

**PERSONAL FINANCING-i PUBLIC SECTOR (FLOATING RATE)
BIRO DEDUCTION /SALARY DEDUCTION**

Year	1	2	3	4	5	6	7	8	9	10
Effective Rate	SBR+2.42%	SBR+2.75%				SBR+2.77%				
Flat Rate	2.96%	3.06%				3.18%				
10,000	859	443	304	234	193	165	145	131	119	110
20,000	1,717	885	607	468	385	330	290	261	238	220
30,000	2,575	1,327	910	702	577	494	435	391	357	330
40,000	3,433	1,769	1,213	935	769	659	580	522	476	440
50,000	4,291	2,211	1,516	1,169	961	824	725	652	595	550
60,000	5,149	2,653	1,819	1,403	1,154	988	870	782	714	660
70,000	6,007	3,095	2,122	1,636	1,346	1,153	1,015	913	833	770
80,000	6,865	3,537	2,425	1,870	1,538	1,318	1,160	1,043	952	879
90,000	7,723	3,979	2,728	2,104	1,730	1,482	1,305	1,173	1,071	989
100,000	8,581	4,421	3,031	2,338	1,922	1,647	1,450	1,303	1,190	1,099
110,000	9,439	4,863	3,334	2,571	2,114	1,812	1,595	1,434	1,309	1,209
120,000	10,297	5,305	3,638	2,805	2,307	1,976	1,740	1,564	1,428	1,319
130,000	11,155	5,748	3,941	3,039	2,499	2,141	1,885	1,694	1,547	1,429
140,000	12,013	6,190	4,244	3,272	2,691	2,306	2,030	1,825	1,665	1,539
150,000	12,871	6,632	4,547	3,506	2,883	2,470	2,175	1,955	1,784	1,649
160,000	13,729	7,074	4,850	3,740	3,075	2,635	2,320	2,085	1,903	1,758
170,000	14,587	7,516	5,153	3,973	3,267	2,799	2,465	2,216	2,022	1,868
180,000	15,445	7,958	5,456	4,207	3,460	2,964	2,610	2,346	2,141	1,978
190,000	16,303	8,400	5,759	4,441	3,652	3,129	2,755	2,476	2,260	2,088
200,000	17,161	8,842	6,062	4,675	3,844	3,293	2,900	2,606	2,379	2,198
210,000	18,019	9,284	6,365	4,908	4,036	3,458	3,045	2,737	2,498	2,308
220,000	18,877	9,726	6,668	5,142	4,228	3,623	3,190	2,867	2,617	2,418
230,000	19,735	10,168	6,972	5,376	4,420	3,787	3,335	2,997	2,736	2,527
240,000	20,593	10,610	7,275	5,609	4,613	3,952	3,480	3,128	2,855	2,637
250,000	21,451	11,053	7,578	5,843	4,805	4,117	3,625	3,258	2,974	2,747
260,000	22,309	11,495	7,881	6,077	4,997	4,281	3,770	3,388	3,093	2,857
270,000	23,167	11,937	8,184	6,311	5,189	4,446	3,915	3,519	3,211	2,967
280,000	24,025	12,379	8,487	6,544	5,381	4,611	4,060	3,649	3,330	3,077
290,000	24,883	12,821	8,790	6,778	5,573	4,775	4,205	3,779	3,449	3,187
300,000	25,741	13,263	9,093	7,012	5,766	4,940	4,350	3,909	3,568	3,297
310,000	26,599	13,705	9,396	7,245	5,958	5,105	4,495	4,040	3,687	3,406
320,000	27,457	14,147	9,699	7,479	6,150	5,269	4,640	4,170	3,806	3,516
330,000	28,315	14,589	10,002	7,713	6,342	5,434	4,785	4,300	3,925	3,626
340,000	29,173	15,031	10,305	7,946	6,534	5,598	4,930	4,431	4,044	3,736
350,000	30,031	15,473	10,609	8,180	6,726	5,763	5,075	4,561	4,163	3,846
360,000	30,889	15,915	10,912	8,414	6,919	5,928	5,220	4,691	4,282	3,956
370,000	31,747	16,357	11,215	8,648	7,111	6,092	5,365	4,821	4,401	4,066
380,000	32,605	16,800	11,518	8,881	7,303	6,257	5,510	4,952	4,520	4,176
390,000	33,463	17,242	11,821	9,115	7,495	6,422	5,655	5,082	4,639	4,285
400,000	34,321	17,684	12,124	9,349	7,687	6,586	5,800	5,212	4,757	4,395

*Standard Base Rate (SBR) is equivalent to 3.00% per annum

Additional of 1.50% to the current profit rate for Financing Without Takaful

Terms and Conditions Apply