

Philippine Public School Teachers Association  
Saring Sikap Loan Amortization Table - 3 YEARS  
Declining/Diminishing Balance Method

Term in Months	12	24	36
Contractual Interest Rate	6.500%	7.000%	7.500%
Nominal Interest Rate	3.556%	3.7271%	3.994%
Effective Interest Rate	19.872%	14.016%	12.396%

**THREE YEARS (36 MONTHS) TO PAY**

Loan Code	Required Net Pay	Loan Amount	Monthly Amortization	Upfront Charges	Net Proceeds	Unearned Interest	Total Receivables	Net Pay After SSL Deduction
DSSL30K3	6,100.00	30,000.00	933.19	1,800.00	28,200.00	3,594.84	33,594.84	5,166.81
DSSL31K3	6,150.00	31,000.00	964.29	1,860.00	29,140.00	3,714.44	34,714.44	5,185.71
DSSL32K3	6,200.00	32,000.00	995.40	1,920.00	30,080.00	3,834.40	35,834.40	5,204.60
DSSL33K3	6,250.00	33,000.00	1,026.50	1,980.00	31,020.00	3,954.00	36,954.00	5,223.50
DSSL34K3	6,300.00	34,000.00	1,057.61	2,040.00	31,960.00	4,073.96	38,073.96	5,242.39
DSSL35K3	6,350.00	35,000.00	1,088.72	2,100.00	32,900.00	4,193.92	39,193.92	5,261.28
DSSL36K3	6,400.00	36,000.00	1,119.82	2,160.00	33,840.00	4,313.52	40,313.52	5,280.18
DSSL37K3	6,450.00	37,000.00	1,150.93	2,220.00	34,780.00	4,433.48	41,433.48	5,299.07
DSSL38K3	6,500.00	38,000.00	1,182.04	2,280.00	35,720.00	4,553.44	42,553.44	5,317.96
DSSL39K3	6,550.00	39,000.00	1,213.14	2,340.00	36,660.00	4,673.04	43,673.04	5,336.86
DSSL40K3	6,600.00	40,000.00	1,244.25	2,400.00	37,600.00	4,793.00	44,793.00	5,355.75
DSSL41K3	6,650.00	41,000.00	1,275.35	2,460.00	38,540.00	4,912.60	45,912.60	5,374.65
DSSL42K3	6,700.00	42,000.00	1,306.46	2,520.00	39,480.00	5,032.56	47,032.56	5,393.54
DSSL43K3	6,750.00	43,000.00	1,337.57	2,580.00	40,420.00	5,152.52	48,152.52	5,412.43
DSSL44K3	6,800.00	44,000.00	1,368.67	2,640.00	41,360.00	5,272.12	49,272.12	5,431.33
DSSL45K3	6,850.00	45,000.00	1,399.78	2,700.00	42,300.00	5,392.08	50,392.08	5,450.22
DSSL46K3	6,900.00	46,000.00	1,430.89	2,760.00	43,240.00	5,512.04	51,512.04	5,469.11
DSSL47K3	6,950.00	47,000.00	1,461.99	2,820.00	44,180.00	5,631.64	52,631.64	5,488.01
DSSL48K3	7,000.00	48,000.00	1,493.10	2,880.00	45,120.00	5,751.60	53,751.60	5,506.90
DSSL49K3	7,050.00	49,000.00	1,524.20	2,940.00	46,060.00	5,871.20	54,871.20	5,525.80
<b>DSSL50K3</b>	<b>7,100.00</b>	<b>50,000.00</b>	<b>1,555.31</b>	<b>3,000.00</b>	<b>47,000.00</b>	<b>5,991.16</b>	<b>55,991.16</b>	<b>5,544.69</b>
DSSL55K3	7,300.00	55,000.00	1,710.84	3,300.00	51,700.00	6,590.24	61,590.24	5,589.16
DSSL60K3	7,470.00	60,000.00	1,866.37	3,600.00	56,400.00	7,189.32	67,189.32	5,603.63
DSSL65K3	7,640.00	65,000.00	2,021.90	3,900.00	61,100.00	7,788.40	72,788.40	5,618.10
DSSL70K3	7,800.00	70,000.00	2,177.43	4,200.00	65,800.00	8,387.48	78,387.48	5,622.57
DSSL75K3	7,970.00	75,000.00	2,332.97	4,500.00	70,500.00	8,986.92	83,986.92	5,637.03
DSSL80K3	8,130.00	80,000.00	2,488.50	4,800.00	75,200.00	9,586.00	89,586.00	5,641.50
DSSL85K3	8,300.00	85,000.00	2,644.03	5,100.00	79,900.00	10,185.08	95,185.08	5,655.97
DSSL90K3	8,460.00	90,000.00	2,799.56	5,400.00	84,600.00	10,784.16	100,784.16	5,660.44
DSSL95K3	8,620.00	95,000.00	2,955.09	5,700.00	89,300.00	11,383.24	106,383.24	5,664.91
DSSL100K3	8,780.00	100,000.00	3,110.62	6,000.00	94,000.00	11,982.32	111,982.32	5,669.38
DSSL105K3	8,940.00	105,000.00	3,266.15	6,300.00	98,700.00	12,581.40	117,581.40	5,673.85
DSSL110K3	9,100.00	110,000.00	3,421.68	6,600.00	103,400.00	13,180.48	123,180.48	5,678.32
DSSL115K3	9,260.00	115,000.00	3,577.21	6,900.00	108,100.00	13,779.56	128,779.56	5,682.79
DSSL120K3	9,420.00	120,000.00	3,732.74	7,200.00	112,800.00	14,378.64	134,378.64	5,687.26
DSSL125K3	9,580.00	125,000.00	3,888.28	7,500.00	117,500.00	14,978.08	139,978.08	5,691.72
DSSL130K3	9,740.00	130,000.00	4,043.81	7,800.00	122,200.00	15,577.16	145,577.16	5,696.19
DSSL135K3	9,900.00	135,000.00	4,199.34	8,100.00	126,900.00	16,176.24	151,176.24	5,700.66
DSSL140K3	10,070.00	140,000.00	4,354.87	8,400.00	131,600.00	16,775.32	156,775.32	5,715.13
DSSL145K3	10,240.00	145,000.00	4,510.40	8,700.00	136,300.00	17,374.40	162,374.40	5,729.60
DSSL150K3	10,400.00	150,000.00	4,665.93	9,000.00	141,000.00	17,973.48	167,973.48	5,734.07
DSSL155K3	10,560.00	155,000.00	4,821.46	9,300.00	145,700.00	18,572.56	173,572.56	5,738.54
DSSL160K3	10,720.00	160,000.00	4,976.99	9,600.00	150,400.00	19,171.64	179,171.64	5,743.01
DSSL165K3	10,880.00	165,000.00	5,132.52	9,900.00	155,100.00	19,770.72	184,770.72	5,747.48
DSSL170K3	11,040.00	170,000.00	5,288.05	10,200.00	159,800.00	20,369.80	190,369.80	5,751.95
DSSL175K3	11,200.00	175,000.00	5,443.59	10,500.00	164,500.00	20,969.24	195,969.24	5,756.41
DSSL180K3	11,360.00	180,000.00	5,599.12	10,800.00	169,200.00	21,568.32	201,568.32	5,760.88
DSSL185K3	11,520.00	185,000.00	5,754.65	11,100.00	173,900.00	22,167.40	207,167.40	5,765.35
DSSL190K3	11,680.00	190,000.00	5,910.18	11,400.00	178,600.00	22,766.48	212,766.48	5,769.82
DSSL195K3	11,840.00	195,000.00	6,065.71	11,700.00	183,300.00	23,365.56	218,365.56	5,774.29
DSSL200K3	12,000.00	200,000.00	6,221.24	12,000.00	188,000.00	23,964.64	223,964.64	5,778.76
DSSL205K3	12,160.00	205,000.00	6,376.77	12,300.00	192,700.00	24,563.72	229,563.72	5,783.23
DSSL210K3	12,320.00	210,000.00	6,532.30	12,600.00	197,400.00	25,162.80	235,162.80	5,787.70
DSSL215K3	12,480.00	215,000.00	6,687.83	12,900.00	202,100.00	25,761.88	240,761.88	5,792.17
DSSL220K3	12,640.00	220,000.00	6,843.37	13,200.00	206,800.00	26,361.32	246,361.32	5,796.63
DSSL225K3	12,800.00	225,000.00	6,998.90	13,500.00	211,500.00	26,960.40	251,960.40	5,801.10
DSSL230K3	12,960.00	230,000.00	7,154.43	13,800.00	216,200.00	27,559.48	257,559.48	5,805.57
DSSL235K3	13,120.00	235,000.00	7,309.96	14,100.00	220,900.00	28,158.56	263,158.56	5,810.04
DSSL240K3	13,280.00	240,000.00	7,465.49	14,400.00	225,600.00	28,757.64	268,757.64	5,814.51
DSSL245K3	13,440.00	245,000.00	7,621.02	14,700.00	230,300.00	29,356.72	274,356.72	5,818.98
DSSL250K3	13,600.00	250,000.00	7,776.55	15,000.00	235,000.00	29,955.80	279,955.80	5,823.45
DSSL255K3	13,760.00	255,000.00	7,932.08	15,300.00	239,700.00	30,554.88	285,554.88	5,827.92
DSSL260K3	13,920.00	260,000.00	8,087.61	15,600.00	244,400.00	31,153.96	291,153.96	5,832.39
DSSL265K3	14,080.00	265,000.00	8,243.14	15,900.00	249,100.00	31,753.04	296,753.04	5,836.86
DSSL270K3	14,240.00	270,000.00	8,398.68	16,200.00	253,800.00	32,352.48	302,352.48	5,841.32
DSSL275K3	14,400.00	275,000.00	8,554.21	16,500.00	258,500.00	32,951.56	307,951.56	5,845.79
DSSL280K23	14,560.00	280,000.00	8,709.74	16,800.00	263,200.00	33,550.64	313,550.64	5,850.26
DSSL285K3	14,720.00	285,000.00	8,865.27	17,100.00	267,900.00	34,149.72	319,149.72	5,854.73
DSSL290K3	14,880.00	290,000.00	9,020.80	17,400.00	272,600.00	34,748.80	324,748.80	5,859.20
DSSL295K3	15,040.00	295,000.00	9,176.33	17,700.00	277,300.00	35,347.88	330,347.88	5,863.67
<b>DSSL300K3</b>	<b>15,200.00</b>	<b>300,000.00</b>	<b>9,331.86</b>	<b>18,000.00</b>	<b>282,000.00</b>	<b>35,946.96</b>	<b>335,946.96</b>	<b>5,868.14</b>