1234 | 1174 | 1123 | 1077 | 1037 | 1001 | 970  | 941  |
| 131,000 | 11382 | 5890 | 4060 | 3145 | 2596 | 2229 | 1968 | 1772 | 1619 | 1497 | 1397 | 1314 | 1244 | 1183 | 1131 | 1085 | 1045 | 1009 | 977  | 948  |
| 132,000 | 11469 | 5935 | 4091 | 3169 | 2615 | 2246 | 1983 | 1785 | 1632 | 1509 | 1408 | 1324 | 1253 | 1192 | 1140 | 1094 | 1053 | 1017 | 984  | 955  |
| 133,000 | 11556 | 5980 | 4122 | 3193 | 2635 | 2264 | 1998 | 1799 | 1644 | 1520 | 1419 | 1334 | 1263 | 1202 | 1148 | 1102 | 1061 | 1025 | 992  | 963  |
| 134,000 | 11643 | 6025 | 4153 | 3217 | 2655 | 2281 | 2013 | 1812 | 1656 | 1532 | 1429 | 1344 | 1272 | 1211 | 1157 | 1110 | 1069 | 1032 | 999  | 970  |
| 135,000 | 11730 | 6070 | 4184 | 3241 | 2675 | 2298 | 2028 | 1826 | 1669 | 1543 | 1440 | 1354 | 1282 | 1220 | 1166 | 1119 | 1077 | 1040 | 1007 | 977  |
| 136,000 | 11816 | 6115 | 4215 | 3265 | 2695 | 2315 | 2043 | 1839 | 1681 | 1554 | 1451 | 1364 | 1291 | 1229 | 1174 | 1127 | 1085 | 1048 | 1014 | 984  |
| 137,000 | 11903 | 6160 | 4246 | 3289 | 2714 | 2332 | 2058 | 1853 | 1693 | 1566 | 1461 | 1374 | 1301 | 1238 | 1183 | 1135 | 1093 | 1055 | 1022 | 992  |
| 138,000 | 11990 | 6205 | 4277 | 3313 | 2734 | 2349 | 2073 | 1866 | 1706 | 1577 | 1472 | 1384 | 1310 | 1247 | 1192 | 1143 | 1101 | 1063 | 1029 | 999  |
| 139,000 | 12077 | 6250 | 4308 | 3337 | 2754 | 2366 | 2088 | 1880 | 1718 | 1589 | 1483 | 1394 | 1320 | 1256 | 1200 | 1152 | 1109 | 1071 | 1037 | 1006 |

|         |       |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |
|---------|-------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|
| 140,000 | 12164 | 6295 | 4339 | 3361 | 2774 | 2383 | 2103 | 1894 | 1731 | 1600 | 1493 | 1404 | 1329 | 1265 | 1209 | 1160 | 1117 | 1078 | 1044 | 1013 |
| 141,000 | 12251 | 6340 | 4370 | 3385 | 2794 | 2400 | 2118 | 1907 | 1743 | 1612 | 1504 | 1414 | 1339 | 1274 | 1217 | 1168 | 1125 | 1086 | 1052 | 1020 |
| 142,000 | 12338 | 6385 | 4401 | 3409 | 2813 | 2417 | 2133 | 1921 | 1755 | 1623 | 1515 | 1425 | 1348 | 1283 | 1226 | 1176 | 1133 | 1094 | 1059 | 1028 |
| 143,000 | 12425 | 6430 | 4432 | 3433 | 2833 | 2434 | 2148 | 1934 | 1768 | 1634 | 1525 | 1435 | 1358 | 1292 | 1235 | 1185 | 1141 | 1102 | 1066 | 1035 |
| 144,000 | 12511 | 6475 | 4463 | 3457 | 2853 | 2451 | 2163 | 1948 | 1780 | 1646 | 1536 | 1445 | 1367 | 1301 | 1243 | 1193 | 1149 | 1109 | 1074 | 1042 |
| 145,000 | 12598 | 6520 | 4494 | 3481 | 2873 | 2468 | 2178 | 1961 | 1792 | 1657 | 1547 | 1455 | 1377 | 1310 | 1252 | 1201 | 1157 | 1117 | 1081 | 1049 |
| 146,000 | 12685 | 6565 | 4525 | 3505 | 2893 | 2485 | 2193 | 1975 | 1805 | 1669 | 1557 | 1465 | 1386 | 1319 | 1261 | 1210 | 1165 | 1125 | 1089 | 1057 |
| 147,000 | 12772 | 6610 | 4556 | 3529 | 2913 | 2502 | 2208 | 1988 | 1817 | 1680 | 1568 | 1475 | 1396 | 1328 | 1269 | 1218 | 1173 | 1132 | 1096 | 1064 |
| 148,000 | 12859 | 6655 | 4587 | 3553 | 2932 | 2519 | 2223 | 2002 | 1829 | 1692 | 1579 | 1485 | 1405 | 1337 | 1278 | 1226 | 1181 | 1140 | 1104 | 1071 |
| 149,000 | 12946 | 6700 | 4618 | 3577 | 2952 | 2536 | 2238 | 2015 | 1842 | 1703 | 1589 | 1495 | 1415 | 1346 | 1287 | 1234 | 1189 | 1148 | 1111 | 1078 |
| 150,000 | 13033 | 6745 | 4649 | 3601 | 2972 | 2553 | 2253 | 2029 | 1854 | 1714 | 1600 | 1505 | 1424 | 1355 | 1295 | 1243 | 1197 | 1155 | 1119 | 1086 |
| 151,000 | 13120 | 6790 | 4680 | 3625 | 2992 | 2570 | 2268 | 2042 | 1866 | 1726 | 1611 | 1515 | 1434 | 1364 | 1304 | 1251 | 1204 | 1163 | 1126 | 1093 |
| 152,000 | 13207 | 6835 | 4711 | 3649 | 3012 | 2587 | 2283 | 2056 | 1879 | 1737 | 1621 | 1525 | 1443 | 1373 | 1312 | 1259 | 1212 | 1171 | 1134 | 1100 |
| 153,000 | 13293 | 6880 | 4742 | 3673 | 3031 | 2604 | 2298 | 2069 | 1891 | 1749 | 1632 | 1535 | 1453 | 1382 | 1321 | 1268 | 1220 | 1179 | 1141 | 1107 |
| 154,000 | 13380 | 6925 | 4773 | 3697 | 3051 | 2621 | 2313 | 2083 | 1904 | 1760 | 1643 | 1545 | 1462 | 1391 | 1330 | 1276 | 1228 | 1186 | 1148 | 1114 |
| 155,000 | 13467 | 6970 | 4804 | 3721 | 3071 | 2638 | 2328 | 2096 | 1916 | 1771 | 1653 | 1555 | 1472 | 1400 | 1338 | 1284 | 1236 | 1194 | 1156 | 1122 |
| 156,000 | 13554 | 7015 | 4835 | 3745 | 3091 | 2655 | 2343 | 2110 | 1928 | 1783 | 1664 | 1565 | 1481 | 1409 | 1347 | 1292 | 1244 | 1202 | 1163 | 1129 |
| 157,000 | 13641 | 7060 | 4866 | 3769 | 3111 | 2672 | 2358 | 2123 | 1941 | 1794 | 1675 | 1575 | 1491 | 1418 | 1356 | 1301 | 1252 | 1209 | 1171 | 1136 |
| 158,000 | 13728 | 7104 | 4897 | 3793 | 3130 | 2689 | 2373 | 2137 | 1953 | 1806 | 1685 | 1585 | 1500 | 1427 | 1364 | 1309 | 1260 | 1217 | 1178 | 1143 |
| 159,000 | 13815 | 7149 | 4928 | 3817 | 3150 | 2706 | 2388 | 2150 | 1965 | 1817 | 1696 | 1595 | 1510 | 1436 | 1373 | 1317 | 1268 | 1225 | 1186 | 1151 |
| 160,000 | 13902 | 7194 | 4959 | 3841 | 3170 | 2723 | 2404 | 2164 | 1978 | 1829 | 1707 | 1605 | 1519 | 1445 | 1381 | 1326 | 1276 | 1232 | 1193 | 1158 |
| 161,000 | 13988 | 7239 | 4990 | 3865 | 3190 | 2740 | 2419 | 2177 | 1990 | 1840 | 1717 | 1615 | 1529 | 1454 | 1390 | 1334 | 1284 | 1240 | 1201 | 1165 |
| 162,000 | 14075 | 7284 | 5021 | 3889 | 3210 | 2757 | 2434 | 2191 | 2002 | 1851 | 1728 | 1625 | 1538 | 1463 | 1399 | 1342 | 1292 | 1248 | 1208 | 1172 |
| 163,000 | 14162 | 7329 | 5052 | 3913 | 3229 | 2774 | 2449 | 2205 | 2015 | 1863 | 1739 | 1635 | 1548 | 1472 | 1407 | 1350 | 1300 | 1256 | 1216 | 1180 |
| 164,000 | 14249 | 7374 | 5083 | 3937 | 3249 | 2791 | 2464 | 2218 | 2027 | 1874 | 1749 | 1645 | 1557 | 1481 | 1416 | 1359 | 1308 | 1263 | 1223 | 1187 |
| 165,000 | 14336 | 7419 | 5114 | 3961 | 3269 | 2808 | 2479 | 2232 | 2039 | 1886 | 1760 | 1655 | 1567 | 1490 | 1425 | 1367 | 1316 | 1271 | 1230 | 1194 |
| 166,000 | 14423 | 7464 | 5145 | 3985 | 3289 | 2825 | 2494 | 2245 | 2052 | 1897 | 1771 | 1665 | 1576 | 1500 | 1433 | 1375 | 1324 | 1279 | 1238 | 1201 |
| 167,000 | 14510 | 7509 | 5176 | 4009 | 3309 | 2842 | 2509 | 2259 | 2064 | 1909 | 1781 | 1675 | 1585 | 1509 | 1442 | 1384 | 1332 | 1286 | 1245 | 1209 |
| 168,000 | 14597 | 7554 | 5207 | 4033 | 3329 | 2859 | 2524 | 2272 | 2077 | 1920 | 1792 | 1685 | 1595 | 1518 | 1451 | 1392 | 1340 | 1294 | 1253 | 1216 |
| 169,000 | 14684 | 7599 | 5238 | 4057 | 3348 | 2876 | 2539 | 2286 | 2089 | 1931 | 1803 | 1695 | 1604 | 1527 | 1459 | 1400 | 1348 | 1302 | 1260 | 1223 |
| 170,000 | 14770 | 7644 | 5269 | 4081 | 3368 | 2893 | 2554 | 2299 | 2101 | 1943 | 1813 | 1705 | 1614 | 1536 | 1468 | 1408 | 1356 | 1309 | 1268 | 1230 |
| 171,000 | 14857 | 7689 | 5300 | 4105 | 3388 | 2910 | 2569 | 2313 | 2114 | 1954 | 1824 | 1715 | 1623 | 1545 | 1476 | 1417 | 1364 | 1317 | 1275 | 1237 |
| 172,000 | 14944 | 7734 | 5331 | 4129 | 3408 | 2927 | 2584 | 2326 | 2126 | 1966 | 1835 | 1725 | 1633 | 1554 | 1485 | 1425 | 1372 | 1325 | 1283 | 1245 |
| 173,000 | 15031 | 7779 | 5361 | 4153 | 3428 | 2944 | 2599 | 2340 | 2138 | 1977 | 1845 | 1735 | 1642 | 1563 | 1494 | 1433 | 1380 | 1333 | 1290 | 1252 |
| 174,000 | 15118 | 7824 | 5392 | 4177 | 3447 | 2961 | 2614 | 2353 | 2151 | 1989 | 1856 | 1745 | 1652 | 1572 | 1502 | 1442 | 1388 | 1340 | 1298 | 1259 |
| 175,000 | 15205 | 7869 | 5423 | 4201 | 3467 | 2978 | 2629 | 2367 | 2163 | 2000 | 1867 | 1755 | 1661 | 1581 | 1511 | 1450 | 1396 | 1348 | 1305 | 1266 |
| 176,000 | 15292 | 7914 | 5454 | 4225 | 3487 | 2995 | 2644 | 2380 | 2175 | 2011 | 1877 | 1765 | 1671 | 1590 | 1520 | 1458 | 1404 | 1356 | 1312 | 1274 |
| 177,000 | 15379 | 7959 | 5485 | 4249 | 3507 | 3012 | 2659 | 2394 | 2188 | 2023 | 1888 | 1776 | 1680 | 1599 | 1528 | 1466 | 1412 | 1363 | 1320 | 1281 |
| 178,000 | 15465 | 8004 | 5516 | 4273 | 3527 | 3029 | 2674 | 2407 | 2200 | 2034 | 1899 | 1786 | 1690 | 1608 | 1537 | 1475 | 1420 | 1371 | 1327 | 1288 |
| 179,000 | 15552 | 8049 | 5547 | 4297 | 3546 | 3046 | 2689 | 2421 | 2212 | 2046 | 1909 | 1796 | 1699 | 1617 | 1545 | 1483 | 1428 | 1379 | 1335 | 1295 |
| 180,000 | 15639 | 8094 | 5578 | 4321 | 3566 | 3063 | 2704 | 2434 | 2225 | 2057 | 1920 | 1806 | 1709 | 1626 | 1554 | 1491 | 1436 | 1386 | 1342 | 1303 |
| 181,000 | 15726 | 8139 | 5609 | 4345 | 3586 | 3080 | 2719 | 2448 | 2237 | 2069 | 1931 | 1816 | 1718 | 1635 | 1563 | 1499 | 1444 | 1394 | 1350 | 1310 |
| 182,000 | 15813 | 8184 | 5640 | 4369 | 3606 | 3097 | 2734 | 2461 | 2250 | 2080 | 1941 | 1826 | 1728 | 1644 | 1571 | 1508 | 1452 | 1402 | 1357 | 1317 |
| 183,000 | 15900 | 8229 | 5671 | 4393 | 3626 | 3114 | 2749 | 2475 | 2262 | 2091 | 1952 | 1836 | 1737 | 1653 | 1580 | 1516 | 1460 | 1410 | 1365 | 1324 |
| 184,000 | 15987 | 8273 | 5702 | 4417 | 3645 | 3131 | 2764 | 2488 | 2274 | 2103 | 1963 | 1846 | 1747 | 1662 | 1589 | 1524 | 1468 | 1417 | 1372 | 1331 |
| 185,000 | 16074 | 8318 | 5733 | 4441 | 3665 | 3148 | 2779 | 2502 | 2287 | 2114 | 1973 | 1856 | 1756 | 1671 | 1597 | 1533 | 1476 | 1425 | 1380 | 1339 |
| 186,000 | 16161 | 8363 | 5764 | 4465 | 3685 | 3165 | 2794 | 2516 | 2299 | 2126 | 1984 | 1866 | 1766 | 1680 | 1606 | 1541 | 1484 | 1433 | 1387 | 1346 |

|         |       |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |
|---------|-------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|
| 187,000 | 16247 | 8408 | 5795 | 4489 | 3705 | 3182 | 2809 | 2529 | 2311 | 2137 | 1995 | 1876 | 1775 | 1689 | 1615 | 1549 | 1492 | 1440 | 1394 | 1353 |
| 188,000 | 16334 | 8453 | 5826 | 4513 | 3725 | 3199 | 2824 | 2543 | 2324 | 2149 | 2005 | 1886 | 1785 | 1698 | 1623 | 1557 | 1500 | 1448 | 1402 | 1360 |
| 189,000 | 16421 | 8498 | 5857 | 4537 | 3745 | 3216 | 2839 | 2556 | 2336 | 2160 | 2016 | 1896 | 1794 | 1707 | 1632 | 1566 | 1507 | 1456 | 1409 | 1368 |
| 190,000 | 16508 | 8543 | 5888 | 4561 | 3764 | 3233 | 2854 | 2570 | 2348 | 2171 | 2027 | 1906 | 1804 | 1716 | 1640 | 1574 | 1515 | 1463 | 1417 | 1375 |
| 191,000 | 16595 | 8588 | 5919 | 4585 | 3784 | 3250 | 2869 | 2583 | 2361 | 2183 | 2037 | 1916 | 1813 | 1725 | 1649 | 1582 | 1523 | 1471 | 1424 | 1382 |
| 192,000 | 16682 | 8633 | 5950 | 4609 | 3804 | 3267 | 2884 | 2597 | 2373 | 2194 | 2048 | 1926 | 1823 | 1734 | 1658 | 1591 | 1531 | 1479 | 1432 | 1389 |
| 193,000 | 16769 | 8678 | 5981 | 4633 | 3824 | 3284 | 2899 | 2610 | 2385 | 2206 | 2059 | 1936 | 1832 | 1743 | 1666 | 1599 | 1539 | 1486 | 1439 | 1397 |
| 194,000 | 16856 | 8723 | 6012 | 4657 | 3844 | 3301 | 2914 | 2624 | 2398 | 2217 | 2069 | 1946 | 1842 | 1752 | 1675 | 1607 | 1547 | 1494 | 1447 | 1404 |
| 195,000 | 16942 | 8768 | 6043 | 4681 | 3863 | 3318 | 2929 | 2637 | 2410 | 2229 | 2080 | 1956 | 1851 | 1761 | 1684 | 1615 | 1555 | 1502 | 1454 | 1411 |
| 196,000 | 17029 | 8813 | 6074 | 4705 | 3883 | 3335 | 2944 | 2651 | 2423 | 2240 | 2091 | 1966 | 1861 | 1770 | 1692 | 1624 | 1563 | 1510 | 1462 | 1418 |
| 197,000 | 17116 | 8858 | 6105 | 4729 | 3903 | 3352 | 2959 | 2664 | 2435 | 2251 | 2101 | 1976 | 1870 | 1779 | 1701 | 1632 | 1571 | 1517 | 1469 | 1426 |
| 198,000 | 17203 | 8903 | 6136 | 4753 | 3923 | 3369 | 2974 | 2678 | 2447 | 2263 | 2112 | 1986 | 1880 | 1788 | 1709 | 1640 | 1579 | 1525 | 1476 | 1433 |
| 199,000 | 17290 | 8948 | 6167 | 4777 | 3943 | 3386 | 2989 | 2691 | 2460 | 2274 | 2123 | 1996 | 1889 | 1798 | 1718 | 1649 | 1587 | 1533 | 1484 | 1440 |
| 200,000 | 17377 | 8993 | 6198 | 4801 | 3962 | 3404 | 3004 | 2705 | 2472 | 2286 | 2133 | 2006 | 1899 | 1807 | 1727 | 1657 | 1595 | 1540 | 1491 | 1447 |

(i) Jumlah pembayaran bulanan di atas tidak termasuk caj tambahan Yayasan / Syarikat.

(ii) Berdasarkan kadar keuntungan tetap 3.65% setahun.

(iii) Pembiayaan di bawah RM3,000 terhad kepada tempoh pembayaran sehingga ke 36 bulan / 3 tahun.