Republic of the Philippines
# Department of Education
REGION VII – CENTRAL VISAYAS
**DIVISION OF CITY SCHOOLS – TAGBILARAN CITY**

**Office of the Schools Division Superintendent**

August 10, 2026

DIVISION MEMORANDUM
No. 634 , s. 2026

**REVISED LOAN TERMS OF PAYMENT UNDER THE DEPARTMENT OF EDUCATON'S AUTOMATIC PAYROLL DEDUCTION SYSTEM PROGRAM**

To: Assistant Schools Division Superintendent
Division Office Personnel
Public Elementary and Secondary School Heads
All Others Concerned

1. Attached is the DepEd Order No. 020, s. 2026 titled Revised Loan Terms of Payment Under the Department of Education's Automatic Payroll Deduction System Program, disseminating Bangko Central ng Pilipinas Circular No. 1239 entitled Amendments to Regulations on Salary-Based General-Purpose Consumption Loans, DepEd Order (DO) No. 004, s. 2022 with the subject **Extension of Loan Terms of Payment under the Department's Automatic Payroll Deduction System Program** (APDS), which amended Paragraph 26 of DO 020, S. 2021 (Enhanced Guidelines on Accreditation/Re-Accreditation of Private Entities Under the Automatic Payroll Deduction System Program) and further amended to extend the maximum loan terms from five to seven years, as follows:

> **26. Entities participating in the APDS for lending business shall conform with the ceilings on interest and non-interest rates on loans as shown in attached DepEd Order. Only loans with a term no exceeding seven years will be accommodated under APDS.**

2. For details, please see attached DepEd Order.

3. Immediate dissemination of this Memorandum is desired.

**WILFREDA D. BONGALOS PhD, CESO V**
Schools Division Superintendent

WDB/JAAL/ADMIN/atm

H. Zamora St., Dampas, Tagbilaran City, Bohol
(038)427-1702; (038)427-2506
tagbilarancity.division@deped.gov.ph
http://www.depedtagbilaran.org

8-067





AUG 0 7 2026

DepEd ORDER
No. 020, s. 2026

**REVISED LOAN TERMS OF PAYMENT UNDER THE DEPARTMENT OF EDUCATION'S AUTOMATIC PAYROLL DEDUCTION SYSTEM PROGRAM**

To: Undersecretaries
Assistant Secretaries
Bureau and Service Directors
Regional Directors
Schools Division Superintendents
Public Elementary and Secondary School Heads
All Others Concerned

1. Pursuant to the Bangko Sentral ng Pilipinas Circular No. 1239 titled Amendments to Regulations on Salary-Based General-Purpose Consumption Loans, DepEd Order (DO) No. 004, s. 2022 titled **Extension of Loan Terms of Payment under the Department's Automatic Payroll Deduction System Program** (APDS), which amended Paragraph 26 of DO 020, s. 2021 (Enhanced Guidelines on Accreditation/Re-Accreditation of Private Entities Under the Automatic Payroll Deduction System Program) shall be further amended to extend the maximum loan terms from five to seven years, as follows:

> **26. Entities participating in the APDS for lending business shall conform with the ceilings on interest and non-interest rates on loans as shown below. Only loans with a term not exceeding seven years will be accommodated under APDS.**

| Particulars | Ceilings |
|---|---|
| Contractual Interest Rates (based on diminishing/declining principal balance) | 1 year - 7.500% per annum (p.a.) or 0.625% per month<br>2 years - 9.000% p.a. or 0.750% per month<br>3 years - 9.660% p.a. or 0.805% per month<br>4 years - 9.660% p.a. or 0.805% per month<br>5 years - 9.660% p.a. or 0.805% per month<br>6 years - 9.660% p.a. or 0.805% per month<br>7 years - 9.660% p.a. or 0.805% per month |
| One-time Other Charges (Must be itemized in the Disclosure Statement) | 6.000%, deducted upfront from the principal amount of loan |
| Effective Interest Rate (EIR) p.a. | 1 year - 21.091% p.a.<br>2 years - 16.351% p.a.<br>3 years - 14.886% p.a.<br>4 years - 13.759% p.a.<br>5 years - 13.082% p.a.<br>6 years - 12.632% p.a.<br>7 years – 12.310% p.a. |

2. APDS-accredited entities are encouraged to offer loans with rates lower than the prescribed ceilings.

3. The grant of a loan repayment term of up to seven years under the APDS does not automatically qualify all borrowers for such repayment period.

4. The approval of such loan term shall be solely at the discretion of the APDS-accredited entity and shall be based on its own prudent credit assessment, taking into consideration its internal credit policies, risk management framework, applicable laws, rules, regulations, and regulatory issuances, as well as such other factors as the APDS-accredited entity may deem relevant in evaluating the borrower's capacity to repay.

5. The Department shall not participate in or influence the APDS-accredited entity's credit evaluation or loan approval process and shall solely facilitate payroll deductions in accordance with APDS policies. Accordingly, DepEd shall not incur any liability, pecuniary or otherwise, arising from or in connection with the approval, administration, enforcement, or repayment of loans granted by APDS-accredited entities

6. APDS-accredited entities shall ensure that borrowers are provided with financial literacy or loan education prior to the evaluation or release of any loan under the APDS through appropriate means, whether through physical or digital platforms. At a minimum, such financial literacy or loan education shall cover responsible borrowing, loan terms and conditions, applicable interest and other charges, repayment obligations, the consequences of non-payment or default, and basic financial management principles. The APDS-accredited entities shall maintain documentary or electronic records evidencing the borrower's completion of, or acknowledgment of receipt of, the financial literacy or loan education, which shall be made available to the Department upon request for monitoring purposes.

7. For ready reference and guidance of all concerned, the copies of the Illustrations under Annexes D-1 to D-7, as amended, are shown in the enclosure hereof.

8. All other provisions of DO 020, s. 2021 and DO 004, s. 2022, and all other issuances, or parts thereof, inconsistent with this Order are repealed, amended, or modified accordingly.

9. This Order shall take effect immediately upon its approval and issuance, and upon its publication on the DepEd website, the Official Gazette, or a newspaper of general circulation. Certified copies of this Order shall be registered with the Office of the National Administrative Register (ONAR) at the University of the Philippines Law Center (UP LC), UP Diliman, Quezon City.

10. This Order shall remain in effect throughout its implementation period and shall continue in full force until amended, modified, repealed, or superseded by a subsequent issuance.

11. For more information, please contact the **Employee Account Management Division, the APDS Secretariat**, Department of Education Central Office, DepEd Complex, Meralco Avenue, Pasig City through email at fs.eamd@deped.gov.ph.

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

**SONNY ANGARA**
Secretary

Encl.:
As stated

References:
DepEd Order (Nos. 004, s. 2022 and 020, s. 2021)

To be indicated in the <u>Perpetual Index</u>
under the following subjects:

ACCREDITATION
CHANGE
DEDUCTIONS
EMPLOYEES
OFFICIALS
PAYMENTS
POLICY
SALARY
TEACHERS

JMC, MPC, <u>DO Revised Loan Terms of Payment Under DepEd's APDS Program</u>
0308 – August 6, 2026

(Enclosure to DepEd Order No. 020 , s. 2026)

**ANNEX D - 1**

Republic of the Philippines
Department of Education
**AUTOMATIC PAYROLL DEDUCTION SYSTEM (APDS) 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) | | 100,000.00 | | **Contractual Interest Rate** | | |
| 2 | Loan Term (in years) | | 1 | | | **Per Annum** | **= 7.500%** |
| 3 | No. of installments (in months) | | 12 | | | Per Month | = 0.625% |
| 4 | Grace period (in months) | | - | | **Nominal Interest Rate** | | **= 4.109%** |
| 5 | No. of periods (in months) | | 12 | | **Effective Interest Rate (EIR)** | | |
| 6 | Other Charges | | 6.000% | | | **Per Annum** | **= 21.090%** |
| | | | | | | Per Month | = 1.608% |
| 7 | Monthly Installment | | **PhP 8,675.74** | | | | |
| 8 | | | | | | | |

| 9 | *Installment Period* | *Gross Loan* | *Principal* | *Interest* | *Other Charges* | *NET PROCEEDS Cash Flows* | *Outstanding Balance* |
|---|---|---|---|---|---|---|---|
| 10 | 0 | 100,000.00 | | | 6,000.00 | 94,000.00 | 100,000.00 |
| 11 | 1 | | 8,050.74 | 625.00 | | (8,675.74) | 91,949.26 |
| 12 | 2 | | 8,101.06 | 574.68 | | (8,675.74) | 83,848.20 |
| 13 | 3 | | 8,151.69 | 524.05 | | (8,675.74) | 75,696.50 |
| 14 | 4 | | 8,202.64 | 473.10 | | (8,675.74) | 67,493.86 |
| 15 | 5 | | 8,253.90 | 421.84 | | (8,675.74) | 59,239.96 |
| 16 | 6 | | 8,305.49 | 370.25 | | (8,675.74) | 50,934.47 |
| 17 | 7 | | 8,357.40 | 318.34 | | (8,675.74) | 42,577.07 |
| 18 | 8 | | 8,409.63 | 266.11 | | (8,675.74) | 34,167.44 |
| 19 | 9 | | 8,462.19 | 213.55 | | (8,675.74) | 25,705.24 |
| 20 | 10 | | 8,515.08 | 160.66 | | (8,675.74) | 17,190.16 |
| 21 | 11 | | 8,568.30 | 107.44 | | (8,675.74) | 8,621.86 |
| 22 | 12 | | 8,621.86 | 53.89 | | (8,675.75) | - |
| 23 | **Total** | | **100,000.00** | **4,108.91** | **6,000.00** | | |

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CERTIFIED BY:

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**Designation**

(Enclosure to DepEd Order No. 020 , s. 2026)

**ANNEX D - 2**

Republic of the Philippines
Department of Education
**AUTOMATIC PAYROLL DEDUCTION SYSTEM (APDS) 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) | | 100,000.00 | | **Contractual Interest Rate** | | |
| 2 | Loan Term (in years) | | 2 | | | **Per Annum** | **= 9.000%** |
| 3 | No. of installments (in months) | | 24 | | | Per Month | = 0.750% |
| 4 | Grace period (in months) | | - | | **Nominal Interest Rate** | | **= 4.822%** |
| 5 | No. of periods (in months) | | 24 | | **Effective Interest Rate (EIR)** | | |
| 6 | Other Charges | | 6.000% | | | **Per Annum** | **= 16.351%** |
| | | | | | | Per Month | = 1.270% |
| 7 | Monthly Installment | | **PhP 4,568.48** | | | | |
| 8 | | | | | | | |
| 9 | *Installment Period* | *Gross Loan* | *Principal* | *Interest* | *Other Charges* | *NET PROCEEDS Cash Flows* | *Outstanding Balance* |
| 10 | 0 | 100,000.00 | | | 6,000.00 | 94,000.00 | 100,000.00 |
| 11 | 1 | | 3,818.48 | 750.00 | | (4,568.48) | 96,181.52 |
| 12 | 2 | | 3,847.12 | 721.36 | | (4,568.48) | 92,334.40 |
| 13 | 3 | | 3,875.97 | 692.51 | | (4,568.48) | 88,458.43 |
| 14 | 4 | | 3,905.04 | 663.44 | | (4,568.48) | 84,553.39 |
| 15 | 5 | | 3,934.33 | 634.15 | | (4,568.48) | 80,619.06 |
| 16 | 6 | | 3,963.84 | 604.64 | | (4,568.48) | 76,655.22 |
| 17 | 7 | | 3,993.57 | 574.91 | | (4,568.48) | 72,661.65 |
| 18 | 8 | | 4,023.52 | 544.96 | | (4,568.48) | 68,638.13 |
| 19 | 9 | | 4,053.69 | 514.79 | | (4,568.48) | 64,584.44 |
| 20 | 10 | | 4,084.10 | 484.38 | | (4,568.48) | 60,500.34 |
| 21 | 11 | | 4,114.73 | 453.75 | | (4,568.48) | 56,385.61 |
| 22 | 12 | | 4,145.59 | 422.89 | | (4,568.48) | 52,240.02 |
| 23 | 13 | | 4,176.68 | 391.80 | | (4,568.48) | 48,063.34 |
| 24 | 14 | | 4,208.00 | 360.48 | | (4,568.48) | 43,855.34 |
| 25 | 15 | | 4,239.56 | 328.92 | | (4,568.48) | 39,615.78 |
| 26 | 16 | | 4,271.36 | 297.12 | | (4,568.48) | 35,344.42 |
| 27 | 17 | | 4,303.40 | 265.08 | | (4,568.48) | 31,041.02 |
| 28 | 18 | | 4,335.67 | 232.81 | | (4,568.48) | 26,705.35 |
| 29 | 19 | | 4,368.19 | 200.29 | | (4,568.48) | 22,337.16 |
| 30 | 20 | | 4,400.95 | 167.53 | | (4,568.48) | 17,936.21 |
| 31 | 21 | | 4,433.96 | 134.52 | | (4,568.48) | 13,502.25 |
| 32 | 22 | | 4,467.21 | 101.27 | | (4,568.48) | 9,035.04 |
| 33 | 23 | | 4,500.72 | 67.76 | | (4,568.48) | 4,534.32 |
| 34 | 24 | | 4,534.32 | 34.01 | | (4,568.33) | - |
| 35 | **Total** | | **100,000.00** | **9,643.37** | **6,000.00** | | |

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(Enclosure to DepEd Order No. 020 , s. 2026)

**ANNEX D - 3**

Republic of the Philippines
Department of Education
## AUTOMATIC PAYROLL DEDUCTION SYSTEM (APDS) 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) | | 100,000.00 | | **Contractual Interest Rate** | | |
| 2 | Loan Term (in years) | | 3 | | | **Per Annum** | **= 9.660%** |
| 3 | No. of installments (in months) | | 36 | | | Per Month | = 0.805% |
| 4 | Grace period (in months) | | - | | **Nominal Interest Rate** | | **= 5.196%** |
| 5 | No. of periods (in months) | | 36 | | **Effective Interest Rate (EIR)** | | |
| 6 | Other Charges | | 6.000% | | | **Per Annum** | **= 14.886%** |
| | | | | | | Per Month | = 1.163% |
| 7 | Monthly Installment | | **PhP 3,210.78** | | | | |
| 8 | | | | | | | |
| 9 | *Installment Period* | *Gross Loan* | *Principal* | *Interest* | *Other Charges* | *NET PROCEEDS Cash Flows* | *Outstanding Balance* |
| 10 | 0 | 100,000.00 | | | 6,000.00 | 94,000.00 | 100,000.00 |
| 11 | 1 | | 2,405.78 | 805.00 | | (3,210.78) | 97,594.22 |
| 12 | 2 | | 2,425.15 | 785.63 | | (3,210.78) | 95,169.07 |
| 13 | 3 | | 2,444.67 | 766.11 | | (3,210.78) | 92,724.40 |
| 14 | 4 | | 2,464.35 | 746.43 | | (3,210.78) | 90,260.05 |
| 15 | 5 | | 2,484.19 | 726.59 | | (3,210.78) | 87,775.86 |
| 16 | 6 | | 2,504.18 | 706.60 | | (3,210.78) | 85,271.68 |
| 17 | 7 | | 2,524.34 | 686.44 | | (3,210.78) | 82,747.34 |
| 18 | 8 | | 2,544.66 | 666.12 | | (3,210.78) | 80,202.68 |
| 19 | 9 | | 2,565.15 | 645.63 | | (3,210.78) | 77,637.53 |
| 20 | 10 | | 2,585.80 | 624.98 | | (3,210.78) | 75,051.73 |
| 21 | 11 | | 2,606.61 | 604.17 | | (3,210.78) | 72,445.12 |
| 22 | 12 | | 2,627.60 | 583.18 | | (3,210.78) | 69,817.52 |
| 23 | 13 | | 2,648.75 | 562.03 | | (3,210.78) | 67,168.77 |
| 24 | 14 | | 2,670.07 | 540.71 | | (3,210.78) | 64,498.70 |
| 25 | 15 | | 2,691.57 | 519.21 | | (3,210.78) | 61,807.13 |
| 26 | 16 | | 2,713.23 | 497.55 | | (3,210.78) | 59,093.90 |
| 27 | 17 | | 2,735.07 | 475.71 | | (3,210.78) | 56,358.83 |
| 28 | 18 | | 2,757.09 | 453.69 | | (3,210.78) | 53,601.74 |
| 29 | 19 | | 2,779.29 | 431.49 | | (3,210.78) | 50,822.45 |
| 30 | 20 | | 2,801.66 | 409.12 | | (3,210.78) | 48,020.79 |
| 31 | 21 | | 2,824.21 | 386.57 | | (3,210.78) | 45,196.58 |
| 32 | 22 | | 2,846.95 | 363.83 | | (3,210.78) | 42,349.63 |
| 33 | 23 | | 2,869.87 | 340.91 | | (3,210.78) | 39,479.76 |
| 34 | 24 | | 2,892.97 | 317.81 | | (3,210.78) | 36,586.79 |

| | | | | | | |
|---|---|---|---|---|---|---|
| 35 | 25 | 2,916.26 | 294.52 | | (3,210.78) | 33,670.53 |
| 36 | 26 | 2,939.73 | 271.05 | | (3,210.78) | 30,730.80 |
| 37 | 27 | 2,963.40 | 247.38 | | (3,210.78) | 27,767.40 |
| 38 | 28 | 2,987.25 | 223.53 | | (3,210.78) | 24,780.15 |
| 39 | 29 | 3,011.30 | 199.48 | | (3,210.78) | 21,768.85 |
| 40 | 30 | 3,035.54 | 175.24 | | (3,210.78) | 18,733.31 |
| 41 | 31 | 3,059.98 | 150.80 | | (3,210.78) | 15,673.33 |
| 42 | 32 | 3,084.61 | 126.17 | | (3,210.78) | 12,588.72 |
| 43 | 33 | 3,109.44 | 101.34 | | (3,210.78) | 9,479.28 |
| 44 | 34 | 3,134.47 | 76.31 | | (3,210.78) | 6,344.81 |
| 45 | 35 | 3,159.70 | 51.08 | | (3,210.78) | 3,185.11 |
| 46 | 36 | 3,185.11 | 25.64 | | (3,210.75) | - |
| 47 | Total | 100,000.00 | 15,588.05 | 6,000.00 | | |

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Designation

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(Enclosure to DepEd Order No. 020 , s. 2026)

**ANNEX D - 4**

Republic of the Philippines
Department of Education
**AUTOMATIC PAYROLL DEDUCTION SYSTEM (APDS) 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) | | **100,000.00** | | **Contractual Interest Rate** | | |
| 2 | Loan Term (in years) | | 4 | | | **Per Annum** | = **9.660%** |
| 3 | No. of installments (in mor | | 48 | | | Per Month | = 0.805% |
| 4 | Grace period (in months) | | - | | **Nominal Interest Rate** | | = **5.240%** |
| 5 | No. of periods (in months) | | 48 | | **Effective Interest Rate (EIR)** | | |
| 6 | Other Charges | | 6.000% | | | **Per Annum** | = **13.759%** |
| | | | | | | Per Month | = 1.080% |
| 7 | Monthly Installment | | **PhP 2,519.97** | | | | |
| 8 | | | | | | | |

| 9 | ***Installment Period*** | ***Gross Loan*** | ***Principal*** | ***Interest*** | ***Other Charges*** | ***NET PROCEEDS* *Cash Flows*** | ***Outstanding Balance*** |
|---|---|---|---|---|---|---|---|
| 10 | 0 | 100,000.00 | | | 6,000.00 | 94,000.00 | 100,000.00 |
| 11 | 1 | | 1,714.97 | 805.00 | | (2,519.97) | 98,285.03 |
| 12 | 2 | | 1,728.78 | 791.19 | | (2,519.97) | 96,556.25 |
| 13 | 3 | | 1,742.69 | 777.28 | | (2,519.97) | 94,813.56 |
| 14 | 4 | | 1,756.72 | 763.25 | | (2,519.97) | 93,056.84 |
| 15 | 5 | | 1,770.86 | 749.11 | | (2,519.97) | 91,285.98 |
| 16 | 6 | | 1,785.12 | 734.85 | | (2,519.97) | 89,500.86 |
| 17 | 7 | | 1,799.49 | 720.48 | | (2,519.97) | 87,701.37 |
| 18 | 8 | | 1,813.97 | 706.00 | | (2,519.97) | 85,887.40 |
| 19 | 9 | | 1,828.58 | 691.39 | | (2,519.97) | 84,058.82 |
| 20 | 10 | | 1,843.30 | 676.67 | | (2,519.97) | 82,215.52 |
| 21 | 11 | | 1,858.14 | 661.83 | | (2,519.97) | 80,357.38 |
| 22 | 12 | | 1,873.09 | 646.88 | | (2,519.97) | 78,484.29 |
| 23 | 13 | | 1,888.17 | 631.80 | | (2,519.97) | 76,596.12 |
| 24 | 14 | | 1,903.37 | 616.60 | | (2,519.97) | 74,692.75 |
| 25 | 15 | | 1,918.69 | 601.28 | | (2,519.97) | 72,774.06 |
| 26 | 16 | | 1,934.14 | 585.83 | | (2,519.97) | 70,839.92 |
| 27 | 17 | | 1,949.71 | 570.26 | | (2,519.97) | 68,890.21 |
| 28 | 18 | | 1,965.40 | 554.57 | | (2,519.97) | 66,924.81 |
| 29 | 19 | | 1,981.23 | 538.74 | | (2,519.97) | 64,943.58 |
| 30 | 20 | | 1,997.17 | 522.80 | | (2,519.97) | 62,946.41 |
| 31 | 21 | | 2,013.25 | 506.72 | | (2,519.97) | 60,933.16 |
| 32 | 22 | | 2,029.46 | 490.51 | | (2,519.97) | 58,903.70 |
| 33 | 23 | | 2,045.80 | 474.17 | | (2,519.97) | 56,857.90 |
| 34 | 24 | | 2,062.26 | 457.71 | | (2,519.97) | 54,795.64 |

| | | | | | | |
|---|---|---|---|---|---|---|
| 35 | 25 | 2,078.87 | 441.10 | | (2,519.97) | 52,716.77 |
| 36 | 26 | 2,095.60 | 424.37 | | (2,519.97) | 50,621.17 |
| 37 | 27 | 2,112.47 | 407.50 | | (2,519.97) | 48,508.70 |
| 38 | 28 | 2,129.47 | 390.50 | | (2,519.97) | 46,379.23 |
| 39 | 29 | 2,146.62 | 373.35 | | (2,519.97) | 44,232.61 |
| 40 | 30 | 2,163.90 | 356.07 | | (2,519.97) | 42,068.71 |
| 41 | 31 | 2,181.32 | 338.65 | | (2,519.97) | 39,887.39 |
| 42 | 32 | 2,198.88 | 321.09 | | (2,519.97) | 37,688.51 |
| 43 | 33 | 2,216.58 | 303.39 | | (2,519.97) | 35,471.93 |
| 44 | 34 | 2,234.42 | 285.55 | | (2,519.97) | 33,237.51 |
| 45 | 35 | 2,252.41 | 267.56 | | (2,519.97) | 30,985.10 |
| 46 | 36 | 2,270.54 | 249.43 | | (2,519.97) | 28,714.56 |
| 47 | 37 | 2,288.82 | 231.15 | | (2,519.97) | 26,425.74 |
| 48 | 38 | 2,307.24 | 212.73 | | (2,519.97) | 24,118.50 |
| 49 | 39 | 2,325.82 | 194.15 | | (2,519.97) | 21,792.68 |
| 50 | 40 | 2,344.54 | 175.43 | | (2,519.97) | 19,448.14 |
| 51 | 41 | 2,363.41 | 156.56 | | (2,519.97) | 17,084.73 |
| 52 | 42 | 2,382.44 | 137.53 | | (2,519.97) | 14,702.29 |
| 53 | 43 | 2,401.62 | 118.35 | | (2,519.97) | 12,300.67 |
| 54 | 44 | 2,420.95 | 99.02 | | (2,519.97) | 9,879.72 |
| 55 | 45 | 2,440.44 | 79.53 | | (2,519.97) | 7,439.28 |
| 56 | 46 | 2,460.08 | 59.89 | | (2,519.97) | 4,979.20 |
| 57 | 47 | 2,479.89 | 40.08 | | (2,519.97) | 2,499.31 |
| 58 | 48 | 2,499.85 | 20.12 | | (2,519.97) | - |
| 63 | **Total** | **100,000.00** | **20,958.02** | **6,000.00** | | |

**Designation** **Designation**

(Enclosure to DepEd Order No. 020 , s. 2026)

## ANNEX D - 5

Republic of the Philippines
Department of Education
**AUTOMATIC PAYROLL DEDUCTION SYSTEM (APDS) 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) | | **100,000.00** | | **Contractual Interest Rate** | | |
| 2 | Loan Term (in years) | | 5 | | | Per Annum | = 9.660% |
| 3 | No. of installments (in mor | | 60 | | | Per Month | = 0.805% |
| 4 | Grace period (in months) | | - | | Nominal Interest Rate | | = 5.296% |
| 5 | No. of periods (in months) | | 60 | | **Effective Interest Rate (EIR)** | | |
| 6 | Other Charges | | 6.000% | | | **Per Annum** | = **13.082%** |
| | | | | | | Per Month | = 1.030% |
| 7 | Monthly Installment | | **PhP 2,108.02** | | | | |
| 8 | | | | | | | |
| 9 | ***Installment Period*** | ***Gross Loan*** | ***Principal*** | ***Interest*** | ***Other Charges*** | ***NET PROCEEDS Cash Flows*** | ***Outstanding Balance*** |
| 10 | 0 | 100,000.00 | | | 6,000.00 | 94,000.00 | 100,000.00 |
| 11 | 1 | | 1,303.02 | 805.00 | | (2,108.02) | 98,696.98 |
| 12 | 2 | | 1,313.51 | 794.51 | | (2,108.02) | 97,383.47 |
| 13 | 3 | | 1,324.08 | 783.94 | | (2,108.02) | 96,059.39 |
| 14 | 4 | | 1,334.74 | 773.28 | | (2,108.02) | 94,724.65 |
| 15 | 5 | | 1,345.49 | 762.53 | | (2,108.02) | 93,379.16 |
| 16 | 6 | | 1,356.32 | 751.70 | | (2,108.02) | 92,022.84 |
| 17 | 7 | | 1,367.24 | 740.78 | | (2,108.02) | 90,655.60 |
| 18 | 8 | | 1,378.24 | 729.78 | | (2,108.02) | 89,277.36 |
| 19 | 9 | | 1,389.34 | 718.68 | | (2,108.02) | 87,888.02 |
| 20 | 10 | | 1,400.52 | 707.50 | | (2,108.02) | 86,487.50 |
| 21 | 11 | | 1,411.80 | 696.22 | | (2,108.02) | 85,075.70 |
| 22 | 12 | | 1,423.16 | 684.86 | | (2,108.02) | 83,652.54 |
| 23 | 13 | | 1,434.62 | 673.40 | | (2,108.02) | 82,217.92 |
| 24 | 14 | | 1,446.17 | 661.85 | | (2,108.02) | 80,771.75 |
| 25 | 15 | | 1,457.81 | 650.21 | | (2,108.02) | 79,313.94 |
| 26 | 16 | | 1,469.54 | 638.48 | | (2,108.02) | 77,844.40 |
| 27 | 17 | | 1,481.37 | 626.65 | | (2,108.02) | 76,363.03 |
| 28 | 18 | | 1,493.30 | 614.72 | | (2,108.02) | 74,869.73 |
| 29 | 19 | | 1,505.32 | 602.70 | | (2,108.02) | 73,364.41 |
| 30 | 20 | | 1,517.44 | 590.58 | | (2,108.02) | 71,846.97 |
| 31 | 21 | | 1,529.65 | 578.37 | | (2,108.02) | 70,317.32 |
| 32 | 22 | | 1,541.97 | 566.05 | | (2,108.02) | 68,775.35 |
| 33 | 23 | | 1,554.38 | 553.64 | | (2,108.02) | 67,220.97 |
| 34 | 24 | | 1,566.89 | 541.13 | | (2,108.02) | 65,654.08 |
| 35 | 25 | | 1,579.50 | 528.52 | | (2,108.02) | 64,074.58 |
| 36 | 26 | | 1,592.22 | 515.80 | | (2,108.02) | 62,482.36 |
| 37 | 27 | | 1,605.04 | 502.98 | | (2,108.02) | 60,877.32 |
| 38 | 28 | | 1,617.96 | 490.06 | | (2,108.02) | 59,259.36 |
| 39 | 29 | | 1,630.98 | 477.04 | | (2,108.02) | 57,628.38 |

| | | | | | | |
|---|---|---|---|---|---|---|
| 40 | 30 | 1,644.11 | 463.91 | | (2,108.02) | 55,984.27 |
| 41 | 31 | 1,657.35 | 450.67 | | (2,108.02) | 54,326.92 |
| 42 | 32 | 1,670.69 | 437.33 | | (2,108.02) | 52,656.23 |
| 43 | 33 | 1,684.14 | 423.88 | | (2,108.02) | 50,972.09 |
| 44 | 34 | 1,697.69 | 410.33 | | (2,108.02) | 49,274.40 |
| 45 | 35 | 1,711.36 | 396.66 | | (2,108.02) | 47,563.04 |
| 46 | 36 | 1,725.14 | 382.88 | | (2,108.02) | 45,837.90 |
| 47 | 37 | 1,739.02 | 369.00 | | (2,108.02) | 44,098.88 |
| 48 | 38 | 1,753.02 | 355.00 | | (2,108.02) | 42,345.86 |
| 49 | 39 | 1,767.14 | 340.88 | | (2,108.02) | 40,578.72 |
| 50 | 40 | 1,781.36 | 326.66 | | (2,108.02) | 38,797.36 |
| 51 | 41 | 1,795.70 | 312.32 | | (2,108.02) | 37,001.66 |
| 52 | 42 | 1,810.16 | 297.86 | | (2,108.02) | 35,191.50 |
| 53 | 43 | 1,824.73 | 283.29 | | (2,108.02) | 33,366.77 |
| 54 | 44 | 1,839.42 | 268.60 | | (2,108.02) | 31,527.35 |
| 55 | 45 | 1,854.22 | 253.80 | | (2,108.02) | 29,673.13 |
| 56 | 46 | 1,869.15 | 238.87 | | (2,108.02) | 27,803.98 |
| 57 | 47 | 1,884.20 | 223.82 | | (2,108.02) | 25,919.78 |
| 58 | 48 | 1,899.37 | 208.65 | | (2,108.02) | 24,020.41 |
| 59 | 49 | 1,914.66 | 193.36 | | (2,108.02) | 22,105.75 |
| 60 | 50 | 1,930.07 | 177.95 | | (2,108.02) | 20,175.68 |
| 61 | 51 | 1,945.61 | 162.41 | | (2,108.02) | 18,230.07 |
| 62 | 52 | 1,961.27 | 146.75 | | (2,108.02) | 16,268.80 |
| | 53 | 1,977.06 | 130.96 | | (2,108.02) | 14,291.74 |
| | 54 | 1,992.97 | 115.05 | | (2,108.02) | 12,298.77 |
| | 55 | 2,009.01 | 99.01 | | (2,108.02) | 10,289.76 |
| | 56 | 2,025.19 | 82.83 | | (2,108.02) | 8,264.57 |
| | 57 | 2,041.49 | 66.53 | | (2,108.02) | 6,223.08 |
| | 58 | 2,057.92 | 50.10 | | (2,108.02) | 4,165.16 |
| | 59 | 2,074.49 | 33.53 | | (2,108.02) | 2,090.67 |
| | 60 | 2,091.19 | 16.83 | | (2,108.02) | - |
| | | - | - | | - | - |
| | **Total** | **100,000.00** | **26,480.68** | **6,000.00** | | |

**Designation** **Designation**

(Enclosure to DepEd Order No. 020, s. 2026)

**ANNEX D - 6**

Republic of the Philippines

Department of Education

**AUTOMATIC PAYROLL DEDUCTION SYSTEM (APDS) PROGRAM**

**EFFECTIVE INTEREST CALCULATION MODEL FOR A SIX (6)-YEAR LOAN**

**DECLINING/DIMINISHING BALANCE METHOD**

| | A | B | C | D | E | F | G |
|---|---|---|---|---|---|---|---|
| 1 | Principal Amount (in PhP) | | 100,000.00 | | Contractual Interest Rate | | |
| 2 | Loan Term (in years) | | 6 | | | Per Annum | = 9.660% |
| 3 | No. of installments (in mor | | 72 | | | Per Month | = 0.805% |
| 4 | Grace period (in months) | | - | | Nominal Interest Rate | | = 5.359% |
| 5 | No. of periods (in months) | | 72 | | Effective Interest Rate (EIR) | | |
| 6 | Other Charges | | 6.000% | | | Per Annum | = 12.632% |
| | | | | | | Per Month | = 0.996% |
| 7 | Monthly Installment | | PhP 1,835.49 | | | | |
| 8 | | | | | | | |
| 9 | *Installment Period* | *Gross Loan* | *Principal* | *Interest* | *Other Charges* | *NET PROCEEDS Cash Flows* | *Outstanding Balance* |
| 10 | 0 | 100,000.00 | | | 6,000.00 | 94,000.00 | 100,000.00 |
| 11 | 1 | | 1,030.49 | 805.00 | | (1,835.49) | 98,969.51 |
| 12 | 2 | | 1,038.79 | 796.70 | | (1,835.49) | 97,930.72 |
| 13 | 3 | | 1,047.15 | 788.34 | | (1,835.49) | 96,883.57 |
| 14 | 4 | | 1,055.58 | 779.91 | | (1,835.49) | 95,827.99 |
| 15 | 5 | | 1,064.07 | 771.42 | | (1,835.49) | 94,763.92 |
| 16 | 6 | | 1,072.64 | 762.85 | | (1,835.49) | 93,691.28 |
| 17 | 7 | | 1,081.28 | 754.21 | | (1,835.49) | 92,610.00 |
| 18 | 8 | | 1,089.98 | 745.51 | | (1,835.49) | 91,520.02 |
| 19 | 9 | | 1,098.75 | 736.74 | | (1,835.49) | 90,421.27 |
| 20 | 10 | | 1,107.60 | 727.89 | | (1,835.49) | 89,313.67 |
| 21 | 11 | | 1,116.51 | 718.98 | | (1,835.49) | 88,197.16 |
| 22 | 12 | | 1,125.50 | 709.99 | | (1,835.49) | 87,071.66 |
| 23 | 13 | | 1,134.56 | 700.93 | | (1,835.49) | 85,937.10 |
| 24 | 14 | | 1,143.70 | 691.79 | | (1,835.49) | 84,793.40 |
| 25 | 15 | | 1,152.90 | 682.59 | | (1,835.49) | 83,640.50 |
| 26 | 16 | | 1,162.18 | 673.31 | | (1,835.49) | 82,478.32 |
| 27 | 17 | | 1,171.54 | 663.95 | | (1,835.49) | 81,306.78 |
| 28 | 18 | | 1,180.97 | 654.52 | | (1,835.49) | 80,125.81 |
| 29 | 19 | | 1,190.48 | 645.01 | | (1,835.49) | 78,935.33 |
| 30 | 20 | | 1,200.06 | 635.43 | | (1,835.49) | 77,735.27 |
| 31 | 21 | | 1,209.72 | 625.77 | | (1,835.49) | 76,525.55 |
| 32 | 22 | | 1,219.46 | 616.03 | | (1,835.49) | 75,306.09 |
| 33 | 23 | | 1,229.28 | 606.21 | | (1,835.49) | 74,076.81 |
| 34 | 24 | | 1,239.17 | 596.32 | | (1,835.49) | 72,837.64 |
| 35 | 25 | | 1,249.15 | 586.34 | | (1,835.49) | 71,588.49 |
| 36 | 26 | | 1,259.20 | 576.29 | | (1,835.49) | 70,329.29 |
| 37 | 27 | | 1,269.34 | 566.15 | | (1,835.49) | 69,059.95 |
| 38 | 28 | | 1,279.56 | 555.93 | | (1,835.49) | 67,780.39 |
| 39 | 29 | | 1,289.86 | 545.63 | | (1,835.49) | 66,490.53 |
| 40 | 30 | | 1,300.24 | 535.25 | | (1,835.49) | 65,190.29 |
| 41 | 31 | | 1,310.71 | 524.78 | | (1,835.49) | 63,879.58 |
| 42 | 32 | | 1,321.26 | 514.23 | | (1,835.49) | 62,558.32 |

| | | | | | | |
|---|---|---|---|---|---|---|
| 43 | 33 | 1,331.90 | 503.59 | | (1,835.49) | 61,226.42 |
| 44 | 34 | 1,342.62 | 492.87 | | (1,835.49) | 59,883.80 |
| 45 | 35 | 1,353.43 | 482.06 | | (1,835.49) | 58,530.37 |
| 46 | 36 | 1,364.32 | 471.17 | | (1,835.49) | 57,166.05 |
| 47 | 37 | 1,375.30 | 460.19 | | (1,835.49) | 55,790.75 |
| 48 | 38 | 1,386.37 | 449.12 | | (1,835.49) | 54,404.38 |
| 49 | 39 | 1,397.53 | 437.96 | | (1,835.49) | 53,006.85 |
| 50 | 40 | 1,408.78 | 426.71 | | (1,835.49) | 51,598.07 |
| 51 | 41 | 1,420.13 | 415.36 | | (1,835.49) | 50,177.94 |
| 52 | 42 | 1,431.56 | 403.93 | | (1,835.49) | 48,746.38 |
| 53 | 43 | 1,443.08 | 392.41 | | (1,835.49) | 47,303.30 |
| 54 | 44 | 1,454.70 | 380.79 | | (1,835.49) | 45,848.60 |
| 55 | 45 | 1,466.41 | 369.08 | | (1,835.49) | 44,382.19 |
| 56 | 46 | 1,478.21 | 357.28 | | (1,835.49) | 42,903.98 |
| 57 | 47 | 1,490.11 | 345.38 | | (1,835.49) | 41,413.87 |
| 58 | 48 | 1,502.11 | 333.38 | | (1,835.49) | 39,911.76 |
| 59 | 49 | 1,514.20 | 321.29 | | (1,835.49) | 38,397.56 |
| 60 | 50 | 1,526.39 | 309.10 | | (1,835.49) | 36,871.17 |
| 61 | 51 | 1,538.68 | 296.81 | | (1,835.49) | 35,332.49 |
| 62 | 52 | 1,551.06 | 284.43 | | (1,835.49) | 33,781.43 |
| 63 | 53 | 1,563.55 | 271.94 | | (1,835.49) | 32,217.88 |
| 64 | 54 | 1,576.14 | 259.35 | | (1,835.49) | 30,641.74 |
| 65 | 55 | 1,588.82 | 246.67 | | (1,835.49) | 29,052.92 |
| 66 | 56 | 1,601.61 | 233.88 | | (1,835.49) | 27,451.31 |
| 67 | 57 | 1,614.51 | 220.98 | | (1,835.49) | 25,836.80 |
| 68 | 58 | 1,627.50 | 207.99 | | (1,835.49) | 24,209.30 |
| 69 | 59 | 1,640.61 | 194.88 | | (1,835.49) | 22,568.69 |
| 70 | 60 | 1,653.81 | 181.68 | | (1,835.49) | 20,914.88 |
| 71 | 61 | 1,667.13 | 168.36 | | (1,835.49) | 19,247.75 |
| 72 | 62 | 1,680.55 | 154.94 | | (1,835.49) | 17,567.20 |
| 73 | 63 | 1,694.07 | 141.42 | | (1,835.49) | 15,873.13 |
| 74 | 64 | 1,707.71 | 127.78 | | (1,835.49) | 14,165.42 |
| 75 | 65 | 1,721.46 | 114.03 | | (1,835.49) | 12,443.96 |
| 76 | 66 | 1,735.32 | 100.17 | | (1,835.49) | 10,708.64 |
| 77 | 67 | 1,749.29 | 86.20 | | (1,835.49) | 8,959.35 |
| 78 | 68 | 1,763.37 | 72.12 | | (1,835.49) | 7,195.98 |
| 79 | 69 | 1,777.56 | 57.93 | | (1,835.49) | 5,418.42 |
| 80 | 70 | 1,791.87 | 43.62 | | (1,835.49) | 3,626.55 |
| 81 | 71 | 1,806.30 | 29.19 | | (1,835.49) | 1,820.25 |
| 82 | 72 | 1,820.84 | 14.65 | | (1,835.49) | - |
| | **Total** | **100,000.00** | **32,154.69** | **6,000.00** | | |

**Designation**

**Designation**

(Enclosure to DepEd Order No. 020 , s. 2026)

## ANNEX D - 7

Republic of the Philippines
Department of Education
**AUTOMATIC PAYROLL DEDUCTION SYSTEM (APDS) PROGRAM**

**EFFECTIVE INTEREST CALCULATION MODEL FOR A SEVEN (7)-YEAR LOAN**
**DECLINING/DIMINISHING BALANCE METHOD**

| | A | B | C | D | E | F | G |
|---|---|---|---|---|---|---|---|
| 1 | Principal Amount (in PhP) | | 100,000.00 | | Contractual Interest Rate | | |
| 2 | Loan Term (in years) | | 7 | | | Per Annum | = 9.660% |
| 3 | No. of installments (in mor | | 84 | | | Per Month | = 0.805% |
| 4 | Grace period (in months) | | - | | Nominal Interest Rate | | = 5.426% |
| 5 | No. of periods (in months) | | 84 | | Effective Interest Rate (EIR) | | |
| 6 | Other Charges | | 6.000% | | | Per Annum | = 12.310% |
| | | | | | | Per Month | = 0.972% |
| 7 | Monthly Installment | | PhP 1,642.61 | | | | |
| 8 | | | | | | | |
| 9 | *Installment Period* | *Gross Loan* | *Principal* | *Interest* | *Other Charges* | *NET PROCEEDS Cash Flows* | *Outstanding Balance* |
| 10 | 0 | 100,000.00 | | | 6,000.00 | 94,000.00 | 100,000.00 |
| 11 | 1 | | 837.61 | 805.00 | | (1,642.61) | 99,162.39 |
| 12 | 2 | | 844.35 | 798.26 | | (1,642.61) | 98,318.04 |
| 13 | 3 | | 851.15 | 791.46 | | (1,642.61) | 97,466.89 |
| 14 | 4 | | 858.00 | 784.61 | | (1,642.61) | 96,608.89 |
| 15 | 5 | | 864.91 | 777.70 | | (1,642.61) | 95,743.98 |
| 16 | 6 | | 871.87 | 770.74 | | (1,642.61) | 94,872.11 |
| 17 | 7 | | 878.89 | 763.72 | | (1,642.61) | 93,993.22 |
| 18 | 8 | | 885.96 | 756.65 | | (1,642.61) | 93,107.26 |
| 19 | 9 | | 893.10 | 749.51 | | (1,642.61) | 92,214.16 |
| 20 | 10 | | 900.29 | 742.32 | | (1,642.61) | 91,313.87 |
| 21 | 11 | | 907.53 | 735.08 | | (1,642.61) | 90,406.34 |
| 22 | 12 | | 914.84 | 727.77 | | (1,642.61) | 89,491.50 |
| 23 | 13 | | 922.20 | 720.41 | | (1,642.61) | 88,569.30 |
| 24 | 14 | | 929.63 | 712.98 | | (1,642.61) | 87,639.67 |
| 25 | 15 | | 937.11 | 705.50 | | (1,642.61) | 86,702.56 |
| 26 | 16 | | 944.65 | 697.96 | | (1,642.61) | 85,757.91 |
| 27 | 17 | | 952.26 | 690.35 | | (1,642.61) | 84,805.65 |
| 28 | 18 | | 959.92 | 682.69 | | (1,642.61) | 83,845.73 |
| 29 | 19 | | 967.65 | 674.96 | | (1,642.61) | 82,878.08 |
| 30 | 20 | | 975.44 | 667.17 | | (1,642.61) | 81,902.64 |
| 31 | 21 | | 983.29 | 659.32 | | (1,642.61) | 80,919.35 |
| 32 | 22 | | 991.21 | 651.40 | | (1,642.61) | 79,928.14 |
| 33 | 23 | | 999.19 | 643.42 | | (1,642.61) | 78,928.95 |
| 34 | 24 | | 1,007.23 | 635.38 | | (1,642.61) | 77,921.72 |
| 35 | 25 | | 1,015.34 | 627.27 | | (1,642.61) | 76,906.38 |
| 36 | 26 | | 1,023.51 | 619.10 | | (1,642.61) | 75,882.87 |
| 37 | 27 | | 1,031.75 | 610.86 | | (1,642.61) | 74,851.12 |
| 38 | 28 | | 1,040.06 | 602.55 | | (1,642.61) | 73,811.06 |
| 39 | 29 | | 1,048.43 | 594.18 | | (1,642.61) | 72,762.63 |
| 40 | 30 | | 1,056.87 | 585.74 | | (1,642.61) | 71,705.76 |

| | | | | | | |
|---|---|---|---|---|---|---|
| 41 | 31 | 1,065.38 | 577.23 | | (1,642.61) | 70,640.38 |
| 42 | 32 | 1,073.95 | 568.66 | | (1,642.61) | 69,566.43 |
| 43 | 33 | 1,082.60 | 560.01 | | (1,642.61) | 68,483.83 |
| 44 | 34 | 1,091.32 | 551.29 | | (1,642.61) | 67,392.51 |
| 45 | 35 | 1,100.10 | 542.51 | | (1,642.61) | 66,292.41 |
| 46 | 36 | 1,108.96 | 533.65 | | (1,642.61) | 65,183.45 |
| 47 | 37 | 1,117.88 | 524.73 | | (1,642.61) | 64,065.57 |
| 48 | 38 | 1,126.88 | 515.73 | | (1,642.61) | 62,938.69 |
| 49 | 39 | 1,135.95 | 506.66 | | (1,642.61) | 61,802.74 |
| 50 | 40 | 1,145.10 | 497.51 | | (1,642.61) | 60,657.64 |
| 51 | 41 | 1,154.32 | 488.29 | | (1,642.61) | 59,503.32 |
| 52 | 42 | 1,163.61 | 479.00 | | (1,642.61) | 58,339.71 |
| 53 | 43 | 1,172.98 | 469.63 | | (1,642.61) | 57,166.73 |
| 54 | 44 | 1,182.42 | 460.19 | | (1,642.61) | 55,984.31 |
| 55 | 45 | 1,191.94 | 450.67 | | (1,642.61) | 54,792.37 |
| 56 | 46 | 1,201.53 | 441.08 | | (1,642.61) | 53,590.84 |
| 57 | 47 | 1,211.20 | 431.41 | | (1,642.61) | 52,379.64 |
| 58 | 48 | 1,220.95 | 421.66 | | (1,642.61) | 51,158.69 |
| 59 | 49 | 1,230.78 | 411.83 | | (1,642.61) | 49,927.91 |
| 60 | 50 | 1,240.69 | 401.92 | | (1,642.61) | 48,687.22 |
| 61 | 51 | 1,250.68 | 391.93 | | (1,642.61) | 47,436.54 |
| 62 | 52 | 1,260.75 | 381.86 | | (1,642.61) | 46,175.79 |
| 63 | 53 | 1,270.89 | 371.72 | | (1,642.61) | 44,904.90 |
| 64 | 54 | 1,281.13 | 361.48 | | (1,642.61) | 43,623.77 |
| 65 | 55 | 1,291.44 | 351.17 | | (1,642.61) | 42,332.33 |
| 66 | 56 | 1,301.83 | 340.78 | | (1,642.61) | 41,030.50 |
| 67 | 57 | 1,312.31 | 330.30 | | (1,642.61) | 39,718.19 |
| 68 | 58 | 1,322.88 | 319.73 | | (1,642.61) | 38,395.31 |
| 69 | 59 | 1,333.53 | 309.08 | | (1,642.61) | 37,061.78 |
| 70 | 60 | 1,344.26 | 298.35 | | (1,642.61) | 35,717.52 |
| 71 | 61 | 1,355.08 | 287.53 | | (1,642.61) | 34,362.44 |
| 72 | 62 | 1,365.99 | 276.62 | | (1,642.61) | 32,996.45 |
| 73 | 63 | 1,376.99 | 265.62 | | (1,642.61) | 31,619.46 |
| 74 | 64 | 1,388.07 | 254.54 | | (1,642.61) | 30,231.39 |
| 75 | 65 | 1,399.25 | 243.36 | | (1,642.61) | 28,832.14 |
| 76 | 66 | 1,410.51 | 232.10 | | (1,642.61) | 27,421.63 |
| 77 | 67 | 1,421.87 | 220.74 | | (1,642.61) | 25,999.76 |
| 78 | 68 | 1,433.31 | 209.30 | | (1,642.61) | 24,566.45 |
| 79 | 69 | 1,444.85 | 197.76 | | (1,642.61) | 23,121.60 |
| 80 | 70 | 1,456.48 | 186.13 | | (1,642.61) | 21,665.12 |
| 81 | 71 | 1,468.21 | 174.40 | | (1,642.61) | 20,196.91 |
| 82 | 72 | 1,480.02 | 162.59 | | (1,642.61) | 18,716.89 |
| 83 | 73 | 1,491.94 | 150.67 | | (1,642.61) | 17,224.95 |
| 84 | 74 | 1,503.95 | 138.66 | | (1,642.61) | 15,721.00 |
| 85 | 75 | 1,516.06 | 126.55 | | (1,642.61) | 14,204.94 |
| 86 | 76 | 1,528.26 | 114.35 | | (1,642.61) | 12,676.68 |
| 87 | 77 | 1,540.56 | 102.05 | | (1,642.61) | 11,136.12 |
| 88 | 78 | 1,552.96 | 89.65 | | (1,642.61) | 9,583.16 |
| 89 | 79 | 1,565.47 | 77.14 | | (1,642.61) | 8,017.69 |
| 90 | 80 | 1,578.07 | 64.54 | | (1,642.61) | 6,439.62 |
| 91 | 81 | 1,590.77 | 51.84 | | (1,642.61) | 4,848.85 |
| 92 | 82 | 1,603.58 | 39.03 | | (1,642.61) | 3,245.27 |
| 93 | 83 | 1,616.49 | 26.12 | | (1,642.61) | 1,628.78 |
| 94 | 84 | 1,629.50 | 13.11 | | (1,642.61) | - |
| | **Total** | **100,000.00** | **37,978.52** | **6,000.00** | | |

Designation

Designation