

**PERSONAL FINANCING-i FOR GOVERNMENT SERVANTS  
MONTHLY INSTALLMENT PAYMENT TABLE**

FINANCING AMOUNT (RM)	FINANCING TENURE (YEARS)								
	BR + 3.60%								
	3.35%	3.34%	3.35%	3.37%	3.40%	3.42%	3.45%	3.48%	3.51%
	2	3	4	5	6	7	8	9	10
2,500	113.71	78.17	60.91	49.75	42.64	37.56	34.52	31.47	29.44
3,000	136.04	93.40	72.08	59.90	51.78	45.69	40.61	37.56	34.52
4,000	180.71	124.87	96.45	79.19	68.02	60.91	54.82	49.75	46.70
5,000	226.40	155.33	120.81	99.49	85.28	75.13	68.02	61.93	57.87
6,000	271.07	186.80	144.16	118.78	102.54	90.36	81.22	74.11	69.04
7,000	316.75	217.26	168.53	139.09	119.80	105.58	95.43	87.31	80.20
8,000	361.42	248.73	191.88	158.38	136.04	120.81	108.63	99.49	92.39
9,000	407.11	280.20	216.24	178.68	153.30	135.03	121.83	111.68	103.55
10,000	451.78	310.66	240.61	197.97	170.56	150.25	135.03	123.86	114.72
11,000	497.46	342.13	263.96	218.27	186.80	165.48	149.24	136.04	125.89
12,000	542.13	372.59	288.32	237.56	204.06	180.71	162.44	148.22	138.07
13,000	586.80	404.06	312.69	257.87	221.32	194.92	175.63	161.42	149.24
14,000	632.49	434.52	336.04	277.16	238.58	210.15	189.85	173.60	160.41
15,000	677.16	465.99	360.41	297.46	254.82	225.38	203.05	185.79	171.57
16,000	722.84	496.45	383.76	316.75	272.08	240.61	216.24	197.97	183.76
17,000	767.51	527.92	408.12	337.06	289.34	254.82	229.44	210.15	194.92
18,000	813.20	559.39	432.49	356.35	305.58	270.05	243.65	222.34	206.09
19,000	857.87	589.85	455.84	376.65	322.84	285.28	256.85	235.53	217.26
20,000	903.55	621.32	480.20	395.94	340.10	300.51	270.05	247.72	229.44
21,000	948.22	651.78	504.57	415.23	357.36	314.72	284.26	259.90	240.61
22,000	993.91	683.25	527.92	435.53	373.60	329.95	297.46	272.08	251.78
23,000	1,038.58	713.71	552.28	454.82	390.86	345.18	310.66	284.26	262.94
24,000	1,083.25	745.18	575.63	475.13	408.12	360.41	323.86	296.45	275.13
25,000	1,128.93	776.65	600.00	494.42	425.38	374.62	338.07	308.63	286.29
26,000	1,173.60	807.11	624.37	514.72	441.62	389.85	351.27	321.83	297.46
27,000	1,219.29	838.58	647.72	534.01	458.88	405.08	364.47	334.01	308.63
28,000	1,263.96	869.04	672.08	554.31	476.14	420.30	378.68	346.19	320.81
29,000	1,309.64	900.51	696.45	573.60	492.39	434.52	391.88	358.38	331.98
30,000	1,354.31	930.96	719.80	593.91	509.64	449.75	405.08	370.56	343.15
31,000	1,400.00	962.44	744.16	613.20	526.90	464.97	419.29	382.74	355.33
32,000	1,444.67	992.89	767.51	633.50	544.16	480.20	432.49	395.94	366.50

FINANCING AMOUNT (RM)	FINANCING TENURE (YEARS)								
	BR + 3.60%								
	3.35%	3.34%	3.35%	3.37%	3.40%	3.42%	3.45%	3.48%	3.51%
	2	3	4	5	6	7	8	9	10
33,000	1,490.36	1,024.37	791.88	652.79	560.41	494.42	445.69	408.12	377.66
34,000	1,535.03	1,055.84	816.24	673.10	577.66	509.64	458.88	420.30	388.83
35,000	1,580.71	1,086.29	839.59	692.39	594.92	524.87	473.10	432.49	401.02
36,000	1,625.38	1,117.77	863.96	712.69	611.17	540.10	486.29	444.67	412.18
37,000	1,670.05	1,148.22	888.32	731.98	628.43	554.31	499.49	456.85	423.35
38,000	1,715.74	1,179.70	911.68	752.28	645.69	569.54	513.71	470.05	434.52
39,000	1,760.41	1,210.15	936.04	771.57	662.94	584.77	526.90	482.23	446.70
40,000	1,806.09	1,241.62	959.39	790.86	679.19	600.00	540.10	494.42	457.87
41,000	1,850.76	1,273.10	983.76	811.17	696.45	614.21	553.30	506.60	469.04
42,000	1,896.45	1,303.55	1,008.12	830.46	713.71	629.44	567.51	518.78	480.20
43,000	1,941.12	1,335.03	1,031.47	850.76	730.96	644.67	580.71	530.96	492.39
44,000	1,986.80	1,365.48	1,055.84	870.05	747.21	659.90	593.91	544.16	503.55
45,000	2,031.47	1,396.95	1,080.20	890.36	764.47	674.11	608.12	556.35	514.72
46,000	2,077.16	1,427.41	1,103.55	909.64	781.73	689.34	621.32	568.53	525.89
47,000	2,121.83	1,458.88	1,127.92	929.95	797.97	704.57	634.52	580.71	538.07
48,000	2,166.50	1,489.34	1,151.27	949.24	815.23	719.80	647.72	592.89	549.24
49,000	2,212.18	1,520.81	1,175.63	969.54	832.49	734.01	661.93	605.08	560.41
50,000	2,256.85	1,552.28	1,200.00	988.83	849.75	749.24	675.13	617.26	571.57
51,000	2,302.54	1,582.74	1,223.35	1,009.14	865.99	764.47	688.32	630.46	583.76
52,000	2,347.21	1,614.21	1,247.72	1,028.43	883.25	779.70	702.54	642.64	594.92
53,000	2,392.89	1,644.67	1,272.08	1,048.73	900.51	794.92	715.74	654.82	606.09
54,000	2,437.56	1,676.14	1,295.43	1,068.02	916.75	809.14	728.93	667.01	617.26
55,000	2,483.25	1,706.60	1,319.80	1,088.32	934.01	824.37	743.15	679.19	629.44
56,000	2,527.92	1,738.07	1,343.15	1,107.61	951.27	839.59	756.35	691.37	640.61
57,000	2,573.60	1,768.53	1,367.51	1,127.92	968.53	854.82	769.54	704.57	651.78
58,000	2,618.27	1,800.00	1,391.88	1,147.21	984.77	869.04	782.74	716.75	662.94
59,000	2,663.96	1,831.47	1,415.23	1,167.51	1,002.03	884.26	796.95	728.93	675.13
60,000	2,708.63	1,861.93	1,439.59	1,186.80	1,019.29	899.49	810.15	741.12	686.29
61,000	2,753.30	1,893.40	1,463.96	1,206.09	1,036.55	914.72	823.35	753.30	697.46
62,000	2,798.98	1,923.86	1,487.31	1,226.40	1,052.79	928.93	837.56	765.48	709.64
63,000	2,843.65	1,955.33	1,511.68	1,245.69	1,070.05	944.16	850.76	778.68	720.81
64,000	2,889.34	1,985.79	1,535.03	1,265.99	1,087.31	959.39	863.96	790.86	731.98
65,000	2,934.01	2,017.26	1,559.39	1,285.28	1,103.55	974.62	877.16	803.05	743.15
66,000	2,979.70	2,048.73	1,583.76	1,305.58	1,120.81	988.83	891.37	815.23	755.33

FINANCING AMOUNT (RM)	FINANCING TENURE (YEARS)								
	BR + 3.60%								
	3.35%	3.34%	3.35%	3.37%	3.40%	3.42%	3.45%	3.48%	3.51%
	2	3	4	5	6	7	8	9	10
67,000	3,024.37	2,079.19	1,607.11	1,324.87	1,138.07	1,004.06	904.57	827.41	766.50
68,000	3,070.05	2,110.66	1,631.47	1,345.18	1,155.33	1,019.29	917.77	839.59	777.66
69,000	3,114.72	2,141.12	1,655.84	1,364.47	1,171.57	1,034.52	931.98	851.78	788.83
70,000	3,160.41	2,172.59	1,679.19	1,384.77	1,188.83	1,048.73	945.18	864.97	801.02
71,000	3,205.08	2,203.05	1,703.55	1,404.06	1,206.09	1,063.96	958.38	877.16	812.18
72,000	3,249.75	2,234.52	1,726.90	1,424.37	1,222.34	1,079.19	971.57	889.34	823.35
73,000	3,295.43	2,264.97	1,751.27	1,443.65	1,239.59	1,094.42	985.79	901.52	834.52
74,000	3,340.10	2,296.45	1,775.63	1,463.96	1,256.85	1,108.63	998.98	913.71	846.70
75,000	3,385.79	2,327.92	1,798.98	1,483.25	1,274.11	1,123.86	1,012.18	925.89	857.87
76,000	3,430.46	2,358.38	1,823.35	1,503.55	1,290.36	1,139.09	1,026.40	939.09	869.04
77,000	3,476.14	2,389.85	1,847.72	1,522.84	1,307.61	1,154.31	1,039.59	951.27	880.20
78,000	3,520.81	2,420.30	1,871.07	1,543.15	1,324.87	1,168.53	1,052.79	963.45	892.39
79,000	3,566.50	2,451.78	1,895.43	1,562.44	1,342.13	1,183.76	1,067.01	975.63	903.55
80,000	3,611.17	2,482.23	1,918.78	1,581.73	1,358.38	1,198.98	1,080.20	987.82	914.72
81,000	3,656.85	2,513.71	1,943.15	1,602.03	1,375.63	1,214.21	1,093.40	1,000.00	925.89
82,000	3,701.52	2,545.18	1,967.51	1,621.32	1,392.89	1,228.43	1,106.60	1,013.20	938.07
83,000	3,747.21	2,575.63	1,990.86	1,641.62	1,409.14	1,243.65	1,120.81	1,025.38	949.24
84,000	3,791.88	2,607.11	2,015.23	1,660.91	1,426.40	1,258.88	1,134.01	1,037.56	960.41
85,000	3,836.55	2,637.56	2,039.59	1,681.22	1,443.65	1,274.11	1,147.21	1,049.75	971.57
86,000	3,882.23	2,669.04	2,062.94	1,700.51	1,460.91	1,288.32	1,161.42	1,061.93	983.76
87,000	3,926.90	2,699.49	2,087.31	1,720.81	1,477.16	1,303.55	1,174.62	1,074.11	994.92
88,000	3,972.59	2,730.96	2,110.66	1,740.10	1,494.42	1,318.78	1,187.82	1,087.31	1,006.09
89,000	4,017.26	2,761.42	2,135.03	1,760.41	1,511.68	1,334.01	1,201.02	1,099.49	1,017.26
90,000	4,062.94	2,792.89	2,159.39	1,779.70	1,527.92	1,348.22	1,215.23	1,111.68	1,029.44
91,000	4,107.61	2,824.37	2,182.74	1,800.00	1,545.18	1,363.45	1,228.43	1,123.86	1,040.61
92,000	4,153.30	2,854.82	2,207.11	1,819.29	1,562.44	1,378.68	1,241.62	1,136.04	1,051.78
93,000	4,197.97	2,886.29	2,231.47	1,839.59	1,579.70	1,393.91	1,255.84	1,148.22	1,063.96
94,000	4,243.65	2,916.75	2,254.82	1,858.88	1,595.94	1,408.12	1,269.04	1,160.41	1,075.13
95,000	4,288.32	2,948.22	2,279.19	1,879.19	1,613.20	1,423.35	1,282.23	1,173.60	1,086.29
96,000	4,332.99	2,978.68	2,302.54	1,898.48	1,630.46	1,438.58	1,295.43	1,185.79	1,097.46
97,000	4,378.68	3,010.15	2,326.90	1,918.78	1,647.72	1,453.81	1,309.64	1,197.97	1,109.64
98,000	4,423.35	3,040.61	2,351.27	1,938.07	1,663.96	1,468.02	1,322.84	1,210.15	1,120.81
99,000	4,469.04	3,072.08	2,374.62	1,958.38	1,681.22	1,483.25	1,336.04	1,222.34	1,131.98
100,000	4,513.71	3,103.55	2,398.98	1,977.66	1,698.48	1,498.48	1,350.25	1,234.52	1,143.15

FINANCING AMOUNT (RM)	FINANCING TENURE (YEARS)								
	BR + 3.60%								
	3.35%	3.34%	3.35%	3.37%	3.40%	3.42%	3.45%	3.48%	3.51%
	2	3	4	5	6	7	8	9	10
101,000	4,559.39	3,134.01	2,423.35	1,996.95	1,714.72	1,513.71	1,363.45	1,247.72	1,155.33
102,000	4,604.06	3,165.48	2,446.70	2,017.26	1,731.98	1,527.92	1,376.65	1,259.90	1,166.50
103,000	4,649.75	3,195.94	2,471.07	2,036.55	1,749.24	1,543.15	1,390.86	1,272.08	1,177.66
104,000	4,694.42	3,227.41	2,494.42	2,056.85	1,766.50	1,558.38	1,404.06	1,284.26	1,188.83
105,000	4,740.10	3,257.87	2,518.78	2,076.14	1,782.74	1,573.60	1,417.26	1,296.45	1,201.02
106,000	4,784.77	3,289.34	2,543.15	2,096.45	1,800.00	1,588.83	1,430.46	1,308.63	1,212.18
107,000	4,830.46	3,320.81	2,566.50	2,115.74	1,817.26	1,603.05	1,444.67	1,321.83	1,223.35
108,000	4,875.13	3,351.27	2,590.86	2,136.04	1,833.50	1,618.27	1,457.87	1,334.01	1,234.52
109,000	4,919.80	3,382.74	2,615.23	2,155.33	1,850.76	1,633.50	1,471.07	1,346.19	1,246.70
110,000	4,965.48	3,413.20	2,638.58	2,175.63	1,868.02	1,648.73	1,485.28	1,358.38	1,257.87
111,000	5,010.15	3,444.67	2,662.94	2,194.92	1,885.28	1,662.94	1,498.48	1,370.56	1,269.04
112,000	5,055.84	3,475.13	2,686.29	2,215.23	1,901.52	1,678.17	1,511.68	1,382.74	1,280.20
113,000	5,100.51	3,506.60	2,710.66	2,234.52	1,918.78	1,693.40	1,524.87	1,394.92	1,292.39
114,000	5,146.19	3,537.06	2,735.03	2,254.82	1,936.04	1,708.63	1,539.09	1,408.12	1,303.55
115,000	5,190.86	3,568.53	2,758.38	2,274.11	1,953.30	1,722.84	1,552.28	1,420.30	1,314.72
116,000	5,236.55	3,600.00	2,782.74	2,294.42	1,969.54	1,738.07	1,565.48	1,432.49	1,325.89
117,000	5,281.22	3,630.46	2,807.11	2,313.71	1,986.80	1,753.30	1,579.70	1,444.67	1,338.07
118,000	5,326.90	3,661.93	2,830.46	2,334.01	2,004.06	1,768.53	1,592.89	1,456.85	1,349.24
119,000	5,371.57	3,692.39	2,854.82	2,353.30	2,020.30	1,782.74	1,606.09	1,469.04	1,360.41
120,000	5,416.24	3,723.86	2,878.17	2,372.59	2,037.56	1,797.97	1,619.29	1,482.23	1,371.57
121,000	5,461.93	3,754.31	2,902.54	2,392.89	2,054.82	1,813.20	1,633.50	1,494.42	1,383.76
122,000	5,506.60	3,785.79	2,926.90	2,412.18	2,072.08	1,828.43	1,646.70	1,506.60	1,394.92
123,000	5,552.28	3,817.26	2,950.25	2,432.49	2,088.32	1,842.64	1,659.90	1,518.78	1,406.09
124,000	5,596.95	3,847.72	2,974.62	2,451.78	2,105.58	1,857.87	1,674.11	1,530.96	1,418.27
125,000	5,642.64	3,879.19	2,998.98	2,472.08	2,122.84	1,873.10	1,687.31	1,543.15	1,429.44
126,000	5,687.31	3,909.64	3,022.34	2,491.37	2,139.09	1,888.32	1,700.51	1,556.35	1,440.61
127,000	5,732.99	3,941.12	3,046.70	2,511.68	2,156.35	1,902.54	1,714.72	1,568.53	1,451.78
128,000	5,777.66	3,971.57	3,070.05	2,530.96	2,173.60	1,917.77	1,727.92	1,580.71	1,463.96
129,000	5,823.35	4,003.05	3,094.42	2,551.27	2,190.86	1,932.99	1,741.12	1,592.89	1,475.13
130,000	5,868.02	4,033.50	3,118.78	2,570.56	2,207.11	1,948.22	1,754.31	1,605.08	1,486.29
131,000	5,913.71	4,064.97	3,142.13	2,590.86	2,224.37	1,962.44	1,768.53	1,617.26	1,497.46
132,000	5,958.38	4,096.45	3,166.50	2,610.15	2,241.62	1,977.66	1,781.73	1,630.46	1,509.64
133,000	6,003.05	4,126.90	3,190.86	2,630.46	2,258.88	1,992.89	1,794.92	1,642.64	1,520.81
134,000	6,048.73	4,158.38	3,214.21	2,649.75	2,275.13	2,008.12	1,809.14	1,654.82	1,531.98

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	BR + 3.60%								
	3.35%	3.34%	3.35%	3.37%	3.40%	3.42%	3.45%	3.48%	3.51%
	2	3	4	5	6	7	8	9	10
135,000	6,093.40	4,188.83	3,238.58	2,670.05	2,292.39	2,022.34	1,822.34	1,667.01	1,543.15
136,000	6,139.09	4,220.30	3,261.93	2,689.34	2,309.64	2,037.56	1,835.53	1,679.19	1,555.33
137,000	6,183.76	4,250.76	3,286.29	2,709.64	2,325.89	2,052.79	1,848.73	1,691.37	1,566.50
138,000	6,229.44	4,282.23	3,310.66	2,728.93	2,343.15	2,068.02	1,862.94	1,703.55	1,577.66
139,000	6,274.11	4,312.69	3,334.01	2,749.24	2,360.41	2,082.23	1,876.14	1,716.75	1,588.83
140,000	6,319.80	4,344.16	3,358.38	2,768.53	2,377.66	2,097.46	1,889.34	1,728.93	1,601.02
141,000	6,364.47	4,375.63	3,382.74	2,787.82	2,393.91	2,112.69	1,903.55	1,741.12	1,612.18
142,000	6,410.15	4,406.09	3,406.09	2,808.12	2,411.17	2,127.92	1,916.75	1,753.30	1,623.35
143,000	6,454.82	4,437.56	3,430.46	2,827.41	2,428.43	2,142.13	1,929.95	1,765.48	1,634.52
144,000	6,499.49	4,468.02	3,453.81	2,847.72	2,444.67	2,157.36	1,943.15	1,777.66	1,646.70
145,000	6,545.18	4,499.49	3,478.17	2,867.01	2,461.93	2,172.59	1,957.36	1,790.86	1,657.87
146,000	6,589.85	4,529.95	3,502.54	2,887.31	2,479.19	2,187.82	1,970.56	1,803.05	1,669.04
147,000	6,635.53	4,561.42	3,525.89	2,906.60	2,496.45	2,202.03	1,983.76	1,815.23	1,680.20
148,000	6,680.20	4,592.89	3,550.25	2,926.90	2,512.69	2,217.26	1,997.97	1,827.41	1,692.39
149,000	6,725.89	4,623.35	3,574.62	2,946.19	2,529.95	2,232.49	2,011.17	1,839.59	1,703.55
150,000	6,770.56	4,654.82	3,597.97	2,966.50	2,547.21	2,247.72	2,024.37	1,851.78	1,714.72

- Current Base Rate (BR) is 2.70%
- The above monthly salary deduction amount includes a deduction fee of 1.5% of the total monthly payment
- *Kadar Asas (KA) semasa adalah 2.70%*
- *Jumlah potongan gaji bulanan di atas adalah termasuk yuran potongan sebanyak 1.50% daripada jumlah bayaran bulanan*