BIỂU PHÍ
SẢN PHẨM BẢO HIỂM TỬ KỲ DÀNH CHO NGƯỜI ĐI VAY

BIỂU PHÍ SẢN PHẨM BẢO HIỂM TỬ KỲ DÀNH CHO NGƯỜI ĐI VAY

1) Biểu phí này quy định các tỷ lệ phí tiêu chuẩn áp dụng cho sản phẩm Bảo hiểm Tử kỳ Dành cho Người đi vay .

2) Phí bảo hiểm được tính theo công thức sau:

Phí bảo hiểm phải nộp = Tỷ lệ phí × Cơ sở tính phí

Trong đó, đơn vị tiền tệ sử dụng cho cơ sở tính phí là đồng Việt Nam. "Cơ sở tính phí" được xác định theo biểu dưới đây:

Biểu phí	Kỳ nộp phí	Cơ sở tính phí	Giới tính	Trường hợp áp dụng
Biểu 1	Hàng tháng	Số tiền vay ban đầu	Nam	Nợ gốc và lãi vay được trả hàng tháng, nợ gốc được trả dần đều Hoặc: Nợ gốc và lãi vay được trả hàng tháng, lãi được tính theo dư nợ gốc ban đầu
Biểu 2	Hàng tháng	Khoản dư nợ gốc	Nam	Nợ gốc và lãi vay được trả hàng tháng, nợ gốc được trả dần đều Hoặc: Nợ gốc và lãi vay được trả hàng tháng, lãi được tính theo dư nợ gốc ban đầu
Biểu 3	Hàng quý	Số tiền vay ban đầu	Nam	Nợ gốc và lãi vay được trả hàng tháng, nợ gốc được trả dần đều Hoặc: Nợ gốc và lãi vay được trả hàng tháng, lãi được tính theo dư nợ gốc ban đầu
Biểu 4	Hàng quý	Khoản dư nợ gốc	Nam	Nợ gốc và lãi vay được trả hàng tháng, nợ gốc được trả dần đều Hoặc: Nợ gốc và lãi vay được trả hàng tháng, lãi được tính theo dư nợ gốc ban đầu
Biểu 5	Hàng nửa năm	Số tiền vay ban đầu	Nam	Nợ gốc và lãi vay được trả hàng tháng, nợ gốc được trả dần đều Hoặc: Nợ gốc và lãi vay được trả hàng tháng, lãi được tính theo dư nợ gốc ban đầu
Biểu 6	Hàng nửa năm	Khoản dư nợ gốc	Nam	Nợ gốc và lãi vay được trả hàng tháng, nợ gốc được trả dần đều Hoặc: Nợ gốc và lãi vay được trả hàng tháng, lãi được tính theo dư nợ gốc ban đầu
Biểu 7	Hàng năm	Số tiền vay ban đầu	Nam	Nợ gốc và lãi vay được trả hàng tháng, nợ gốc được trả dần đều Hoặc: Nợ gốc và lãi vay được trả hàng tháng, lãi được tính theo dư nợ gốc ban đầu
Biểu 8	Hàng năm	Khoản dư nợ gốc	Nam	Nợ gốc và lãi vay được trả hàng tháng, nợ gốc được trả dần đều Hoặc: Nợ gốc và lãi vay được trả hàng tháng, lãi được tính theo dư nợ gốc ban đầu
Biểu 9	Hàng tháng	Số tiền vay ban đầu	Nam	Nợ gốc và lãi vay được trả hàng tháng, khoản trả hàng tháng đều
Biểu 10	Hàng tháng	Khoản dư nợ gốc	Nam	Nợ gốc và lãi vay được trả hàng tháng, khoản trả hàng tháng đều
Biểu 11	Hàng quý	Số tiền vay ban đầu	Nam	Nợ gốc và lãi vay được trả hàng tháng, khoản trả hàng tháng đều

Biểu 12	Hàng quý	Khoản dư nợ gốc	Nam	Nợ gốc và lãi vay được trả hàng tháng, khoản trả hàng tháng đều
Biểu 13	Hàng nửa năm	Số tiền vay ban đầu	Nam	Nợ gốc và lãi vay được trả hàng tháng, khoản trả hàng tháng đều
Biểu 14	Hàng nửa năm	Khoản dư nợ gốc	Nam	Nợ gốc và lãi vay được trả hàng tháng, khoản trả hàng tháng đều
Biểu 15	Hàng năm	Số tiền vay ban đầu	Nam	Nợ gốc và lãi vay được trả hàng tháng, khoản trả hàng tháng đều
Biểu 16	Hàng năm	Khoản dư nợ gốc	Nam	Nợ gốc và lãi vay được trả hàng tháng, khoản trả hàng tháng đều
Biểu 17	Hàng quý	Số tiền vay ban đầu	Nam	Nợ gốc và lãi vay được trả hàng quý, nợ gốc được trả dần đều
Biểu 18	Hàng quý	Khoản dư nợ gốc	Nam	Nợ gốc và lãi vay được trả hàng quý, nợ gốc được trả dần đều
Biểu 19	Hàng quý	Số tiền vay ban đầu	Nam	Nợ gốc và lãi vay được trả hàng quý, khoản trả hàng quý đều
Biểu 20	Hàng quý	Khoản dư nợ gốc	Nam	Nợ gốc và lãi vay được trả hàng quý, khoản trả hàng quý đều
Biểu 21	Hàng quý	Số tiền vay ban đầu	Nam	Nợ gốc và lãi vay được trả hàng quý, lãi được tính theo dư nợ gốc ban đầu
Biểu 22	Hàng quý	Khoản dư nợ gốc	Nam	Nợ gốc và lãi vay được trả hàng quý, lãi được tính theo dư nợ gốc ban đầu
Biểu 23	Hàng tháng	Số tiền vay ban đầu	Nam	Nợ gốc được trả vào cuối thời hạn vay, lãi vay được trả hàng tháng,
Biểu 24	Hàng tháng	Khoản dư nợ gốc	Nam	Nợ gốc được trả vào cuối thời hạn vay, lãi vay được trả hàng tháng,
Biểu 25	Hàng tháng	Số tiền vay ban đầu	Nam	Nợ gốc được trả đều hàng quý, lãi vay được trả hàng tháng
Biểu 26	Hàng tháng	Khoản dư nợ gốc	Nam	Nợ gốc được trả đều hàng quý, lãi vay được trả hàng tháng,
Biểu 27	Hàng tháng	Số tiền vay ban đầu	Nam	Nợ gốc được trả đều mỗi nửa năm, lãi vay được trả hàng tháng
Biểu 28	Hàng tháng	Khoản dư nợ gốc	Nam	Nợ gốc được trả đều mỗi nửa năm, lãi vay được trả hàng tháng
Biểu 29	Hàng tháng	Số tiền vay ban đầu	Nam	Nợ gốc được trả đều hàng năm, lãi vay được trả hàng tháng
Biểu 30	Hàng tháng	Khoản dư nợ gốc	Nam	Nợ gốc được trả đều hàng năm, lãi vay được trả hàng tháng
Biểu 31	Hàng tháng	Số tiền vay ban đầu	Nữ	Nợ gốc và lãi vay được trả hàng tháng, nợ gốc được trả dần đều Hoặc: Nợ gốc và lãi vay được trả hàng tháng, lãi được tính theo dư nợ gốc ban đầu
Biểu 32	Hàng tháng	Khoản dư nợ gốc	Nữ	Nợ gốc và lãi vay được trả hàng tháng, nợ gốc được trả dần đều Hoặc: Nợ gốc và lãi vay được trả hàng tháng, lãi được tính theo dư nợ gốc ban đầu
Biểu 33	Hàng quý	Số tiền vay ban đầu	Nữ	Nợ gốc và lãi vay được trả hàng tháng, nợ gốc được trả dần đều Hoặc: Nợ gốc và lãi vay được trả hàng tháng, lãi được tính theo dư nợ gốc ban đầu
Biểu 34	Hàng quý	Khoản dư nợ gốc	Nữ	Nợ gốc và lãi vay được trả hàng tháng, nợ gốc được trả dần đều Hoặc: Nợ gốc và lãi vay được trả hàng tháng, lãi được tính theo dư nợ gốc ban đầu
Biểu 35	Hàng nửa năm	Số tiền vay ban đầu	Nữ	Nợ gốc và lãi vay được trả hàng tháng, nợ gốc được trả dần đều Hoặc: Nợ gốc và lãi vay được trả hàng tháng, lãi được tính theo dư nợ gốc ban đầu

Biểu 36	Hàng nửa năm	Khoản dư nợ gốc	Nữ	Nợ gốc và lãi vay được trả hàng tháng, nợ gốc được trả dần đều Hoặc: Nợ gốc và lãi vay được trả hàng tháng, lãi được tính theo dư nợ gốc ban đầu
Biểu 37	Hàng năm	Số tiền vay ban đầu	Nữ	Nợ gốc và lãi vay được trả hàng tháng, nợ gốc được trả dần đều Hoặc: Nợ gốc và lãi vay được trả hàng tháng, lãi được tính theo dư nợ gốc ban đầu
Biểu 38	Hàng năm	Khoản dư nợ gốc	Nữ	Nợ gốc và lãi vay được trả hàng tháng, nợ gốc được trả dần đều Hoặc: Nợ gốc và lãi vay được trả hàng tháng, lãi được tính theo dư nợ gốc ban đầu
Biểu 39	Hàng tháng	Số tiền vay ban đầu	Nữ	Nợ gốc và lãi vay được trả hàng tháng, khoản trả hàng tháng đều
Biểu 40	Hàng tháng	Khoản dư nợ gốc	Nữ	Nợ gốc và lãi vay được trả hàng tháng, khoản trả hàng tháng đều
Biểu 41	Hàng quý	Số tiền vay ban đầu	Nữ	Nợ gốc và lãi vay được trả hàng tháng, khoản trả hàng tháng đều
Biểu 42	Hàng quý	Khoản dư nợ gốc	Nữ	Nợ gốc và lãi vay được trả hàng tháng, khoản trả hàng tháng đều
Biểu 43	Hàng nửa năm	Số tiền vay ban đầu	Nữ	Nợ gốc và lãi vay được trả hàng tháng, khoản trả hàng tháng đều
Biểu 44	Hàng nửa năm	Khoản dư nợ gốc	Nữ	Nợ gốc và lãi vay được trả hàng tháng, khoản trả hàng tháng đều
Biểu 45	Hàng năm	Số tiền vay ban đầu	Nữ	Nợ gốc và lãi vay được trả hàng tháng, khoản trả hàng tháng đều
Biểu 46	Hàng năm	Khoản dư nợ gốc	Nữ	Nợ gốc và lãi vay được trả hàng tháng, khoản trả hàng tháng đều
Biểu 47	Hàng quý	Số tiền vay ban đầu	Nữ	Nợ gốc và lãi vay được trả hàng quý, nợ gốc được trả dần đều
Biểu 48	Hàng quý	Khoản dư nợ gốc	Nữ	Nợ gốc và lãi vay được trả hàng quý, nợ gốc được trả dần đều
Biểu 49	Hàng quý	Số tiền vay ban đầu	Nữ	Nợ gốc và lãi vay được trả hàng quý, khoản trả hàng quý đều
Biểu 50	Hàng quý	Khoản dư nợ gốc	Nữ	Nợ gốc và lãi vay được trả hàng quý, khoản trả hàng quý đều
Biểu 51	Hàng quý	Số tiền vay ban đầu	Nữ	Nợ gốc và lãi vay được trả hàng quý, lãi được tính theo dư nợ gốc ban đầu
Biểu 52	Hàng quý	Khoản dư nợ gốc	Nữ	Nợ gốc và lãi vay được trả hàng quý, lãi được tính theo dư nợ gốc ban đầu
Biểu 53	Hàng tháng	Số tiền vay ban đầu	Nữ	Nợ gốc được trả vào cuối thời hạn vay, lãi vay được trả hàng tháng,
Biểu 54	Hàng tháng	Khoản dư nợ gốc	Nữ	Nợ gốc được trả vào cuối thời hạn vay, lãi vay được trả hàng tháng,
Biểu 55	Hàng tháng	Số tiền vay ban đầu	Nữ	Nợ gốc được trả đều hàng quý, lãi vay được trả hàng tháng
Biểu 56	Hàng tháng	Khoản dư nợ gốc	Nữ	Nợ gốc được trả đều hàng quý, lãi vay được trả hàng tháng,
Biểu 57	Hàng tháng	Số tiền vay ban đầu	Nữ	Nợ gốc được trả đều mỗi nửa năm, lãi vay được trả hàng tháng
Biểu 58	Hàng tháng	Khoản dư nợ gốc	Nữ	Nợ gốc được trả đều mỗi nửa năm, lãi vay được trả hàng tháng
Biểu 59	Hàng tháng	Số tiền vay ban đầu	Nữ	Nợ gốc được trả đều hàng năm, lãi vay được trả hàng tháng
Biểu 60	Hàng tháng	Khoản dư nợ gốc	Nữ	Nợ gốc được trả đều hàng năm, lãi vay được trả hàng tháng

3) Biểu phí này quy định các tỷ lệ phí cho rủi ro chết.Tỷ lệ phí áp dụng cho rủi ro Thương Tật Toàn Bộ Vĩnh Viễn được tính bằng 15% tỷ lệ phí áp dụng cho rủi ro chết.

4) Đối với hợp đồng có số tiền bảo hiểm lớn, công ty sẽ áp dụng mức chiết khấu trên phí bảo hiểm với tỷ lệ chiết khấu như sau:

Với số tiền bảo hiểm từ 1 đến 3 tỉ đồng	: giảm 5% phí bảo hiểm
Với số tiền bảo hiểm lớn hơn 3 tỉ đồng đến 5 tỉ đồng	: giảm 8% phí bảo hiểm
Với số tiền bảo hiểm trên 5 tỉ đồng	: giảm 10% phí bảo hiểm

5) Đối với các khách hàng hoặc các nhóm khách hàng có mức độ rủi ro cao hơn so với mức độ rủi ro tiêu chuẩn được áp dụng để tính phí, công ty có quyền áp dụng tỷ lệ phí cao hơn tỷ lệ phí tương ứng quy định trong biểu phí này, nhưng không được vượt quá 15%.
Biểu phí bảo hiểm chuẩn sẽ được áp dụng cho các khách hàng có tình trạng sức khỏe tốt. Trong quá trình triển khai công ty sẽ từng bước xây dựng quy chế bảo hiểm rủi ro dưới chuẩn tùy theo tình hình kinh tế xã hội và sự phát triển của trình độ y tế của từng thời kỳ.

6) Khoản phí bảo hiểm phải nộp được làm tròn đến hàng trăm đồng.Từ 1 đồng đến 49 đồng được làm tròn thành 0 đồng; từ 50 đồng đến 99 đồng được làm tròn thành 100 đồng

7) Phí đóng hàng tháng, phí đóng hàng quý được thu vào cuối kỳ. Phí đóng hàng năm và nửa năm được thu vào đầu kỳ.

Hà Nội, tháng năm

BIỂU PHÍ SẢN PHẨM BẢO HIỂM TỬ KỲ DÀNH CHO NGƯỜI ĐI VAY

BIỂU 1: BIỂU PHÍ BẢO HIỂM HÀNG THÁNG DÀNH CHO NAM
TÍNH THEO TỶ LỆ PHẦN TRĂM CỦA SỐ TIỀN VAY BAN ĐẦU
ÁP DỤNG CHO TRƯỜNG HỢP NỢ GỐC VÀ LÃI VAY ĐƯỢC TRẢ HÀNG THÁNG, NỢ GỐC ĐƯỢC TRẢ DẦN ĐỀU HOẶC TRƯỜNG HỢP NỢ GỐC VÀ LÃI VAY ĐƯỢC TRẢ HÀNG THÁNG, LÃI ĐƯỢC TÍNH THEO DƯ NỢ GỐC BAN ĐẦU

Thời hạn / Tuổi	12 tháng	18 tháng	24 tháng	36 tháng	48 tháng	60 tháng	72 tháng	84 tháng	96 tháng	108 tháng	120 tháng	132 tháng	144 tháng	156 tháng	168 tháng	180 tháng	192 tháng	204 tháng	216 tháng	228 tháng	240 tháng
18	0.0247%	0.0212%	0.0201%	0.0192%	0.0196%	0.0196%	0.0204%	0.0206%	0.0212%	0.0218%	0.0223%	0.0228%	0.0228%	0.0232%	0.0236%	0.0239%	0.0242%	0.0245%	0.0247%	0.0250%	0.0252%
19	0.0256%	0.0219%	0.0207%	0.0197%	0.0201%	0.0200%	0.0207%	0.0210%	0.0216%	0.0221%	0.0226%	0.0231%	0.0231%	0.0235%	0.0238%	0.0242%	0.0245%	0.0247%	0.0250%	0.0252%	0.0254%
20	0.0260%	0.0222%	0.0210%	0.0199%	0.0202%	0.0201%	0.0208%	0.0210%	0.0216%	0.0221%	0.0226%	0.0231%	0.0231%	0.0235%	0.0238%	0.0241%	0.0244%	0.0247%	0.0249%	0.0252%	0.0254%
21	0.0261%	0.0223%	0.0210%	0.0198%	0.0201%	0.0200%	0.0206%	0.0208%	0.0214%	0.0219%	0.0224%	0.0229%	0.0228%	0.0232%	0.0236%	0.0239%	0.0242%	0.0245%	0.0247%	0.0249%	0.0251%
22	0.0259%	0.0220%	0.0207%	0.0196%	0.0198%	0.0197%	0.0203%	0.0205%	0.0210%	0.0216%	0.0221%	0.0225%	0.0225%	0.0229%	0.0232%	0.0236%	0.0238%	0.0241%	0.0244%	0.0246%	0.0248%
23	0.0254%	0.0216%	0.0203%	0.0192%	0.0194%	0.0193%	0.0199%	0.0201%	0.0206%	0.0212%	0.0216%	0.0221%	0.0221%	0.0225%	0.0228%	0.0232%	0.0234%	0.0237%	0.0240%	0.0242%	0.0244%
24	0.0248%	0.0211%	0.0199%	0.0187%	0.0190%	0.0188%	0.0195%	0.0197%	0.0202%	0.0208%	0.0213%	0.0217%	0.0217%	0.0221%	0.0225%	0.0228%	0.0231%	0.0234%	0.0236%	0.0239%	0.0241%
25	0.0242%	0.0206%	0.0194%	0.0183%	0.0186%	0.0185%	0.0191%	0.0193%	0.0199%	0.0205%	0.0210%	0.0214%	0.0215%	0.0219%	0.0222%	0.0226%	0.0229%	0.0231%	0.0234%	0.0236%	0.0239%
26	0.0237%	0.0202%	0.0190%	0.0180%	0.0183%	0.0183%	0.0189%	0.0192%	0.0198%	0.0203%	0.0209%	0.0213%	0.0214%	0.0218%	0.0222%	0.0225%	0.0228%	0.0231%	0.0234%	0.0236%	0.0239%
27	0.0235%	0.0201%	0.0189%	0.0179%	0.0183%	0.0182%	0.0189%	0.0192%	0.0198%	0.0204%	0.0209%	0.0214%	0.0215%	0.0219%	0.0223%	0.0227%	0.0230%	0.0233%	0.0236%	0.0238%	0.0241%
28	0.0234%	0.0200%	0.0189%	0.0180%	0.0183%	0.0183%	0.0190%	0.0194%	0.0200%	0.0206%	0.0212%	0.0217%	0.0218%	0.0222%	0.0226%	0.0230%	0.0234%	0.0237%	0.0240%	0.0242%	0.0245%
29	0.0236%	0.0202%	0.0191%	0.0182%	0.0186%	0.0186%	0.0194%	0.0197%	0.0204%	0.0211%	0.0217%	0.0222%	0.0223%	0.0228%	0.0232%	0.0236%	0.0240%	0.0243%	0.0246%	0.0249%	0.0252%
30	0.0239%	0.0205%	0.0194%	0.0186%	0.0190%	0.0191%	0.0199%	0.0203%	0.0210%	0.0217%	0.0223%	0.0229%	0.0231%	0.0236%	0.0240%	0.0244%	0.0248%	0.0252%	0.0255%	0.0258%	0.0261%
31	0.0246%	0.0211%	0.0200%	0.0192%	0.0197%	0.0198%	0.0206%	0.0210%	0.0218%	0.0226%	0.0232%	0.0239%	0.0240%	0.0246%	0.0250%	0.0255%	0.0259%	0.0263%	0.0266%	0.0270%	0.0272%
32	0.0255%	0.0219%	0.0208%	0.0199%	0.0205%	0.0206%	0.0215%	0.0220%	0.0228%	0.0236%	0.0244%	0.0251%	0.0252%	0.0258%	0.0263%	0.0268%	0.0272%	0.0276%	0.0280%	0.0284%	0.0287%
33	0.0265%	0.0228%	0.0217%	0.0208%	0.0215%	0.0216%	0.0226%	0.0232%	0.0241%	0.0249%	0.0257%	0.0264%	0.0266%	0.0272%	0.0278%	0.0283%	0.0288%	0.0292%	0.0296%	0.0300%	0.0303%
34	0.0279%	0.0240%	0.0228%	0.0220%	0.0227%	0.0229%	0.0240%	0.0245%	0.0255%	0.0264%	0.0273%	0.0281%	0.0283%	0.0290%	0.0296%	0.0301%	0.0307%	0.0311%	0.0316%	0.0320%	0.0323%
35	0.0295%	0.0254%	0.0242%	0.0233%	0.0241%	0.0244%	0.0256%	0.0262%	0.0273%	0.0283%	0.0292%	0.0301%	0.0303%	0.0310%	0.0317%	0.0323%	0.0328%	0.0333%	0.0338%	0.0342%	0.0346%
36	0.0314%	0.0271%	0.0258%	0.0250%	0.0258%	0.0261%	0.0274%	0.0281%	0.0293%	0.0304%	0.0314%	0.0323%	0.0326%	0.0333%	0.0341%	0.0347%	0.0353%	0.0359%	0.0364%	0.0368%	0.0372%
37	0.0337%	0.0291%	0.0277%	0.0268%	0.0278%	0.0281%	0.0295%	0.0303%	0.0316%	0.0327%	0.0338%	0.0349%	0.0351%	0.0360%	0.0367%	0.0375%	0.0381%	0.0387%	0.0392%	0.0397%	0.0402%
38	0.0363%	0.0313%	0.0299%	0.0289%	0.0300%	0.0304%	0.0319%	0.0327%	0.0341%	0.0354%	0.0366%	0.0377%	0.0380%	0.0389%	0.0398%	0.0405%	0.0412%	0.0419%	0.0425%	0.0430%	0.0435%
39	0.0392%	0.0339%	0.0323%	0.0313%	0.0325%	0.0329%	0.0346%	0.0355%	0.0370%	0.0384%	0.0397%	0.0409%	0.0412%	0.0422%	0.0431%	0.0439%	0.0447%	0.0454%	0.0460%	0.0466%	0.0472%
40	0.0425%	0.0368%	0.0351%	0.0340%	0.0353%	0.0357%	0.0376%	0.0385%	0.0402%	0.0417%	0.0431%	0.0444%	0.0447%	0.0458%	0.0468%	0.0477%	0.0485%	0.0492%	0.0499%	0.0506%	0.0512%
41	0.0462%	0.0399%	0.0381%	0.0369%	0.0383%	0.0388%	0.0408%	0.0418%	0.0436%	0.0452%	0.0467%	0.0481%	0.0485%	0.0497%	0.0507%	0.0517%	0.0526%	0.0534%	0.0542%	0.0549%	0.0555%
42	0.0501%	0.0433%	0.0413%	0.0401%	0.0415%	0.0421%	0.0442%	0.0454%	0.0473%	0.0490%	0.0507%	0.0522%	0.0526%	0.0538%	0.0550%	0.0561%	0.0570%	0.0579%	0.0588%	0.0595%	0.0602%
43	0.0544%	0.0470%	0.0449%	0.0435%	0.0451%	0.0457%	0.0480%	0.0492%	0.0512%	0.0532%	0.0549%	0.0566%	0.0570%	0.0584%	0.0596%	0.0608%	0.0618%	0.0628%	0.0637%	0.0645%	0.0652%
44	0.0590%	0.0510%	0.0487%	0.0472%	0.0489%	0.0495%	0.0520%	0.0533%	0.0555%	0.0576%	0.0595%	0.0613%	0.0618%	0.0632%	0.0646%	0.0659%	0.0670%	0.0681%	0.0690%	0.0699%	0.0707%
45	0.0639%	0.0553%	0.0527%	0.0510%	0.0529%	0.0536%	0.0562%	0.0577%	0.0601%	0.0623%	0.0644%	0.0664%	0.0669%	0.0685%	0.0700%	0.0713%	0.0726%	0.0737%	0.0748%	0.0757%	0.0766%
46	0.0692%	0.0598%	0.0570%	0.0552%	0.0572%	0.0579%	0.0608%	0.0624%	0.0650%	0.0675%	0.0697%	0.0719%	0.0724%	0.0742%	0.0758%	0.0773%	0.0786%	0.0799%	0.0810%	0.0820%	0.0830%
47	0.0748%	0.0646%	0.0616%	0.0597%	0.0618%	0.0626%	0.0658%	0.0675%	0.0704%	0.0730%	0.0755%	0.0778%	0.0785%	0.0804%	0.0821%	0.0837%	0.0852%	0.0866%	0.0878%	0.0889%	0.0899%
48	0.0808%	0.0698%	0.0666%	0.0645%	0.0669%	0.0678%	0.0713%	0.0732%	0.0763%	0.0792%	0.0819%	0.0844%	0.0851%	0.0872%	0.0891%	0.0909%	0.0925%	0.0939%	0.0953%	0.0965%	0.0976%
49	0.0874%	0.0755%	0.0720%	0.0699%	0.0725%	0.0735%	0.0774%	0.0795%	0.0829%	0.0861%	0.0891%	0.0918%	0.0926%	0.0948%	0.0969%	0.0988%	0.1006%	0.1022%	0.1036%	0.1050%	0.1062%
50	0.0947%	0.0819%	0.0782%	0.0759%	0.0788%	0.0800%	0.0842%	0.0866%	0.0903%	0.0938%	0.0971%	0.1001%	0.1009%	0.1034%	0.1056%	0.1077%	0.1096%	0.1114%	0.1129%	0.1144%	0.1157%
51	0.1031%	0.0892%	0.0852%	0.0828%	0.0860%	0.0874%	0.0920%	0.0946%	0.0987%	0.1025%	0.1060%	0.1093%	0.1102%	0.1129%	0.1154%	0.1177%	0.1197%	0.1216%	0.1234%	0.1249%	
52	0.1125%	0.0974%	0.0931%	0.0905%	0.0941%	0.0956%	0.1007%	0.1035%	0.1079%	0.1121%	0.1160%	0.1196%	0.1205%	0.1235%	0.1262%	0.1287%	0.1309%	0.1330%	0.1349%		
53	0.1232%	0.1067%	0.1020%	0.0992%	0.1031%	0.1048%	0.1103%	0.1133%	0.1182%	0.1228%	0.1270%	0.1309%	0.1319%	0.1352%	0.1381%	0.1408%	0.1433%	0.1455%			
54	0.1351%	0.1170%	0.1118%	0.1087%	0.1130%	0.1148%	0.1208%	0.1240%	0.1293%	0.1343%	0.1389%	0.1432%	0.1443%	0.1478%	0.1510%	0.1540%	0.1566%				
55	0.1480%	0.1282%	0.1224%	0.1190%	0.1236%	0.1255%	0.1320%	0.1356%	0.1413%	0.1467%	0.1518%	0.1564%	0.1576%	0.1615%	0.1650%	0.1682%					
56	0.1618%	0.1400%	0.1337%	0.1299%	0.1349%	0.1369%	0.1440%	0.1479%	0.1542%	0.1601%	0.1656%	0.1707%	0.1720%	0.1762%	0.1800%						
57	0.1764%	0.1526%	0.1458%	0.1415%	0.1469%	0.1492%	0.1569%	0.1612%	0.1681%	0.1746%	0.1806%	0.1861%	0.1876%	0.1922%							
58	0.1919%	0.1661%	0.1586%	0.1540%	0.1600%	0.1625%	0.1710%	0.1757%	0.1833%	0.1904%	0.1970%	0.2030%	0.2047%								
59	0.2088%	0.1807%	0.1726%	0.1678%	0.1744%	0.1772%	0.1866%	0.1918%	0.2002%	0.2079%	0.2151%	0.2218%									
60	0.2275%	0.1970%	0.1883%	0.1831%	0.1905%	0.1937%	0.2041%	0.2098%	0.2190%	0.2275%	0.2354%										
61	0.2485%	0.2153%	0.2059%	0.2005%	0.2087%	0.2122%	0.2237%	0.2300%	0.2401%	0.2494%											
62	0.2723%	0.2360%	0.2258%	0.2200%	0.2290%	0.2330%	0.2456%	0.2526%	0.2635%												
63	0.2990%	0.2592%	0.2481%	0.2417%	0.2517%	0.2561%	0.2698%	0.2774%													
64	0.3286%	0.2849%	0.2726%	0.2656%	0.2765%	0.2812%	0.2962%														
65	0.3607%	0.3127%	0.2992%	0.2914%	0.3032%	0.3083%															

BIỂU 2: BIỂU PHÍ BẢO HIỂM HÀNG THÁNG DÀNH CHO NAM
TÍNH THEO TỶ LỆ PHẦN TRĂM CỦA KHOẢN DƯ NỢ GỐC
ÁP DỤNG CHO TRƯỜNG HỢP NỢ GỐC VÀ LÃI VAY ĐƯỢC TRẢ HÀNG THÁNG, NỢ GỐC ĐƯỢC TRẢ DẦN ĐỀU HOẶC TRƯỜNG HỢP NỢ GỐC VÀ LÃI VAY ĐƯỢC TRẢ HÀNG THÁNG, LÃI ĐƯỢC TÍNH THEO DƯ NỢ GỐC BAN ĐẦU

Thời hạn / Tuổi	12 tháng	18 tháng	24 tháng	36 tháng	48 tháng	60 tháng	72 tháng	84 tháng	96 tháng	108 tháng	120 tháng	132 tháng	144 tháng	156 tháng	168 tháng	180 tháng	192 tháng	204 tháng	216 tháng	228 tháng	240 tháng
18	0.0507%	0.0412%	0.0376%	0.0337%	0.0328%	0.0313%	0.0312%	0.0305%	0.0305%	0.0304%	0.0304%	0.0303%	0.0297%	0.0297%	0.0296%	0.0296%	0.0296%	0.0296%	0.0296%	0.0296%	0.0295%
19	0.0527%	0.0427%	0.0387%	0.0347%	0.0335%	0.0320%	0.0318%	0.0310%	0.0309%	0.0308%	0.0308%	0.0307%	0.0301%	0.0300%	0.0300%	0.0299%	0.0299%	0.0299%	0.0299%	0.0299%	0.0298%
20	0.0535%	0.0432%	0.0392%	0.0349%	0.0337%	0.0321%	0.0319%	0.0311%	0.0309%	0.0308%	0.0307%	0.0307%	0.0300%	0.0300%	0.0299%	0.0299%	0.0299%	0.0298%	0.0298%	0.0298%	0.0298%
21	0.0536%	0.0433%	0.0392%	0.0348%	0.0336%	0.0319%	0.0316%	0.0308%	0.0307%	0.0305%	0.0304%	0.0304%	0.0297%	0.0297%	0.0297%	0.0296%	0.0296%	0.0296%	0.0296%	0.0295%	0.0295%
22	0.0532%	0.0428%	0.0387%	0.0344%	0.0331%	0.0314%	0.0311%	0.0303%	0.0302%	0.0301%	0.0300%	0.0299%	0.0293%	0.0292%	0.0292%	0.0292%	0.0292%	0.0292%	0.0291%	0.0291%	0.0291%
23	0.0522%	0.0420%	0.0380%	0.0337%	0.0324%	0.0307%	0.0305%	0.0297%	0.0296%	0.0295%	0.0294%	0.0294%	0.0288%	0.0287%	0.0287%	0.0287%	0.0287%	0.0287%	0.0287%	0.0287%	0.0287%
24	0.0510%	0.0411%	0.0371%	0.0329%	0.0317%	0.0301%	0.0299%	0.0291%	0.0290%	0.0289%	0.0289%	0.0289%	0.0283%	0.0283%	0.0283%	0.0283%	0.0283%	0.0283%	0.0283%	0.0283%	0.0283%
25	0.0497%	0.0400%	0.0362%	0.0322%	0.0310%	0.0295%	0.0293%	0.0286%	0.0286%	0.0285%	0.0285%	0.0285%	0.0279%	0.0279%	0.0279%	0.0280%	0.0280%	0.0280%	0.0280%	0.0280%	0.0280%
26	0.0488%	0.0393%	0.0356%	0.0317%	0.0306%	0.0292%	0.0290%	0.0284%	0.0284%	0.0283%	0.0283%	0.0284%	0.0278%	0.0279%	0.0279%	0.0279%	0.0279%	0.0279%	0.0280%	0.0280%	0.0280%
27	0.0483%	0.0390%	0.0353%	0.0315%	0.0305%	0.0291%	0.0290%	0.0284%	0.0284%	0.0284%	0.0284%	0.0285%	0.0280%	0.0280%	0.0281%	0.0281%	0.0281%	0.0282%	0.0282%	0.0282%	0.0283%
28	0.0481%	0.0389%	0.0353%	0.0315%	0.0306%	0.0292%	0.0292%	0.0287%	0.0287%	0.0287%	0.0288%	0.0288%	0.0284%	0.0284%	0.0285%	0.0285%	0.0286%	0.0286%	0.0287%	0.0287%	0.0287%
29	0.0484%	0.0392%	0.0356%	0.0319%	0.0310%	0.0297%	0.0297%	0.0292%	0.0293%	0.0294%	0.0294%	0.0295%	0.0290%	0.0291%	0.0292%	0.0293%	0.0293%	0.0294%	0.0294%	0.0295%	0.0295%
30	0.0492%	0.0399%	0.0363%	0.0326%	0.0318%	0.0305%	0.0305%	0.0300%	0.0301%	0.0302%	0.0304%	0.0305%	0.0300%	0.0301%	0.0302%	0.0303%	0.0304%	0.0304%	0.0305%	0.0306%	0.0306%
31	0.0505%	0.0410%	0.0374%	0.0336%	0.0328%	0.0315%	0.0316%	0.0312%	0.0313%	0.0314%	0.0316%	0.0317%	0.0312%	0.0314%	0.0315%	0.0316%	0.0317%	0.0318%	0.0318%	0.0319%	0.0320%
32	0.0524%	0.0425%	0.0388%	0.0350%	0.0342%	0.0329%	0.0330%	0.0326%	0.0327%	0.0329%	0.0331%	0.0333%	0.0328%	0.0329%	0.0331%	0.0332%	0.0333%	0.0334%	0.0335%	0.0336%	0.0336%
33	0.0546%	0.0444%	0.0405%	0.0366%	0.0358%	0.0345%	0.0347%	0.0343%	0.0345%	0.0347%	0.0349%	0.0351%	0.0346%	0.0348%	0.0349%	0.0351%	0.0352%	0.0353%	0.0354%	0.0355%	0.0356%
34	0.0573%	0.0466%	0.0426%	0.0386%	0.0378%	0.0365%	0.0368%	0.0363%	0.0366%	0.0368%	0.0371%	0.0373%	0.0368%	0.0370%	0.0372%	0.0373%	0.0375%	0.0376%	0.0377%	0.0378%	0.0379%
35	0.0606%	0.0494%	0.0451%	0.0410%	0.0402%	0.0389%	0.0392%	0.0387%	0.0391%	0.0394%	0.0396%	0.0399%	0.0394%	0.0396%	0.0398%	0.0400%	0.0401%	0.0403%	0.0404%	0.0405%	0.0406%
36	0.0646%	0.0527%	0.0482%	0.0438%	0.0430%	0.0417%	0.0420%	0.0416%	0.0419%	0.0423%	0.0426%	0.0429%	0.0423%	0.0426%	0.0428%	0.0430%	0.0431%	0.0433%	0.0434%	0.0436%	0.0437%
37	0.0693%	0.0565%	0.0518%	0.0471%	0.0463%	0.0448%	0.0453%	0.0448%	0.0452%	0.0456%	0.0459%	0.0463%	0.0457%	0.0459%	0.0462%	0.0464%	0.0466%	0.0467%	0.0469%	0.0470%	0.0472%
38	0.0745%	0.0609%	0.0558%	0.0508%	0.0500%	0.0484%	0.0489%	0.0484%	0.0489%	0.0493%	0.0497%	0.0500%	0.0494%	0.0497%	0.0499%	0.0501%	0.0504%	0.0505%	0.0507%	0.0509%	0.0510%
39	0.0806%	0.0658%	0.0604%	0.0550%	0.0541%	0.0525%	0.0530%	0.0525%	0.0530%	0.0534%	0.0538%	0.0542%	0.0535%	0.0538%	0.0541%	0.0544%	0.0546%	0.0548%	0.0550%	0.0551%	0.0553%
40	0.0874%	0.0715%	0.0655%	0.0597%	0.0588%	0.0570%	0.0575%	0.0570%	0.0575%	0.0580%	0.0584%	0.0588%	0.0581%	0.0584%	0.0587%	0.0590%	0.0592%	0.0594%	0.0596%	0.0598%	0.0600%
41	0.0949%	0.0776%	0.0711%	0.0648%	0.0638%	0.0618%	0.0624%	0.0618%	0.0624%	0.0629%	0.0634%	0.0638%	0.0630%	0.0633%	0.0637%	0.0640%	0.0642%	0.0645%	0.0647%	0.0649%	0.0650%
42	0.1030%	0.0842%	0.0772%	0.0703%	0.0692%	0.0671%	0.0677%	0.0671%	0.0676%	0.0682%	0.0687%	0.0692%	0.0683%	0.0687%	0.0690%	0.0693%	0.0696%	0.0699%	0.0701%	0.0703%	0.0705%
43	0.1119%	0.0914%	0.0838%	0.0763%	0.0751%	0.0728%	0.0734%	0.0727%	0.0733%	0.0739%	0.0745%	0.0750%	0.0740%	0.0744%	0.0748%	0.0751%	0.0755%	0.0757%	0.0760%	0.0762%	0.0764%
44	0.1214%	0.0991%	0.0909%	0.0827%	0.0814%	0.0788%	0.0795%	0.0787%	0.0794%	0.0800%	0.0806%	0.0812%	0.0802%	0.0806%	0.0810%	0.0814%	0.0817%	0.0820%	0.0823%	0.0826%	0.0828%
45	0.1314%	0.1073%	0.0984%	0.0895%	0.0881%	0.0853%	0.0861%	0.0852%	0.0859%	0.0866%	0.0873%	0.0879%	0.0868%	0.0873%	0.0877%	0.0881%	0.0885%	0.0888%	0.0891%	0.0894%	0.0897%
46	0.1422%	0.1162%	0.1064%	0.0968%	0.0952%	0.0922%	0.0931%	0.0921%	0.0929%	0.0937%	0.0944%	0.0951%	0.0939%	0.0945%	0.0950%	0.0954%	0.0958%	0.0962%	0.0965%	0.0968%	0.0971%
47	0.1537%	0.1255%	0.1150%	0.1046%	0.1029%	0.0997%	0.1006%	0.0996%	0.1006%	0.1014%	0.1023%	0.1030%	0.1017%	0.1023%	0.1029%	0.1034%	0.1038%	0.1042%	0.1046%	0.1049%	0.1052%
48	0.1660%	0.1356%	0.1242%	0.1130%	0.1113%	0.1078%	0.1089%	0.1079%	0.1090%	0.1099%	0.1108%	0.1117%	0.1103%	0.1110%	0.1116%	0.1121%	0.1126%	0.1131%	0.1135%	0.1139%	0.1142%
49	0.1795%	0.1466%	0.1344%	0.1224%	0.1206%	0.1170%	0.1182%	0.1172%	0.1183%	0.1194%	0.1204%	0.1214%	0.1199%	0.1206%	0.1213%	0.1219%	0.1224%	0.1229%	0.1234%	0.1238%	0.1242%
50	0.1945%	0.1590%	0.1458%	0.1329%	0.1311%	0.1272%	0.1286%	0.1275%	0.1288%	0.1301%	0.1312%	0.1322%	0.1306%	0.1314%	0.1321%	0.1328%	0.1334%	0.1339%	0.1344%	0.1349%	0.1353%
51	0.2117%	0.1732%	0.1589%	0.1450%	0.1430%	0.1389%	0.1404%	0.1393%	0.1407%	0.1420%	0.1432%	0.1443%	0.1426%	0.1435%	0.1443%	0.1450%	0.1456%	0.1462%	0.1467%	0.1472%	
52	0.2311%	0.1891%	0.1736%	0.1585%	0.1564%	0.1519%	0.1536%	0.1523%	0.1538%	0.1553%	0.1566%	0.1578%	0.1558%	0.1568%	0.1577%	0.1584%	0.1591%	0.1598%	0.1603%		
53	0.2531%	0.2071%	0.1902%	0.1736%	0.1713%	0.1663%	0.1682%	0.1667%	0.1684%	0.1699%	0.1713%	0.1726%	0.1704%	0.1715%	0.1724%	0.1732%	0.1740%	0.1747%			
54	0.2775%	0.2271%	0.2084%	0.1902%	0.1876%	0.1821%	0.1840%	0.1823%	0.1841%	0.1857%	0.1872%	0.1886%	0.1863%	0.1874%	0.1884%	0.1893%	0.1901%				
55	0.3039%	0.2486%	0.2281%	0.2081%	0.2051%	0.1989%	0.2010%	0.1991%	0.2010%	0.2028%	0.2044%	0.2059%	0.2033%	0.2045%	0.2056%	0.2066%					
56	0.3321%	0.2716%	0.2491%	0.2270%	0.2237%	0.2169%	0.2191%	0.2170%	0.2191%	0.2211%	0.2228%	0.2245%	0.2217%	0.2230%	0.2242%						
57	0.3620%	0.2959%	0.2714%	0.2473%	0.2436%	0.2362%	0.2386%	0.2364%	0.2387%	0.2408%	0.2428%	0.2445%	0.2415%	0.2430%							
58	0.3938%	0.3219%	0.2952%	0.2690%	0.2650%	0.2571%	0.2598%	0.2574%	0.2600%	0.2623%	0.2645%	0.2665%	0.2632%								
59	0.4283%	0.3501%	0.3211%	0.2928%	0.2886%	0.2801%	0.2832%	0.2807%	0.2835%	0.2861%	0.2885%	0.2907%									
60	0.4665%	0.3815%	0.3501%	0.3194%	0.3151%	0.3059%	0.3093%	0.3067%	0.3098%	0.3127%	0.3153%										
61	0.5095%	0.4169%	0.3827%	0.3494%	0.3448%	0.3348%	0.3386%	0.3357%	0.3391%	0.3423%											
62	0.5581%	0.4568%	0.4194%	0.3830%	0.3781%	0.3672%	0.3713%	0.3681%	0.3717%												
63	0.6126%	0.5015%	0.4605%	0.4205%	0.4150%	0.4029%	0.4073%	0.4036%													
64	0.6730%	0.5508%	0.5057%	0.4616%	0.4553%	0.4418%	0.4465%														
65	0.7385%	0.6042%	0.5545%	0.5059%	0.4987%	0.4837%															

BIỂU 3: BIỂU PHÍ BẢO HIỂM HÀNG QUÝ DÀNH CHO NAM
TÍNH THEO TỶ LỆ PHẦN TRĂM CỦA SỐ TIỀN VAY BAN ĐẦU
ÁP DỤNG CHO TRƯỜNG HỢP NỢ GỐC VÀ LÃI VAY ĐƯỢC TRẢ HÀNG THÁNG, NỢ GỐC ĐƯỢC TRẢ DẦN ĐỀU HOẶC TRƯỜNG HỢP NỢ GỐC VÀ LÃI VAY ĐƯỢC TRẢ HÀNG THÁNG, LÃI ĐƯỢC TÍNH THEO DƯ NỢ GỐC BAN ĐẦU

Thời hạn / Tuổi	12 tháng	18 tháng	24 tháng	36 tháng	48 tháng	60 tháng	72 tháng	84 tháng	96 tháng	108 tháng	120 tháng	132 tháng	144 tháng	156 tháng	168 tháng	180 tháng	192 tháng	204 tháng	216 tháng	228 tháng	240 tháng
18	0.0762%	0.0655%	0.0621%	0.0593%	0.0606%	0.0606%	0.0628%	0.0637%	0.0656%	0.0673%	0.0690%	0.0704%	0.0704%	0.0717%	0.0728%	0.0738%	0.0747%	0.0756%	0.0763%	0.0770%	0.0777%
19	0.0791%	0.0677%	0.0640%	0.0609%	0.0620%	0.0618%	0.0640%	0.0647%	0.0666%	0.0683%	0.0699%	0.0713%	0.0713%	0.0725%	0.0736%	0.0746%	0.0755%	0.0764%	0.0771%	0.0778%	0.0785%
20	0.0803%	0.0686%	0.0648%	0.0614%	0.0624%	0.0621%	0.0641%	0.0648%	0.0666%	0.0683%	0.0698%	0.0713%	0.0712%	0.0724%	0.0735%	0.0745%	0.0754%	0.0762%	0.0770%	0.0777%	0.0783%
21	0.0805%	0.0687%	0.0647%	0.0612%	0.0621%	0.0617%	0.0636%	0.0643%	0.0660%	0.0676%	0.0692%	0.0706%	0.0705%	0.0717%	0.0728%	0.0738%	0.0747%	0.0755%	0.0763%	0.0770%	0.0776%
22	0.0798%	0.0680%	0.0640%	0.0604%	0.0612%	0.0607%	0.0626%	0.0632%	0.0650%	0.0666%	0.0681%	0.0695%	0.0695%	0.0706%	0.0717%	0.0727%	0.0736%	0.0744%	0.0752%	0.0759%	0.0766%
23	0.0784%	0.0667%	0.0627%	0.0592%	0.0599%	0.0595%	0.0614%	0.0620%	0.0637%	0.0653%	0.0668%	0.0682%	0.0682%	0.0694%	0.0705%	0.0715%	0.0724%	0.0732%	0.0740%	0.0747%	0.0753%
24	0.0766%	0.0652%	0.0613%	0.0578%	0.0586%	0.0582%	0.0601%	0.0607%	0.0625%	0.0641%	0.0656%	0.0671%	0.0671%	0.0683%	0.0694%	0.0704%	0.0713%	0.0722%	0.0729%	0.0737%	0.0743%
25	0.0747%	0.0636%	0.0598%	0.0565%	0.0573%	0.0571%	0.0590%	0.0597%	0.0615%	0.0632%	0.0647%	0.0662%	0.0663%	0.0675%	0.0686%	0.0696%	0.0706%	0.0715%	0.0722%	0.0730%	0.0737%
26	0.0732%	0.0624%	0.0588%	0.0557%	0.0566%	0.0564%	0.0584%	0.0592%	0.0610%	0.0628%	0.0644%	0.0659%	0.0660%	0.0673%	0.0684%	0.0695%	0.0705%	0.0714%	0.0722%	0.0730%	0.0736%
27	0.0726%	0.0619%	0.0584%	0.0554%	0.0564%	0.0563%	0.0584%	0.0592%	0.0611%	0.0629%	0.0646%	0.0662%	0.0664%	0.0677%	0.0689%	0.0700%	0.0710%	0.0719%	0.0728%	0.0736%	0.0743%
28	0.0722%	0.0617%	0.0582%	0.0554%	0.0566%	0.0566%	0.0588%	0.0597%	0.0617%	0.0636%	0.0654%	0.0670%	0.0673%	0.0686%	0.0699%	0.0711%	0.0721%	0.0731%	0.0740%	0.0748%	0.0756%
29	0.0727%	0.0622%	0.0588%	0.0561%	0.0574%	0.0575%	0.0598%	0.0609%	0.0630%	0.0650%	0.0669%	0.0686%	0.0689%	0.0703%	0.0717%	0.0729%	0.0740%	0.0751%	0.0760%	0.0769%	0.0777%
30	0.0739%	0.0633%	0.0600%	0.0573%	0.0587%	0.0590%	0.0615%	0.0626%	0.0649%	0.0670%	0.0690%	0.0708%	0.0712%	0.0727%	0.0741%	0.0754%	0.0766%	0.0777%	0.0787%	0.0797%	0.0805%
31	0.0759%	0.0651%	0.0617%	0.0591%	0.0607%	0.0610%	0.0637%	0.0650%	0.0674%	0.0696%	0.0718%	0.0737%	0.0741%	0.0758%	0.0773%	0.0787%	0.0800%	0.0811%	0.0822%	0.0832%	0.0841%
32	0.0786%	0.0675%	0.0641%	0.0615%	0.0632%	0.0636%	0.0665%	0.0679%	0.0705%	0.0730%	0.0752%	0.0773%	0.0778%	0.0796%	0.0812%	0.0827%	0.0841%	0.0853%	0.0865%	0.0875%	0.0885%
33	0.0820%	0.0705%	0.0669%	0.0643%	0.0662%	0.0668%	0.0699%	0.0715%	0.0743%	0.0769%	0.0794%	0.0817%	0.0822%	0.0841%	0.0858%	0.0874%	0.0889%	0.0903%	0.0915%	0.0926%	0.0937%
34	0.0860%	0.0740%	0.0704%	0.0678%	0.0699%	0.0706%	0.0740%	0.0758%	0.0788%	0.0816%	0.0843%	0.0868%	0.0874%	0.0894%	0.0913%	0.0931%	0.0946%	0.0961%	0.0974%	0.0986%	0.0998%
35	0.0909%	0.0784%	0.0746%	0.0720%	0.0744%	0.0752%	0.0789%	0.0808%	0.0841%	0.0872%	0.0901%	0.0928%	0.0935%	0.0957%	0.0977%	0.0996%	0.1013%	0.1029%	0.1043%	0.1056%	0.1069%
36	0.0970%	0.0837%	0.0797%	0.0770%	0.0797%	0.0806%	0.0846%	0.0868%	0.0904%	0.0937%	0.0969%	0.0998%	0.1005%	0.1029%	0.1051%	0.1072%	0.1090%	0.1107%	0.1123%	0.1137%	0.1150%
37	0.1040%	0.0898%	0.0856%	0.0828%	0.0857%	0.0868%	0.0912%	0.0935%	0.0974%	0.1011%	0.1045%	0.1076%	0.1084%	0.1110%	0.1134%	0.1156%	0.1176%	0.1195%	0.1212%	0.1227%	0.1241%
38	0.1119%	0.0967%	0.0922%	0.0893%	0.0925%	0.0938%	0.0985%	0.1011%	0.1053%	0.1093%	0.1130%	0.1164%	0.1173%	0.1201%	0.1227%	0.1251%	0.1273%	0.1293%	0.1311%	0.1328%	0.1343%
39	0.1210%	0.1046%	0.0998%	0.0967%	0.1003%	0.1016%	0.1068%	0.1096%	0.1142%	0.1185%	0.1225%	0.1262%	0.1272%	0.1302%	0.1330%	0.1356%	0.1380%	0.1401%	0.1421%	0.1439%	0.1456%
40	0.1313%	0.1135%	0.1083%	0.1050%	0.1089%	0.1103%	0.1160%	0.1190%	0.1240%	0.1286%	0.1329%	0.1370%	0.1380%	0.1413%	0.1444%	0.1472%	0.1497%	0.1521%	0.1542%	0.1562%	0.1580%
41	0.1426%	0.1233%	0.1176%	0.1140%	0.1182%	0.1198%	0.1259%	0.1292%	0.1345%	0.1396%	0.1443%	0.1486%	0.1497%	0.1533%	0.1566%	0.1596%	0.1624%	0.1650%	0.1673%	0.1694%	0.1713%
42	0.1547%	0.1338%	0.1276%	0.1237%	0.1283%	0.1300%	0.1366%	0.1401%	0.1459%	0.1514%	0.1565%	0.1611%	0.1624%	0.1663%	0.1698%	0.1731%	0.1761%	0.1789%	0.1814%	0.1837%	0.1858%
43	0.1681%	0.1453%	0.1386%	0.1343%	0.1392%	0.1410%	0.1481%	0.1519%	0.1582%	0.1641%	0.1696%	0.1747%	0.1760%	0.1803%	0.1841%	0.1877%	0.1910%	0.1939%	0.1967%	0.1992%	0.2015%
44	0.1823%	0.1575%	0.1503%	0.1456%	0.1508%	0.1528%	0.1605%	0.1646%	0.1714%	0.1778%	0.1837%	0.1893%	0.1907%	0.1953%	0.1995%	0.2034%	0.2069%	0.2101%	0.2131%	0.2158%	0.2183%
45	0.1974%	0.1706%	0.1627%	0.1576%	0.1633%	0.1654%	0.1737%	0.1781%	0.1855%	0.1925%	0.1989%	0.2049%	0.2065%	0.2115%	0.2161%	0.2203%	0.2241%	0.2276%	0.2308%	0.2338%	0.2365%
46	0.2137%	0.1846%	0.1761%	0.1705%	0.1766%	0.1789%	0.1879%	0.1927%	0.2008%	0.2083%	0.2154%	0.2219%	0.2236%	0.2291%	0.2341%	0.2386%	0.2428%	0.2466%	0.2501%	0.2533%	0.2562%
47	0.2310%	0.1995%	0.1903%	0.1842%	0.1909%	0.1934%	0.2032%	0.2086%	0.2173%	0.2256%	0.2333%	0.2404%	0.2423%	0.2482%	0.2537%	0.2586%	0.2632%	0.2673%	0.2711%	0.2746%	0.2778%
48	0.2494%	0.2155%	0.2056%	0.1992%	0.2065%	0.2093%	0.2201%	0.2260%	0.2356%	0.2446%	0.2530%	0.2608%	0.2629%	0.2694%	0.2753%	0.2807%	0.2856%	0.2901%	0.2943%	0.2980%	0.3015%
49	0.2698%	0.2332%	0.2225%	0.2157%	0.2238%	0.2271%	0.2389%	0.2454%	0.2560%	0.2659%	0.2751%	0.2836%	0.2859%	0.2929%	0.2994%	0.3053%	0.3107%	0.3156%	0.3201%	0.3242%	0.3279%
50	0.2924%	0.2529%	0.2414%	0.2344%	0.2434%	0.2472%	0.2601%	0.2674%	0.2789%	0.2897%	0.2998%	0.3091%	0.3116%	0.3193%	0.3263%	0.3327%	0.3386%	0.3440%	0.3489%	0.3533%	0.3574%
51	0.3184%	0.2755%	0.2631%	0.2557%	0.2657%	0.2699%	0.2842%	0.2921%	0.3047%	0.3166%	0.3275%	0.3377%	0.3404%	0.3488%	0.3565%	0.3635%	0.3699%	0.3757%	0.3811%	0.3859%	
52	0.3476%	0.3009%	0.2875%	0.2796%	0.2907%	0.2954%	0.3110%	0.3197%	0.3335%	0.3464%	0.3583%	0.3694%	0.3724%	0.3815%	0.3899%	0.3975%	0.4045%	0.4109%	0.4167%		
53	0.3807%	0.3297%	0.3151%	0.3065%	0.3186%	0.3237%	0.3407%	0.3501%	0.3652%	0.3792%	0.3923%	0.4043%	0.4076%	0.4176%	0.4267%	0.4350%	0.4426%	0.4495%			
54	0.4174%	0.3615%	0.3455%	0.3359%	0.3491%	0.3545%	0.3731%	0.3833%	0.3996%	0.4149%	0.4292%	0.4423%	0.4458%	0.4567%	0.4667%	0.4757%	0.4840%				
55	0.4573%	0.3959%	0.3783%	0.3676%	0.3818%	0.3876%	0.4078%	0.4189%	0.4367%	0.4534%	0.4690%	0.4833%	0.4871%	0.4990%	0.5098%	0.5197%					
56	0.4998%	0.4326%	0.4132%	0.4014%	0.4167%	0.4230%	0.4450%	0.4570%	0.4765%	0.4948%	0.5118%	0.5274%	0.5316%	0.5445%	0.5563%						
57	0.5450%	0.4716%	0.4504%	0.4373%	0.4541%	0.4609%	0.4850%	0.4982%	0.5196%	0.5396%	0.5581%	0.5753%	0.5798%	0.5939%							
58	0.5931%	0.5132%	0.4901%	0.4761%	0.4945%	0.5021%	0.5285%	0.5432%	0.5666%	0.5885%	0.6089%	0.6276%	0.6326%								
59	0.6452%	0.5585%	0.5335%	0.5186%	0.5390%	0.5477%	0.5768%	0.5930%	0.6188%	0.6428%	0.6651%	0.6855%									
60	0.7031%	0.6088%	0.5819%	0.5661%	0.5889%	0.5988%	0.6309%	0.6488%	0.6771%	0.7034%	0.7278%										
61	0.7682%	0.6656%	0.6365%	0.6198%	0.6451%	0.6563%	0.6916%	0.7113%	0.7424%	0.7712%											
62	0.8419%	0.7298%	0.6982%	0.6802%	0.7083%	0.7207%	0.7595%	0.7811%	0.8150%												
63	0.9245%	0.8016%	0.7671%	0.7476%	0.7785%	0.7920%	0.8345%	0.8580%													
64	1.0162%	0.8812%	0.8432%	0.8216%	0.8554%	0.8699%	0.9164%														
65	1.1158%	0.9674%	0.9256%	0.9016%	0.9382%	0.9540%															

BIỂU 4: BIỂU PHÍ BẢO HIỂM HÀNG QUÝ DÀNH CHO NAM
TÍNH THEO TỶ LỆ PHẦN TRĂM CỦA KHOẢN DƯ NỢ GỐC
ÁP DỤNG CHO TRƯỜNG HỢP NỢ GỐC VÀ LÃI VAY ĐƯỢC TRẢ HÀNG THÁNG, NỢ GỐC ĐƯỢC TRẢ DẦN ĐỀU HOẶC TRƯỜNG HỢP NỢ GỐC VÀ LÃI VAY ĐƯỢC TRẢ HÀNG THÁNG, LÃI ĐƯỢC TÍNH THEO DƯ NỢ GỐC BAN ĐẦU

Thời hạn / Tuổi	12 tháng	18 tháng	24 tháng	36 tháng	48 tháng	60 tháng	72 tháng	84 tháng	96 tháng	108 tháng	120 tháng	132 tháng	144 tháng	156 tháng	168 tháng	180 tháng	192 tháng	204 tháng	216 tháng	228 tháng	240 tháng
18	0.1898%	0.1430%	0.1259%	0.1096%	0.1049%	0.0994%	0.0985%	0.0960%	0.0955%	0.0951%	0.0948%	0.0945%	0.0925%	0.0924%	0.0922%	0.0921%	0.0920%	0.0919%	0.0918%	0.0917%	0.0917%
19	0.1970%	0.1480%	0.1299%	0.1126%	0.1073%	0.1014%	0.1003%	0.0976%	0.0969%	0.0964%	0.0960%	0.0957%	0.0936%	0.0934%	0.0932%	0.0931%	0.0930%	0.0928%	0.0928%	0.0927%	0.0926%
20	0.2001%	0.1499%	0.1314%	0.1135%	0.1080%	0.1018%	0.1005%	0.0977%	0.0970%	0.0964%	0.0960%	0.0956%	0.0935%	0.0933%	0.0931%	0.0929%	0.0928%	0.0927%	0.0926%	0.0925%	0.0924%
21	0.2005%	0.1501%	0.1313%	0.1132%	0.1074%	0.1012%	0.0998%	0.0969%	0.0961%	0.0955%	0.0951%	0.0947%	0.0927%	0.0924%	0.0922%	0.0921%	0.0920%	0.0918%	0.0917%	0.0917%	0.0916%
22	0.1989%	0.1486%	0.1299%	0.1117%	0.1058%	0.0996%	0.0982%	0.0953%	0.0946%	0.0940%	0.0936%	0.0933%	0.0913%	0.0910%	0.0909%	0.0907%	0.0906%	0.0905%	0.0905%	0.0904%	0.0903%
23	0.1952%	0.1457%	0.1273%	0.1094%	0.1036%	0.0975%	0.0962%	0.0934%	0.0927%	0.0922%	0.0919%	0.0916%	0.0896%	0.0894%	0.0893%	0.0892%	0.0891%	0.0890%	0.0890%	0.0889%	0.0889%
24	0.1909%	0.1425%	0.1244%	0.1069%	0.1013%	0.0954%	0.0942%	0.0916%	0.0910%	0.0905%	0.0902%	0.0900%	0.0881%	0.0880%	0.0879%	0.0878%	0.0878%	0.0878%	0.0877%	0.0877%	0.0877%
25	0.1860%	0.1388%	0.1213%	0.1044%	0.0992%	0.0936%	0.0925%	0.0900%	0.0895%	0.0892%	0.0890%	0.0888%	0.0870%	0.0870%	0.0869%	0.0869%	0.0869%	0.0869%	0.0869%	0.0869%	0.0869%
26	0.1823%	0.1364%	0.1193%	0.1029%	0.0979%	0.0925%	0.0916%	0.0893%	0.0889%	0.0887%	0.0885%	0.0884%	0.0867%	0.0867%	0.0867%	0.0867%	0.0868%	0.0868%	0.0868%	0.0869%	0.0869%
27	0.1808%	0.1353%	0.1184%	0.1023%	0.0975%	0.0923%	0.0915%	0.0893%	0.0890%	0.0889%	0.0888%	0.0888%	0.0872%	0.0872%	0.0873%	0.0873%	0.0874%	0.0875%	0.0875%	0.0876%	0.0877%
28	0.1798%	0.1348%	0.1182%	0.1024%	0.0978%	0.0928%	0.0922%	0.0901%	0.0899%	0.0899%	0.0899%	0.0900%	0.0884%	0.0885%	0.0886%	0.0887%	0.0888%	0.0889%	0.0890%	0.0891%	0.0892%
29	0.1812%	0.1360%	0.1194%	0.1037%	0.0993%	0.0943%	0.0938%	0.0918%	0.0918%	0.0918%	0.0919%	0.0921%	0.0905%	0.0907%	0.0908%	0.0910%	0.0911%	0.0913%	0.0914%	0.0915%	0.0917%
30	0.1842%	0.1384%	0.1217%	0.1059%	0.1016%	0.0967%	0.0963%	0.0944%	0.0945%	0.0946%	0.0948%	0.0950%	0.0935%	0.0937%	0.0939%	0.0941%	0.0943%	0.0945%	0.0947%	0.0948%	0.0950%
31	0.1890%	0.1422%	0.1252%	0.1093%	0.1050%	0.1001%	0.0998%	0.0979%	0.0981%	0.0983%	0.0986%	0.0989%	0.0974%	0.0976%	0.0979%	0.0982%	0.0984%	0.0986%	0.0988%	0.0990%	0.0992%
32	0.1959%	0.1476%	0.1300%	0.1136%	0.1093%	0.1044%	0.1042%	0.1024%	0.1027%	0.1030%	0.1034%	0.1038%	0.1022%	0.1025%	0.1029%	0.1032%	0.1035%	0.1037%	0.1040%	0.1042%	0.1044%
33	0.2041%	0.1539%	0.1358%	0.1188%	0.1146%	0.1095%	0.1096%	0.1077%	0.1081%	0.1086%	0.1091%	0.1095%	0.1079%	0.1083%	0.1087%	0.1091%	0.1094%	0.1097%	0.1100%	0.1102%	0.1105%
34	0.2142%	0.1617%	0.1428%	0.1253%	0.1210%	0.1158%	0.1160%	0.1141%	0.1147%	0.1152%	0.1158%	0.1164%	0.1147%	0.1152%	0.1156%	0.1161%	0.1164%	0.1168%	0.1171%	0.1174%	0.1176%
35	0.2265%	0.1712%	0.1514%	0.1330%	0.1287%	0.1233%	0.1236%	0.1218%	0.1224%	0.1231%	0.1238%	0.1244%	0.1227%	0.1232%	0.1237%	0.1242%	0.1246%	0.1250%	0.1254%	0.1257%	0.1260%
36	0.2416%	0.1828%	0.1617%	0.1423%	0.1378%	0.1322%	0.1326%	0.1307%	0.1315%	0.1323%	0.1330%	0.1338%	0.1319%	0.1325%	0.1331%	0.1336%	0.1341%	0.1345%	0.1349%	0.1352%	0.1356%
37	0.2591%	0.1961%	0.1736%	0.1529%	0.1482%	0.1423%	0.1428%	0.1408%	0.1417%	0.1426%	0.1435%	0.1443%	0.1423%	0.1430%	0.1436%	0.1441%	0.1447%	0.1451%	0.1456%	0.1460%	0.1463%
38	0.2788%	0.2112%	0.1870%	0.1649%	0.1600%	0.1537%	0.1543%	0.1522%	0.1532%	0.1542%	0.1551%	0.1560%	0.1539%	0.1546%	0.1553%	0.1559%	0.1565%	0.1570%	0.1575%	0.1579%	0.1583%
39	0.3013%	0.2284%	0.2024%	0.1786%	0.1733%	0.1665%	0.1673%	0.1650%	0.1661%	0.1671%	0.1681%	0.1691%	0.1668%	0.1676%	0.1683%	0.1690%	0.1696%	0.1702%	0.1707%	0.1711%	0.1716%
40	0.3270%	0.2479%	0.2197%	0.1939%	0.1881%	0.1808%	0.1816%	0.1791%	0.1802%	0.1814%	0.1825%	0.1835%	0.1810%	0.1818%	0.1826%	0.1833%	0.1840%	0.1846%	0.1851%	0.1856%	0.1861%
41	0.3551%	0.2692%	0.2385%	0.2105%	0.2042%	0.1962%	0.1970%	0.1943%	0.1956%	0.1968%	0.1979%	0.1990%	0.1963%	0.1972%	0.1981%	0.1988%	0.1996%	0.2002%	0.2008%	0.2013%	0.2018%
42	0.3853%	0.2921%	0.2589%	0.2284%	0.2216%	0.2129%	0.2137%	0.2108%	0.2121%	0.2134%	0.2146%	0.2158%	0.2128%	0.2138%	0.2147%	0.2156%	0.2164%	0.2171%	0.2177%	0.2183%	0.2188%
43	0.4184%	0.3171%	0.2810%	0.2479%	0.2404%	0.2309%	0.2318%	0.2285%	0.2299%	0.2313%	0.2326%	0.2339%	0.2306%	0.2317%	0.2327%	0.2337%	0.2345%	0.2353%	0.2360%	0.2366%	0.2372%
44	0.4539%	0.3439%	0.3047%	0.2687%	0.2605%	0.2502%	0.2510%	0.2475%	0.2489%	0.2504%	0.2519%	0.2533%	0.2498%	0.2510%	0.2521%	0.2531%	0.2540%	0.2549%	0.2556%	0.2563%	0.2570%
45	0.4915%	0.3724%	0.3299%	0.2908%	0.2819%	0.2707%	0.2716%	0.2678%	0.2694%	0.2710%	0.2726%	0.2742%	0.2704%	0.2717%	0.2729%	0.2740%	0.2751%	0.2760%	0.2768%	0.2776%	0.2783%
46	0.5320%	0.4030%	0.3569%	0.3146%	0.3048%	0.2927%	0.2937%	0.2896%	0.2914%	0.2932%	0.2950%	0.2968%	0.2927%	0.2942%	0.2955%	0.2968%	0.2979%	0.2989%	0.2998%	0.3007%	0.3014%
47	0.5749%	0.4354%	0.3856%	0.3398%	0.3294%	0.3164%	0.3176%	0.3133%	0.3153%	0.3174%	0.3194%	0.3214%	0.3170%	0.3187%	0.3202%	0.3215%	0.3227%	0.3239%	0.3249%	0.3258%	0.3266%
48	0.6208%	0.4703%	0.4166%	0.3673%	0.3562%	0.3423%	0.3438%	0.3393%	0.3416%	0.3440%	0.3463%	0.3485%	0.3438%	0.3456%	0.3473%	0.3488%	0.3501%	0.3514%	0.3525%	0.3535%	0.3544%
49	0.6715%	0.5088%	0.4508%	0.3978%	0.3861%	0.3712%	0.3731%	0.3684%	0.3711%	0.3737%	0.3763%	0.3787%	0.3737%	0.3757%	0.3775%	0.3791%	0.3806%	0.3820%	0.3832%	0.3843%	0.3854%
50	0.7276%	0.5517%	0.4891%	0.4320%	0.4196%	0.4038%	0.4061%	0.4011%	0.4041%	0.4070%	0.4099%	0.4125%	0.4071%	0.4092%	0.4112%	0.4130%	0.4147%	0.4162%	0.4175%	0.4187%	0.4198%
51	0.7921%	0.6009%	0.5329%	0.4711%	0.4579%	0.4408%	0.4433%	0.4379%	0.4412%	0.4445%	0.4475%	0.4504%	0.4445%	0.4468%	0.4490%	0.4509%	0.4527%	0.4543%	0.4558%	0.4571%	
52	0.8646%	0.6562%	0.5822%	0.5150%	0.5007%	0.4821%	0.4849%	0.4790%	0.4825%	0.4860%	0.4893%	0.4924%	0.4859%	0.4884%	0.4907%	0.4929%	0.4948%	0.4965%	0.4981%		
53	0.9469%	0.7188%	0.6379%	0.5643%	0.5486%	0.5280%	0.5309%	0.5243%	0.5280%	0.5317%	0.5353%	0.5386%	0.5314%	0.5342%	0.5367%	0.5389%	0.5410%	0.5429%			
54	1.0382%	0.7880%	0.6992%	0.6182%	0.6008%	0.5780%	0.5809%	0.5735%	0.5774%	0.5814%	0.5852%	0.5887%	0.5808%	0.5838%	0.5865%	0.5890%	0.5912%				
55	1.1371%	0.8628%	0.7653%	0.6763%	0.6568%	0.6316%	0.6346%	0.6263%	0.6305%	0.6348%	0.6388%	0.6427%	0.6341%	0.6373%	0.6402%	0.6429%					
56	1.2426%	0.9425%	0.8357%	0.7380%	0.7164%	0.6888%	0.6919%	0.6828%	0.6874%	0.6921%	0.6965%	0.7007%	0.6913%	0.6948%	0.6980%						
57	1.3545%	1.0271%	0.9105%	0.8038%	0.7801%	0.7500%	0.7535%	0.7437%	0.7488%	0.7539%	0.7589%	0.7635%	0.7533%	0.7571%							
58	1.4738%	1.1174%	0.9904%	0.8744%	0.8489%	0.8164%	0.8204%	0.8100%	0.8157%	0.8215%	0.8269%	0.8320%	0.8209%								
59	1.6030%	1.2155%	1.0777%	0.9520%	0.9246%	0.8896%	0.8944%	0.8833%	0.8897%	0.8961%	0.9021%	0.9077%									
60	1.7461%	1.3246%	1.1748%	1.0385%	1.0093%	0.9716%	0.9771%	0.9651%	0.9723%	0.9793%	0.9859%										
61	1.9075%	1.4476%	1.2844%	1.1361%	1.1047%	1.0637%	1.0699%	1.0568%	1.0646%	1.0721%											
62	2.0895%	1.5863%	1.4079%	1.2458%	1.2116%	1.1666%	1.1732%	1.1587%	1.1670%												
63	2.2937%	1.7416%	1.5459%	1.3679%	1.3301%	1.2803%	1.2872%	1.2708%													
64	2.5202%	1.9133%	1.6980%	1.5018%	1.4596%	1.4043%	1.4112%														
65	2.7658%	2.0991%	1.8623%	1.6461%	1.5988%	1.5376%															

BIỂU 5: BIỂU PHÍ BẢO HIỂM HÀNG NỬA NĂM DÀNH CHO NAM
TÍNH THEO TỶ LỆ PHẦN TRĂM CỦA SỐ TIỀN VAY BAN ĐẦU
ÁP DỤNG CHO TRƯỜNG HỢP NỢ GỐC VÀ LÃI VAY ĐƯỢC TRẢ HÀNG THÁNG, NỢ GỐC ĐƯỢC TRẢ DẦN ĐỀU HOẶC TRƯỜNG HỢP NỢ GỐC VÀ LÃI VAY ĐƯỢC TRẢ HÀNG THÁNG, LÃI ĐƯỢC TÍNH THEO DƯ NỢ GỐC BAN ĐẦU

Thời hạn / Tuổi	12 tháng	18 tháng	24 tháng	36 tháng	48 tháng	60 tháng	72 tháng	84 tháng	96 tháng	108 tháng	120 tháng	132 tháng	144 tháng	156 tháng	168 tháng	180 tháng	192 tháng	204 tháng	216 tháng	228 tháng	240 tháng
18	0.1343%	0.1154%	0.1094%	0.1046%	0.1069%	0.1068%	0.1108%	0.1122%	0.1156%	0.1187%	0.1215%	0.1242%	0.1242%	0.1263%	0.1283%	0.1301%	0.1317%	0.1332%	0.1345%	0.1358%	0.1369%
19	0.1394%	0.1194%	0.1128%	0.1074%	0.1093%	0.1090%	0.1128%	0.1141%	0.1173%	0.1203%	0.1231%	0.1257%	0.1256%	0.1278%	0.1297%	0.1315%	0.1331%	0.1346%	0.1359%	0.1372%	0.1383%
20	0.1416%	0.1210%	0.1141%	0.1083%	0.1100%	0.1094%	0.1130%	0.1142%	0.1174%	0.1203%	0.1231%	0.1256%	0.1255%	0.1276%	0.1295%	0.1313%	0.1329%	0.1344%	0.1357%	0.1369%	0.1381%
21	0.1419%	0.1211%	0.1141%	0.1079%	0.1094%	0.1087%	0.1122%	0.1133%	0.1163%	0.1192%	0.1219%	0.1244%	0.1243%	0.1264%	0.1283%	0.1301%	0.1317%	0.1331%	0.1345%	0.1357%	0.1368%
22	0.1407%	0.1199%	0.1128%	0.1065%	0.1079%	0.1070%	0.1104%	0.1115%	0.1145%	0.1174%	0.1200%	0.1225%	0.1224%	0.1245%	0.1264%	0.1282%	0.1298%	0.1312%	0.1326%	0.1338%	0.1349%
23	0.1381%	0.1176%	0.1106%	0.1043%	0.1056%	0.1048%	0.1081%	0.1092%	0.1122%	0.1151%	0.1178%	0.1202%	0.1202%	0.1223%	0.1242%	0.1260%	0.1276%	0.1291%	0.1304%	0.1317%	0.1328%
24	0.1351%	0.1149%	0.1080%	0.1019%	0.1032%	0.1026%	0.1059%	0.1071%	0.1101%	0.1130%	0.1157%	0.1182%	0.1182%	0.1204%	0.1223%	0.1241%	0.1257%	0.1272%	0.1286%	0.1298%	0.1310%
25	0.1316%	0.1120%	0.1054%	0.0996%	0.1011%	0.1006%	0.1040%	0.1053%	0.1084%	0.1113%	0.1141%	0.1166%	0.1168%	0.1189%	0.1209%	0.1227%	0.1244%	0.1259%	0.1273%	0.1286%	0.1298%
26	0.1290%	0.1100%	0.1036%	0.0982%	0.0998%	0.0994%	0.1030%	0.1044%	0.1076%	0.1106%	0.1135%	0.1161%	0.1164%	0.1186%	0.1206%	0.1225%	0.1242%	0.1258%	0.1273%	0.1286%	0.1298%
27	0.1279%	0.1091%	0.1029%	0.0976%	0.0994%	0.0992%	0.1029%	0.1044%	0.1078%	0.1109%	0.1139%	0.1167%	0.1170%	0.1193%	0.1214%	0.1234%	0.1252%	0.1268%	0.1283%	0.1297%	0.1310%
28	0.1272%	0.1087%	0.1027%	0.0977%	0.0997%	0.0997%	0.1036%	0.1053%	0.1088%	0.1122%	0.1153%	0.1182%	0.1186%	0.1210%	0.1232%	0.1253%	0.1272%	0.1289%	0.1305%	0.1319%	0.1332%
29	0.1282%	0.1097%	0.1037%	0.0989%	0.1012%	0.1014%	0.1055%	0.1074%	0.1111%	0.1146%	0.1179%	0.1209%	0.1214%	0.1240%	0.1264%	0.1285%	0.1305%	0.1323%	0.1340%	0.1355%	0.1369%
30	0.1303%	0.1117%	0.1057%	0.1010%	0.1035%	0.1039%	0.1083%	0.1104%	0.1144%	0.1181%	0.1216%	0.1248%	0.1254%	0.1282%	0.1307%	0.1330%	0.1351%	0.1370%	0.1388%	0.1404%	0.1419%
31	0.1337%	0.1148%	0.1088%	0.1042%	0.1070%	0.1075%	0.1122%	0.1145%	0.1188%	0.1227%	0.1265%	0.1300%	0.1307%	0.1336%	0.1362%	0.1387%	0.1409%	0.1430%	0.1449%	0.1466%	0.1482%
32	0.1386%	0.1191%	0.1129%	0.1084%	0.1114%	0.1122%	0.1172%	0.1197%	0.1243%	0.1286%	0.1326%	0.1363%	0.1371%	0.1403%	0.1431%	0.1458%	0.1482%	0.1504%	0.1524%	0.1542%	0.1559%
33	0.1444%	0.1242%	0.1179%	0.1134%	0.1167%	0.1177%	0.1232%	0.1260%	0.1309%	0.1355%	0.1399%	0.1439%	0.1448%	0.1482%	0.1513%	0.1541%	0.1567%	0.1591%	0.1612%	0.1632%	0.1651%
34	0.1516%	0.1305%	0.1240%	0.1195%	0.1233%	0.1245%	0.1304%	0.1335%	0.1388%	0.1439%	0.1486%	0.1529%	0.1540%	0.1576%	0.1609%	0.1640%	0.1668%	0.1693%	0.1717%	0.1738%	0.1758%
35	0.1603%	0.1381%	0.1314%	0.1269%	0.1311%	0.1326%	0.1390%	0.1425%	0.1482%	0.1537%	0.1588%	0.1635%	0.1647%	0.1686%	0.1722%	0.1755%	0.1785%	0.1813%	0.1838%	0.1862%	0.1883%
36	0.1710%	0.1475%	0.1405%	0.1357%	0.1404%	0.1421%	0.1491%	0.1529%	0.1592%	0.1651%	0.1706%	0.1758%	0.1771%	0.1813%	0.1852%	0.1888%	0.1921%	0.1951%	0.1978%	0.2003%	0.2026%
37	0.1833%	0.1582%	0.1508%	0.1459%	0.1510%	0.1530%	0.1606%	0.1648%	0.1716%	0.1781%	0.1840%	0.1896%	0.1910%	0.1956%	0.1999%	0.2037%	0.2073%	0.2105%	0.2135%	0.2162%	0.2187%
38	0.1972%	0.1703%	0.1624%	0.1573%	0.1630%	0.1652%	0.1736%	0.1781%	0.1856%	0.1925%	0.1990%	0.2051%	0.2066%	0.2116%	0.2162%	0.2204%	0.2242%	0.2277%	0.2309%	0.2339%	0.2366%
39	0.2132%	0.1842%	0.1758%	0.1704%	0.1766%	0.1790%	0.1882%	0.1931%	0.2012%	0.2087%	0.2158%	0.2223%	0.2240%	0.2294%	0.2343%	0.2389%	0.2430%	0.2468%	0.2503%	0.2535%	0.2564%
40	0.2314%	0.2000%	0.1908%	0.1850%	0.1917%	0.1944%	0.2042%	0.2096%	0.2183%	0.2265%	0.2342%	0.2412%	0.2430%	0.2489%	0.2543%	0.2592%	0.2637%	0.2678%	0.2716%	0.2750%	0.2782%
41	0.2512%	0.2171%	0.2071%	0.2008%	0.2081%	0.2110%	0.2217%	0.2275%	0.2369%	0.2458%	0.2540%	0.2617%	0.2636%	0.2700%	0.2758%	0.2811%	0.2860%	0.2905%	0.2946%	0.2983%	0.3017%
42	0.2726%	0.2356%	0.2248%	0.2179%	0.2259%	0.2289%	0.2405%	0.2467%	0.2570%	0.2666%	0.2755%	0.2838%	0.2859%	0.2928%	0.2991%	0.3048%	0.3101%	0.3150%	0.3194%	0.3235%	0.3272%
43	0.2960%	0.2558%	0.2441%	0.2365%	0.2451%	0.2483%	0.2608%	0.2675%	0.2786%	0.2890%	0.2986%	0.3076%	0.3099%	0.3173%	0.3242%	0.3305%	0.3362%	0.3414%	0.3462%	0.3506%	0.3547%
44	0.3210%	0.2774%	0.2646%	0.2563%	0.2656%	0.2690%	0.2825%	0.2898%	0.3017%	0.3130%	0.3234%	0.3332%	0.3357%	0.3438%	0.3512%	0.3580%	0.3642%	0.3699%	0.3751%	0.3799%	0.3842%
45	0.3476%	0.3004%	0.2865%	0.2775%	0.2874%	0.2911%	0.3057%	0.3135%	0.3265%	0.3387%	0.3501%	0.3607%	0.3634%	0.3722%	0.3803%	0.3877%	0.3944%	0.4006%	0.4063%	0.4114%	0.4162%
46	0.3762%	0.3250%	0.3099%	0.3001%	0.3108%	0.3149%	0.3307%	0.3392%	0.3533%	0.3666%	0.3790%	0.3905%	0.3935%	0.4031%	0.4119%	0.4199%	0.4272%	0.4339%	0.4401%	0.4457%	0.4508%
47	0.4066%	0.3512%	0.3349%	0.3243%	0.3359%	0.3404%	0.3576%	0.3670%	0.3824%	0.3969%	0.4104%	0.4230%	0.4263%	0.4367%	0.4463%	0.4550%	0.4630%	0.4703%	0.4769%	0.4830%	0.4886%
48	0.4390%	0.3793%	0.3617%	0.3505%	0.3633%	0.3683%	0.3872%	0.3975%	0.4144%	0.4303%	0.4451%	0.4587%	0.4624%	0.4738%	0.4842%	0.4937%	0.5024%	0.5103%	0.5176%	0.5242%	0.5303%
49	0.4748%	0.4103%	0.3914%	0.3796%	0.3937%	0.3995%	0.4202%	0.4317%	0.4502%	0.4676%	0.4837%	0.4987%	0.5027%	0.5151%	0.5264%	0.5368%	0.5463%	0.5549%	0.5628%	0.5700%	0.5766%
50	0.5144%	0.4448%	0.4247%	0.4122%	0.4280%	0.4346%	0.4575%	0.4701%	0.4904%	0.5094%	0.5270%	0.5433%	0.5478%	0.5613%	0.5737%	0.5849%	0.5953%	0.6047%	0.6133%	0.6211%	0.6283%
51	0.5599%	0.4844%	0.4627%	0.4495%	0.4671%	0.4745%	0.4996%	0.5135%	0.5356%	0.5564%	0.5757%	0.5935%	0.5983%	0.6130%	0.6265%	0.6388%	0.6500%	0.6603%	0.6697%	0.6782%	
52	0.6111%	0.5290%	0.5055%	0.4915%	0.5109%	0.5191%	0.5466%	0.5617%	0.5860%	0.6086%	0.6296%	0.6490%	0.6543%	0.6703%	0.6850%	0.6984%	0.7106%	0.7218%	0.7320%		
53	0.6692%	0.5794%	0.5538%	0.5386%	0.5598%	0.5687%	0.5986%	0.6151%	0.6415%	0.6661%	0.6890%	0.7102%	0.7158%	0.7333%	0.7493%	0.7639%	0.7773%	0.7894%			
54	0.7335%	0.6352%	0.6070%	0.5901%	0.6131%	0.6226%	0.6552%	0.6730%	0.7017%	0.7286%	0.7535%	0.7766%	0.7827%	0.8018%	0.8192%	0.8351%	0.8496%				
55	0.8033%	0.6954%	0.6644%	0.6455%	0.6704%	0.6806%	0.7159%	0.7352%	0.7665%	0.7958%	0.8230%	0.8482%	0.8548%	0.8756%	0.8946%	0.9119%					
56	0.8777%	0.7595%	0.7255%	0.7046%	0.7314%	0.7423%	0.7808%	0.8019%	0.8361%	0.8680%	0.8978%	0.9252%	0.9325%	0.9551%	0.9758%						
57	0.9566%	0.8276%	0.7904%	0.7674%	0.7966%	0.8086%	0.8506%	0.8738%	0.9111%	0.9461%	0.9786%	1.0086%	1.0166%	1.0412%							
58	1.0406%	0.9003%	0.8598%	0.8349%	0.8670%	0.8804%	0.9266%	0.9521%	0.9931%	1.0314%	1.0670%	1.0998%	1.1085%								
59	1.1315%	0.9792%	0.9354%	0.9090%	0.9446%	0.9598%	1.0106%	1.0388%	1.0838%	1.1259%	1.1648%	1.2006%									
60	1.2323%	1.0669%	1.0197%	0.9918%	1.0314%	1.0486%	1.1046%	1.1358%	1.1852%	1.2312%	1.2738%										
61	1.3458%	1.1658%	1.1147%	1.0851%	1.1292%	1.1485%	1.2102%	1.2445%	1.2986%	1.3489%											
62	1.4738%	1.2772%	1.2218%	1.1901%	1.2389%	1.2602%	1.3279%	1.3654%	1.4246%												
63	1.6172%	1.4020%	1.3415%	1.3069%	1.3605%	1.3838%	1.4578%	1.4987%													
64	1.7762%	1.5398%	1.4733%	1.4351%	1.4936%	1.5186%	1.5994%														
65	1.9485%	1.6889%	1.6157%	1.5732%	1.6367%	1.6638%															

BIỂU 6: BIỂU PHÍ BẢO HIỂM HÀNG NỬA NĂM DÀNH CHO NAM
TÍNH THEO TỶ LỆ PHẦN TRĂM CỦA KHOẢN DƯ NỢ GỐC
ÁP DỤNG CHO TRƯỜNG HỢP NỢ GỐC VÀ LÃI VAY ĐƯỢC TRẢ HÀNG THÁNG, NỢ GỐC ĐƯỢC TRẢ DẦN ĐỀU HOẶC TRƯỜNG HỢP NỢ GỐC VÀ LÃI VAY ĐƯỢC TRẢ HÀNG THÁNG, LÃI ĐƯỢC TÍNH THEO DƯ NỢ GỐC BAN ĐẦU

Thời hạn / Tuổi	12 tháng	18 tháng	24 tháng	36 tháng	48 tháng	60 tháng	72 tháng	84 tháng	96 tháng	108 tháng	120 tháng	132 tháng	144 tháng	156 tháng	168 tháng	180 tháng	192 tháng	204 tháng	216 tháng	228 tháng	240 tháng
18	0.1741%	0.1638%	0.1614%	0.1574%	0.1594%	0.1563%	0.1583%	0.1567%	0.1577%	0.1585%	0.1590%	0.1594%	0.1568%	0.1570%	0.1573%	0.1575%	0.1576%	0.1578%	0.1579%	0.1580%	0.1581%
19	0.1808%	0.1695%	0.1665%	0.1616%	0.1631%	0.1594%	0.1612%	0.1593%	0.1601%	0.1606%	0.1611%	0.1614%	0.1586%	0.1588%	0.1590%	0.1592%	0.1593%	0.1594%	0.1595%	0.1596%	0.1597%
20	0.1836%	0.1718%	0.1684%	0.1630%	0.1640%	0.1601%	0.1616%	0.1595%	0.1601%	0.1606%	0.1610%	0.1613%	0.1584%	0.1586%	0.1588%	0.1589%	0.1591%	0.1592%	0.1593%	0.1594%	0.1594%
21	0.1840%	0.1719%	0.1683%	0.1624%	0.1632%	0.1590%	0.1604%	0.1581%	0.1587%	0.1592%	0.1595%	0.1598%	0.1570%	0.1571%	0.1573%	0.1575%	0.1576%	0.1577%	0.1578%	0.1579%	0.1580%
22	0.1825%	0.1702%	0.1665%	0.1603%	0.1608%	0.1566%	0.1579%	0.1556%	0.1562%	0.1567%	0.1570%	0.1573%	0.1546%	0.1548%	0.1550%	0.1552%	0.1553%	0.1555%	0.1556%	0.1557%	0.1558%
23	0.1791%	0.1669%	0.1632%	0.1570%	0.1575%	0.1533%	0.1546%	0.1525%	0.1531%	0.1537%	0.1541%	0.1544%	0.1518%	0.1521%	0.1523%	0.1525%	0.1527%	0.1529%	0.1531%	0.1532%	0.1534%
24	0.1752%	0.1632%	0.1594%	0.1534%	0.1540%	0.1500%	0.1514%	0.1495%	0.1502%	0.1508%	0.1513%	0.1518%	0.1493%	0.1496%	0.1499%	0.1502%	0.1505%	0.1507%	0.1509%	0.1511%	0.1513%
25	0.1706%	0.1591%	0.1555%	0.1500%	0.1507%	0.1471%	0.1487%	0.1470%	0.1479%	0.1486%	0.1492%	0.1498%	0.1475%	0.1479%	0.1483%	0.1486%	0.1489%	0.1492%	0.1495%	0.1497%	0.1499%
26	0.1673%	0.1562%	0.1530%	0.1478%	0.1488%	0.1455%	0.1472%	0.1457%	0.1468%	0.1477%	0.1485%	0.1491%	0.1469%	0.1474%	0.1479%	0.1483%	0.1487%	0.1490%	0.1493%	0.1496%	0.1499%
27	0.1659%	0.1550%	0.1518%	0.1469%	0.1482%	0.1451%	0.1471%	0.1458%	0.1471%	0.1481%	0.1490%	0.1498%	0.1477%	0.1483%	0.1489%	0.1494%	0.1498%	0.1502%	0.1506%	0.1509%	0.1512%
28	0.1650%	0.1544%	0.1515%	0.1470%	0.1487%	0.1459%	0.1481%	0.1470%	0.1485%	0.1497%	0.1508%	0.1517%	0.1497%	0.1504%	0.1511%	0.1517%	0.1522%	0.1527%	0.1531%	0.1535%	0.1538%
29	0.1662%	0.1558%	0.1531%	0.1489%	0.1509%	0.1483%	0.1508%	0.1499%	0.1515%	0.1530%	0.1542%	0.1553%	0.1533%	0.1541%	0.1549%	0.1556%	0.1562%	0.1567%	0.1572%	0.1577%	0.1581%
30	0.1690%	0.1586%	0.1560%	0.1521%	0.1544%	0.1520%	0.1549%	0.1541%	0.1560%	0.1576%	0.1590%	0.1603%	0.1583%	0.1593%	0.1602%	0.1609%	0.1616%	0.1623%	0.1628%	0.1633%	0.1638%
31	0.1734%	0.1630%	0.1605%	0.1569%	0.1595%	0.1573%	0.1604%	0.1599%	0.1620%	0.1638%	0.1654%	0.1668%	0.1649%	0.1660%	0.1670%	0.1679%	0.1687%	0.1694%	0.1700%	0.1706%	0.1711%
32	0.1797%	0.1691%	0.1667%	0.1631%	0.1661%	0.1640%	0.1675%	0.1671%	0.1695%	0.1716%	0.1734%	0.1750%	0.1731%	0.1743%	0.1754%	0.1764%	0.1773%	0.1781%	0.1788%	0.1794%	0.1800%
33	0.1873%	0.1764%	0.1740%	0.1706%	0.1741%	0.1722%	0.1761%	0.1758%	0.1785%	0.1809%	0.1829%	0.1847%	0.1828%	0.1842%	0.1854%	0.1865%	0.1875%	0.1884%	0.1892%	0.1899%	0.1905%
34	0.1966%	0.1853%	0.1830%	0.1798%	0.1838%	0.1820%	0.1864%	0.1863%	0.1894%	0.1920%	0.1943%	0.1963%	0.1943%	0.1958%	0.1972%	0.1984%	0.1995%	0.2005%	0.2014%	0.2022%	0.2029%
35	0.2078%	0.1961%	0.1940%	0.1910%	0.1955%	0.1938%	0.1987%	0.1988%	0.2022%	0.2051%	0.2076%	0.2098%	0.2078%	0.2095%	0.2110%	0.2123%	0.2136%	0.2146%	0.2156%	0.2165%	0.2173%
36	0.2217%	0.2094%	0.2073%	0.2043%	0.2093%	0.2078%	0.2131%	0.2134%	0.2171%	0.2203%	0.2231%	0.2255%	0.2234%	0.2252%	0.2269%	0.2284%	0.2297%	0.2309%	0.2319%	0.2329%	0.2338%
37	0.2377%	0.2247%	0.2225%	0.2195%	0.2251%	0.2236%	0.2295%	0.2299%	0.2340%	0.2375%	0.2405%	0.2432%	0.2409%	0.2430%	0.2448%	0.2464%	0.2478%	0.2491%	0.2503%	0.2513%	0.2523%
38	0.2558%	0.2419%	0.2396%	0.2367%	0.2430%	0.2415%	0.2480%	0.2485%	0.2529%	0.2568%	0.2601%	0.2630%	0.2606%	0.2628%	0.2647%	0.2665%	0.2681%	0.2695%	0.2707%	0.2719%	0.2729%
39	0.2764%	0.2616%	0.2593%	0.2563%	0.2632%	0.2617%	0.2687%	0.2693%	0.2741%	0.2783%	0.2819%	0.2851%	0.2824%	0.2848%	0.2869%	0.2888%	0.2905%	0.2920%	0.2934%	0.2946%	0.2957%
40	0.3000%	0.2839%	0.2815%	0.2782%	0.2857%	0.2841%	0.2917%	0.2922%	0.2975%	0.3020%	0.3059%	0.3093%	0.3064%	0.3089%	0.3112%	0.3133%	0.3151%	0.3168%	0.3182%	0.3196%	0.3208%
41	0.3257%	0.3082%	0.3056%	0.3020%	0.3102%	0.3083%	0.3165%	0.3171%	0.3227%	0.3276%	0.3318%	0.3354%	0.3323%	0.3351%	0.3375%	0.3398%	0.3417%	0.3435%	0.3451%	0.3466%	0.3479%
42	0.3534%	0.3345%	0.3316%	0.3278%	0.3365%	0.3345%	0.3433%	0.3439%	0.3500%	0.3552%	0.3597%	0.3636%	0.3602%	0.3632%	0.3659%	0.3683%	0.3705%	0.3724%	0.3741%	0.3757%	0.3771%
43	0.3837%	0.3631%	0.3600%	0.3557%	0.3651%	0.3627%	0.3723%	0.3728%	0.3793%	0.3849%	0.3898%	0.3941%	0.3903%	0.3936%	0.3966%	0.3992%	0.4015%	0.4036%	0.4055%	0.4072%	0.4087%
44	0.4162%	0.3938%	0.3903%	0.3854%	0.3955%	0.3929%	0.4031%	0.4037%	0.4107%	0.4168%	0.4221%	0.4267%	0.4227%	0.4263%	0.4295%	0.4323%	0.4348%	0.4371%	0.4392%	0.4410%	0.4427%
45	0.4507%	0.4263%	0.4225%	0.4172%	0.4280%	0.4251%	0.4361%	0.4367%	0.4443%	0.4509%	0.4567%	0.4618%	0.4575%	0.4614%	0.4649%	0.4680%	0.4708%	0.4733%	0.4755%	0.4775%	0.4794%
46	0.4878%	0.4613%	0.4571%	0.4512%	0.4628%	0.4596%	0.4716%	0.4723%	0.4807%	0.4879%	0.4942%	0.4998%	0.4952%	0.4995%	0.5033%	0.5067%	0.5098%	0.5125%	0.5149%	0.5171%	0.5191%
47	0.5270%	0.4984%	0.4937%	0.4874%	0.5000%	0.4967%	0.5098%	0.5108%	0.5200%	0.5280%	0.5350%	0.5411%	0.5363%	0.5410%	0.5452%	0.5489%	0.5522%	0.5552%	0.5579%	0.5603%	0.5625%
48	0.5690%	0.5382%	0.5333%	0.5267%	0.5406%	0.5373%	0.5518%	0.5531%	0.5633%	0.5722%	0.5799%	0.5867%	0.5815%	0.5866%	0.5912%	0.5953%	0.5990%	0.6022%	0.6052%	0.6078%	0.6102%
49	0.6154%	0.5822%	0.5771%	0.5703%	0.5858%	0.5827%	0.5988%	0.6005%	0.6117%	0.6215%	0.6300%	0.6374%	0.6318%	0.6375%	0.6425%	0.6470%	0.6510%	0.6546%	0.6578%	0.6607%	0.6633%
50	0.6667%	0.6311%	0.6260%	0.6193%	0.6367%	0.6337%	0.6515%	0.6536%	0.6660%	0.6767%	0.6861%	0.6942%	0.6881%	0.6943%	0.6998%	0.7047%	0.7090%	0.7130%	0.7165%	0.7196%	0.7225%
51	0.7257%	0.6873%	0.6819%	0.6751%	0.6945%	0.6916%	0.7112%	0.7135%	0.7271%	0.7388%	0.7489%	0.7578%	0.7511%	0.7579%	0.7638%	0.7692%	0.7739%	0.7781%	0.7820%	0.7854%	
52	0.7920%	0.7505%	0.7449%	0.7380%	0.7594%	0.7563%	0.7777%	0.7802%	0.7949%	0.8076%	0.8186%	0.8282%	0.8209%	0.8282%	0.8347%	0.8404%	0.8456%	0.8502%	0.8543%		
53	0.8672%	0.8219%	0.8159%	0.8084%	0.8317%	0.8281%	0.8513%	0.8537%	0.8697%	0.8834%	0.8953%	0.9056%	0.8975%	0.9054%	0.9125%	0.9187%	0.9243%	0.9292%			
54	0.9506%	0.9008%	0.8941%	0.8854%	0.9106%	0.9062%	0.9312%	0.9336%	0.9507%	0.9655%	0.9784%	0.9896%	0.9807%	0.9893%	0.9969%	1.0036%	1.0096%				
55	1.0409%	0.9861%	0.9784%	0.9683%	0.9952%	0.9899%	1.0168%	1.0192%	1.0378%	1.0538%	1.0678%	1.0800%	1.0702%	1.0795%	1.0877%	1.0950%					
56	1.1372%	1.0769%	1.0682%	1.0564%	1.0853%	1.0791%	1.1083%	1.1108%	1.1311%	1.1485%	1.1638%	1.1771%	1.1664%	1.1765%	1.1855%						
57	1.2393%	1.1732%	1.1634%	1.1502%	1.1814%	1.1747%	1.2065%	1.2094%	1.2316%	1.2507%	1.2674%	1.2820%	1.2703%	1.2814%							
58	1.3480%	1.2760%	1.2652%	1.2509%	1.2851%	1.2782%	1.3132%	1.3166%	1.3411%	1.3622%	1.3804%	1.3964%	1.3837%								
59	1.4657%	1.3876%	1.3762%	1.3612%	1.3992%	1.3923%	1.4310%	1.4351%	1.4621%	1.4852%	1.5052%	1.5227%									
60	1.5960%	1.5115%	1.4996%	1.4844%	1.5267%	1.5198%	1.5626%	1.5674%	1.5969%	1.6222%	1.6441%										
61	1.7428%	1.6512%	1.6388%	1.6232%	1.6701%	1.6630%	1.7100%	1.7152%	1.7474%	1.7750%											
62	1.9083%	1.8086%	1.7955%	1.7790%	1.8307%	1.8229%	1.8740%	1.8794%	1.9143%												
63	2.0937%	1.9846%	1.9704%	1.9522%	2.0085%	1.9993%	2.0547%	2.0599%													
64	2.2991%	2.1789%	2.1629%	2.1420%	2.2026%	2.1913%	2.2510%														
65	2.5216%	2.3890%	2.3707%	2.3461%	2.4110%	2.3975%															

BIỂU 7: BIỂU PHÍ BẢO HIỂM HÀNG NĂM DÀNH CHO NAM
TÍNH THEO TỶ LỆ PHẦN TRĂM CỦA SỐ TIỀN VAY BAN ĐẦU
ÁP DỤNG CHO TRƯỜNG HỢP NỢ GỐC VÀ LÃI VAY ĐƯỢC TRẢ HÀNG THÁNG, NỢ GỐC ĐƯỢC TRẢ DẦN ĐỀU HOẶC TRƯỜNG HỢP NỢ GỐC VÀ LÃI VAY ĐƯỢC TRẢ HÀNG THÁNG, LÃI ĐƯỢC TÍNH THEO DƯ NỢ GỐC BAN ĐẦU

Tuổi \ Thời hạn	12 tháng	18 tháng	24 tháng	36 tháng	48 tháng	60 tháng	72 tháng	84 tháng	96 tháng	108 tháng	120 tháng	132 tháng	144 tháng	156 tháng	168 tháng	180 tháng	192 tháng	204 tháng	216 tháng	228 tháng	240 tháng
18	0.2476%	0.1722%	0.2017%	0.1928%	0.1970%	0.1970%	0.2042%	0.2070%	0.2132%	0.2189%	0.2241%	0.2289%	0.2289%	0.2329%	0.2365%	0.2398%	0.2428%	0.2456%	0.2481%	0.2504%	0.2525%
19	0.2570%	0.1782%	0.2080%	0.1980%	0.2016%	0.2010%	0.2079%	0.2103%	0.2163%	0.2219%	0.2270%	0.2318%	0.2317%	0.2356%	0.2391%	0.2424%	0.2454%	0.2481%	0.2506%	0.2529%	0.2550%
20	0.2610%	0.1806%	0.2105%	0.1997%	0.2028%	0.2018%	0.2084%	0.2106%	0.2164%	0.2219%	0.2269%	0.2316%	0.2314%	0.2353%	0.2388%	0.2421%	0.2450%	0.2477%	0.2502%	0.2525%	0.2546%
21	0.2616%	0.1807%	0.2103%	0.1990%	0.2018%	0.2004%	0.2068%	0.2089%	0.2145%	0.2198%	0.2248%	0.2294%	0.2292%	0.2331%	0.2366%	0.2398%	0.2428%	0.2455%	0.2479%	0.2502%	0.2523%
22	0.2595%	0.1790%	0.2080%	0.1964%	0.1989%	0.1974%	0.2036%	0.2056%	0.2111%	0.2164%	0.2213%	0.2259%	0.2258%	0.2296%	0.2331%	0.2363%	0.2393%	0.2420%	0.2444%	0.2467%	0.2488%
23	0.2546%	0.1755%	0.2039%	0.1924%	0.1947%	0.1933%	0.1994%	0.2014%	0.2070%	0.2122%	0.2171%	0.2217%	0.2217%	0.2255%	0.2291%	0.2323%	0.2353%	0.2380%	0.2405%	0.2428%	0.2449%
24	0.2491%	0.1716%	0.1992%	0.1880%	0.1903%	0.1891%	0.1953%	0.1974%	0.2030%	0.2083%	0.2133%	0.2179%	0.2180%	0.2219%	0.2255%	0.2288%	0.2318%	0.2345%	0.2371%	0.2394%	0.2415%
25	0.2426%	0.1672%	0.1943%	0.1837%	0.1864%	0.1854%	0.1918%	0.1941%	0.1998%	0.2053%	0.2104%	0.2151%	0.2153%	0.2193%	0.2230%	0.2263%	0.2294%	0.2322%	0.2348%	0.2372%	0.2394%
26	0.2379%	0.1642%	0.1911%	0.1810%	0.1840%	0.1834%	0.1899%	0.1925%	0.1984%	0.2040%	0.2093%	0.2141%	0.2146%	0.2186%	0.2224%	0.2259%	0.2291%	0.2320%	0.2347%	0.2371%	0.2394%
27	0.2359%	0.1629%	0.1897%	0.1800%	0.1832%	0.1829%	0.1897%	0.1926%	0.1987%	0.2046%	0.2100%	0.2151%	0.2157%	0.2200%	0.2239%	0.2275%	0.2308%	0.2338%	0.2366%	0.2392%	0.2415%
28	0.2346%	0.1623%	0.1893%	0.1801%	0.1838%	0.1839%	0.1911%	0.1942%	0.2007%	0.2068%	0.2125%	0.2179%	0.2186%	0.2231%	0.2272%	0.2310%	0.2345%	0.2376%	0.2405%	0.2432%	0.2457%
29	0.2364%	0.1638%	0.1912%	0.1824%	0.1865%	0.1869%	0.1945%	0.1980%	0.2048%	0.2113%	0.2174%	0.2230%	0.2239%	0.2286%	0.2330%	0.2370%	0.2406%	0.2440%	0.2471%	0.2499%	0.2525%
30	0.2403%	0.1667%	0.1949%	0.1863%	0.1909%	0.1917%	0.1997%	0.2036%	0.2109%	0.2177%	0.2242%	0.2302%	0.2313%	0.2363%	0.2409%	0.2451%	0.2490%	0.2526%	0.2559%	0.2589%	0.2616%
31	0.2466%	0.1713%	0.2006%	0.1922%	0.1973%	0.1983%	0.2070%	0.2112%	0.2190%	0.2263%	0.2332%	0.2396%	0.2409%	0.2463%	0.2512%	0.2557%	0.2599%	0.2637%	0.2672%	0.2703%	0.2733%
32	0.2556%	0.1777%	0.2082%	0.1998%	0.2054%	0.2068%	0.2161%	0.2208%	0.2291%	0.2371%	0.2445%	0.2513%	0.2528%	0.2586%	0.2639%	0.2687%	0.2732%	0.2772%	0.2810%	0.2844%	0.2875%
33	0.2663%	0.1854%	0.2174%	0.2090%	0.2153%	0.2171%	0.2271%	0.2323%	0.2413%	0.2499%	0.2579%	0.2653%	0.2670%	0.2732%	0.2789%	0.2841%	0.2889%	0.2933%	0.2973%	0.3010%	0.3043%
34	0.2795%	0.1948%	0.2287%	0.2203%	0.2273%	0.2295%	0.2405%	0.2462%	0.2560%	0.2652%	0.2739%	0.2819%	0.2839%	0.2906%	0.2967%	0.3023%	0.3075%	0.3122%	0.3165%	0.3205%	0.3241%
35	0.2955%	0.2062%	0.2424%	0.2339%	0.2417%	0.2444%	0.2563%	0.2626%	0.2733%	0.2834%	0.2927%	0.3014%	0.3036%	0.3109%	0.3175%	0.3236%	0.3291%	0.3342%	0.3389%	0.3432%	0.3471%
36	0.3152%	0.2202%	0.2590%	0.2503%	0.2589%	0.2620%	0.2750%	0.2819%	0.2935%	0.3044%	0.3146%	0.3240%	0.3264%	0.3343%	0.3415%	0.3480%	0.3541%	0.3596%	0.3646%	0.3692%	0.3735%
37	0.3380%	0.2362%	0.2780%	0.2689%	0.2784%	0.2820%	0.2961%	0.3038%	0.3164%	0.3282%	0.3393%	0.3495%	0.3521%	0.3606%	0.3684%	0.3755%	0.3821%	0.3880%	0.3935%	0.3985%	0.4031%
38	0.3636%	0.2543%	0.2994%	0.2900%	0.3005%	0.3046%	0.3200%	0.3283%	0.3421%	0.3549%	0.3669%	0.3780%	0.3809%	0.3901%	0.3985%	0.4062%	0.4133%	0.4197%	0.4257%	0.4311%	0.4360%
39	0.3930%	0.2750%	0.3240%	0.3141%	0.3256%	0.3300%	0.3468%	0.3559%	0.3708%	0.3847%	0.3977%	0.4097%	0.4128%	0.4228%	0.4319%	0.4403%	0.4479%	0.4549%	0.4614%	0.4672%	0.4726%
40	0.4265%	0.2985%	0.3517%	0.3409%	0.3534%	0.3583%	0.3765%	0.3863%	0.4024%	0.4175%	0.4316%	0.4446%	0.4479%	0.4587%	0.4686%	0.4777%	0.4860%	0.4935%	0.5005%	0.5069%	0.5127%
41	0.4630%	0.3241%	0.3818%	0.3701%	0.3836%	0.3889%	0.4086%	0.4192%	0.4367%	0.4530%	0.4682%	0.4822%	0.4859%	0.4976%	0.5083%	0.5181%	0.5271%	0.5353%	0.5428%	0.5497%	0.5561%
42	0.5024%	0.3517%	0.4143%	0.4016%	0.4163%	0.4219%	0.4432%	0.4547%	0.4736%	0.4912%	0.5077%	0.5229%	0.5268%	0.5395%	0.5511%	0.5617%	0.5715%	0.5804%	0.5886%	0.5960%	0.6029%
43	0.5455%	0.3819%	0.4498%	0.4358%	0.4516%	0.4576%	0.4806%	0.4930%	0.5134%	0.5325%	0.5503%	0.5668%	0.5710%	0.5847%	0.5973%	0.6089%	0.6195%	0.6291%	0.6380%	0.6461%	0.6535%
44	0.5916%	0.4141%	0.4876%	0.4724%	0.4894%	0.4957%	0.5206%	0.5339%	0.5559%	0.5766%	0.5959%	0.6138%	0.6185%	0.6334%	0.6470%	0.6596%	0.6710%	0.6815%	0.6911%	0.6999%	0.7079%
45	0.6406%	0.4484%	0.5279%	0.5113%	0.5296%	0.5364%	0.5633%	0.5777%	0.6016%	0.6240%	0.6450%	0.6645%	0.6695%	0.6857%	0.7006%	0.7142%	0.7266%	0.7380%	0.7484%	0.7579%	0.7667%
46	0.6932%	0.4852%	0.5711%	0.5529%	0.5727%	0.5800%	0.6092%	0.6249%	0.6509%	0.6753%	0.6982%	0.7193%	0.7249%	0.7425%	0.7587%	0.7734%	0.7870%	0.7993%	0.8106%	0.8209%	0.8304%
47	0.7490%	0.5242%	0.6169%	0.5974%	0.6188%	0.6270%	0.6587%	0.6759%	0.7043%	0.7310%	0.7559%	0.7790%	0.7852%	0.8044%	0.8219%	0.8380%	0.8527%	0.8661%	0.8784%	0.8896%	0.8999%
48	0.8087%	0.5661%	0.6663%	0.6455%	0.6691%	0.6784%	0.7131%	0.7321%	0.7632%	0.7924%	0.8196%	0.8448%	0.8516%	0.8725%	0.8917%	0.9092%	0.9251%	0.9397%	0.9531%	0.9653%	0.9765%
49	0.8745%	0.6124%	0.7210%	0.6991%	0.7252%	0.7357%	0.7739%	0.7950%	0.8290%	0.8610%	0.8907%	0.9182%	0.9257%	0.9485%	0.9693%	0.9884%	1.0058%	1.0217%	1.0363%	1.0496%	1.0617%
50	0.9473%	0.6640%	0.7821%	0.7591%	0.7882%	0.8003%	0.8423%	0.8655%	0.9029%	0.9378%	0.9703%	1.0003%	1.0085%	1.0334%	1.0561%	1.0769%	1.0958%	1.1132%	1.1290%	1.1435%	1.1567%
51	1.0310%	0.7231%	0.8520%	0.8277%	0.8600%	0.8736%	0.9197%	0.9452%	0.9860%	1.0242%	1.0596%	1.0924%	1.1013%	1.1284%	1.1532%	1.1758%	1.1965%	1.2153%	1.2326%	1.2483%	
52	1.1252%	0.7896%	0.9307%	0.9048%	0.9405%	0.9556%	1.0060%	1.0339%	1.0784%	1.1200%	1.1587%	1.1944%	1.2040%	1.2336%	1.2606%	1.2852%	1.3077%	1.3283%	1.3470%		
53	1.2318%	0.8649%	1.0194%	0.9912%	1.0302%	1.0466%	1.1016%	1.1318%	1.1803%	1.2257%	1.2678%	1.3066%	1.3171%	1.3492%	1.3787%	1.4055%	1.4300%	1.4524%			
54	1.3500%	0.9480%	1.1171%	1.0859%	1.1282%	1.1456%	1.2054%	1.2381%	1.2909%	1.3403%	1.3861%	1.4285%	1.4398%	1.4748%	1.5069%	1.5361%	1.5627%				
55	1.4781%	1.0379%	1.2224%	1.1876%	1.2333%	1.2518%	1.3168%	1.3523%	1.4098%	1.4636%	1.5136%	1.5598%	1.5720%	1.6102%	1.6451%	1.6769%					
56	1.6146%	1.1336%	1.3345%	1.2959%	1.3452%	1.3652%	1.4358%	1.4745%	1.5373%	1.5960%	1.6506%	1.7010%	1.7143%	1.7559%	1.7939%						
57	1.7593%	1.2352%	1.4535%	1.4110%	1.4647%	1.4865%	1.5637%	1.6062%	1.6748%	1.7390%	1.7987%	1.8537%	1.8683%	1.9136%							
58	1.9133%	1.3435%	1.5807%	1.5348%	1.5937%	1.6181%	1.7028%	1.7497%	1.8249%	1.8952%	1.9605%	2.0206%	2.0365%								
59	2.0800%	1.4613%	1.7193%	1.6705%	1.7357%	1.7634%	1.8566%	1.9084%	1.9909%	2.0680%	2.1393%	2.2050%									
60	2.2645%	1.5921%	1.8735%	1.8220%	1.8946%	1.9259%	2.0286%	2.0857%	2.1762%	2.2606%	2.3386%										
61	2.4721%	1.7396%	2.0474%	1.9927%	2.0733%	2.1085%	2.2214%	2.2842%	2.3834%	2.4756%											
62	2.7061%	1.9058%	2.2430%	2.1844%	2.2737%	2.3125%	2.4364%	2.5050%	2.6134%												
63	2.9682%	2.0918%	2.4615%	2.3977%	2.4957%	2.5380%	2.6734%	2.7481%													
64	3.2583%	2.2973%	2.7021%	2.6315%	2.7382%	2.7838%	2.9314%														
65	3.5724%	2.5196%	2.9616%	2.8831%	2.9990%	3.0480%															

BIỂU 8: BIỂU PHÍ BẢO HIỂM HÀNG NĂM DÀNH CHO NAM
TÍNH THEO TỶ LỆ PHẦN TRĂM CỦA KHOẢN DƯ NỢ GỐC
ÁP DỤNG CHO TRƯỜNG HỢP NỢ GỐC VÀ LÃI VAY ĐƯỢC TRẢ HÀNG THÁNG, NỢ GỐC ĐƯỢC TRẢ DẦN ĐỀU HOẶC TRƯỜNG HỢP NỢ GỐC VÀ LÃI VAY ĐƯỢC TRẢ HÀNG THÁNG, LÃI ĐƯỢC TÍNH THEO DƯ NỢ GỐC BAN ĐẦU

Thời hạn / Tuổi	12 tháng	18 tháng	24 tháng	36 tháng	48 tháng	60 tháng	72 tháng	84 tháng	96 tháng	108 tháng	120 tháng	132 tháng	144 tháng	156 tháng	168 tháng	180 tháng	192 tháng	204 tháng	216 tháng	228 tháng	240 tháng
18	0.2476%	0.2383%	0.2546%	0.2603%	0.2707%	0.2700%	0.2769%	0.2763%	0.2799%	0.2826%	0.2847%	0.2863%	0.2823%	0.2834%	0.2843%	0.2851%	0.2858%	0.2864%	0.2869%	0.2874%	0.2878%
19	0.2570%	0.2466%	0.2627%	0.2673%	0.2770%	0.2755%	0.2819%	0.2808%	0.2841%	0.2865%	0.2884%	0.2899%	0.2856%	0.2866%	0.2874%	0.2882%	0.2888%	0.2894%	0.2898%	0.2903%	0.2907%
20	0.2610%	0.2499%	0.2657%	0.2696%	0.2787%	0.2766%	0.2826%	0.2812%	0.2842%	0.2865%	0.2882%	0.2896%	0.2853%	0.2862%	0.2870%	0.2877%	0.2883%	0.2889%	0.2894%	0.2898%	0.2902%
21	0.2616%	0.2501%	0.2655%	0.2687%	0.2772%	0.2748%	0.2804%	0.2789%	0.2817%	0.2838%	0.2855%	0.2869%	0.2826%	0.2836%	0.2844%	0.2851%	0.2857%	0.2862%	0.2867%	0.2872%	0.2876%
22	0.2595%	0.2476%	0.2626%	0.2652%	0.2733%	0.2706%	0.2760%	0.2745%	0.2773%	0.2794%	0.2811%	0.2825%	0.2783%	0.2793%	0.2802%	0.2809%	0.2816%	0.2821%	0.2827%	0.2831%	0.2836%
23	0.2546%	0.2429%	0.2574%	0.2597%	0.2675%	0.2650%	0.2703%	0.2689%	0.2718%	0.2740%	0.2758%	0.2773%	0.2733%	0.2744%	0.2753%	0.2761%	0.2769%	0.2775%	0.2781%	0.2786%	0.2791%
24	0.2491%	0.2374%	0.2515%	0.2538%	0.2616%	0.2593%	0.2647%	0.2636%	0.2666%	0.2690%	0.2710%	0.2726%	0.2688%	0.2700%	0.2711%	0.2720%	0.2728%	0.2735%	0.2742%	0.2748%	0.2753%
25	0.2426%	0.2314%	0.2453%	0.2480%	0.2561%	0.2542%	0.2600%	0.2592%	0.2624%	0.2650%	0.2672%	0.2690%	0.2655%	0.2668%	0.2680%	0.2691%	0.2700%	0.2708%	0.2715%	0.2722%	0.2728%
26	0.2379%	0.2273%	0.2413%	0.2444%	0.2528%	0.2514%	0.2574%	0.2570%	0.2605%	0.2634%	0.2658%	0.2678%	0.2645%	0.2660%	0.2673%	0.2685%	0.2696%	0.2705%	0.2713%	0.2721%	0.2728%
27	0.2359%	0.2255%	0.2395%	0.2430%	0.2518%	0.2508%	0.2572%	0.2571%	0.2610%	0.2641%	0.2668%	0.2691%	0.2659%	0.2676%	0.2691%	0.2704%	0.2716%	0.2727%	0.2736%	0.2745%	0.2752%
28	0.2346%	0.2246%	0.2390%	0.2432%	0.2526%	0.2521%	0.2590%	0.2593%	0.2635%	0.2670%	0.2700%	0.2725%	0.2695%	0.2714%	0.2731%	0.2746%	0.2759%	0.2771%	0.2781%	0.2791%	0.2800%
29	0.2364%	0.2266%	0.2415%	0.2463%	0.2563%	0.2563%	0.2637%	0.2643%	0.2689%	0.2728%	0.2761%	0.2789%	0.2760%	0.2781%	0.2800%	0.2817%	0.2831%	0.2845%	0.2857%	0.2867%	0.2877%
30	0.2403%	0.2307%	0.2461%	0.2516%	0.2624%	0.2628%	0.2708%	0.2718%	0.2769%	0.2811%	0.2847%	0.2878%	0.2851%	0.2874%	0.2895%	0.2914%	0.2930%	0.2945%	0.2958%	0.2970%	0.2981%
31	0.2466%	0.2371%	0.2532%	0.2594%	0.2710%	0.2719%	0.2805%	0.2819%	0.2875%	0.2922%	0.2962%	0.2996%	0.2970%	0.2996%	0.3019%	0.3039%	0.3058%	0.3074%	0.3089%	0.3102%	0.3114%
32	0.2556%	0.2459%	0.2629%	0.2698%	0.2823%	0.2835%	0.2929%	0.2947%	0.3008%	0.3060%	0.3104%	0.3143%	0.3116%	0.3145%	0.3171%	0.3193%	0.3214%	0.3232%	0.3248%	0.3263%	0.3276%
33	0.2663%	0.2565%	0.2745%	0.2822%	0.2958%	0.2975%	0.3079%	0.3101%	0.3168%	0.3225%	0.3274%	0.3317%	0.3291%	0.3323%	0.3351%	0.3376%	0.3398%	0.3418%	0.3436%	0.3452%	0.3467%
34	0.2795%	0.2695%	0.2887%	0.2974%	0.3122%	0.3146%	0.3259%	0.3286%	0.3360%	0.3423%	0.3477%	0.3524%	0.3498%	0.3533%	0.3564%	0.3592%	0.3617%	0.3639%	0.3658%	0.3676%	0.3692%
35	0.2955%	0.2853%	0.3060%	0.3158%	0.3321%	0.3350%	0.3474%	0.3505%	0.3587%	0.3657%	0.3716%	0.3768%	0.3741%	0.3780%	0.3814%	0.3844%	0.3871%	0.3895%	0.3917%	0.3936%	0.3954%
36	0.3152%	0.3046%	0.3269%	0.3378%	0.3556%	0.3590%	0.3726%	0.3762%	0.3852%	0.3928%	0.3993%	0.4050%	0.4021%	0.4064%	0.4101%	0.4134%	0.4163%	0.4190%	0.4213%	0.4234%	0.4254%
37	0.3380%	0.3268%	0.3509%	0.3630%	0.3824%	0.3864%	0.4012%	0.4053%	0.4151%	0.4234%	0.4306%	0.4367%	0.4337%	0.4383%	0.4424%	0.4460%	0.4492%	0.4520%	0.4546%	0.4569%	0.4590%
38	0.3636%	0.3518%	0.3780%	0.3914%	0.4128%	0.4173%	0.4335%	0.4380%	0.4488%	0.4578%	0.4655%	0.4722%	0.4690%	0.4740%	0.4784%	0.4823%	0.4858%	0.4889%	0.4917%	0.4942%	0.4965%
39	0.3930%	0.3805%	0.4090%	0.4239%	0.4472%	0.4522%	0.4698%	0.4747%	0.4864%	0.4962%	0.5046%	0.5118%	0.5083%	0.5137%	0.5185%	0.5227%	0.5265%	0.5298%	0.5329%	0.5356%	0.5380%
40	0.4265%	0.4130%	0.4440%	0.4601%	0.4853%	0.4908%	0.5099%	0.5152%	0.5278%	0.5384%	0.5474%	0.5552%	0.5514%	0.5572%	0.5624%	0.5670%	0.5710%	0.5747%	0.5780%	0.5809%	0.5836%
41	0.4630%	0.4483%	0.4819%	0.4994%	0.5268%	0.5326%	0.5533%	0.5590%	0.5725%	0.5840%	0.5937%	0.6021%	0.5980%	0.6043%	0.6099%	0.6148%	0.6192%	0.6232%	0.6267%	0.6299%	0.6328%
42	0.5024%	0.4864%	0.5230%	0.5419%	0.5716%	0.5778%	0.6001%	0.6062%	0.6208%	0.6331%	0.6436%	0.6528%	0.6482%	0.6551%	0.6611%	0.6665%	0.6713%	0.6755%	0.6794%	0.6828%	0.6859%
43	0.5455%	0.5281%	0.5677%	0.5880%	0.6200%	0.6266%	0.6506%	0.6571%	0.6728%	0.6861%	0.6975%	0.7073%	0.7024%	0.7099%	0.7164%	0.7222%	0.7274%	0.7321%	0.7362%	0.7400%	0.7434%
44	0.5916%	0.5727%	0.6154%	0.6373%	0.6717%	0.6787%	0.7045%	0.7115%	0.7284%	0.7428%	0.7552%	0.7659%	0.7606%	0.7687%	0.7758%	0.7821%	0.7878%	0.7928%	0.7973%	0.8014%	0.8051%
45	0.6406%	0.6200%	0.6662%	0.6897%	0.7268%	0.7342%	0.7621%	0.7696%	0.7880%	0.8037%	0.8171%	0.8288%	0.8232%	0.8320%	0.8397%	0.8467%	0.8528%	0.8583%	0.8632%	0.8676%	0.8717%
46	0.6932%	0.6709%	0.7207%	0.7458%	0.7858%	0.7938%	0.8240%	0.8323%	0.8524%	0.8694%	0.8841%	0.8969%	0.8910%	0.9006%	0.9091%	0.9166%	0.9233%	0.9293%	0.9347%	0.9395%	0.9439%
47	0.7490%	0.7247%	0.7784%	0.8056%	0.8489%	0.8578%	0.8908%	0.9000%	0.9221%	0.9408%	0.9570%	0.9710%	0.9647%	0.9752%	0.9845%	0.9928%	1.0001%	1.0066%	1.0125%	1.0178%	1.0226%
48	0.8087%	0.7826%	0.8408%	0.8705%	0.9178%	0.9279%	0.9641%	0.9746%	0.9988%	1.0195%	1.0372%	1.0526%	1.0459%	1.0574%	1.0676%	1.0766%	1.0847%	1.0918%	1.0982%	1.1040%	1.1092%
49	0.8745%	0.8465%	0.9096%	0.9425%	0.9944%	1.0061%	1.0460%	1.0578%	1.0845%	1.1072%	1.1267%	1.1435%	1.1363%	1.1490%	1.1601%	1.1700%	1.1787%	1.1866%	1.1936%	1.1999%	1.2056%
50	0.9473%	0.9176%	0.9867%	1.0233%	1.0806%	1.0941%	1.1380%	1.1512%	1.1806%	1.2054%	1.2267%	1.2452%	1.2374%	1.2512%	1.2633%	1.2741%	1.2836%	1.2922%	1.2998%	1.3067%	1.3129%
51	1.0310%	0.9993%	1.0748%	1.1155%	1.1787%	1.1938%	1.2420%	1.2566%	1.2887%	1.3158%	1.3390%	1.3590%	1.3505%	1.3655%	1.3787%	1.3904%	1.4008%	1.4101%	1.4184%	1.4259%	
52	1.1252%	1.0910%	1.1739%	1.2192%	1.2887%	1.3053%	1.3580%	1.3738%	1.4087%	1.4381%	1.4633%	1.4850%	1.4756%	1.4919%	1.5062%	1.5190%	1.5302%	1.5403%	1.5493%		
53	1.2318%	1.1948%	1.2857%	1.3353%	1.4112%	1.4291%	1.4863%	1.5032%	1.5409%	1.5728%	1.6000%	1.6236%	1.6131%	1.6308%	1.6463%	1.6601%	1.6723%	1.6832%			
54	1.3500%	1.3093%	1.4087%	1.4625%	1.5448%	1.5636%	1.6255%	1.6434%	1.6842%	1.7187%	1.7483%	1.7738%	1.7622%	1.7814%	1.7982%	1.8131%	1.8264%				
55	1.4781%	1.4331%	1.5412%	1.5990%	1.6880%	1.7077%	1.7747%	1.7938%	1.8380%	1.8755%	1.9076%	1.9354%	1.9226%	1.9434%	1.9617%	1.9779%					
56	1.6146%	1.5650%	1.6823%	1.7443%	1.8405%	1.8613%	1.9340%	1.9546%	2.0028%	2.0436%	2.0786%	2.1089%	2.0949%	2.1176%	2.1374%						
57	1.7593%	1.7048%	1.8320%	1.8987%	2.0030%	2.0257%	2.1049%	2.1276%	2.1802%	2.2249%	2.2631%	2.2962%	2.2811%	2.3057%							
58	1.9133%	1.8539%	1.9919%	2.0646%	2.1784%	2.2037%	2.2905%	2.3158%	2.3735%	2.4225%	2.4643%	2.5005%	2.4840%								
59	2.0800%	2.0158%	2.1662%	2.2463%	2.3713%	2.3999%	2.4953%	2.5235%	2.5869%	2.6406%	2.6863%	2.7258%									
60	2.2645%	2.1956%	2.3600%	2.4489%	2.5867%	2.6190%	2.7240%	2.7552%	2.8247%	2.8832%	2.9332%										
61	2.4721%	2.3981%	2.5784%	2.6771%	2.8289%	2.8649%	2.9800%	3.0141%	3.0898%	3.1536%											
62	2.7061%	2.6262%	2.8240%	2.9331%	3.0998%	3.1391%	3.2647%	3.3014%	3.3836%												
63	2.9682%	2.8812%	3.0982%	3.2177%	3.3997%	3.4416%	3.5780%	3.6170%													
64	3.2583%	3.1628%	3.3998%	3.5291%	3.7267%	3.7706%	3.9182%														
65	3.5724%	3.4669%	3.7249%	3.8639%	4.0776%	4.1236%															

BIỂU 9: BIỂU PHÍ BẢO HIỂM HÀNG THÁNG DÀNH CHO NAM
TÍNH THEO TỶ LỆ PHẦN TRĂM CỦA SỐ TIỀN VAY BAN ĐẦU
ÁP DỤNG CHO TRƯỜNG HỢP NỢ GỐC VÀ LÃI VAY ĐƯỢC TRẢ HÀNG THÁNG, KHOẢN TRẢ HÀNG THÁNG ĐỀU

Thời hạn / Tuổi	12 tháng	18 tháng	24 tháng	36 tháng	48 tháng	60 tháng	72 tháng	84 tháng	96 tháng	108 tháng	120 tháng	132 tháng	144 tháng	156 tháng	168 tháng	180 tháng	192 tháng	204 tháng	216 tháng	228 tháng	240 tháng
18	0.0253%	0.0220%	0.0211%	0.0206%	0.0214%	0.0217%	0.0228%	0.0233%	0.0242%	0.0249%	0.0256%	0.0262%	0.0262%	0.0267%	0.0271%	0.0274%	0.0277%	0.0280%	0.0282%	0.0284%	0.0285%
19	0.0263%	0.0228%	0.0218%	0.0212%	0.0219%	0.0221%	0.0232%	0.0236%	0.0245%	0.0252%	0.0259%	0.0265%	0.0265%	0.0269%	0.0273%	0.0277%	0.0279%	0.0282%	0.0284%	0.0286%	0.0288%
20	0.0267%	0.0231%	0.0220%	0.0213%	0.0220%	0.0222%	0.0232%	0.0236%	0.0244%	0.0252%	0.0258%	0.0264%	0.0264%	0.0269%	0.0272%	0.0276%	0.0279%	0.0281%	0.0283%	0.0285%	0.0287%
21	0.0267%	0.0231%	0.0220%	0.0212%	0.0219%	0.0220%	0.0230%	0.0234%	0.0242%	0.0249%	0.0256%	0.0261%	0.0261%	0.0266%	0.0270%	0.0273%	0.0276%	0.0279%	0.0281%	0.0283%	0.0284%
22	0.0265%	0.0229%	0.0218%	0.0210%	0.0216%	0.0217%	0.0226%	0.0230%	0.0238%	0.0245%	0.0252%	0.0257%	0.0258%	0.0262%	0.0266%	0.0269%	0.0272%	0.0275%	0.0277%	0.0279%	0.0281%
23	0.0260%	0.0224%	0.0213%	0.0205%	0.0211%	0.0212%	0.0222%	0.0226%	0.0234%	0.0241%	0.0247%	0.0253%	0.0253%	0.0258%	0.0262%	0.0265%	0.0268%	0.0271%	0.0273%	0.0275%	0.0277%
24	0.0255%	0.0219%	0.0208%	0.0201%	0.0206%	0.0208%	0.0217%	0.0221%	0.0229%	0.0236%	0.0243%	0.0249%	0.0250%	0.0254%	0.0258%	0.0262%	0.0265%	0.0268%	0.0270%	0.0272%	0.0274%
25	0.0248%	0.0214%	0.0203%	0.0196%	0.0202%	0.0204%	0.0213%	0.0218%	0.0226%	0.0233%	0.0240%	0.0246%	0.0247%	0.0252%	0.0256%	0.0260%	0.0263%	0.0266%	0.0268%	0.0270%	0.0272%
26	0.0243%	0.0210%	0.0200%	0.0193%	0.0200%	0.0202%	0.0212%	0.0216%	0.0225%	0.0232%	0.0239%	0.0246%	0.0247%	0.0252%	0.0256%	0.0260%	0.0263%	0.0266%	0.0269%	0.0271%	0.0273%
27	0.0241%	0.0208%	0.0199%	0.0192%	0.0199%	0.0202%	0.0212%	0.0217%	0.0225%	0.0234%	0.0241%	0.0247%	0.0249%	0.0254%	0.0259%	0.0263%	0.0266%	0.0269%	0.0272%	0.0274%	0.0276%
28	0.0240%	0.0207%	0.0198%	0.0192%	0.0200%	0.0203%	0.0213%	0.0219%	0.0228%	0.0237%	0.0244%	0.0251%	0.0253%	0.0258%	0.0263%	0.0267%	0.0271%	0.0275%	0.0278%	0.0280%	0.0282%
29	0.0242%	0.0209%	0.0200%	0.0195%	0.0203%	0.0206%	0.0217%	0.0223%	0.0233%	0.0242%	0.0250%	0.0258%	0.0259%	0.0265%	0.0271%	0.0275%	0.0279%	0.0283%	0.0286%	0.0289%	0.0291%
30	0.0246%	0.0213%	0.0204%	0.0199%	0.0208%	0.0212%	0.0223%	0.0230%	0.0240%	0.0250%	0.0259%	0.0267%	0.0269%	0.0275%	0.0281%	0.0285%	0.0290%	0.0294%	0.0297%	0.0300%	0.0302%
31	0.0252%	0.0219%	0.0210%	0.0206%	0.0215%	0.0219%	0.0232%	0.0239%	0.0250%	0.0260%	0.0270%	0.0278%	0.0280%	0.0287%	0.0293%	0.0298%	0.0303%	0.0307%	0.0311%	0.0314%	0.0316%
32	0.0261%	0.0227%	0.0218%	0.0214%	0.0224%	0.0229%	0.0242%	0.0250%	0.0262%	0.0273%	0.0283%	0.0292%	0.0295%	0.0302%	0.0309%	0.0314%	0.0319%	0.0324%	0.0328%	0.0331%	0.0334%
33	0.0272%	0.0237%	0.0228%	0.0224%	0.0235%	0.0240%	0.0255%	0.0263%	0.0276%	0.0288%	0.0299%	0.0309%	0.0312%	0.0320%	0.0327%	0.0333%	0.0338%	0.0343%	0.0347%	0.0351%	0.0354%
34	0.0286%	0.0249%	0.0240%	0.0236%	0.0248%	0.0254%	0.0270%	0.0280%	0.0293%	0.0306%	0.0318%	0.0329%	0.0332%	0.0341%	0.0348%	0.0355%	0.0361%	0.0366%	0.0370%	0.0374%	0.0377%
35	0.0302%	0.0264%	0.0254%	0.0251%	0.0264%	0.0271%	0.0288%	0.0299%	0.0314%	0.0328%	0.0340%	0.0352%	0.0356%	0.0365%	0.0373%	0.0380%	0.0387%	0.0392%	0.0397%	0.0401%	0.0405%
36	0.0322%	0.0282%	0.0271%	0.0268%	0.0283%	0.0291%	0.0309%	0.0321%	0.0337%	0.0352%	0.0366%	0.0379%	0.0383%	0.0393%	0.0402%	0.0409%	0.0416%	0.0422%	0.0427%	0.0432%	0.0436%
37	0.0346%	0.0302%	0.0291%	0.0288%	0.0304%	0.0313%	0.0333%	0.0346%	0.0363%	0.0380%	0.0395%	0.0409%	0.0413%	0.0424%	0.0434%	0.0442%	0.0449%	0.0456%	0.0462%	0.0466%	0.0471%
38	0.0372%	0.0325%	0.0314%	0.0311%	0.0328%	0.0338%	0.0360%	0.0374%	0.0393%	0.0411%	0.0427%	0.0442%	0.0447%	0.0459%	0.0469%	0.0478%	0.0486%	0.0493%	0.0499%	0.0505%	0.0509%
39	0.0402%	0.0352%	0.0340%	0.0337%	0.0356%	0.0366%	0.0390%	0.0405%	0.0426%	0.0446%	0.0463%	0.0480%	0.0485%	0.0497%	0.0509%	0.0518%	0.0527%	0.0535%	0.0541%	0.0547%	0.0552%
40	0.0436%	0.0382%	0.0369%	0.0366%	0.0386%	0.0398%	0.0424%	0.0440%	0.0463%	0.0484%	0.0503%	0.0520%	0.0526%	0.0540%	0.0552%	0.0562%	0.0572%	0.0580%	0.0587%	0.0593%	0.0599%
41	0.0474%	0.0415%	0.0401%	0.0397%	0.0419%	0.0432%	0.0460%	0.0477%	0.0502%	0.0525%	0.0545%	0.0564%	0.0570%	0.0585%	0.0598%	0.0610%	0.0620%	0.0629%	0.0637%	0.0644%	0.0649%
42	0.0514%	0.0450%	0.0435%	0.0431%	0.0455%	0.0469%	0.0499%	0.0518%	0.0544%	0.0569%	0.0591%	0.0612%	0.0618%	0.0634%	0.0649%	0.0661%	0.0672%	0.0682%	0.0690%	0.0698%	0.0704%
43	0.0558%	0.0489%	0.0472%	0.0467%	0.0494%	0.0508%	0.0541%	0.0561%	0.0590%	0.0617%	0.0641%	0.0663%	0.0670%	0.0688%	0.0703%	0.0717%	0.0729%	0.0739%	0.0748%	0.0756%	0.0763%
44	0.0606%	0.0530%	0.0512%	0.0507%	0.0535%	0.0551%	0.0586%	0.0608%	0.0639%	0.0668%	0.0694%	0.0718%	0.0726%	0.0745%	0.0762%	0.0777%	0.0790%	0.0801%	0.0811%	0.0820%	0.0827%
45	0.0656%	0.0574%	0.0554%	0.0549%	0.0579%	0.0596%	0.0634%	0.0658%	0.0692%	0.0723%	0.0752%	0.0778%	0.0786%	0.0807%	0.0825%	0.0841%	0.0856%	0.0868%	0.0879%	0.0888%	0.0896%
46	0.0710%	0.0621%	0.0600%	0.0593%	0.0626%	0.0644%	0.0686%	0.0712%	0.0749%	0.0783%	0.0814%	0.0842%	0.0852%	0.0874%	0.0894%	0.0912%	0.0927%	0.0940%	0.0952%	0.0962%	0.0971%
47	0.0767%	0.0671%	0.0648%	0.0641%	0.0677%	0.0697%	0.0742%	0.0770%	0.0810%	0.0848%	0.0882%	0.0913%	0.0923%	0.0948%	0.0969%	0.0988%	0.1005%	0.1020%	0.1032%	0.1043%	0.1053%
48	0.0829%	0.0725%	0.0700%	0.0693%	0.0732%	0.0754%	0.0804%	0.0835%	0.0879%	0.0920%	0.0957%	0.0991%	0.1002%	0.1029%	0.1052%	0.1073%	0.1091%	0.1107%	0.1121%	0.1133%	0.1143%
49	0.0896%	0.0785%	0.0758%	0.0751%	0.0794%	0.0818%	0.0873%	0.0907%	0.0955%	0.1000%	0.1041%	0.1078%	0.1090%	0.1119%	0.1145%	0.1167%	0.1187%	0.1204%	0.1219%	0.1232%	0.1243%
50	0.0971%	0.0851%	0.0822%	0.0816%	0.0863%	0.0891%	0.0951%	0.0988%	0.1041%	0.1090%	0.1134%	0.1175%	0.1188%	0.1220%	0.1248%	0.1272%	0.1294%	0.1312%	0.1329%	0.1343%	0.1355%
51	0.1058%	0.0927%	0.0896%	0.0890%	0.0942%	0.0973%	0.1039%	0.1080%	0.1137%	0.1191%	0.1239%	0.1283%	0.1297%	0.1332%	0.1362%	0.1389%	0.1413%	0.1433%	0.1451%	0.1466%	
52	0.1154%	0.1012%	0.0979%	0.0973%	0.1031%	0.1065%	0.1137%	0.1182%	0.1244%	0.1302%	0.1355%	0.1403%	0.1418%	0.1456%	0.1489%	0.1518%	0.1544%	0.1566%	0.1585%		
53	0.1264%	0.1109%	0.1073%	0.1066%	0.1130%	0.1166%	0.1245%	0.1294%	0.1362%	0.1425%	0.1482%	0.1534%	0.1551%	0.1592%	0.1628%	0.1660%	0.1688%	0.1712%			
54	0.1386%	0.1216%	0.1176%	0.1169%	0.1237%	0.1277%	0.1362%	0.1415%	0.1490%	0.1558%	0.1621%	0.1677%	0.1696%	0.1740%	0.1780%	0.1814%	0.1844%				
55	0.1519%	0.1332%	0.1288%	0.1279%	0.1353%	0.1396%	0.1488%	0.1546%	0.1627%	0.1702%	0.1770%	0.1832%	0.1852%	0.1900%	0.1943%	0.1980%					
56	0.1660%	0.1455%	0.1406%	0.1396%	0.1477%	0.1523%	0.1624%	0.1686%	0.1775%	0.1856%	0.1931%	0.1998%	0.2020%	0.2073%	0.2119%						
57	0.1809%	0.1586%	0.1533%	0.1521%	0.1608%	0.1659%	0.1769%	0.1838%	0.1934%	0.2024%	0.2105%	0.2179%	0.2202%	0.2260%							
58	0.1969%	0.1725%	0.1668%	0.1655%	0.1751%	0.1807%	0.1928%	0.2004%	0.2109%	0.2207%	0.2296%	0.2377%	0.2402%								
59	0.2142%	0.1877%	0.1815%	0.1803%	0.1909%	0.1971%	0.2104%	0.2187%	0.2303%	0.2410%	0.2508%	0.2595%									
60	0.2333%	0.2046%	0.1980%	0.1968%	0.2085%	0.2154%	0.2301%	0.2393%	0.2520%	0.2637%	0.2743%										
61	0.2550%	0.2237%	0.2165%	0.2154%	0.2284%	0.2361%	0.2522%	0.2622%	0.2761%	0.2889%											
62	0.2793%	0.2452%	0.2374%	0.2364%	0.2507%	0.2592%	0.2768%	0.2878%	0.3030%												
63	0.3067%	0.2693%	0.2608%	0.2597%	0.2755%	0.2847%	0.3039%	0.3159%													
64	0.3371%	0.2960%	0.2866%	0.2853%	0.3025%	0.3125%	0.3335%														
65	0.3700%	0.3249%	0.3145%	0.3130%	0.3317%	0.3425%															

BIỂU 10: BIỂU PHÍ BẢO HIỂM HÀNG THÁNG DÀNH CHO NAM
TÍNH THEO TỶ LỆ PHẦN TRĂM CỦA KHOẢN DƯ NỢ GỐC
ÁP DỤNG CHO TRƯỜNG HỢP NỢ GỐC VÀ LÃI VAY ĐƯỢC TRẢ HÀNG THÁNG, KHOẢN TRẢ HÀNG THÁNG ĐỀU

Thời hạn / Tuổi	12 tháng	18 tháng	24 tháng	36 tháng	48 tháng	60 tháng	72 tháng	84 tháng	96 tháng	108 tháng	120 tháng	132 tháng	144 tháng	156 tháng	168 tháng	180 tháng	192 tháng	204 tháng	216 tháng	228 tháng	240 tháng
18	0.0505%	0.0410%	0.0374%	0.0336%	0.0326%	0.0312%	0.0311%	0.0304%	0.0303%	0.0303%	0.0302%	0.0302%	0.0296%	0.0295%	0.0295%	0.0295%	0.0295%	0.0294%	0.0294%	0.0294%	0.0294%
19	0.0524%	0.0424%	0.0386%	0.0345%	0.0334%	0.0318%	0.0316%	0.0309%	0.0307%	0.0306%	0.0305%	0.0305%	0.0298%	0.0298%	0.0298%	0.0297%	0.0297%	0.0297%	0.0297%	0.0297%	0.0297%
20	0.0532%	0.0430%	0.0390%	0.0348%	0.0335%	0.0319%	0.0317%	0.0309%	0.0307%	0.0306%	0.0305%	0.0304%	0.0298%	0.0297%	0.0297%	0.0297%	0.0296%	0.0296%	0.0296%	0.0296%	0.0296%
21	0.0533%	0.0430%	0.0390%	0.0346%	0.0334%	0.0317%	0.0314%	0.0306%	0.0304%	0.0303%	0.0302%	0.0301%	0.0295%	0.0294%	0.0294%	0.0294%	0.0294%	0.0293%	0.0293%	0.0293%	0.0293%
22	0.0529%	0.0426%	0.0385%	0.0342%	0.0329%	0.0312%	0.0309%	0.0301%	0.0299%	0.0298%	0.0297%	0.0296%	0.0290%	0.0290%	0.0290%	0.0290%	0.0290%	0.0289%	0.0289%	0.0290%	0.0290%
23	0.0519%	0.0418%	0.0378%	0.0335%	0.0322%	0.0305%	0.0303%	0.0295%	0.0293%	0.0292%	0.0292%	0.0291%	0.0285%	0.0285%	0.0285%	0.0285%	0.0285%	0.0285%	0.0285%	0.0285%	0.0286%
24	0.0508%	0.0409%	0.0369%	0.0327%	0.0314%	0.0299%	0.0296%	0.0289%	0.0288%	0.0287%	0.0287%	0.0287%	0.0281%	0.0281%	0.0281%	0.0281%	0.0282%	0.0282%	0.0282%	0.0282%	0.0282%
25	0.0495%	0.0398%	0.0360%	0.0320%	0.0308%	0.0293%	0.0291%	0.0285%	0.0284%	0.0284%	0.0284%	0.0284%	0.0278%	0.0279%	0.0279%	0.0279%	0.0280%	0.0280%	0.0280%	0.0280%	0.0281%
26	0.0485%	0.0391%	0.0354%	0.0315%	0.0304%	0.0290%	0.0289%	0.0283%	0.0282%	0.0282%	0.0283%	0.0283%	0.0278%	0.0279%	0.0279%	0.0280%	0.0280%	0.0280%	0.0281%	0.0281%	0.0282%
27	0.0481%	0.0388%	0.0351%	0.0313%	0.0303%	0.0290%	0.0289%	0.0283%	0.0283%	0.0284%	0.0284%	0.0285%	0.0280%	0.0281%	0.0282%	0.0282%	0.0283%	0.0284%	0.0284%	0.0285%	0.0285%
28	0.0478%	0.0387%	0.0351%	0.0314%	0.0304%	0.0291%	0.0291%	0.0286%	0.0287%	0.0287%	0.0288%	0.0289%	0.0285%	0.0286%	0.0287%	0.0288%	0.0288%	0.0289%	0.0290%	0.0290%	0.0291%
29	0.0482%	0.0390%	0.0354%	0.0318%	0.0309%	0.0296%	0.0297%	0.0292%	0.0293%	0.0294%	0.0295%	0.0297%	0.0292%	0.0294%	0.0295%	0.0296%	0.0297%	0.0298%	0.0298%	0.0299%	0.0300%
30	0.0490%	0.0397%	0.0361%	0.0325%	0.0316%	0.0304%	0.0305%	0.0301%	0.0302%	0.0304%	0.0305%	0.0307%	0.0303%	0.0304%	0.0306%	0.0307%	0.0308%	0.0309%	0.0310%	0.0311%	0.0312%
31	0.0503%	0.0408%	0.0372%	0.0335%	0.0327%	0.0315%	0.0316%	0.0312%	0.0314%	0.0316%	0.0318%	0.0320%	0.0316%	0.0318%	0.0319%	0.0321%	0.0322%	0.0323%	0.0324%	0.0325%	0.0326%
32	0.0521%	0.0423%	0.0386%	0.0349%	0.0341%	0.0329%	0.0331%	0.0327%	0.0329%	0.0332%	0.0334%	0.0336%	0.0332%	0.0334%	0.0336%	0.0338%	0.0339%	0.0341%	0.0342%	0.0343%	0.0344%
33	0.0543%	0.0442%	0.0403%	0.0365%	0.0357%	0.0345%	0.0348%	0.0344%	0.0347%	0.0350%	0.0353%	0.0356%	0.0352%	0.0354%	0.0356%	0.0358%	0.0360%	0.0361%	0.0363%	0.0364%	0.0365%
34	0.0570%	0.0464%	0.0424%	0.0384%	0.0377%	0.0365%	0.0369%	0.0365%	0.0369%	0.0372%	0.0375%	0.0379%	0.0374%	0.0377%	0.0379%	0.0381%	0.0383%	0.0385%	0.0387%	0.0388%	0.0389%
35	0.0603%	0.0491%	0.0450%	0.0408%	0.0402%	0.0389%	0.0393%	0.0390%	0.0394%	0.0398%	0.0402%	0.0405%	0.0401%	0.0404%	0.0406%	0.0409%	0.0411%	0.0413%	0.0414%	0.0416%	0.0417%
36	0.0643%	0.0525%	0.0480%	0.0437%	0.0430%	0.0417%	0.0422%	0.0419%	0.0423%	0.0428%	0.0432%	0.0436%	0.0431%	0.0434%	0.0437%	0.0440%	0.0442%	0.0444%	0.0446%	0.0448%	0.0449%
37	0.0690%	0.0563%	0.0516%	0.0470%	0.0463%	0.0449%	0.0455%	0.0451%	0.0456%	0.0461%	0.0466%	0.0470%	0.0465%	0.0469%	0.0472%	0.0475%	0.0477%	0.0480%	0.0482%	0.0483%	0.0485%
38	0.0742%	0.0606%	0.0556%	0.0507%	0.0500%	0.0485%	0.0491%	0.0488%	0.0494%	0.0499%	0.0504%	0.0509%	0.0504%	0.0507%	0.0511%	0.0514%	0.0517%	0.0519%	0.0521%	0.0523%	0.0525%
39	0.0802%	0.0656%	0.0601%	0.0549%	0.0541%	0.0526%	0.0533%	0.0529%	0.0535%	0.0541%	0.0547%	0.0552%	0.0546%	0.0550%	0.0554%	0.0557%	0.0560%	0.0563%	0.0565%	0.0567%	0.0569%
40	0.0870%	0.0712%	0.0653%	0.0596%	0.0588%	0.0571%	0.0578%	0.0574%	0.0581%	0.0587%	0.0593%	0.0598%	0.0592%	0.0596%	0.0600%	0.0604%	0.0607%	0.0610%	0.0613%	0.0615%	0.0617%
41	0.0945%	0.0773%	0.0709%	0.0647%	0.0638%	0.0620%	0.0627%	0.0623%	0.0630%	0.0637%	0.0643%	0.0649%	0.0642%	0.0647%	0.0651%	0.0655%	0.0659%	0.0662%	0.0664%	0.0667%	0.0669%
42	0.1025%	0.0838%	0.0769%	0.0702%	0.0692%	0.0672%	0.0680%	0.0675%	0.0683%	0.0690%	0.0697%	0.0703%	0.0696%	0.0701%	0.0706%	0.0710%	0.0714%	0.0717%	0.0720%	0.0723%	0.0725%
43	0.1113%	0.0910%	0.0835%	0.0761%	0.0751%	0.0729%	0.0738%	0.0732%	0.0740%	0.0748%	0.0755%	0.0762%	0.0754%	0.0760%	0.0765%	0.0770%	0.0774%	0.0778%	0.0781%	0.0784%	0.0786%
44	0.1208%	0.0987%	0.0905%	0.0825%	0.0814%	0.0790%	0.0799%	0.0793%	0.0801%	0.0810%	0.0818%	0.0826%	0.0817%	0.0823%	0.0829%	0.0834%	0.0838%	0.0842%	0.0846%	0.0849%	0.0852%
45	0.1308%	0.1069%	0.0980%	0.0893%	0.0880%	0.0854%	0.0864%	0.0857%	0.0867%	0.0877%	0.0885%	0.0894%	0.0884%	0.0891%	0.0897%	0.0903%	0.0908%	0.0912%	0.0916%	0.0920%	0.0923%
46	0.1416%	0.1157%	0.1060%	0.0966%	0.0952%	0.0924%	0.0935%	0.0928%	0.0938%	0.0949%	0.0959%	0.0968%	0.0958%	0.0965%	0.0972%	0.0978%	0.0984%	0.0989%	0.0993%	0.0997%	0.1000%
47	0.1530%	0.1250%	0.1145%	0.1044%	0.1029%	0.0999%	0.1011%	0.1004%	0.1016%	0.1027%	0.1038%	0.1048%	0.1038%	0.1046%	0.1054%	0.1060%	0.1066%	0.1072%	0.1076%	0.1081%	0.1084%
48	0.1652%	0.1350%	0.1237%	0.1128%	0.1112%	0.1081%	0.1094%	0.1087%	0.1101%	0.1114%	0.1126%	0.1138%	0.1126%	0.1135%	0.1144%	0.1151%	0.1158%	0.1163%	0.1169%	0.1173%	0.1177%
49	0.1787%	0.1460%	0.1339%	0.1222%	0.1206%	0.1172%	0.1188%	0.1181%	0.1196%	0.1211%	0.1224%	0.1237%	0.1225%	0.1235%	0.1244%	0.1252%	0.1259%	0.1265%	0.1271%	0.1276%	0.1280%
50	0.1936%	0.1583%	0.1453%	0.1327%	0.1311%	0.1276%	0.1293%	0.1286%	0.1303%	0.1319%	0.1334%	0.1348%	0.1334%	0.1345%	0.1355%	0.1364%	0.1372%	0.1379%	0.1385%	0.1390%	0.1395%
51	0.2107%	0.1724%	0.1583%	0.1447%	0.1431%	0.1393%	0.1412%	0.1405%	0.1423%	0.1441%	0.1457%	0.1471%	0.1457%	0.1469%	0.1479%	0.1489%	0.1497%	0.1505%	0.1511%	0.1517%	
52	0.2300%	0.1883%	0.1730%	0.1582%	0.1565%	0.1523%	0.1545%	0.1536%	0.1556%	0.1575%	0.1592%	0.1608%	0.1592%	0.1605%	0.1616%	0.1627%	0.1636%	0.1644%	0.1651%		
53	0.2519%	0.2063%	0.1895%	0.1733%	0.1714%	0.1668%	0.1691%	0.1681%	0.1702%	0.1723%	0.1741%	0.1758%	0.1741%	0.1754%	0.1767%	0.1778%	0.1788%	0.1797%			
54	0.2762%	0.2261%	0.2077%	0.1899%	0.1877%	0.1826%	0.1850%	0.1838%	0.1861%	0.1883%	0.1903%	0.1921%	0.1902%	0.1917%	0.1930%	0.1942%	0.1953%				
55	0.3025%	0.2476%	0.2273%	0.2077%	0.2051%	0.1994%	0.2020%	0.2007%	0.2031%	0.2055%	0.2077%	0.2097%	0.2075%	0.2092%	0.2106%	0.2119%					
56	0.3305%	0.2704%	0.2482%	0.2266%	0.2237%	0.2174%	0.2202%	0.2187%	0.2214%	0.2240%	0.2264%	0.2286%	0.2263%	0.2280%	0.2296%						
57	0.3603%	0.2947%	0.2704%	0.2467%	0.2436%	0.2367%	0.2398%	0.2382%	0.2412%	0.2440%	0.2467%	0.2491%	0.2465%	0.2485%							
58	0.3919%	0.3205%	0.2941%	0.2684%	0.2650%	0.2577%	0.2611%	0.2595%	0.2628%	0.2659%	0.2688%	0.2715%	0.2687%								
59	0.4263%	0.3487%	0.3200%	0.2922%	0.2887%	0.2809%	0.2847%	0.2830%	0.2867%	0.2902%	0.2933%	0.2962%									
60	0.4643%	0.3799%	0.3488%	0.3188%	0.3152%	0.3068%	0.3111%	0.3093%	0.3134%	0.3171%	0.3206%										
61	0.5072%	0.4152%	0.3813%	0.3487%	0.3449%	0.3358%	0.3406%	0.3387%	0.3431%	0.3471%											
62	0.5555%	0.4549%	0.4179%	0.3824%	0.3783%	0.3683%	0.3735%	0.3713%	0.3760%												
63	0.6098%	0.4994%	0.4589%	0.4198%	0.4152%	0.4041%	0.4096%	0.4070%													
64	0.6699%	0.5485%	0.5039%	0.4608%	0.4555%	0.4431%	0.4489%														
65	0.7350%	0.6017%	0.5526%	0.5049%	0.4988%	0.4849%															

BIỂU 11: BIỂU PHÍ BẢO HIỂM HÀNG QUÝ DÀNH CHO NAM
TÍNH THEO TỶ LỆ PHẦN TRĂM CỦA SỐ TIỀN VAY BAN ĐẦU
ÁP DỤNG CHO TRƯỜNG HỢP NỢ GỐC VÀ LÃI VAY ĐƯỢC TRẢ HÀNG THÁNG, KHOẢN TRẢ HÀNG THÁNG ĐỀU

Thời hạn / Tuổi	12 tháng	18 tháng	24 tháng	36 tháng	48 tháng	60 tháng	72 tháng	84 tháng	96 tháng	108 tháng	120 tháng	132 tháng	144 tháng	156 tháng	168 tháng	180 tháng	192 tháng	204 tháng	216 tháng	228 tháng	240 tháng
18	0.0781%	0.0680%	0.0652%	0.0636%	0.0662%	0.0671%	0.0703%	0.0719%	0.0746%	0.0769%	0.0790%	0.0809%	0.0810%	0.0824%	0.0836%	0.0846%	0.0855%	0.0863%	0.0870%	0.0876%	0.0881%
19	0.0811%	0.0703%	0.0672%	0.0653%	0.0676%	0.0683%	0.0715%	0.0729%	0.0755%	0.0778%	0.0799%	0.0817%	0.0817%	0.0831%	0.0843%	0.0854%	0.0863%	0.0870%	0.0877%	0.0883%	0.0888%
20	0.0824%	0.0713%	0.0680%	0.0658%	0.0680%	0.0686%	0.0716%	0.0729%	0.0754%	0.0777%	0.0797%	0.0815%	0.0815%	0.0829%	0.0841%	0.0851%	0.0860%	0.0868%	0.0875%	0.0881%	0.0886%
21	0.0826%	0.0713%	0.0679%	0.0656%	0.0676%	0.0680%	0.0710%	0.0723%	0.0747%	0.0769%	0.0789%	0.0807%	0.0807%	0.0821%	0.0833%	0.0843%	0.0852%	0.0860%	0.0867%	0.0873%	0.0878%
22	0.0819%	0.0706%	0.0672%	0.0647%	0.0666%	0.0670%	0.0698%	0.0711%	0.0735%	0.0757%	0.0777%	0.0795%	0.0795%	0.0809%	0.0821%	0.0832%	0.0841%	0.0849%	0.0856%	0.0862%	0.0867%
23	0.0803%	0.0692%	0.0658%	0.0634%	0.0652%	0.0656%	0.0684%	0.0697%	0.0721%	0.0743%	0.0763%	0.0781%	0.0782%	0.0796%	0.0808%	0.0819%	0.0828%	0.0836%	0.0843%	0.0850%	0.0855%
24	0.0786%	0.0677%	0.0643%	0.0619%	0.0637%	0.0642%	0.0670%	0.0683%	0.0708%	0.0730%	0.0750%	0.0769%	0.0770%	0.0785%	0.0797%	0.0808%	0.0818%	0.0826%	0.0834%	0.0840%	0.0845%
25	0.0765%	0.0660%	0.0628%	0.0605%	0.0624%	0.0630%	0.0659%	0.0673%	0.0698%	0.0721%	0.0741%	0.0760%	0.0763%	0.0777%	0.0790%	0.0802%	0.0812%	0.0821%	0.0828%	0.0835%	0.0841%
26	0.0751%	0.0648%	0.0617%	0.0597%	0.0617%	0.0623%	0.0653%	0.0668%	0.0694%	0.0717%	0.0739%	0.0759%	0.0762%	0.0777%	0.0791%	0.0803%	0.0813%	0.0822%	0.0830%	0.0837%	0.0843%
27	0.0744%	0.0643%	0.0613%	0.0593%	0.0614%	0.0622%	0.0653%	0.0669%	0.0696%	0.0721%	0.0743%	0.0764%	0.0768%	0.0784%	0.0798%	0.0811%	0.0822%	0.0831%	0.0840%	0.0847%	0.0853%
28	0.0740%	0.0640%	0.0612%	0.0594%	0.0617%	0.0626%	0.0658%	0.0676%	0.0704%	0.0730%	0.0754%	0.0776%	0.0780%	0.0797%	0.0812%	0.0826%	0.0837%	0.0848%	0.0857%	0.0864%	0.0871%
29	0.0746%	0.0646%	0.0618%	0.0602%	0.0626%	0.0637%	0.0671%	0.0690%	0.0720%	0.0747%	0.0773%	0.0796%	0.0801%	0.0819%	0.0835%	0.0849%	0.0862%	0.0873%	0.0882%	0.0891%	0.0898%
30	0.0758%	0.0658%	0.0630%	0.0615%	0.0641%	0.0654%	0.0690%	0.0710%	0.0742%	0.0771%	0.0798%	0.0823%	0.0829%	0.0849%	0.0866%	0.0881%	0.0895%	0.0906%	0.0916%	0.0925%	0.0933%
31	0.0778%	0.0676%	0.0648%	0.0634%	0.0663%	0.0677%	0.0715%	0.0738%	0.0772%	0.0803%	0.0832%	0.0858%	0.0866%	0.0886%	0.0905%	0.0921%	0.0936%	0.0948%	0.0959%	0.0969%	0.0977%
32	0.0807%	0.0702%	0.0673%	0.0660%	0.0691%	0.0706%	0.0748%	0.0772%	0.0809%	0.0843%	0.0874%	0.0902%	0.0910%	0.0933%	0.0953%	0.0970%	0.0986%	0.0999%	0.1011%	0.1021%	0.1030%
33	0.0841%	0.0732%	0.0703%	0.0691%	0.0724%	0.0742%	0.0787%	0.0813%	0.0853%	0.0890%	0.0923%	0.0954%	0.0963%	0.0987%	0.1009%	0.1028%	0.1045%	0.1059%	0.1072%	0.1083%	0.1092%
34	0.0882%	0.0769%	0.0740%	0.0728%	0.0765%	0.0785%	0.0833%	0.0863%	0.0906%	0.0946%	0.0982%	0.1015%	0.1026%	0.1052%	0.1075%	0.1096%	0.1114%	0.1129%	0.1143%	0.1155%	0.1165%
35	0.0933%	0.0814%	0.0784%	0.0773%	0.0814%	0.0836%	0.0889%	0.0922%	0.0968%	0.1011%	0.1051%	0.1087%	0.1098%	0.1127%	0.1152%	0.1174%	0.1194%	0.1211%	0.1226%	0.1238%	0.1249%
36	0.0995%	0.0870%	0.0838%	0.0828%	0.0872%	0.0897%	0.0954%	0.0990%	0.1040%	0.1087%	0.1130%	0.1169%	0.1182%	0.1213%	0.1240%	0.1264%	0.1285%	0.1304%	0.1320%	0.1333%	0.1345%
37	0.1067%	0.0933%	0.0900%	0.0889%	0.0938%	0.0966%	0.1028%	0.1067%	0.1122%	0.1173%	0.1220%	0.1262%	0.1276%	0.1309%	0.1339%	0.1365%	0.1388%	0.1407%	0.1425%	0.1440%	0.1453%
38	0.1148%	0.1005%	0.0969%	0.0960%	0.1013%	0.1044%	0.1112%	0.1154%	0.1214%	0.1269%	0.1320%	0.1366%	0.1380%	0.1416%	0.1448%	0.1477%	0.1501%	0.1523%	0.1542%	0.1558%	0.1572%
39	0.1241%	0.1087%	0.1049%	0.1039%	0.1098%	0.1131%	0.1205%	0.1251%	0.1316%	0.1376%	0.1431%	0.1480%	0.1496%	0.1535%	0.1570%	0.1601%	0.1627%	0.1651%	0.1671%	0.1689%	0.1704%
40	0.1347%	0.1180%	0.1139%	0.1128%	0.1192%	0.1228%	0.1309%	0.1358%	0.1428%	0.1493%	0.1553%	0.1606%	0.1623%	0.1666%	0.1703%	0.1736%	0.1765%	0.1791%	0.1813%	0.1832%	0.1848%
41	0.1463%	0.1281%	0.1237%	0.1225%	0.1294%	0.1333%	0.1420%	0.1474%	0.1550%	0.1620%	0.1684%	0.1742%	0.1761%	0.1807%	0.1847%	0.1883%	0.1915%	0.1942%	0.1966%	0.1987%	0.2005%
42	0.1588%	0.1390%	0.1342%	0.1330%	0.1405%	0.1447%	0.1541%	0.1599%	0.1681%	0.1757%	0.1826%	0.1889%	0.1909%	0.1959%	0.2003%	0.2042%	0.2076%	0.2106%	0.2132%	0.2154%	0.2174%
43	0.1724%	0.1509%	0.1457%	0.1443%	0.1524%	0.1569%	0.1671%	0.1733%	0.1822%	0.1904%	0.1979%	0.2047%	0.2069%	0.2123%	0.2171%	0.2213%	0.2251%	0.2283%	0.2311%	0.2335%	0.2356%
44	0.1870%	0.1637%	0.1580%	0.1564%	0.1652%	0.1700%	0.1810%	0.1877%	0.1973%	0.2062%	0.2144%	0.2218%	0.2242%	0.2300%	0.2352%	0.2398%	0.2439%	0.2474%	0.2504%	0.2531%	0.2553%
45	0.2025%	0.1773%	0.1711%	0.1694%	0.1788%	0.1840%	0.1959%	0.2032%	0.2136%	0.2232%	0.2321%	0.2402%	0.2428%	0.2491%	0.2548%	0.2598%	0.2642%	0.2680%	0.2713%	0.2742%	0.2766%
46	0.2193%	0.1919%	0.1852%	0.1832%	0.1933%	0.1990%	0.2119%	0.2198%	0.2311%	0.2417%	0.2513%	0.2601%	0.2630%	0.2699%	0.2761%	0.2815%	0.2863%	0.2904%	0.2940%	0.2971%	0.2998%
47	0.2370%	0.2073%	0.2001%	0.1980%	0.2090%	0.2152%	0.2292%	0.2379%	0.2503%	0.2618%	0.2723%	0.2819%	0.2851%	0.2926%	0.2993%	0.3052%	0.3104%	0.3149%	0.3188%	0.3222%	0.3251%
48	0.2559%	0.2239%	0.2162%	0.2140%	0.2260%	0.2329%	0.2483%	0.2579%	0.2714%	0.2840%	0.2955%	0.3060%	0.3094%	0.3177%	0.3250%	0.3314%	0.3370%	0.3419%	0.3462%	0.3498%	0.3530%
49	0.2768%	0.2423%	0.2340%	0.2318%	0.2451%	0.2528%	0.2696%	0.2802%	0.2950%	0.3088%	0.3214%	0.3328%	0.3366%	0.3456%	0.3535%	0.3605%	0.3666%	0.3720%	0.3766%	0.3806%	0.3840%
50	0.3000%	0.2628%	0.2539%	0.2519%	0.2666%	0.2751%	0.2936%	0.3053%	0.3215%	0.3366%	0.3503%	0.3628%	0.3669%	0.3767%	0.3853%	0.3929%	0.3996%	0.4054%	0.4104%	0.4147%	0.4185%
51	0.3266%	0.2862%	0.2767%	0.2748%	0.2910%	0.3005%	0.3208%	0.3336%	0.3513%	0.3677%	0.3827%	0.3963%	0.4008%	0.4114%	0.4208%	0.4291%	0.4364%	0.4427%	0.4481%	0.4528%	
52	0.3566%	0.3127%	0.3024%	0.3005%	0.3184%	0.3289%	0.3511%	0.3650%	0.3844%	0.4022%	0.4186%	0.4333%	0.4382%	0.4498%	0.4600%	0.4690%	0.4769%	0.4838%	0.4897%		
53	0.3906%	0.3426%	0.3314%	0.3294%	0.3490%	0.3603%	0.3846%	0.3997%	0.4207%	0.4402%	0.4580%	0.4741%	0.4793%	0.4919%	0.5031%	0.5129%	0.5214%	0.5289%			
54	0.4283%	0.3756%	0.3634%	0.3610%	0.3823%	0.3946%	0.4209%	0.4373%	0.4602%	0.4814%	0.5007%	0.5183%	0.5239%	0.5377%	0.5498%	0.5605%	0.5698%				
55	0.4691%	0.4114%	0.3978%	0.3950%	0.4181%	0.4313%	0.4599%	0.4777%	0.5027%	0.5258%	0.5469%	0.5660%	0.5722%	0.5871%	0.6003%	0.6119%					
56	0.5128%	0.4495%	0.4346%	0.4313%	0.4562%	0.4705%	0.5017%	0.5211%	0.5484%	0.5736%	0.5966%	0.6175%	0.6242%	0.6405%	0.6549%						
57	0.5591%	0.4900%	0.4736%	0.4699%	0.4970%	0.5127%	0.5467%	0.5680%	0.5978%	0.6254%	0.6506%	0.6734%	0.6807%	0.6984%							
58	0.6084%	0.5332%	0.5154%	0.5115%	0.5412%	0.5585%	0.5958%	0.6193%	0.6520%	0.6822%	0.7097%	0.7346%	0.7425%								
59	0.6619%	0.5802%	0.5610%	0.5571%	0.5900%	0.6092%	0.6503%	0.6761%	0.7120%	0.7451%	0.7752%	0.8023%									
60	0.7212%	0.6326%	0.6119%	0.6083%	0.6446%	0.6660%	0.7113%	0.7397%	0.7790%	0.8152%	0.8481%										
61	0.7881%	0.6916%	0.6693%	0.6659%	0.7062%	0.7300%	0.7797%	0.8109%	0.8539%	0.8934%											
62	0.8637%	0.7582%	0.7341%	0.7309%	0.7753%	0.8015%	0.8560%	0.8901%	0.9371%												
63	0.9484%	0.8329%	0.8066%	0.8032%	0.8520%	0.8806%	0.9402%	0.9772%													
64	1.0425%	0.9156%	0.8866%	0.8826%	0.9359%	0.9669%	1.0319%														
65	1.1446%	1.0051%	0.9731%	0.9683%	1.0263%	1.0598%															

BIỂU 12: BIỂU PHÍ BẢO HIỂM HÀNG QUÝ DÀNH CHO NAM
TÍNH THEO TỶ LỆ PHẦN TRĂM CỦA KHOẢN DƯ NỢ GỐC
ÁP DỤNG CHO TRƯỜNG HỢP NỢ GỐC VÀ LÃI VAY ĐƯỢC TRẢ HÀNG THÁNG, KHOẢN TRẢ HÀNG THÁNG ĐỀU

Thời hạn / Tuổi	12 tháng	18 tháng	24 tháng	36 tháng	48 tháng	60 tháng	72 tháng	84 tháng	96 tháng	108 tháng	120 tháng	132 tháng	144 tháng	156 tháng	168 tháng	180 tháng	192 tháng	204 tháng	216 tháng	228 tháng	240 tháng
18	0.1879%	0.1416%	0.1247%	0.1086%	0.1039%	0.0985%	0.0976%	0.0951%	0.0946%	0.0942%	0.0939%	0.0936%	0.0916%	0.0915%	0.0913%	0.0912%	0.0911%	0.0910%	0.0910%	0.0909%	0.0909%
19	0.1950%	0.1465%	0.1286%	0.1114%	0.1062%	0.1004%	0.0992%	0.0965%	0.0958%	0.0953%	0.0949%	0.0946%	0.0925%	0.0923%	0.0921%	0.0920%	0.0919%	0.0918%	0.0917%	0.0917%	0.0916%
20	0.1980%	0.1484%	0.1301%	0.1123%	0.1068%	0.1007%	0.0994%	0.0965%	0.0957%	0.0952%	0.0947%	0.0943%	0.0923%	0.0921%	0.0919%	0.0917%	0.0916%	0.0916%	0.0915%	0.0915%	0.0914%
21	0.1985%	0.1485%	0.1299%	0.1119%	0.1062%	0.0999%	0.0985%	0.0956%	0.0948%	0.0942%	0.0938%	0.0934%	0.0914%	0.0912%	0.0910%	0.0909%	0.0908%	0.0907%	0.0907%	0.0906%	0.0906%
22	0.1968%	0.1470%	0.1285%	0.1104%	0.1046%	0.0984%	0.0969%	0.0940%	0.0933%	0.0927%	0.0923%	0.0920%	0.0900%	0.0898%	0.0897%	0.0896%	0.0895%	0.0895%	0.0895%	0.0895%	0.0895%
23	0.1931%	0.1442%	0.1259%	0.1081%	0.1024%	0.0963%	0.0949%	0.0922%	0.0915%	0.0910%	0.0906%	0.0904%	0.0885%	0.0884%	0.0883%	0.0882%	0.0882%	0.0882%	0.0882%	0.0882%	0.0882%
24	0.1889%	0.1410%	0.1230%	0.1056%	0.1001%	0.0943%	0.0930%	0.0904%	0.0898%	0.0894%	0.0892%	0.0890%	0.0872%	0.0871%	0.0871%	0.0871%	0.0871%	0.0871%	0.0872%	0.0872%	0.0872%
25	0.1840%	0.1374%	0.1200%	0.1033%	0.0981%	0.0925%	0.0914%	0.0890%	0.0885%	0.0883%	0.0881%	0.0880%	0.0863%	0.0863%	0.0864%	0.0864%	0.0865%	0.0865%	0.0866%	0.0867%	0.0867%
26	0.1805%	0.1349%	0.1181%	0.1018%	0.0968%	0.0915%	0.0906%	0.0884%	0.0880%	0.0879%	0.0878%	0.0878%	0.0862%	0.0863%	0.0864%	0.0865%	0.0866%	0.0867%	0.0868%	0.0869%	0.0870%
27	0.1789%	0.1339%	0.1172%	0.1012%	0.0965%	0.0914%	0.0906%	0.0885%	0.0883%	0.0883%	0.0883%	0.0884%	0.0869%	0.0870%	0.0872%	0.0874%	0.0875%	0.0877%	0.0878%	0.0880%	0.0881%
28	0.1780%	0.1334%	0.1170%	0.1014%	0.0969%	0.0919%	0.0914%	0.0894%	0.0894%	0.0894%	0.0896%	0.0898%	0.0883%	0.0885%	0.0887%	0.0890%	0.0892%	0.0894%	0.0896%	0.0897%	0.0899%
29	0.1793%	0.1346%	0.1182%	0.1027%	0.0983%	0.0935%	0.0931%	0.0913%	0.0913%	0.0915%	0.0918%	0.0921%	0.0906%	0.0909%	0.0912%	0.0915%	0.0918%	0.0920%	0.0923%	0.0925%	0.0926%
30	0.1823%	0.1370%	0.1205%	0.1049%	0.1007%	0.0960%	0.0957%	0.0939%	0.0942%	0.0945%	0.0949%	0.0952%	0.0938%	0.0942%	0.0946%	0.0949%	0.0953%	0.0955%	0.0958%	0.0960%	0.0963%
31	0.1871%	0.1408%	0.1240%	0.1083%	0.1041%	0.0994%	0.0993%	0.0976%	0.0979%	0.0984%	0.0989%	0.0994%	0.0980%	0.0984%	0.0989%	0.0993%	0.0996%	0.1000%	0.1003%	0.1006%	0.1008%
32	0.1939%	0.1461%	0.1288%	0.1126%	0.1085%	0.1037%	0.1038%	0.1021%	0.1026%	0.1032%	0.1038%	0.1044%	0.1030%	0.1036%	0.1041%	0.1045%	0.1050%	0.1054%	0.1057%	0.1060%	0.1063%
33	0.2021%	0.1524%	0.1345%	0.1178%	0.1137%	0.1089%	0.1092%	0.1076%	0.1082%	0.1089%	0.1097%	0.1104%	0.1090%	0.1096%	0.1102%	0.1107%	0.1112%	0.1117%	0.1121%	0.1124%	0.1127%
34	0.2121%	0.1601%	0.1414%	0.1242%	0.1201%	0.1152%	0.1156%	0.1141%	0.1149%	0.1158%	0.1166%	0.1175%	0.1160%	0.1168%	0.1174%	0.1180%	0.1186%	0.1191%	0.1195%	0.1199%	0.1202%
35	0.2242%	0.1695%	0.1499%	0.1319%	0.1278%	0.1228%	0.1234%	0.1218%	0.1228%	0.1238%	0.1248%	0.1257%	0.1243%	0.1251%	0.1258%	0.1265%	0.1271%	0.1276%	0.1281%	0.1285%	0.1289%
36	0.2392%	0.1810%	0.1602%	0.1412%	0.1369%	0.1317%	0.1324%	0.1309%	0.1320%	0.1331%	0.1342%	0.1353%	0.1337%	0.1346%	0.1354%	0.1361%	0.1368%	0.1374%	0.1379%	0.1384%	0.1388%
37	0.2566%	0.1943%	0.1720%	0.1517%	0.1473%	0.1418%	0.1427%	0.1411%	0.1423%	0.1436%	0.1448%	0.1460%	0.1443%	0.1453%	0.1462%	0.1470%	0.1477%	0.1483%	0.1489%	0.1494%	0.1499%
38	0.2760%	0.2091%	0.1853%	0.1637%	0.1591%	0.1532%	0.1542%	0.1525%	0.1539%	0.1553%	0.1567%	0.1579%	0.1561%	0.1572%	0.1581%	0.1590%	0.1598%	0.1605%	0.1611%	0.1617%	0.1622%
39	0.2984%	0.2262%	0.2006%	0.1773%	0.1723%	0.1660%	0.1672%	0.1653%	0.1669%	0.1684%	0.1698%	0.1712%	0.1692%	0.1703%	0.1714%	0.1723%	0.1732%	0.1740%	0.1746%	0.1752%	0.1758%
40	0.3238%	0.2456%	0.2177%	0.1924%	0.1871%	0.1802%	0.1814%	0.1795%	0.1811%	0.1827%	0.1842%	0.1857%	0.1835%	0.1848%	0.1859%	0.1869%	0.1879%	0.1887%	0.1894%	0.1901%	0.1907%
41	0.3516%	0.2666%	0.2364%	0.2089%	0.2031%	0.1956%	0.1969%	0.1947%	0.1964%	0.1982%	0.1998%	0.2014%	0.1990%	0.2004%	0.2016%	0.2027%	0.2037%	0.2046%	0.2054%	0.2061%	0.2068%
42	0.3815%	0.2893%	0.2565%	0.2267%	0.2204%	0.2122%	0.2136%	0.2112%	0.2130%	0.2148%	0.2166%	0.2183%	0.2158%	0.2172%	0.2186%	0.2198%	0.2209%	0.2218%	0.2227%	0.2235%	0.2242%
43	0.4143%	0.3141%	0.2785%	0.2460%	0.2391%	0.2301%	0.2316%	0.2289%	0.2308%	0.2328%	0.2347%	0.2366%	0.2338%	0.2354%	0.2369%	0.2382%	0.2394%	0.2405%	0.2414%	0.2423%	0.2430%
44	0.4494%	0.3407%	0.3019%	0.2667%	0.2590%	0.2493%	0.2507%	0.2478%	0.2499%	0.2521%	0.2542%	0.2562%	0.2533%	0.2550%	0.2566%	0.2581%	0.2594%	0.2605%	0.2616%	0.2625%	0.2633%
45	0.4867%	0.3689%	0.3269%	0.2886%	0.2803%	0.2697%	0.2713%	0.2681%	0.2704%	0.2728%	0.2751%	0.2774%	0.2742%	0.2761%	0.2779%	0.2795%	0.2809%	0.2822%	0.2833%	0.2843%	0.2852%
46	0.5268%	0.3992%	0.3537%	0.3121%	0.3031%	0.2916%	0.2934%	0.2900%	0.2926%	0.2953%	0.2979%	0.3004%	0.2970%	0.2991%	0.3011%	0.3028%	0.3044%	0.3058%	0.3070%	0.3081%	0.3091%
47	0.5692%	0.4313%	0.3821%	0.3372%	0.3275%	0.3152%	0.3173%	0.3138%	0.3167%	0.3197%	0.3227%	0.3254%	0.3218%	0.3242%	0.3263%	0.3282%	0.3300%	0.3315%	0.3329%	0.3341%	0.3351%
48	0.6147%	0.4658%	0.4128%	0.3645%	0.3542%	0.3412%	0.3436%	0.3400%	0.3434%	0.3468%	0.3500%	0.3531%	0.3493%	0.3518%	0.3542%	0.3563%	0.3582%	0.3599%	0.3614%	0.3627%	0.3638%
49	0.6648%	0.5040%	0.4467%	0.3948%	0.3840%	0.3701%	0.3730%	0.3694%	0.3731%	0.3769%	0.3805%	0.3839%	0.3798%	0.3826%	0.3852%	0.3875%	0.3896%	0.3914%	0.3930%	0.3945%	0.3957%
50	0.7204%	0.5464%	0.4847%	0.4288%	0.4174%	0.4027%	0.4061%	0.4023%	0.4065%	0.4107%	0.4146%	0.4184%	0.4138%	0.4169%	0.4197%	0.4222%	0.4245%	0.4265%	0.4283%	0.4298%	0.4312%
51	0.7843%	0.5952%	0.5282%	0.4677%	0.4555%	0.4397%	0.4435%	0.4394%	0.4440%	0.4485%	0.4528%	0.4568%	0.4518%	0.4552%	0.4582%	0.4610%	0.4634%	0.4656%	0.4675%	0.4692%	
52	0.8561%	0.6500%	0.5771%	0.5113%	0.4983%	0.4810%	0.4851%	0.4805%	0.4855%	0.4903%	0.4950%	0.4993%	0.4938%	0.4974%	0.5007%	0.5037%	0.5063%	0.5087%	0.5107%		
53	0.9376%	0.7120%	0.6323%	0.5602%	0.5459%	0.5267%	0.5311%	0.5259%	0.5311%	0.5363%	0.5413%	0.5460%	0.5399%	0.5438%	0.5474%	0.5506%	0.5534%	0.5560%			
54	1.0279%	0.7806%	0.6930%	0.6138%	0.5977%	0.5765%	0.5809%	0.5750%	0.5806%	0.5862%	0.5915%	0.5966%	0.5899%	0.5942%	0.5980%	0.6015%	0.6045%				
55	1.1259%	0.8546%	0.7585%	0.6713%	0.6533%	0.6298%	0.6344%	0.6278%	0.6338%	0.6398%	0.6456%	0.6511%	0.6439%	0.6485%	0.6526%	0.6564%					
56	1.2303%	0.9336%	0.8282%	0.7326%	0.7126%	0.6867%	0.6916%	0.6844%	0.6909%	0.6975%	0.7039%	0.7100%	0.7020%	0.7070%	0.7116%						
57	1.3412%	1.0173%	0.9023%	0.7978%	0.7759%	0.7477%	0.7532%	0.7454%	0.7527%	0.7600%	0.7671%	0.7737%	0.7651%	0.7705%							
58	1.4592%	1.1067%	0.9816%	0.8679%	0.8443%	0.8139%	0.8202%	0.8121%	0.8202%	0.8283%	0.8361%	0.8434%	0.8340%								
59	1.5871%	1.2040%	1.0680%	0.9449%	0.9198%	0.8872%	0.8944%	0.8858%	0.8949%	0.9039%	0.9124%	0.9204%									
60	1.7289%	1.3121%	1.1644%	1.0310%	1.0042%	0.9691%	0.9774%	0.9682%	0.9782%	0.9880%	0.9973%										
61	1.8886%	1.4339%	1.2730%	1.1279%	1.0992%	1.0611%	1.0703%	1.0602%	1.0711%	1.0817%											
62	2.0690%	1.5713%	1.3954%	1.2369%	1.2056%	1.1638%	1.1737%	1.1624%	1.1740%												
63	2.2711%	1.7252%	1.5322%	1.3582%	1.3235%	1.2771%	1.2874%	1.2746%													
64	2.4953%	1.8953%	1.6830%	1.4910%	1.4521%	1.4005%	1.4111%														
65	2.7385%	2.0793%	1.8457%	1.6341%	1.5904%	1.5331%															

BIỂU 13: BIỂU PHÍ BẢO HIỂM HÀNG NỬA NĂM DÀNH CHO NAM
TÍNH THEO TỶ LỆ PHẦN TRĂM CỦA SỐ TIỀN VAY BAN ĐẦU
ÁP DỤNG CHO TRƯỜNG HỢP NỢ GỐC VÀ LÃI VAY ĐƯỢC TRẢ HÀNG THÁNG, KHOẢN TRẢ HÀNG THÁNG ĐỀU

Thời hạn / Tuổi	12 tháng	18 tháng	24 tháng	36 tháng	48 tháng	60 tháng	72 tháng	84 tháng	96 tháng	108 tháng	120 tháng	132 tháng	144 tháng	156 tháng	168 tháng	180 tháng	192 tháng	204 tháng	216 tháng	228 tháng	240 tháng
18	0.1377%	0.1198%	0.1149%	0.1122%	0.1166%	0.1182%	0.1240%	0.1268%	0.1314%	0.1356%	0.1393%	0.1426%	0.1427%	0.1451%	0.1473%	0.1491%	0.1508%	0.1521%	0.1533%	0.1543%	0.1552%
19	0.1430%	0.1240%	0.1185%	0.1151%	0.1192%	0.1205%	0.1260%	0.1286%	0.1331%	0.1371%	0.1408%	0.1440%	0.1440%	0.1465%	0.1486%	0.1504%	0.1520%	0.1534%	0.1546%	0.1556%	0.1565%
20	0.1452%	0.1256%	0.1199%	0.1160%	0.1198%	0.1208%	0.1262%	0.1286%	0.1330%	0.1369%	0.1405%	0.1437%	0.1437%	0.1461%	0.1482%	0.1501%	0.1517%	0.1530%	0.1542%	0.1553%	0.1561%
21	0.1455%	0.1257%	0.1198%	0.1156%	0.1191%	0.1199%	0.1251%	0.1274%	0.1317%	0.1356%	0.1391%	0.1422%	0.1423%	0.1447%	0.1468%	0.1486%	0.1502%	0.1516%	0.1528%	0.1539%	0.1548%
22	0.1443%	0.1244%	0.1184%	0.1140%	0.1174%	0.1181%	0.1231%	0.1253%	0.1295%	0.1334%	0.1369%	0.1401%	0.1401%	0.1426%	0.1447%	0.1466%	0.1482%	0.1496%	0.1508%	0.1519%	0.1528%
23	0.1416%	0.1220%	0.1161%	0.1117%	0.1149%	0.1156%	0.1206%	0.1228%	0.1270%	0.1309%	0.1344%	0.1376%	0.1378%	0.1403%	0.1424%	0.1443%	0.1460%	0.1474%	0.1487%	0.1497%	0.1507%
24	0.1385%	0.1193%	0.1134%	0.1091%	0.1123%	0.1131%	0.1181%	0.1205%	0.1247%	0.1287%	0.1323%	0.1355%	0.1358%	0.1383%	0.1405%	0.1425%	0.1442%	0.1457%	0.1469%	0.1481%	0.1490%
25	0.1349%	0.1163%	0.1106%	0.1067%	0.1100%	0.1110%	0.1161%	0.1186%	0.1230%	0.1270%	0.1307%	0.1340%	0.1344%	0.1370%	0.1393%	0.1413%	0.1431%	0.1446%	0.1460%	0.1471%	0.1481%
26	0.1323%	0.1142%	0.1088%	0.1052%	0.1087%	0.1098%	0.1151%	0.1177%	0.1223%	0.1265%	0.1303%	0.1337%	0.1342%	0.1370%	0.1394%	0.1415%	0.1433%	0.1449%	0.1463%	0.1476%	0.1486%
27	0.1312%	0.1133%	0.1080%	0.1046%	0.1083%	0.1097%	0.1151%	0.1180%	0.1227%	0.1270%	0.1310%	0.1347%	0.1353%	0.1381%	0.1407%	0.1429%	0.1448%	0.1466%	0.1480%	0.1493%	0.1504%
28	0.1305%	0.1129%	0.1078%	0.1047%	0.1087%	0.1103%	0.1160%	0.1191%	0.1241%	0.1287%	0.1329%	0.1367%	0.1375%	0.1405%	0.1432%	0.1455%	0.1476%	0.1494%	0.1510%	0.1523%	0.1535%
29	0.1315%	0.1139%	0.1089%	0.1061%	0.1104%	0.1123%	0.1183%	0.1216%	0.1269%	0.1317%	0.1362%	0.1402%	0.1412%	0.1444%	0.1472%	0.1497%	0.1519%	0.1538%	0.1555%	0.1570%	0.1582%
30	0.1336%	0.1160%	0.1110%	0.1084%	0.1131%	0.1152%	0.1216%	0.1252%	0.1308%	0.1360%	0.1407%	0.1451%	0.1461%	0.1496%	0.1526%	0.1553%	0.1577%	0.1597%	0.1615%	0.1631%	0.1644%
31	0.1372%	0.1192%	0.1143%	0.1118%	0.1169%	0.1193%	0.1261%	0.1300%	0.1360%	0.1416%	0.1467%	0.1513%	0.1526%	0.1562%	0.1595%	0.1624%	0.1649%	0.1671%	0.1691%	0.1707%	0.1722%
32	0.1422%	0.1237%	0.1187%	0.1163%	0.1217%	0.1245%	0.1318%	0.1361%	0.1425%	0.1485%	0.1540%	0.1590%	0.1604%	0.1644%	0.1679%	0.1710%	0.1737%	0.1761%	0.1782%	0.1800%	0.1815%
33	0.1482%	0.1290%	0.1239%	0.1217%	0.1276%	0.1307%	0.1386%	0.1433%	0.1503%	0.1568%	0.1627%	0.1681%	0.1697%	0.1740%	0.1778%	0.1812%	0.1841%	0.1867%	0.1889%	0.1908%	0.1925%
34	0.1555%	0.1355%	0.1304%	0.1283%	0.1348%	0.1383%	0.1469%	0.1521%	0.1596%	0.1666%	0.1731%	0.1789%	0.1807%	0.1854%	0.1895%	0.1931%	0.1963%	0.1990%	0.2014%	0.2035%	0.2053%
35	0.1644%	0.1435%	0.1382%	0.1363%	0.1435%	0.1474%	0.1567%	0.1624%	0.1706%	0.1782%	0.1852%	0.1915%	0.1935%	0.1985%	0.2030%	0.2069%	0.2103%	0.2133%	0.2159%	0.2182%	0.2201%
36	0.1754%	0.1532%	0.1477%	0.1458%	0.1537%	0.1581%	0.1682%	0.1744%	0.1833%	0.1916%	0.1992%	0.2060%	0.2082%	0.2137%	0.2185%	0.2227%	0.2264%	0.2297%	0.2325%	0.2349%	0.2370%
37	0.1881%	0.1644%	0.1585%	0.1567%	0.1653%	0.1702%	0.1812%	0.1880%	0.1977%	0.2067%	0.2149%	0.2224%	0.2248%	0.2306%	0.2358%	0.2404%	0.2444%	0.2480%	0.2510%	0.2537%	0.2559%
38	0.2023%	0.1770%	0.1708%	0.1691%	0.1785%	0.1839%	0.1959%	0.2033%	0.2138%	0.2236%	0.2325%	0.2406%	0.2432%	0.2495%	0.2552%	0.2601%	0.2645%	0.2683%	0.2716%	0.2745%	0.2769%
39	0.2187%	0.1914%	0.1849%	0.1831%	0.1934%	0.1993%	0.2123%	0.2204%	0.2318%	0.2424%	0.2520%	0.2608%	0.2636%	0.2704%	0.2766%	0.2819%	0.2867%	0.2908%	0.2944%	0.2975%	0.3001%
40	0.2374%	0.2078%	0.2007%	0.1988%	0.2100%	0.2164%	0.2305%	0.2392%	0.2516%	0.2630%	0.2734%	0.2829%	0.2859%	0.2934%	0.3000%	0.3058%	0.3109%	0.3154%	0.3193%	0.3226%	0.3255%
41	0.2577%	0.2256%	0.2178%	0.2158%	0.2280%	0.2348%	0.2502%	0.2596%	0.2730%	0.2853%	0.2966%	0.3068%	0.3101%	0.3181%	0.3253%	0.3316%	0.3372%	0.3420%	0.3462%	0.3499%	0.3530%
42	0.2796%	0.2448%	0.2364%	0.2342%	0.2474%	0.2548%	0.2714%	0.2816%	0.2960%	0.3093%	0.3215%	0.3326%	0.3361%	0.3449%	0.3527%	0.3595%	0.3655%	0.3708%	0.3754%	0.3793%	0.3827%
43	0.3036%	0.2658%	0.2567%	0.2542%	0.2684%	0.2763%	0.2942%	0.3052%	0.3208%	0.3352%	0.3485%	0.3605%	0.3643%	0.3738%	0.3822%	0.3897%	0.3962%	0.4019%	0.4069%	0.4112%	0.4148%
44	0.3293%	0.2882%	0.2783%	0.2755%	0.2908%	0.2993%	0.3186%	0.3305%	0.3474%	0.3630%	0.3773%	0.3904%	0.3946%	0.4049%	0.4141%	0.4222%	0.4292%	0.4354%	0.4408%	0.4455%	0.4495%
45	0.3566%	0.3121%	0.3013%	0.2982%	0.3147%	0.3239%	0.3447%	0.3576%	0.3759%	0.3929%	0.4085%	0.4227%	0.4273%	0.4385%	0.4485%	0.4572%	0.4649%	0.4717%	0.4775%	0.4825%	0.4869%
46	0.3860%	0.3377%	0.3259%	0.3225%	0.3403%	0.3502%	0.3729%	0.3869%	0.4068%	0.4253%	0.4423%	0.4577%	0.4628%	0.4750%	0.4858%	0.4954%	0.5037%	0.5110%	0.5174%	0.5228%	0.5276%
47	0.4171%	0.3649%	0.3521%	0.3484%	0.3677%	0.3786%	0.4033%	0.4186%	0.4404%	0.4606%	0.4791%	0.4960%	0.5015%	0.5148%	0.5266%	0.5370%	0.5461%	0.5540%	0.5609%	0.5668%	0.5720%
48	0.4503%	0.3941%	0.3804%	0.3766%	0.3977%	0.4098%	0.4368%	0.4536%	0.4774%	0.4995%	0.5198%	0.5382%	0.5443%	0.5588%	0.5716%	0.5829%	0.5928%	0.6014%	0.6089%	0.6153%	0.6209%
49	0.4870%	0.4263%	0.4116%	0.4079%	0.4312%	0.4446%	0.4742%	0.4928%	0.5189%	0.5431%	0.5652%	0.5853%	0.5919%	0.6077%	0.6216%	0.6339%	0.6447%	0.6540%	0.6622%	0.6692%	0.6752%
50	0.5277%	0.4622%	0.4466%	0.4431%	0.4688%	0.4839%	0.5164%	0.5368%	0.5654%	0.5918%	0.6159%	0.6378%	0.6450%	0.6622%	0.6774%	0.6908%	0.7025%	0.7126%	0.7215%	0.7291%	0.7356%
51	0.5744%	0.5034%	0.4866%	0.4832%	0.5117%	0.5283%	0.5640%	0.5864%	0.6176%	0.6464%	0.6727%	0.6965%	0.7043%	0.7230%	0.7396%	0.7541%	0.7668%	0.7779%	0.7875%	0.7958%	
52	0.6269%	0.5497%	0.5317%	0.5283%	0.5597%	0.5780%	0.6170%	0.6415%	0.6754%	0.7068%	0.7354%	0.7614%	0.7699%	0.7902%	0.8082%	0.8240%	0.8379%	0.8499%	0.8603%		
53	0.6865%	0.6021%	0.5825%	0.5789%	0.6132%	0.6331%	0.6756%	0.7021%	0.7391%	0.7732%	0.8044%	0.8326%	0.8418%	0.8639%	0.8835%	0.9007%	0.9158%	0.9288%			
54	0.7526%	0.6600%	0.6384%	0.6342%	0.6715%	0.6930%	0.7392%	0.7679%	0.8081%	0.8452%	0.8792%	0.9099%	0.9199%	0.9440%	0.9653%	0.9840%	1.0003%				
55	0.8241%	0.7226%	0.6987%	0.6937%	0.7341%	0.7572%	0.8074%	0.8386%	0.8823%	0.9228%	0.9598%	0.9933%	1.0041%	1.0303%	1.0535%	1.0738%					
56	0.9004%	0.7892%	0.7629%	0.7570%	0.8007%	0.8257%	0.8803%	0.9143%	0.9621%	1.0062%	1.0466%	1.0832%	1.0949%	1.1235%	1.1486%						
57	0.9813%	0.8599%	0.8311%	0.8245%	0.8720%	0.8993%	0.9589%	0.9961%	1.0483%	1.0966%	1.1408%	1.1806%	1.1934%	1.2244%							
58	1.0675%	0.9354%	0.9040%	0.8970%	0.9490%	0.9792%	1.0445%	1.0855%	1.1427%	1.1955%	1.2438%	1.2873%	1.3011%								
59	1.1608%	1.0174%	0.9836%	0.9766%	1.0340%	1.0675%	1.1394%	1.1845%	1.2472%	1.3050%	1.3576%	1.4050%									
60	1.2642%	1.1086%	1.0722%	1.0656%	1.1291%	1.1664%	1.2454%	1.2951%	1.3637%	1.4269%	1.4843%										
61	1.3806%	1.2113%	1.1722%	1.1659%	1.2362%	1.2775%	1.3643%	1.4187%	1.4938%	1.5627%											
62	1.5119%	1.3271%	1.2848%	1.2787%	1.3562%	1.4016%	1.4967%	1.5560%	1.6379%												
63	1.6591%	1.4567%	1.4105%	1.4041%	1.4891%	1.5386%	1.6424%	1.7069%													
64	1.8221%	1.5999%	1.5491%	1.5416%	1.6343%	1.6879%	1.8010%														
65	1.9988%	1.7547%	1.6987%	1.6897%	1.7904%	1.8484%															

BIỂU 14: BIỂU PHÍ BẢO HIỂM HÀNG NỬA NĂM DÀNH CHO NAM
TÍNH THEO TỶ LỆ PHẦN TRĂM CỦA KHOẢN DƯ NỢ GỐC
ÁP DỤNG CHO TRƯỜNG HỢP NỢ GỐC VÀ LÃI VAY ĐƯỢC TRẢ HÀNG THÁNG, KHOẢN TRẢ HÀNG THÁNG ĐỀU

Thời hạn / Tuổi	12 tháng	18 tháng	24 tháng	36 tháng	48 tháng	60 tháng	72 tháng	84 tháng	96 tháng	108 tháng	120 tháng	132 tháng	144 tháng	156 tháng	168 tháng	180 tháng	192 tháng	204 tháng	216 tháng	228 tháng	240 tháng
18	0.1763%	0.1659%	0.1635%	0.1595%	0.1616%	0.1585%	0.1606%	0.1590%	0.1599%	0.1606%	0.1611%	0.1614%	0.1586%	0.1588%	0.1590%	0.1591%	0.1592%	0.1593%	0.1594%	0.1595%	0.1595%
19	0.1830%	0.1716%	0.1686%	0.1637%	0.1652%	0.1615%	0.1633%	0.1612%	0.1620%	0.1624%	0.1628%	0.1630%	0.1601%	0.1603%	0.1604%	0.1605%	0.1606%	0.1607%	0.1607%	0.1608%	0.1609%
20	0.1858%	0.1739%	0.1705%	0.1650%	0.1661%	0.1620%	0.1635%	0.1612%	0.1618%	0.1622%	0.1625%	0.1627%	0.1597%	0.1599%	0.1600%	0.1601%	0.1602%	0.1603%	0.1604%	0.1604%	0.1605%
21	0.1862%	0.1740%	0.1704%	0.1644%	0.1651%	0.1608%	0.1621%	0.1597%	0.1602%	0.1606%	0.1608%	0.1610%	0.1582%	0.1583%	0.1584%	0.1586%	0.1587%	0.1588%	0.1589%	0.1590%	0.1591%
22	0.1847%	0.1723%	0.1685%	0.1622%	0.1627%	0.1583%	0.1595%	0.1571%	0.1577%	0.1580%	0.1583%	0.1586%	0.1558%	0.1560%	0.1562%	0.1564%	0.1565%	0.1567%	0.1568%	0.1569%	0.1571%
23	0.1812%	0.1690%	0.1651%	0.1589%	0.1592%	0.1550%	0.1562%	0.1540%	0.1546%	0.1551%	0.1555%	0.1558%	0.1532%	0.1535%	0.1537%	0.1540%	0.1542%	0.1544%	0.1546%	0.1547%	0.1549%
24	0.1773%	0.1652%	0.1613%	0.1552%	0.1557%	0.1517%	0.1530%	0.1511%	0.1518%	0.1524%	0.1530%	0.1534%	0.1509%	0.1513%	0.1517%	0.1520%	0.1523%	0.1525%	0.1528%	0.1530%	0.1532%
25	0.1727%	0.1610%	0.1574%	0.1517%	0.1525%	0.1488%	0.1504%	0.1487%	0.1496%	0.1504%	0.1511%	0.1518%	0.1494%	0.1499%	0.1504%	0.1508%	0.1511%	0.1515%	0.1518%	0.1520%	0.1523%
26	0.1693%	0.1581%	0.1548%	0.1496%	0.1506%	0.1473%	0.1491%	0.1476%	0.1488%	0.1498%	0.1507%	0.1514%	0.1493%	0.1499%	0.1504%	0.1509%	0.1514%	0.1518%	0.1521%	0.1525%	0.1528%
27	0.1679%	0.1569%	0.1537%	0.1488%	0.1501%	0.1470%	0.1491%	0.1479%	0.1493%	0.1505%	0.1515%	0.1525%	0.1504%	0.1512%	0.1518%	0.1524%	0.1530%	0.1535%	0.1539%	0.1543%	0.1546%
28	0.1670%	0.1563%	0.1534%	0.1489%	0.1507%	0.1479%	0.1504%	0.1494%	0.1510%	0.1524%	0.1537%	0.1548%	0.1529%	0.1537%	0.1545%	0.1553%	0.1559%	0.1565%	0.1570%	0.1574%	0.1578%
29	0.1683%	0.1577%	0.1550%	0.1509%	0.1530%	0.1505%	0.1532%	0.1525%	0.1544%	0.1560%	0.1575%	0.1588%	0.1569%	0.1580%	0.1589%	0.1597%	0.1605%	0.1611%	0.1617%	0.1622%	0.1626%
30	0.1710%	0.1605%	0.1580%	0.1542%	0.1567%	0.1545%	0.1575%	0.1570%	0.1591%	0.1610%	0.1627%	0.1642%	0.1625%	0.1636%	0.1647%	0.1657%	0.1665%	0.1672%	0.1679%	0.1685%	0.1690%
31	0.1755%	0.1650%	0.1626%	0.1591%	0.1620%	0.1599%	0.1634%	0.1630%	0.1655%	0.1677%	0.1696%	0.1713%	0.1696%	0.1709%	0.1721%	0.1732%	0.1742%	0.1750%	0.1757%	0.1764%	0.1770%
32	0.1819%	0.1712%	0.1689%	0.1654%	0.1687%	0.1669%	0.1707%	0.1706%	0.1734%	0.1759%	0.1780%	0.1800%	0.1783%	0.1798%	0.1812%	0.1824%	0.1835%	0.1844%	0.1852%	0.1859%	0.1866%
33	0.1896%	0.1786%	0.1763%	0.1731%	0.1769%	0.1753%	0.1796%	0.1797%	0.1829%	0.1856%	0.1881%	0.1903%	0.1886%	0.1904%	0.1919%	0.1932%	0.1944%	0.1954%	0.1964%	0.1972%	0.1978%
34	0.1990%	0.1877%	0.1855%	0.1825%	0.1868%	0.1854%	0.1903%	0.1907%	0.1942%	0.1973%	0.2001%	0.2025%	0.2008%	0.2028%	0.2044%	0.2059%	0.2072%	0.2084%	0.2094%	0.2103%	0.2110%
35	0.2104%	0.1987%	0.1966%	0.1938%	0.1988%	0.1976%	0.2030%	0.2036%	0.2075%	0.2110%	0.2141%	0.2168%	0.2151%	0.2172%	0.2190%	0.2206%	0.2221%	0.2233%	0.2244%	0.2254%	0.2262%
36	0.2244%	0.2121%	0.2101%	0.2074%	0.2130%	0.2118%	0.2178%	0.2186%	0.2230%	0.2268%	0.2302%	0.2332%	0.2314%	0.2337%	0.2357%	0.2375%	0.2391%	0.2404%	0.2416%	0.2427%	0.2436%
37	0.2407%	0.2276%	0.2255%	0.2229%	0.2291%	0.2281%	0.2347%	0.2357%	0.2405%	0.2447%	0.2484%	0.2516%	0.2497%	0.2522%	0.2544%	0.2564%	0.2581%	0.2596%	0.2609%	0.2620%	0.2630%
38	0.2589%	0.2450%	0.2430%	0.2404%	0.2473%	0.2464%	0.2536%	0.2548%	0.2600%	0.2646%	0.2686%	0.2722%	0.2701%	0.2728%	0.2752%	0.2773%	0.2792%	0.2808%	0.2822%	0.2835%	0.2846%
39	0.2799%	0.2650%	0.2629%	0.2604%	0.2680%	0.2670%	0.2749%	0.2762%	0.2819%	0.2868%	0.2912%	0.2950%	0.2928%	0.2957%	0.2983%	0.3006%	0.3026%	0.3043%	0.3059%	0.3072%	0.3084%
40	0.3037%	0.2876%	0.2854%	0.2826%	0.2909%	0.2899%	0.2984%	0.2997%	0.3059%	0.3112%	0.3159%	0.3200%	0.3176%	0.3207%	0.3235%	0.3260%	0.3282%	0.3301%	0.3317%	0.3332%	0.3345%
41	0.3298%	0.3123%	0.3098%	0.3068%	0.3157%	0.3146%	0.3238%	0.3252%	0.3318%	0.3375%	0.3426%	0.3470%	0.3443%	0.3478%	0.3508%	0.3535%	0.3558%	0.3579%	0.3597%	0.3613%	0.3627%
42	0.3578%	0.3389%	0.3362%	0.3329%	0.3426%	0.3413%	0.3512%	0.3526%	0.3597%	0.3659%	0.3713%	0.3761%	0.3732%	0.3769%	0.3802%	0.3831%	0.3857%	0.3880%	0.3900%	0.3917%	0.3932%
43	0.3885%	0.3679%	0.3650%	0.3612%	0.3716%	0.3701%	0.3807%	0.3822%	0.3898%	0.3965%	0.4023%	0.4076%	0.4044%	0.4085%	0.4121%	0.4152%	0.4180%	0.4205%	0.4226%	0.4245%	0.4261%
44	0.4214%	0.3989%	0.3957%	0.3915%	0.4026%	0.4008%	0.4122%	0.4138%	0.4220%	0.4292%	0.4356%	0.4413%	0.4380%	0.4424%	0.4463%	0.4498%	0.4528%	0.4555%	0.4578%	0.4599%	0.4617%
45	0.4563%	0.4319%	0.4283%	0.4237%	0.4356%	0.4336%	0.4459%	0.4476%	0.4566%	0.4645%	0.4715%	0.4777%	0.4742%	0.4790%	0.4833%	0.4871%	0.4904%	0.4933%	0.4959%	0.4981%	0.5000%
46	0.4938%	0.4674%	0.4634%	0.4582%	0.4709%	0.4688%	0.4822%	0.4841%	0.4939%	0.5026%	0.5104%	0.5172%	0.5135%	0.5188%	0.5235%	0.5276%	0.5313%	0.5344%	0.5372%	0.5397%	0.5418%
47	0.5336%	0.5049%	0.5005%	0.4950%	0.5088%	0.5067%	0.5214%	0.5238%	0.5346%	0.5442%	0.5527%	0.5603%	0.5563%	0.5622%	0.5673%	0.5718%	0.5758%	0.5793%	0.5824%	0.5850%	0.5873%
48	0.5761%	0.5453%	0.5407%	0.5349%	0.5502%	0.5483%	0.5645%	0.5674%	0.5795%	0.5901%	0.5995%	0.6078%	0.6036%	0.6100%	0.6156%	0.6206%	0.6249%	0.6287%	0.6321%	0.6350%	0.6375%
49	0.6231%	0.5898%	0.5850%	0.5793%	0.5964%	0.5947%	0.6128%	0.6162%	0.6296%	0.6413%	0.6516%	0.6608%	0.6562%	0.6632%	0.6694%	0.6748%	0.6795%	0.6837%	0.6873%	0.6904%	0.6932%
50	0.6751%	0.6394%	0.6347%	0.6291%	0.6483%	0.6470%	0.6670%	0.6710%	0.6857%	0.6986%	0.7099%	0.7199%	0.7149%	0.7225%	0.7292%	0.7351%	0.7403%	0.7448%	0.7487%	0.7521%	0.7551%
51	0.7348%	0.6964%	0.6915%	0.6859%	0.7073%	0.7062%	0.7283%	0.7327%	0.7487%	0.7627%	0.7750%	0.7858%	0.7804%	0.7886%	0.7959%	0.8023%	0.8079%	0.8128%	0.8171%	0.8208%	
52	0.8020%	0.7604%	0.7554%	0.7498%	0.7735%	0.7724%	0.7964%	0.8012%	0.8185%	0.8337%	0.8470%	0.8587%	0.8526%	0.8616%	0.8695%	0.8764%	0.8825%	0.8878%	0.8924%		
53	0.8781%	0.8328%	0.8274%	0.8214%	0.8472%	0.8456%	0.8717%	0.8765%	0.8952%	0.9116%	0.9260%	0.9386%	0.9319%	0.9416%	0.9502%	0.9577%	0.9643%	0.9700%			
54	0.9625%	0.9127%	0.9067%	0.8997%	0.9274%	0.9252%	0.9532%	0.9582%	0.9784%	0.9960%	1.0116%	1.0253%	1.0179%	1.0284%	1.0377%	1.0458%	1.0529%				
55	1.0539%	0.9991%	0.9921%	0.9838%	1.0134%	1.0105%	1.0407%	1.0458%	1.0677%	1.0868%	1.1037%	1.1187%	1.1106%	1.1220%	1.1321%	1.1409%					
56	1.1514%	1.0911%	1.0831%	1.0732%	1.1050%	1.1014%	1.1341%	1.1397%	1.1635%	1.1844%	1.2029%	1.2193%	1.2104%	1.2229%	1.2338%						
57	1.2548%	1.1886%	1.1796%	1.1683%	1.2028%	1.1989%	1.2346%	1.2409%	1.2670%	1.2900%	1.3103%	1.3282%	1.3185%	1.3321%							
58	1.3649%	1.2927%	1.2828%	1.2707%	1.3084%	1.3047%	1.3440%	1.3513%	1.3801%	1.4054%	1.4276%	1.4472%	1.4367%								
59	1.4840%	1.4058%	1.3953%	1.3829%	1.4248%	1.4214%	1.4650%	1.4734%	1.5051%	1.5329%	1.5572%	1.5785%									
60	1.6160%	1.5315%	1.5206%	1.5082%	1.5549%	1.5520%	1.6001%	1.6096%	1.6444%	1.6746%	1.7011%										
61	1.7646%	1.6730%	1.6618%	1.6493%	1.7012%	1.6985%	1.7513%	1.7616%	1.7995%	1.8323%											
62	1.9322%	1.8325%	1.8208%	1.8078%	1.8649%	1.8619%	1.9194%	1.9301%	1.9710%												
63	2.1200%	2.0109%	1.9982%	1.9838%	2.0460%	2.0419%	2.1041%	2.1150%													
64	2.3279%	2.2078%	2.1934%	2.1765%	2.2434%	2.2376%	2.3045%														
65	2.5532%	2.4206%	2.4040%	2.3837%	2.4553%	2.4476%															

BIỂU 15: BIỂU PHÍ BẢO HIỂM HÀNG NĂM DÀNH CHO NAM
TÍNH THEO TỶ LỆ PHẦN TRĂM CỦA SỐ TIỀN VAY BAN ĐẦU
ÁP DỤNG CHO TRƯỜNG HỢP NỢ GỐC VÀ LÃI VAY ĐƯỢC TRẢ HÀNG THÁNG, KHOẢN TRẢ HÀNG THÁNG ĐỀU

Thời hạn / Tuổi	12 tháng	18 tháng	24 tháng	36 tháng	48 tháng	60 tháng	72 tháng	84 tháng	96 tháng	108 tháng	120 tháng	132 tháng	144 tháng	156 tháng	168 tháng	180 tháng	192 tháng	204 tháng	216 tháng	228 tháng	240 tháng
18	0.2540%	0.1789%	0.2119%	0.2068%	0.2150%	0.2180%	0.2286%	0.2337%	0.2423%	0.2500%	0.2568%	0.2629%	0.2631%	0.2676%	0.2716%	0.2750%	0.2780%	0.2805%	0.2827%	0.2846%	0.2862%
19	0.2636%	0.1851%	0.2185%	0.2122%	0.2198%	0.2221%	0.2323%	0.2371%	0.2454%	0.2529%	0.2596%	0.2655%	0.2656%	0.2701%	0.2740%	0.2774%	0.2804%	0.2829%	0.2851%	0.2870%	0.2886%
20	0.2677%	0.1875%	0.2210%	0.2139%	0.2209%	0.2228%	0.2327%	0.2371%	0.2452%	0.2525%	0.2590%	0.2649%	0.2649%	0.2694%	0.2733%	0.2767%	0.2796%	0.2822%	0.2844%	0.2863%	0.2879%
21	0.2683%	0.1876%	0.2208%	0.2131%	0.2197%	0.2211%	0.2306%	0.2349%	0.2428%	0.2500%	0.2564%	0.2622%	0.2623%	0.2668%	0.2707%	0.2741%	0.2770%	0.2796%	0.2818%	0.2837%	0.2854%
22	0.2661%	0.1858%	0.2183%	0.2103%	0.2164%	0.2177%	0.2269%	0.2311%	0.2389%	0.2460%	0.2525%	0.2582%	0.2584%	0.2629%	0.2668%	0.2703%	0.2733%	0.2759%	0.2781%	0.2801%	0.2817%
23	0.2611%	0.1822%	0.2140%	0.2059%	0.2118%	0.2131%	0.2223%	0.2264%	0.2343%	0.2414%	0.2479%	0.2538%	0.2541%	0.2586%	0.2626%	0.2661%	0.2692%	0.2718%	0.2741%	0.2761%	0.2778%
24	0.2554%	0.1781%	0.2091%	0.2012%	0.2071%	0.2086%	0.2178%	0.2221%	0.2300%	0.2373%	0.2439%	0.2498%	0.2503%	0.2550%	0.2591%	0.2627%	0.2658%	0.2686%	0.2709%	0.2730%	0.2748%
25	0.2488%	0.1736%	0.2040%	0.1967%	0.2029%	0.2047%	0.2141%	0.2186%	0.2267%	0.2342%	0.2410%	0.2471%	0.2478%	0.2526%	0.2569%	0.2606%	0.2639%	0.2667%	0.2692%	0.2713%	0.2732%
26	0.2440%	0.1705%	0.2007%	0.1939%	0.2004%	0.2026%	0.2122%	0.2171%	0.2255%	0.2332%	0.2402%	0.2466%	0.2475%	0.2525%	0.2570%	0.2609%	0.2643%	0.2673%	0.2698%	0.2721%	0.2740%
27	0.2419%	0.1691%	0.1992%	0.1928%	0.1997%	0.2022%	0.2122%	0.2175%	0.2262%	0.2343%	0.2416%	0.2483%	0.2495%	0.2547%	0.2594%	0.2635%	0.2671%	0.2702%	0.2730%	0.2753%	0.2774%
28	0.2406%	0.1685%	0.1988%	0.1931%	0.2005%	0.2035%	0.2140%	0.2197%	0.2288%	0.2373%	0.2450%	0.2521%	0.2535%	0.2591%	0.2640%	0.2684%	0.2722%	0.2755%	0.2784%	0.2809%	0.2831%
29	0.2424%	0.1701%	0.2009%	0.1956%	0.2035%	0.2070%	0.2181%	0.2242%	0.2339%	0.2429%	0.2511%	0.2586%	0.2603%	0.2662%	0.2714%	0.2761%	0.2801%	0.2837%	0.2868%	0.2894%	0.2918%
30	0.2464%	0.1731%	0.2047%	0.1999%	0.2085%	0.2124%	0.2242%	0.2308%	0.2412%	0.2507%	0.2595%	0.2675%	0.2695%	0.2758%	0.2814%	0.2863%	0.2907%	0.2945%	0.2978%	0.3007%	0.3031%
31	0.2529%	0.1779%	0.2108%	0.2062%	0.2155%	0.2199%	0.2325%	0.2397%	0.2508%	0.2610%	0.2704%	0.2790%	0.2813%	0.2881%	0.2941%	0.2994%	0.3041%	0.3082%	0.3117%	0.3148%	0.3174%
32	0.2621%	0.1846%	0.2188%	0.2145%	0.2245%	0.2295%	0.2430%	0.2509%	0.2628%	0.2738%	0.2839%	0.2931%	0.2958%	0.3031%	0.3096%	0.3153%	0.3203%	0.3247%	0.3285%	0.3318%	0.3347%
33	0.2732%	0.1926%	0.2285%	0.2244%	0.2353%	0.2411%	0.2556%	0.2643%	0.2771%	0.2890%	0.3000%	0.3100%	0.3129%	0.3208%	0.3278%	0.3340%	0.3394%	0.3442%	0.3483%	0.3518%	0.3549%
34	0.2867%	0.2024%	0.2404%	0.2366%	0.2486%	0.2550%	0.2708%	0.2804%	0.2943%	0.3072%	0.3191%	0.3299%	0.3332%	0.3417%	0.3493%	0.3560%	0.3618%	0.3669%	0.3714%	0.3752%	0.3786%
35	0.3031%	0.2142%	0.2548%	0.2513%	0.2645%	0.2718%	0.2889%	0.2994%	0.3145%	0.3285%	0.3414%	0.3531%	0.3568%	0.3660%	0.3742%	0.3814%	0.3878%	0.3933%	0.3981%	0.4023%	0.4058%
36	0.3234%	0.2287%	0.2723%	0.2689%	0.2833%	0.2914%	0.3100%	0.3215%	0.3380%	0.3532%	0.3672%	0.3798%	0.3839%	0.3939%	0.4028%	0.4106%	0.4174%	0.4234%	0.4286%	0.4331%	0.4370%
37	0.3468%	0.2454%	0.2923%	0.2889%	0.3048%	0.3138%	0.3341%	0.3466%	0.3645%	0.3810%	0.3962%	0.4099%	0.4143%	0.4251%	0.4347%	0.4432%	0.4506%	0.4571%	0.4627%	0.4676%	0.4718%
38	0.3730%	0.2642%	0.3149%	0.3117%	0.3291%	0.3390%	0.3611%	0.3748%	0.3942%	0.4121%	0.4285%	0.4434%	0.4482%	0.4599%	0.4703%	0.4795%	0.4875%	0.4945%	0.5006%	0.5059%	0.5104%
39	0.4032%	0.2858%	0.3408%	0.3376%	0.3566%	0.3674%	0.3914%	0.4063%	0.4273%	0.4467%	0.4645%	0.4807%	0.4858%	0.4985%	0.5097%	0.5196%	0.5283%	0.5359%	0.5426%	0.5483%	0.5532%
40	0.4375%	0.3102%	0.3699%	0.3664%	0.3871%	0.3988%	0.4248%	0.4410%	0.4637%	0.4847%	0.5040%	0.5214%	0.5270%	0.5407%	0.5529%	0.5636%	0.5730%	0.5813%	0.5884%	0.5946%	0.6000%
41	0.4750%	0.3368%	0.4015%	0.3977%	0.4202%	0.4328%	0.4610%	0.4784%	0.5030%	0.5258%	0.5466%	0.5655%	0.5714%	0.5863%	0.5995%	0.6112%	0.6214%	0.6303%	0.6381%	0.6448%	0.6506%
42	0.5154%	0.3655%	0.4357%	0.4316%	0.4559%	0.4696%	0.5001%	0.5189%	0.5454%	0.5700%	0.5925%	0.6129%	0.6194%	0.6355%	0.6499%	0.6625%	0.6736%	0.6833%	0.6917%	0.6990%	0.7053%
43	0.5596%	0.3968%	0.4730%	0.4684%	0.4946%	0.5092%	0.5422%	0.5624%	0.5911%	0.6177%	0.6421%	0.6642%	0.6712%	0.6887%	0.7043%	0.7180%	0.7300%	0.7405%	0.7497%	0.7576%	0.7644%
44	0.6069%	0.4303%	0.5128%	0.5076%	0.5358%	0.5516%	0.5871%	0.6090%	0.6400%	0.6688%	0.6953%	0.7193%	0.7270%	0.7460%	0.7629%	0.7778%	0.7908%	0.8022%	0.8121%	0.8207%	0.8281%
45	0.6571%	0.4659%	0.5551%	0.5494%	0.5798%	0.5967%	0.6352%	0.6588%	0.6925%	0.7238%	0.7525%	0.7787%	0.7871%	0.8078%	0.8261%	0.8423%	0.8565%	0.8689%	0.8796%	0.8889%	0.8969%
46	0.7112%	0.5041%	0.6005%	0.5941%	0.6269%	0.6452%	0.6869%	0.7127%	0.7493%	0.7834%	0.8147%	0.8432%	0.8525%	0.8750%	0.8949%	0.9125%	0.9279%	0.9413%	0.9530%	0.9631%	0.9717%
47	0.7684%	0.5447%	0.6487%	0.6418%	0.6774%	0.6975%	0.7429%	0.7711%	0.8111%	0.8483%	0.8825%	0.9135%	0.9237%	0.9482%	0.9699%	0.9890%	1.0058%	1.0204%	1.0330%	1.0440%	1.0534%
48	0.8296%	0.5882%	0.7007%	0.6936%	0.7326%	0.7548%	0.8044%	0.8355%	0.8793%	0.9200%	0.9573%	0.9912%	1.0024%	1.0290%	1.0526%	1.0734%	1.0916%	1.1075%	1.1212%	1.1331%	1.1434%
49	0.8971%	0.6364%	0.7582%	0.7512%	0.7941%	0.8189%	0.8733%	0.9075%	0.9555%	1.0000%	1.0407%	1.0777%	1.0899%	1.1189%	1.1446%	1.1672%	1.1870%	1.2043%	1.2192%	1.2321%	1.2432%
50	0.9719%	0.6899%	0.8225%	0.8159%	0.8633%	0.8909%	0.9508%	0.9884%	1.0409%	1.0895%	1.1339%	1.1742%	1.1875%	1.2191%	1.2471%	1.2717%	1.2932%	1.3119%	1.3282%	1.3422%	1.3542%
51	1.0578%	0.7514%	0.8960%	0.8896%	0.9420%	0.9727%	1.0382%	1.0795%	1.1368%	1.1898%	1.2382%	1.2820%	1.2965%	1.3308%	1.3613%	1.3880%	1.4115%	1.4318%	1.4494%	1.4646%	
52	1.1543%	0.8205%	0.9788%	0.9726%	1.0303%	1.0640%	1.1357%	1.1806%	1.2431%	1.3008%	1.3535%	1.4012%	1.4167%	1.4542%	1.4873%	1.5164%	1.5418%	1.5639%	1.5831%		
53	1.2638%	0.8987%	1.0722%	1.0655%	1.1285%	1.1651%	1.2432%	1.2920%	1.3599%	1.4227%	1.4800%	1.5319%	1.5488%	1.5895%	1.6255%	1.6572%	1.6848%	1.7088%			
54	1.3850%	0.9851%	1.1748%	1.1671%	1.2356%	1.2750%	1.3599%	1.4127%	1.4866%	1.5548%	1.6173%	1.6738%	1.6920%	1.7363%	1.7755%	1.8099%	1.8398%				
55	1.5164%	1.0785%	1.2855%	1.2763%	1.3504%	1.3928%	1.4850%	1.5423%	1.6227%	1.6971%	1.7651%	1.8267%	1.8464%	1.8947%	1.9372%	1.9745%					
56	1.6564%	1.1779%	1.4033%	1.3924%	1.4727%	1.5185%	1.6188%	1.6812%	1.7689%	1.8501%	1.9243%	1.9914%	2.0129%	2.0654%	2.1116%						
57	1.8048%	1.2834%	1.5283%	1.5160%	1.6032%	1.6533%	1.7628%	1.8311%	1.9270%	2.0157%	2.0967%	2.1699%	2.1933%	2.2503%							
58	1.9628%	1.3959%	1.6620%	1.6489%	1.7444%	1.7997%	1.9196%	1.9948%	2.0997%	2.1968%	2.2853%	2.3651%	2.3905%								
59	2.1337%	1.5183%	1.8078%	1.7948%	1.9000%	1.9614%	2.0932%	2.1759%	2.2909%	2.3970%	2.4936%	2.5806%									
60	2.3230%	1.6543%	1.9700%	1.9576%	2.0740%	2.1423%	2.2872%	2.3781%	2.5040%	2.6199%	2.7252%										
61	2.5360%	1.8075%	2.1529%	2.1411%	2.2698%	2.3454%	2.5045%	2.6040%	2.7416%	2.8679%											
62	2.7762%	1.9802%	2.3586%	2.3471%	2.4889%	2.5720%	2.7462%	2.8547%	3.0046%												
63	3.0450%	2.1735%	2.5883%	2.5761%	2.7315%	2.8220%	3.0120%	3.1298%													
64	3.3426%	2.3869%	2.8411%	2.8268%	2.9962%	3.0940%	3.3008%														
65	3.6647%	2.6178%	3.1137%	3.0966%	3.2805%	3.3862%															

BIỂU 16: BIỂU PHÍ BẢO HIỂM HÀNG NĂM DÀNH CHO NAM
TÍNH THEO TỶ LỆ PHẦN TRĂM CỦA KHOẢN DƯ NỢ GỐC
ÁP DỤNG CHO TRƯỜNG HỢP NỢ GỐC VÀ LÃI VAY ĐƯỢC TRẢ HÀNG THÁNG, KHOẢN TRẢ HÀNG THÁNG ĐỀU

Thời hạn / Tuổi	12 tháng	18 tháng	24 tháng	36 tháng	48 tháng	60 tháng	72 tháng	84 tháng	96 tháng	108 tháng	120 tháng	132 tháng	144 tháng	156 tháng	168 tháng	180 tháng	192 tháng	204 tháng	216 tháng	228 tháng	240 tháng
18	0.2540%	0.2433%	0.2614%	0.2675%	0.2784%	0.2778%	0.2849%	0.2843%	0.2878%	0.2904%	0.2923%	0.2938%	0.2894%	0.2903%	0.2911%	0.2917%	0.2922%	0.2926%	0.2929%	0.2932%	0.2935%
19	0.2636%	0.2517%	0.2696%	0.2745%	0.2846%	0.2831%	0.2895%	0.2883%	0.2915%	0.2937%	0.2954%	0.2968%	0.2922%	0.2930%	0.2936%	0.2942%	0.2947%	0.2951%	0.2954%	0.2957%	0.2959%
20	0.2677%	0.2550%	0.2727%	0.2767%	0.2861%	0.2839%	0.2899%	0.2883%	0.2912%	0.2933%	0.2949%	0.2961%	0.2915%	0.2922%	0.2929%	0.2934%	0.2939%	0.2943%	0.2947%	0.2950%	0.2952%
21	0.2683%	0.2552%	0.2724%	0.2757%	0.2844%	0.2818%	0.2874%	0.2856%	0.2883%	0.2904%	0.2919%	0.2931%	0.2886%	0.2894%	0.2901%	0.2907%	0.2912%	0.2916%	0.2920%	0.2923%	0.2926%
22	0.2661%	0.2527%	0.2693%	0.2720%	0.2802%	0.2774%	0.2828%	0.2810%	0.2837%	0.2858%	0.2874%	0.2887%	0.2843%	0.2852%	0.2860%	0.2866%	0.2872%	0.2877%	0.2882%	0.2886%	0.2889%
23	0.2611%	0.2478%	0.2640%	0.2664%	0.2743%	0.2716%	0.2770%	0.2754%	0.2782%	0.2804%	0.2822%	0.2837%	0.2795%	0.2805%	0.2814%	0.2822%	0.2829%	0.2835%	0.2840%	0.2845%	0.2849%
24	0.2554%	0.2422%	0.2580%	0.2603%	0.2682%	0.2658%	0.2714%	0.2702%	0.2732%	0.2756%	0.2776%	0.2793%	0.2754%	0.2766%	0.2777%	0.2786%	0.2794%	0.2801%	0.2807%	0.2813%	0.2818%
25	0.2488%	0.2361%	0.2517%	0.2545%	0.2628%	0.2609%	0.2667%	0.2659%	0.2693%	0.2720%	0.2743%	0.2762%	0.2726%	0.2741%	0.2753%	0.2764%	0.2773%	0.2782%	0.2789%	0.2796%	0.2801%
26	0.2440%	0.2319%	0.2476%	0.2509%	0.2595%	0.2581%	0.2644%	0.2641%	0.2678%	0.2709%	0.2734%	0.2756%	0.2723%	0.2740%	0.2754%	0.2766%	0.2778%	0.2787%	0.2796%	0.2804%	0.2810%
27	0.2419%	0.2301%	0.2457%	0.2495%	0.2586%	0.2577%	0.2645%	0.2645%	0.2687%	0.2721%	0.2750%	0.2775%	0.2745%	0.2763%	0.2780%	0.2794%	0.2807%	0.2818%	0.2828%	0.2837%	0.2844%
28	0.2406%	0.2292%	0.2453%	0.2498%	0.2596%	0.2593%	0.2667%	0.2672%	0.2718%	0.2756%	0.2789%	0.2818%	0.2789%	0.2810%	0.2829%	0.2846%	0.2860%	0.2873%	0.2885%	0.2894%	0.2903%
29	0.2424%	0.2313%	0.2478%	0.2530%	0.2636%	0.2638%	0.2718%	0.2727%	0.2778%	0.2821%	0.2858%	0.2890%	0.2863%	0.2887%	0.2909%	0.2928%	0.2944%	0.2958%	0.2971%	0.2982%	0.2992%
30	0.2464%	0.2354%	0.2526%	0.2585%	0.2699%	0.2707%	0.2793%	0.2808%	0.2864%	0.2912%	0.2953%	0.2989%	0.2964%	0.2991%	0.3015%	0.3036%	0.3055%	0.3071%	0.3085%	0.3098%	0.3108%
31	0.2529%	0.2420%	0.2600%	0.2667%	0.2790%	0.2803%	0.2897%	0.2916%	0.2978%	0.3032%	0.3078%	0.3118%	0.3094%	0.3124%	0.3151%	0.3175%	0.3196%	0.3214%	0.3229%	0.3243%	0.3255%
32	0.2621%	0.2511%	0.2700%	0.2774%	0.2907%	0.2925%	0.3027%	0.3051%	0.3121%	0.3180%	0.3231%	0.3276%	0.3253%	0.3287%	0.3317%	0.3343%	0.3366%	0.3386%	0.3404%	0.3419%	0.3432%
33	0.2732%	0.2619%	0.2819%	0.2903%	0.3047%	0.3072%	0.3185%	0.3214%	0.3291%	0.3357%	0.3414%	0.3464%	0.3442%	0.3479%	0.3512%	0.3541%	0.3567%	0.3589%	0.3608%	0.3625%	0.3639%
34	0.2867%	0.2752%	0.2965%	0.3060%	0.3219%	0.3250%	0.3374%	0.3409%	0.3494%	0.3567%	0.3631%	0.3686%	0.3664%	0.3706%	0.3742%	0.3774%	0.3802%	0.3826%	0.3847%	0.3866%	0.3881%
35	0.3031%	0.2913%	0.3143%	0.3250%	0.3425%	0.3462%	0.3599%	0.3640%	0.3734%	0.3815%	0.3884%	0.3945%	0.3923%	0.3969%	0.4009%	0.4044%	0.4074%	0.4101%	0.4124%	0.4144%	0.4161%
36	0.3234%	0.3111%	0.3359%	0.3478%	0.3668%	0.3712%	0.3862%	0.3909%	0.4012%	0.4101%	0.4177%	0.4244%	0.4221%	0.4271%	0.4314%	0.4352%	0.4385%	0.4414%	0.4439%	0.4461%	0.4480%
37	0.3468%	0.3338%	0.3606%	0.3737%	0.3946%	0.3997%	0.4161%	0.4214%	0.4327%	0.4423%	0.4507%	0.4579%	0.4555%	0.4609%	0.4657%	0.4698%	0.4734%	0.4765%	0.4793%	0.4816%	0.4837%
38	0.3730%	0.3593%	0.3884%	0.4031%	0.4260%	0.4318%	0.4497%	0.4556%	0.4679%	0.4784%	0.4875%	0.4953%	0.4927%	0.4986%	0.5037%	0.5082%	0.5121%	0.5155%	0.5185%	0.5211%	0.5233%
39	0.4032%	0.3886%	0.4203%	0.4365%	0.4616%	0.4679%	0.4874%	0.4938%	0.5071%	0.5185%	0.5283%	0.5369%	0.5340%	0.5403%	0.5459%	0.5507%	0.5550%	0.5587%	0.5619%	0.5647%	0.5671%
40	0.4375%	0.4218%	0.4563%	0.4738%	0.5010%	0.5079%	0.5290%	0.5359%	0.5502%	0.5625%	0.5731%	0.5823%	0.5792%	0.5860%	0.5920%	0.5973%	0.6019%	0.6059%	0.6094%	0.6124%	0.6150%
41	0.4750%	0.4579%	0.4953%	0.5143%	0.5438%	0.5512%	0.5740%	0.5814%	0.5969%	0.6101%	0.6215%	0.6314%	0.6280%	0.6354%	0.6419%	0.6476%	0.6526%	0.6569%	0.6607%	0.6640%	0.6669%
42	0.5154%	0.4969%	0.5374%	0.5581%	0.5900%	0.5979%	0.6225%	0.6304%	0.6471%	0.6613%	0.6736%	0.6843%	0.6806%	0.6887%	0.6957%	0.7019%	0.7073%	0.7121%	0.7162%	0.7197%	0.7228%
43	0.5596%	0.5394%	0.5834%	0.6055%	0.6399%	0.6483%	0.6748%	0.6832%	0.7011%	0.7165%	0.7298%	0.7415%	0.7374%	0.7462%	0.7539%	0.7606%	0.7665%	0.7717%	0.7761%	0.7800%	0.7834%
44	0.6069%	0.5849%	0.6324%	0.6562%	0.6932%	0.7021%	0.7306%	0.7396%	0.7590%	0.7757%	0.7901%	0.8028%	0.7985%	0.8081%	0.8165%	0.8238%	0.8303%	0.8358%	0.8407%	0.8449%	0.8486%
45	0.6571%	0.6332%	0.6846%	0.7101%	0.7500%	0.7595%	0.7903%	0.8000%	0.8211%	0.8393%	0.8551%	0.8689%	0.8645%	0.8749%	0.8841%	0.8921%	0.8991%	0.9052%	0.9105%	0.9151%	0.9191%
46	0.7112%	0.6852%	0.7405%	0.7679%	0.8108%	0.8211%	0.8545%	0.8652%	0.8883%	0.9082%	0.9255%	0.9407%	0.9360%	0.9475%	0.9575%	0.9662%	0.9739%	0.9805%	0.9863%	0.9913%	0.9957%
47	0.7684%	0.7402%	0.7999%	0.8295%	0.8760%	0.8874%	0.9239%	0.9359%	0.9613%	0.9832%	1.0023%	1.0190%	1.0141%	1.0266%	1.0376%	1.0471%	1.0555%	1.0627%	1.0690%	1.0745%	1.0792%
48	0.8296%	0.7993%	0.8639%	0.8963%	0.9472%	0.9601%	1.0003%	1.0139%	1.0418%	1.0660%	1.0870%	1.1053%	1.1001%	1.1138%	1.1258%	1.1362%	1.1453%	1.1533%	1.1601%	1.1661%	1.1712%
49	0.8971%	0.8646%	0.9348%	0.9706%	1.0266%	1.0414%	1.0856%	1.1010%	1.1318%	1.1583%	1.1814%	1.2014%	1.1959%	1.2108%	1.2239%	1.2353%	1.2452%	1.2538%	1.2613%	1.2678%	1.2734%
50	0.9719%	0.9373%	1.0140%	1.0540%	1.1158%	1.1328%	1.1816%	1.1987%	1.2326%	1.2616%	1.2868%	1.3086%	1.3026%	1.3189%	1.3331%	1.3455%	1.3563%	1.3657%	1.3738%	1.3808%	1.3869%
51	1.0578%	1.0207%	1.1046%	1.1491%	1.2173%	1.2363%	1.2899%	1.3087%	1.3457%	1.3773%	1.4046%	1.4283%	1.4217%	1.4394%	1.4548%	1.4683%	1.4800%	1.4902%	1.4990%	1.5066%	
52	1.1543%	1.1144%	1.2065%	1.2560%	1.3310%	1.3519%	1.4104%	1.4308%	1.4709%	1.5052%	1.5348%	1.5605%	1.5530%	1.5722%	1.5890%	1.6036%	1.6163%	1.6273%	1.6369%		
53	1.2638%	1.2205%	1.3214%	1.3756%	1.4575%	1.4800%	1.5435%	1.5651%	1.6085%	1.6456%	1.6776%	1.7055%	1.6972%	1.7180%	1.7361%	1.7520%	1.7657%	1.7776%			
54	1.3850%	1.3375%	1.4478%	1.5065%	1.5953%	1.6190%	1.6876%	1.7106%	1.7575%	1.7976%	1.8324%	1.8626%	1.8534%	1.8760%	1.8957%	1.9128%	1.9276%				
55	1.5164%	1.4640%	1.5840%	1.6470%	1.7430%	1.7679%	1.8421%	1.8667%	1.9175%	1.9611%	1.9989%	2.0318%	2.0216%	2.0462%	2.0675%	2.0861%					
56	1.6564%	1.5986%	1.7289%	1.7965%	1.9001%	1.9266%	2.0071%	2.0338%	2.0892%	2.1368%	2.1780%	2.2139%	2.2028%	2.2295%	2.2527%						
57	1.8048%	1.7414%	1.8826%	1.9554%	2.0678%	2.0967%	2.1845%	2.2139%	2.2746%	2.3267%	2.3719%	2.4111%	2.3990%	2.4280%							
58	1.9628%	1.8936%	2.0470%	2.1263%	2.2490%	2.2812%	2.3775%	2.4103%	2.4769%	2.5341%	2.5835%	2.6263%	2.6132%								
59	2.1337%	2.0591%	2.2261%	2.3135%	2.4485%	2.4847%	2.5908%	2.6274%	2.7005%	2.7632%	2.8171%	2.8637%									
60	2.3230%	2.2428%	2.4255%	2.5226%	2.6714%	2.7123%	2.8290%	2.8694%	2.9494%	3.0178%	3.0764%										
61	2.5360%	2.4497%	2.6500%	2.7578%	2.9219%	2.9674%	3.0953%	3.1394%	3.2265%	3.3007%											
62	2.7762%	2.6828%	2.9026%	3.0218%	3.2020%	3.2516%	3.3911%	3.4384%	3.5328%												
63	3.0450%	2.9434%	3.1844%	3.3149%	3.5116%	3.5646%	3.7159%	3.7661%													
64	3.3426%	3.2310%	3.4943%	3.6356%	3.8489%	3.9046%	4.0682%														
65	3.6647%	3.5417%	3.8283%	3.9801%	4.2107%	4.2693%															

BIỂU 17: BIỂU PHÍ BẢO HIỂM HÀNG QUÝ DÀNH CHO NAM
TÍNH THEO TỶ LỆ PHẦN TRĂM CỦA SỐ TIỀN VAY BAN ĐẦU
ÁP DỤNG CHO TRƯỜNG HỢP NỢ GỐC VÀ LÃI VAY ĐƯỢC TRẢ HÀNG QUÝ, NỢ GỐC ĐƯỢC TRẢ DẦN ĐỀU

Thời hạn / Tuổi	12 tháng	18 tháng	24 tháng	36 tháng	48 tháng	60 tháng	72 tháng	84 tháng	96 tháng	108 tháng	120 tháng	132 tháng	144 tháng	156 tháng	168 tháng	180 tháng	192 tháng	204 tháng	216 tháng	228 tháng	240 tháng
18	0.0885%	0.0728%	0.0675%	0.0630%	0.0636%	0.0631%	0.0651%	0.0657%	0.0675%	0.0692%	0.0708%	0.0722%	0.0721%	0.0733%	0.0744%	0.0754%	0.0763%	0.0771%	0.0779%	0.0786%	0.0792%
19	0.0918%	0.0753%	0.0696%	0.0646%	0.0650%	0.0643%	0.0663%	0.0668%	0.0685%	0.0701%	0.0717%	0.0731%	0.0730%	0.0741%	0.0752%	0.0762%	0.0771%	0.0779%	0.0787%	0.0794%	0.0800%
20	0.0932%	0.0763%	0.0704%	0.0652%	0.0654%	0.0646%	0.0664%	0.0669%	0.0685%	0.0701%	0.0716%	0.0730%	0.0729%	0.0740%	0.0751%	0.0761%	0.0770%	0.0778%	0.0786%	0.0792%	0.0799%
21	0.0934%	0.0764%	0.0703%	0.0650%	0.0651%	0.0642%	0.0659%	0.0663%	0.0679%	0.0695%	0.0710%	0.0723%	0.0722%	0.0733%	0.0744%	0.0754%	0.0763%	0.0771%	0.0778%	0.0785%	0.0792%
22	0.0926%	0.0756%	0.0695%	0.0641%	0.0641%	0.0632%	0.0649%	0.0653%	0.0669%	0.0684%	0.0699%	0.0712%	0.0711%	0.0722%	0.0733%	0.0743%	0.0752%	0.0760%	0.0767%	0.0774%	0.0781%
23	0.0909%	0.0741%	0.0681%	0.0628%	0.0628%	0.0619%	0.0635%	0.0639%	0.0655%	0.0671%	0.0685%	0.0699%	0.0698%	0.0710%	0.0720%	0.0730%	0.0739%	0.0747%	0.0755%	0.0762%	0.0768%
24	0.0889%	0.0725%	0.0666%	0.0613%	0.0614%	0.0605%	0.0622%	0.0627%	0.0643%	0.0659%	0.0673%	0.0687%	0.0687%	0.0698%	0.0709%	0.0719%	0.0728%	0.0737%	0.0744%	0.0751%	0.0758%
25	0.0866%	0.0706%	0.0649%	0.0600%	0.0601%	0.0594%	0.0611%	0.0616%	0.0633%	0.0649%	0.0664%	0.0678%	0.0678%	0.0690%	0.0701%	0.0711%	0.0721%	0.0729%	0.0737%	0.0744%	0.0751%
26	0.0849%	0.0694%	0.0639%	0.0591%	0.0593%	0.0587%	0.0605%	0.0611%	0.0628%	0.0645%	0.0661%	0.0675%	0.0676%	0.0688%	0.0700%	0.0710%	0.0720%	0.0729%	0.0737%	0.0744%	0.0751%
27	0.0842%	0.0688%	0.0634%	0.0588%	0.0591%	0.0586%	0.0605%	0.0612%	0.0630%	0.0647%	0.0663%	0.0678%	0.0680%	0.0692%	0.0704%	0.0715%	0.0725%	0.0734%	0.0743%	0.0751%	0.0758%
28	0.0838%	0.0686%	0.0633%	0.0588%	0.0593%	0.0589%	0.0609%	0.0617%	0.0636%	0.0654%	0.0671%	0.0687%	0.0689%	0.0702%	0.0715%	0.0726%	0.0737%	0.0746%	0.0755%	0.0763%	0.0771%
29	0.0844%	0.0692%	0.0640%	0.0596%	0.0602%	0.0599%	0.0620%	0.0629%	0.0649%	0.0668%	0.0686%	0.0703%	0.0706%	0.0720%	0.0733%	0.0745%	0.0756%	0.0766%	0.0776%	0.0784%	0.0792%
30	0.0858%	0.0705%	0.0652%	0.0609%	0.0616%	0.0614%	0.0637%	0.0647%	0.0668%	0.0689%	0.0708%	0.0726%	0.0729%	0.0744%	0.0758%	0.0771%	0.0783%	0.0794%	0.0803%	0.0813%	0.0821%
31	0.0881%	0.0725%	0.0671%	0.0628%	0.0637%	0.0635%	0.0660%	0.0671%	0.0694%	0.0716%	0.0737%	0.0756%	0.0759%	0.0776%	0.0790%	0.0804%	0.0817%	0.0828%	0.0839%	0.0849%	0.0858%
32	0.0914%	0.0752%	0.0697%	0.0653%	0.0663%	0.0663%	0.0689%	0.0702%	0.0726%	0.0750%	0.0772%	0.0793%	0.0797%	0.0814%	0.0830%	0.0845%	0.0859%	0.0871%	0.0883%	0.0893%	0.0902%
33	0.0952%	0.0784%	0.0728%	0.0683%	0.0695%	0.0696%	0.0725%	0.0738%	0.0765%	0.0791%	0.0815%	0.0837%	0.0842%	0.0861%	0.0878%	0.0894%	0.0908%	0.0922%	0.0934%	0.0945%	0.0955%
34	0.1000%	0.0824%	0.0766%	0.0720%	0.0734%	0.0736%	0.0767%	0.0783%	0.0812%	0.0839%	0.0866%	0.0890%	0.0895%	0.0915%	0.0934%	0.0951%	0.0967%	0.0981%	0.0994%	0.1006%	0.1018%
35	0.1057%	0.0873%	0.0812%	0.0765%	0.0781%	0.0784%	0.0818%	0.0835%	0.0867%	0.0897%	0.0925%	0.0951%	0.0957%	0.0979%	0.1000%	0.1018%	0.1035%	0.1051%	0.1065%	0.1078%	0.1090%
36	0.1128%	0.0932%	0.0868%	0.0819%	0.0836%	0.0840%	0.0878%	0.0897%	0.0931%	0.0964%	0.0994%	0.1023%	0.1029%	0.1053%	0.1075%	0.1095%	0.1114%	0.1130%	0.1146%	0.1160%	0.1173%
37	0.1210%	0.1000%	0.0931%	0.0880%	0.0900%	0.0905%	0.0945%	0.0966%	0.1004%	0.1039%	0.1073%	0.1103%	0.1111%	0.1137%	0.1160%	0.1182%	0.1202%	0.1220%	0.1237%	0.1252%	0.1266%
38	0.1302%	0.1077%	0.1004%	0.0949%	0.0971%	0.0977%	0.1022%	0.1045%	0.1085%	0.1124%	0.1160%	0.1194%	0.1201%	0.1229%	0.1255%	0.1279%	0.1300%	0.1320%	0.1338%	0.1355%	0.1370%
39	0.1407%	0.1165%	0.1086%	0.1028%	0.1053%	0.1059%	0.1107%	0.1132%	0.1177%	0.1219%	0.1258%	0.1294%	0.1303%	0.1333%	0.1361%	0.1386%	0.1409%	0.1431%	0.1450%	0.1468%	0.1485%
40	0.1527%	0.1265%	0.1179%	0.1116%	0.1143%	0.1150%	0.1202%	0.1229%	0.1277%	0.1323%	0.1365%	0.1404%	0.1414%	0.1446%	0.1476%	0.1504%	0.1529%	0.1553%	0.1574%	0.1593%	0.1611%
41	0.1658%	0.1373%	0.1280%	0.1212%	0.1241%	0.1248%	0.1305%	0.1334%	0.1386%	0.1435%	0.1481%	0.1524%	0.1534%	0.1569%	0.1602%	0.1632%	0.1659%	0.1684%	0.1707%	0.1728%	0.1748%
42	0.1800%	0.1490%	0.1390%	0.1315%	0.1347%	0.1355%	0.1416%	0.1448%	0.1504%	0.1557%	0.1606%	0.1652%	0.1663%	0.1702%	0.1737%	0.1770%	0.1799%	0.1827%	0.1851%	0.1874%	0.1895%
43	0.1954%	0.1618%	0.1509%	0.1427%	0.1461%	0.1470%	0.1536%	0.1570%	0.1630%	0.1688%	0.1742%	0.1792%	0.1803%	0.1845%	0.1883%	0.1919%	0.1951%	0.1980%	0.2007%	0.2032%	0.2055%
44	0.2120%	0.1755%	0.1636%	0.1547%	0.1583%	0.1592%	0.1664%	0.1700%	0.1766%	0.1828%	0.1887%	0.1941%	0.1953%	0.1999%	0.2040%	0.2079%	0.2114%	0.2146%	0.2175%	0.2202%	0.2227%
45	0.2296%	0.1900%	0.1771%	0.1675%	0.1714%	0.1723%	0.1801%	0.1840%	0.1912%	0.1979%	0.2042%	0.2101%	0.2115%	0.2165%	0.2210%	0.2251%	0.2289%	0.2324%	0.2356%	0.2385%	0.2412%
46	0.2485%	0.2057%	0.1917%	0.1812%	0.1854%	0.1864%	0.1948%	0.1991%	0.2069%	0.2142%	0.2211%	0.2276%	0.2291%	0.2345%	0.2394%	0.2439%	0.2480%	0.2518%	0.2553%	0.2584%	0.2613%
47	0.2685%	0.2222%	0.2071%	0.1958%	0.2004%	0.2015%	0.2107%	0.2155%	0.2239%	0.2320%	0.2395%	0.2465%	0.2482%	0.2541%	0.2594%	0.2643%	0.2688%	0.2729%	0.2767%	0.2801%	0.2833%
48	0.2900%	0.2401%	0.2238%	0.2117%	0.2167%	0.2181%	0.2282%	0.2335%	0.2428%	0.2516%	0.2598%	0.2674%	0.2693%	0.2757%	0.2815%	0.2869%	0.2918%	0.2963%	0.3003%	0.3041%	0.3075%
49	0.3137%	0.2598%	0.2422%	0.2293%	0.2350%	0.2367%	0.2477%	0.2536%	0.2638%	0.2734%	0.2824%	0.2908%	0.2929%	0.2998%	0.3062%	0.3120%	0.3173%	0.3222%	0.3267%	0.3308%	0.3345%
50	0.3400%	0.2817%	0.2629%	0.2491%	0.2555%	0.2576%	0.2697%	0.2762%	0.2874%	0.2980%	0.3078%	0.3169%	0.3192%	0.3268%	0.3337%	0.3401%	0.3459%	0.3512%	0.3561%	0.3605%	0.3646%
51	0.3702%	0.3069%	0.2865%	0.2718%	0.2789%	0.2813%	0.2947%	0.3018%	0.3140%	0.3255%	0.3363%	0.3463%	0.3487%	0.3570%	0.3646%	0.3715%	0.3779%	0.3836%	0.3889%	0.3938%	
52	0.4042%	0.3352%	0.3131%	0.2972%	0.3052%	0.3078%	0.3225%	0.3303%	0.3436%	0.3562%	0.3679%	0.3788%	0.3815%	0.3905%	0.3988%	0.4063%	0.4132%	0.4195%	0.4253%		
53	0.4427%	0.3673%	0.3431%	0.3258%	0.3345%	0.3373%	0.3533%	0.3617%	0.3763%	0.3900%	0.4028%	0.4146%	0.4175%	0.4274%	0.4364%	0.4446%	0.4521%	0.4590%			
54	0.4855%	0.4028%	0.3762%	0.3570%	0.3665%	0.3694%	0.3868%	0.3959%	0.4118%	0.4267%	0.4406%	0.4536%	0.4567%	0.4674%	0.4772%	0.4862%	0.4944%				
55	0.5318%	0.4411%	0.4119%	0.3907%	0.4008%	0.4039%	0.4228%	0.4327%	0.4500%	0.4663%	0.4815%	0.4956%	0.4990%	0.5107%	0.5214%	0.5311%					
56	0.5812%	0.4819%	0.4499%	0.4266%	0.4375%	0.4407%	0.4613%	0.4722%	0.4910%	0.5088%	0.5254%	0.5408%	0.5445%	0.5573%	0.5689%						
57	0.6336%	0.5253%	0.4903%	0.4648%	0.4766%	0.4802%	0.5028%	0.5147%	0.5354%	0.5548%	0.5730%	0.5899%	0.5939%	0.6078%							
58	0.6895%	0.5716%	0.5335%	0.5059%	0.5190%	0.5232%	0.5480%	0.5611%	0.5838%	0.6052%	0.6251%	0.6435%	0.6480%								
59	0.7502%	0.6220%	0.5808%	0.5511%	0.5658%	0.5706%	0.5980%	0.6126%	0.6375%	0.6610%	0.6828%	0.7029%									
60	0.8174%	0.6781%	0.6335%	0.6016%	0.6181%	0.6239%	0.6540%	0.6702%	0.6976%	0.7233%	0.7472%										
61	0.8932%	0.7414%	0.6929%	0.6587%	0.6772%	0.6838%	0.7170%	0.7348%	0.7649%	0.7930%											
62	0.9788%	0.8129%	0.7600%	0.7229%	0.7435%	0.7508%	0.7873%	0.8068%	0.8397%												
63	1.0749%	0.8929%	0.8351%	0.7945%	0.8171%	0.8251%	0.8650%	0.8863%													
64	1.1814%	0.9815%	0.9178%	0.8731%	0.8977%	0.9062%	0.9499%														
65	1.2970%	1.0773%	1.0074%	0.9579%	0.9846%	0.9937%															

BIỂU 18: BIỂU PHÍ BẢO HIỂM HÀNG QUÝ DÀNH CHO NAM
TÍNH THEO TỶ LỆ PHẦN TRĂM CỦA KHOẢN DƯ NỢ GỐC
ÁP DỤNG CHO TRƯỜNG HỢP NỢ GỐC VÀ LÃI VAY ĐƯỢC TRẢ HÀNG QUÝ, NỢ GỐC ĐƯỢC TRẢ DẦN ĐỀU

Thời hạn / Tuổi	12 tháng	18 tháng	24 tháng	36 tháng	48 tháng	60 tháng	72 tháng	84 tháng	96 tháng	108 tháng	120 tháng	132 tháng	144 tháng	156 tháng	168 tháng	180 tháng	192 tháng	204 tháng	216 tháng	228 tháng	240 tháng
18	0.2205%	0.1591%	0.1370%	0.1164%	0.1100%	0.1035%	0.1020%	0.0991%	0.0983%	0.0977%	0.0973%	0.0969%	0.0947%	0.0945%	0.0943%	0.0941%	0.0939%	0.0938%	0.0937%	0.0936%	0.0935%
19	0.2287%	0.1646%	0.1412%	0.1195%	0.1125%	0.1055%	0.1039%	0.1007%	0.0998%	0.0991%	0.0985%	0.0981%	0.0959%	0.0956%	0.0953%	0.0951%	0.0949%	0.0948%	0.0946%	0.0945%	0.0944%
20	0.2322%	0.1667%	0.1428%	0.1205%	0.1131%	0.1060%	0.1041%	0.1008%	0.0998%	0.0991%	0.0985%	0.0980%	0.0957%	0.0954%	0.0952%	0.0949%	0.0948%	0.0946%	0.0945%	0.0944%	0.0943%
21	0.2327%	0.1668%	0.1427%	0.1200%	0.1125%	0.1052%	0.1033%	0.0999%	0.0989%	0.0982%	0.0975%	0.0971%	0.0948%	0.0945%	0.0943%	0.0941%	0.0939%	0.0937%	0.0936%	0.0935%	0.0934%
22	0.2307%	0.1651%	0.1411%	0.1184%	0.1109%	0.1036%	0.1017%	0.0984%	0.0974%	0.0966%	0.0960%	0.0956%	0.0934%	0.0931%	0.0929%	0.0927%	0.0925%	0.0924%	0.0923%	0.0922%	0.0921%
23	0.2264%	0.1619%	0.1383%	0.1160%	0.1086%	0.1015%	0.0996%	0.0964%	0.0955%	0.0948%	0.0942%	0.0938%	0.0917%	0.0915%	0.0913%	0.0911%	0.0910%	0.0909%	0.0908%	0.0907%	0.0906%
24	0.2214%	0.1583%	0.1351%	0.1133%	0.1062%	0.0993%	0.0975%	0.0945%	0.0936%	0.0930%	0.0926%	0.0922%	0.0902%	0.0900%	0.0899%	0.0897%	0.0896%	0.0896%	0.0895%	0.0895%	0.0894%
25	0.2157%	0.1543%	0.1318%	0.1108%	0.1040%	0.0974%	0.0958%	0.0929%	0.0922%	0.0917%	0.0913%	0.0910%	0.0891%	0.0890%	0.0889%	0.0888%	0.0887%	0.0887%	0.0887%	0.0886%	0.0886%
26	0.2115%	0.1516%	0.1297%	0.1092%	0.1026%	0.0963%	0.0949%	0.0921%	0.0915%	0.0911%	0.0908%	0.0906%	0.0888%	0.0887%	0.0886%	0.0886%	0.0886%	0.0886%	0.0886%	0.0886%	0.0886%
27	0.2097%	0.1504%	0.1287%	0.1086%	0.1022%	0.0961%	0.0948%	0.0922%	0.0917%	0.0914%	0.0912%	0.0910%	0.0893%	0.0892%	0.0892%	0.0892%	0.0893%	0.0893%	0.0893%	0.0894%	0.0894%
28	0.2087%	0.1499%	0.1285%	0.1087%	0.1026%	0.0966%	0.0955%	0.0930%	0.0926%	0.0924%	0.0923%	0.0922%	0.0905%	0.0905%	0.0906%	0.0906%	0.0907%	0.0908%	0.0908%	0.0909%	0.0910%
29	0.2103%	0.1513%	0.1298%	0.1101%	0.1041%	0.0982%	0.0972%	0.0948%	0.0945%	0.0944%	0.0944%	0.0944%	0.0927%	0.0928%	0.0929%	0.0930%	0.0931%	0.0932%	0.0933%	0.0934%	0.0935%
30	0.2138%	0.1540%	0.1323%	0.1125%	0.1066%	0.1007%	0.0998%	0.0975%	0.0973%	0.0973%	0.0973%	0.0974%	0.0957%	0.0959%	0.0960%	0.0962%	0.0963%	0.0965%	0.0966%	0.0967%	0.0968%
31	0.2195%	0.1583%	0.1362%	0.1160%	0.1101%	0.1042%	0.1034%	0.1011%	0.1010%	0.1011%	0.1012%	0.1014%	0.0997%	0.0999%	0.1001%	0.1003%	0.1005%	0.1007%	0.1009%	0.1010%	0.1012%
32	0.2275%	0.1642%	0.1415%	0.1207%	0.1147%	0.1087%	0.1080%	0.1057%	0.1058%	0.1059%	0.1061%	0.1064%	0.1047%	0.1049%	0.1052%	0.1054%	0.1057%	0.1059%	0.1061%	0.1063%	0.1064%
33	0.2372%	0.1714%	0.1477%	0.1263%	0.1202%	0.1141%	0.1136%	0.1113%	0.1114%	0.1116%	0.1120%	0.1123%	0.1105%	0.1109%	0.1112%	0.1115%	0.1118%	0.1120%	0.1123%	0.1125%	0.1127%
34	0.2490%	0.1801%	0.1554%	0.1331%	0.1269%	0.1207%	0.1202%	0.1179%	0.1182%	0.1185%	0.1189%	0.1193%	0.1175%	0.1179%	0.1183%	0.1186%	0.1189%	0.1192%	0.1195%	0.1198%	0.1200%
35	0.2633%	0.1907%	0.1647%	0.1414%	0.1350%	0.1285%	0.1282%	0.1258%	0.1262%	0.1266%	0.1271%	0.1276%	0.1257%	0.1261%	0.1266%	0.1270%	0.1273%	0.1277%	0.1280%	0.1282%	0.1285%
36	0.2809%	0.2036%	0.1760%	0.1512%	0.1446%	0.1377%	0.1375%	0.1350%	0.1355%	0.1360%	0.1366%	0.1372%	0.1351%	0.1356%	0.1361%	0.1365%	0.1370%	0.1373%	0.1377%	0.1380%	0.1383%
37	0.3013%	0.2185%	0.1890%	0.1625%	0.1556%	0.1483%	0.1481%	0.1455%	0.1460%	0.1466%	0.1473%	0.1479%	0.1457%	0.1463%	0.1468%	0.1473%	0.1478%	0.1482%	0.1486%	0.1489%	0.1492%
38	0.3241%	0.2352%	0.2036%	0.1753%	0.1679%	0.1601%	0.1600%	0.1573%	0.1579%	0.1586%	0.1593%	0.1600%	0.1576%	0.1582%	0.1588%	0.1594%	0.1598%	0.1603%	0.1607%	0.1611%	0.1614%
39	0.3504%	0.2544%	0.2204%	0.1898%	0.1819%	0.1735%	0.1734%	0.1705%	0.1711%	0.1719%	0.1726%	0.1734%	0.1709%	0.1715%	0.1721%	0.1727%	0.1733%	0.1737%	0.1742%	0.1746%	0.1750%
40	0.3803%	0.2762%	0.2392%	0.2061%	0.1975%	0.1884%	0.1882%	0.1850%	0.1857%	0.1865%	0.1873%	0.1881%	0.1854%	0.1861%	0.1868%	0.1874%	0.1880%	0.1885%	0.1890%	0.1894%	0.1898%
41	0.4129%	0.2999%	0.2597%	0.2237%	0.2144%	0.2045%	0.2043%	0.2008%	0.2015%	0.2023%	0.2032%	0.2041%	0.2011%	0.2018%	0.2026%	0.2032%	0.2039%	0.2044%	0.2049%	0.2054%	0.2059%
42	0.4481%	0.3254%	0.2818%	0.2428%	0.2326%	0.2218%	0.2216%	0.2178%	0.2185%	0.2194%	0.2203%	0.2213%	0.2180%	0.2188%	0.2196%	0.2203%	0.2210%	0.2216%	0.2222%	0.2227%	0.2232%
43	0.4866%	0.3533%	0.3060%	0.2635%	0.2524%	0.2406%	0.2403%	0.2361%	0.2369%	0.2378%	0.2388%	0.2398%	0.2363%	0.2372%	0.2380%	0.2388%	0.2396%	0.2402%	0.2409%	0.2414%	0.2419%
44	0.5278%	0.3831%	0.3317%	0.2856%	0.2735%	0.2606%	0.2603%	0.2557%	0.2565%	0.2575%	0.2586%	0.2597%	0.2559%	0.2569%	0.2578%	0.2587%	0.2595%	0.2602%	0.2609%	0.2615%	0.2621%
45	0.5715%	0.4149%	0.3591%	0.3091%	0.2959%	0.2820%	0.2816%	0.2766%	0.2775%	0.2787%	0.2799%	0.2811%	0.2770%	0.2781%	0.2791%	0.2801%	0.2810%	0.2818%	0.2825%	0.2832%	0.2838%
46	0.6186%	0.4489%	0.3886%	0.3343%	0.3200%	0.3050%	0.3045%	0.2992%	0.3003%	0.3016%	0.3029%	0.3043%	0.2999%	0.3011%	0.3023%	0.3033%	0.3043%	0.3052%	0.3060%	0.3068%	0.3074%
47	0.6684%	0.4850%	0.4198%	0.3612%	0.3458%	0.3296%	0.3293%	0.3237%	0.3249%	0.3264%	0.3280%	0.3295%	0.3248%	0.3262%	0.3274%	0.3286%	0.3297%	0.3307%	0.3316%	0.3324%	0.3332%
48	0.7218%	0.5239%	0.4535%	0.3904%	0.3739%	0.3567%	0.3565%	0.3506%	0.3521%	0.3538%	0.3556%	0.3573%	0.3522%	0.3538%	0.3552%	0.3565%	0.3577%	0.3588%	0.3598%	0.3607%	0.3615%
49	0.7807%	0.5668%	0.4908%	0.4228%	0.4053%	0.3868%	0.3869%	0.3806%	0.3824%	0.3844%	0.3864%	0.3883%	0.3828%	0.3845%	0.3861%	0.3875%	0.3888%	0.3900%	0.3911%	0.3921%	0.3931%
50	0.8460%	0.6146%	0.5325%	0.4592%	0.4406%	0.4208%	0.4210%	0.4144%	0.4164%	0.4186%	0.4208%	0.4230%	0.4170%	0.4189%	0.4206%	0.4222%	0.4236%	0.4249%	0.4261%	0.4272%	0.4282%
51	0.9211%	0.6694%	0.5802%	0.5007%	0.4807%	0.4593%	0.4597%	0.4525%	0.4547%	0.4571%	0.4595%	0.4618%	0.4553%	0.4573%	0.4592%	0.4609%	0.4625%	0.4639%	0.4652%	0.4664%	
52	1.0055%	0.7311%	0.6340%	0.5475%	0.5258%	0.5024%	0.5028%	0.4949%	0.4972%	0.4998%	0.5024%	0.5049%	0.4977%	0.4999%	0.5019%	0.5038%	0.5054%	0.5070%	0.5084%		
53	1.1013%	0.8009%	0.6946%	0.5998%	0.5760%	0.5502%	0.5505%	0.5417%	0.5441%	0.5468%	0.5496%	0.5523%	0.5443%	0.5467%	0.5489%	0.5508%	0.5527%	0.5543%			
54	1.2073%	0.8779%	0.7613%	0.6571%	0.6307%	0.6023%	0.6023%	0.5925%	0.5950%	0.5979%	0.6008%	0.6037%	0.5950%	0.5975%	0.5998%	0.6020%	0.6039%				
55	1.3223%	0.9612%	0.8332%	0.7188%	0.6895%	0.6581%	0.6579%	0.6470%	0.6497%	0.6527%	0.6559%	0.6590%	0.6495%	0.6522%	0.6547%	0.6570%					
56	1.4449%	1.0499%	0.9098%	0.7844%	0.7520%	0.7176%	0.7173%	0.7054%	0.7083%	0.7117%	0.7151%	0.7185%	0.7081%	0.7111%	0.7138%						
57	1.5749%	1.1441%	0.9911%	0.8542%	0.8189%	0.7814%	0.7811%	0.7683%	0.7715%	0.7753%	0.7791%	0.7829%	0.7716%	0.7748%							
58	1.7134%	1.2446%	1.0781%	0.9293%	0.8911%	0.8506%	0.8506%	0.8368%	0.8405%	0.8447%	0.8490%	0.8531%	0.8409%								
59	1.8636%	1.3539%	1.1731%	1.0117%	0.9706%	0.9269%	0.9272%	0.9125%	0.9167%	0.9214%	0.9262%	0.9307%									
60	2.0301%	1.4754%	1.2789%	1.1037%	1.0595%	1.0123%	1.0130%	0.9971%	1.0018%	1.0070%	1.0121%										
61	2.2177%	1.6125%	1.3982%	1.2074%	1.1596%	1.1082%	1.1091%	1.0917%	1.0968%	1.1024%											
62	2.4295%	1.7670%	1.5326%	1.3240%	1.2718%	1.2154%	1.2162%	1.1969%	1.2023%												
63	2.6669%	1.9399%	1.6828%	1.4537%	1.3961%	1.3338%	1.3343%	1.3127%													
64	2.9299%	2.1310%	1.8482%	1.5959%	1.5319%	1.4628%	1.4628%														
65	3.2151%	2.3377%	2.0268%	1.7490%	1.6779%	1.6015%															

BIỂU 19: BIỂU PHÍ BẢO HIỂM HÀNG QUÝ DÀNH CHO NAM
TÍNH THEO TỶ LỆ PHẦN TRĂM CỦA SỐ TIỀN VAY BAN ĐẦU
ÁP DỤNG CHO TRƯỜNG HỢP NỢ GỐC VÀ LÃI VAY ĐƯỢC TRẢ HÀNG QUÝ, KHOẢN TRẢ HÀNG QUÝ ĐỀU

Tuổi \ Thời hạn	12 tháng	18 tháng	24 tháng	36 tháng	48 tháng	60 tháng	72 tháng	84 tháng	96 tháng	108 tháng	120 tháng	132 tháng	144 tháng	156 tháng	168 tháng	180 tháng	192 tháng	204 tháng	216 tháng	228 tháng	240 tháng
18	0.0903%	0.0753%	0.0706%	0.0672%	0.0690%	0.0695%	0.0725%	0.0738%	0.0764%	0.0786%	0.0807%	0.0825%	0.0825%	0.0838%	0.0850%	0.0861%	0.0870%	0.0877%	0.0884%	0.0890%	0.0894%
19	0.0937%	0.0778%	0.0727%	0.0689%	0.0705%	0.0708%	0.0736%	0.0749%	0.0773%	0.0795%	0.0815%	0.0833%	0.0833%	0.0846%	0.0858%	0.0868%	0.0877%	0.0885%	0.0891%	0.0897%	0.0902%
20	0.0951%	0.0788%	0.0735%	0.0695%	0.0709%	0.0710%	0.0737%	0.0749%	0.0772%	0.0794%	0.0814%	0.0831%	0.0830%	0.0844%	0.0856%	0.0866%	0.0875%	0.0882%	0.0889%	0.0895%	0.0900%
21	0.0953%	0.0789%	0.0735%	0.0692%	0.0705%	0.0704%	0.0731%	0.0742%	0.0765%	0.0786%	0.0805%	0.0823%	0.0822%	0.0836%	0.0847%	0.0858%	0.0867%	0.0874%	0.0881%	0.0887%	0.0892%
22	0.0945%	0.0781%	0.0726%	0.0683%	0.0694%	0.0693%	0.0719%	0.0730%	0.0753%	0.0774%	0.0793%	0.0810%	0.0810%	0.0823%	0.0835%	0.0846%	0.0855%	0.0863%	0.0869%	0.0875%	0.0880%
23	0.0927%	0.0766%	0.0712%	0.0669%	0.0679%	0.0679%	0.0704%	0.0715%	0.0738%	0.0759%	0.0779%	0.0796%	0.0796%	0.0810%	0.0822%	0.0833%	0.0842%	0.0850%	0.0857%	0.0863%	0.0868%
24	0.0907%	0.0748%	0.0695%	0.0653%	0.0664%	0.0664%	0.0690%	0.0702%	0.0725%	0.0746%	0.0766%	0.0784%	0.0785%	0.0799%	0.0811%	0.0822%	0.0832%	0.0840%	0.0847%	0.0853%	0.0859%
25	0.0883%	0.0729%	0.0678%	0.0639%	0.0651%	0.0652%	0.0678%	0.0691%	0.0715%	0.0737%	0.0757%	0.0775%	0.0777%	0.0791%	0.0804%	0.0816%	0.0826%	0.0834%	0.0842%	0.0848%	0.0854%
26	0.0866%	0.0717%	0.0667%	0.0630%	0.0643%	0.0645%	0.0673%	0.0686%	0.0711%	0.0734%	0.0755%	0.0774%	0.0776%	0.0791%	0.0805%	0.0816%	0.0827%	0.0836%	0.0844%	0.0851%	0.0856%
27	0.0859%	0.0711%	0.0663%	0.0626%	0.0641%	0.0644%	0.0673%	0.0687%	0.0713%	0.0737%	0.0759%	0.0779%	0.0782%	0.0798%	0.0812%	0.0825%	0.0836%	0.0845%	0.0854%	0.0861%	0.0867%
28	0.0855%	0.0709%	0.0661%	0.0627%	0.0643%	0.0648%	0.0679%	0.0694%	0.0721%	0.0747%	0.0770%	0.0791%	0.0795%	0.0812%	0.0827%	0.0840%	0.0852%	0.0862%	0.0871%	0.0878%	0.0885%
29	0.0862%	0.0715%	0.0669%	0.0636%	0.0653%	0.0660%	0.0692%	0.0709%	0.0738%	0.0764%	0.0789%	0.0812%	0.0816%	0.0834%	0.0850%	0.0864%	0.0877%	0.0887%	0.0897%	0.0905%	0.0912%
30	0.0876%	0.0728%	0.0682%	0.0650%	0.0669%	0.0677%	0.0711%	0.0730%	0.0760%	0.0789%	0.0816%	0.0840%	0.0845%	0.0864%	0.0881%	0.0896%	0.0910%	0.0921%	0.0931%	0.0940%	0.0948%
31	0.0899%	0.0749%	0.0702%	0.0670%	0.0692%	0.0701%	0.0738%	0.0758%	0.0791%	0.0822%	0.0850%	0.0876%	0.0882%	0.0903%	0.0921%	0.0937%	0.0952%	0.0964%	0.0975%	0.0984%	0.0992%
32	0.0932%	0.0777%	0.0729%	0.0697%	0.0721%	0.0732%	0.0771%	0.0793%	0.0829%	0.0862%	0.0893%	0.0921%	0.0928%	0.0950%	0.0970%	0.0987%	0.1003%	0.1016%	0.1028%	0.1038%	0.1046%
33	0.0972%	0.0811%	0.0761%	0.0730%	0.0756%	0.0769%	0.0811%	0.0836%	0.0874%	0.0910%	0.0943%	0.0974%	0.0982%	0.1006%	0.1027%	0.1046%	0.1063%	0.1077%	0.1090%	0.1100%	0.1110%
34	0.1020%	0.0852%	0.0801%	0.0770%	0.0799%	0.0814%	0.0860%	0.0887%	0.0929%	0.0968%	0.1003%	0.1036%	0.1046%	0.1072%	0.1095%	0.1115%	0.1133%	0.1148%	0.1162%	0.1174%	0.1184%
35	0.1079%	0.0902%	0.0849%	0.0818%	0.0850%	0.0867%	0.0917%	0.0947%	0.0993%	0.1035%	0.1074%	0.1109%	0.1120%	0.1148%	0.1173%	0.1195%	0.1214%	0.1231%	0.1246%	0.1258%	0.1269%
36	0.1151%	0.0964%	0.0908%	0.0875%	0.0911%	0.0930%	0.0985%	0.1018%	0.1067%	0.1113%	0.1155%	0.1193%	0.1205%	0.1235%	0.1262%	0.1286%	0.1307%	0.1325%	0.1341%	0.1355%	0.1367%
37	0.1235%	0.1034%	0.0975%	0.0941%	0.0980%	0.1001%	0.1061%	0.1097%	0.1151%	0.1201%	0.1246%	0.1288%	0.1301%	0.1334%	0.1363%	0.1389%	0.1411%	0.1431%	0.1448%	0.1463%	0.1476%
38	0.1329%	0.1114%	0.1050%	0.1015%	0.1058%	0.1082%	0.1147%	0.1186%	0.1245%	0.1299%	0.1348%	0.1394%	0.1407%	0.1443%	0.1475%	0.1503%	0.1527%	0.1549%	0.1567%	0.1583%	0.1597%
39	0.1436%	0.1205%	0.1137%	0.1099%	0.1147%	0.1173%	0.1244%	0.1286%	0.1349%	0.1408%	0.1462%	0.1511%	0.1526%	0.1564%	0.1599%	0.1629%	0.1655%	0.1679%	0.1699%	0.1716%	0.1731%
40	0.1559%	0.1308%	0.1234%	0.1194%	0.1245%	0.1274%	0.1350%	0.1396%	0.1465%	0.1528%	0.1586%	0.1639%	0.1655%	0.1697%	0.1734%	0.1767%	0.1796%	0.1821%	0.1843%	0.1862%	0.1878%
41	0.1693%	0.1420%	0.1340%	0.1296%	0.1352%	0.1382%	0.1465%	0.1515%	0.1589%	0.1658%	0.1721%	0.1778%	0.1795%	0.1841%	0.1881%	0.1916%	0.1948%	0.1975%	0.1999%	0.2019%	0.2037%
42	0.1837%	0.1541%	0.1454%	0.1406%	0.1467%	0.1500%	0.1590%	0.1644%	0.1723%	0.1798%	0.1866%	0.1928%	0.1946%	0.1996%	0.2039%	0.2078%	0.2112%	0.2141%	0.2167%	0.2189%	0.2208%
43	0.1995%	0.1673%	0.1579%	0.1526%	0.1592%	0.1627%	0.1724%	0.1782%	0.1868%	0.1948%	0.2022%	0.2090%	0.2110%	0.2163%	0.2210%	0.2252%	0.2289%	0.2321%	0.2349%	0.2373%	0.2394%
44	0.2164%	0.1815%	0.1712%	0.1655%	0.1725%	0.1763%	0.1867%	0.1930%	0.2023%	0.2110%	0.2190%	0.2263%	0.2285%	0.2343%	0.2395%	0.2440%	0.2480%	0.2515%	0.2546%	0.2572%	0.2594%
45	0.2344%	0.1965%	0.1854%	0.1791%	0.1867%	0.1907%	0.2020%	0.2088%	0.2190%	0.2284%	0.2371%	0.2451%	0.2475%	0.2538%	0.2594%	0.2644%	0.2687%	0.2725%	0.2758%	0.2786%	0.2811%
46	0.2537%	0.2127%	0.2006%	0.1937%	0.2019%	0.2063%	0.2186%	0.2260%	0.2370%	0.2473%	0.2568%	0.2655%	0.2681%	0.2750%	0.2811%	0.2865%	0.2912%	0.2953%	0.2989%	0.3020%	0.3046%
47	0.2741%	0.2298%	0.2167%	0.2093%	0.2183%	0.2231%	0.2364%	0.2446%	0.2566%	0.2679%	0.2783%	0.2877%	0.2907%	0.2981%	0.3048%	0.3106%	0.3157%	0.3202%	0.3241%	0.3274%	0.3303%
48	0.2961%	0.2482%	0.2341%	0.2263%	0.2361%	0.2415%	0.2561%	0.2651%	0.2783%	0.2906%	0.3020%	0.3123%	0.3155%	0.3237%	0.3309%	0.3372%	0.3428%	0.3477%	0.3519%	0.3555%	0.3587%
49	0.3203%	0.2686%	0.2534%	0.2452%	0.2560%	0.2621%	0.2782%	0.2881%	0.3025%	0.3160%	0.3284%	0.3397%	0.3432%	0.3521%	0.3599%	0.3669%	0.3729%	0.3782%	0.3828%	0.3867%	0.3901%
50	0.3471%	0.2913%	0.2751%	0.2664%	0.2785%	0.2853%	0.3030%	0.3139%	0.3297%	0.3445%	0.3580%	0.3703%	0.3741%	0.3838%	0.3923%	0.3999%	0.4064%	0.4122%	0.4172%	0.4215%	0.4252%
51	0.3779%	0.3173%	0.2998%	0.2906%	0.3040%	0.3116%	0.3310%	0.3430%	0.3603%	0.3763%	0.3911%	0.4044%	0.4086%	0.4191%	0.4285%	0.4367%	0.4438%	0.4501%	0.4555%	0.4601%	
52	0.4126%	0.3467%	0.3277%	0.3179%	0.3327%	0.3410%	0.3622%	0.3753%	0.3941%	0.4116%	0.4277%	0.4423%	0.4468%	0.4582%	0.4684%	0.4773%	0.4851%	0.4919%	0.4977%		
53	0.4520%	0.3798%	0.3591%	0.3484%	0.3646%	0.3736%	0.3967%	0.4109%	0.4314%	0.4505%	0.4679%	0.4838%	0.4887%	0.5011%	0.5122%	0.5219%	0.5304%	0.5377%			
54	0.4956%	0.4165%	0.3937%	0.3818%	0.3993%	0.4091%	0.4342%	0.4495%	0.4719%	0.4926%	0.5116%	0.5289%	0.5342%	0.5478%	0.5598%	0.5703%	0.5795%				
55	0.5429%	0.4561%	0.4310%	0.4178%	0.4367%	0.4471%	0.4744%	0.4911%	0.5154%	0.5380%	0.5588%	0.5776%	0.5833%	0.5981%	0.6112%	0.6227%					
56	0.5933%	0.4983%	0.4707%	0.4561%	0.4765%	0.4878%	0.5175%	0.5357%	0.5622%	0.5869%	0.6096%	0.6302%	0.6364%	0.6525%	0.6667%						
57	0.6469%	0.5431%	0.5130%	0.4969%	0.5191%	0.5314%	0.5639%	0.5839%	0.6129%	0.6400%	0.6647%	0.6872%	0.6940%	0.7115%							
58	0.7039%	0.5910%	0.5582%	0.5408%	0.5653%	0.5790%	0.6146%	0.6366%	0.6685%	0.6981%	0.7252%	0.7496%	0.7570%								
59	0.7658%	0.6431%	0.6077%	0.5891%	0.6162%	0.6315%	0.6708%	0.6950%	0.7300%	0.7624%	0.7920%	0.8187%									
60	0.8344%	0.7011%	0.6628%	0.6432%	0.6733%	0.6905%	0.7337%	0.7604%	0.7987%	0.8342%	0.8665%										
61	0.9118%	0.7666%	0.7250%	0.7042%	0.7376%	0.7568%	0.8043%	0.8335%	0.8755%	0.9142%											
62	0.9993%	0.8405%	0.7952%	0.7729%	0.8098%	0.8309%	0.8830%	0.9149%	0.9606%												
63	1.0973%	0.9232%	0.8737%	0.8493%	0.8898%	0.9128%	0.9697%	1.0044%													
64	1.2061%	1.0147%	0.9603%	0.9332%	0.9774%	1.0021%	1.0642%														
65	1.3240%	1.1138%	1.0538%	1.0237%	1.0716%	1.0984%															

BIỂU 20: BIỂU PHÍ BẢO HIỂM HÀNG QUÝ DÀNH CHO NAM
TÍNH THEO TỶ LỆ PHẦN TRĂM CỦA KHOẢN DƯ NỢ GỐC
ÁP DỤNG CHO TRƯỜNG HỢP NỢ GỐC VÀ LÃI VAY ĐƯỢC TRẢ HÀNG QUÝ, KHOẢN TRẢ HÀNG QUÝ ĐỀU

Thời hạn / Tuổi	12 tháng	18 tháng	24 tháng	36 tháng	48 tháng	60 tháng	72 tháng	84 tháng	96 tháng	108 tháng	120 tháng	132 tháng	144 tháng	156 tháng	168 tháng	180 tháng	192 tháng	204 tháng	216 tháng	228 tháng	240 tháng
18	0.2172%	0.1568%	0.1349%	0.1147%	0.1084%	0.1020%	0.1006%	0.0977%	0.0969%	0.0963%	0.0958%	0.0955%	0.0934%	0.0931%	0.0929%	0.0927%	0.0926%	0.0925%	0.0924%	0.0924%	0.0923%
19	0.2253%	0.1621%	0.1391%	0.1176%	0.1108%	0.1039%	0.1022%	0.0990%	0.0981%	0.0974%	0.0969%	0.0964%	0.0942%	0.0940%	0.0937%	0.0935%	0.0934%	0.0933%	0.0932%	0.0931%	0.0931%
20	0.2287%	0.1642%	0.1406%	0.1186%	0.1113%	0.1042%	0.1023%	0.0990%	0.0980%	0.0973%	0.0967%	0.0962%	0.0940%	0.0937%	0.0935%	0.0933%	0.0932%	0.0931%	0.0930%	0.0929%	0.0929%
21	0.2292%	0.1643%	0.1405%	0.1181%	0.1107%	0.1034%	0.1014%	0.0981%	0.0971%	0.0963%	0.0957%	0.0952%	0.0931%	0.0928%	0.0926%	0.0924%	0.0923%	0.0922%	0.0921%	0.0921%	0.0920%
22	0.2272%	0.1626%	0.1388%	0.1165%	0.1090%	0.1018%	0.0998%	0.0965%	0.0955%	0.0948%	0.0942%	0.0938%	0.0917%	0.0915%	0.0913%	0.0911%	0.0910%	0.0910%	0.0909%	0.0909%	0.0909%
23	0.2229%	0.1594%	0.1361%	0.1141%	0.1067%	0.0997%	0.0978%	0.0946%	0.0937%	0.0930%	0.0925%	0.0922%	0.0902%	0.0900%	0.0898%	0.0897%	0.0897%	0.0896%	0.0896%	0.0896%	0.0896%
24	0.2180%	0.1558%	0.1330%	0.1115%	0.1043%	0.0975%	0.0958%	0.0928%	0.0920%	0.0914%	0.0910%	0.0907%	0.0888%	0.0887%	0.0886%	0.0886%	0.0886%	0.0886%	0.0886%	0.0886%	0.0886%
25	0.2124%	0.1519%	0.1297%	0.1090%	0.1022%	0.0957%	0.0942%	0.0914%	0.0907%	0.0902%	0.0899%	0.0898%	0.0879%	0.0879%	0.0879%	0.0879%	0.0879%	0.0880%	0.0880%	0.0881%	0.0881%
26	0.2083%	0.1492%	0.1276%	0.1075%	0.1010%	0.0948%	0.0934%	0.0907%	0.0902%	0.0899%	0.0897%	0.0896%	0.0878%	0.0879%	0.0879%	0.0880%	0.0881%	0.0881%	0.0882%	0.0883%	0.0884%
27	0.2066%	0.1481%	0.1267%	0.1069%	0.1007%	0.0946%	0.0934%	0.0909%	0.0905%	0.0903%	0.0902%	0.0902%	0.0885%	0.0886%	0.0887%	0.0889%	0.0890%	0.0891%	0.0892%	0.0894%	0.0895%
28	0.2055%	0.1476%	0.1265%	0.1070%	0.1011%	0.0952%	0.0942%	0.0918%	0.0916%	0.0915%	0.0915%	0.0916%	0.0900%	0.0902%	0.0903%	0.0905%	0.0907%	0.0909%	0.0910%	0.0912%	0.0913%
29	0.2071%	0.1490%	0.1279%	0.1085%	0.1026%	0.0969%	0.0960%	0.0937%	0.0936%	0.0936%	0.0937%	0.0939%	0.0924%	0.0926%	0.0929%	0.0931%	0.0933%	0.0936%	0.0938%	0.0939%	0.0941%
30	0.2106%	0.1517%	0.1304%	0.1109%	0.1051%	0.0994%	0.0987%	0.0965%	0.0965%	0.0967%	0.0969%	0.0972%	0.0957%	0.0960%	0.0963%	0.0966%	0.0969%	0.0971%	0.0974%	0.0976%	0.0978%
31	0.2162%	0.1559%	0.1342%	0.1144%	0.1087%	0.1030%	0.1024%	0.1003%	0.1004%	0.1006%	0.1010%	0.1014%	0.0999%	0.1003%	0.1006%	0.1010%	0.1013%	0.1016%	0.1019%	0.1022%	0.1024%
32	0.2241%	0.1618%	0.1394%	0.1190%	0.1132%	0.1075%	0.1070%	0.1049%	0.1052%	0.1056%	0.1060%	0.1065%	0.1050%	0.1055%	0.1059%	0.1064%	0.1068%	0.1071%	0.1074%	0.1077%	0.1080%
33	0.2336%	0.1688%	0.1456%	0.1245%	0.1187%	0.1129%	0.1126%	0.1105%	0.1109%	0.1115%	0.1120%	0.1126%	0.1111%	0.1117%	0.1122%	0.1127%	0.1131%	0.1135%	0.1139%	0.1142%	0.1145%
34	0.2453%	0.1774%	0.1532%	0.1313%	0.1254%	0.1195%	0.1193%	0.1173%	0.1178%	0.1185%	0.1192%	0.1199%	0.1183%	0.1189%	0.1195%	0.1201%	0.1206%	0.1211%	0.1215%	0.1218%	0.1221%
35	0.2594%	0.1879%	0.1624%	0.1395%	0.1335%	0.1273%	0.1273%	0.1252%	0.1259%	0.1267%	0.1275%	0.1283%	0.1267%	0.1274%	0.1281%	0.1287%	0.1293%	0.1298%	0.1302%	0.1306%	0.1310%
36	0.2767%	0.2007%	0.1736%	0.1493%	0.1430%	0.1365%	0.1366%	0.1345%	0.1353%	0.1362%	0.1371%	0.1381%	0.1363%	0.1371%	0.1379%	0.1385%	0.1391%	0.1397%	0.1402%	0.1406%	0.1410%
37	0.2968%	0.2153%	0.1863%	0.1604%	0.1539%	0.1470%	0.1472%	0.1450%	0.1459%	0.1469%	0.1480%	0.1490%	0.1471%	0.1480%	0.1488%	0.1496%	0.1502%	0.1508%	0.1514%	0.1518%	0.1523%
38	0.3194%	0.2318%	0.2008%	0.1731%	0.1661%	0.1588%	0.1591%	0.1568%	0.1578%	0.1589%	0.1601%	0.1612%	0.1592%	0.1601%	0.1610%	0.1618%	0.1625%	0.1632%	0.1638%	0.1643%	0.1648%
39	0.3453%	0.2508%	0.2173%	0.1875%	0.1800%	0.1721%	0.1725%	0.1700%	0.1711%	0.1723%	0.1735%	0.1747%	0.1725%	0.1735%	0.1745%	0.1754%	0.1762%	0.1769%	0.1775%	0.1781%	0.1786%
40	0.3747%	0.2722%	0.2359%	0.2035%	0.1954%	0.1868%	0.1872%	0.1845%	0.1857%	0.1870%	0.1883%	0.1895%	0.1871%	0.1882%	0.1893%	0.1902%	0.1911%	0.1919%	0.1925%	0.1932%	0.1937%
41	0.4069%	0.2956%	0.2561%	0.2209%	0.2121%	0.2028%	0.2031%	0.2002%	0.2014%	0.2028%	0.2042%	0.2055%	0.2029%	0.2041%	0.2053%	0.2063%	0.2072%	0.2081%	0.2088%	0.2095%	0.2101%
42	0.4415%	0.3207%	0.2779%	0.2398%	0.2302%	0.2200%	0.2203%	0.2171%	0.2184%	0.2198%	0.2213%	0.2228%	0.2200%	0.2213%	0.2225%	0.2236%	0.2247%	0.2256%	0.2264%	0.2271%	0.2278%
43	0.4794%	0.3482%	0.3017%	0.2602%	0.2497%	0.2386%	0.2389%	0.2353%	0.2367%	0.2382%	0.2399%	0.2415%	0.2384%	0.2398%	0.2412%	0.2424%	0.2435%	0.2445%	0.2454%	0.2462%	0.2469%
44	0.5200%	0.3776%	0.3271%	0.2820%	0.2705%	0.2584%	0.2587%	0.2548%	0.2563%	0.2580%	0.2597%	0.2615%	0.2582%	0.2598%	0.2613%	0.2626%	0.2638%	0.2649%	0.2659%	0.2667%	0.2675%
45	0.5631%	0.4089%	0.3541%	0.3052%	0.2927%	0.2796%	0.2798%	0.2756%	0.2773%	0.2792%	0.2811%	0.2831%	0.2796%	0.2813%	0.2829%	0.2844%	0.2857%	0.2869%	0.2880%	0.2890%	0.2898%
46	0.6095%	0.4425%	0.3831%	0.3301%	0.3166%	0.3023%	0.3026%	0.2982%	0.3000%	0.3022%	0.3044%	0.3066%	0.3028%	0.3047%	0.3065%	0.3081%	0.3096%	0.3109%	0.3121%	0.3131%	0.3140%
47	0.6586%	0.4780%	0.4139%	0.3566%	0.3421%	0.3268%	0.3273%	0.3226%	0.3248%	0.3272%	0.3297%	0.3321%	0.3282%	0.3303%	0.3322%	0.3340%	0.3356%	0.3371%	0.3384%	0.3395%	0.3405%
48	0.7112%	0.5163%	0.4472%	0.3855%	0.3700%	0.3537%	0.3545%	0.3496%	0.3521%	0.3549%	0.3577%	0.3604%	0.3561%	0.3585%	0.3606%	0.3626%	0.3643%	0.3659%	0.3673%	0.3686%	0.3697%
49	0.7692%	0.5586%	0.4839%	0.4175%	0.4011%	0.3838%	0.3848%	0.3797%	0.3826%	0.3857%	0.3889%	0.3919%	0.3872%	0.3898%	0.3922%	0.3943%	0.3962%	0.3980%	0.3995%	0.4009%	0.4020%
50	0.8336%	0.6057%	0.5251%	0.4536%	0.4361%	0.4176%	0.4190%	0.4136%	0.4168%	0.4203%	0.4237%	0.4270%	0.4219%	0.4248%	0.4273%	0.4297%	0.4318%	0.4336%	0.4353%	0.4368%	0.4381%
51	0.9076%	0.6598%	0.5722%	0.4946%	0.4759%	0.4559%	0.4575%	0.4517%	0.4552%	0.4590%	0.4627%	0.4662%	0.4607%	0.4637%	0.4665%	0.4691%	0.4713%	0.4734%	0.4752%	0.4768%	
52	0.9908%	0.7206%	0.6253%	0.5408%	0.5205%	0.4987%	0.5005%	0.4940%	0.4978%	0.5018%	0.5057%	0.5096%	0.5035%	0.5068%	0.5098%	0.5125%	0.5150%	0.5172%	0.5191%		
53	1.0851%	0.7895%	0.6851%	0.5926%	0.5702%	0.5461%	0.5479%	0.5406%	0.5446%	0.5488%	0.5531%	0.5572%	0.5505%	0.5540%	0.5573%	0.5603%	0.5629%	0.5653%			
54	1.1896%	0.8654%	0.7508%	0.6492%	0.6244%	0.5977%	0.5993%	0.5911%	0.5953%	0.5998%	0.6044%	0.6088%	0.6015%	0.6053%	0.6088%	0.6120%	0.6149%				
55	1.3028%	0.9474%	0.8217%	0.7100%	0.6824%	0.6529%	0.6544%	0.6454%	0.6498%	0.6547%	0.6597%	0.6645%	0.6565%	0.6606%	0.6644%	0.6679%					
56	1.4236%	1.0348%	0.8972%	0.7747%	0.7443%	0.7119%	0.7134%	0.7035%	0.7084%	0.7138%	0.7192%	0.7245%	0.7157%	0.7203%	0.7244%						
57	1.5517%	1.1276%	0.9774%	0.8436%	0.8103%	0.7751%	0.7769%	0.7663%	0.7717%	0.7777%	0.7837%	0.7895%	0.7800%	0.7850%							
58	1.6882%	1.2267%	1.0632%	0.9178%	0.8818%	0.8438%	0.8461%	0.8348%	0.8410%	0.8476%	0.8543%	0.8607%	0.8503%								
59	1.8362%	1.3344%	1.1569%	0.9992%	0.9606%	0.9197%	0.9226%	0.9106%	0.9176%	0.9249%	0.9322%	0.9392%									
60	2.0002%	1.4543%	1.2613%	1.0902%	1.0488%	1.0046%	1.0082%	0.9952%	1.0029%	1.0110%	1.0189%										
61	2.1851%	1.5894%	1.3790%	1.1928%	1.1481%	1.1000%	1.1040%	1.0898%	1.0981%	1.1068%											
62	2.3938%	1.7417%	1.5116%	1.3080%	1.2592%	1.2064%	1.2106%	1.1947%	1.2035%												
63	2.6276%	1.9122%	1.6597%	1.4361%	1.3822%	1.3238%	1.3279%	1.3100%													
64	2.8868%	2.1005%	1.8228%	1.5765%	1.5164%	1.4515%	1.4553%														
65	3.1678%	2.3042%	1.9989%	1.7275%	1.6606%	1.5888%															

BIỂU 21: BIỂU PHÍ BẢO HIỂM HÀNG QUÝ DÀNH CHO NAM
TÍNH THEO TỶ LỆ PHẦN TRĂM CỦA SỐ TIỀN VAY BAN ĐẦU
ÁP DỤNG CHO TRƯỜNG HỢP NỢ GỐC VÀ LÃI VAY ĐƯỢC TRẢ HÀNG QUÝ, LÃI ĐƯỢC TÍNH THEO DƯ NỢ GỐC BAN ĐẦU

Tuổi \ Thời hạn	12 tháng	18 tháng	24 tháng	36 tháng	48 tháng	60 tháng	72 tháng	84 tháng	96 tháng	108 tháng	120 tháng	132 tháng	144 tháng	156 tháng	168 tháng	180 tháng	192 tháng	204 tháng	216 tháng	228 tháng	240 tháng
18	0.0892%	0.0735%	0.0681%	0.0635%	0.0641%	0.0636%	0.0655%	0.0661%	0.0679%	0.0696%	0.0711%	0.0725%	0.0724%	0.0736%	0.0746%	0.0756%	0.0765%	0.0773%	0.0781%	0.0788%	0.0794%
19	0.0925%	0.0760%	0.0702%	0.0652%	0.0656%	0.0648%	0.0667%	0.0672%	0.0689%	0.0705%	0.0720%	0.0734%	0.0732%	0.0744%	0.0755%	0.0764%	0.0773%	0.0781%	0.0789%	0.0796%	0.0802%
20	0.0939%	0.0770%	0.0710%	0.0657%	0.0659%	0.0651%	0.0668%	0.0673%	0.0689%	0.0705%	0.0719%	0.0733%	0.0732%	0.0743%	0.0754%	0.0763%	0.0772%	0.0780%	0.0787%	0.0794%	0.0801%
21	0.0941%	0.0770%	0.0709%	0.0655%	0.0656%	0.0646%	0.0663%	0.0667%	0.0683%	0.0698%	0.0713%	0.0726%	0.0725%	0.0736%	0.0746%	0.0756%	0.0765%	0.0773%	0.0780%	0.0787%	0.0793%
22	0.0933%	0.0762%	0.0701%	0.0646%	0.0646%	0.0636%	0.0653%	0.0656%	0.0672%	0.0687%	0.0702%	0.0715%	0.0714%	0.0725%	0.0735%	0.0745%	0.0754%	0.0762%	0.0769%	0.0776%	0.0782%
23	0.0916%	0.0748%	0.0687%	0.0633%	0.0633%	0.0623%	0.0639%	0.0643%	0.0659%	0.0674%	0.0689%	0.0702%	0.0701%	0.0712%	0.0723%	0.0732%	0.0741%	0.0749%	0.0757%	0.0764%	0.0770%
24	0.0896%	0.0731%	0.0672%	0.0619%	0.0619%	0.0610%	0.0626%	0.0631%	0.0647%	0.0662%	0.0676%	0.0690%	0.0690%	0.0701%	0.0712%	0.0721%	0.0730%	0.0739%	0.0746%	0.0753%	0.0760%
25	0.0872%	0.0712%	0.0655%	0.0605%	0.0606%	0.0598%	0.0615%	0.0620%	0.0637%	0.0652%	0.0667%	0.0681%	0.0681%	0.0693%	0.0704%	0.0714%	0.0723%	0.0731%	0.0739%	0.0746%	0.0753%
26	0.0856%	0.0700%	0.0645%	0.0596%	0.0598%	0.0591%	0.0609%	0.0615%	0.0632%	0.0648%	0.0664%	0.0678%	0.0679%	0.0691%	0.0702%	0.0713%	0.0722%	0.0731%	0.0739%	0.0746%	0.0753%
27	0.0848%	0.0694%	0.0640%	0.0593%	0.0596%	0.0590%	0.0609%	0.0616%	0.0633%	0.0650%	0.0667%	0.0682%	0.0682%	0.0695%	0.0707%	0.0718%	0.0728%	0.0737%	0.0745%	0.0753%	0.0760%
28	0.0844%	0.0692%	0.0639%	0.0593%	0.0598%	0.0593%	0.0613%	0.0621%	0.0640%	0.0658%	0.0675%	0.0690%	0.0692%	0.0705%	0.0718%	0.0729%	0.0739%	0.0749%	0.0758%	0.0766%	0.0773%
29	0.0851%	0.0698%	0.0645%	0.0601%	0.0607%	0.0603%	0.0625%	0.0633%	0.0653%	0.0672%	0.0690%	0.0707%	0.0709%	0.0723%	0.0736%	0.0748%	0.0759%	0.0769%	0.0778%	0.0787%	0.0794%
30	0.0865%	0.0711%	0.0658%	0.0614%	0.0621%	0.0619%	0.0642%	0.0651%	0.0672%	0.0693%	0.0712%	0.0730%	0.0732%	0.0747%	0.0761%	0.0774%	0.0786%	0.0796%	0.0806%	0.0815%	0.0823%
31	0.0888%	0.0731%	0.0677%	0.0634%	0.0642%	0.0641%	0.0665%	0.0676%	0.0698%	0.0720%	0.0741%	0.0760%	0.0763%	0.0779%	0.0794%	0.0807%	0.0820%	0.0831%	0.0842%	0.0851%	0.0860%
32	0.0921%	0.0758%	0.0703%	0.0659%	0.0669%	0.0668%	0.0694%	0.0707%	0.0731%	0.0755%	0.0777%	0.0797%	0.0801%	0.0818%	0.0834%	0.0849%	0.0862%	0.0874%	0.0885%	0.0896%	0.0905%
33	0.0960%	0.0791%	0.0735%	0.0690%	0.0701%	0.0701%	0.0730%	0.0744%	0.0770%	0.0796%	0.0819%	0.0842%	0.0846%	0.0865%	0.0882%	0.0897%	0.0912%	0.0925%	0.0937%	0.0948%	0.0958%
34	0.1007%	0.0832%	0.0773%	0.0727%	0.0741%	0.0742%	0.0773%	0.0788%	0.0817%	0.0845%	0.0871%	0.0895%	0.0900%	0.0920%	0.0938%	0.0955%	0.0971%	0.0985%	0.0998%	0.1010%	0.1021%
35	0.1065%	0.0881%	0.0819%	0.0772%	0.0788%	0.0790%	0.0824%	0.0841%	0.0873%	0.0903%	0.0931%	0.0957%	0.0962%	0.0984%	0.1004%	0.1022%	0.1039%	0.1054%	0.1069%	0.1081%	0.1093%
36	0.1137%	0.0940%	0.0876%	0.0826%	0.0844%	0.0847%	0.0884%	0.0903%	0.0937%	0.0970%	0.1000%	0.1029%	0.1035%	0.1058%	0.1080%	0.1100%	0.1118%	0.1135%	0.1150%	0.1164%	0.1176%
37	0.1219%	0.1009%	0.0940%	0.0888%	0.0908%	0.0912%	0.0953%	0.0973%	0.1011%	0.1046%	0.1079%	0.1110%	0.1116%	0.1142%	0.1165%	0.1187%	0.1207%	0.1225%	0.1241%	0.1256%	0.1270%
38	0.1312%	0.1087%	0.1013%	0.0958%	0.0980%	0.0985%	0.1030%	0.1052%	0.1093%	0.1131%	0.1167%	0.1200%	0.1208%	0.1235%	0.1261%	0.1284%	0.1305%	0.1325%	0.1343%	0.1359%	0.1374%
39	0.1418%	0.1176%	0.1097%	0.1038%	0.1062%	0.1068%	0.1116%	0.1141%	0.1185%	0.1226%	0.1265%	0.1301%	0.1309%	0.1339%	0.1367%	0.1392%	0.1415%	0.1436%	0.1456%	0.1473%	0.1490%
40	0.1539%	0.1276%	0.1190%	0.1127%	0.1153%	0.1160%	0.1212%	0.1238%	0.1286%	0.1331%	0.1373%	0.1412%	0.1421%	0.1453%	0.1483%	0.1510%	0.1535%	0.1558%	0.1579%	0.1598%	0.1616%
41	0.1672%	0.1386%	0.1292%	0.1223%	0.1252%	0.1259%	0.1315%	0.1344%	0.1396%	0.1444%	0.1490%	0.1532%	0.1541%	0.1577%	0.1609%	0.1639%	0.1666%	0.1690%	0.1713%	0.1734%	0.1753%
42	0.1814%	0.1504%	0.1403%	0.1328%	0.1359%	0.1366%	0.1427%	0.1458%	0.1514%	0.1567%	0.1616%	0.1662%	0.1672%	0.1710%	0.1745%	0.1777%	0.1806%	0.1833%	0.1858%	0.1880%	0.1901%
43	0.1970%	0.1633%	0.1523%	0.1441%	0.1474%	0.1482%	0.1548%	0.1581%	0.1642%	0.1698%	0.1752%	0.1801%	0.1812%	0.1854%	0.1892%	0.1927%	0.1958%	0.1988%	0.2014%	0.2039%	0.2061%
44	0.2137%	0.1771%	0.1651%	0.1562%	0.1598%	0.1606%	0.1677%	0.1713%	0.1778%	0.1840%	0.1898%	0.1951%	0.1963%	0.2008%	0.2050%	0.2087%	0.2122%	0.2154%	0.2183%	0.2209%	0.2233%
45	0.2314%	0.1918%	0.1788%	0.1691%	0.1729%	0.1738%	0.1815%	0.1854%	0.1925%	0.1992%	0.2054%	0.2113%	0.2126%	0.2175%	0.2220%	0.2261%	0.2298%	0.2333%	0.2364%	0.2393%	0.2419%
46	0.2505%	0.2075%	0.1935%	0.1829%	0.1870%	0.1880%	0.1963%	0.2006%	0.2083%	0.2156%	0.2224%	0.2288%	0.2303%	0.2356%	0.2405%	0.2449%	0.2490%	0.2527%	0.2562%	0.2593%	0.2621%
47	0.2707%	0.2242%	0.2091%	0.1976%	0.2022%	0.2032%	0.2124%	0.2170%	0.2255%	0.2335%	0.2409%	0.2479%	0.2495%	0.2553%	0.2606%	0.2655%	0.2699%	0.2740%	0.2777%	0.2811%	0.2842%
48	0.2923%	0.2422%	0.2259%	0.2137%	0.2187%	0.2200%	0.2300%	0.2352%	0.2444%	0.2532%	0.2613%	0.2689%	0.2707%	0.2770%	0.2828%	0.2881%	0.2929%	0.2974%	0.3014%	0.3051%	0.3085%
49	0.3162%	0.2621%	0.2445%	0.2315%	0.2371%	0.2387%	0.2497%	0.2555%	0.2656%	0.2752%	0.2841%	0.2924%	0.2944%	0.3013%	0.3076%	0.3133%	0.3186%	0.3234%	0.3278%	0.3318%	0.3355%
50	0.3427%	0.2843%	0.2653%	0.2515%	0.2578%	0.2597%	0.2719%	0.2783%	0.2894%	0.2999%	0.3096%	0.3187%	0.3208%	0.3284%	0.3352%	0.3415%	0.3473%	0.3525%	0.3573%	0.3617%	0.3657%
51	0.3732%	0.3097%	0.2892%	0.2743%	0.2814%	0.2837%	0.2970%	0.3040%	0.3162%	0.3276%	0.3383%	0.3482%	0.3505%	0.3587%	0.3662%	0.3731%	0.3793%	0.3851%	0.3903%	0.3951%	
52	0.4074%	0.3383%	0.3161%	0.3000%	0.3079%	0.3104%	0.3250%	0.3327%	0.3460%	0.3585%	0.3701%	0.3809%	0.3834%	0.3924%	0.4005%	0.4080%	0.4148%	0.4211%	0.4267%		
53	0.4463%	0.3707%	0.3464%	0.3288%	0.3375%	0.3402%	0.3561%	0.3644%	0.3789%	0.3925%	0.4051%	0.4169%	0.4196%	0.4294%	0.4383%	0.4464%	0.4539%	0.4606%			
54	0.4893%	0.4064%	0.3797%	0.3604%	0.3698%	0.3725%	0.3898%	0.3988%	0.4146%	0.4294%	0.4432%	0.4560%	0.4590%	0.4696%	0.4793%	0.4882%	0.4963%				
55	0.5360%	0.4451%	0.4157%	0.3944%	0.4044%	0.4073%	0.4261%	0.4359%	0.4530%	0.4692%	0.4843%	0.4983%	0.5015%	0.5131%	0.5236%	0.5333%					
56	0.5858%	0.4863%	0.4541%	0.4306%	0.4414%	0.4444%	0.4649%	0.4756%	0.4943%	0.5120%	0.5285%	0.5438%	0.5473%	0.5599%	0.5714%						
57	0.6387%	0.5300%	0.4949%	0.4691%	0.4809%	0.4843%	0.5067%	0.5184%	0.5390%	0.5583%	0.5764%	0.5930%	0.5969%	0.6107%							
58	0.6950%	0.5767%	0.5385%	0.5106%	0.5236%	0.5276%	0.5522%	0.5652%	0.5878%	0.6090%	0.6287%	0.6470%	0.6512%								
59	0.7561%	0.6276%	0.5862%	0.5562%	0.5708%	0.5754%	0.6027%	0.6171%	0.6418%	0.6651%	0.6867%	0.7067%									
60	0.8239%	0.6842%	0.6394%	0.6073%	0.6237%	0.6291%	0.6591%	0.6751%	0.7023%	0.7278%	0.7515%										
61	0.9003%	0.7481%	0.6995%	0.6649%	0.6832%	0.6895%	0.7226%	0.7401%	0.7700%	0.7979%											
62	0.9866%	0.8202%	0.7672%	0.7297%	0.7501%	0.7571%	0.7934%	0.8126%	0.8453%												
63	1.0834%	0.9010%	0.8429%	0.8019%	0.8244%	0.8319%	0.8717%	0.8926%													
64	1.1908%	0.9903%	0.9264%	0.8812%	0.9056%	0.9137%	0.9571%														
65	1.3073%	1.0870%	1.0168%	0.9668%	0.9933%	1.0018%															

BIỂU 22: BIỂU PHÍ BẢO HIỂM HÀNG QUÝ DÀNH CHO NAM
TÍNH THEO TỶ LỆ PHẦN TRĂM CỦA KHOẢN DƯ NỢ GỐC
ÁP DỤNG CHO TRƯỜNG HỢP NỢ GỐC VÀ LÃI VAY ĐƯỢC TRẢ HÀNG QUÝ, LÃI ĐƯỢC TÍNH THEO DƯ NỢ GỐC BAN ĐẦU

Tuổi \ Thời hạn	12 tháng	18 tháng	24 tháng	36 tháng	48 tháng	60 tháng	72 tháng	84 tháng	96 tháng	108 tháng	120 tháng	132 tháng	144 tháng	156 tháng	168 tháng	180 tháng	192 tháng	204 tháng	216 tháng	228 tháng	240 tháng
18	0.2222%	0.1606%	0.1382%	0.1174%	0.1109%	0.1042%	0.1027%	0.0997%	0.0989%	0.0982%	0.0977%	0.0973%	0.0951%	0.0948%	0.0946%	0.0944%	0.0942%	0.0940%	0.0939%	0.0938%	0.0937%
19	0.2305%	0.1660%	0.1425%	0.1205%	0.1134%	0.1063%	0.1046%	0.1013%	0.1003%	0.0996%	0.0990%	0.0985%	0.0962%	0.0959%	0.0956%	0.0954%	0.0952%	0.0950%	0.0949%	0.0947%	0.0946%
20	0.2340%	0.1682%	0.1441%	0.1215%	0.1140%	0.1067%	0.1048%	0.1014%	0.1004%	0.0995%	0.0989%	0.0984%	0.0961%	0.0958%	0.0955%	0.0952%	0.0950%	0.0949%	0.0947%	0.0946%	0.0945%
21	0.2345%	0.1683%	0.1439%	0.1211%	0.1134%	0.1060%	0.1040%	0.1005%	0.0995%	0.0986%	0.0980%	0.0975%	0.0952%	0.0949%	0.0946%	0.0944%	0.0942%	0.0940%	0.0938%	0.0937%	0.0936%
22	0.2324%	0.1666%	0.1423%	0.1194%	0.1118%	0.1044%	0.1023%	0.0989%	0.0979%	0.0971%	0.0965%	0.0960%	0.0938%	0.0935%	0.0932%	0.0930%	0.0928%	0.0927%	0.0925%	0.0924%	0.0923%
23	0.2281%	0.1633%	0.1395%	0.1170%	0.1094%	0.1022%	0.1002%	0.0970%	0.0960%	0.0952%	0.0947%	0.0942%	0.0921%	0.0918%	0.0916%	0.0914%	0.0913%	0.0911%	0.0910%	0.0909%	0.0909%
24	0.2231%	0.1596%	0.1363%	0.1143%	0.1070%	0.1000%	0.0982%	0.0950%	0.0942%	0.0935%	0.0930%	0.0926%	0.0906%	0.0904%	0.0902%	0.0900%	0.0899%	0.0898%	0.0898%	0.0897%	0.0896%
25	0.2173%	0.1556%	0.1330%	0.1117%	0.1048%	0.0981%	0.0964%	0.0935%	0.0927%	0.0921%	0.0917%	0.0914%	0.0895%	0.0893%	0.0892%	0.0891%	0.0890%	0.0889%	0.0889%	0.0889%	0.0888%
26	0.2131%	0.1529%	0.1308%	0.1101%	0.1035%	0.0970%	0.0955%	0.0927%	0.0920%	0.0916%	0.0913%	0.0910%	0.0892%	0.0891%	0.0890%	0.0889%	0.0889%	0.0889%	0.0888%	0.0888%	0.0888%
27	0.2113%	0.1517%	0.1298%	0.1095%	0.1031%	0.0968%	0.0955%	0.0928%	0.0922%	0.0919%	0.0916%	0.0915%	0.0897%	0.0896%	0.0896%	0.0896%	0.0896%	0.0896%	0.0896%	0.0896%	0.0896%
28	0.2103%	0.1512%	0.1296%	0.1096%	0.1034%	0.0973%	0.0961%	0.0936%	0.0931%	0.0929%	0.0927%	0.0927%	0.0909%	0.0909%	0.0909%	0.0910%	0.0910%	0.0911%	0.0911%	0.0912%	0.0912%
29	0.2119%	0.1526%	0.1310%	0.1111%	0.1050%	0.0990%	0.0979%	0.0954%	0.0951%	0.0949%	0.0949%	0.0948%	0.0931%	0.0932%	0.0932%	0.0933%	0.0934%	0.0935%	0.0936%	0.0937%	0.0937%
30	0.2155%	0.1553%	0.1335%	0.1135%	0.1075%	0.1015%	0.1006%	0.0981%	0.0979%	0.0978%	0.0978%	0.0979%	0.0962%	0.0963%	0.0964%	0.0966%	0.0967%	0.0968%	0.0969%	0.0970%	0.0971%
31	0.2212%	0.1597%	0.1375%	0.1171%	0.1111%	0.1050%	0.1042%	0.1018%	0.1017%	0.1017%	0.1018%	0.1020%	0.1002%	0.1004%	0.1006%	0.1007%	0.1009%	0.1011%	0.1012%	0.1013%	0.1015%
32	0.2293%	0.1657%	0.1427%	0.1218%	0.1157%	0.1096%	0.1088%	0.1065%	0.1064%	0.1065%	0.1067%	0.1069%	0.1052%	0.1054%	0.1056%	0.1059%	0.1061%	0.1063%	0.1064%	0.1066%	0.1068%
33	0.2390%	0.1729%	0.1491%	0.1274%	0.1213%	0.1150%	0.1144%	0.1121%	0.1121%	0.1123%	0.1126%	0.1129%	0.1111%	0.1114%	0.1117%	0.1119%	0.1122%	0.1124%	0.1126%	0.1128%	0.1130%
34	0.2509%	0.1817%	0.1568%	0.1343%	0.1281%	0.1217%	0.1211%	0.1188%	0.1189%	0.1192%	0.1196%	0.1200%	0.1181%	0.1185%	0.1188%	0.1191%	0.1194%	0.1197%	0.1199%	0.1202%	0.1204%
35	0.2653%	0.1924%	0.1663%	0.1427%	0.1362%	0.1296%	0.1292%	0.1267%	0.1270%	0.1274%	0.1278%	0.1283%	0.1263%	0.1267%	0.1271%	0.1275%	0.1278%	0.1281%	0.1284%	0.1287%	0.1289%
36	0.2831%	0.2054%	0.1777%	0.1526%	0.1459%	0.1389%	0.1386%	0.1360%	0.1364%	0.1369%	0.1374%	0.1379%	0.1358%	0.1363%	0.1367%	0.1371%	0.1375%	0.1378%	0.1382%	0.1384%	0.1387%
37	0.3037%	0.2204%	0.1908%	0.1640%	0.1569%	0.1495%	0.1492%	0.1466%	0.1470%	0.1476%	0.1482%	0.1488%	0.1465%	0.1470%	0.1475%	0.1479%	0.1484%	0.1487%	0.1491%	0.1494%	0.1497%
38	0.3267%	0.2373%	0.2055%	0.1769%	0.1694%	0.1615%	0.1613%	0.1585%	0.1590%	0.1596%	0.1602%	0.1609%	0.1584%	0.1590%	0.1595%	0.1600%	0.1605%	0.1609%	0.1613%	0.1616%	0.1619%
39	0.3532%	0.2568%	0.2224%	0.1916%	0.1836%	0.1750%	0.1748%	0.1717%	0.1723%	0.1730%	0.1737%	0.1744%	0.1717%	0.1723%	0.1729%	0.1734%	0.1739%	0.1744%	0.1748%	0.1752%	0.1755%
40	0.3833%	0.2787%	0.2415%	0.2080%	0.1993%	0.1900%	0.1897%	0.1864%	0.1870%	0.1877%	0.1884%	0.1892%	0.1863%	0.1870%	0.1876%	0.1882%	0.1887%	0.1892%	0.1896%	0.1900%	0.1904%
41	0.4162%	0.3026%	0.2621%	0.2258%	0.2163%	0.2062%	0.2059%	0.2023%	0.2029%	0.2036%	0.2044%	0.2052%	0.2021%	0.2028%	0.2035%	0.2041%	0.2047%	0.2052%	0.2057%	0.2061%	0.2065%
42	0.4516%	0.3284%	0.2845%	0.2451%	0.2347%	0.2237%	0.2234%	0.2194%	0.2200%	0.2208%	0.2216%	0.2225%	0.2191%	0.2199%	0.2206%	0.2213%	0.2219%	0.2225%	0.2230%	0.2235%	0.2239%
43	0.4904%	0.3565%	0.3088%	0.2660%	0.2547%	0.2426%	0.2422%	0.2378%	0.2385%	0.2393%	0.2402%	0.2411%	0.2375%	0.2383%	0.2391%	0.2398%	0.2405%	0.2411%	0.2417%	0.2422%	0.2427%
44	0.5320%	0.3866%	0.3348%	0.2883%	0.2759%	0.2628%	0.2623%	0.2575%	0.2582%	0.2591%	0.2601%	0.2611%	0.2572%	0.2581%	0.2590%	0.2598%	0.2605%	0.2612%	0.2618%	0.2624%	0.2629%
45	0.5760%	0.4186%	0.3625%	0.3120%	0.2986%	0.2844%	0.2838%	0.2787%	0.2794%	0.2804%	0.2815%	0.2827%	0.2784%	0.2794%	0.2804%	0.2813%	0.2821%	0.2828%	0.2835%	0.2841%	0.2847%
46	0.6235%	0.4530%	0.3922%	0.3374%	0.3229%	0.3075%	0.3069%	0.3014%	0.3023%	0.3035%	0.3047%	0.3060%	0.3014%	0.3025%	0.3036%	0.3046%	0.3055%	0.3063%	0.3071%	0.3078%	0.3084%
47	0.6737%	0.4894%	0.4237%	0.3646%	0.3489%	0.3324%	0.3319%	0.3260%	0.3271%	0.3285%	0.3299%	0.3313%	0.3264%	0.3277%	0.3289%	0.3300%	0.3310%	0.3319%	0.3327%	0.3335%	0.3342%
48	0.7275%	0.5286%	0.4577%	0.3940%	0.3773%	0.3597%	0.3593%	0.3532%	0.3545%	0.3560%	0.3577%	0.3593%	0.3540%	0.3555%	0.3568%	0.3580%	0.3591%	0.3601%	0.3610%	0.3619%	0.3626%
49	0.7869%	0.5719%	0.4954%	0.4268%	0.4089%	0.3901%	0.3899%	0.3834%	0.3850%	0.3868%	0.3887%	0.3905%	0.3848%	0.3864%	0.3878%	0.3891%	0.3904%	0.3915%	0.3925%	0.3934%	0.3943%
50	0.8527%	0.6201%	0.5375%	0.4635%	0.4446%	0.4244%	0.4244%	0.4175%	0.4193%	0.4213%	0.4233%	0.4253%	0.4192%	0.4209%	0.4225%	0.4239%	0.4253%	0.4265%	0.4276%	0.4286%	0.4296%
51	0.9284%	0.6755%	0.5857%	0.5055%	0.4851%	0.4633%	0.4634%	0.4558%	0.4578%	0.4600%	0.4622%	0.4644%	0.4576%	0.4595%	0.4612%	0.4628%	0.4643%	0.4656%	0.4668%	0.4679%	
52	1.0135%	0.7377%	0.6400%	0.5526%	0.5305%	0.5067%	0.5068%	0.4985%	0.5006%	0.5030%	0.5054%	0.5077%	0.5003%	0.5023%	0.5041%	0.5059%	0.5074%	0.5088%	0.5101%		
53	1.1100%	0.8082%	0.7011%	0.6055%	0.5812%	0.5549%	0.5549%	0.5457%	0.5478%	0.5503%	0.5528%	0.5553%	0.5471%	0.5493%	0.5513%	0.5531%	0.5548%	0.5563%			
54	1.2169%	0.8859%	0.7685%	0.6633%	0.6364%	0.6074%	0.6071%	0.5968%	0.5990%	0.6016%	0.6043%	0.6070%	0.5980%	0.6003%	0.6025%	0.6044%	0.6062%				
55	1.3328%	0.9699%	0.8411%	0.7255%	0.6956%	0.6636%	0.6631%	0.6517%	0.6541%	0.6568%	0.6597%	0.6626%	0.6528%	0.6553%	0.6576%	0.6597%					
56	1.4563%	1.0594%	0.9183%	0.7917%	0.7588%	0.7236%	0.7229%	0.7105%	0.7131%	0.7161%	0.7193%	0.7224%	0.7117%	0.7144%	0.7170%						
57	1.5874%	1.1544%	1.0004%	0.8622%	0.8262%	0.7879%	0.7872%	0.7738%	0.7767%	0.7801%	0.7836%	0.7871%	0.7754%	0.7784%							
58	1.7270%	1.2558%	1.0883%	0.9380%	0.8990%	0.8577%	0.8572%	0.8428%	0.8462%	0.8500%	0.8539%	0.8577%	0.8451%								
59	1.8783%	1.3661%	1.1841%	1.0211%	0.9793%	0.9347%	0.9345%	0.9191%	0.9229%	0.9272%	0.9315%	0.9357%									
60	2.0462%	1.4887%	1.2909%	1.1140%	1.0690%	1.0208%	1.0209%	1.0043%	1.0085%	1.0132%	1.0180%										
61	2.2353%	1.6270%	1.4114%	1.2187%	1.1700%	1.1175%	1.1178%	1.0996%	1.1042%	1.1092%											
62	2.4487%	1.7830%	1.5470%	1.3364%	1.2831%	1.2255%	1.2257%	1.2055%	1.2103%												
63	2.6880%	1.9574%	1.6986%	1.4673%	1.4085%	1.3449%	1.3446%	1.3220%													
64	2.9531%	2.1502%	1.8655%	1.6107%	1.5454%	1.4749%	1.4739%														
65	3.2405%	2.3587%	2.0458%	1.7651%	1.6926%	1.6146%															

BIỂU 23: BIỂU PHÍ BẢO HIỂM ĐÓNG HÀNG THÁNG DÀNH CHO NAM
TÍNH THEO TỶ LỆ PHẦN TRĂM CỦA SỐ TIỀN VAY BAN ĐẦU
ÁP DỤNG CHO TRƯỜNG HỢP NỢ GỐC ĐƯỢC TRẢ VÀO CUỐI THỜI HẠN VAY, LÃI VAY ĐƯỢC TRẢ HÀNG THÁNG

Tuổi \ Thời hạn	12 tháng	18 tháng	24 tháng	36 tháng	48 tháng	60 tháng	72 tháng	84 tháng	96 tháng	108 tháng	120 tháng	132 tháng	144 tháng	156 tháng	168 tháng	180 tháng	192 tháng	204 tháng	216 tháng	228 tháng	240 tháng
18	0.0436%	0.0375%	0.0352%	0.0325%	0.0320%	0.0307%	0.0307%	0.0301%	0.0300%	0.0300%	0.0300%	0.0300%	0.0294%	0.0294%	0.0294%	0.0294%	0.0294%	0.0294%	0.0294%	0.0294%	0.0294%
19	0.0451%	0.0386%	0.0361%	0.0331%	0.0325%	0.0311%	0.0310%	0.0304%	0.0303%	0.0302%	0.0302%	0.0302%	0.0296%	0.0296%	0.0296%	0.0296%	0.0296%	0.0296%	0.0296%	0.0296%	0.0296%
20	0.0457%	0.0390%	0.0364%	0.0333%	0.0325%	0.0311%	0.0309%	0.0303%	0.0302%	0.0301%	0.0301%	0.0301%	0.0295%	0.0295%	0.0295%	0.0295%	0.0295%	0.0295%	0.0296%	0.0296%	0.0296%
21	0.0457%	0.0390%	0.0362%	0.0330%	0.0322%	0.0307%	0.0306%	0.0299%	0.0299%	0.0298%	0.0298%	0.0298%	0.0292%	0.0292%	0.0293%	0.0293%	0.0293%	0.0293%	0.0293%	0.0293%	0.0293%
22	0.0453%	0.0385%	0.0357%	0.0325%	0.0316%	0.0302%	0.0301%	0.0294%	0.0294%	0.0294%	0.0294%	0.0294%	0.0288%	0.0289%	0.0289%	0.0289%	0.0289%	0.0289%	0.0290%	0.0290%	0.0290%
23	0.0444%	0.0377%	0.0350%	0.0318%	0.0309%	0.0296%	0.0295%	0.0289%	0.0289%	0.0289%	0.0289%	0.0289%	0.0284%	0.0285%	0.0285%	0.0285%	0.0285%	0.0286%	0.0286%	0.0286%	0.0286%
24	0.0434%	0.0369%	0.0342%	0.0311%	0.0303%	0.0290%	0.0290%	0.0284%	0.0285%	0.0285%	0.0285%	0.0286%	0.0281%	0.0281%	0.0282%	0.0282%	0.0282%	0.0283%	0.0283%	0.0283%	0.0283%
25	0.0423%	0.0360%	0.0334%	0.0305%	0.0298%	0.0286%	0.0286%	0.0281%	0.0282%	0.0283%	0.0283%	0.0284%	0.0279%	0.0280%	0.0280%	0.0281%	0.0281%	0.0281%	0.0282%	0.0282%	0.0282%
26	0.0415%	0.0354%	0.0329%	0.0301%	0.0295%	0.0284%	0.0285%	0.0281%	0.0282%	0.0283%	0.0284%	0.0284%	0.0280%	0.0281%	0.0281%	0.0282%	0.0282%	0.0283%	0.0283%	0.0283%	0.0283%
27	0.0412%	0.0352%	0.0327%	0.0301%	0.0295%	0.0285%	0.0286%	0.0282%	0.0284%	0.0285%	0.0286%	0.0288%	0.0283%	0.0284%	0.0285%	0.0285%	0.0286%	0.0286%	0.0287%	0.0287%	0.0287%
28	0.0411%	0.0351%	0.0328%	0.0302%	0.0298%	0.0288%	0.0290%	0.0287%	0.0288%	0.0290%	0.0292%	0.0293%	0.0289%	0.0290%	0.0291%	0.0292%	0.0292%	0.0293%	0.0293%	0.0293%	0.0294%
29	0.0414%	0.0355%	0.0332%	0.0307%	0.0304%	0.0294%	0.0297%	0.0294%	0.0296%	0.0298%	0.0300%	0.0302%	0.0298%	0.0299%	0.0300%	0.0301%	0.0301%	0.0302%	0.0302%	0.0303%	0.0303%
30	0.0422%	0.0362%	0.0339%	0.0315%	0.0312%	0.0303%	0.0307%	0.0304%	0.0307%	0.0309%	0.0311%	0.0313%	0.0309%	0.0311%	0.0312%	0.0313%	0.0313%	0.0314%	0.0314%	0.0315%	0.0315%
31	0.0433%	0.0373%	0.0350%	0.0326%	0.0324%	0.0315%	0.0319%	0.0317%	0.0320%	0.0323%	0.0326%	0.0328%	0.0324%	0.0325%	0.0327%	0.0328%	0.0328%	0.0329%	0.0330%	0.0330%	0.0330%
32	0.0450%	0.0387%	0.0364%	0.0340%	0.0338%	0.0330%	0.0335%	0.0333%	0.0337%	0.0340%	0.0343%	0.0346%	0.0341%	0.0343%	0.0344%	0.0346%	0.0346%	0.0347%	0.0348%	0.0348%	0.0349%
33	0.0469%	0.0405%	0.0381%	0.0356%	0.0356%	0.0348%	0.0354%	0.0352%	0.0356%	0.0360%	0.0364%	0.0367%	0.0362%	0.0364%	0.0365%	0.0367%	0.0368%	0.0368%	0.0369%	0.0370%	0.0370%
34	0.0493%	0.0426%	0.0402%	0.0377%	0.0377%	0.0370%	0.0376%	0.0375%	0.0380%	0.0384%	0.0388%	0.0391%	0.0386%	0.0388%	0.0390%	0.0391%	0.0392%	0.0393%	0.0394%	0.0394%	0.0395%
35	0.0522%	0.0452%	0.0427%	0.0401%	0.0402%	0.0395%	0.0402%	0.0401%	0.0407%	0.0412%	0.0416%	0.0419%	0.0414%	0.0416%	0.0418%	0.0419%	0.0421%	0.0422%	0.0422%	0.0423%	0.0424%
36	0.0557%	0.0483%	0.0457%	0.0430%	0.0432%	0.0424%	0.0433%	0.0432%	0.0438%	0.0443%	0.0448%	0.0451%	0.0446%	0.0448%	0.0450%	0.0452%	0.0453%	0.0454%	0.0455%	0.0456%	0.0456%
37	0.0598%	0.0518%	0.0491%	0.0463%	0.0466%	0.0458%	0.0467%	0.0466%	0.0473%	0.0478%	0.0483%	0.0487%	0.0481%	0.0484%	0.0486%	0.0488%	0.0489%	0.0490%	0.0491%	0.0492%	0.0493%
38	0.0643%	0.0559%	0.0529%	0.0500%	0.0503%	0.0495%	0.0505%	0.0504%	0.0512%	0.0518%	0.0523%	0.0527%	0.0521%	0.0524%	0.0526%	0.0528%	0.0529%	0.0531%	0.0532%	0.0532%	0.0533%
39	0.0696%	0.0605%	0.0573%	0.0542%	0.0546%	0.0537%	0.0548%	0.0547%	0.0555%	0.0561%	0.0567%	0.0571%	0.0564%	0.0567%	0.0570%	0.0572%	0.0574%	0.0575%	0.0576%	0.0577%	0.0578%
40	0.0756%	0.0657%	0.0622%	0.0588%	0.0592%	0.0583%	0.0594%	0.0593%	0.0601%	0.0609%	0.0615%	0.0620%	0.0612%	0.0615%	0.0618%	0.0620%	0.0622%	0.0624%	0.0625%	0.0626%	0.0627%
41	0.0820%	0.0713%	0.0676%	0.0639%	0.0643%	0.0632%	0.0645%	0.0643%	0.0652%	0.0660%	0.0666%	0.0672%	0.0664%	0.0667%	0.0670%	0.0673%	0.0675%	0.0677%	0.0678%	0.0679%	0.0680%
42	0.0890%	0.0774%	0.0733%	0.0693%	0.0697%	0.0686%	0.0699%	0.0697%	0.0707%	0.0715%	0.0722%	0.0728%	0.0719%	0.0723%	0.0727%	0.0730%	0.0732%	0.0734%	0.0735%	0.0736%	0.0737%
43	0.0967%	0.0840%	0.0796%	0.0752%	0.0756%	0.0743%	0.0757%	0.0755%	0.0766%	0.0775%	0.0783%	0.0789%	0.0780%	0.0784%	0.0788%	0.0791%	0.0793%	0.0795%	0.0797%	0.0798%	0.0799%
44	0.1048%	0.0911%	0.0862%	0.0814%	0.0819%	0.0804%	0.0820%	0.0817%	0.0829%	0.0839%	0.0848%	0.0855%	0.0845%	0.0850%	0.0854%	0.0857%	0.0860%	0.0862%	0.0863%	0.0864%	0.0866%
45	0.1135%	0.0986%	0.0934%	0.0881%	0.0886%	0.0870%	0.0887%	0.0885%	0.0897%	0.0909%	0.0918%	0.0926%	0.0915%	0.0921%	0.0925%	0.0928%	0.0931%	0.0933%	0.0935%	0.0937%	0.0938%
46	0.1228%	0.1066%	0.1010%	0.0953%	0.0957%	0.0941%	0.0960%	0.0958%	0.0972%	0.0984%	0.0995%	0.1004%	0.0992%	0.0998%	0.1002%	0.1006%	0.1009%	0.1012%	0.1014%	0.1015%	0.1016%
47	0.1327%	0.1152%	0.1091%	0.1029%	0.1035%	0.1018%	0.1039%	0.1037%	0.1054%	0.1067%	0.1079%	0.1088%	0.1076%	0.1082%	0.1087%	0.1091%	0.1094%	0.1097%	0.1099%	0.1101%	0.1102%
48	0.1433%	0.1245%	0.1179%	0.1113%	0.1121%	0.1103%	0.1127%	0.1126%	0.1144%	0.1159%	0.1171%	0.1182%	0.1168%	0.1175%	0.1180%	0.1185%	0.1188%	0.1191%	0.1193%	0.1195%	0.1196%
49	0.1550%	0.1347%	0.1276%	0.1207%	0.1217%	0.1199%	0.1225%	0.1225%	0.1244%	0.1261%	0.1274%	0.1285%	0.1270%	0.1278%	0.1284%	0.1288%	0.1292%	0.1295%	0.1298%	0.1300%	0.1301%
50	0.1681%	0.1462%	0.1386%	0.1313%	0.1325%	0.1306%	0.1336%	0.1335%	0.1356%	0.1374%	0.1389%	0.1401%	0.1384%	0.1392%	0.1399%	0.1404%	0.1408%	0.1411%	0.1414%	0.1416%	0.1417%
51	0.1831%	0.1593%	0.1512%	0.1434%	0.1447%	0.1427%	0.1459%	0.1458%	0.1481%	0.1500%	0.1516%	0.1529%	0.1511%	0.1519%	0.1527%	0.1532%	0.1537%	0.1540%	0.1543%	0.1545%	
52	0.1999%	0.1741%	0.1653%	0.1569%	0.1584%	0.1561%	0.1596%	0.1594%	0.1618%	0.1639%	0.1656%	0.1670%	0.1650%	0.1660%	0.1668%	0.1674%	0.1679%	0.1682%	0.1685%		
53	0.2190%	0.1908%	0.1812%	0.1719%	0.1734%	0.1709%	0.1745%	0.1743%	0.1769%	0.1791%	0.1810%	0.1826%	0.1804%	0.1814%	0.1822%	0.1829%	0.1834%	0.1838%			
54	0.2401%	0.2091%	0.1985%	0.1881%	0.1897%	0.1868%	0.1907%	0.1904%	0.1932%	0.1956%	0.1977%	0.1994%	0.1970%	0.1981%	0.1990%	0.1997%	0.2003%				
55	0.2629%	0.2288%	0.2171%	0.2056%	0.2071%	0.2038%	0.2081%	0.2077%	0.2108%	0.2135%	0.2158%	0.2176%	0.2150%	0.2162%	0.2171%	0.2179%					
56	0.2872%	0.2498%	0.2369%	0.2241%	0.2257%	0.2221%	0.2268%	0.2264%	0.2299%	0.2328%	0.2353%	0.2373%	0.2344%	0.2357%	0.2367%						
57	0.3129%	0.2721%	0.2579%	0.2440%	0.2457%	0.2419%	0.2470%	0.2467%	0.2505%	0.2538%	0.2564%	0.2586%	0.2554%	0.2568%							
58	0.3404%	0.2960%	0.2806%	0.2655%	0.2675%	0.2635%	0.2693%	0.2690%	0.2732%	0.2767%	0.2796%	0.2819%	0.2784%								
59	0.3703%	0.3220%	0.3054%	0.2893%	0.2917%	0.2875%	0.2939%	0.2937%	0.2982%	0.3020%	0.3051%	0.3076%									
60	0.4035%	0.3511%	0.3332%	0.3159%	0.3189%	0.3144%	0.3214%	0.3211%	0.3260%	0.3301%	0.3334%										
61	0.4409%	0.3839%	0.3645%	0.3459%	0.3493%	0.3444%	0.3520%	0.3515%	0.3568%	0.3611%											
62	0.4831%	0.4209%	0.3998%	0.3795%	0.3831%	0.3776%	0.3858%	0.3851%	0.3907%												
63	0.5304%	0.4622%	0.4390%	0.4166%	0.4203%	0.4140%	0.4227%	0.4218%													
64	0.5827%	0.5076%	0.4819%	0.4569%	0.4606%	0.4534%	0.4627%														
65	0.6392%	0.5565%	0.5282%	0.5002%	0.5039%	0.4958%															

BIỂU 24: BIỂU PHÍ BẢO HIỂM ĐÓNG HÀNG THÁNG DÀNH CHO NAM
TÍNH THEO TỶ LỆ PHẦN TRĂM CỦA KHOẢN DƯ NỢ GỐC
ÁP DỤNG CHO TRƯỜNG HỢP NỢ GỐC ĐƯỢC TRẢ VÀO CUỐI THỜI HẠN VAY, LÃI VAY ĐƯỢC TRẢ HÀNG THÁNG

Tuổi \ Thời hạn	12 tháng	18 tháng	24 tháng	36 tháng	48 tháng	60 tháng	72 tháng	84 tháng	96 tháng	108 tháng	120 tháng	132 tháng	144 tháng	156 tháng	168 tháng	180 tháng	192 tháng	204 tháng	216 tháng	228 tháng	240 tháng
18	0.0469%	0.0392%	0.0363%	0.0330%	0.0323%	0.0309%	0.0309%	0.0302%	0.0301%	0.0300%	0.0300%	0.0300%	0.0294%	0.0294%	0.0294%	0.0294%	0.0294%	0.0294%	0.0294%	0.0294%	0.0294%
19	0.0486%	0.0404%	0.0372%	0.0337%	0.0328%	0.0313%	0.0312%	0.0304%	0.0304%	0.0303%	0.0302%	0.0302%	0.0296%	0.0296%	0.0296%	0.0296%	0.0296%	0.0296%	0.0296%	0.0296%	0.0296%
20	0.0492%	0.0408%	0.0375%	0.0338%	0.0328%	0.0313%	0.0311%	0.0303%	0.0302%	0.0302%	0.0301%	0.0301%	0.0295%	0.0295%	0.0295%	0.0295%	0.0295%	0.0295%	0.0296%	0.0296%	0.0296%
21	0.0492%	0.0407%	0.0373%	0.0336%	0.0325%	0.0309%	0.0307%	0.0300%	0.0299%	0.0299%	0.0298%	0.0298%	0.0292%	0.0293%	0.0293%	0.0293%	0.0293%	0.0293%	0.0293%	0.0293%	0.0293%
22	0.0488%	0.0403%	0.0368%	0.0330%	0.0319%	0.0304%	0.0302%	0.0295%	0.0295%	0.0294%	0.0294%	0.0294%	0.0289%	0.0289%	0.0289%	0.0289%	0.0289%	0.0289%	0.0290%	0.0290%	0.0290%
23	0.0478%	0.0394%	0.0361%	0.0323%	0.0313%	0.0298%	0.0296%	0.0290%	0.0289%	0.0289%	0.0289%	0.0290%	0.0284%	0.0285%	0.0285%	0.0285%	0.0285%	0.0286%	0.0286%	0.0286%	0.0286%
24	0.0467%	0.0385%	0.0352%	0.0316%	0.0306%	0.0292%	0.0291%	0.0285%	0.0285%	0.0285%	0.0286%	0.0286%	0.0281%	0.0281%	0.0282%	0.0282%	0.0282%	0.0283%	0.0283%	0.0283%	0.0283%
25	0.0455%	0.0376%	0.0344%	0.0310%	0.0301%	0.0288%	0.0288%	0.0282%	0.0282%	0.0283%	0.0284%	0.0284%	0.0279%	0.0280%	0.0280%	0.0281%	0.0281%	0.0281%	0.0282%	0.0282%	0.0282%
26	0.0447%	0.0370%	0.0339%	0.0306%	0.0298%	0.0286%	0.0286%	0.0281%	0.0282%	0.0283%	0.0284%	0.0285%	0.0280%	0.0281%	0.0281%	0.0282%	0.0282%	0.0283%	0.0283%	0.0283%	0.0283%
27	0.0444%	0.0367%	0.0337%	0.0306%	0.0298%	0.0287%	0.0288%	0.0283%	0.0284%	0.0286%	0.0287%	0.0288%	0.0283%	0.0284%	0.0285%	0.0285%	0.0286%	0.0286%	0.0287%	0.0287%	0.0287%
28	0.0442%	0.0367%	0.0338%	0.0307%	0.0301%	0.0290%	0.0292%	0.0287%	0.0289%	0.0291%	0.0292%	0.0293%	0.0289%	0.0290%	0.0291%	0.0292%	0.0292%	0.0293%	0.0293%	0.0293%	0.0294%
29	0.0446%	0.0371%	0.0342%	0.0312%	0.0307%	0.0296%	0.0298%	0.0295%	0.0297%	0.0299%	0.0301%	0.0302%	0.0298%	0.0299%	0.0300%	0.0301%	0.0301%	0.0302%	0.0302%	0.0303%	0.0303%
30	0.0454%	0.0378%	0.0350%	0.0320%	0.0315%	0.0305%	0.0308%	0.0305%	0.0307%	0.0310%	0.0312%	0.0314%	0.0309%	0.0311%	0.0312%	0.0313%	0.0313%	0.0314%	0.0314%	0.0315%	0.0315%
31	0.0467%	0.0390%	0.0361%	0.0331%	0.0327%	0.0317%	0.0321%	0.0318%	0.0321%	0.0324%	0.0326%	0.0328%	0.0324%	0.0325%	0.0327%	0.0328%	0.0328%	0.0329%	0.0330%	0.0330%	0.0330%
32	0.0484%	0.0405%	0.0375%	0.0345%	0.0342%	0.0332%	0.0337%	0.0334%	0.0338%	0.0341%	0.0344%	0.0346%	0.0341%	0.0343%	0.0344%	0.0346%	0.0347%	0.0347%	0.0348%	0.0348%	0.0349%
33	0.0505%	0.0423%	0.0393%	0.0362%	0.0359%	0.0350%	0.0355%	0.0353%	0.0357%	0.0361%	0.0364%	0.0367%	0.0362%	0.0364%	0.0365%	0.0367%	0.0368%	0.0368%	0.0369%	0.0370%	0.0370%
34	0.0531%	0.0445%	0.0414%	0.0383%	0.0381%	0.0372%	0.0378%	0.0376%	0.0380%	0.0385%	0.0388%	0.0391%	0.0386%	0.0388%	0.0390%	0.0391%	0.0392%	0.0393%	0.0394%	0.0394%	0.0395%
35	0.0562%	0.0472%	0.0440%	0.0408%	0.0406%	0.0397%	0.0404%	0.0402%	0.0408%	0.0412%	0.0416%	0.0419%	0.0414%	0.0416%	0.0418%	0.0420%	0.0421%	0.0422%	0.0422%	0.0423%	0.0424%
36	0.0600%	0.0505%	0.0470%	0.0437%	0.0436%	0.0427%	0.0435%	0.0433%	0.0439%	0.0444%	0.0448%	0.0452%	0.0446%	0.0448%	0.0450%	0.0452%	0.0453%	0.0454%	0.0455%	0.0456%	0.0456%
37	0.0643%	0.0542%	0.0506%	0.0471%	0.0470%	0.0461%	0.0469%	0.0467%	0.0474%	0.0479%	0.0484%	0.0488%	0.0482%	0.0484%	0.0486%	0.0488%	0.0489%	0.0490%	0.0491%	0.0492%	0.0493%
38	0.0693%	0.0584%	0.0545%	0.0508%	0.0508%	0.0498%	0.0507%	0.0506%	0.0513%	0.0518%	0.0523%	0.0528%	0.0521%	0.0524%	0.0526%	0.0528%	0.0529%	0.0531%	0.0532%	0.0532%	0.0533%
39	0.0749%	0.0632%	0.0591%	0.0551%	0.0551%	0.0540%	0.0550%	0.0548%	0.0556%	0.0562%	0.0567%	0.0572%	0.0565%	0.0568%	0.0570%	0.0572%	0.0574%	0.0575%	0.0576%	0.0577%	0.0578%
40	0.0813%	0.0686%	0.0641%	0.0598%	0.0598%	0.0586%	0.0597%	0.0595%	0.0603%	0.0609%	0.0615%	0.0620%	0.0612%	0.0616%	0.0618%	0.0621%	0.0622%	0.0624%	0.0625%	0.0626%	0.0627%
41	0.0883%	0.0745%	0.0696%	0.0649%	0.0649%	0.0636%	0.0648%	0.0645%	0.0654%	0.0661%	0.0667%	0.0672%	0.0664%	0.0668%	0.0671%	0.0673%	0.0675%	0.0677%	0.0678%	0.0679%	0.0680%
42	0.0958%	0.0809%	0.0756%	0.0705%	0.0704%	0.0690%	0.0702%	0.0699%	0.0708%	0.0716%	0.0723%	0.0729%	0.0720%	0.0724%	0.0727%	0.0730%	0.0732%	0.0734%	0.0735%	0.0736%	0.0737%
43	0.1040%	0.0878%	0.0820%	0.0764%	0.0764%	0.0748%	0.0761%	0.0757%	0.0767%	0.0776%	0.0783%	0.0790%	0.0780%	0.0784%	0.0788%	0.0791%	0.0793%	0.0795%	0.0797%	0.0798%	0.0799%
44	0.1128%	0.0952%	0.0889%	0.0828%	0.0827%	0.0809%	0.0823%	0.0820%	0.0831%	0.0840%	0.0849%	0.0856%	0.0845%	0.0850%	0.0854%	0.0857%	0.0860%	0.0862%	0.0863%	0.0865%	0.0866%
45	0.1221%	0.1030%	0.0962%	0.0896%	0.0894%	0.0876%	0.0891%	0.0887%	0.0899%	0.0910%	0.0919%	0.0927%	0.0916%	0.0921%	0.0925%	0.0929%	0.0931%	0.0934%	0.0935%	0.0937%	0.0938%
46	0.1322%	0.1114%	0.1040%	0.0968%	0.0967%	0.0947%	0.0964%	0.0960%	0.0974%	0.0986%	0.0996%	0.1004%	0.0992%	0.0998%	0.1003%	0.1006%	0.1009%	0.1012%	0.1014%	0.1015%	0.1016%
47	0.1428%	0.1204%	0.1124%	0.1046%	0.1045%	0.1024%	0.1043%	0.1040%	0.1056%	0.1069%	0.1080%	0.1089%	0.1076%	0.1082%	0.1087%	0.1091%	0.1094%	0.1097%	0.1099%	0.1101%	0.1102%
48	0.1542%	0.1301%	0.1214%	0.1132%	0.1132%	0.1110%	0.1132%	0.1129%	0.1146%	0.1160%	0.1172%	0.1183%	0.1168%	0.1175%	0.1180%	0.1185%	0.1188%	0.1191%	0.1193%	0.1195%	0.1196%
49	0.1669%	0.1408%	0.1315%	0.1227%	0.1229%	0.1206%	0.1231%	0.1228%	0.1247%	0.1262%	0.1275%	0.1286%	0.1271%	0.1278%	0.1284%	0.1289%	0.1292%	0.1295%	0.1298%	0.1300%	0.1301%
50	0.1809%	0.1527%	0.1428%	0.1335%	0.1338%	0.1315%	0.1341%	0.1339%	0.1359%	0.1376%	0.1390%	0.1402%	0.1385%	0.1392%	0.1399%	0.1404%	0.1408%	0.1411%	0.1414%	0.1416%	0.1418%
51	0.1970%	0.1665%	0.1557%	0.1457%	0.1462%	0.1436%	0.1465%	0.1462%	0.1484%	0.1502%	0.1517%	0.1530%	0.1511%	0.1520%	0.1527%	0.1532%	0.1537%	0.1540%	0.1543%	0.1545%	
52	0.2151%	0.1819%	0.1703%	0.1594%	0.1599%	0.1571%	0.1602%	0.1598%	0.1621%	0.1641%	0.1658%	0.1671%	0.1651%	0.1660%	0.1668%	0.1674%	0.1679%	0.1682%	0.1685%		
53	0.2357%	0.1993%	0.1866%	0.1746%	0.1751%	0.1719%	0.1753%	0.1747%	0.1772%	0.1794%	0.1812%	0.1827%	0.1805%	0.1815%	0.1823%	0.1829%	0.1834%	0.1838%			
54	0.2584%	0.2185%	0.2045%	0.1912%	0.1915%	0.1879%	0.1915%	0.1909%	0.1936%	0.1959%	0.1979%	0.1995%	0.1971%	0.1982%	0.1991%	0.1997%	0.2003%				
55	0.2829%	0.2391%	0.2236%	0.2089%	0.2091%	0.2051%	0.2089%	0.2083%	0.2112%	0.2138%	0.2159%	0.2177%	0.2151%	0.2162%	0.2172%	0.2179%					
56	0.3090%	0.2610%	0.2440%	0.2278%	0.2279%	0.2235%	0.2277%	0.2270%	0.2303%	0.2331%	0.2355%	0.2374%	0.2345%	0.2357%	0.2367%						
57	0.3367%	0.2843%	0.2657%	0.2479%	0.2481%	0.2434%	0.2481%	0.2474%	0.2510%	0.2541%	0.2566%	0.2587%	0.2555%	0.2569%							
58	0.3662%	0.3092%	0.2890%	0.2698%	0.2701%	0.2652%	0.2704%	0.2697%	0.2737%	0.2771%	0.2798%	0.2821%	0.2785%								
59	0.3984%	0.3364%	0.3146%	0.2939%	0.2946%	0.2893%	0.2951%	0.2945%	0.2988%	0.3024%	0.3054%	0.3078%									
60	0.4340%	0.3668%	0.3432%	0.3210%	0.3219%	0.3163%	0.3227%	0.3220%	0.3266%	0.3305%	0.3336%										
61	0.4743%	0.4010%	0.3754%	0.3514%	0.3526%	0.3465%	0.3534%	0.3525%	0.3574%	0.3616%											
62	0.5197%	0.4396%	0.4117%	0.3855%	0.3867%	0.3799%	0.3873%	0.3861%	0.3914%												
63	0.5705%	0.4827%	0.4520%	0.4231%	0.4243%	0.4165%	0.4243%	0.4228%													
64	0.6267%	0.5300%	0.4962%	0.4641%	0.4650%	0.4561%	0.4645%														
65	0.6874%	0.5811%	0.5438%	0.5081%	0.5086%	0.4987%															

BIỂU 25: BIỂU PHÍ BẢO HIỂM ĐÓNG HÀNG THÁNG DÀNH CHO NAM
TÍNH THEO TỶ LỆ PHẦN TRĂM CỦA SỐ TIỀN VAY BAN ĐẦU
ÁP DỤNG CHO TRƯỜNG HỢP NỢ GỐC ĐƯỢC TRẢ ĐỀU HÀNG QUÝ, LÃI VAY ĐƯỢC TRẢ HÀNG THÁNG

Thời hạn / Tuổi	12 tháng	18 tháng	24 tháng	36 tháng	48 tháng	60 tháng	72 tháng	84 tháng	96 tháng	108 tháng	120 tháng	132 tháng	144 tháng	156 tháng	168 tháng	180 tháng	192 tháng	204 tháng	216 tháng	228 tháng	240 tháng
18	0.0283%	0.0233%	0.0215%	0.0201%	0.0203%	0.0201%	0.0208%	0.0210%	0.0216%	0.0221%	0.0226%	0.0230%	0.0230%	0.0234%	0.0237%	0.0241%	0.0244%	0.0246%	0.0249%	0.0251%	0.0253%
19	0.0293%	0.0240%	0.0222%	0.0206%	0.0208%	0.0205%	0.0211%	0.0213%	0.0219%	0.0224%	0.0229%	0.0233%	0.0233%	0.0237%	0.0240%	0.0243%	0.0246%	0.0249%	0.0251%	0.0253%	0.0255%
20	0.0298%	0.0244%	0.0225%	0.0208%	0.0209%	0.0206%	0.0212%	0.0213%	0.0219%	0.0224%	0.0229%	0.0233%	0.0233%	0.0236%	0.0240%	0.0243%	0.0246%	0.0248%	0.0251%	0.0253%	0.0255%
21	0.0298%	0.0244%	0.0224%	0.0207%	0.0208%	0.0205%	0.0210%	0.0212%	0.0217%	0.0222%	0.0227%	0.0231%	0.0230%	0.0234%	0.0238%	0.0241%	0.0243%	0.0246%	0.0248%	0.0251%	0.0253%
22	0.0296%	0.0241%	0.0222%	0.0205%	0.0205%	0.0202%	0.0207%	0.0208%	0.0213%	0.0218%	0.0223%	0.0227%	0.0227%	0.0231%	0.0234%	0.0237%	0.0240%	0.0243%	0.0245%	0.0247%	0.0249%
23	0.0290%	0.0237%	0.0217%	0.0200%	0.0200%	0.0197%	0.0203%	0.0204%	0.0209%	0.0214%	0.0219%	0.0223%	0.0223%	0.0227%	0.0230%	0.0233%	0.0236%	0.0239%	0.0241%	0.0243%	0.0245%
24	0.0284%	0.0231%	0.0213%	0.0196%	0.0196%	0.0193%	0.0199%	0.0200%	0.0205%	0.0210%	0.0215%	0.0219%	0.0219%	0.0223%	0.0226%	0.0230%	0.0232%	0.0235%	0.0238%	0.0240%	0.0242%
25	0.0276%	0.0225%	0.0207%	0.0191%	0.0192%	0.0189%	0.0195%	0.0197%	0.0202%	0.0207%	0.0212%	0.0217%	0.0217%	0.0220%	0.0224%	0.0227%	0.0230%	0.0233%	0.0235%	0.0238%	0.0240%
26	0.0271%	0.0221%	0.0204%	0.0189%	0.0189%	0.0187%	0.0193%	0.0195%	0.0201%	0.0206%	0.0211%	0.0216%	0.0216%	0.0220%	0.0223%	0.0227%	0.0230%	0.0233%	0.0235%	0.0238%	0.0240%
27	0.0269%	0.0220%	0.0202%	0.0188%	0.0189%	0.0187%	0.0193%	0.0195%	0.0201%	0.0207%	0.0212%	0.0217%	0.0217%	0.0221%	0.0225%	0.0228%	0.0232%	0.0234%	0.0237%	0.0240%	0.0242%
28	0.0267%	0.0219%	0.0202%	0.0188%	0.0189%	0.0188%	0.0194%	0.0197%	0.0203%	0.0209%	0.0214%	0.0219%	0.0220%	0.0224%	0.0228%	0.0232%	0.0235%	0.0238%	0.0241%	0.0244%	0.0246%
29	0.0270%	0.0221%	0.0204%	0.0190%	0.0192%	0.0191%	0.0198%	0.0201%	0.0207%	0.0213%	0.0219%	0.0225%	0.0225%	0.0230%	0.0234%	0.0238%	0.0241%	0.0245%	0.0248%	0.0250%	0.0253%
30	0.0274%	0.0225%	0.0208%	0.0194%	0.0197%	0.0196%	0.0203%	0.0206%	0.0213%	0.0220%	0.0226%	0.0232%	0.0233%	0.0238%	0.0242%	0.0246%	0.0250%	0.0253%	0.0256%	0.0259%	0.0262%
31	0.0281%	0.0231%	0.0214%	0.0200%	0.0203%	0.0203%	0.0211%	0.0214%	0.0222%	0.0229%	0.0235%	0.0241%	0.0242%	0.0248%	0.0252%	0.0257%	0.0261%	0.0264%	0.0268%	0.0271%	0.0274%
32	0.0292%	0.0240%	0.0223%	0.0208%	0.0212%	0.0212%	0.0220%	0.0224%	0.0232%	0.0239%	0.0247%	0.0253%	0.0254%	0.0260%	0.0265%	0.0270%	0.0274%	0.0278%	0.0282%	0.0285%	0.0288%
33	0.0304%	0.0250%	0.0232%	0.0218%	0.0222%	0.0222%	0.0231%	0.0236%	0.0244%	0.0252%	0.0260%	0.0267%	0.0269%	0.0275%	0.0280%	0.0285%	0.0290%	0.0294%	0.0298%	0.0302%	0.0305%
34	0.0319%	0.0263%	0.0244%	0.0230%	0.0234%	0.0235%	0.0245%	0.0250%	0.0259%	0.0268%	0.0276%	0.0284%	0.0286%	0.0292%	0.0298%	0.0304%	0.0309%	0.0313%	0.0317%	0.0321%	0.0325%
35	0.0337%	0.0279%	0.0259%	0.0244%	0.0249%	0.0250%	0.0261%	0.0267%	0.0277%	0.0286%	0.0295%	0.0304%	0.0306%	0.0313%	0.0319%	0.0325%	0.0330%	0.0335%	0.0340%	0.0344%	0.0348%
36	0.0360%	0.0298%	0.0277%	0.0261%	0.0267%	0.0268%	0.0280%	0.0286%	0.0297%	0.0308%	0.0317%	0.0326%	0.0329%	0.0336%	0.0343%	0.0350%	0.0355%	0.0361%	0.0366%	0.0370%	0.0374%
37	0.0386%	0.0319%	0.0297%	0.0281%	0.0287%	0.0289%	0.0302%	0.0308%	0.0320%	0.0332%	0.0342%	0.0352%	0.0355%	0.0363%	0.0370%	0.0377%	0.0384%	0.0389%	0.0395%	0.0400%	0.0404%
38	0.0415%	0.0344%	0.0320%	0.0303%	0.0310%	0.0312%	0.0326%	0.0333%	0.0346%	0.0359%	0.0370%	0.0381%	0.0383%	0.0392%	0.0401%	0.0408%	0.0415%	0.0421%	0.0427%	0.0432%	0.0437%
39	0.0449%	0.0372%	0.0347%	0.0328%	0.0336%	0.0338%	0.0353%	0.0361%	0.0376%	0.0389%	0.0401%	0.0413%	0.0416%	0.0425%	0.0434%	0.0442%	0.0450%	0.0457%	0.0463%	0.0469%	0.0474%
40	0.0487%	0.0404%	0.0376%	0.0356%	0.0365%	0.0367%	0.0384%	0.0392%	0.0408%	0.0422%	0.0436%	0.0448%	0.0451%	0.0462%	0.0471%	0.0480%	0.0488%	0.0496%	0.0502%	0.0508%	0.0514%
41	0.0529%	0.0438%	0.0409%	0.0387%	0.0396%	0.0398%	0.0417%	0.0426%	0.0442%	0.0458%	0.0473%	0.0486%	0.0489%	0.0501%	0.0511%	0.0521%	0.0530%	0.0538%	0.0545%	0.0552%	0.0558%
42	0.0574%	0.0476%	0.0444%	0.0420%	0.0430%	0.0432%	0.0452%	0.0462%	0.0480%	0.0497%	0.0513%	0.0527%	0.0531%	0.0543%	0.0554%	0.0565%	0.0574%	0.0583%	0.0591%	0.0598%	0.0605%
43	0.0624%	0.0516%	0.0482%	0.0456%	0.0466%	0.0469%	0.0490%	0.0501%	0.0520%	0.0539%	0.0556%	0.0572%	0.0575%	0.0589%	0.0601%	0.0612%	0.0623%	0.0632%	0.0641%	0.0648%	0.0656%
44	0.0677%	0.0560%	0.0522%	0.0494%	0.0505%	0.0508%	0.0531%	0.0543%	0.0564%	0.0583%	0.0602%	0.0619%	0.0623%	0.0638%	0.0651%	0.0663%	0.0675%	0.0685%	0.0694%	0.0703%	0.0711%
45	0.0733%	0.0606%	0.0565%	0.0535%	0.0547%	0.0550%	0.0575%	0.0587%	0.0610%	0.0632%	0.0652%	0.0671%	0.0675%	0.0691%	0.0705%	0.0718%	0.0731%	0.0742%	0.0752%	0.0761%	0.0770%
46	0.0793%	0.0656%	0.0612%	0.0578%	0.0592%	0.0595%	0.0622%	0.0635%	0.0660%	0.0684%	0.0706%	0.0726%	0.0731%	0.0748%	0.0764%	0.0778%	0.0791%	0.0803%	0.0815%	0.0825%	0.0834%
47	0.0857%	0.0709%	0.0661%	0.0625%	0.0639%	0.0643%	0.0672%	0.0688%	0.0715%	0.0740%	0.0764%	0.0787%	0.0792%	0.0811%	0.0828%	0.0843%	0.0858%	0.0871%	0.0883%	0.0894%	0.0904%
48	0.0925%	0.0766%	0.0714%	0.0675%	0.0692%	0.0696%	0.0728%	0.0745%	0.0775%	0.0803%	0.0829%	0.0853%	0.0859%	0.0880%	0.0898%	0.0915%	0.0931%	0.0945%	0.0958%	0.0970%	0.0981%
49	0.1001%	0.0829%	0.0773%	0.0732%	0.0750%	0.0755%	0.0790%	0.0809%	0.0842%	0.0872%	0.0901%	0.0928%	0.0934%	0.0957%	0.0977%	0.0995%	0.1012%	0.1028%	0.1042%	0.1055%	0.1067%
50	0.1085%	0.0899%	0.0839%	0.0795%	0.0815%	0.0822%	0.0861%	0.0881%	0.0917%	0.0951%	0.0982%	0.1011%	0.1018%	0.1043%	0.1065%	0.1085%	0.1103%	0.1120%	0.1136%	0.1150%	0.1163%
51	0.1181%	0.0979%	0.0914%	0.0867%	0.0890%	0.0897%	0.0940%	0.0963%	0.1002%	0.1039%	0.1073%	0.1105%	0.1112%	0.1139%	0.1163%	0.1185%	0.1205%	0.1224%	0.1241%	0.1256%	
52	0.1290%	0.1070%	0.0999%	0.0948%	0.0974%	0.0982%	0.1029%	0.1054%	0.1096%	0.1136%	0.1174%	0.1208%	0.1217%	0.1246%	0.1272%	0.1296%	0.1318%	0.1338%	0.1356%		
53	0.1412%	0.1172%	0.1095%	0.1039%	0.1067%	0.1076%	0.1127%	0.1154%	0.1200%	0.1244%	0.1285%	0.1322%	0.1332%	0.1363%	0.1392%	0.1418%	0.1442%	0.1464%			
54	0.1549%	0.1285%	0.1200%	0.1139%	0.1169%	0.1178%	0.1234%	0.1263%	0.1313%	0.1361%	0.1405%	0.1447%	0.1456%	0.1491%	0.1522%	0.1551%	0.1577%				
55	0.1696%	0.1407%	0.1314%	0.1246%	0.1278%	0.1288%	0.1348%	0.1380%	0.1435%	0.1487%	0.1535%	0.1580%	0.1591%	0.1628%	0.1663%	0.1694%					
56	0.1854%	0.1537%	0.1435%	0.1360%	0.1395%	0.1405%	0.1471%	0.1506%	0.1566%	0.1622%	0.1675%	0.1724%	0.1736%	0.1777%	0.1814%						
57	0.2021%	0.1675%	0.1563%	0.1482%	0.1520%	0.1531%	0.1603%	0.1641%	0.1707%	0.1769%	0.1827%	0.1881%	0.1894%	0.1938%							
58	0.2199%	0.1823%	0.1701%	0.1613%	0.1655%	0.1668%	0.1747%	0.1789%	0.1861%	0.1929%	0.1993%	0.2051%	0.2066%								
59	0.2392%	0.1983%	0.1852%	0.1757%	0.1804%	0.1819%	0.1906%	0.1953%	0.2032%	0.2107%	0.2176%	0.2240%									
60	0.2606%	0.2162%	0.2019%	0.1918%	0.1970%	0.1988%	0.2085%	0.2136%	0.2223%	0.2305%	0.2381%										
61	0.2847%	0.2363%	0.2209%	0.2099%	0.2158%	0.2179%	0.2285%	0.2342%	0.2437%	0.2527%											
62	0.3120%	0.2591%	0.2422%	0.2304%	0.2369%	0.2392%	0.2509%	0.2571%	0.2675%												
63	0.3425%	0.2845%	0.2661%	0.2531%	0.2603%	0.2628%	0.2756%	0.2823%													
64	0.3764%	0.3127%	0.2924%	0.2781%	0.2859%	0.2886%	0.3025%														
65	0.4131%	0.3431%	0.3208%	0.3051%	0.3136%	0.3164%															

BIỂU 26: BIỂU PHÍ BẢO HIỂM ĐÓNG HÀNG THÁNG DÀNH CHO NAM
TÍNH THEO TỶ LỆ PHẦN TRĂM CỦA KHOẢN DƯ NỢ GỐC
ÁP DỤNG CHO TRƯỜNG HỢP NỢ GỐC ĐƯỢC TRẢ ĐỀU HÀNG QUÝ, LÃI VAY ĐƯỢC TRẢ HÀNG THÁNG

Thời hạn / Tuổi	12 tháng	18 tháng	24 tháng	36 tháng	48 tháng	60 tháng	72 tháng	84 tháng	96 tháng	108 tháng	120 tháng	132 tháng	144 tháng	156 tháng	168 tháng	180 tháng	192 tháng	204 tháng	216 tháng	228 tháng	240 tháng
18	0.0495%	0.0408%	0.0373%	0.0336%	0.0327%	0.0313%	0.0312%	0.0305%	0.0304%	0.0304%	0.0303%	0.0303%	0.0297%	0.0297%	0.0296%	0.0296%	0.0296%	0.0296%	0.0296%	0.0296%	0.0295%
19	0.0514%	0.0422%	0.0385%	0.0345%	0.0335%	0.0319%	0.0318%	0.0310%	0.0309%	0.0308%	0.0307%	0.0307%	0.0300%	0.0300%	0.0300%	0.0299%	0.0299%	0.0299%	0.0299%	0.0299%	0.0298%
20	0.0522%	0.0427%	0.0389%	0.0348%	0.0337%	0.0320%	0.0318%	0.0310%	0.0309%	0.0308%	0.0307%	0.0306%	0.0300%	0.0300%	0.0299%	0.0299%	0.0299%	0.0298%	0.0298%	0.0298%	0.0298%
21	0.0523%	0.0427%	0.0389%	0.0347%	0.0335%	0.0318%	0.0316%	0.0308%	0.0306%	0.0305%	0.0304%	0.0304%	0.0297%	0.0297%	0.0296%	0.0296%	0.0296%	0.0296%	0.0295%	0.0295%	0.0295%
22	0.0518%	0.0423%	0.0384%	0.0342%	0.0330%	0.0313%	0.0311%	0.0303%	0.0302%	0.0300%	0.0300%	0.0299%	0.0293%	0.0292%	0.0292%	0.0292%	0.0292%	0.0291%	0.0291%	0.0291%	0.0291%
23	0.0509%	0.0415%	0.0377%	0.0335%	0.0323%	0.0307%	0.0304%	0.0297%	0.0296%	0.0295%	0.0294%	0.0293%	0.0288%	0.0287%	0.0287%	0.0287%	0.0287%	0.0287%	0.0287%	0.0287%	0.0287%
24	0.0497%	0.0406%	0.0368%	0.0328%	0.0316%	0.0300%	0.0298%	0.0291%	0.0290%	0.0289%	0.0289%	0.0288%	0.0283%	0.0283%	0.0283%	0.0283%	0.0283%	0.0283%	0.0283%	0.0283%	0.0283%
25	0.0484%	0.0395%	0.0359%	0.0320%	0.0309%	0.0294%	0.0293%	0.0286%	0.0285%	0.0285%	0.0285%	0.0285%	0.0279%	0.0279%	0.0279%	0.0280%	0.0280%	0.0280%	0.0280%	0.0280%	0.0280%
26	0.0475%	0.0388%	0.0353%	0.0316%	0.0305%	0.0291%	0.0290%	0.0284%	0.0283%	0.0283%	0.0283%	0.0283%	0.0278%	0.0278%	0.0279%	0.0279%	0.0279%	0.0279%	0.0280%	0.0280%	0.0280%
27	0.0471%	0.0385%	0.0351%	0.0314%	0.0304%	0.0291%	0.0290%	0.0284%	0.0284%	0.0284%	0.0284%	0.0285%	0.0280%	0.0280%	0.0281%	0.0281%	0.0281%	0.0282%	0.0282%	0.0282%	0.0283%
28	0.0469%	0.0384%	0.0350%	0.0314%	0.0305%	0.0292%	0.0292%	0.0286%	0.0287%	0.0287%	0.0288%	0.0288%	0.0284%	0.0284%	0.0285%	0.0285%	0.0286%	0.0286%	0.0287%	0.0287%	0.0287%
29	0.0472%	0.0387%	0.0354%	0.0318%	0.0310%	0.0297%	0.0297%	0.0292%	0.0293%	0.0293%	0.0294%	0.0295%	0.0290%	0.0291%	0.0292%	0.0293%	0.0293%	0.0294%	0.0294%	0.0295%	0.0295%
30	0.0480%	0.0394%	0.0361%	0.0325%	0.0317%	0.0305%	0.0305%	0.0300%	0.0301%	0.0302%	0.0304%	0.0305%	0.0300%	0.0301%	0.0302%	0.0303%	0.0304%	0.0304%	0.0305%	0.0306%	0.0306%
31	0.0493%	0.0405%	0.0371%	0.0335%	0.0328%	0.0315%	0.0316%	0.0311%	0.0313%	0.0314%	0.0316%	0.0317%	0.0313%	0.0314%	0.0315%	0.0316%	0.0317%	0.0318%	0.0318%	0.0319%	0.0320%
32	0.0511%	0.0421%	0.0385%	0.0349%	0.0341%	0.0329%	0.0330%	0.0326%	0.0328%	0.0329%	0.0331%	0.0333%	0.0328%	0.0329%	0.0331%	0.0332%	0.0333%	0.0334%	0.0335%	0.0336%	0.0336%
33	0.0533%	0.0439%	0.0403%	0.0365%	0.0358%	0.0345%	0.0347%	0.0343%	0.0345%	0.0347%	0.0349%	0.0351%	0.0346%	0.0348%	0.0350%	0.0351%	0.0352%	0.0353%	0.0354%	0.0355%	0.0356%
34	0.0559%	0.0461%	0.0423%	0.0385%	0.0378%	0.0365%	0.0368%	0.0363%	0.0366%	0.0369%	0.0371%	0.0373%	0.0368%	0.0370%	0.0372%	0.0373%	0.0375%	0.0376%	0.0377%	0.0378%	0.0379%
35	0.0591%	0.0488%	0.0449%	0.0409%	0.0402%	0.0389%	0.0392%	0.0388%	0.0391%	0.0394%	0.0396%	0.0399%	0.0394%	0.0396%	0.0398%	0.0400%	0.0401%	0.0403%	0.0404%	0.0405%	0.0406%
36	0.0631%	0.0522%	0.0480%	0.0437%	0.0430%	0.0417%	0.0420%	0.0416%	0.0420%	0.0423%	0.0426%	0.0429%	0.0423%	0.0426%	0.0428%	0.0430%	0.0432%	0.0433%	0.0435%	0.0436%	0.0437%
37	0.0677%	0.0560%	0.0515%	0.0470%	0.0463%	0.0448%	0.0453%	0.0448%	0.0452%	0.0456%	0.0459%	0.0463%	0.0457%	0.0459%	0.0462%	0.0464%	0.0466%	0.0467%	0.0469%	0.0470%	0.0472%
38	0.0728%	0.0603%	0.0555%	0.0507%	0.0499%	0.0484%	0.0489%	0.0484%	0.0489%	0.0493%	0.0497%	0.0500%	0.0494%	0.0497%	0.0499%	0.0502%	0.0504%	0.0506%	0.0507%	0.0509%	0.0510%
39	0.0787%	0.0652%	0.0600%	0.0549%	0.0541%	0.0525%	0.0530%	0.0525%	0.0530%	0.0534%	0.0539%	0.0542%	0.0535%	0.0538%	0.0541%	0.0544%	0.0546%	0.0548%	0.0550%	0.0551%	0.0553%
40	0.0854%	0.0707%	0.0652%	0.0596%	0.0587%	0.0570%	0.0575%	0.0570%	0.0575%	0.0580%	0.0584%	0.0588%	0.0581%	0.0584%	0.0587%	0.0590%	0.0592%	0.0594%	0.0596%	0.0598%	0.0600%
41	0.0928%	0.0768%	0.0708%	0.0647%	0.0638%	0.0618%	0.0624%	0.0618%	0.0624%	0.0629%	0.0634%	0.0638%	0.0630%	0.0634%	0.0637%	0.0640%	0.0642%	0.0645%	0.0647%	0.0649%	0.0651%
42	0.1006%	0.0833%	0.0768%	0.0702%	0.0692%	0.0671%	0.0677%	0.0671%	0.0677%	0.0682%	0.0687%	0.0692%	0.0683%	0.0687%	0.0690%	0.0693%	0.0696%	0.0699%	0.0701%	0.0703%	0.0705%
43	0.1093%	0.0905%	0.0834%	0.0762%	0.0751%	0.0728%	0.0735%	0.0727%	0.0733%	0.0739%	0.0745%	0.0750%	0.0740%	0.0744%	0.0748%	0.0752%	0.0755%	0.0758%	0.0760%	0.0762%	0.0764%
44	0.1185%	0.0981%	0.0904%	0.0826%	0.0813%	0.0788%	0.0796%	0.0787%	0.0794%	0.0801%	0.0807%	0.0812%	0.0802%	0.0806%	0.0810%	0.0814%	0.0817%	0.0821%	0.0823%	0.0826%	0.0828%
45	0.1284%	0.1063%	0.0978%	0.0894%	0.0880%	0.0853%	0.0861%	0.0852%	0.0859%	0.0866%	0.0873%	0.0879%	0.0868%	0.0873%	0.0877%	0.0881%	0.0885%	0.0888%	0.0892%	0.0894%	0.0897%
46	0.1389%	0.1150%	0.1059%	0.0966%	0.0952%	0.0922%	0.0931%	0.0921%	0.0930%	0.0937%	0.0945%	0.0951%	0.0940%	0.0945%	0.0950%	0.0954%	0.0959%	0.0962%	0.0966%	0.0969%	0.0971%
47	0.1501%	0.1242%	0.1144%	0.1044%	0.1028%	0.0997%	0.1006%	0.0997%	0.1006%	0.1015%	0.1023%	0.1030%	0.1018%	0.1024%	0.1029%	0.1034%	0.1039%	0.1043%	0.1046%	0.1050%	0.1053%
48	0.1621%	0.1342%	0.1235%	0.1128%	0.1112%	0.1078%	0.1089%	0.1079%	0.1090%	0.1100%	0.1109%	0.1117%	0.1104%	0.1110%	0.1116%	0.1122%	0.1127%	0.1131%	0.1135%	0.1139%	0.1142%
49	0.1754%	0.1452%	0.1337%	0.1222%	0.1205%	0.1170%	0.1182%	0.1172%	0.1184%	0.1195%	0.1205%	0.1214%	0.1199%	0.1207%	0.1213%	0.1219%	0.1225%	0.1230%	0.1234%	0.1238%	0.1242%
50	0.1900%	0.1574%	0.1451%	0.1327%	0.1310%	0.1272%	0.1287%	0.1276%	0.1289%	0.1301%	0.1312%	0.1322%	0.1306%	0.1314%	0.1322%	0.1328%	0.1334%	0.1340%	0.1344%	0.1349%	0.1353%
51	0.2069%	0.1714%	0.1581%	0.1447%	0.1430%	0.1389%	0.1405%	0.1393%	0.1407%	0.1421%	0.1433%	0.1444%	0.1426%	0.1435%	0.1443%	0.1450%	0.1456%	0.1462%	0.1468%	0.1472%	
52	0.2258%	0.1872%	0.1727%	0.1582%	0.1563%	0.1519%	0.1536%	0.1524%	0.1539%	0.1553%	0.1566%	0.1578%	0.1559%	0.1568%	0.1577%	0.1585%	0.1592%	0.1598%	0.1604%		
53	0.2473%	0.2051%	0.1892%	0.1734%	0.1713%	0.1663%	0.1682%	0.1668%	0.1684%	0.1699%	0.1713%	0.1726%	0.1705%	0.1715%	0.1724%	0.1733%	0.1740%	0.1747%			
54	0.2711%	0.2248%	0.2074%	0.1899%	0.1875%	0.1821%	0.1840%	0.1824%	0.1842%	0.1858%	0.1873%	0.1887%	0.1863%	0.1874%	0.1884%	0.1893%	0.1902%				
55	0.2969%	0.2461%	0.2269%	0.2077%	0.2050%	0.1989%	0.2010%	0.1992%	0.2011%	0.2028%	0.2045%	0.2060%	0.2034%	0.2046%	0.2057%	0.2067%					
56	0.3244%	0.2688%	0.2478%	0.2267%	0.2236%	0.2169%	0.2192%	0.2171%	0.2192%	0.2211%	0.2229%	0.2245%	0.2218%	0.2231%	0.2242%						
57	0.3536%	0.2929%	0.2699%	0.2468%	0.2434%	0.2362%	0.2386%	0.2364%	0.2387%	0.2409%	0.2428%	0.2446%	0.2416%	0.2430%							
58	0.3847%	0.3186%	0.2936%	0.2685%	0.2649%	0.2571%	0.2598%	0.2575%	0.2601%	0.2624%	0.2646%	0.2666%	0.2633%								
59	0.4184%	0.3466%	0.3195%	0.2923%	0.2885%	0.2801%	0.2832%	0.2808%	0.2836%	0.2862%	0.2886%	0.2908%									
60	0.4558%	0.3777%	0.3483%	0.3189%	0.3149%	0.3059%	0.3094%	0.3068%	0.3099%	0.3128%	0.3154%										
61	0.4979%	0.4128%	0.3807%	0.3488%	0.3446%	0.3348%	0.3387%	0.3359%	0.3393%	0.3424%											
62	0.5454%	0.4523%	0.4173%	0.3824%	0.3779%	0.3672%	0.3714%	0.3682%	0.3718%												
63	0.5986%	0.4965%	0.4581%	0.4199%	0.4148%	0.4029%	0.4074%	0.4038%													
64	0.6576%	0.5454%	0.5031%	0.4609%	0.4551%	0.4418%	0.4465%														
65	0.7215%	0.5982%	0.5517%	0.5050%	0.4985%	0.4837%															

BIỂU 27: BIỂU PHÍ BẢO HIỂM ĐÓNG HÀNG THÁNG DÀNH CHO NAM
TÍNH THEO TỶ LỆ PHẦN TRĂM CỦA SỐ TIỀN VAY BAN ĐẦU
ÁP DỤNG CHO TRƯỜNG HỢP NỢ GỐC ĐƯỢC TRẢ ĐỀU MỖI NỬA NĂM, LÃI VAY ĐƯỢC TRẢ HÀNG THÁNG

Thời hạn / Tuổi	12 tháng	18 tháng	24 tháng	36 tháng	48 tháng	60 tháng	72 tháng	84 tháng	96 tháng	108 tháng	120 tháng	132 tháng	144 tháng	156 tháng	168 tháng	180 tháng	192 tháng	204 tháng	216 tháng	228 tháng	240 tháng
18	0.0335%	0.0263%	0.0237%	0.0214%	0.0213%	0.0209%	0.0214%	0.0215%	0.0220%	0.0225%	0.0229%	0.0234%	0.0233%	0.0237%	0.0240%	0.0243%	0.0246%	0.0248%	0.0251%	0.0253%	0.0255%
19	0.0347%	0.0271%	0.0244%	0.0220%	0.0217%	0.0213%	0.0218%	0.0218%	0.0223%	0.0228%	0.0232%	0.0237%	0.0236%	0.0239%	0.0243%	0.0246%	0.0248%	0.0251%	0.0253%	0.0255%	0.0257%
20	0.0352%	0.0275%	0.0246%	0.0221%	0.0219%	0.0214%	0.0218%	0.0219%	0.0223%	0.0228%	0.0232%	0.0236%	0.0236%	0.0239%	0.0242%	0.0245%	0.0248%	0.0250%	0.0253%	0.0255%	0.0257%
21	0.0353%	0.0275%	0.0246%	0.0221%	0.0217%	0.0212%	0.0216%	0.0217%	0.0221%	0.0226%	0.0230%	0.0234%	0.0233%	0.0237%	0.0240%	0.0243%	0.0246%	0.0248%	0.0250%	0.0253%	0.0254%
22	0.0350%	0.0272%	0.0243%	0.0218%	0.0214%	0.0209%	0.0213%	0.0213%	0.0218%	0.0222%	0.0227%	0.0231%	0.0230%	0.0233%	0.0236%	0.0239%	0.0242%	0.0245%	0.0247%	0.0249%	0.0251%
23	0.0343%	0.0267%	0.0238%	0.0213%	0.0210%	0.0205%	0.0209%	0.0209%	0.0214%	0.0218%	0.0222%	0.0226%	0.0226%	0.0229%	0.0232%	0.0235%	0.0238%	0.0241%	0.0243%	0.0245%	0.0247%
24	0.0336%	0.0261%	0.0233%	0.0208%	0.0205%	0.0200%	0.0204%	0.0205%	0.0210%	0.0214%	0.0218%	0.0222%	0.0222%	0.0226%	0.0229%	0.0232%	0.0235%	0.0237%	0.0239%	0.0242%	0.0244%
25	0.0327%	0.0254%	0.0227%	0.0204%	0.0201%	0.0196%	0.0201%	0.0202%	0.0206%	0.0211%	0.0215%	0.0220%	0.0219%	0.0223%	0.0226%	0.0229%	0.0232%	0.0235%	0.0237%	0.0239%	0.0241%
26	0.0321%	0.0250%	0.0224%	0.0201%	0.0198%	0.0194%	0.0199%	0.0200%	0.0205%	0.0210%	0.0214%	0.0219%	0.0219%	0.0222%	0.0226%	0.0229%	0.0232%	0.0235%	0.0237%	0.0239%	0.0241%
27	0.0318%	0.0248%	0.0222%	0.0200%	0.0198%	0.0194%	0.0199%	0.0200%	0.0205%	0.0210%	0.0215%	0.0220%	0.0220%	0.0224%	0.0227%	0.0231%	0.0234%	0.0236%	0.0239%	0.0241%	0.0244%
28	0.0317%	0.0247%	0.0222%	0.0200%	0.0198%	0.0195%	0.0200%	0.0202%	0.0207%	0.0213%	0.0218%	0.0223%	0.0223%	0.0227%	0.0231%	0.0234%	0.0237%	0.0240%	0.0243%	0.0246%	0.0248%
29	0.0319%	0.0249%	0.0224%	0.0202%	0.0201%	0.0198%	0.0204%	0.0206%	0.0212%	0.0217%	0.0223%	0.0228%	0.0228%	0.0233%	0.0237%	0.0240%	0.0244%	0.0247%	0.0250%	0.0252%	0.0255%
30	0.0325%	0.0254%	0.0229%	0.0207%	0.0206%	0.0203%	0.0209%	0.0212%	0.0218%	0.0224%	0.0230%	0.0235%	0.0236%	0.0240%	0.0245%	0.0249%	0.0252%	0.0256%	0.0259%	0.0261%	0.0264%
31	0.0333%	0.0261%	0.0235%	0.0214%	0.0213%	0.0210%	0.0217%	0.0220%	0.0226%	0.0233%	0.0239%	0.0245%	0.0246%	0.0251%	0.0255%	0.0259%	0.0263%	0.0267%	0.0270%	0.0273%	0.0276%
32	0.0346%	0.0271%	0.0244%	0.0222%	0.0222%	0.0220%	0.0227%	0.0230%	0.0237%	0.0244%	0.0251%	0.0257%	0.0258%	0.0263%	0.0268%	0.0273%	0.0277%	0.0281%	0.0284%	0.0287%	0.0290%
33	0.0360%	0.0283%	0.0255%	0.0232%	0.0233%	0.0231%	0.0238%	0.0242%	0.0250%	0.0257%	0.0264%	0.0271%	0.0272%	0.0278%	0.0283%	0.0288%	0.0293%	0.0297%	0.0301%	0.0304%	0.0307%
34	0.0378%	0.0297%	0.0269%	0.0245%	0.0246%	0.0244%	0.0252%	0.0256%	0.0265%	0.0273%	0.0281%	0.0288%	0.0290%	0.0296%	0.0301%	0.0307%	0.0312%	0.0316%	0.0320%	0.0324%	0.0327%
35	0.0400%	0.0315%	0.0285%	0.0260%	0.0261%	0.0260%	0.0269%	0.0274%	0.0283%	0.0292%	0.0300%	0.0308%	0.0310%	0.0316%	0.0323%	0.0328%	0.0334%	0.0338%	0.0343%	0.0347%	0.0350%
36	0.0427%	0.0336%	0.0305%	0.0279%	0.0280%	0.0278%	0.0289%	0.0294%	0.0304%	0.0314%	0.0323%	0.0331%	0.0333%	0.0340%	0.0347%	0.0353%	0.0359%	0.0364%	0.0369%	0.0373%	0.0377%
37	0.0458%	0.0361%	0.0327%	0.0299%	0.0301%	0.0300%	0.0311%	0.0316%	0.0328%	0.0338%	0.0348%	0.0358%	0.0359%	0.0367%	0.0375%	0.0381%	0.0387%	0.0393%	0.0398%	0.0403%	0.0407%
38	0.0493%	0.0389%	0.0352%	0.0323%	0.0325%	0.0324%	0.0336%	0.0342%	0.0354%	0.0366%	0.0377%	0.0387%	0.0389%	0.0397%	0.0405%	0.0412%	0.0419%	0.0425%	0.0431%	0.0436%	0.0440%
39	0.0533%	0.0421%	0.0381%	0.0350%	0.0352%	0.0351%	0.0365%	0.0371%	0.0384%	0.0396%	0.0408%	0.0419%	0.0421%	0.0431%	0.0439%	0.0447%	0.0454%	0.0461%	0.0467%	0.0472%	0.0477%
40	0.0579%	0.0457%	0.0414%	0.0380%	0.0383%	0.0381%	0.0396%	0.0403%	0.0417%	0.0430%	0.0443%	0.0455%	0.0457%	0.0467%	0.0477%	0.0485%	0.0493%	0.0500%	0.0506%	0.0512%	0.0518%
41	0.0629%	0.0496%	0.0450%	0.0412%	0.0415%	0.0414%	0.0430%	0.0437%	0.0452%	0.0467%	0.0481%	0.0494%	0.0496%	0.0507%	0.0517%	0.0526%	0.0535%	0.0542%	0.0549%	0.0556%	0.0562%
42	0.0682%	0.0538%	0.0488%	0.0448%	0.0451%	0.0449%	0.0466%	0.0474%	0.0491%	0.0506%	0.0521%	0.0535%	0.0538%	0.0550%	0.0561%	0.0571%	0.0580%	0.0588%	0.0596%	0.0603%	0.0609%
43	0.0741%	0.0584%	0.0530%	0.0486%	0.0489%	0.0487%	0.0505%	0.0514%	0.0532%	0.0549%	0.0565%	0.0580%	0.0583%	0.0596%	0.0608%	0.0619%	0.0629%	0.0638%	0.0646%	0.0654%	0.0661%
44	0.0803%	0.0633%	0.0574%	0.0527%	0.0530%	0.0528%	0.0547%	0.0557%	0.0576%	0.0595%	0.0612%	0.0629%	0.0632%	0.0646%	0.0659%	0.0670%	0.0681%	0.0691%	0.0700%	0.0708%	0.0716%
45	0.0870%	0.0686%	0.0622%	0.0570%	0.0574%	0.0571%	0.0592%	0.0603%	0.0624%	0.0644%	0.0663%	0.0681%	0.0684%	0.0699%	0.0713%	0.0726%	0.0738%	0.0748%	0.0758%	0.0767%	0.0775%
46	0.0941%	0.0742%	0.0673%	0.0617%	0.0620%	0.0618%	0.0641%	0.0652%	0.0675%	0.0697%	0.0718%	0.0737%	0.0741%	0.0757%	0.0773%	0.0786%	0.0799%	0.0811%	0.0821%	0.0831%	0.0840%
47	0.1017%	0.0802%	0.0727%	0.0666%	0.0671%	0.0668%	0.0693%	0.0705%	0.0730%	0.0755%	0.0777%	0.0799%	0.0803%	0.0821%	0.0837%	0.0852%	0.0866%	0.0879%	0.0890%	0.0901%	0.0911%
48	0.1099%	0.0866%	0.0785%	0.0720%	0.0725%	0.0723%	0.0751%	0.0764%	0.0792%	0.0818%	0.0843%	0.0866%	0.0871%	0.0891%	0.0908%	0.0925%	0.0940%	0.0954%	0.0966%	0.0978%	0.0988%
49	0.1188%	0.0937%	0.0850%	0.0780%	0.0787%	0.0784%	0.0815%	0.0830%	0.0860%	0.0889%	0.0916%	0.0942%	0.0947%	0.0968%	0.0988%	0.1006%	0.1022%	0.1037%	0.1051%	0.1063%	0.1075%
50	0.1288%	0.1017%	0.0923%	0.0848%	0.0855%	0.0853%	0.0888%	0.0904%	0.0937%	0.0969%	0.0999%	0.1026%	0.1032%	0.1055%	0.1077%	0.1096%	0.1114%	0.1130%	0.1145%	0.1159%	0.1172%
51	0.1403%	0.1108%	0.1005%	0.0925%	0.0934%	0.0932%	0.0969%	0.0988%	0.1024%	0.1059%	0.1091%	0.1121%	0.1128%	0.1153%	0.1176%	0.1197%	0.1217%	0.1235%	0.1251%	0.1266%	
52	0.1531%	0.1210%	0.1099%	0.1011%	0.1021%	0.1020%	0.1061%	0.1081%	0.1121%	0.1158%	0.1194%	0.1227%	0.1233%	0.1261%	0.1286%	0.1310%	0.1331%	0.1350%	0.1368%		
53	0.1677%	0.1326%	0.1204%	0.1108%	0.1119%	0.1117%	0.1162%	0.1184%	0.1227%	0.1268%	0.1307%	0.1342%	0.1350%	0.1380%	0.1408%	0.1433%	0.1456%	0.1477%			
54	0.1839%	0.1453%	0.1320%	0.1215%	0.1226%	0.1223%	0.1272%	0.1296%	0.1343%	0.1387%	0.1429%	0.1468%	0.1476%	0.1509%	0.1539%	0.1567%	0.1592%				
55	0.2014%	0.1591%	0.1445%	0.1329%	0.1341%	0.1337%	0.1390%	0.1416%	0.1467%	0.1516%	0.1561%	0.1604%	0.1613%	0.1649%	0.1681%	0.1711%					
56	0.2201%	0.1738%	0.1578%	0.1451%	0.1463%	0.1459%	0.1517%	0.1545%	0.1600%	0.1654%	0.1704%	0.1751%	0.1760%	0.1799%	0.1835%						
57	0.2399%	0.1894%	0.1719%	0.1580%	0.1594%	0.1590%	0.1653%	0.1684%	0.1745%	0.1803%	0.1858%	0.1909%	0.1919%	0.1962%							
58	0.2610%	0.2061%	0.1871%	0.1720%	0.1736%	0.1732%	0.1801%	0.1835%	0.1902%	0.1966%	0.2027%	0.2082%	0.2094%								
59	0.2839%	0.2243%	0.2036%	0.1873%	0.1892%	0.1889%	0.1965%	0.2003%	0.2077%	0.2147%	0.2213%	0.2274%									
60	0.3093%	0.2445%	0.2221%	0.2045%	0.2067%	0.2064%	0.2149%	0.2192%	0.2273%	0.2349%	0.2421%										
61	0.3380%	0.2673%	0.2429%	0.2239%	0.2264%	0.2262%	0.2356%	0.2402%	0.2491%	0.2575%											
62	0.3704%	0.2930%	0.2664%	0.2456%	0.2485%	0.2484%	0.2586%	0.2637%	0.2734%												
63	0.4066%	0.3217%	0.2926%	0.2699%	0.2730%	0.2728%	0.2841%	0.2896%													
64	0.4468%	0.3535%	0.3215%	0.2965%	0.2998%	0.2996%	0.3118%														
65	0.4903%	0.3879%	0.3527%	0.3252%	0.3288%	0.3284%															

BIỂU 28: BIỂU PHÍ BẢO HIỂM ĐÓNG HÀNG THÁNG DÀNH CHO NAM
TÍNH THEO TỶ LỆ PHẦN TRĂM CỦA KHOẢN DƯ NỢ GỐC
ÁP DỤNG CHO TRƯỜNG HỢP NỢ GỐC ĐƯỢC TRẢ ĐỀU MỖI NỬA NĂM, LÃI VAY ĐƯỢC TRẢ HÀNG THÁNG

Thời hạn / Tuổi	12 tháng	18 tháng	24 tháng	36 tháng	48 tháng	60 tháng	72 tháng	84 tháng	96 tháng	108 tháng	120 tháng	132 tháng	144 tháng	156 tháng	168 tháng	180 tháng	192 tháng	204 tháng	216 tháng	228 tháng	240 tháng
18	0.0483%	0.0403%	0.0370%	0.0335%	0.0326%	0.0312%	0.0312%	0.0305%	0.0304%	0.0304%	0.0303%	0.0303%	0.0297%	0.0296%	0.0296%	0.0296%	0.0296%	0.0296%	0.0296%	0.0295%	0.0295%
19	0.0501%	0.0416%	0.0382%	0.0344%	0.0334%	0.0319%	0.0317%	0.0310%	0.0309%	0.0308%	0.0307%	0.0307%	0.0300%	0.0300%	0.0300%	0.0299%	0.0299%	0.0299%	0.0299%	0.0298%	0.0298%
20	0.0508%	0.0421%	0.0386%	0.0347%	0.0336%	0.0320%	0.0318%	0.0310%	0.0309%	0.0308%	0.0307%	0.0306%	0.0300%	0.0299%	0.0299%	0.0299%	0.0299%	0.0298%	0.0298%	0.0298%	0.0298%
21	0.0509%	0.0421%	0.0385%	0.0345%	0.0334%	0.0318%	0.0315%	0.0307%	0.0306%	0.0305%	0.0304%	0.0303%	0.0297%	0.0297%	0.0296%	0.0296%	0.0296%	0.0296%	0.0295%	0.0295%	0.0295%
22	0.0504%	0.0417%	0.0381%	0.0341%	0.0329%	0.0313%	0.0310%	0.0303%	0.0301%	0.0300%	0.0299%	0.0299%	0.0293%	0.0292%	0.0292%	0.0292%	0.0292%	0.0291%	0.0291%	0.0291%	0.0291%
23	0.0495%	0.0409%	0.0373%	0.0334%	0.0322%	0.0306%	0.0304%	0.0296%	0.0295%	0.0294%	0.0294%	0.0293%	0.0287%	0.0287%	0.0287%	0.0287%	0.0287%	0.0287%	0.0287%	0.0286%	0.0286%
24	0.0484%	0.0399%	0.0365%	0.0326%	0.0315%	0.0300%	0.0298%	0.0291%	0.0290%	0.0289%	0.0289%	0.0288%	0.0283%	0.0283%	0.0282%	0.0282%	0.0282%	0.0282%	0.0282%	0.0283%	0.0283%
25	0.0471%	0.0389%	0.0356%	0.0319%	0.0308%	0.0294%	0.0292%	0.0286%	0.0285%	0.0285%	0.0285%	0.0285%	0.0279%	0.0279%	0.0279%	0.0279%	0.0280%	0.0280%	0.0280%	0.0280%	0.0280%
26	0.0462%	0.0383%	0.0350%	0.0314%	0.0304%	0.0291%	0.0290%	0.0283%	0.0283%	0.0283%	0.0283%	0.0283%	0.0278%	0.0278%	0.0279%	0.0279%	0.0279%	0.0279%	0.0280%	0.0280%	0.0280%
27	0.0459%	0.0380%	0.0348%	0.0313%	0.0303%	0.0290%	0.0289%	0.0284%	0.0284%	0.0284%	0.0284%	0.0285%	0.0280%	0.0280%	0.0281%	0.0281%	0.0281%	0.0282%	0.0282%	0.0282%	0.0283%
28	0.0456%	0.0379%	0.0347%	0.0313%	0.0304%	0.0292%	0.0292%	0.0286%	0.0287%	0.0287%	0.0288%	0.0288%	0.0284%	0.0284%	0.0285%	0.0285%	0.0286%	0.0286%	0.0287%	0.0287%	0.0287%
29	0.0460%	0.0382%	0.0351%	0.0317%	0.0309%	0.0297%	0.0297%	0.0292%	0.0293%	0.0293%	0.0294%	0.0295%	0.0290%	0.0291%	0.0292%	0.0293%	0.0293%	0.0294%	0.0294%	0.0295%	0.0295%
30	0.0468%	0.0389%	0.0358%	0.0324%	0.0316%	0.0304%	0.0305%	0.0300%	0.0301%	0.0302%	0.0304%	0.0305%	0.0300%	0.0301%	0.0302%	0.0303%	0.0304%	0.0304%	0.0305%	0.0306%	0.0306%
31	0.0481%	0.0400%	0.0368%	0.0334%	0.0327%	0.0315%	0.0316%	0.0311%	0.0313%	0.0314%	0.0316%	0.0317%	0.0313%	0.0314%	0.0315%	0.0316%	0.0317%	0.0318%	0.0318%	0.0319%	0.0320%
32	0.0498%	0.0415%	0.0383%	0.0348%	0.0341%	0.0329%	0.0330%	0.0326%	0.0328%	0.0329%	0.0331%	0.0333%	0.0328%	0.0329%	0.0331%	0.0332%	0.0333%	0.0334%	0.0335%	0.0336%	0.0336%
33	0.0520%	0.0434%	0.0400%	0.0364%	0.0357%	0.0345%	0.0347%	0.0343%	0.0345%	0.0347%	0.0349%	0.0351%	0.0347%	0.0348%	0.0350%	0.0351%	0.0352%	0.0353%	0.0354%	0.0355%	0.0356%
34	0.0546%	0.0456%	0.0420%	0.0384%	0.0377%	0.0365%	0.0368%	0.0363%	0.0366%	0.0369%	0.0371%	0.0373%	0.0368%	0.0370%	0.0372%	0.0373%	0.0375%	0.0376%	0.0377%	0.0378%	0.0379%
35	0.0577%	0.0483%	0.0446%	0.0408%	0.0401%	0.0389%	0.0392%	0.0388%	0.0391%	0.0394%	0.0397%	0.0399%	0.0394%	0.0396%	0.0398%	0.0400%	0.0401%	0.0403%	0.0404%	0.0405%	0.0406%
36	0.0616%	0.0516%	0.0477%	0.0436%	0.0430%	0.0417%	0.0420%	0.0416%	0.0420%	0.0423%	0.0426%	0.0429%	0.0424%	0.0426%	0.0428%	0.0430%	0.0432%	0.0433%	0.0435%	0.0436%	0.0437%
37	0.0661%	0.0553%	0.0512%	0.0469%	0.0462%	0.0448%	0.0453%	0.0448%	0.0452%	0.0456%	0.0460%	0.0463%	0.0457%	0.0460%	0.0462%	0.0464%	0.0466%	0.0467%	0.0469%	0.0470%	0.0472%
38	0.0711%	0.0596%	0.0551%	0.0506%	0.0499%	0.0484%	0.0489%	0.0485%	0.0489%	0.0493%	0.0497%	0.0501%	0.0494%	0.0497%	0.0499%	0.0502%	0.0504%	0.0506%	0.0507%	0.0509%	0.0510%
39	0.0769%	0.0645%	0.0597%	0.0548%	0.0541%	0.0525%	0.0530%	0.0525%	0.0530%	0.0535%	0.0539%	0.0543%	0.0536%	0.0539%	0.0541%	0.0544%	0.0546%	0.0548%	0.0550%	0.0552%	0.0553%
40	0.0834%	0.0700%	0.0648%	0.0595%	0.0587%	0.0570%	0.0576%	0.0570%	0.0575%	0.0580%	0.0585%	0.0589%	0.0581%	0.0584%	0.0587%	0.0590%	0.0592%	0.0595%	0.0597%	0.0598%	0.0600%
41	0.0906%	0.0760%	0.0703%	0.0646%	0.0637%	0.0618%	0.0625%	0.0619%	0.0624%	0.0629%	0.0634%	0.0639%	0.0630%	0.0634%	0.0637%	0.0640%	0.0642%	0.0645%	0.0647%	0.0649%	0.0651%
42	0.0983%	0.0824%	0.0763%	0.0701%	0.0692%	0.0671%	0.0678%	0.0671%	0.0677%	0.0683%	0.0688%	0.0692%	0.0683%	0.0687%	0.0691%	0.0694%	0.0697%	0.0699%	0.0701%	0.0704%	0.0705%
43	0.1067%	0.0895%	0.0829%	0.0760%	0.0750%	0.0728%	0.0735%	0.0727%	0.0734%	0.0740%	0.0745%	0.0750%	0.0741%	0.0745%	0.0748%	0.0752%	0.0755%	0.0758%	0.0760%	0.0763%	0.0765%
44	0.1158%	0.0970%	0.0898%	0.0824%	0.0813%	0.0788%	0.0796%	0.0788%	0.0795%	0.0801%	0.0807%	0.0813%	0.0802%	0.0807%	0.0811%	0.0814%	0.0818%	0.0821%	0.0824%	0.0826%	0.0828%
45	0.1254%	0.1051%	0.0973%	0.0892%	0.0880%	0.0853%	0.0861%	0.0852%	0.0860%	0.0867%	0.0873%	0.0879%	0.0868%	0.0873%	0.0878%	0.0882%	0.0885%	0.0889%	0.0892%	0.0894%	0.0897%
46	0.1357%	0.1137%	0.1052%	0.0964%	0.0951%	0.0922%	0.0931%	0.0922%	0.0930%	0.0938%	0.0945%	0.0952%	0.0940%	0.0945%	0.0950%	0.0955%	0.0959%	0.0963%	0.0966%	0.0969%	0.0972%
47	0.1466%	0.1228%	0.1137%	0.1042%	0.1028%	0.0997%	0.1007%	0.0997%	0.1007%	0.1015%	0.1023%	0.1031%	0.1018%	0.1024%	0.1030%	0.1034%	0.1039%	0.1043%	0.1047%	0.1050%	0.1053%
48	0.1583%	0.1327%	0.1228%	0.1126%	0.1112%	0.1079%	0.1090%	0.1080%	0.1091%	0.1100%	0.1110%	0.1118%	0.1104%	0.1111%	0.1117%	0.1122%	0.1127%	0.1131%	0.1135%	0.1139%	0.1142%
49	0.1713%	0.1435%	0.1329%	0.1220%	0.1205%	0.1170%	0.1183%	0.1173%	0.1185%	0.1196%	0.1206%	0.1215%	0.1200%	0.1207%	0.1214%	0.1220%	0.1225%	0.1230%	0.1234%	0.1238%	0.1242%
50	0.1856%	0.1557%	0.1442%	0.1325%	0.1310%	0.1273%	0.1287%	0.1277%	0.1290%	0.1302%	0.1313%	0.1323%	0.1307%	0.1315%	0.1322%	0.1329%	0.1335%	0.1340%	0.1345%	0.1349%	0.1353%
51	0.2021%	0.1696%	0.1571%	0.1445%	0.1429%	0.1389%	0.1406%	0.1394%	0.1409%	0.1422%	0.1434%	0.1445%	0.1427%	0.1436%	0.1444%	0.1451%	0.1457%	0.1463%	0.1468%	0.1473%	
52	0.2206%	0.1852%	0.1717%	0.1580%	0.1563%	0.1520%	0.1537%	0.1525%	0.1540%	0.1554%	0.1567%	0.1579%	0.1560%	0.1569%	0.1578%	0.1585%	0.1592%	0.1598%	0.1604%		
53	0.2416%	0.2029%	0.1881%	0.1731%	0.1712%	0.1664%	0.1683%	0.1669%	0.1685%	0.1701%	0.1715%	0.1727%	0.1706%	0.1716%	0.1725%	0.1733%	0.1741%	0.1748%			
54	0.2649%	0.2224%	0.2062%	0.1896%	0.1875%	0.1821%	0.1841%	0.1825%	0.1843%	0.1859%	0.1874%	0.1888%	0.1864%	0.1875%	0.1885%	0.1894%	0.1902%				
55	0.2901%	0.2434%	0.2256%	0.2073%	0.2049%	0.1990%	0.2011%	0.1993%	0.2012%	0.2030%	0.2046%	0.2061%	0.2035%	0.2047%	0.2058%	0.2067%					
56	0.3169%	0.2659%	0.2463%	0.2262%	0.2235%	0.2170%	0.2193%	0.2172%	0.2193%	0.2213%	0.2230%	0.2247%	0.2219%	0.2232%	0.2243%						
57	0.3454%	0.2897%	0.2683%	0.2464%	0.2433%	0.2362%	0.2388%	0.2366%	0.2389%	0.2410%	0.2430%	0.2448%	0.2417%	0.2431%							
58	0.3758%	0.3151%	0.2919%	0.2680%	0.2648%	0.2571%	0.2600%	0.2577%	0.2602%	0.2626%	0.2648%	0.2667%	0.2634%								
59	0.4087%	0.3428%	0.3176%	0.2918%	0.2884%	0.2802%	0.2834%	0.2810%	0.2838%	0.2864%	0.2888%	0.2909%									
60	0.4452%	0.3736%	0.3462%	0.3183%	0.3148%	0.3060%	0.3096%	0.3070%	0.3101%	0.3130%	0.3156%										
61	0.4864%	0.4083%	0.3785%	0.3482%	0.3446%	0.3350%	0.3389%	0.3361%	0.3395%	0.3426%											
62	0.5328%	0.4474%	0.4149%	0.3818%	0.3779%	0.3673%	0.3716%	0.3684%	0.3721%												
63	0.5849%	0.4912%	0.4555%	0.4192%	0.4147%	0.4030%	0.4076%	0.4040%													
64	0.6425%	0.5395%	0.5003%	0.4601%	0.4550%	0.4419%	0.4468%														
65	0.7049%	0.5917%	0.5485%	0.5041%	0.4983%	0.4838%															

BIỂU 29: BIỂU PHÍ BẢO HIỂM ĐÓNG HÀNG THÁNG DÀNH CHO NAM
TÍNH THEO TỶ LỆ PHẦN TRĂM CỦA SỐ TIỀN VAY BAN ĐẦU
ÁP DỤNG CHO TRƯỜNG HỢP NỢ GỐC ĐƯỢC TRẢ ĐỀU HÀNG NĂM, LÃI VAY ĐƯỢC TRẢ HÀNG THÁNG

Tuổi \ Thời hạn	12 tháng	18 tháng	24 tháng	36 tháng	48 tháng	60 tháng	72 tháng	84 tháng	96 tháng	108 tháng	120 tháng	132 tháng	144 tháng	156 tháng	168 tháng	180 tháng	192 tháng	204 tháng	216 tháng	228 tháng	240 tháng
18	0.0436%	0.0310%	0.0277%	0.0239%	0.0231%	0.0223%	0.0226%	0.0225%	0.0229%	0.0233%	0.0236%	0.0240%	0.0239%	0.0242%	0.0245%	0.0247%	0.0250%	0.0252%	0.0254%	0.0256%	0.0258%
19	0.0451%	0.0320%	0.0285%	0.0245%	0.0236%	0.0227%	0.0230%	0.0228%	0.0232%	0.0236%	0.0239%	0.0243%	0.0242%	0.0245%	0.0247%	0.0250%	0.0253%	0.0255%	0.0257%	0.0259%	0.0261%
20	0.0457%	0.0323%	0.0288%	0.0247%	0.0237%	0.0228%	0.0230%	0.0229%	0.0232%	0.0236%	0.0239%	0.0243%	0.0241%	0.0244%	0.0247%	0.0250%	0.0252%	0.0254%	0.0256%	0.0258%	0.0260%
21	0.0457%	0.0323%	0.0287%	0.0246%	0.0236%	0.0226%	0.0228%	0.0227%	0.0230%	0.0233%	0.0237%	0.0240%	0.0239%	0.0242%	0.0245%	0.0247%	0.0250%	0.0252%	0.0254%	0.0256%	0.0258%
22	0.0453%	0.0320%	0.0284%	0.0242%	0.0232%	0.0223%	0.0224%	0.0223%	0.0226%	0.0230%	0.0233%	0.0237%	0.0235%	0.0238%	0.0241%	0.0244%	0.0246%	0.0248%	0.0251%	0.0252%	0.0254%
23	0.0444%	0.0313%	0.0278%	0.0237%	0.0227%	0.0218%	0.0220%	0.0218%	0.0222%	0.0225%	0.0229%	0.0232%	0.0231%	0.0234%	0.0237%	0.0240%	0.0242%	0.0244%	0.0247%	0.0248%	0.0250%
24	0.0434%	0.0306%	0.0272%	0.0232%	0.0222%	0.0213%	0.0215%	0.0214%	0.0218%	0.0221%	0.0225%	0.0228%	0.0227%	0.0231%	0.0233%	0.0236%	0.0239%	0.0241%	0.0243%	0.0245%	0.0247%
25	0.0423%	0.0299%	0.0265%	0.0227%	0.0218%	0.0209%	0.0212%	0.0211%	0.0214%	0.0218%	0.0222%	0.0225%	0.0225%	0.0228%	0.0231%	0.0234%	0.0236%	0.0239%	0.0241%	0.0243%	0.0245%
26	0.0415%	0.0294%	0.0261%	0.0224%	0.0215%	0.0207%	0.0210%	0.0209%	0.0213%	0.0217%	0.0221%	0.0225%	0.0224%	0.0227%	0.0230%	0.0233%	0.0236%	0.0238%	0.0241%	0.0243%	0.0245%
27	0.0412%	0.0291%	0.0259%	0.0223%	0.0214%	0.0207%	0.0210%	0.0209%	0.0213%	0.0218%	0.0222%	0.0226%	0.0225%	0.0229%	0.0232%	0.0235%	0.0238%	0.0240%	0.0243%	0.0245%	0.0247%
28	0.0411%	0.0291%	0.0259%	0.0223%	0.0215%	0.0208%	0.0211%	0.0211%	0.0216%	0.0220%	0.0224%	0.0229%	0.0228%	0.0232%	0.0235%	0.0239%	0.0242%	0.0244%	0.0247%	0.0249%	0.0251%
29	0.0414%	0.0294%	0.0262%	0.0226%	0.0219%	0.0212%	0.0215%	0.0215%	0.0220%	0.0225%	0.0230%	0.0234%	0.0234%	0.0238%	0.0242%	0.0245%	0.0248%	0.0251%	0.0254%	0.0256%	0.0258%
30	0.0422%	0.0299%	0.0268%	0.0231%	0.0224%	0.0217%	0.0221%	0.0222%	0.0227%	0.0232%	0.0237%	0.0242%	0.0242%	0.0246%	0.0250%	0.0253%	0.0257%	0.0260%	0.0263%	0.0265%	0.0268%
31	0.0433%	0.0308%	0.0276%	0.0239%	0.0232%	0.0225%	0.0229%	0.0230%	0.0236%	0.0241%	0.0247%	0.0252%	0.0252%	0.0256%	0.0261%	0.0264%	0.0268%	0.0271%	0.0274%	0.0277%	0.0280%
32	0.0450%	0.0319%	0.0287%	0.0248%	0.0241%	0.0235%	0.0240%	0.0241%	0.0247%	0.0253%	0.0259%	0.0264%	0.0264%	0.0269%	0.0274%	0.0278%	0.0282%	0.0285%	0.0289%	0.0291%	0.0294%
33	0.0469%	0.0333%	0.0299%	0.0260%	0.0253%	0.0247%	0.0252%	0.0253%	0.0260%	0.0267%	0.0273%	0.0279%	0.0279%	0.0285%	0.0289%	0.0294%	0.0298%	0.0302%	0.0305%	0.0309%	0.0311%
34	0.0493%	0.0351%	0.0315%	0.0274%	0.0268%	0.0261%	0.0267%	0.0269%	0.0276%	0.0283%	0.0290%	0.0297%	0.0297%	0.0303%	0.0308%	0.0313%	0.0317%	0.0321%	0.0325%	0.0329%	0.0332%
35	0.0522%	0.0371%	0.0335%	0.0292%	0.0285%	0.0278%	0.0285%	0.0287%	0.0295%	0.0302%	0.0310%	0.0317%	0.0318%	0.0324%	0.0330%	0.0335%	0.0340%	0.0344%	0.0348%	0.0352%	0.0355%
36	0.0557%	0.0397%	0.0358%	0.0312%	0.0305%	0.0298%	0.0306%	0.0308%	0.0317%	0.0325%	0.0333%	0.0341%	0.0342%	0.0348%	0.0355%	0.0360%	0.0365%	0.0370%	0.0375%	0.0379%	0.0382%
37	0.0598%	0.0426%	0.0384%	0.0335%	0.0328%	0.0321%	0.0329%	0.0332%	0.0341%	0.0351%	0.0359%	0.0368%	0.0369%	0.0376%	0.0383%	0.0389%	0.0394%	0.0400%	0.0404%	0.0409%	0.0413%
38	0.0643%	0.0459%	0.0414%	0.0362%	0.0355%	0.0347%	0.0356%	0.0359%	0.0369%	0.0379%	0.0389%	0.0398%	0.0399%	0.0407%	0.0414%	0.0421%	0.0427%	0.0432%	0.0438%	0.0442%	0.0447%
39	0.0696%	0.0497%	0.0448%	0.0392%	0.0384%	0.0376%	0.0386%	0.0389%	0.0400%	0.0411%	0.0422%	0.0431%	0.0432%	0.0441%	0.0449%	0.0456%	0.0463%	0.0469%	0.0474%	0.0479%	0.0484%
40	0.0756%	0.0539%	0.0487%	0.0426%	0.0417%	0.0408%	0.0419%	0.0422%	0.0434%	0.0446%	0.0457%	0.0468%	0.0469%	0.0478%	0.0487%	0.0495%	0.0502%	0.0509%	0.0515%	0.0520%	0.0525%
41	0.0820%	0.0585%	0.0528%	0.0462%	0.0453%	0.0443%	0.0455%	0.0458%	0.0471%	0.0484%	0.0496%	0.0508%	0.0509%	0.0519%	0.0528%	0.0537%	0.0544%	0.0552%	0.0558%	0.0564%	0.0570%
42	0.0890%	0.0635%	0.0574%	0.0502%	0.0492%	0.0481%	0.0493%	0.0497%	0.0511%	0.0525%	0.0538%	0.0551%	0.0552%	0.0563%	0.0573%	0.0582%	0.0590%	0.0598%	0.0605%	0.0612%	0.0618%
43	0.0967%	0.0690%	0.0623%	0.0544%	0.0533%	0.0522%	0.0535%	0.0539%	0.0554%	0.0569%	0.0584%	0.0597%	0.0598%	0.0610%	0.0621%	0.0631%	0.0640%	0.0649%	0.0656%	0.0663%	0.0670%
44	0.1048%	0.0748%	0.0675%	0.0590%	0.0578%	0.0565%	0.0579%	0.0584%	0.0600%	0.0616%	0.0632%	0.0647%	0.0648%	0.0661%	0.0673%	0.0684%	0.0694%	0.0703%	0.0711%	0.0719%	0.0726%
45	0.1135%	0.0810%	0.0731%	0.0639%	0.0625%	0.0612%	0.0627%	0.0632%	0.0650%	0.0667%	0.0684%	0.0700%	0.0702%	0.0716%	0.0729%	0.0740%	0.0751%	0.0761%	0.0770%	0.0779%	0.0786%
46	0.1228%	0.0876%	0.0791%	0.0691%	0.0676%	0.0661%	0.0678%	0.0684%	0.0703%	0.0722%	0.0741%	0.0758%	0.0760%	0.0775%	0.0789%	0.0802%	0.0814%	0.0825%	0.0834%	0.0844%	0.0852%
47	0.1327%	0.0946%	0.0854%	0.0746%	0.0731%	0.0715%	0.0734%	0.0740%	0.0761%	0.0782%	0.0802%	0.0822%	0.0824%	0.0840%	0.0855%	0.0869%	0.0882%	0.0894%	0.0905%	0.0914%	0.0923%
48	0.1433%	0.1022%	0.0923%	0.0807%	0.0791%	0.0774%	0.0795%	0.0802%	0.0825%	0.0848%	0.0870%	0.0891%	0.0894%	0.0912%	0.0928%	0.0943%	0.0957%	0.0970%	0.0982%	0.0993%	0.1002%
49	0.1550%	0.1106%	0.0999%	0.0874%	0.0858%	0.0840%	0.0863%	0.0871%	0.0897%	0.0922%	0.0946%	0.0969%	0.0972%	0.0991%	0.1009%	0.1026%	0.1041%	0.1055%	0.1068%	0.1079%	0.1090%
50	0.1681%	0.1200%	0.1085%	0.0950%	0.0933%	0.0914%	0.0940%	0.0949%	0.0977%	0.1005%	0.1031%	0.1056%	0.1059%	0.1080%	0.1100%	0.1118%	0.1135%	0.1150%	0.1164%	0.1176%	0.1188%
51	0.1831%	0.1308%	0.1182%	0.1037%	0.1018%	0.0999%	0.1026%	0.1037%	0.1067%	0.1098%	0.1127%	0.1154%	0.1157%	0.1180%	0.1202%	0.1221%	0.1239%	0.1256%	0.1271%	0.1285%	
52	0.1999%	0.1428%	0.1292%	0.1134%	0.1114%	0.1093%	0.1123%	0.1134%	0.1168%	0.1201%	0.1232%	0.1262%	0.1266%	0.1291%	0.1314%	0.1336%	0.1355%	0.1373%	0.1390%		
53	0.2190%	0.1565%	0.1416%	0.1243%	0.1221%	0.1197%	0.1230%	0.1242%	0.1279%	0.1314%	0.1349%	0.1381%	0.1385%	0.1413%	0.1438%	0.1461%	0.1483%	0.1502%			
54	0.2401%	0.1716%	0.1552%	0.1361%	0.1337%	0.1311%	0.1346%	0.1359%	0.1399%	0.1438%	0.1475%	0.1511%	0.1515%	0.1545%	0.1572%	0.1598%	0.1621%				
55	0.2629%	0.1878%	0.1699%	0.1489%	0.1462%	0.1433%	0.1471%	0.1485%	0.1528%	0.1571%	0.1612%	0.1650%	0.1655%	0.1687%	0.1718%	0.1745%					
56	0.2872%	0.2052%	0.1854%	0.1625%	0.1595%	0.1563%	0.1605%	0.1620%	0.1667%	0.1714%	0.1759%	0.1801%	0.1805%	0.1841%	0.1874%						
57	0.3129%	0.2235%	0.2020%	0.1770%	0.1737%	0.1703%	0.1749%	0.1766%	0.1818%	0.1869%	0.1918%	0.1964%	0.1969%	0.2008%							
58	0.3404%	0.2432%	0.2198%	0.1926%	0.1892%	0.1855%	0.1906%	0.1925%	0.1982%	0.2038%	0.2092%	0.2142%	0.2148%								
59	0.3703%	0.2646%	0.2392%	0.2098%	0.2062%	0.2023%	0.2080%	0.2101%	0.2164%	0.2226%	0.2284%	0.2339%									
60	0.4035%	0.2885%	0.2609%	0.2291%	0.2253%	0.2211%	0.2274%	0.2299%	0.2368%	0.2435%	0.2499%										
61	0.4409%	0.3154%	0.2854%	0.2508%	0.2467%	0.2423%	0.2493%	0.2519%	0.2595%	0.2669%											
62	0.4831%	0.3457%	0.3130%	0.2752%	0.2708%	0.2660%	0.2736%	0.2765%	0.2848%												
63	0.5304%	0.3797%	0.3438%	0.3023%	0.2975%	0.2921%	0.3005%	0.3036%													
64	0.5827%	0.4171%	0.3777%	0.3320%	0.3267%	0.3207%	0.3298%														
65	0.6392%	0.4576%	0.4142%	0.3640%	0.3581%	0.3515%															

BIỂU 30: BIỂU PHÍ BẢO HIỂM ĐÓNG HÀNG THÁNG DÀNH CHO NAM
TÍNH THEO TỶ LỆ PHẦN TRĂM CỦA KHOẢN DƯ NỢ GỐC
ÁP DỤNG CHO TRƯỜNG HỢP NỢ GỐC ĐƯỢC TRẢ ĐỀU HÀNG NĂM, LÃI VAY ĐƯỢC TRẢ HÀNG THÁNG

Thời hạn / Tuổi	12 tháng	18 tháng	24 tháng	36 tháng	48 tháng	60 tháng	72 tháng	84 tháng	96 tháng	108 tháng	120 tháng	132 tháng	144 tháng	156 tháng	168 tháng	180 tháng	192 tháng	204 tháng	216 tháng	228 tháng	240 tháng
18	0.0469%	0.0397%	0.0366%	0.0333%	0.0325%	0.0312%	0.0311%	0.0304%	0.0304%	0.0303%	0.0303%	0.0303%	0.0297%	0.0296%	0.0296%	0.0296%	0.0296%	0.0296%	0.0295%	0.0295%	0.0295%
19	0.0486%	0.0410%	0.0377%	0.0342%	0.0332%	0.0318%	0.0316%	0.0309%	0.0308%	0.0307%	0.0307%	0.0306%	0.0300%	0.0300%	0.0299%	0.0299%	0.0299%	0.0299%	0.0298%	0.0298%	0.0298%
20	0.0492%	0.0414%	0.0381%	0.0344%	0.0334%	0.0319%	0.0317%	0.0309%	0.0308%	0.0307%	0.0306%	0.0306%	0.0300%	0.0299%	0.0299%	0.0299%	0.0298%	0.0298%	0.0298%	0.0298%	0.0298%
21	0.0492%	0.0414%	0.0380%	0.0343%	0.0332%	0.0316%	0.0314%	0.0307%	0.0305%	0.0304%	0.0304%	0.0303%	0.0297%	0.0296%	0.0296%	0.0296%	0.0296%	0.0295%	0.0295%	0.0295%	0.0295%
22	0.0488%	0.0410%	0.0375%	0.0338%	0.0327%	0.0311%	0.0309%	0.0302%	0.0301%	0.0300%	0.0299%	0.0298%	0.0292%	0.0292%	0.0292%	0.0291%	0.0291%	0.0291%	0.0291%	0.0291%	0.0291%
23	0.0478%	0.0402%	0.0368%	0.0331%	0.0320%	0.0305%	0.0303%	0.0296%	0.0295%	0.0294%	0.0293%	0.0293%	0.0287%	0.0287%	0.0287%	0.0287%	0.0286%	0.0286%	0.0286%	0.0286%	0.0286%
24	0.0467%	0.0393%	0.0359%	0.0323%	0.0313%	0.0298%	0.0297%	0.0290%	0.0289%	0.0289%	0.0288%	0.0288%	0.0282%	0.0282%	0.0282%	0.0282%	0.0282%	0.0282%	0.0282%	0.0282%	0.0282%
25	0.0455%	0.0383%	0.0351%	0.0316%	0.0307%	0.0293%	0.0292%	0.0285%	0.0285%	0.0284%	0.0284%	0.0284%	0.0279%	0.0279%	0.0279%	0.0279%	0.0279%	0.0280%	0.0280%	0.0280%	0.0280%
26	0.0447%	0.0376%	0.0345%	0.0312%	0.0303%	0.0290%	0.0289%	0.0283%	0.0283%	0.0283%	0.0283%	0.0283%	0.0278%	0.0278%	0.0279%	0.0279%	0.0279%	0.0279%	0.0280%	0.0280%	0.0280%
27	0.0444%	0.0373%	0.0343%	0.0310%	0.0302%	0.0289%	0.0289%	0.0283%	0.0284%	0.0284%	0.0284%	0.0285%	0.0280%	0.0280%	0.0280%	0.0281%	0.0281%	0.0282%	0.0282%	0.0282%	0.0283%
28	0.0442%	0.0372%	0.0343%	0.0311%	0.0303%	0.0291%	0.0291%	0.0286%	0.0286%	0.0287%	0.0288%	0.0288%	0.0284%	0.0284%	0.0285%	0.0285%	0.0286%	0.0286%	0.0287%	0.0287%	0.0287%
29	0.0446%	0.0376%	0.0347%	0.0315%	0.0308%	0.0296%	0.0297%	0.0292%	0.0293%	0.0293%	0.0294%	0.0295%	0.0290%	0.0291%	0.0292%	0.0293%	0.0293%	0.0294%	0.0294%	0.0295%	0.0295%
30	0.0454%	0.0383%	0.0354%	0.0322%	0.0316%	0.0304%	0.0305%	0.0300%	0.0301%	0.0303%	0.0304%	0.0305%	0.0300%	0.0301%	0.0302%	0.0303%	0.0304%	0.0304%	0.0305%	0.0306%	0.0306%
31	0.0467%	0.0394%	0.0365%	0.0333%	0.0326%	0.0315%	0.0316%	0.0311%	0.0313%	0.0315%	0.0316%	0.0317%	0.0313%	0.0314%	0.0315%	0.0316%	0.0317%	0.0318%	0.0319%	0.0319%	0.0320%
32	0.0484%	0.0409%	0.0379%	0.0346%	0.0340%	0.0328%	0.0330%	0.0326%	0.0328%	0.0330%	0.0331%	0.0333%	0.0328%	0.0330%	0.0331%	0.0332%	0.0333%	0.0334%	0.0335%	0.0336%	0.0337%
33	0.0505%	0.0427%	0.0396%	0.0363%	0.0357%	0.0345%	0.0347%	0.0343%	0.0345%	0.0348%	0.0350%	0.0352%	0.0347%	0.0348%	0.0350%	0.0351%	0.0352%	0.0354%	0.0355%	0.0355%	0.0356%
34	0.0531%	0.0449%	0.0417%	0.0382%	0.0377%	0.0365%	0.0368%	0.0364%	0.0366%	0.0369%	0.0371%	0.0374%	0.0369%	0.0371%	0.0372%	0.0374%	0.0375%	0.0376%	0.0377%	0.0379%	0.0379%
35	0.0562%	0.0476%	0.0442%	0.0407%	0.0401%	0.0389%	0.0392%	0.0388%	0.0391%	0.0394%	0.0397%	0.0400%	0.0394%	0.0396%	0.0398%	0.0400%	0.0402%	0.0403%	0.0404%	0.0405%	0.0406%
36	0.0600%	0.0509%	0.0473%	0.0435%	0.0430%	0.0417%	0.0421%	0.0417%	0.0420%	0.0424%	0.0427%	0.0430%	0.0424%	0.0426%	0.0428%	0.0430%	0.0432%	0.0433%	0.0435%	0.0436%	0.0437%
37	0.0643%	0.0546%	0.0508%	0.0468%	0.0462%	0.0449%	0.0453%	0.0449%	0.0453%	0.0457%	0.0460%	0.0463%	0.0457%	0.0460%	0.0462%	0.0464%	0.0466%	0.0468%	0.0469%	0.0471%	0.0472%
38	0.0693%	0.0588%	0.0547%	0.0505%	0.0499%	0.0485%	0.0490%	0.0485%	0.0490%	0.0494%	0.0498%	0.0501%	0.0495%	0.0497%	0.0500%	0.0502%	0.0504%	0.0506%	0.0508%	0.0509%	0.0511%
39	0.0749%	0.0636%	0.0593%	0.0547%	0.0541%	0.0525%	0.0531%	0.0526%	0.0531%	0.0536%	0.0540%	0.0543%	0.0536%	0.0539%	0.0542%	0.0544%	0.0546%	0.0548%	0.0550%	0.0552%	0.0553%
40	0.0813%	0.0691%	0.0643%	0.0594%	0.0587%	0.0570%	0.0576%	0.0571%	0.0576%	0.0581%	0.0585%	0.0589%	0.0582%	0.0585%	0.0588%	0.0590%	0.0593%	0.0595%	0.0597%	0.0599%	0.0600%
41	0.0883%	0.0750%	0.0698%	0.0644%	0.0637%	0.0619%	0.0626%	0.0620%	0.0625%	0.0630%	0.0635%	0.0639%	0.0631%	0.0634%	0.0638%	0.0640%	0.0643%	0.0645%	0.0647%	0.0649%	0.0651%
42	0.0958%	0.0814%	0.0758%	0.0699%	0.0692%	0.0672%	0.0679%	0.0672%	0.0678%	0.0683%	0.0689%	0.0693%	0.0684%	0.0688%	0.0691%	0.0694%	0.0697%	0.0700%	0.0702%	0.0704%	0.0706%
43	0.1040%	0.0884%	0.0823%	0.0759%	0.0750%	0.0728%	0.0736%	0.0728%	0.0735%	0.0741%	0.0746%	0.0751%	0.0741%	0.0746%	0.0749%	0.0752%	0.0756%	0.0758%	0.0761%	0.0763%	0.0765%
44	0.1128%	0.0958%	0.0892%	0.0822%	0.0813%	0.0789%	0.0797%	0.0789%	0.0796%	0.0802%	0.0808%	0.0814%	0.0803%	0.0807%	0.0811%	0.0815%	0.0818%	0.0821%	0.0824%	0.0826%	0.0829%
45	0.1221%	0.1037%	0.0965%	0.0890%	0.0880%	0.0854%	0.0862%	0.0853%	0.0861%	0.0868%	0.0875%	0.0881%	0.0869%	0.0874%	0.0879%	0.0882%	0.0886%	0.0889%	0.0892%	0.0895%	0.0897%
46	0.1322%	0.1122%	0.1044%	0.0962%	0.0951%	0.0923%	0.0932%	0.0923%	0.0932%	0.0939%	0.0947%	0.0953%	0.0941%	0.0946%	0.0951%	0.0956%	0.0960%	0.0963%	0.0966%	0.0969%	0.0972%
47	0.1428%	0.1212%	0.1128%	0.1040%	0.1028%	0.0998%	0.1008%	0.0999%	0.1008%	0.1017%	0.1025%	0.1032%	0.1019%	0.1025%	0.1031%	0.1035%	0.1040%	0.1044%	0.1047%	0.1050%	0.1053%
48	0.1542%	0.1310%	0.1219%	0.1124%	0.1112%	0.1080%	0.1092%	0.1082%	0.1092%	0.1102%	0.1111%	0.1119%	0.1105%	0.1112%	0.1118%	0.1123%	0.1128%	0.1132%	0.1136%	0.1140%	0.1143%
49	0.1669%	0.1417%	0.1319%	0.1217%	0.1205%	0.1171%	0.1185%	0.1175%	0.1187%	0.1198%	0.1207%	0.1216%	0.1201%	0.1209%	0.1215%	0.1221%	0.1226%	0.1231%	0.1235%	0.1239%	0.1243%
50	0.1809%	0.1537%	0.1432%	0.1323%	0.1310%	0.1274%	0.1290%	0.1279%	0.1292%	0.1304%	0.1315%	0.1325%	0.1309%	0.1317%	0.1324%	0.1330%	0.1336%	0.1341%	0.1346%	0.1350%	0.1354%
51	0.1970%	0.1675%	0.1561%	0.1443%	0.1430%	0.1391%	0.1408%	0.1397%	0.1411%	0.1424%	0.1436%	0.1447%	0.1429%	0.1437%	0.1445%	0.1452%	0.1458%	0.1464%	0.1469%	0.1474%	
52	0.2151%	0.1829%	0.1706%	0.1578%	0.1564%	0.1522%	0.1540%	0.1527%	0.1543%	0.1557%	0.1570%	0.1581%	0.1562%	0.1571%	0.1579%	0.1587%	0.1594%	0.1600%	0.1605%		
53	0.2357%	0.2004%	0.1869%	0.1729%	0.1713%	0.1666%	0.1686%	0.1672%	0.1688%	0.1703%	0.1717%	0.1730%	0.1708%	0.1718%	0.1727%	0.1735%	0.1742%	0.1749%			
54	0.2584%	0.2197%	0.2048%	0.1893%	0.1876%	0.1824%	0.1844%	0.1828%	0.1846%	0.1862%	0.1877%	0.1890%	0.1867%	0.1877%	0.1887%	0.1896%	0.1904%				
55	0.2829%	0.2405%	0.2241%	0.2070%	0.2050%	0.1992%	0.2014%	0.1996%	0.2015%	0.2033%	0.2049%	0.2063%	0.2037%	0.2049%	0.2060%	0.2069%					
56	0.3090%	0.2626%	0.2446%	0.2259%	0.2236%	0.2172%	0.2196%	0.2176%	0.2197%	0.2216%	0.2234%	0.2250%	0.2221%	0.2234%	0.2245%						
57	0.3367%	0.2861%	0.2665%	0.2459%	0.2434%	0.2365%	0.2391%	0.2370%	0.2393%	0.2414%	0.2433%	0.2451%	0.2420%	0.2434%							
58	0.3662%	0.3112%	0.2898%	0.2675%	0.2649%	0.2574%	0.2604%	0.2581%	0.2607%	0.2630%	0.2651%	0.2671%	0.2637%								
59	0.3984%	0.3385%	0.3154%	0.2913%	0.2885%	0.2806%	0.2839%	0.2815%	0.2843%	0.2869%	0.2892%	0.2913%									
60	0.4340%	0.3689%	0.3439%	0.3179%	0.3150%	0.3064%	0.3101%	0.3075%	0.3107%	0.3135%	0.3160%										
61	0.4743%	0.4033%	0.3761%	0.3478%	0.3448%	0.3355%	0.3395%	0.3367%	0.3401%	0.3432%											
62	0.5197%	0.4420%	0.4123%	0.3814%	0.3781%	0.3679%	0.3722%	0.3691%	0.3727%												
63	0.5705%	0.4852%	0.4527%	0.4187%	0.4150%	0.4036%	0.4083%	0.4047%													
64	0.6267%	0.5329%	0.4970%	0.4595%	0.4552%	0.4425%	0.4475%														
65	0.6874%	0.5844%	0.5449%	0.5034%	0.4985%	0.4843%															

BIỂU 31: BIỂU PHÍ BẢO HIỂM HÀNG THÁNG DÀNH CHO NỮ
TÍNH THEO TỶ LỆ PHẦN TRĂM CỦA SỐ TIỀN VAY BAN ĐẦU
ÁP DỤNG CHO TRƯỜNG HỢP NỢ GỐC VÀ LÃI VAY ĐƯỢC TRẢ HÀNG THÁNG, NỢ GỐC ĐƯỢC TRẢ DẦN ĐỀU HOẶC TRƯỜNG HỢP NỢ GỐC VÀ LÃI VAY ĐƯỢC TRẢ HÀNG THÁNG, LÃI ĐƯỢC TÍNH THEO DƯ NỢ GỐC BAN ĐẦU

Thời hạn / Tuổi	12 tháng	18 tháng	24 tháng	36 tháng	48 tháng	60 tháng	72 tháng	84 tháng	96 tháng	108 tháng	120 tháng	132 tháng	144 tháng	156 tháng	168 tháng	180 tháng	192 tháng	204 tháng	216 tháng	228 tháng	240 tháng
18	0.0136%	0.0117%	0.0111%	0.0106%	0.0108%	0.0108%	0.0113%	0.0115%	0.0118%	0.0122%	0.0125%	0.0128%	0.0128%	0.0131%	0.0133%	0.0135%	0.0137%	0.0139%	0.0140%	0.0142%	0.0143%
19	0.0141%	0.0120%	0.0114%	0.0109%	0.0111%	0.0112%	0.0116%	0.0118%	0.0122%	0.0125%	0.0128%	0.0131%	0.0132%	0.0134%	0.0137%	0.0139%	0.0141%	0.0142%	0.0144%	0.0145%	0.0147%
20	0.0145%	0.0124%	0.0117%	0.0112%	0.0114%	0.0114%	0.0119%	0.0120%	0.0124%	0.0128%	0.0131%	0.0135%	0.0135%	0.0137%	0.0140%	0.0142%	0.0144%	0.0146%	0.0147%	0.0149%	0.0150%
21	0.0148%	0.0126%	0.0120%	0.0114%	0.0116%	0.0116%	0.0121%	0.0123%	0.0127%	0.0131%	0.0134%	0.0137%	0.0138%	0.0140%	0.0143%	0.0145%	0.0147%	0.0149%	0.0151%	0.0152%	0.0154%
22	0.0150%	0.0129%	0.0122%	0.0116%	0.0119%	0.0119%	0.0123%	0.0125%	0.0130%	0.0133%	0.0137%	0.0140%	0.0141%	0.0143%	0.0146%	0.0148%	0.0150%	0.0152%	0.0154%	0.0156%	0.0157%
23	0.0153%	0.0131%	0.0124%	0.0119%	0.0121%	0.0121%	0.0126%	0.0128%	0.0132%	0.0136%	0.0140%	0.0144%	0.0144%	0.0147%	0.0149%	0.0152%	0.0154%	0.0156%	0.0158%	0.0159%	0.0161%
24	0.0157%	0.0134%	0.0127%	0.0121%	0.0124%	0.0124%	0.0129%	0.0131%	0.0136%	0.0140%	0.0144%	0.0147%	0.0148%	0.0151%	0.0153%	0.0156%	0.0158%	0.0160%	0.0162%	0.0164%	0.0165%
25	0.0160%	0.0137%	0.0130%	0.0124%	0.0127%	0.0127%	0.0132%	0.0135%	0.0139%	0.0143%	0.0147%	0.0151%	0.0152%	0.0155%	0.0157%	0.0160%	0.0162%	0.0165%	0.0166%	0.0168%	0.0170%
26	0.0164%	0.0141%	0.0133%	0.0127%	0.0130%	0.0131%	0.0136%	0.0139%	0.0143%	0.0148%	0.0152%	0.0156%	0.0156%	0.0159%	0.0162%	0.0165%	0.0168%	0.0170%	0.0172%	0.0174%	0.0175%
27	0.0169%	0.0145%	0.0137%	0.0131%	0.0135%	0.0135%	0.0141%	0.0143%	0.0148%	0.0153%	0.0157%	0.0161%	0.0162%	0.0165%	0.0168%	0.0171%	0.0173%	0.0176%	0.0178%	0.0180%	0.0182%
28	0.0175%	0.0150%	0.0142%	0.0136%	0.0139%	0.0140%	0.0145%	0.0148%	0.0153%	0.0158%	0.0163%	0.0167%	0.0167%	0.0171%	0.0174%	0.0177%	0.0180%	0.0182%	0.0185%	0.0187%	0.0189%
29	0.0180%	0.0155%	0.0146%	0.0140%	0.0144%	0.0144%	0.0150%	0.0153%	0.0159%	0.0164%	0.0169%	0.0173%	0.0174%	0.0177%	0.0181%	0.0184%	0.0187%	0.0190%	0.0192%	0.0194%	0.0196%
30	0.0187%	0.0160%	0.0152%	0.0145%	0.0149%	0.0150%	0.0156%	0.0159%	0.0165%	0.0170%	0.0175%	0.0180%	0.0181%	0.0185%	0.0189%	0.0192%	0.0195%	0.0198%	0.0200%	0.0203%	0.0205%
31	0.0193%	0.0166%	0.0157%	0.0151%	0.0155%	0.0156%	0.0162%	0.0166%	0.0172%	0.0178%	0.0183%	0.0188%	0.0189%	0.0193%	0.0197%	0.0201%	0.0204%	0.0207%	0.0210%	0.0212%	0.0215%
32	0.0200%	0.0172%	0.0163%	0.0157%	0.0161%	0.0162%	0.0169%	0.0173%	0.0180%	0.0186%	0.0192%	0.0197%	0.0198%	0.0203%	0.0207%	0.0211%	0.0215%	0.0218%	0.0221%	0.0223%	0.0226%
33	0.0209%	0.0180%	0.0171%	0.0164%	0.0169%	0.0170%	0.0178%	0.0182%	0.0189%	0.0196%	0.0202%	0.0208%	0.0210%	0.0215%	0.0219%	0.0223%	0.0227%	0.0230%	0.0234%	0.0237%	0.0239%
34	0.0219%	0.0188%	0.0179%	0.0172%	0.0178%	0.0180%	0.0188%	0.0193%	0.0201%	0.0208%	0.0215%	0.0221%	0.0223%	0.0228%	0.0233%	0.0238%	0.0242%	0.0245%	0.0249%	0.0252%	0.0255%
35	0.0231%	0.0199%	0.0189%	0.0183%	0.0189%	0.0191%	0.0201%	0.0206%	0.0215%	0.0223%	0.0230%	0.0237%	0.0239%	0.0244%	0.0250%	0.0255%	0.0259%	0.0263%	0.0267%	0.0270%	0.0273%
36	0.0246%	0.0213%	0.0203%	0.0196%	0.0203%	0.0206%	0.0216%	0.0222%	0.0231%	0.0240%	0.0248%	0.0256%	0.0258%	0.0264%	0.0269%	0.0275%	0.0279%	0.0284%	0.0288%	0.0291%	0.0294%
37	0.0265%	0.0229%	0.0219%	0.0212%	0.0220%	0.0223%	0.0234%	0.0240%	0.0251%	0.0260%	0.0269%	0.0277%	0.0279%	0.0286%	0.0292%	0.0297%	0.0302%	0.0307%	0.0311%	0.0315%	0.0319%
38	0.0288%	0.0249%	0.0237%	0.0230%	0.0239%	0.0242%	0.0255%	0.0261%	0.0272%	0.0282%	0.0292%	0.0301%	0.0303%	0.0310%	0.0316%	0.0322%	0.0328%	0.0333%	0.0338%	0.0342%	0.0346%
39	0.0313%	0.0271%	0.0258%	0.0251%	0.0260%	0.0264%	0.0277%	0.0284%	0.0296%	0.0307%	0.0317%	0.0326%	0.0328%	0.0336%	0.0343%	0.0350%	0.0356%	0.0361%	0.0366%	0.0370%	0.0375%
40	0.0341%	0.0295%	0.0282%	0.0273%	0.0283%	0.0287%	0.0301%	0.0308%	0.0321%	0.0333%	0.0343%	0.0353%	0.0356%	0.0364%	0.0372%	0.0379%	0.0385%	0.0391%	0.0396%	0.0401%	0.0405%
41	0.0371%	0.0321%	0.0306%	0.0296%	0.0307%	0.0310%	0.0326%	0.0334%	0.0347%	0.0359%	0.0371%	0.0382%	0.0384%	0.0393%	0.0401%	0.0409%	0.0415%	0.0422%	0.0427%	0.0432%	0.0437%
42	0.0402%	0.0347%	0.0331%	0.0320%	0.0331%	0.0335%	0.0351%	0.0359%	0.0374%	0.0387%	0.0399%	0.0411%	0.0413%	0.0423%	0.0432%	0.0439%	0.0447%	0.0453%	0.0459%	0.0465%	0.0470%
43	0.0433%	0.0374%	0.0356%	0.0344%	0.0356%	0.0360%	0.0377%	0.0386%	0.0401%	0.0415%	0.0428%	0.0441%	0.0443%	0.0453%	0.0463%	0.0471%	0.0479%	0.0486%	0.0493%	0.0498%	0.0504%
44	0.0465%	0.0402%	0.0382%	0.0369%	0.0381%	0.0385%	0.0404%	0.0413%	0.0429%	0.0444%	0.0459%	0.0472%	0.0475%	0.0486%	0.0496%	0.0505%	0.0513%	0.0520%	0.0527%	0.0534%	0.0540%
45	0.0498%	0.0430%	0.0409%	0.0395%	0.0408%	0.0412%	0.0431%	0.0441%	0.0459%	0.0475%	0.0490%	0.0504%	0.0508%	0.0519%	0.0530%	0.0540%	0.0548%	0.0557%	0.0564%	0.0571%	0.0577%
46	0.0532%	0.0458%	0.0436%	0.0421%	0.0435%	0.0440%	0.0461%	0.0472%	0.0490%	0.0508%	0.0524%	0.0539%	0.0543%	0.0555%	0.0566%	0.0577%	0.0586%	0.0595%	0.0603%	0.0610%	0.0617%
47	0.0568%	0.0490%	0.0466%	0.0450%	0.0465%	0.0470%	0.0493%	0.0504%	0.0525%	0.0543%	0.0561%	0.0577%	0.0581%	0.0594%	0.0606%	0.0617%	0.0627%	0.0637%	0.0645%	0.0653%	0.0660%
48	0.0607%	0.0524%	0.0499%	0.0481%	0.0498%	0.0503%	0.0527%	0.0540%	0.0562%	0.0582%	0.0601%	0.0618%	0.0622%	0.0636%	0.0649%	0.0661%	0.0672%	0.0682%	0.0691%	0.0699%	0.0706%
49	0.0649%	0.0560%	0.0533%	0.0515%	0.0533%	0.0539%	0.0565%	0.0579%	0.0602%	0.0624%	0.0644%	0.0662%	0.0666%	0.0681%	0.0695%	0.0708%	0.0720%	0.0730%	0.0740%	0.0749%	0.0757%
50	0.0695%	0.0600%	0.0571%	0.0552%	0.0571%	0.0578%	0.0606%	0.0621%	0.0646%	0.0669%	0.0690%	0.0710%	0.0714%	0.0731%	0.0745%	0.0759%	0.0771%	0.0783%	0.0793%	0.0803%	0.0811%
51	0.0745%	0.0643%	0.0613%	0.0593%	0.0614%	0.0621%	0.0651%	0.0667%	0.0693%	0.0718%	0.0741%	0.0762%	0.0766%	0.0784%	0.0800%	0.0814%	0.0827%	0.0840%	0.0851%	0.0861%	
52	0.0801%	0.0692%	0.0660%	0.0638%	0.0660%	0.0668%	0.0700%	0.0717%	0.0745%	0.0771%	0.0795%	0.0817%	0.0822%	0.0841%	0.0858%	0.0873%	0.0887%	0.0900%	0.0912%		
53	0.0863%	0.0745%	0.0710%	0.0687%	0.0710%	0.0717%	0.0751%	0.0769%	0.0798%	0.0826%	0.0852%	0.0876%	0.0881%	0.0901%	0.0919%	0.0935%	0.0951%	0.0965%			
54	0.0928%	0.0801%	0.0763%	0.0736%	0.0761%	0.0768%	0.0804%	0.0822%	0.0853%	0.0883%	0.0910%	0.0936%	0.0941%	0.0962%	0.0982%	0.1000%	0.1016%				
55	0.0994%	0.0857%	0.0815%	0.0787%	0.0811%	0.0818%	0.0856%	0.0875%	0.0908%	0.0940%	0.0969%	0.0997%	0.1003%	0.1026%	0.1047%	0.1066%					
56	0.1059%	0.0912%	0.0867%	0.0836%	0.0861%	0.0868%	0.0908%	0.0929%	0.0965%	0.0999%	0.1031%	0.1060%	0.1067%	0.1091%	0.1114%						
57	0.1121%	0.0965%	0.0918%	0.0884%	0.0911%	0.0919%	0.0962%	0.0985%	0.1024%	0.1061%	0.1095%	0.1127%	0.1135%	0.1162%							
58	0.1183%	0.1019%	0.0969%	0.0934%	0.0964%	0.0974%	0.1021%	0.1047%	0.1089%	0.1130%	0.1167%	0.1202%	0.1211%								
59	0.1251%	0.1078%	0.1026%	0.0991%	0.1025%	0.1038%	0.1090%	0.1119%	0.1166%	0.1210%	0.1252%	0.1290%									
60	0.1331%	0.1149%	0.1095%	0.1060%	0.1100%	0.1116%	0.1174%	0.1206%	0.1258%	0.1307%	0.1352%										
61	0.1429%	0.1236%	0.1180%	0.1146%	0.1192%	0.1211%	0.1276%	0.1312%	0.1369%	0.1422%											
62	0.1554%	0.1346%	0.1287%	0.1253%	0.1304%	0.1326%	0.1397%	0.1437%	0.1499%												
63	0.1705%	0.1478%	0.1414%	0.1377%	0.1434%	0.1458%	0.1535%	0.1578%													
64	0.1879%	0.1628%	0.1558%	0.1516%	0.1576%	0.1601%	0.1685%														
65	0.2066%	0.1789%	0.1710%	0.1663%	0.1727%	0.1752%															

BIỂU 32: BIỂU PHÍ BẢO HIỂM HÀNG THÁNG DÀNH CHO NỮ
TÍNH THEO TỶ LỆ PHẦN TRĂM CỦA KHOẢN DƯ NỢ GỐC
ÁP DỤNG CHO TRƯỜNG HỢP NỢ GỐC VÀ LÃI VAY ĐƯỢC TRẢ HÀNG THÁNG, NỢ GỐC ĐƯỢC TRẢ DẦN ĐỀU HOẶC TRƯỜNG HỢP NỢ GỐC VÀ LÃI VAY ĐƯỢC TRẢ HÀNG THÁNG, LÃI ĐƯỢC TÍNH THEO DƯ NỢ GỐC BAN ĐẦU

Thời hạn / Tuổi	12 tháng	18 tháng	24 tháng	36 tháng	48 tháng	60 tháng	72 tháng	84 tháng	96 tháng	108 tháng	120 tháng	132 tháng	144 tháng	156 tháng	168 tháng	180 tháng	192 tháng	204 tháng	216 tháng	228 tháng	240 tháng
18	0.0280%	0.0227%	0.0207%	0.0186%	0.0181%	0.0173%	0.0173%	0.0170%	0.0170%	0.0170%	0.0170%	0.0170%	0.0167%	0.0167%	0.0167%	0.0168%	0.0168%	0.0168%	0.0168%	0.0168%	0.0168%
19	0.0289%	0.0234%	0.0213%	0.0191%	0.0186%	0.0178%	0.0178%	0.0174%	0.0174%	0.0174%	0.0175%	0.0175%	0.0172%	0.0172%	0.0172%	0.0172%	0.0172%	0.0172%	0.0172%	0.0172%	0.0172%
20	0.0297%	0.0241%	0.0219%	0.0196%	0.0191%	0.0182%	0.0182%	0.0178%	0.0178%	0.0179%	0.0179%	0.0179%	0.0176%	0.0176%	0.0176%	0.0176%	0.0176%	0.0176%	0.0176%	0.0176%	0.0177%
21	0.0304%	0.0246%	0.0223%	0.0200%	0.0194%	0.0186%	0.0186%	0.0182%	0.0182%	0.0182%	0.0182%	0.0183%	0.0179%	0.0179%	0.0180%	0.0180%	0.0180%	0.0180%	0.0180%	0.0180%	0.0180%
22	0.0309%	0.0250%	0.0228%	0.0204%	0.0198%	0.0190%	0.0189%	0.0186%	0.0186%	0.0186%	0.0186%	0.0186%	0.0183%	0.0183%	0.0183%	0.0184%	0.0184%	0.0184%	0.0184%	0.0184%	0.0184%
23	0.0315%	0.0255%	0.0232%	0.0208%	0.0202%	0.0194%	0.0193%	0.0190%	0.0190%	0.0190%	0.0190%	0.0191%	0.0187%	0.0188%	0.0188%	0.0188%	0.0188%	0.0188%	0.0189%	0.0189%	0.0189%
24	0.0323%	0.0261%	0.0238%	0.0213%	0.0207%	0.0198%	0.0198%	0.0194%	0.0195%	0.0195%	0.0195%	0.0196%	0.0192%	0.0192%	0.0193%	0.0193%	0.0193%	0.0193%	0.0194%	0.0194%	0.0194%
25	0.0329%	0.0267%	0.0242%	0.0218%	0.0212%	0.0203%	0.0203%	0.0199%	0.0200%	0.0200%	0.0200%	0.0201%	0.0197%	0.0198%	0.0198%	0.0198%	0.0199%	0.0199%	0.0199%	0.0199%	0.0200%
26	0.0337%	0.0273%	0.0249%	0.0224%	0.0218%	0.0209%	0.0209%	0.0205%	0.0206%	0.0206%	0.0206%	0.0207%	0.0203%	0.0204%	0.0204%	0.0205%	0.0205%	0.0205%	0.0206%	0.0206%	0.0206%
27	0.0348%	0.0282%	0.0257%	0.0231%	0.0225%	0.0216%	0.0216%	0.0212%	0.0212%	0.0213%	0.0213%	0.0214%	0.0210%	0.0211%	0.0211%	0.0212%	0.0212%	0.0212%	0.0213%	0.0213%	0.0213%
28	0.0359%	0.0291%	0.0265%	0.0238%	0.0232%	0.0223%	0.0223%	0.0219%	0.0220%	0.0220%	0.0221%	0.0221%	0.0218%	0.0218%	0.0219%	0.0219%	0.0220%	0.0220%	0.0221%	0.0221%	0.0221%
29	0.0370%	0.0301%	0.0274%	0.0246%	0.0240%	0.0230%	0.0231%	0.0227%	0.0228%	0.0228%	0.0229%	0.0230%	0.0226%	0.0227%	0.0227%	0.0228%	0.0229%	0.0229%	0.0230%	0.0230%	0.0230%
30	0.0384%	0.0312%	0.0284%	0.0255%	0.0249%	0.0239%	0.0240%	0.0236%	0.0236%	0.0237%	0.0238%	0.0239%	0.0236%	0.0236%	0.0237%	0.0238%	0.0238%	0.0239%	0.0240%	0.0240%	0.0241%
31	0.0398%	0.0323%	0.0294%	0.0265%	0.0258%	0.0248%	0.0249%	0.0245%	0.0246%	0.0247%	0.0249%	0.0250%	0.0246%	0.0247%	0.0248%	0.0249%	0.0250%	0.0250%	0.0251%	0.0251%	0.0252%
32	0.0412%	0.0335%	0.0305%	0.0275%	0.0269%	0.0259%	0.0260%	0.0256%	0.0258%	0.0259%	0.0261%	0.0262%	0.0258%	0.0259%	0.0260%	0.0261%	0.0262%	0.0263%	0.0264%	0.0265%	0.0265%
33	0.0431%	0.0350%	0.0319%	0.0288%	0.0282%	0.0272%	0.0273%	0.0270%	0.0272%	0.0273%	0.0275%	0.0277%	0.0273%	0.0274%	0.0275%	0.0277%	0.0278%	0.0278%	0.0279%	0.0280%	0.0281%
34	0.0450%	0.0366%	0.0335%	0.0303%	0.0297%	0.0287%	0.0289%	0.0285%	0.0288%	0.0290%	0.0292%	0.0294%	0.0290%	0.0292%	0.0293%	0.0294%	0.0295%	0.0296%	0.0297%	0.0298%	0.0299%
35	0.0475%	0.0387%	0.0354%	0.0321%	0.0316%	0.0305%	0.0308%	0.0305%	0.0308%	0.0310%	0.0313%	0.0315%	0.0311%	0.0312%	0.0314%	0.0315%	0.0317%	0.0318%	0.0319%	0.0320%	0.0320%
36	0.0507%	0.0414%	0.0379%	0.0344%	0.0339%	0.0328%	0.0332%	0.0328%	0.0332%	0.0334%	0.0337%	0.0339%	0.0335%	0.0337%	0.0339%	0.0340%	0.0341%	0.0343%	0.0344%	0.0345%	0.0346%
37	0.0545%	0.0445%	0.0408%	0.0372%	0.0366%	0.0355%	0.0359%	0.0356%	0.0359%	0.0362%	0.0365%	0.0367%	0.0363%	0.0365%	0.0367%	0.0368%	0.0370%	0.0371%	0.0372%	0.0373%	0.0374%
38	0.0591%	0.0483%	0.0443%	0.0404%	0.0398%	0.0386%	0.0390%	0.0387%	0.0390%	0.0393%	0.0396%	0.0399%	0.0394%	0.0396%	0.0398%	0.0399%	0.0401%	0.0402%	0.0403%	0.0405%	0.0406%
39	0.0644%	0.0526%	0.0483%	0.0440%	0.0434%	0.0421%	0.0425%	0.0420%	0.0424%	0.0427%	0.0430%	0.0433%	0.0427%	0.0429%	0.0431%	0.0433%	0.0435%	0.0436%	0.0437%	0.0438%	0.0439%
40	0.0702%	0.0574%	0.0526%	0.0479%	0.0472%	0.0457%	0.0461%	0.0456%	0.0460%	0.0463%	0.0466%	0.0469%	0.0463%	0.0465%	0.0467%	0.0469%	0.0470%	0.0472%	0.0473%	0.0474%	0.0475%
41	0.0763%	0.0624%	0.0572%	0.0520%	0.0511%	0.0495%	0.0499%	0.0493%	0.0497%	0.0500%	0.0504%	0.0506%	0.0499%	0.0502%	0.0504%	0.0506%	0.0507%	0.0509%	0.0510%	0.0512%	0.0513%
42	0.0827%	0.0675%	0.0618%	0.0562%	0.0552%	0.0534%	0.0538%	0.0531%	0.0535%	0.0539%	0.0542%	0.0545%	0.0537%	0.0540%	0.0542%	0.0544%	0.0546%	0.0547%	0.0549%	0.0550%	0.0551%
43	0.0890%	0.0727%	0.0665%	0.0604%	0.0593%	0.0573%	0.0577%	0.0570%	0.0574%	0.0578%	0.0581%	0.0584%	0.0576%	0.0579%	0.0581%	0.0583%	0.0585%	0.0587%	0.0588%	0.0590%	0.0591%
44	0.0957%	0.0780%	0.0714%	0.0648%	0.0636%	0.0614%	0.0618%	0.0610%	0.0615%	0.0618%	0.0622%	0.0626%	0.0617%	0.0619%	0.0622%	0.0624%	0.0626%	0.0628%	0.0630%	0.0631%	0.0633%
45	0.1025%	0.0835%	0.0764%	0.0693%	0.0679%	0.0656%	0.0661%	0.0652%	0.0657%	0.0661%	0.0665%	0.0669%	0.0659%	0.0662%	0.0665%	0.0667%	0.0670%	0.0671%	0.0673%	0.0675%	0.0676%
46	0.1093%	0.0891%	0.0815%	0.0739%	0.0725%	0.0701%	0.0705%	0.0697%	0.0702%	0.0706%	0.0711%	0.0715%	0.0705%	0.0708%	0.0711%	0.0713%	0.0716%	0.0718%	0.0719%	0.0721%	0.0723%
47	0.1167%	0.0952%	0.0870%	0.0790%	0.0775%	0.0749%	0.0754%	0.0745%	0.0750%	0.0756%	0.0760%	0.0764%	0.0754%	0.0757%	0.0760%	0.0763%	0.0765%	0.0768%	0.0770%	0.0771%	0.0773%
48	0.1248%	0.1017%	0.0931%	0.0844%	0.0829%	0.0801%	0.0807%	0.0797%	0.0803%	0.0809%	0.0814%	0.0818%	0.0807%	0.0811%	0.0814%	0.0817%	0.0819%	0.0822%	0.0824%	0.0826%	0.0828%
49	0.1334%	0.1088%	0.0995%	0.0904%	0.0887%	0.0858%	0.0864%	0.0854%	0.0861%	0.0867%	0.0872%	0.0877%	0.0864%	0.0868%	0.0872%	0.0875%	0.0878%	0.0880%	0.0882%	0.0885%	0.0886%
50	0.1428%	0.1165%	0.1066%	0.0968%	0.0951%	0.0920%	0.0927%	0.0916%	0.0923%	0.0929%	0.0935%	0.0940%	0.0927%	0.0931%	0.0934%	0.0938%	0.0941%	0.0943%	0.0946%	0.0948%	0.0950%
51	0.1531%	0.1249%	0.1144%	0.1040%	0.1022%	0.0988%	0.0996%	0.0984%	0.0991%	0.0997%	0.1003%	0.1008%	0.0994%	0.0998%	0.1002%	0.1005%	0.1009%	0.1011%	0.1014%	0.1016%	
52	0.1647%	0.1344%	0.1231%	0.1119%	0.1099%	0.1063%	0.1070%	0.1057%	0.1064%	0.1070%	0.1076%	0.1082%	0.1066%	0.1070%	0.1074%	0.1078%	0.1081%	0.1085%	0.1087%		
53	0.1774%	0.1448%	0.1325%	0.1203%	0.1181%	0.1141%	0.1148%	0.1133%	0.1140%	0.1147%	0.1153%	0.1158%	0.1141%	0.1146%	0.1150%	0.1154%	0.1158%	0.1161%			
54	0.1906%	0.1555%	0.1423%	0.1290%	0.1265%	0.1221%	0.1228%	0.1211%	0.1218%	0.1225%	0.1231%	0.1237%	0.1219%	0.1224%	0.1229%	0.1233%	0.1237%				
55	0.2041%	0.1664%	0.1521%	0.1378%	0.1349%	0.1301%	0.1308%	0.1289%	0.1297%	0.1304%	0.1311%	0.1317%	0.1299%	0.1304%	0.1309%	0.1314%					
56	0.2174%	0.1771%	0.1618%	0.1463%	0.1432%	0.1380%	0.1387%	0.1368%	0.1377%	0.1385%	0.1393%	0.1400%	0.1381%	0.1387%	0.1393%						
57	0.2303%	0.1874%	0.1711%	0.1548%	0.1515%	0.1461%	0.1469%	0.1450%	0.1460%	0.1470%	0.1480%	0.1488%	0.1468%	0.1476%							
58	0.2430%	0.1978%	0.1807%	0.1635%	0.1602%	0.1547%	0.1558%	0.1540%	0.1553%	0.1565%	0.1576%	0.1587%	0.1566%								
59	0.2569%	0.2093%	0.1913%	0.1735%	0.1703%	0.1648%	0.1663%	0.1646%	0.1661%	0.1676%	0.1689%	0.1701%									
60	0.2733%	0.2229%	0.2040%	0.1855%	0.1826%	0.1771%	0.1789%	0.1774%	0.1791%	0.1808%	0.1823%										
61	0.2934%	0.2398%	0.2198%	0.2005%	0.1978%	0.1921%	0.1943%	0.1927%	0.1947%	0.1965%											
62	0.3190%	0.2610%	0.2397%	0.2190%	0.2163%	0.2102%	0.2126%	0.2109%	0.2130%												
63	0.3500%	0.2866%	0.2633%	0.2407%	0.2377%	0.2308%	0.2334%	0.2313%													
64	0.3855%	0.3157%	0.2899%	0.2647%	0.2612%	0.2534%	0.2560%														
65	0.4237%	0.3467%	0.3182%	0.2902%	0.2859%	0.2771%															

BIỂU 33: BIỂU PHÍ BẢO HIỂM HÀNG QUÝ DÀNH CHO NỮ
TÍNH THEO TỶ LỆ PHẦN TRĂM CỦA SỐ TIỀN VAY BAN ĐẦU
ÁP DỤNG CHO TRƯỜNG HỢP NỢ GỐC VÀ LÃI VAY ĐƯỢC TRẢ HÀNG THÁNG, NỢ GỐC ĐƯỢC TRẢ DẦN ĐỀU HOẶC TRƯỜNG HỢP NỢ GỐC VÀ LÃI VAY ĐƯỢC TRẢ HÀNG THÁNG, LÃI ĐƯỢC TÍNH THEO DƯ NỢ GỐC BAN ĐẦU

Tuổi \ Thời hạn	12 tháng	18 tháng	24 tháng	36 tháng	48 tháng	60 tháng	72 tháng	84 tháng	96 tháng	108 tháng	120 tháng	132 tháng	144 tháng	156 tháng	168 tháng	180 tháng	192 tháng	204 tháng	216 tháng	228 tháng	240 tháng
18	0.0420%	0.0360%	0.0341%	0.0326%	0.0334%	0.0335%	0.0348%	0.0354%	0.0365%	0.0376%	0.0386%	0.0395%	0.0396%	0.0404%	0.0411%	0.0417%	0.0423%	0.0428%	0.0433%	0.0438%	0.0442%
19	0.0434%	0.0372%	0.0352%	0.0336%	0.0344%	0.0344%	0.0358%	0.0363%	0.0375%	0.0386%	0.0396%	0.0406%	0.0407%	0.0414%	0.0422%	0.0428%	0.0434%	0.0439%	0.0444%	0.0449%	0.0453%
20	0.0446%	0.0382%	0.0362%	0.0345%	0.0352%	0.0353%	0.0366%	0.0372%	0.0384%	0.0395%	0.0406%	0.0415%	0.0416%	0.0424%	0.0431%	0.0438%	0.0444%	0.0450%	0.0455%	0.0460%	0.0464%
21	0.0456%	0.0390%	0.0369%	0.0352%	0.0359%	0.0360%	0.0373%	0.0379%	0.0392%	0.0403%	0.0414%	0.0424%	0.0425%	0.0433%	0.0441%	0.0448%	0.0454%	0.0460%	0.0465%	0.0470%	0.0474%
22	0.0464%	0.0398%	0.0376%	0.0359%	0.0366%	0.0367%	0.0381%	0.0387%	0.0400%	0.0412%	0.0423%	0.0433%	0.0434%	0.0443%	0.0450%	0.0457%	0.0464%	0.0470%	0.0475%	0.0480%	0.0485%
23	0.0473%	0.0405%	0.0383%	0.0366%	0.0374%	0.0374%	0.0389%	0.0396%	0.0409%	0.0421%	0.0432%	0.0443%	0.0444%	0.0453%	0.0461%	0.0468%	0.0475%	0.0481%	0.0487%	0.0492%	0.0497%
24	0.0484%	0.0415%	0.0392%	0.0374%	0.0383%	0.0383%	0.0399%	0.0405%	0.0419%	0.0432%	0.0443%	0.0454%	0.0456%	0.0465%	0.0473%	0.0481%	0.0488%	0.0494%	0.0500%	0.0505%	0.0510%
25	0.0494%	0.0423%	0.0401%	0.0383%	0.0392%	0.0393%	0.0408%	0.0416%	0.0430%	0.0443%	0.0455%	0.0466%	0.0468%	0.0477%	0.0486%	0.0494%	0.0501%	0.0508%	0.0514%	0.0519%	0.0525%
26	0.0506%	0.0434%	0.0411%	0.0393%	0.0403%	0.0404%	0.0420%	0.0428%	0.0442%	0.0456%	0.0469%	0.0481%	0.0482%	0.0492%	0.0501%	0.0509%	0.0517%	0.0524%	0.0530%	0.0536%	0.0542%
27	0.0522%	0.0448%	0.0424%	0.0406%	0.0416%	0.0417%	0.0434%	0.0442%	0.0457%	0.0471%	0.0485%	0.0497%	0.0499%	0.0509%	0.0519%	0.0527%	0.0535%	0.0543%	0.0549%	0.0555%	0.0561%
28	0.0539%	0.0462%	0.0438%	0.0419%	0.0429%	0.0431%	0.0449%	0.0457%	0.0473%	0.0488%	0.0502%	0.0515%	0.0517%	0.0527%	0.0537%	0.0547%	0.0555%	0.0563%	0.0570%	0.0576%	0.0582%
29	0.0556%	0.0477%	0.0452%	0.0433%	0.0444%	0.0446%	0.0464%	0.0473%	0.0490%	0.0505%	0.0520%	0.0534%	0.0536%	0.0548%	0.0558%	0.0568%	0.0577%	0.0585%	0.0593%	0.0599%	0.0606%
30	0.0576%	0.0495%	0.0469%	0.0449%	0.0460%	0.0462%	0.0482%	0.0491%	0.0509%	0.0526%	0.0541%	0.0556%	0.0559%	0.0571%	0.0582%	0.0592%	0.0602%	0.0611%	0.0618%	0.0626%	0.0632%
31	0.0597%	0.0513%	0.0486%	0.0466%	0.0478%	0.0480%	0.0501%	0.0511%	0.0530%	0.0548%	0.0565%	0.0580%	0.0584%	0.0597%	0.0609%	0.0620%	0.0630%	0.0639%	0.0648%	0.0655%	0.0662%
32	0.0619%	0.0532%	0.0504%	0.0484%	0.0497%	0.0501%	0.0523%	0.0534%	0.0555%	0.0574%	0.0592%	0.0609%	0.0613%	0.0627%	0.0640%	0.0651%	0.0662%	0.0672%	0.0681%	0.0689%	0.0697%
33	0.0646%	0.0556%	0.0527%	0.0506%	0.0521%	0.0525%	0.0550%	0.0562%	0.0584%	0.0605%	0.0625%	0.0643%	0.0647%	0.0663%	0.0676%	0.0689%	0.0701%	0.0711%	0.0721%	0.0730%	0.0738%
34	0.0676%	0.0582%	0.0553%	0.0532%	0.0549%	0.0555%	0.0581%	0.0595%	0.0620%	0.0642%	0.0663%	0.0683%	0.0688%	0.0704%	0.0719%	0.0733%	0.0746%	0.0757%	0.0768%	0.0777%	0.0786%
35	0.0713%	0.0614%	0.0585%	0.0565%	0.0584%	0.0591%	0.0620%	0.0636%	0.0662%	0.0687%	0.0710%	0.0732%	0.0737%	0.0755%	0.0771%	0.0786%	0.0799%	0.0812%	0.0823%	0.0833%	0.0843%
36	0.0761%	0.0657%	0.0626%	0.0605%	0.0627%	0.0635%	0.0668%	0.0685%	0.0714%	0.0741%	0.0766%	0.0789%	0.0795%	0.0814%	0.0832%	0.0848%	0.0862%	0.0875%	0.0888%	0.0899%	0.0909%
37	0.0818%	0.0707%	0.0675%	0.0654%	0.0678%	0.0688%	0.0723%	0.0742%	0.0773%	0.0803%	0.0830%	0.0855%	0.0861%	0.0882%	0.0900%	0.0918%	0.0933%	0.0948%	0.0961%	0.0973%	0.0984%
38	0.0888%	0.0768%	0.0733%	0.0711%	0.0737%	0.0748%	0.0786%	0.0807%	0.0840%	0.0872%	0.0901%	0.0928%	0.0935%	0.0957%	0.0977%	0.0996%	0.1013%	0.1028%	0.1042%	0.1055%	0.1067%
39	0.0967%	0.0836%	0.0798%	0.0774%	0.0803%	0.0814%	0.0855%	0.0877%	0.0913%	0.0947%	0.0978%	0.1007%	0.1014%	0.1038%	0.1060%	0.1080%	0.1098%	0.1115%	0.1130%	0.1144%	0.1157%
40	0.1054%	0.0911%	0.0869%	0.0843%	0.0873%	0.0885%	0.0929%	0.0952%	0.0991%	0.1027%	0.1060%	0.1091%	0.1098%	0.1124%	0.1147%	0.1169%	0.1188%	0.1206%	0.1223%	0.1237%	0.1251%
41	0.1146%	0.0991%	0.0945%	0.0915%	0.0947%	0.0958%	0.1005%	0.1030%	0.1071%	0.1110%	0.1145%	0.1178%	0.1186%	0.1213%	0.1238%	0.1261%	0.1282%	0.1301%	0.1319%	0.1335%	0.1350%
42	0.1243%	0.1073%	0.1022%	0.0989%	0.1022%	0.1034%	0.1084%	0.1109%	0.1153%	0.1195%	0.1233%	0.1268%	0.1276%	0.1305%	0.1332%	0.1357%	0.1379%	0.1400%	0.1418%	0.1435%	0.1451%
43	0.1337%	0.1154%	0.1100%	0.1063%	0.1098%	0.1110%	0.1163%	0.1190%	0.1237%	0.1281%	0.1322%	0.1360%	0.1369%	0.1400%	0.1429%	0.1455%	0.1479%	0.1501%	0.1521%	0.1539%	0.1556%
44	0.1437%	0.1240%	0.1181%	0.1140%	0.1177%	0.1189%	0.1246%	0.1275%	0.1325%	0.1372%	0.1416%	0.1457%	0.1466%	0.1499%	0.1530%	0.1558%	0.1584%	0.1607%	0.1628%	0.1648%	0.1666%
45	0.1539%	0.1327%	0.1263%	0.1219%	0.1258%	0.1271%	0.1332%	0.1363%	0.1417%	0.1467%	0.1514%	0.1557%	0.1567%	0.1603%	0.1636%	0.1666%	0.1693%	0.1718%	0.1741%	0.1762%	0.1781%
46	0.1641%	0.1415%	0.1347%	0.1301%	0.1343%	0.1357%	0.1422%	0.1456%	0.1514%	0.1568%	0.1618%	0.1665%	0.1675%	0.1714%	0.1749%	0.1781%	0.1810%	0.1837%	0.1861%	0.1884%	0.1904%
47	0.1753%	0.1512%	0.1440%	0.1390%	0.1436%	0.1451%	0.1521%	0.1557%	0.1619%	0.1678%	0.1732%	0.1781%	0.1793%	0.1834%	0.1871%	0.1906%	0.1937%	0.1966%	0.1992%	0.2016%	0.2037%
48	0.1874%	0.1617%	0.1539%	0.1487%	0.1536%	0.1553%	0.1628%	0.1667%	0.1734%	0.1797%	0.1854%	0.1908%	0.1920%	0.1964%	0.2004%	0.2040%	0.2074%	0.2105%	0.2132%	0.2158%	0.2181%
49	0.2004%	0.1729%	0.1647%	0.1591%	0.1645%	0.1663%	0.1744%	0.1787%	0.1859%	0.1925%	0.1987%	0.2044%	0.2057%	0.2104%	0.2147%	0.2186%	0.2222%	0.2255%	0.2285%	0.2312%	0.2337%
50	0.2146%	0.1852%	0.1764%	0.1705%	0.1764%	0.1785%	0.1872%	0.1917%	0.1994%	0.2066%	0.2132%	0.2193%	0.2206%	0.2256%	0.2302%	0.2344%	0.2382%	0.2417%	0.2449%	0.2479%	0.2505%
51	0.2301%	0.1986%	0.1893%	0.1831%	0.1895%	0.1917%	0.2011%	0.2060%	0.2141%	0.2217%	0.2288%	0.2353%	0.2367%	0.2420%	0.2469%	0.2514%	0.2555%	0.2593%	0.2627%	0.2658%	
52	0.2475%	0.2137%	0.2037%	0.1971%	0.2039%	0.2062%	0.2162%	0.2213%	0.2300%	0.2381%	0.2455%	0.2524%	0.2539%	0.2596%	0.2649%	0.2697%	0.2741%	0.2781%	0.2818%		
53	0.2666%	0.2302%	0.2194%	0.2121%	0.2192%	0.2215%	0.2321%	0.2374%	0.2466%	0.2551%	0.2631%	0.2705%	0.2720%	0.2781%	0.2837%	0.2889%	0.2936%	0.2979%			
54	0.2865%	0.2473%	0.2355%	0.2275%	0.2349%	0.2371%	0.2482%	0.2537%	0.2635%	0.2726%	0.2811%	0.2889%	0.2906%	0.2972%	0.3032%	0.3087%	0.3137%				
55	0.3068%	0.2646%	0.2519%	0.2429%	0.2505%	0.2527%	0.2644%	0.2702%	0.2806%	0.2903%	0.2994%	0.3079%	0.3097%	0.3168%	0.3232%	0.3292%					
56	0.3269%	0.2817%	0.2679%	0.2581%	0.2660%	0.2682%	0.2806%	0.2869%	0.2980%	0.3085%	0.3183%	0.3274%	0.3295%	0.3371%	0.3441%						
57	0.3463%	0.2982%	0.2835%	0.2730%	0.2814%	0.2839%	0.2973%	0.3042%	0.3163%	0.3277%	0.3383%	0.3482%	0.3506%	0.3588%							
58	0.3655%	0.3148%	0.2993%	0.2885%	0.2978%	0.3009%	0.3155%	0.3233%	0.3365%	0.3490%	0.3606%	0.3714%	0.3741%								
59	0.3864%	0.3331%	0.3170%	0.3062%	0.3167%	0.3207%	0.3368%	0.3457%	0.3603%	0.3740%	0.3867%	0.3984%									
60	0.4111%	0.3549%	0.3382%	0.3276%	0.3397%	0.3447%	0.3627%	0.3727%	0.3888%	0.4038%	0.4177%										
61	0.4415%	0.3818%	0.3645%	0.3541%	0.3681%	0.3742%	0.3942%	0.4053%	0.4230%	0.4394%											
62	0.4801%	0.4158%	0.3975%	0.3870%	0.4028%	0.4097%	0.4317%	0.4439%	0.4631%												
63	0.5269%	0.4568%	0.4370%	0.4256%	0.4430%	0.4504%	0.4744%	0.4875%													
64	0.5806%	0.5032%	0.4813%	0.4685%	0.4872%	0.4949%	0.5208%														
65	0.6384%	0.5530%	0.5286%	0.5139%	0.5337%	0.5416%															

BIỂU 34: BIỂU PHÍ BẢO HIỂM HÀNG QUÝ DÀNH CHO NỮ
TÍNH THEO TỶ LỆ PHẦN TRĂM CỦA KHOẢN DƯ NỢ GỐC
ÁP DỤNG CHO TRƯỜNG HỢP NỢ GỐC VÀ LÃI VAY ĐƯỢC TRẢ HÀNG THÁNG, NỢ GỐC ĐƯỢC TRẢ DẦN ĐỀU HOẶC TRƯỜNG HỢP NỢ GỐC VÀ LÃI VAY ĐƯỢC TRẢ HÀNG THÁNG, LÃI ĐƯỢC TÍNH THEO DƯ NỢ GỐC BAN ĐẦU

Thời hạn / Tuổi	12 tháng	18 tháng	24 tháng	36 tháng	48 tháng	60 tháng	72 tháng	84 tháng	96 tháng	108 tháng	120 tháng	132 tháng	144 tháng	156 tháng	168 tháng	180 tháng	192 tháng	204 tháng	216 tháng	228 tháng	240 tháng
18	0.1046%	0.0788%	0.0693%	0.0604%	0.0578%	0.0549%	0.0546%	0.0533%	0.0532%	0.0531%	0.0531%	0.0531%	0.0521%	0.0521%	0.0521%	0.0521%	0.0521%	0.0521%	0.0521%	0.0521%	0.0521%
19	0.1081%	0.0813%	0.0715%	0.0622%	0.0595%	0.0565%	0.0561%	0.0548%	0.0546%	0.0546%	0.0545%	0.0545%	0.0534%	0.0534%	0.0534%	0.0534%	0.0534%	0.0535%	0.0535%	0.0535%	0.0535%
20	0.1112%	0.0836%	0.0734%	0.0638%	0.0610%	0.0578%	0.0574%	0.0561%	0.0559%	0.0558%	0.0558%	0.0558%	0.0547%	0.0547%	0.0547%	0.0547%	0.0547%	0.0547%	0.0547%	0.0548%	0.0548%
21	0.1136%	0.0853%	0.0749%	0.0650%	0.0622%	0.0590%	0.0586%	0.0572%	0.0571%	0.0570%	0.0569%	0.0569%	0.0558%	0.0558%	0.0559%	0.0559%	0.0559%	0.0559%	0.0559%	0.0559%	0.0560%
22	0.1157%	0.0869%	0.0763%	0.0663%	0.0634%	0.0602%	0.0597%	0.0584%	0.0582%	0.0582%	0.0581%	0.0581%	0.0570%	0.0571%	0.0571%	0.0571%	0.0571%	0.0571%	0.0572%	0.0572%	0.0572%
23	0.1178%	0.0885%	0.0778%	0.0676%	0.0647%	0.0614%	0.0610%	0.0597%	0.0595%	0.0595%	0.0595%	0.0595%	0.0584%	0.0584%	0.0584%	0.0585%	0.0585%	0.0585%	0.0586%	0.0586%	0.0586%
24	0.1207%	0.0907%	0.0797%	0.0692%	0.0662%	0.0629%	0.0625%	0.0611%	0.0610%	0.0610%	0.0610%	0.0610%	0.0599%	0.0599%	0.0600%	0.0600%	0.0600%	0.0601%	0.0601%	0.0602%	0.0602%
25	0.1231%	0.0925%	0.0813%	0.0707%	0.0678%	0.0644%	0.0641%	0.0627%	0.0626%	0.0626%	0.0626%	0.0626%	0.0615%	0.0615%	0.0616%	0.0616%	0.0617%	0.0618%	0.0618%	0.0619%	0.0619%
26	0.1260%	0.0948%	0.0834%	0.0727%	0.0697%	0.0663%	0.0659%	0.0645%	0.0644%	0.0644%	0.0645%	0.0645%	0.0634%	0.0634%	0.0635%	0.0636%	0.0637%	0.0637%	0.0638%	0.0639%	0.0639%
27	0.1300%	0.0978%	0.0861%	0.0750%	0.0719%	0.0684%	0.0681%	0.0666%	0.0666%	0.0666%	0.0666%	0.0667%	0.0655%	0.0656%	0.0657%	0.0658%	0.0659%	0.0660%	0.0661%	0.0661%	0.0662%
28	0.1342%	0.1010%	0.0889%	0.0774%	0.0743%	0.0707%	0.0704%	0.0689%	0.0689%	0.0689%	0.0690%	0.0691%	0.0679%	0.0680%	0.0681%	0.0682%	0.0683%	0.0684%	0.0685%	0.0686%	0.0687%
29	0.1385%	0.1042%	0.0918%	0.0800%	0.0768%	0.0731%	0.0728%	0.0713%	0.0713%	0.0714%	0.0715%	0.0717%	0.0705%	0.0706%	0.0708%	0.0709%	0.0710%	0.0712%	0.0713%	0.0714%	0.0715%
30	0.1435%	0.1080%	0.0951%	0.0830%	0.0796%	0.0758%	0.0756%	0.0741%	0.0741%	0.0743%	0.0744%	0.0746%	0.0734%	0.0736%	0.0738%	0.0739%	0.0741%	0.0742%	0.0744%	0.0745%	0.0746%
31	0.1488%	0.1120%	0.0986%	0.0860%	0.0827%	0.0788%	0.0786%	0.0771%	0.0772%	0.0774%	0.0776%	0.0779%	0.0767%	0.0769%	0.0771%	0.0773%	0.0775%	0.0777%	0.0779%	0.0780%	0.0782%
32	0.1541%	0.1161%	0.1024%	0.0895%	0.0861%	0.0821%	0.0820%	0.0806%	0.0808%	0.0811%	0.0814%	0.0817%	0.0805%	0.0808%	0.0810%	0.0813%	0.0815%	0.0817%	0.0819%	0.0821%	0.0822%
33	0.1610%	0.1214%	0.1070%	0.0936%	0.0902%	0.0862%	0.0862%	0.0848%	0.0851%	0.0855%	0.0859%	0.0863%	0.0850%	0.0854%	0.0857%	0.0860%	0.0862%	0.0865%	0.0867%	0.0869%	0.0871%
34	0.1685%	0.1271%	0.1122%	0.0983%	0.0950%	0.0910%	0.0911%	0.0897%	0.0902%	0.0907%	0.0912%	0.0917%	0.0904%	0.0908%	0.0911%	0.0915%	0.0918%	0.0920%	0.0923%	0.0925%	0.0927%
35	0.1775%	0.1342%	0.1186%	0.1043%	0.1010%	0.0969%	0.0972%	0.0958%	0.0964%	0.0970%	0.0976%	0.0981%	0.0968%	0.0972%	0.0976%	0.0980%	0.0984%	0.0987%	0.0989%	0.0992%	0.0994%
36	0.1895%	0.1434%	0.1269%	0.1119%	0.1084%	0.1042%	0.1046%	0.1033%	0.1039%	0.1046%	0.1052%	0.1058%	0.1044%	0.1049%	0.1053%	0.1057%	0.1061%	0.1064%	0.1067%	0.1070%	0.1072%
37	0.2039%	0.1545%	0.1369%	0.1208%	0.1173%	0.1128%	0.1133%	0.1118%	0.1126%	0.1133%	0.1140%	0.1146%	0.1130%	0.1135%	0.1140%	0.1144%	0.1148%	0.1152%	0.1155%	0.1158%	0.1160%
38	0.2211%	0.1677%	0.1487%	0.1313%	0.1275%	0.1226%	0.1232%	0.1215%	0.1223%	0.1230%	0.1238%	0.1244%	0.1227%	0.1232%	0.1237%	0.1241%	0.1245%	0.1249%	0.1252%	0.1255%	0.1258%
39	0.2407%	0.1826%	0.1619%	0.1430%	0.1388%	0.1334%	0.1340%	0.1321%	0.1329%	0.1336%	0.1344%	0.1350%	0.1331%	0.1337%	0.1342%	0.1346%	0.1350%	0.1354%	0.1358%	0.1361%	0.1364%
40	0.2624%	0.1990%	0.1764%	0.1557%	0.1510%	0.1450%	0.1455%	0.1434%	0.1441%	0.1449%	0.1456%	0.1463%	0.1441%	0.1447%	0.1452%	0.1457%	0.1461%	0.1465%	0.1469%	0.1472%	0.1475%
41	0.2854%	0.2163%	0.1917%	0.1690%	0.1637%	0.1571%	0.1575%	0.1551%	0.1558%	0.1565%	0.1573%	0.1579%	0.1556%	0.1562%	0.1567%	0.1572%	0.1577%	0.1581%	0.1584%	0.1588%	0.1591%
42	0.3094%	0.2343%	0.2074%	0.1826%	0.1767%	0.1694%	0.1697%	0.1670%	0.1677%	0.1685%	0.1692%	0.1699%	0.1674%	0.1680%	0.1686%	0.1691%	0.1695%	0.1700%	0.1704%	0.1707%	0.1710%
43	0.3330%	0.2520%	0.2230%	0.1962%	0.1898%	0.1818%	0.1821%	0.1792%	0.1799%	0.1807%	0.1815%	0.1822%	0.1795%	0.1801%	0.1807%	0.1813%	0.1818%	0.1822%	0.1826%	0.1830%	0.1833%
44	0.3578%	0.2707%	0.2395%	0.2105%	0.2034%	0.1948%	0.1951%	0.1919%	0.1927%	0.1935%	0.1943%	0.1951%	0.1922%	0.1929%	0.1935%	0.1941%	0.1946%	0.1951%	0.1955%	0.1959%	0.1963%
45	0.3832%	0.2897%	0.2561%	0.2250%	0.2174%	0.2082%	0.2085%	0.2051%	0.2059%	0.2068%	0.2077%	0.2086%	0.2055%	0.2062%	0.2069%	0.2075%	0.2081%	0.2086%	0.2090%	0.2094%	0.2098%
46	0.4086%	0.3090%	0.2732%	0.2401%	0.2321%	0.2223%	0.2226%	0.2190%	0.2200%	0.2210%	0.2220%	0.2229%	0.2196%	0.2204%	0.2211%	0.2218%	0.2224%	0.2229%	0.2234%	0.2238%	0.2243%
47	0.4365%	0.3301%	0.2919%	0.2566%	0.2480%	0.2376%	0.2380%	0.2342%	0.2353%	0.2364%	0.2375%	0.2385%	0.2349%	0.2358%	0.2365%	0.2372%	0.2379%	0.2385%	0.2390%	0.2395%	0.2399%
48	0.4666%	0.3529%	0.3121%	0.2744%	0.2653%	0.2542%	0.2547%	0.2507%	0.2519%	0.2531%	0.2542%	0.2553%	0.2515%	0.2524%	0.2532%	0.2540%	0.2546%	0.2553%	0.2558%	0.2564%	0.2568%
49	0.4990%	0.3774%	0.3338%	0.2936%	0.2840%	0.2722%	0.2728%	0.2686%	0.2699%	0.2711%	0.2724%	0.2735%	0.2694%	0.2704%	0.2712%	0.2720%	0.2727%	0.2734%	0.2740%	0.2746%	0.2751%
50	0.5342%	0.4042%	0.3576%	0.3146%	0.3045%	0.2920%	0.2926%	0.2882%	0.2895%	0.2908%	0.2921%	0.2933%	0.2888%	0.2898%	0.2907%	0.2916%	0.2923%	0.2931%	0.2937%	0.2943%	0.2948%
51	0.5727%	0.4335%	0.3836%	0.3378%	0.3270%	0.3136%	0.3143%	0.3094%	0.3107%	0.3121%	0.3134%	0.3146%	0.3098%	0.3108%	0.3118%	0.3127%	0.3135%	0.3142%	0.3149%	0.3155%	
52	0.6160%	0.4664%	0.4128%	0.3635%	0.3518%	0.3373%	0.3378%	0.3324%	0.3336%	0.3349%	0.3362%	0.3374%	0.3322%	0.3333%	0.3343%	0.3353%	0.3361%	0.3369%	0.3377%		
53	0.6636%	0.5023%	0.4445%	0.3910%	0.3782%	0.3622%	0.3625%	0.3564%	0.3576%	0.3588%	0.3601%	0.3614%	0.3558%	0.3569%	0.3580%	0.3590%	0.3600%	0.3608%			
54	0.7130%	0.5394%	0.4771%	0.4193%	0.4051%	0.3876%	0.3876%	0.3809%	0.3820%	0.3832%	0.3846%	0.3859%	0.3800%	0.3812%	0.3824%	0.3835%	0.3845%				
55	0.7635%	0.5772%	0.5102%	0.4477%	0.4320%	0.4130%	0.4127%	0.4055%	0.4066%	0.4080%	0.4095%	0.4111%	0.4048%	0.4062%	0.4075%	0.4088%					
56	0.8134%	0.6144%	0.5426%	0.4755%	0.4585%	0.4381%	0.4379%	0.4303%	0.4317%	0.4334%	0.4352%	0.4370%	0.4305%	0.4321%	0.4336%						
57	0.8615%	0.6503%	0.5741%	0.5029%	0.4849%	0.4636%	0.4637%	0.4561%	0.4579%	0.4601%	0.4623%	0.4645%	0.4578%	0.4597%							
58	0.9093%	0.6864%	0.6061%	0.5314%	0.5130%	0.4912%	0.4920%	0.4845%	0.4870%	0.4898%	0.4925%	0.4951%	0.4882%								
59	0.9612%	0.7262%	0.6418%	0.5638%	0.5454%	0.5232%	0.5250%	0.5178%	0.5211%	0.5244%	0.5277%	0.5308%									
60	1.0225%	0.7736%	0.6845%	0.6030%	0.5848%	0.5622%	0.5650%	0.5579%	0.5619%	0.5659%	0.5697%										
61	1.0979%	0.8321%	0.7375%	0.6516%	0.6334%	0.6099%	0.6136%	0.6062%	0.6108%	0.6153%											
62	1.1936%	0.9060%	0.8041%	0.7118%	0.6926%	0.6673%	0.6714%	0.6633%	0.6682%												
63	1.3098%	0.9949%	0.8835%	0.7824%	0.7612%	0.7330%	0.7371%	0.7278%													
64	1.4428%	1.0957%	0.9727%	0.8606%	0.8365%	0.8047%	0.8085%														
65	1.5859%	1.2037%	1.0678%	0.9434%	0.9157%	0.8799%															

BIỂU 35: BIỂU PHÍ BẢO HIỂM HÀNG NỬA NĂM DÀNH CHO NỮ
TÍNH THEO TỶ LỆ PHẦN TRĂM CỦA SỐ TIỀN VAY BAN ĐẦU
ÁP DỤNG CHO TRƯỜNG HỢP NỢ GỐC VÀ LÃI VAY ĐƯỢC TRẢ HÀNG THÁNG, NỢ GỐC ĐƯỢC TRẢ DẦN ĐỀU HOẶC TRƯỜNG HỢP NỢ GỐC VÀ LÃI VAY ĐƯỢC TRẢ HÀNG THÁNG, LÃI ĐƯỢC TÍNH THEO DƯ NỢ GỐC BAN ĐẦU

Thời hạn / Tuổi	12 tháng	18 tháng	24 tháng	36 tháng	48 tháng	60 tháng	72 tháng	84 tháng	96 tháng	108 tháng	120 tháng	132 tháng	144 tháng	156 tháng	168 tháng	180 tháng	192 tháng	204 tháng	216 tháng	228 tháng	240 tháng
18	0.0740%	0.0635%	0.0602%	0.0576%	0.0589%	0.0590%	0.0614%	0.0624%	0.0644%	0.0663%	0.0681%	0.0697%	0.0698%	0.0712%	0.0724%	0.0735%	0.0746%	0.0755%	0.0764%	0.0771%	0.0779%
19	0.0765%	0.0656%	0.0621%	0.0593%	0.0606%	0.0607%	0.0631%	0.0640%	0.0661%	0.0681%	0.0699%	0.0715%	0.0717%	0.0731%	0.0743%	0.0755%	0.0765%	0.0775%	0.0784%	0.0792%	0.0799%
20	0.0787%	0.0674%	0.0638%	0.0608%	0.0621%	0.0621%	0.0645%	0.0656%	0.0677%	0.0697%	0.0715%	0.0732%	0.0734%	0.0748%	0.0761%	0.0772%	0.0783%	0.0793%	0.0802%	0.0810%	0.0818%
21	0.0804%	0.0688%	0.0651%	0.0620%	0.0634%	0.0634%	0.0658%	0.0669%	0.0691%	0.0711%	0.0730%	0.0747%	0.0749%	0.0764%	0.0777%	0.0789%	0.0800%	0.0810%	0.0820%	0.0828%	0.0836%
22	0.0819%	0.0701%	0.0663%	0.0632%	0.0646%	0.0646%	0.0672%	0.0682%	0.0705%	0.0726%	0.0745%	0.0763%	0.0765%	0.0780%	0.0794%	0.0806%	0.0818%	0.0828%	0.0838%	0.0847%	0.0855%
23	0.0834%	0.0714%	0.0676%	0.0645%	0.0659%	0.0660%	0.0686%	0.0697%	0.0721%	0.0742%	0.0762%	0.0781%	0.0783%	0.0798%	0.0813%	0.0826%	0.0837%	0.0848%	0.0858%	0.0867%	0.0876%
24	0.0854%	0.0732%	0.0692%	0.0660%	0.0675%	0.0676%	0.0703%	0.0715%	0.0739%	0.0761%	0.0782%	0.0801%	0.0803%	0.0819%	0.0834%	0.0847%	0.0860%	0.0871%	0.0881%	0.0891%	0.0899%
25	0.0871%	0.0746%	0.0706%	0.0675%	0.0690%	0.0692%	0.0720%	0.0733%	0.0757%	0.0781%	0.0802%	0.0822%	0.0825%	0.0841%	0.0857%	0.0871%	0.0883%	0.0895%	0.0906%	0.0916%	0.0925%
26	0.0892%	0.0765%	0.0725%	0.0693%	0.0710%	0.0712%	0.0741%	0.0754%	0.0780%	0.0804%	0.0827%	0.0847%	0.0850%	0.0868%	0.0883%	0.0898%	0.0911%	0.0924%	0.0935%	0.0945%	0.0955%
27	0.0920%	0.0789%	0.0748%	0.0715%	0.0733%	0.0735%	0.0765%	0.0779%	0.0806%	0.0831%	0.0854%	0.0876%	0.0879%	0.0897%	0.0914%	0.0930%	0.0944%	0.0956%	0.0968%	0.0979%	0.0989%
28	0.0950%	0.0815%	0.0772%	0.0738%	0.0757%	0.0759%	0.0791%	0.0805%	0.0833%	0.0860%	0.0884%	0.0907%	0.0911%	0.0930%	0.0947%	0.0964%	0.0978%	0.0992%	0.1004%	0.1016%	0.1026%
29	0.0980%	0.0841%	0.0797%	0.0763%	0.0783%	0.0786%	0.0819%	0.0834%	0.0863%	0.0891%	0.0917%	0.0941%	0.0945%	0.0966%	0.0984%	0.1001%	0.1017%	0.1031%	0.1045%	0.1057%	0.1068%
30	0.1016%	0.0872%	0.0826%	0.0791%	0.0811%	0.0815%	0.0850%	0.0866%	0.0897%	0.0927%	0.0954%	0.0980%	0.0985%	0.1006%	0.1026%	0.1044%	0.1061%	0.1076%	0.1090%	0.1103%	0.1115%
31	0.1053%	0.0904%	0.0856%	0.0821%	0.0842%	0.0847%	0.0883%	0.0901%	0.0935%	0.0966%	0.0996%	0.1023%	0.1029%	0.1052%	0.1073%	0.1092%	0.1110%	0.1127%	0.1141%	0.1155%	0.1168%
32	0.1091%	0.0937%	0.0889%	0.0853%	0.0877%	0.0883%	0.0922%	0.0942%	0.0978%	0.1012%	0.1044%	0.1073%	0.1080%	0.1105%	0.1127%	0.1148%	0.1167%	0.1185%	0.1201%	0.1215%	0.1229%
33	0.1139%	0.0979%	0.0929%	0.0893%	0.0919%	0.0926%	0.0969%	0.0991%	0.1030%	0.1067%	0.1101%	0.1133%	0.1141%	0.1168%	0.1192%	0.1215%	0.1235%	0.1254%	0.1271%	0.1287%	0.1301%
34	0.1192%	0.1025%	0.0974%	0.0938%	0.0968%	0.0977%	0.1025%	0.1049%	0.1092%	0.1132%	0.1169%	0.1204%	0.1213%	0.1242%	0.1268%	0.1292%	0.1314%	0.1335%	0.1353%	0.1370%	0.1385%
35	0.1256%	0.1083%	0.1030%	0.0995%	0.1029%	0.1041%	0.1093%	0.1121%	0.1167%	0.1211%	0.1252%	0.1289%	0.1299%	0.1330%	0.1359%	0.1385%	0.1409%	0.1430%	0.1450%	0.1469%	0.1485%
36	0.1341%	0.1157%	0.1103%	0.1067%	0.1105%	0.1120%	0.1177%	0.1208%	0.1258%	0.1306%	0.1350%	0.1390%	0.1401%	0.1435%	0.1465%	0.1494%	0.1519%	0.1543%	0.1564%	0.1584%	0.1602%
37	0.1443%	0.1246%	0.1189%	0.1152%	0.1195%	0.1212%	0.1274%	0.1308%	0.1363%	0.1414%	0.1462%	0.1506%	0.1517%	0.1553%	0.1587%	0.1617%	0.1645%	0.1670%	0.1693%	0.1714%	0.1734%
38	0.1565%	0.1353%	0.1291%	0.1252%	0.1299%	0.1318%	0.1385%	0.1422%	0.1481%	0.1536%	0.1588%	0.1635%	0.1647%	0.1686%	0.1722%	0.1754%	0.1784%	0.1811%	0.1836%	0.1859%	0.1880%
39	0.1703%	0.1473%	0.1406%	0.1364%	0.1415%	0.1434%	0.1507%	0.1546%	0.1609%	0.1669%	0.1724%	0.1774%	0.1787%	0.1829%	0.1867%	0.1902%	0.1934%	0.1964%	0.1991%	0.2015%	0.2038%
40	0.1857%	0.1605%	0.1532%	0.1485%	0.1539%	0.1559%	0.1636%	0.1677%	0.1745%	0.1809%	0.1868%	0.1922%	0.1935%	0.1980%	0.2021%	0.2059%	0.2094%	0.2125%	0.2154%	0.2180%	0.2204%
41	0.2019%	0.1745%	0.1665%	0.1612%	0.1668%	0.1688%	0.1771%	0.1814%	0.1887%	0.1955%	0.2018%	0.2076%	0.2089%	0.2137%	0.2182%	0.2222%	0.2259%	0.2293%	0.2323%	0.2351%	0.2377%
42	0.2189%	0.1890%	0.1801%	0.1741%	0.1801%	0.1821%	0.1909%	0.1954%	0.2032%	0.2104%	0.2171%	0.2234%	0.2248%	0.2299%	0.2347%	0.2390%	0.2429%	0.2465%	0.2498%	0.2528%	0.2556%
43	0.2356%	0.2033%	0.1937%	0.1872%	0.1934%	0.1955%	0.2049%	0.2097%	0.2180%	0.2257%	0.2329%	0.2395%	0.2410%	0.2466%	0.2516%	0.2562%	0.2605%	0.2643%	0.2678%	0.2710%	0.2740%
44	0.2531%	0.2184%	0.2080%	0.2008%	0.2074%	0.2095%	0.2195%	0.2246%	0.2334%	0.2417%	0.2494%	0.2565%	0.2581%	0.2640%	0.2694%	0.2744%	0.2789%	0.2830%	0.2868%	0.2902%	0.2934%
45	0.2711%	0.2337%	0.2224%	0.2146%	0.2216%	0.2239%	0.2346%	0.2400%	0.2495%	0.2584%	0.2666%	0.2743%	0.2760%	0.2823%	0.2881%	0.2934%	0.2982%	0.3026%	0.3066%	0.3103%	0.3137%
46	0.2890%	0.2492%	0.2373%	0.2290%	0.2366%	0.2390%	0.2505%	0.2564%	0.2665%	0.2761%	0.2849%	0.2931%	0.2950%	0.3017%	0.3079%	0.3136%	0.3187%	0.3234%	0.3277%	0.3316%	0.3352%
47	0.3087%	0.2662%	0.2535%	0.2448%	0.2529%	0.2556%	0.2678%	0.2742%	0.2851%	0.2954%	0.3049%	0.3136%	0.3156%	0.3228%	0.3295%	0.3355%	0.3410%	0.3460%	0.3506%	0.3548%	0.3587%
48	0.3300%	0.2847%	0.2710%	0.2617%	0.2705%	0.2734%	0.2866%	0.2935%	0.3053%	0.3163%	0.3264%	0.3358%	0.3379%	0.3457%	0.3527%	0.3592%	0.3651%	0.3704%	0.3754%	0.3799%	0.3840%
49	0.3529%	0.3044%	0.2899%	0.2801%	0.2895%	0.2928%	0.3071%	0.3145%	0.3271%	0.3389%	0.3498%	0.3598%	0.3621%	0.3703%	0.3779%	0.3848%	0.3911%	0.3968%	0.4021%	0.4069%	0.4113%
50	0.3778%	0.3260%	0.3105%	0.3001%	0.3104%	0.3141%	0.3294%	0.3375%	0.3510%	0.3635%	0.3751%	0.3858%	0.3882%	0.3970%	0.4051%	0.4125%	0.4192%	0.4254%	0.4310%	0.4362%	0.4409%
51	0.4050%	0.3496%	0.3331%	0.3223%	0.3335%	0.3374%	0.3539%	0.3624%	0.3768%	0.3902%	0.4026%	0.4140%	0.4164%	0.4258%	0.4345%	0.4423%	0.4496%	0.4562%	0.4622%	0.4677%	
52	0.4355%	0.3761%	0.3585%	0.3468%	0.3588%	0.3629%	0.3804%	0.3893%	0.4046%	0.4188%	0.4320%	0.4441%	0.4467%	0.4567%	0.4660%	0.4744%	0.4821%	0.4892%	0.4956%		
53	0.4692%	0.4050%	0.3860%	0.3731%	0.3857%	0.3897%	0.4082%	0.4176%	0.4337%	0.4488%	0.4628%	0.4757%	0.4784%	0.4892%	0.4991%	0.5081%	0.5164%	0.5239%			
54	0.5041%	0.4350%	0.4143%	0.4001%	0.4131%	0.4171%	0.4365%	0.4463%	0.4634%	0.4794%	0.4943%	0.5081%	0.5111%	0.5226%	0.5332%	0.5428%	0.5517%				
55	0.5397%	0.4654%	0.4430%	0.4272%	0.4406%	0.4445%	0.4649%	0.4752%	0.4934%	0.5105%	0.5265%	0.5413%	0.5446%	0.5569%	0.5683%	0.5787%					
56	0.5749%	0.4954%	0.4711%	0.4538%	0.4677%	0.4716%	0.4933%	0.5044%	0.5239%	0.5423%	0.5596%	0.5756%	0.5792%	0.5926%	0.6048%						
57	0.6089%	0.5243%	0.4984%	0.4799%	0.4947%	0.4991%	0.5225%	0.5347%	0.5559%	0.5759%	0.5946%	0.6120%	0.6161%	0.6306%							
58	0.6426%	0.5534%	0.5262%	0.5071%	0.5234%	0.5288%	0.5545%	0.5681%	0.5913%	0.6132%	0.6336%	0.6526%	0.6573%								
59	0.6792%	0.5854%	0.5572%	0.5381%	0.5565%	0.5634%	0.5918%	0.6073%	0.6329%	0.6569%	0.6792%	0.6998%									
60	0.7225%	0.6236%	0.5943%	0.5755%	0.5967%	0.6055%	0.6371%	0.6546%	0.6828%	0.7091%	0.7335%										
61	0.7757%	0.6706%	0.6403%	0.6220%	0.6465%	0.6571%	0.6921%	0.7116%	0.7425%	0.7713%											
62	0.8431%	0.7302%	0.6981%	0.6795%	0.7071%	0.7191%	0.7576%	0.7790%	0.8127%												
63	0.9251%	0.8017%	0.7669%	0.7469%	0.7773%	0.7902%	0.8321%	0.8551%													
64	1.0187%	0.8828%	0.8444%	0.8217%	0.8543%	0.8678%	0.9130%														
65	1.1195%	0.9697%	0.9268%	0.9008%	0.9354%	0.9492%															

BIỂU 36: BIỂU PHÍ BẢO HIỂM HÀNG NỬA NĂM DÀNH CHO NỮ
TÍNH THEO TỶ LỆ PHẦN TRĂM CỦA KHOẢN DƯ NỢ GỐC
ÁP DỤNG CHO TRƯỜNG HỢP NỢ GỐC VÀ LÃI VAY ĐƯỢC TRẢ HÀNG THÁNG, NỢ GỐC ĐƯỢC TRẢ DẦN ĐỀU HOẶC TRƯỜNG HỢP NỢ GỐC VÀ LÃI VAY ĐƯỢC TRẢ HÀNG THÁNG, LÃI ĐƯỢC TÍNH THEO DƯ NỢ GỐC BAN ĐẦU

Thời hạn / Tuổi	12 tháng	18 tháng	24 tháng	36 tháng	48 tháng	60 tháng	72 tháng	84 tháng	96 tháng	108 tháng	120 tháng	132 tháng	144 tháng	156 tháng	168 tháng	180 tháng	192 tháng	204 tháng	216 tháng	228 tháng	240 tháng
18	0.0960%	0.0902%	0.0889%	0.0867%	0.0879%	0.0864%	0.0878%	0.0871%	0.0879%	0.0885%	0.0891%	0.0895%	0.0882%	0.0885%	0.0888%	0.0891%	0.0893%	0.0895%	0.0896%	0.0898%	0.0899%
19	0.0992%	0.0931%	0.0916%	0.0893%	0.0905%	0.0888%	0.0902%	0.0895%	0.0903%	0.0909%	0.0914%	0.0919%	0.0905%	0.0909%	0.0912%	0.0914%	0.0916%	0.0918%	0.0920%	0.0922%	0.0923%
20	0.1020%	0.0957%	0.0941%	0.0916%	0.0927%	0.0909%	0.0923%	0.0916%	0.0924%	0.0930%	0.0936%	0.0941%	0.0927%	0.0930%	0.0933%	0.0936%	0.0938%	0.0940%	0.0942%	0.0943%	0.0945%
21	0.1042%	0.0977%	0.0960%	0.0934%	0.0945%	0.0928%	0.0942%	0.0934%	0.0943%	0.0950%	0.0955%	0.0960%	0.0946%	0.0950%	0.0953%	0.0956%	0.0958%	0.0960%	0.0962%	0.0964%	0.0966%
22	0.1062%	0.0995%	0.0978%	0.0952%	0.0964%	0.0946%	0.0961%	0.0953%	0.0962%	0.0969%	0.0975%	0.0981%	0.0967%	0.0970%	0.0974%	0.0977%	0.0979%	0.0982%	0.0984%	0.0986%	0.0987%
23	0.1081%	0.1015%	0.0998%	0.0971%	0.0984%	0.0966%	0.0981%	0.0974%	0.0984%	0.0991%	0.0998%	0.1003%	0.0989%	0.0993%	0.0997%	0.1000%	0.1003%	0.1005%	0.1007%	0.1010%	0.1011%
24	0.1108%	0.1039%	0.1021%	0.0994%	0.1007%	0.0989%	0.1005%	0.0998%	0.1008%	0.1016%	0.1023%	0.1029%	0.1015%	0.1019%	0.1023%	0.1026%	0.1029%	0.1032%	0.1034%	0.1037%	0.1039%
25	0.1130%	0.1060%	0.1042%	0.1015%	0.1030%	0.1013%	0.1030%	0.1023%	0.1034%	0.1042%	0.1050%	0.1056%	0.1042%	0.1046%	0.1051%	0.1054%	0.1058%	0.1061%	0.1063%	0.1066%	0.1068%
26	0.1157%	0.1086%	0.1069%	0.1043%	0.1059%	0.1042%	0.1060%	0.1053%	0.1064%	0.1074%	0.1082%	0.1088%	0.1074%	0.1079%	0.1084%	0.1088%	0.1091%	0.1095%	0.1098%	0.1100%	0.1103%
27	0.1193%	0.1121%	0.1104%	0.1077%	0.1093%	0.1075%	0.1094%	0.1088%	0.1100%	0.1110%	0.1118%	0.1125%	0.1110%	0.1116%	0.1121%	0.1126%	0.1130%	0.1133%	0.1137%	0.1140%	0.1142%
28	0.1232%	0.1157%	0.1139%	0.1112%	0.1129%	0.1111%	0.1131%	0.1125%	0.1137%	0.1148%	0.1157%	0.1165%	0.1150%	0.1156%	0.1162%	0.1167%	0.1171%	0.1175%	0.1179%	0.1182%	0.1185%
29	0.1271%	0.1194%	0.1177%	0.1149%	0.1167%	0.1150%	0.1171%	0.1165%	0.1178%	0.1190%	0.1200%	0.1209%	0.1194%	0.1201%	0.1207%	0.1212%	0.1217%	0.1222%	0.1226%	0.1230%	0.1233%
30	0.1317%	0.1238%	0.1220%	0.1191%	0.1210%	0.1192%	0.1215%	0.1209%	0.1224%	0.1237%	0.1248%	0.1258%	0.1243%	0.1251%	0.1258%	0.1264%	0.1270%	0.1275%	0.1280%	0.1284%	0.1287%
31	0.1365%	0.1283%	0.1264%	0.1235%	0.1256%	0.1239%	0.1263%	0.1259%	0.1275%	0.1290%	0.1303%	0.1314%	0.1299%	0.1308%	0.1316%	0.1323%	0.1329%	0.1335%	0.1340%	0.1344%	0.1348%
32	0.1414%	0.1331%	0.1312%	0.1284%	0.1308%	0.1291%	0.1318%	0.1315%	0.1334%	0.1351%	0.1365%	0.1378%	0.1363%	0.1373%	0.1382%	0.1390%	0.1397%	0.1403%	0.1409%	0.1414%	0.1419%
33	0.1477%	0.1391%	0.1372%	0.1344%	0.1370%	0.1355%	0.1386%	0.1384%	0.1406%	0.1424%	0.1441%	0.1455%	0.1440%	0.1452%	0.1462%	0.1470%	0.1478%	0.1485%	0.1492%	0.1497%	0.1502%
34	0.1546%	0.1456%	0.1438%	0.1412%	0.1443%	0.1430%	0.1465%	0.1465%	0.1490%	0.1511%	0.1530%	0.1546%	0.1531%	0.1543%	0.1554%	0.1564%	0.1573%	0.1581%	0.1588%	0.1594%	0.1599%
35	0.1629%	0.1538%	0.1521%	0.1498%	0.1534%	0.1523%	0.1562%	0.1565%	0.1592%	0.1616%	0.1637%	0.1655%	0.1639%	0.1653%	0.1665%	0.1676%	0.1685%	0.1694%	0.1702%	0.1708%	0.1715%
36	0.1739%	0.1643%	0.1627%	0.1606%	0.1648%	0.1638%	0.1682%	0.1686%	0.1716%	0.1742%	0.1765%	0.1785%	0.1768%	0.1783%	0.1796%	0.1807%	0.1818%	0.1827%	0.1835%	0.1843%	0.1849%
37	0.1871%	0.1770%	0.1754%	0.1734%	0.1782%	0.1773%	0.1821%	0.1825%	0.1859%	0.1887%	0.1911%	0.1933%	0.1914%	0.1930%	0.1944%	0.1957%	0.1968%	0.1977%	0.1986%	0.1994%	0.2001%
38	0.2029%	0.1921%	0.1905%	0.1885%	0.1937%	0.1927%	0.1980%	0.1984%	0.2019%	0.2050%	0.2075%	0.2098%	0.2078%	0.2094%	0.2109%	0.2122%	0.2134%	0.2144%	0.2154%	0.2162%	0.2170%
39	0.2209%	0.2092%	0.2075%	0.2053%	0.2109%	0.2097%	0.2153%	0.2156%	0.2194%	0.2226%	0.2253%	0.2277%	0.2254%	0.2272%	0.2287%	0.2301%	0.2314%	0.2325%	0.2334%	0.2343%	0.2351%
40	0.2407%	0.2279%	0.2260%	0.2235%	0.2294%	0.2279%	0.2338%	0.2340%	0.2379%	0.2413%	0.2441%	0.2466%	0.2441%	0.2459%	0.2476%	0.2490%	0.2503%	0.2515%	0.2525%	0.2535%	0.2543%
41	0.2618%	0.2478%	0.2456%	0.2425%	0.2487%	0.2468%	0.2530%	0.2531%	0.2572%	0.2607%	0.2637%	0.2663%	0.2635%	0.2654%	0.2672%	0.2687%	0.2701%	0.2713%	0.2724%	0.2734%	0.2743%
42	0.2838%	0.2683%	0.2657%	0.2620%	0.2684%	0.2662%	0.2726%	0.2726%	0.2769%	0.2806%	0.2837%	0.2865%	0.2834%	0.2855%	0.2873%	0.2890%	0.2904%	0.2917%	0.2928%	0.2939%	0.2948%
43	0.3054%	0.2886%	0.2858%	0.2816%	0.2883%	0.2857%	0.2926%	0.2924%	0.2970%	0.3009%	0.3042%	0.3072%	0.3039%	0.3061%	0.3080%	0.3098%	0.3113%	0.3127%	0.3139%	0.3150%	0.3160%
44	0.3282%	0.3100%	0.3068%	0.3020%	0.3090%	0.3061%	0.3133%	0.3131%	0.3180%	0.3221%	0.3257%	0.3289%	0.3253%	0.3277%	0.3298%	0.3316%	0.3333%	0.3347%	0.3360%	0.3372%	0.3383%
45	0.3514%	0.3318%	0.3281%	0.3228%	0.3302%	0.3271%	0.3348%	0.3346%	0.3398%	0.3443%	0.3482%	0.3515%	0.3478%	0.3503%	0.3526%	0.3545%	0.3563%	0.3578%	0.3592%	0.3605%	0.3616%
46	0.3748%	0.3538%	0.3500%	0.3445%	0.3524%	0.3492%	0.3575%	0.3573%	0.3630%	0.3678%	0.3720%	0.3756%	0.3716%	0.3743%	0.3767%	0.3789%	0.3807%	0.3824%	0.3839%	0.3852%	0.3865%
47	0.4002%	0.3779%	0.3739%	0.3681%	0.3766%	0.3733%	0.3822%	0.3821%	0.3882%	0.3934%	0.3979%	0.4018%	0.3975%	0.4005%	0.4030%	0.4053%	0.4073%	0.4091%	0.4107%	0.4121%	0.4134%
48	0.4279%	0.4041%	0.3997%	0.3936%	0.4028%	0.3993%	0.4090%	0.4090%	0.4155%	0.4212%	0.4260%	0.4301%	0.4256%	0.4287%	0.4314%	0.4338%	0.4359%	0.4378%	0.4395%	0.4411%	0.4425%
49	0.4575%	0.4321%	0.4275%	0.4211%	0.4311%	0.4275%	0.4380%	0.4381%	0.4452%	0.4512%	0.4563%	0.4608%	0.4558%	0.4591%	0.4620%	0.4646%	0.4668%	0.4689%	0.4707%	0.4724%	0.4739%
50	0.4898%	0.4627%	0.4579%	0.4512%	0.4622%	0.4585%	0.4698%	0.4699%	0.4775%	0.4838%	0.4893%	0.4939%	0.4886%	0.4921%	0.4952%	0.4979%	0.5003%	0.5025%	0.5044%	0.5062%	0.5078%
51	0.5250%	0.4961%	0.4912%	0.4844%	0.4964%	0.4924%	0.5046%	0.5045%	0.5125%	0.5192%	0.5249%	0.5298%	0.5240%	0.5277%	0.5309%	0.5338%	0.5364%	0.5387%	0.5408%	0.5427%	
52	0.5646%	0.5337%	0.5286%	0.5212%	0.5339%	0.5294%	0.5422%	0.5418%	0.5501%	0.5571%	0.5630%	0.5682%	0.5619%	0.5658%	0.5692%	0.5723%	0.5751%	0.5776%	0.5798%		
53	0.6082%	0.5748%	0.5690%	0.5606%	0.5739%	0.5685%	0.5818%	0.5810%	0.5895%	0.5968%	0.6030%	0.6084%	0.6016%	0.6058%	0.6095%	0.6128%	0.6157%	0.6184%			
54	0.6534%	0.6172%	0.6107%	0.6011%	0.6146%	0.6083%	0.6219%	0.6207%	0.6296%	0.6373%	0.6439%	0.6496%	0.6424%	0.6469%	0.6509%	0.6545%	0.6576%				
55	0.6996%	0.6603%	0.6529%	0.6417%	0.6553%	0.6480%	0.6622%	0.6607%	0.6702%	0.6784%	0.6855%	0.6918%	0.6843%	0.6892%	0.6935%	0.6974%					
56	0.7452%	0.7028%	0.6943%	0.6815%	0.6954%	0.6874%	0.7025%	0.7011%	0.7114%	0.7204%	0.7283%	0.7353%	0.7275%	0.7330%	0.7378%						
57	0.7892%	0.7438%	0.7345%	0.7207%	0.7355%	0.7273%	0.7438%	0.7430%	0.7546%	0.7647%	0.7736%	0.7815%	0.7735%	0.7796%							
58	0.8328%	0.7850%	0.7754%	0.7614%	0.7779%	0.7704%	0.7889%	0.7891%	0.8023%	0.8139%	0.8240%	0.8328%	0.8248%								
59	0.8803%	0.8304%	0.8209%	0.8077%	0.8269%	0.8205%	0.8417%	0.8431%	0.8582%	0.8713%	0.8827%	0.8927%									
60	0.9363%	0.8844%	0.8754%	0.8636%	0.8864%	0.8814%	0.9057%	0.9082%	0.9253%	0.9399%	0.9526%										
61	1.0051%	0.9511%	0.9430%	0.9331%	0.9599%	0.9560%	0.9833%	0.9866%	1.0055%	1.0216%											
62	1.0925%	1.0353%	1.0279%	1.0190%	1.0494%	1.0456%	1.0756%	1.0792%	1.0996%												
63	1.1985%	1.1366%	1.1290%	1.1196%	1.1528%	1.1482%	1.1804%	1.1837%													
64	1.3197%	1.2513%	1.2426%	1.2312%	1.2664%	1.2599%	1.2941%														
65	1.4502%	1.3741%	1.3635%	1.3491%	1.3857%	1.3772%															

BIỂU 37: BIỂU PHÍ BẢO HIỂM HÀNG NĂM DÀNH CHO NỮ
TÍNH THEO TỶ LỆ PHẦN TRĂM CỦA SỐ TIỀN VAY BAN ĐẦU
ÁP DỤNG CHO TRƯỜNG HỢP NỢ GỐC VÀ LÃI VAY ĐƯỢC TRẢ HÀNG THÁNG, NỢ GỐC ĐƯỢC TRẢ DẦN ĐỀU HOẶC TRƯỜNG HỢP NỢ GỐC VÀ LÃI VAY ĐƯỢC TRẢ HÀNG THÁNG, LÃI ĐƯỢC TÍNH THEO DƯ NỢ GỐC BAN ĐẦU

Thời hạn / Tuổi	12 tháng	18 tháng	24 tháng	36 tháng	48 tháng	60 tháng	72 tháng	84 tháng	96 tháng	108 tháng	120 tháng	132 tháng	144 tháng	156 tháng	168 tháng	180 tháng	192 tháng	204 tháng	216 tháng	228 tháng	240 tháng
18	0.1366%	0.0949%	0.1110%	0.1062%	0.1087%	0.1089%	0.1132%	0.1150%	0.1188%	0.1223%	0.1255%	0.1285%	0.1288%	0.1313%	0.1335%	0.1356%	0.1375%	0.1392%	0.1408%	0.1423%	0.1436%
19	0.1410%	0.0979%	0.1145%	0.1094%	0.1118%	0.1119%	0.1163%	0.1181%	0.1219%	0.1255%	0.1288%	0.1319%	0.1322%	0.1347%	0.1371%	0.1392%	0.1411%	0.1429%	0.1445%	0.1460%	0.1474%
20	0.1451%	0.1006%	0.1176%	0.1122%	0.1146%	0.1146%	0.1190%	0.1209%	0.1248%	0.1285%	0.1319%	0.1350%	0.1353%	0.1379%	0.1403%	0.1425%	0.1445%	0.1463%	0.1479%	0.1495%	0.1509%
21	0.1482%	0.1027%	0.1200%	0.1144%	0.1168%	0.1169%	0.1214%	0.1233%	0.1274%	0.1311%	0.1346%	0.1378%	0.1381%	0.1408%	0.1433%	0.1455%	0.1476%	0.1494%	0.1511%	0.1527%	0.1542%
22	0.1510%	0.1046%	0.1222%	0.1166%	0.1191%	0.1192%	0.1239%	0.1259%	0.1300%	0.1339%	0.1374%	0.1408%	0.1411%	0.1439%	0.1464%	0.1487%	0.1508%	0.1527%	0.1545%	0.1561%	0.1576%
23	0.1538%	0.1066%	0.1247%	0.1190%	0.1216%	0.1217%	0.1265%	0.1286%	0.1329%	0.1369%	0.1406%	0.1440%	0.1444%	0.1473%	0.1499%	0.1522%	0.1544%	0.1564%	0.1583%	0.1599%	0.1615%
24	0.1575%	0.1092%	0.1276%	0.1217%	0.1244%	0.1246%	0.1296%	0.1318%	0.1362%	0.1403%	0.1442%	0.1477%	0.1481%	0.1511%	0.1538%	0.1563%	0.1585%	0.1606%	0.1625%	0.1642%	0.1658%
25	0.1607%	0.1114%	0.1302%	0.1244%	0.1273%	0.1276%	0.1328%	0.1351%	0.1397%	0.1440%	0.1479%	0.1516%	0.1521%	0.1552%	0.1580%	0.1606%	0.1629%	0.1651%	0.1671%	0.1689%	0.1706%
26	0.1645%	0.1142%	0.1336%	0.1278%	0.1309%	0.1313%	0.1367%	0.1391%	0.1438%	0.1483%	0.1524%	0.1563%	0.1568%	0.1600%	0.1629%	0.1656%	0.1681%	0.1704%	0.1724%	0.1743%	0.1761%
27	0.1697%	0.1178%	0.1379%	0.1319%	0.1351%	0.1355%	0.1411%	0.1436%	0.1486%	0.1532%	0.1576%	0.1616%	0.1622%	0.1655%	0.1686%	0.1714%	0.1740%	0.1764%	0.1786%	0.1806%	0.1824%
28	0.1752%	0.1216%	0.1423%	0.1362%	0.1396%	0.1401%	0.1459%	0.1485%	0.1537%	0.1585%	0.1631%	0.1673%	0.1679%	0.1715%	0.1747%	0.1777%	0.1804%	0.1829%	0.1852%	0.1873%	0.1893%
29	0.1807%	0.1256%	0.1470%	0.1408%	0.1443%	0.1449%	0.1510%	0.1538%	0.1592%	0.1643%	0.1691%	0.1736%	0.1743%	0.1781%	0.1815%	0.1847%	0.1875%	0.1902%	0.1926%	0.1949%	0.1969%
30	0.1873%	0.1301%	0.1524%	0.1459%	0.1496%	0.1503%	0.1567%	0.1597%	0.1654%	0.1709%	0.1759%	0.1807%	0.1816%	0.1856%	0.1892%	0.1926%	0.1956%	0.1985%	0.2010%	0.2034%	0.2056%
31	0.1942%	0.1349%	0.1579%	0.1513%	0.1553%	0.1561%	0.1629%	0.1662%	0.1723%	0.1781%	0.1836%	0.1887%	0.1897%	0.1940%	0.1979%	0.2014%	0.2047%	0.2077%	0.2105%	0.2130%	0.2153%
32	0.2011%	0.1399%	0.1640%	0.1573%	0.1617%	0.1628%	0.1700%	0.1737%	0.1803%	0.1866%	0.1924%	0.1979%	0.1991%	0.2037%	0.2079%	0.2117%	0.2152%	0.2184%	0.2214%	0.2241%	0.2266%
33	0.2101%	0.1462%	0.1714%	0.1646%	0.1694%	0.1708%	0.1787%	0.1828%	0.1900%	0.1967%	0.2031%	0.2090%	0.2104%	0.2153%	0.2198%	0.2240%	0.2277%	0.2312%	0.2344%	0.2373%	0.2399%
34	0.2198%	0.1531%	0.1797%	0.1730%	0.1784%	0.1802%	0.1889%	0.1935%	0.2013%	0.2087%	0.2156%	0.2220%	0.2236%	0.2289%	0.2338%	0.2383%	0.2423%	0.2461%	0.2495%	0.2526%	0.2555%
35	0.2317%	0.1616%	0.1900%	0.1835%	0.1897%	0.1920%	0.2015%	0.2067%	0.2153%	0.2233%	0.2308%	0.2377%	0.2395%	0.2452%	0.2505%	0.2553%	0.2597%	0.2637%	0.2674%	0.2708%	0.2739%
36	0.2473%	0.1728%	0.2033%	0.1967%	0.2038%	0.2065%	0.2170%	0.2227%	0.2320%	0.2407%	0.2489%	0.2564%	0.2583%	0.2645%	0.2702%	0.2754%	0.2801%	0.2845%	0.2884%	0.2920%	0.2954%
37	0.2660%	0.1861%	0.2192%	0.2125%	0.2204%	0.2235%	0.2349%	0.2412%	0.2513%	0.2607%	0.2695%	0.2776%	0.2797%	0.2864%	0.2925%	0.2981%	0.3032%	0.3079%	0.3122%	0.3161%	0.3197%
38	0.2885%	0.2019%	0.2380%	0.2309%	0.2396%	0.2430%	0.2554%	0.2621%	0.2730%	0.2832%	0.2927%	0.3014%	0.3036%	0.3108%	0.3174%	0.3234%	0.3289%	0.3339%	0.3385%	0.3427%	0.3466%
39	0.3140%	0.2199%	0.2592%	0.2515%	0.2608%	0.2644%	0.2778%	0.2849%	0.2967%	0.3076%	0.3178%	0.3271%	0.3294%	0.3371%	0.3442%	0.3507%	0.3566%	0.3620%	0.3670%	0.3715%	0.3756%
40	0.3423%	0.2396%	0.2824%	0.2738%	0.2837%	0.2874%	0.3017%	0.3092%	0.3218%	0.3335%	0.3443%	0.3544%	0.3567%	0.3650%	0.3726%	0.3796%	0.3859%	0.3917%	0.3970%	0.4019%	0.4063%
41	0.3723%	0.2605%	0.3069%	0.2971%	0.3076%	0.3112%	0.3265%	0.3344%	0.3478%	0.3603%	0.3719%	0.3826%	0.3851%	0.3940%	0.4021%	0.4096%	0.4164%	0.4226%	0.4283%	0.4334%	0.4382%
42	0.4035%	0.2821%	0.3320%	0.3210%	0.3320%	0.3357%	0.3518%	0.3602%	0.3745%	0.3878%	0.4002%	0.4117%	0.4143%	0.4238%	0.4325%	0.4405%	0.4477%	0.4544%	0.4605%	0.4660%	0.4711%
43	0.4342%	0.3035%	0.3570%	0.3450%	0.3566%	0.3604%	0.3776%	0.3865%	0.4017%	0.4160%	0.4292%	0.4415%	0.4443%	0.4544%	0.4637%	0.4723%	0.4800%	0.4871%	0.4936%	0.4996%	0.5050%
44	0.4666%	0.3260%	0.3833%	0.3701%	0.3822%	0.3861%	0.4045%	0.4139%	0.4302%	0.4454%	0.4596%	0.4728%	0.4757%	0.4866%	0.4965%	0.5056%	0.5140%	0.5215%	0.5285%	0.5348%	0.5406%
45	0.4996%	0.3489%	0.4099%	0.3956%	0.4085%	0.4126%	0.4323%	0.4424%	0.4598%	0.4761%	0.4914%	0.5054%	0.5086%	0.5202%	0.5309%	0.5406%	0.5495%	0.5576%	0.5650%	0.5718%	0.5780%
46	0.5327%	0.3720%	0.4372%	0.4221%	0.4360%	0.4405%	0.4616%	0.4725%	0.4912%	0.5087%	0.5250%	0.5401%	0.5435%	0.5560%	0.5674%	0.5778%	0.5873%	0.5959%	0.6039%	0.6111%	0.6178%
47	0.5689%	0.3974%	0.4671%	0.4511%	0.4660%	0.4709%	0.4935%	0.5053%	0.5254%	0.5442%	0.5617%	0.5779%	0.5815%	0.5949%	0.6070%	0.6182%	0.6283%	0.6376%	0.6460%	0.6538%	0.6609%
48	0.6082%	0.4249%	0.4994%	0.4823%	0.4984%	0.5038%	0.5281%	0.5409%	0.5625%	0.5827%	0.6014%	0.6187%	0.6226%	0.6369%	0.6499%	0.6618%	0.6726%	0.6825%	0.6916%	0.6999%	0.7075%
49	0.6503%	0.4544%	0.5342%	0.5161%	0.5335%	0.5395%	0.5657%	0.5795%	0.6027%	0.6244%	0.6444%	0.6629%	0.6670%	0.6822%	0.6961%	0.7088%	0.7204%	0.7310%	0.7407%	0.7496%	0.7577%
50	0.6961%	0.4866%	0.5721%	0.5530%	0.5719%	0.5786%	0.6069%	0.6217%	0.6465%	0.6697%	0.6911%	0.7108%	0.7151%	0.7313%	0.7462%	0.7598%	0.7722%	0.7835%	0.7939%	0.8034%	0.8121%
51	0.7462%	0.5218%	0.6138%	0.5937%	0.6143%	0.6215%	0.6519%	0.6676%	0.6941%	0.7187%	0.7415%	0.7625%	0.7670%	0.7844%	0.8002%	0.8148%	0.8280%	0.8402%	0.8513%	0.8615%	
52	0.8023%	0.5614%	0.6604%	0.6388%	0.6608%	0.6684%	0.7006%	0.7171%	0.7452%	0.7714%	0.7956%	0.8179%	0.8227%	0.8412%	0.8582%	0.8737%	0.8879%	0.9009%	0.9128%		
53	0.8642%	0.6046%	0.7109%	0.6872%	0.7103%	0.7178%	0.7518%	0.7690%	0.7987%	0.8265%	0.8522%	0.8760%	0.8810%	0.9009%	0.9190%	0.9357%	0.9509%	0.9648%			
54	0.9284%	0.6493%	0.7630%	0.7368%	0.7608%	0.7681%	0.8039%	0.8218%	0.8532%	0.8827%	0.9101%	0.9356%	0.9410%	0.9622%	0.9817%	0.9995%	1.0158%				
55	0.9939%	0.6947%	0.8157%	0.7867%	0.8113%	0.8184%	0.8561%	0.8749%	0.9084%	0.9399%	0.9693%	0.9966%	1.0026%	1.0254%	1.0463%	1.0654%					
56	1.0587%	0.7394%	0.8675%	0.8356%	0.8611%	0.8683%	0.9083%	0.9285%	0.9645%	0.9984%	1.0301%	1.0596%	1.0663%	1.0908%	1.1133%						
57	1.1211%	0.7826%	0.9177%	0.8836%	0.9107%	0.9188%	0.9619%	0.9842%	1.0232%	1.0600%	1.0944%	1.1264%	1.1341%	1.1606%							
58	1.1831%	0.8260%	0.9687%	0.9336%	0.9634%	0.9734%	1.0205%	1.0456%	1.0883%	1.1286%	1.1661%	1.2009%	1.2097%								
59	1.2504%	0.8738%	1.0256%	0.9904%	1.0242%	1.0369%	1.0891%	1.1176%	1.1646%	1.2087%	1.2498%	1.2877%									
60	1.3298%	0.9307%	1.0937%	1.0591%	1.0981%	1.1142%	1.1722%	1.2044%	1.2561%	1.3045%	1.3494%										
61	1.4274%	1.0010%	1.1782%	1.1444%	1.1894%	1.2088%	1.2731%	1.3089%	1.3657%	1.4186%											
62	1.5512%	1.0897%	1.2842%	1.2499%	1.3006%	1.3226%	1.3933%	1.4324%	1.4944%												
63	1.7015%	1.1965%	1.4105%	1.3735%	1.4292%	1.4529%	1.5298%	1.5719%													
64	1.8732%	1.3175%	1.5524%	1.5106%	1.5704%	1.5950%	1.6780%														
65	2.0580%	1.4471%	1.7035%	1.6555%	1.7189%	1.7441%															

BIỂU 38: BIỂU PHÍ BẢO HIỂM HÀNG NĂM DÀNH CHO NỮ
TÍNH THEO TỶ LỆ PHẦN TRĂM CỦA KHOẢN DƯ NỢ GỐC
ÁP DỤNG CHO TRƯỜNG HỢP NỢ GỐC VÀ LÃI VAY ĐƯỢC TRẢ HÀNG THÁNG, NỢ GỐC ĐƯỢC TRẢ DẦN ĐỀU HOẶC TRƯỜNG HỢP NỢ GỐC VÀ LÃI VAY ĐƯỢC TRẢ HÀNG THÁNG, LÃI ĐƯỢC TÍNH THEO DƯ NỢ GỐC BAN ĐẦU

Thời hạn / Tuổi	12 tháng	18 tháng	24 tháng	36 tháng	48 tháng	60 tháng	72 tháng	84 tháng	96 tháng	108 tháng	120 tháng	132 tháng	144 tháng	156 tháng	168 tháng	180 tháng	192 tháng	204 tháng	216 tháng	228 tháng	240 tháng
18	0.1366%	0.1313%	0.1402%	0.1434%	0.1494%	0.1493%	0.1535%	0.1536%	0.1560%	0.1579%	0.1595%	0.1608%	0.1589%	0.1598%	0.1606%	0.1613%	0.1619%	0.1624%	0.1629%	0.1633%	0.1637%
19	0.1410%	0.1355%	0.1446%	0.1477%	0.1537%	0.1535%	0.1577%	0.1578%	0.1602%	0.1621%	0.1637%	0.1651%	0.1631%	0.1640%	0.1648%	0.1655%	0.1661%	0.1667%	0.1672%	0.1676%	0.1680%
20	0.1451%	0.1393%	0.1485%	0.1515%	0.1575%	0.1572%	0.1614%	0.1615%	0.1640%	0.1659%	0.1676%	0.1689%	0.1669%	0.1679%	0.1687%	0.1694%	0.1701%	0.1706%	0.1711%	0.1716%	0.1720%
21	0.1482%	0.1422%	0.1515%	0.1545%	0.1606%	0.1603%	0.1647%	0.1648%	0.1673%	0.1694%	0.1711%	0.1725%	0.1704%	0.1714%	0.1723%	0.1730%	0.1737%	0.1743%	0.1748%	0.1753%	0.1757%
22	0.1510%	0.1448%	0.1543%	0.1574%	0.1637%	0.1635%	0.1680%	0.1681%	0.1708%	0.1729%	0.1747%	0.1761%	0.1741%	0.1751%	0.1760%	0.1768%	0.1775%	0.1782%	0.1787%	0.1792%	0.1797%
23	0.1538%	0.1476%	0.1574%	0.1607%	0.1671%	0.1670%	0.1716%	0.1718%	0.1746%	0.1768%	0.1787%	0.1802%	0.1781%	0.1792%	0.1802%	0.1810%	0.1818%	0.1825%	0.1831%	0.1836%	0.1841%
24	0.1575%	0.1511%	0.1611%	0.1644%	0.1710%	0.1709%	0.1758%	0.1760%	0.1789%	0.1812%	0.1832%	0.1848%	0.1827%	0.1839%	0.1849%	0.1858%	0.1866%	0.1873%	0.1880%	0.1885%	0.1891%
25	0.1607%	0.1542%	0.1644%	0.1680%	0.1750%	0.1750%	0.1801%	0.1804%	0.1835%	0.1859%	0.1880%	0.1897%	0.1876%	0.1888%	0.1899%	0.1909%	0.1918%	0.1925%	0.1932%	0.1939%	0.1944%
26	0.1645%	0.1580%	0.1687%	0.1726%	0.1799%	0.1800%	0.1853%	0.1857%	0.1889%	0.1915%	0.1937%	0.1955%	0.1934%	0.1947%	0.1959%	0.1969%	0.1979%	0.1987%	0.1994%	0.2001%	0.2007%
27	0.1697%	0.1631%	0.1741%	0.1781%	0.1857%	0.1859%	0.1914%	0.1919%	0.1952%	0.1979%	0.2002%	0.2021%	0.2000%	0.2014%	0.2027%	0.2038%	0.2048%	0.2057%	0.2065%	0.2073%	0.2079%
28	0.1752%	0.1683%	0.1797%	0.1839%	0.1918%	0.1921%	0.1978%	0.1983%	0.2019%	0.2047%	0.2072%	0.2093%	0.2071%	0.2087%	0.2101%	0.2113%	0.2124%	0.2134%	0.2142%	0.2150%	0.2157%
29	0.1807%	0.1738%	0.1856%	0.1901%	0.1984%	0.1987%	0.2047%	0.2054%	0.2091%	0.2122%	0.2148%	0.2171%	0.2150%	0.2167%	0.2182%	0.2195%	0.2207%	0.2218%	0.2228%	0.2236%	0.2244%
30	0.1873%	0.1801%	0.1924%	0.1970%	0.2057%	0.2061%	0.2125%	0.2133%	0.2173%	0.2206%	0.2235%	0.2260%	0.2239%	0.2258%	0.2274%	0.2289%	0.2302%	0.2314%	0.2325%	0.2334%	0.2343%
31	0.1942%	0.1867%	0.1994%	0.2043%	0.2135%	0.2141%	0.2209%	0.2220%	0.2263%	0.2300%	0.2332%	0.2360%	0.2339%	0.2360%	0.2378%	0.2395%	0.2409%	0.2422%	0.2434%	0.2444%	0.2454%
32	0.2011%	0.1936%	0.2070%	0.2124%	0.2222%	0.2232%	0.2305%	0.2319%	0.2368%	0.2409%	0.2444%	0.2475%	0.2455%	0.2478%	0.2498%	0.2517%	0.2533%	0.2547%	0.2560%	0.2572%	0.2582%
33	0.2101%	0.2023%	0.2164%	0.2223%	0.2328%	0.2342%	0.2423%	0.2441%	0.2494%	0.2540%	0.2580%	0.2614%	0.2594%	0.2619%	0.2642%	0.2662%	0.2680%	0.2696%	0.2710%	0.2723%	0.2734%
34	0.2198%	0.2118%	0.2268%	0.2336%	0.2452%	0.2471%	0.2561%	0.2584%	0.2644%	0.2695%	0.2739%	0.2777%	0.2757%	0.2785%	0.2810%	0.2832%	0.2851%	0.2869%	0.2884%	0.2898%	0.2911%
35	0.2317%	0.2237%	0.2399%	0.2477%	0.2607%	0.2632%	0.2732%	0.2759%	0.2826%	0.2883%	0.2931%	0.2973%	0.2952%	0.2983%	0.3010%	0.3034%	0.3055%	0.3074%	0.3091%	0.3107%	0.3120%
36	0.2473%	0.2390%	0.2567%	0.2656%	0.2800%	0.2831%	0.2941%	0.2972%	0.3046%	0.3107%	0.3160%	0.3205%	0.3183%	0.3217%	0.3246%	0.3272%	0.3295%	0.3316%	0.3334%	0.3350%	0.3365%
37	0.2660%	0.2574%	0.2768%	0.2869%	0.3028%	0.3063%	0.3184%	0.3219%	0.3298%	0.3365%	0.3422%	0.3471%	0.3446%	0.3483%	0.3514%	0.3542%	0.3567%	0.3588%	0.3608%	0.3626%	0.3642%
38	0.2885%	0.2794%	0.3005%	0.3117%	0.3291%	0.3330%	0.3461%	0.3498%	0.3583%	0.3655%	0.3715%	0.3767%	0.3740%	0.3779%	0.3812%	0.3842%	0.3868%	0.3891%	0.3912%	0.3931%	0.3948%
39	0.3140%	0.3042%	0.3273%	0.3395%	0.3583%	0.3624%	0.3764%	0.3802%	0.3893%	0.3969%	0.4033%	0.4088%	0.4058%	0.4099%	0.4134%	0.4166%	0.4193%	0.4218%	0.4240%	0.4260%	0.4278%
40	0.3423%	0.3316%	0.3566%	0.3696%	0.3897%	0.3938%	0.4087%	0.4126%	0.4222%	0.4302%	0.4370%	0.4428%	0.4394%	0.4437%	0.4475%	0.4508%	0.4537%	0.4564%	0.4587%	0.4608%	0.4627%
41	0.3723%	0.3604%	0.3874%	0.4011%	0.4224%	0.4265%	0.4423%	0.4461%	0.4563%	0.4647%	0.4719%	0.4781%	0.4743%	0.4788%	0.4828%	0.4863%	0.4895%	0.4922%	0.4947%	0.4969%	0.4990%
42	0.4035%	0.3903%	0.4191%	0.4333%	0.4559%	0.4599%	0.4766%	0.4805%	0.4912%	0.5002%	0.5078%	0.5143%	0.5102%	0.5150%	0.5192%	0.5230%	0.5263%	0.5292%	0.5319%	0.5342%	0.5364%
43	0.4342%	0.4198%	0.4507%	0.4656%	0.4897%	0.4936%	0.5114%	0.5155%	0.5269%	0.5364%	0.5445%	0.5514%	0.5469%	0.5521%	0.5566%	0.5606%	0.5641%	0.5673%	0.5701%	0.5726%	0.5749%
44	0.4666%	0.4509%	0.4838%	0.4994%	0.5248%	0.5288%	0.5477%	0.5520%	0.5641%	0.5743%	0.5829%	0.5904%	0.5855%	0.5911%	0.5959%	0.6002%	0.6039%	0.6073%	0.6102%	0.6129%	0.6153%
45	0.4996%	0.4825%	0.5174%	0.5338%	0.5608%	0.5651%	0.5853%	0.5898%	0.6029%	0.6138%	0.6231%	0.6310%	0.6259%	0.6318%	0.6370%	0.6415%	0.6456%	0.6491%	0.6523%	0.6552%	0.6578%
46	0.5327%	0.5146%	0.5519%	0.5695%	0.5985%	0.6032%	0.6249%	0.6299%	0.6439%	0.6556%	0.6656%	0.6742%	0.6688%	0.6751%	0.6807%	0.6855%	0.6898%	0.6936%	0.6971%	0.7001%	0.7029%
47	0.5689%	0.5496%	0.5896%	0.6085%	0.6396%	0.6448%	0.6680%	0.6735%	0.6886%	0.7012%	0.7120%	0.7212%	0.7154%	0.7222%	0.7281%	0.7333%	0.7379%	0.7419%	0.7456%	0.7489%	0.7518%
48	0.6082%	0.5876%	0.6303%	0.6507%	0.6840%	0.6897%	0.7147%	0.7208%	0.7370%	0.7506%	0.7622%	0.7720%	0.7658%	0.7730%	0.7793%	0.7848%	0.7897%	0.7941%	0.7980%	0.8015%	0.8047%
49	0.6503%	0.6284%	0.6741%	0.6961%	0.7321%	0.7384%	0.7655%	0.7721%	0.7895%	0.8041%	0.8164%	0.8269%	0.8201%	0.8278%	0.8345%	0.8404%	0.8457%	0.8503%	0.8545%	0.8583%	0.8617%
50	0.6961%	0.6728%	0.7219%	0.7458%	0.7848%	0.7918%	0.8210%	0.8280%	0.8467%	0.8622%	0.8753%	0.8864%	0.8790%	0.8872%	0.8943%	0.9006%	0.9062%	0.9112%	0.9157%	0.9197%	0.9233%
51	0.7462%	0.7215%	0.7745%	0.8007%	0.8428%	0.8504%	0.8816%	0.8890%	0.9087%	0.9251%	0.9389%	0.9506%	0.9426%	0.9512%	0.9588%	0.9655%	0.9715%	0.9768%	0.9816%	0.9859%	
52	0.8023%	0.7761%	0.8333%	0.8615%	0.9065%	0.9143%	0.9473%	0.9547%	0.9754%	0.9926%	1.0071%	1.0194%	1.0107%	1.0199%	1.0280%	1.0351%	1.0415%	1.0472%	1.0523%		
53	0.8642%	0.8357%	0.8969%	0.9266%	0.9741%	0.9817%	1.0163%	1.0235%	1.0452%	1.0632%	1.0784%	1.0915%	1.0821%	1.0919%	1.1005%	1.1081%	1.1150%	1.1210%			
54	0.9284%	0.8974%	0.9626%	0.9933%	1.0432%	1.0502%	1.0864%	1.0934%	1.1162%	1.1352%	1.1514%	1.1654%	1.1553%	1.1659%	1.1752%	1.1834%	1.1907%				
55	0.9939%	0.9600%	1.0291%	1.0604%	1.1123%	1.1188%	1.1566%	1.1639%	1.1880%	1.2084%	1.2258%	1.2409%	1.2305%	1.2419%	1.2520%	1.2609%					
56	1.0587%	1.0217%	1.0943%	1.1261%	1.1803%	1.1867%	1.2269%	1.2348%	1.2609%	1.2831%	1.3022%	1.3188%	1.3082%	1.3207%	1.3317%						
57	1.1211%	1.0813%	1.1575%	1.1907%	1.2481%	1.2555%	1.2989%	1.3084%	1.3372%	1.3618%	1.3830%	1.4014%	1.3907%	1.4045%							
58	1.1831%	1.1412%	1.2218%	1.2579%	1.3201%	1.3297%	1.3776%	1.3896%	1.4218%	1.4492%	1.4729%	1.4933%	1.4827%								
59	1.2504%	1.2071%	1.2935%	1.3342%	1.4030%	1.4160%	1.4697%	1.4845%	1.5206%	1.5513%	1.5776%	1.6004%									
60	1.3298%	1.2855%	1.3792%	1.4265%	1.5038%	1.5210%	1.5811%	1.5989%	1.6392%	1.6732%	1.7023%										
61	1.4274%	1.3823%	1.4856%	1.5411%	1.6282%	1.6493%	1.7163%	1.7366%	1.7810%	1.8183%											
62	1.5512%	1.5046%	1.6190%	1.6826%	1.7797%	1.8036%	1.8770%	1.8991%	1.9472%												
63	1.7015%	1.6516%	1.7779%	1.8484%	1.9547%	1.9801%	2.0595%	2.0825%													
64	1.8732%	1.8181%	1.9564%	2.0322%	2.1468%	2.1723%	2.2573%														
65	2.0580%	1.9962%	2.1464%	2.2262%	2.3485%	2.3739%															

BIỂU 39: BIỂU PHÍ BẢO HIỂM HÀNG THÁNG DÀNH CHO NỮ
TÍNH THEO TỶ LỆ PHẦN TRĂM CỦA SỐ TIỀN VAY BAN ĐẦU
ÁP DỤNG CHO TRƯỜNG HỢP NỢ GỐC VÀ LÃI VAY ĐƯỢC TRẢ HÀNG THÁNG, KHOẢN TRẢ HÀNG THÁNG ĐỀU

Tuổi \ Thời hạn	12 tháng	18 tháng	24 tháng	36 tháng	48 tháng	60 tháng	72 tháng	84 tháng	96 tháng	108 tháng	120 tháng	132 tháng	144 tháng	156 tháng	168 tháng	180 tháng	192 tháng	204 tháng	216 tháng	228 tháng	240 tháng
18	0.0140%	0.0121%	0.0116%	0.0113%	0.0118%	0.0120%	0.0126%	0.0130%	0.0135%	0.0140%	0.0144%	0.0148%	0.0148%	0.0151%	0.0154%	0.0156%	0.0158%	0.0160%	0.0161%	0.0163%	0.0164%
19	0.0144%	0.0125%	0.0120%	0.0117%	0.0122%	0.0123%	0.0130%	0.0133%	0.0138%	0.0143%	0.0148%	0.0152%	0.0152%	0.0155%	0.0158%	0.0160%	0.0162%	0.0164%	0.0166%	0.0167%	0.0168%
20	0.0148%	0.0129%	0.0123%	0.0120%	0.0125%	0.0126%	0.0133%	0.0136%	0.0142%	0.0147%	0.0151%	0.0155%	0.0156%	0.0159%	0.0162%	0.0164%	0.0166%	0.0168%	0.0170%	0.0171%	0.0172%
21	0.0151%	0.0131%	0.0126%	0.0122%	0.0127%	0.0129%	0.0136%	0.0139%	0.0145%	0.0150%	0.0154%	0.0159%	0.0159%	0.0162%	0.0165%	0.0168%	0.0170%	0.0172%	0.0173%	0.0175%	0.0176%
22	0.0154%	0.0134%	0.0128%	0.0125%	0.0130%	0.0132%	0.0138%	0.0142%	0.0148%	0.0153%	0.0158%	0.0162%	0.0163%	0.0166%	0.0169%	0.0172%	0.0174%	0.0176%	0.0177%	0.0179%	0.0180%
23	0.0157%	0.0136%	0.0130%	0.0127%	0.0132%	0.0134%	0.0141%	0.0145%	0.0151%	0.0156%	0.0161%	0.0166%	0.0167%	0.0170%	0.0173%	0.0176%	0.0178%	0.0180%	0.0182%	0.0183%	0.0185%
24	0.0161%	0.0140%	0.0134%	0.0130%	0.0135%	0.0138%	0.0145%	0.0149%	0.0155%	0.0161%	0.0166%	0.0170%	0.0171%	0.0175%	0.0178%	0.0181%	0.0183%	0.0185%	0.0187%	0.0188%	0.0190%
25	0.0164%	0.0142%	0.0136%	0.0133%	0.0138%	0.0141%	0.0148%	0.0152%	0.0159%	0.0165%	0.0170%	0.0175%	0.0176%	0.0180%	0.0183%	0.0186%	0.0188%	0.0190%	0.0192%	0.0194%	0.0196%
26	0.0168%	0.0146%	0.0140%	0.0137%	0.0142%	0.0145%	0.0153%	0.0157%	0.0164%	0.0170%	0.0175%	0.0180%	0.0181%	0.0185%	0.0189%	0.0192%	0.0194%	0.0197%	0.0199%	0.0201%	0.0202%
27	0.0173%	0.0151%	0.0144%	0.0141%	0.0147%	0.0150%	0.0158%	0.0162%	0.0169%	0.0176%	0.0181%	0.0187%	0.0188%	0.0192%	0.0195%	0.0199%	0.0202%	0.0204%	0.0206%	0.0208%	0.0210%
28	0.0179%	0.0156%	0.0149%	0.0146%	0.0152%	0.0155%	0.0163%	0.0168%	0.0175%	0.0182%	0.0188%	0.0193%	0.0195%	0.0199%	0.0203%	0.0206%	0.0209%	0.0212%	0.0214%	0.0216%	0.0218%
29	0.0185%	0.0161%	0.0154%	0.0151%	0.0157%	0.0160%	0.0169%	0.0174%	0.0181%	0.0188%	0.0195%	0.0201%	0.0202%	0.0207%	0.0211%	0.0215%	0.0218%	0.0221%	0.0223%	0.0225%	0.0227%
30	0.0191%	0.0166%	0.0160%	0.0156%	0.0163%	0.0166%	0.0175%	0.0181%	0.0189%	0.0196%	0.0203%	0.0209%	0.0211%	0.0216%	0.0220%	0.0224%	0.0228%	0.0231%	0.0233%	0.0236%	0.0238%
31	0.0198%	0.0172%	0.0165%	0.0162%	0.0169%	0.0173%	0.0182%	0.0188%	0.0197%	0.0205%	0.0212%	0.0219%	0.0221%	0.0226%	0.0231%	0.0235%	0.0239%	0.0242%	0.0245%	0.0247%	0.0249%
32	0.0206%	0.0179%	0.0172%	0.0168%	0.0176%	0.0180%	0.0191%	0.0197%	0.0206%	0.0215%	0.0223%	0.0230%	0.0232%	0.0238%	0.0243%	0.0248%	0.0252%	0.0255%	0.0258%	0.0261%	0.0263%
33	0.0215%	0.0187%	0.0180%	0.0176%	0.0185%	0.0189%	0.0200%	0.0207%	0.0217%	0.0227%	0.0236%	0.0244%	0.0246%	0.0252%	0.0258%	0.0263%	0.0267%	0.0271%	0.0274%	0.0277%	0.0279%
34	0.0225%	0.0196%	0.0188%	0.0185%	0.0195%	0.0200%	0.0212%	0.0220%	0.0231%	0.0241%	0.0251%	0.0259%	0.0262%	0.0269%	0.0275%	0.0280%	0.0285%	0.0289%	0.0292%	0.0295%	0.0298%
35	0.0237%	0.0207%	0.0199%	0.0196%	0.0207%	0.0213%	0.0227%	0.0235%	0.0247%	0.0258%	0.0269%	0.0278%	0.0281%	0.0288%	0.0295%	0.0300%	0.0305%	0.0310%	0.0313%	0.0317%	0.0319%
36	0.0253%	0.0221%	0.0213%	0.0211%	0.0222%	0.0229%	0.0244%	0.0253%	0.0267%	0.0279%	0.0290%	0.0300%	0.0303%	0.0311%	0.0318%	0.0324%	0.0329%	0.0334%	0.0338%	0.0341%	0.0344%
37	0.0272%	0.0238%	0.0230%	0.0228%	0.0241%	0.0248%	0.0264%	0.0275%	0.0289%	0.0302%	0.0314%	0.0325%	0.0328%	0.0337%	0.0344%	0.0351%	0.0356%	0.0361%	0.0366%	0.0369%	0.0373%
38	0.0295%	0.0258%	0.0250%	0.0247%	0.0262%	0.0270%	0.0288%	0.0298%	0.0314%	0.0328%	0.0341%	0.0352%	0.0356%	0.0365%	0.0373%	0.0380%	0.0386%	0.0392%	0.0396%	0.0400%	0.0404%
39	0.0321%	0.0281%	0.0272%	0.0270%	0.0285%	0.0294%	0.0313%	0.0324%	0.0341%	0.0356%	0.0370%	0.0382%	0.0386%	0.0396%	0.0404%	0.0412%	0.0418%	0.0424%	0.0429%	0.0433%	0.0437%
40	0.0350%	0.0307%	0.0296%	0.0293%	0.0310%	0.0319%	0.0339%	0.0352%	0.0369%	0.0386%	0.0400%	0.0414%	0.0418%	0.0428%	0.0437%	0.0445%	0.0452%	0.0459%	0.0464%	0.0468%	0.0472%
41	0.0381%	0.0333%	0.0322%	0.0318%	0.0336%	0.0345%	0.0367%	0.0380%	0.0399%	0.0416%	0.0432%	0.0446%	0.0450%	0.0462%	0.0471%	0.0480%	0.0488%	0.0494%	0.0500%	0.0505%	0.0509%
42	0.0413%	0.0361%	0.0348%	0.0344%	0.0362%	0.0372%	0.0396%	0.0409%	0.0429%	0.0448%	0.0465%	0.0480%	0.0484%	0.0496%	0.0507%	0.0516%	0.0524%	0.0531%	0.0537%	0.0542%	0.0547%
43	0.0444%	0.0388%	0.0374%	0.0370%	0.0389%	0.0400%	0.0424%	0.0439%	0.0461%	0.0480%	0.0498%	0.0515%	0.0519%	0.0532%	0.0543%	0.0553%	0.0562%	0.0569%	0.0576%	0.0581%	0.0586%
44	0.0477%	0.0417%	0.0402%	0.0397%	0.0417%	0.0428%	0.0455%	0.0470%	0.0493%	0.0514%	0.0534%	0.0551%	0.0556%	0.0570%	0.0582%	0.0592%	0.0601%	0.0609%	0.0616%	0.0622%	0.0627%
45	0.0511%	0.0446%	0.0430%	0.0424%	0.0446%	0.0458%	0.0486%	0.0503%	0.0527%	0.0550%	0.0570%	0.0589%	0.0595%	0.0609%	0.0622%	0.0633%	0.0643%	0.0652%	0.0659%	0.0665%	0.0671%
46	0.0545%	0.0476%	0.0459%	0.0452%	0.0476%	0.0489%	0.0519%	0.0537%	0.0563%	0.0588%	0.0610%	0.0630%	0.0636%	0.0651%	0.0665%	0.0677%	0.0688%	0.0697%	0.0705%	0.0711%	0.0717%
47	0.0582%	0.0509%	0.0490%	0.0484%	0.0509%	0.0522%	0.0555%	0.0574%	0.0603%	0.0629%	0.0653%	0.0674%	0.0680%	0.0697%	0.0712%	0.0724%	0.0736%	0.0745%	0.0754%	0.0761%	0.0767%
48	0.0623%	0.0544%	0.0524%	0.0517%	0.0544%	0.0559%	0.0594%	0.0615%	0.0645%	0.0673%	0.0699%	0.0722%	0.0728%	0.0746%	0.0762%	0.0776%	0.0787%	0.0798%	0.0807%	0.0815%	0.0821%
49	0.0666%	0.0582%	0.0561%	0.0553%	0.0583%	0.0599%	0.0636%	0.0659%	0.0692%	0.0722%	0.0749%	0.0774%	0.0780%	0.0799%	0.0816%	0.0831%	0.0843%	0.0855%	0.0864%	0.0873%	0.0880%
50	0.0713%	0.0623%	0.0601%	0.0593%	0.0625%	0.0643%	0.0683%	0.0707%	0.0742%	0.0774%	0.0803%	0.0829%	0.0836%	0.0857%	0.0874%	0.0890%	0.0904%	0.0916%	0.0926%	0.0935%	0.0943%
51	0.0764%	0.0668%	0.0645%	0.0637%	0.0672%	0.0690%	0.0734%	0.0760%	0.0797%	0.0831%	0.0862%	0.0889%	0.0897%	0.0918%	0.0937%	0.0954%	0.0969%	0.0982%	0.0993%	0.1002%	
52	0.0822%	0.0719%	0.0694%	0.0686%	0.0723%	0.0742%	0.0789%	0.0816%	0.0855%	0.0891%	0.0924%	0.0953%	0.0961%	0.0984%	0.1005%	0.1023%	0.1039%	0.1052%	0.1064%		
53	0.0886%	0.0774%	0.0747%	0.0738%	0.0777%	0.0797%	0.0846%	0.0875%	0.0916%	0.0954%	0.0989%	0.1021%	0.1029%	0.1054%	0.1076%	0.1095%	0.1112%	0.1127%			
54	0.0952%	0.0832%	0.0802%	0.0791%	0.0832%	0.0853%	0.0904%	0.0934%	0.0978%	0.1019%	0.1056%	0.1090%	0.1099%	0.1126%	0.1149%	0.1170%	0.1188%				
55	0.1019%	0.0890%	0.0857%	0.0845%	0.0887%	0.0908%	0.0963%	0.0994%	0.1041%	0.1085%	0.1125%	0.1161%	0.1171%	0.1200%	0.1226%	0.1248%					
56	0.1086%	0.0947%	0.0912%	0.0897%	0.0941%	0.0964%	0.1021%	0.1055%	0.1106%	0.1153%	0.1196%	0.1236%	0.1247%	0.1278%	0.1306%						
57	0.1150%	0.1003%	0.0965%	0.0949%	0.0996%	0.1020%	0.1082%	0.1120%	0.1175%	0.1226%	0.1273%	0.1316%	0.1329%	0.1362%							
58	0.1214%	0.1059%	0.1019%	0.1003%	0.1054%	0.1082%	0.1149%	0.1191%	0.1251%	0.1307%	0.1359%	0.1406%	0.1420%								
59	0.1283%	0.1120%	0.1079%	0.1064%	0.1121%	0.1154%	0.1228%	0.1275%	0.1341%	0.1403%	0.1459%	0.1510%									
60	0.1365%	0.1193%	0.1151%	0.1139%	0.1203%	0.1241%	0.1324%	0.1376%	0.1449%	0.1517%	0.1578%										
61	0.1466%	0.1284%	0.1241%	0.1232%	0.1305%	0.1348%	0.1440%	0.1498%	0.1578%	0.1651%											
62	0.1594%	0.1398%	0.1353%	0.1346%	0.1428%	0.1476%	0.1577%	0.1640%	0.1727%												
63	0.1750%	0.1536%	0.1487%	0.1481%	0.1570%	0.1623%	0.1732%	0.1800%													
64	0.1928%	0.1692%	0.1638%	0.1629%	0.1726%	0.1782%	0.1900%														
65	0.2119%	0.1859%	0.1799%	0.1786%	0.1890%	0.1948%															

BIỂU 40: BIỂU PHÍ BẢO HIỂM HÀNG THÁNG DÀNH CHO NỮ
TÍNH THEO TỶ LỆ PHẦN TRĂM CỦA KHOẢN DƯ NỢ GỐC
ÁP DỤNG CHO TRƯỜNG HỢP NỢ GỐC VÀ LÃI VAY ĐƯỢC TRẢ HÀNG THÁNG, KHOẢN TRẢ HÀNG THÁNG ĐỀU

Thời hạn / Tuổi	12 tháng	18 tháng	24 tháng	36 tháng	48 tháng	60 tháng	72 tháng	84 tháng	96 tháng	108 tháng	120 tháng	132 tháng	144 tháng	156 tháng	168 tháng	180 tháng	192 tháng	204 tháng	216 tháng	228 tháng	240 tháng
18	0.0278%	0.0226%	0.0206%	0.0185%	0.0180%	0.0173%	0.0173%	0.0169%	0.0170%	0.0170%	0.0170%	0.0170%	0.0167%	0.0168%	0.0168%	0.0168%	0.0168%	0.0168%	0.0169%	0.0169%	0.0169%
19	0.0288%	0.0233%	0.0212%	0.0191%	0.0185%	0.0177%	0.0177%	0.0174%	0.0174%	0.0174%	0.0175%	0.0175%	0.0172%	0.0172%	0.0172%	0.0172%	0.0173%	0.0173%	0.0173%	0.0173%	0.0173%
20	0.0296%	0.0240%	0.0218%	0.0195%	0.0190%	0.0182%	0.0181%	0.0178%	0.0178%	0.0178%	0.0179%	0.0179%	0.0176%	0.0176%	0.0176%	0.0176%	0.0177%	0.0177%	0.0177%	0.0177%	0.0177%
21	0.0302%	0.0245%	0.0222%	0.0199%	0.0194%	0.0185%	0.0185%	0.0182%	0.0182%	0.0182%	0.0182%	0.0183%	0.0180%	0.0180%	0.0180%	0.0180%	0.0181%	0.0181%	0.0181%	0.0181%	0.0181%
22	0.0308%	0.0249%	0.0226%	0.0203%	0.0197%	0.0189%	0.0189%	0.0185%	0.0186%	0.0186%	0.0186%	0.0187%	0.0183%	0.0184%	0.0184%	0.0184%	0.0185%	0.0185%	0.0185%	0.0185%	0.0186%
23	0.0313%	0.0254%	0.0231%	0.0207%	0.0201%	0.0193%	0.0193%	0.0189%	0.0190%	0.0190%	0.0191%	0.0191%	0.0188%	0.0188%	0.0189%	0.0189%	0.0189%	0.0190%	0.0190%	0.0190%	0.0190%
24	0.0321%	0.0260%	0.0236%	0.0212%	0.0206%	0.0198%	0.0198%	0.0194%	0.0195%	0.0195%	0.0196%	0.0196%	0.0193%	0.0193%	0.0194%	0.0194%	0.0195%	0.0195%	0.0195%	0.0195%	0.0196%
25	0.0328%	0.0265%	0.0241%	0.0217%	0.0211%	0.0202%	0.0203%	0.0199%	0.0200%	0.0200%	0.0201%	0.0201%	0.0198%	0.0199%	0.0199%	0.0200%	0.0200%	0.0201%	0.0201%	0.0201%	0.0202%
26	0.0335%	0.0272%	0.0248%	0.0223%	0.0217%	0.0208%	0.0209%	0.0205%	0.0206%	0.0206%	0.0207%	0.0208%	0.0204%	0.0205%	0.0206%	0.0206%	0.0207%	0.0207%	0.0208%	0.0208%	0.0208%
27	0.0346%	0.0281%	0.0256%	0.0230%	0.0224%	0.0215%	0.0215%	0.0212%	0.0213%	0.0213%	0.0214%	0.0215%	0.0212%	0.0212%	0.0213%	0.0214%	0.0214%	0.0215%	0.0215%	0.0216%	0.0216%
28	0.0357%	0.0290%	0.0264%	0.0237%	0.0231%	0.0222%	0.0223%	0.0219%	0.0220%	0.0221%	0.0222%	0.0223%	0.0219%	0.0220%	0.0221%	0.0222%	0.0222%	0.0223%	0.0224%	0.0224%	0.0225%
29	0.0369%	0.0299%	0.0273%	0.0245%	0.0239%	0.0230%	0.0231%	0.0227%	0.0228%	0.0229%	0.0230%	0.0231%	0.0228%	0.0229%	0.0230%	0.0231%	0.0232%	0.0232%	0.0233%	0.0234%	0.0234%
30	0.0382%	0.0310%	0.0282%	0.0254%	0.0248%	0.0239%	0.0239%	0.0236%	0.0237%	0.0238%	0.0240%	0.0241%	0.0238%	0.0239%	0.0240%	0.0241%	0.0242%	0.0243%	0.0244%	0.0244%	0.0245%
31	0.0396%	0.0321%	0.0293%	0.0264%	0.0258%	0.0248%	0.0249%	0.0246%	0.0247%	0.0249%	0.0251%	0.0252%	0.0249%	0.0250%	0.0252%	0.0253%	0.0254%	0.0255%	0.0256%	0.0256%	0.0257%
32	0.0410%	0.0333%	0.0304%	0.0274%	0.0268%	0.0259%	0.0260%	0.0257%	0.0259%	0.0261%	0.0263%	0.0265%	0.0262%	0.0263%	0.0265%	0.0266%	0.0268%	0.0269%	0.0270%	0.0270%	0.0271%
33	0.0428%	0.0348%	0.0318%	0.0287%	0.0281%	0.0272%	0.0274%	0.0271%	0.0273%	0.0276%	0.0278%	0.0280%	0.0277%	0.0279%	0.0281%	0.0282%	0.0284%	0.0285%	0.0286%	0.0287%	0.0288%
34	0.0448%	0.0365%	0.0333%	0.0302%	0.0296%	0.0287%	0.0290%	0.0287%	0.0290%	0.0293%	0.0296%	0.0298%	0.0295%	0.0297%	0.0299%	0.0301%	0.0302%	0.0304%	0.0305%	0.0306%	0.0307%
35	0.0472%	0.0385%	0.0352%	0.0320%	0.0315%	0.0306%	0.0309%	0.0307%	0.0311%	0.0314%	0.0317%	0.0320%	0.0317%	0.0319%	0.0321%	0.0323%	0.0324%	0.0326%	0.0327%	0.0328%	0.0329%
36	0.0504%	0.0412%	0.0377%	0.0344%	0.0339%	0.0329%	0.0333%	0.0331%	0.0335%	0.0339%	0.0342%	0.0345%	0.0342%	0.0344%	0.0346%	0.0348%	0.0350%	0.0352%	0.0353%	0.0354%	0.0355%
37	0.0543%	0.0443%	0.0407%	0.0371%	0.0366%	0.0356%	0.0361%	0.0359%	0.0363%	0.0367%	0.0371%	0.0374%	0.0370%	0.0372%	0.0375%	0.0377%	0.0379%	0.0380%	0.0382%	0.0383%	0.0384%
38	0.0588%	0.0481%	0.0442%	0.0403%	0.0398%	0.0387%	0.0392%	0.0390%	0.0394%	0.0398%	0.0402%	0.0406%	0.0401%	0.0404%	0.0406%	0.0409%	0.0410%	0.0412%	0.0414%	0.0415%	0.0416%
39	0.0641%	0.0524%	0.0481%	0.0439%	0.0434%	0.0422%	0.0427%	0.0423%	0.0428%	0.0432%	0.0436%	0.0440%	0.0435%	0.0438%	0.0440%	0.0443%	0.0445%	0.0446%	0.0448%	0.0449%	0.0451%
40	0.0698%	0.0571%	0.0524%	0.0478%	0.0472%	0.0458%	0.0463%	0.0459%	0.0464%	0.0468%	0.0472%	0.0476%	0.0470%	0.0473%	0.0476%	0.0478%	0.0481%	0.0483%	0.0484%	0.0486%	0.0487%
41	0.0760%	0.0621%	0.0570%	0.0519%	0.0511%	0.0496%	0.0501%	0.0496%	0.0501%	0.0506%	0.0510%	0.0514%	0.0507%	0.0510%	0.0513%	0.0516%	0.0518%	0.0520%	0.0522%	0.0523%	0.0525%
42	0.0823%	0.0673%	0.0616%	0.0561%	0.0552%	0.0534%	0.0539%	0.0534%	0.0539%	0.0544%	0.0548%	0.0552%	0.0545%	0.0549%	0.0552%	0.0554%	0.0557%	0.0559%	0.0561%	0.0562%	0.0564%
43	0.0886%	0.0723%	0.0663%	0.0602%	0.0592%	0.0574%	0.0579%	0.0573%	0.0578%	0.0583%	0.0588%	0.0592%	0.0585%	0.0588%	0.0591%	0.0594%	0.0597%	0.0599%	0.0601%	0.0603%	0.0604%
44	0.0952%	0.0777%	0.0711%	0.0646%	0.0635%	0.0614%	0.0620%	0.0613%	0.0619%	0.0624%	0.0629%	0.0634%	0.0626%	0.0630%	0.0633%	0.0636%	0.0639%	0.0641%	0.0643%	0.0645%	0.0647%
45	0.1020%	0.0831%	0.0761%	0.0691%	0.0679%	0.0657%	0.0662%	0.0656%	0.0661%	0.0667%	0.0673%	0.0678%	0.0669%	0.0673%	0.0677%	0.0680%	0.0683%	0.0686%	0.0688%	0.0690%	0.0691%
46	0.1087%	0.0887%	0.0811%	0.0737%	0.0724%	0.0701%	0.0707%	0.0700%	0.0707%	0.0713%	0.0719%	0.0724%	0.0715%	0.0720%	0.0724%	0.0727%	0.0730%	0.0733%	0.0735%	0.0737%	0.0739%
47	0.1161%	0.0947%	0.0867%	0.0788%	0.0774%	0.0749%	0.0756%	0.0749%	0.0756%	0.0763%	0.0769%	0.0775%	0.0766%	0.0770%	0.0774%	0.0778%	0.0781%	0.0784%	0.0786%	0.0789%	0.0791%
48	0.1242%	0.1013%	0.0927%	0.0842%	0.0828%	0.0802%	0.0809%	0.0802%	0.0810%	0.0817%	0.0824%	0.0830%	0.0820%	0.0824%	0.0829%	0.0833%	0.0836%	0.0839%	0.0842%	0.0844%	0.0846%
49	0.1328%	0.1083%	0.0992%	0.0901%	0.0886%	0.0859%	0.0867%	0.0859%	0.0868%	0.0875%	0.0882%	0.0889%	0.0878%	0.0883%	0.0888%	0.0892%	0.0895%	0.0899%	0.0901%	0.0904%	0.0906%
50	0.1422%	0.1160%	0.1062%	0.0966%	0.0950%	0.0921%	0.0930%	0.0922%	0.0931%	0.0939%	0.0946%	0.0953%	0.0941%	0.0946%	0.0951%	0.0955%	0.0959%	0.0963%	0.0966%	0.0969%	0.0971%
51	0.1524%	0.1244%	0.1140%	0.1037%	0.1021%	0.0990%	0.0999%	0.0990%	0.0999%	0.1007%	0.1015%	0.1022%	0.1009%	0.1014%	0.1019%	0.1024%	0.1028%	0.1032%	0.1035%	0.1038%	
52	0.1639%	0.1338%	0.1226%	0.1116%	0.1098%	0.1064%	0.1074%	0.1063%	0.1072%	0.1080%	0.1088%	0.1095%	0.1081%	0.1087%	0.1093%	0.1098%	0.1102%	0.1106%	0.1110%		
53	0.1766%	0.1441%	0.1320%	0.1200%	0.1180%	0.1142%	0.1152%	0.1139%	0.1148%	0.1156%	0.1164%	0.1172%	0.1157%	0.1163%	0.1169%	0.1175%	0.1180%	0.1184%			
54	0.1897%	0.1548%	0.1417%	0.1287%	0.1264%	0.1222%	0.1230%	0.1216%	0.1225%	0.1234%	0.1243%	0.1251%	0.1235%	0.1242%	0.1249%	0.1255%	0.1260%				
55	0.2031%	0.1656%	0.1515%	0.1374%	0.1347%	0.1301%	0.1310%	0.1294%	0.1304%	0.1314%	0.1323%	0.1333%	0.1316%	0.1324%	0.1332%	0.1338%					
56	0.2164%	0.1763%	0.1611%	0.1459%	0.1429%	0.1380%	0.1389%	0.1373%	0.1384%	0.1396%	0.1407%	0.1418%	0.1401%	0.1410%	0.1418%						
57	0.2292%	0.1866%	0.1704%	0.1543%	0.1512%	0.1460%	0.1472%	0.1456%	0.1470%	0.1483%	0.1497%	0.1509%	0.1492%	0.1502%							
58	0.2419%	0.1969%	0.1799%	0.1630%	0.1600%	0.1548%	0.1563%	0.1549%	0.1565%	0.1582%	0.1597%	0.1612%	0.1594%								
59	0.2557%	0.2083%	0.1905%	0.1730%	0.1702%	0.1650%	0.1669%	0.1657%	0.1677%	0.1696%	0.1714%	0.1731%									
60	0.2720%	0.2219%	0.2033%	0.1851%	0.1826%	0.1775%	0.1798%	0.1788%	0.1811%	0.1833%	0.1853%										
61	0.2920%	0.2387%	0.2190%	0.2001%	0.1979%	0.1927%	0.1955%	0.1944%	0.1970%	0.1994%											
62	0.3175%	0.2600%	0.2388%	0.2186%	0.2164%	0.2109%	0.2139%	0.2128%	0.2155%												
63	0.3484%	0.2855%	0.2624%	0.2403%	0.2378%	0.2316%	0.2348%	0.2333%													
64	0.3837%	0.3144%	0.2889%	0.2643%	0.2613%	0.2541%	0.2573%														
65	0.4218%	0.3453%	0.3171%	0.2896%	0.2859%	0.2777%															

BIỂU 41: BIỂU PHÍ BẢO HIỂM HÀNG QUÝ DÀNH CHO NỮ
TÍNH THEO TỶ LỆ PHẦN TRĂM CỦA SỐ TIỀN VAY BAN ĐẦU
ÁP DỤNG CHO TRƯỜNG HỢP NỢ GỐC VÀ LÃI VAY ĐƯỢC TRẢ HÀNG THÁNG, KHOẢN TRẢ HÀNG THÁNG ĐỀU

Thời hạn / Tuổi	12 tháng	18 tháng	24 tháng	36 tháng	48 tháng	60 tháng	72 tháng	84 tháng	96 tháng	108 tháng	120 tháng	132 tháng	144 tháng	156 tháng	168 tháng	180 tháng	192 tháng	204 tháng	216 tháng	228 tháng	240 tháng
18	0.0431%	0.0374%	0.0359%	0.0350%	0.0365%	0.0371%	0.0390%	0.0400%	0.0417%	0.0431%	0.0445%	0.0457%	0.0458%	0.0467%	0.0475%	0.0482%	0.0488%	0.0494%	0.0498%	0.0502%	0.0505%
19	0.0445%	0.0386%	0.0370%	0.0361%	0.0375%	0.0381%	0.0401%	0.0411%	0.0427%	0.0443%	0.0456%	0.0468%	0.0470%	0.0480%	0.0488%	0.0495%	0.0501%	0.0507%	0.0511%	0.0515%	0.0519%
20	0.0458%	0.0397%	0.0380%	0.0370%	0.0384%	0.0390%	0.0410%	0.0421%	0.0437%	0.0453%	0.0467%	0.0479%	0.0481%	0.0491%	0.0499%	0.0507%	0.0513%	0.0519%	0.0523%	0.0528%	0.0531%
21	0.0468%	0.0405%	0.0388%	0.0377%	0.0392%	0.0398%	0.0418%	0.0429%	0.0446%	0.0462%	0.0477%	0.0490%	0.0492%	0.0501%	0.0510%	0.0518%	0.0524%	0.0530%	0.0535%	0.0539%	0.0543%
22	0.0476%	0.0413%	0.0395%	0.0384%	0.0400%	0.0406%	0.0427%	0.0438%	0.0456%	0.0472%	0.0487%	0.0500%	0.0502%	0.0513%	0.0522%	0.0530%	0.0536%	0.0542%	0.0547%	0.0552%	0.0556%
23	0.0485%	0.0421%	0.0403%	0.0392%	0.0408%	0.0415%	0.0436%	0.0448%	0.0466%	0.0483%	0.0498%	0.0512%	0.0514%	0.0525%	0.0534%	0.0543%	0.0550%	0.0556%	0.0561%	0.0566%	0.0570%
24	0.0497%	0.0431%	0.0412%	0.0401%	0.0418%	0.0425%	0.0447%	0.0459%	0.0478%	0.0495%	0.0511%	0.0526%	0.0528%	0.0539%	0.0549%	0.0557%	0.0565%	0.0571%	0.0577%	0.0582%	0.0586%
25	0.0507%	0.0440%	0.0421%	0.0410%	0.0427%	0.0435%	0.0458%	0.0471%	0.0490%	0.0509%	0.0525%	0.0540%	0.0543%	0.0554%	0.0564%	0.0573%	0.0581%	0.0588%	0.0594%	0.0599%	0.0603%
26	0.0519%	0.0451%	0.0432%	0.0422%	0.0440%	0.0447%	0.0472%	0.0485%	0.0505%	0.0524%	0.0541%	0.0557%	0.0560%	0.0572%	0.0583%	0.0592%	0.0600%	0.0608%	0.0614%	0.0619%	0.0624%
27	0.0535%	0.0465%	0.0446%	0.0435%	0.0454%	0.0462%	0.0487%	0.0501%	0.0522%	0.0542%	0.0560%	0.0576%	0.0579%	0.0592%	0.0603%	0.0613%	0.0622%	0.0630%	0.0636%	0.0642%	0.0647%
28	0.0553%	0.0480%	0.0460%	0.0449%	0.0469%	0.0477%	0.0503%	0.0518%	0.0540%	0.0561%	0.0580%	0.0597%	0.0601%	0.0614%	0.0626%	0.0637%	0.0646%	0.0654%	0.0661%	0.0667%	0.0673%
29	0.0570%	0.0495%	0.0475%	0.0465%	0.0485%	0.0494%	0.0521%	0.0536%	0.0560%	0.0582%	0.0602%	0.0620%	0.0624%	0.0639%	0.0651%	0.0663%	0.0673%	0.0681%	0.0689%	0.0695%	0.0701%
30	0.0591%	0.0514%	0.0493%	0.0482%	0.0503%	0.0513%	0.0541%	0.0557%	0.0582%	0.0605%	0.0627%	0.0646%	0.0651%	0.0667%	0.0680%	0.0692%	0.0703%	0.0712%	0.0720%	0.0727%	0.0733%
31	0.0613%	0.0532%	0.0511%	0.0500%	0.0522%	0.0533%	0.0563%	0.0581%	0.0607%	0.0632%	0.0655%	0.0676%	0.0682%	0.0698%	0.0713%	0.0726%	0.0737%	0.0747%	0.0756%	0.0763%	0.0770%
32	0.0635%	0.0552%	0.0530%	0.0519%	0.0544%	0.0556%	0.0588%	0.0607%	0.0636%	0.0663%	0.0688%	0.0710%	0.0717%	0.0735%	0.0751%	0.0765%	0.0777%	0.0788%	0.0797%	0.0805%	0.0812%
33	0.0663%	0.0577%	0.0554%	0.0544%	0.0570%	0.0583%	0.0619%	0.0640%	0.0671%	0.0700%	0.0727%	0.0752%	0.0759%	0.0779%	0.0796%	0.0811%	0.0824%	0.0835%	0.0845%	0.0854%	0.0861%
34	0.0694%	0.0604%	0.0581%	0.0571%	0.0601%	0.0616%	0.0655%	0.0678%	0.0713%	0.0744%	0.0774%	0.0800%	0.0809%	0.0829%	0.0848%	0.0864%	0.0878%	0.0891%	0.0901%	0.0911%	0.0919%
35	0.0731%	0.0638%	0.0615%	0.0606%	0.0639%	0.0657%	0.0699%	0.0726%	0.0763%	0.0798%	0.0829%	0.0858%	0.0867%	0.0890%	0.0910%	0.0927%	0.0942%	0.0956%	0.0967%	0.0977%	0.0986%
36	0.0780%	0.0682%	0.0658%	0.0650%	0.0687%	0.0707%	0.0754%	0.0782%	0.0823%	0.0861%	0.0895%	0.0926%	0.0936%	0.0960%	0.0981%	0.1000%	0.1017%	0.1031%	0.1043%	0.1054%	0.1063%
37	0.0840%	0.0735%	0.0709%	0.0703%	0.0743%	0.0766%	0.0816%	0.0848%	0.0892%	0.0932%	0.0969%	0.1003%	0.1013%	0.1039%	0.1062%	0.1083%	0.1100%	0.1116%	0.1129%	0.1141%	0.1150%
38	0.0911%	0.0798%	0.0770%	0.0764%	0.0808%	0.0833%	0.0888%	0.0921%	0.0969%	0.1012%	0.1052%	0.1088%	0.1099%	0.1127%	0.1152%	0.1174%	0.1193%	0.1209%	0.1223%	0.1236%	0.1246%
39	0.0992%	0.0869%	0.0839%	0.0832%	0.0880%	0.0906%	0.0965%	0.1001%	0.1052%	0.1099%	0.1142%	0.1180%	0.1192%	0.1222%	0.1248%	0.1272%	0.1292%	0.1310%	0.1325%	0.1338%	0.1349%
40	0.1081%	0.0947%	0.0914%	0.0906%	0.0957%	0.0985%	0.1048%	0.1086%	0.1140%	0.1191%	0.1236%	0.1277%	0.1289%	0.1321%	0.1350%	0.1375%	0.1397%	0.1416%	0.1432%	0.1446%	0.1458%
41	0.1176%	0.1029%	0.0994%	0.0983%	0.1037%	0.1066%	0.1133%	0.1174%	0.1232%	0.1285%	0.1334%	0.1378%	0.1391%	0.1425%	0.1456%	0.1482%	0.1506%	0.1526%	0.1543%	0.1559%	0.1572%
42	0.1275%	0.1115%	0.1075%	0.1062%	0.1119%	0.1149%	0.1221%	0.1264%	0.1326%	0.1383%	0.1435%	0.1482%	0.1495%	0.1532%	0.1565%	0.1593%	0.1618%	0.1640%	0.1659%	0.1675%	0.1689%
43	0.1372%	0.1199%	0.1156%	0.1142%	0.1202%	0.1234%	0.1310%	0.1356%	0.1422%	0.1483%	0.1538%	0.1589%	0.1603%	0.1643%	0.1677%	0.1708%	0.1735%	0.1758%	0.1778%	0.1795%	0.1810%
44	0.1474%	0.1288%	0.1241%	0.1224%	0.1288%	0.1322%	0.1403%	0.1452%	0.1523%	0.1588%	0.1647%	0.1701%	0.1717%	0.1759%	0.1796%	0.1829%	0.1857%	0.1882%	0.1903%	0.1921%	0.1937%
45	0.1579%	0.1378%	0.1328%	0.1309%	0.1377%	0.1413%	0.1500%	0.1552%	0.1628%	0.1697%	0.1761%	0.1819%	0.1836%	0.1881%	0.1921%	0.1955%	0.1986%	0.2012%	0.2035%	0.2054%	0.2071%
46	0.1684%	0.1470%	0.1416%	0.1397%	0.1470%	0.1509%	0.1602%	0.1658%	0.1739%	0.1814%	0.1883%	0.1945%	0.1963%	0.2011%	0.2053%	0.2090%	0.2123%	0.2151%	0.2175%	0.2196%	0.2214%
47	0.1798%	0.1571%	0.1513%	0.1493%	0.1571%	0.1613%	0.1713%	0.1774%	0.1861%	0.1942%	0.2015%	0.2081%	0.2100%	0.2152%	0.2197%	0.2237%	0.2271%	0.2301%	0.2327%	0.2350%	0.2369%
48	0.1923%	0.1680%	0.1618%	0.1597%	0.1681%	0.1726%	0.1834%	0.1899%	0.1993%	0.2080%	0.2158%	0.2229%	0.2249%	0.2304%	0.2352%	0.2395%	0.2432%	0.2464%	0.2492%	0.2516%	0.2536%
49	0.2056%	0.1796%	0.1731%	0.1709%	0.1800%	0.1849%	0.1965%	0.2036%	0.2136%	0.2229%	0.2313%	0.2389%	0.2410%	0.2468%	0.2520%	0.2565%	0.2604%	0.2639%	0.2669%	0.2694%	0.2717%
50	0.2202%	0.1924%	0.1855%	0.1832%	0.1930%	0.1984%	0.2109%	0.2184%	0.2292%	0.2391%	0.2480%	0.2561%	0.2583%	0.2645%	0.2700%	0.2749%	0.2791%	0.2828%	0.2860%	0.2888%	0.2911%
51	0.2360%	0.2064%	0.1990%	0.1967%	0.2074%	0.2132%	0.2266%	0.2346%	0.2461%	0.2566%	0.2661%	0.2746%	0.2769%	0.2836%	0.2895%	0.2947%	0.2992%	0.3032%	0.3066%	0.3096%	
52	0.2539%	0.2220%	0.2142%	0.2117%	0.2231%	0.2293%	0.2435%	0.2519%	0.2641%	0.2752%	0.2853%	0.2944%	0.2969%	0.3040%	0.3103%	0.3159%	0.3208%	0.3250%	0.3287%		
53	0.2735%	0.2392%	0.2306%	0.2278%	0.2398%	0.2462%	0.2612%	0.2701%	0.2829%	0.2947%	0.3055%	0.3152%	0.3178%	0.3255%	0.3322%	0.3382%	0.3434%	0.3480%			
54	0.2939%	0.2569%	0.2476%	0.2443%	0.2569%	0.2634%	0.2792%	0.2885%	0.3021%	0.3146%	0.3261%	0.3366%	0.3394%	0.3477%	0.3550%	0.3614%	0.3670%				
55	0.3148%	0.2749%	0.2648%	0.2608%	0.2739%	0.2806%	0.2973%	0.3071%	0.3216%	0.3350%	0.3474%	0.3586%	0.3618%	0.3707%	0.3786%	0.3855%					
56	0.3353%	0.2926%	0.2816%	0.2770%	0.2907%	0.2977%	0.3155%	0.3260%	0.3416%	0.3561%	0.3695%	0.3817%	0.3852%	0.3948%	0.4033%						
57	0.3552%	0.3098%	0.2979%	0.2930%	0.3075%	0.3151%	0.3343%	0.3458%	0.3628%	0.3786%	0.3932%	0.4064%	0.4104%	0.4209%							
58	0.3749%	0.3270%	0.3146%	0.3097%	0.3255%	0.3341%	0.3550%	0.3679%	0.3865%	0.4039%	0.4198%	0.4342%	0.4387%								
59	0.3964%	0.3460%	0.3332%	0.3288%	0.3464%	0.3564%	0.3795%	0.3939%	0.4144%	0.4334%	0.4508%	0.4665%									
60	0.4217%	0.3687%	0.3556%	0.3519%	0.3718%	0.3834%	0.4091%	0.4252%	0.4478%	0.4686%	0.4875%										
61	0.4529%	0.3967%	0.3833%	0.3806%	0.4032%	0.4165%	0.4449%	0.4628%	0.4874%	0.5101%											
62	0.4925%	0.4321%	0.4181%	0.4160%	0.4413%	0.4562%	0.4873%	0.5068%	0.5336%												
63	0.5406%	0.4746%	0.4596%	0.4575%	0.4853%	0.5014%	0.5352%	0.5562%													
64	0.5956%	0.5229%	0.5062%	0.5035%	0.5335%	0.5506%	0.5871%														
65	0.6549%	0.5746%	0.5559%	0.5521%	0.5841%	0.6022%															

BIỂU 42: BIỂU PHÍ BẢO HIỂM HÀNG QUÝ DÀNH CHO NỮ
TÍNH THEO TỶ LỆ PHẦN TRĂM CỦA KHOẢN DƯ NỢ GỐC
ÁP DỤNG CHO TRƯỜNG HỢP NỢ GỐC VÀ LÃI VAY ĐƯỢC TRẢ HÀNG THÁNG, KHOẢN TRẢ HÀNG THÁNG ĐỀU

Thời hạn / Tuổi	12 tháng	18 tháng	24 tháng	36 tháng	48 tháng	60 tháng	72 tháng	84 tháng	96 tháng	108 tháng	120 tháng	132 tháng	144 tháng	156 tháng	168 tháng	180 tháng	192 tháng	204 tháng	216 tháng	228 tháng	240 tháng
18	0.1036%	0.0780%	0.0686%	0.0598%	0.0573%	0.0545%	0.0542%	0.0530%	0.0529%	0.0528%	0.0528%	0.0529%	0.0519%	0.0519%	0.0520%	0.0520%	0.0520%	0.0521%	0.0521%	0.0521%	0.0522%
19	0.1070%	0.0805%	0.0708%	0.0616%	0.0590%	0.0560%	0.0556%	0.0544%	0.0543%	0.0542%	0.0542%	0.0542%	0.0532%	0.0533%	0.0533%	0.0533%	0.0534%	0.0534%	0.0535%	0.0535%	0.0535%
20	0.1101%	0.0827%	0.0727%	0.0631%	0.0604%	0.0573%	0.0569%	0.0556%	0.0555%	0.0555%	0.0555%	0.0555%	0.0545%	0.0545%	0.0546%	0.0546%	0.0547%	0.0547%	0.0547%	0.0548%	0.0548%
21	0.1124%	0.0844%	0.0742%	0.0644%	0.0616%	0.0585%	0.0581%	0.0568%	0.0567%	0.0566%	0.0566%	0.0567%	0.0556%	0.0557%	0.0558%	0.0558%	0.0559%	0.0559%	0.0560%	0.0560%	0.0560%
22	0.1145%	0.0860%	0.0755%	0.0656%	0.0628%	0.0596%	0.0593%	0.0579%	0.0579%	0.0578%	0.0579%	0.0579%	0.0569%	0.0569%	0.0570%	0.0571%	0.0571%	0.0572%	0.0573%	0.0573%	0.0574%
23	0.1166%	0.0876%	0.0770%	0.0670%	0.0641%	0.0609%	0.0606%	0.0592%	0.0592%	0.0592%	0.0592%	0.0593%	0.0582%	0.0583%	0.0584%	0.0585%	0.0586%	0.0586%	0.0587%	0.0588%	0.0588%
24	0.1195%	0.0897%	0.0789%	0.0685%	0.0656%	0.0624%	0.0620%	0.0607%	0.0607%	0.0607%	0.0608%	0.0608%	0.0598%	0.0599%	0.0600%	0.0601%	0.0602%	0.0602%	0.0603%	0.0604%	0.0605%
25	0.1218%	0.0916%	0.0805%	0.0700%	0.0672%	0.0639%	0.0636%	0.0623%	0.0623%	0.0623%	0.0624%	0.0625%	0.0614%	0.0616%	0.0617%	0.0618%	0.0619%	0.0620%	0.0621%	0.0622%	0.0623%
26	0.1248%	0.0939%	0.0826%	0.0720%	0.0691%	0.0657%	0.0655%	0.0641%	0.0641%	0.0642%	0.0643%	0.0645%	0.0634%	0.0635%	0.0637%	0.0638%	0.0639%	0.0641%	0.0642%	0.0643%	0.0644%
27	0.1287%	0.0968%	0.0852%	0.0743%	0.0713%	0.0679%	0.0676%	0.0662%	0.0663%	0.0664%	0.0665%	0.0667%	0.0656%	0.0658%	0.0659%	0.0661%	0.0663%	0.0664%	0.0666%	0.0667%	0.0668%
28	0.1329%	0.1000%	0.0880%	0.0767%	0.0736%	0.0701%	0.0699%	0.0685%	0.0686%	0.0687%	0.0689%	0.0691%	0.0680%	0.0682%	0.0684%	0.0686%	0.0688%	0.0690%	0.0691%	0.0693%	0.0694%
29	0.1371%	0.1032%	0.0909%	0.0793%	0.0762%	0.0726%	0.0724%	0.0710%	0.0711%	0.0713%	0.0715%	0.0718%	0.0707%	0.0709%	0.0712%	0.0714%	0.0716%	0.0719%	0.0720%	0.0722%	0.0723%
30	0.1421%	0.1070%	0.0942%	0.0822%	0.0790%	0.0753%	0.0751%	0.0737%	0.0739%	0.0742%	0.0745%	0.0748%	0.0737%	0.0740%	0.0743%	0.0746%	0.0749%	0.0751%	0.0753%	0.0755%	0.0757%
31	0.1473%	0.1109%	0.0976%	0.0852%	0.0820%	0.0782%	0.0782%	0.0768%	0.0771%	0.0774%	0.0778%	0.0782%	0.0772%	0.0775%	0.0779%	0.0782%	0.0785%	0.0788%	0.0790%	0.0793%	0.0794%
32	0.1526%	0.1150%	0.1014%	0.0887%	0.0854%	0.0816%	0.0816%	0.0803%	0.0807%	0.0812%	0.0817%	0.0822%	0.0812%	0.0816%	0.0820%	0.0824%	0.0827%	0.0831%	0.0833%	0.0836%	0.0838%
33	0.1594%	0.1202%	0.1060%	0.0928%	0.0895%	0.0857%	0.0859%	0.0846%	0.0852%	0.0858%	0.0864%	0.0870%	0.0859%	0.0864%	0.0869%	0.0874%	0.0877%	0.0881%	0.0884%	0.0887%	0.0889%
34	0.1668%	0.1258%	0.1111%	0.0975%	0.0943%	0.0905%	0.0909%	0.0897%	0.0904%	0.0912%	0.0919%	0.0926%	0.0915%	0.0921%	0.0926%	0.0931%	0.0935%	0.0939%	0.0942%	0.0945%	0.0948%
35	0.1758%	0.1329%	0.1175%	0.1035%	0.1003%	0.0965%	0.0971%	0.0960%	0.0968%	0.0977%	0.0985%	0.0993%	0.0981%	0.0988%	0.0994%	0.0999%	0.1003%	0.1008%	0.1011%	0.1014%	0.1017%
36	0.1876%	0.1421%	0.1258%	0.1110%	0.1078%	0.1038%	0.1046%	0.1035%	0.1044%	0.1054%	0.1063%	0.1071%	0.1059%	0.1066%	0.1072%	0.1078%	0.1083%	0.1087%	0.1091%	0.1094%	0.1097%
37	0.2019%	0.1530%	0.1357%	0.1199%	0.1166%	0.1124%	0.1133%	0.1121%	0.1131%	0.1142%	0.1151%	0.1160%	0.1146%	0.1154%	0.1160%	0.1166%	0.1171%	0.1176%	0.1180%	0.1184%	0.1187%
38	0.2189%	0.1661%	0.1473%	0.1303%	0.1268%	0.1223%	0.1231%	0.1218%	0.1229%	0.1239%	0.1250%	0.1259%	0.1244%	0.1251%	0.1258%	0.1264%	0.1270%	0.1275%	0.1279%	0.1283%	0.1286%
39	0.2384%	0.1809%	0.1605%	0.1420%	0.1381%	0.1330%	0.1339%	0.1324%	0.1335%	0.1345%	0.1356%	0.1365%	0.1348%	0.1356%	0.1363%	0.1369%	0.1375%	0.1380%	0.1385%	0.1389%	0.1392%
40	0.2598%	0.1971%	0.1748%	0.1545%	0.1502%	0.1445%	0.1453%	0.1436%	0.1446%	0.1457%	0.1468%	0.1477%	0.1458%	0.1467%	0.1474%	0.1481%	0.1487%	0.1492%	0.1497%	0.1501%	0.1504%
41	0.2826%	0.2143%	0.1900%	0.1677%	0.1627%	0.1565%	0.1572%	0.1551%	0.1562%	0.1573%	0.1584%	0.1594%	0.1573%	0.1581%	0.1589%	0.1596%	0.1603%	0.1608%	0.1613%	0.1617%	0.1621%
42	0.3064%	0.2321%	0.2055%	0.1811%	0.1756%	0.1687%	0.1693%	0.1670%	0.1681%	0.1692%	0.1703%	0.1714%	0.1691%	0.1700%	0.1708%	0.1716%	0.1722%	0.1728%	0.1733%	0.1738%	0.1742%
43	0.3297%	0.2496%	0.2210%	0.1947%	0.1886%	0.1810%	0.1817%	0.1791%	0.1803%	0.1814%	0.1826%	0.1837%	0.1813%	0.1822%	0.1831%	0.1839%	0.1846%	0.1852%	0.1858%	0.1863%	0.1867%
44	0.3543%	0.2681%	0.2372%	0.2088%	0.2021%	0.1939%	0.1945%	0.1918%	0.1930%	0.1942%	0.1955%	0.1967%	0.1941%	0.1951%	0.1960%	0.1969%	0.1976%	0.1983%	0.1989%	0.1994%	0.1998%
45	0.3794%	0.2869%	0.2537%	0.2231%	0.2160%	0.2072%	0.2079%	0.2050%	0.2063%	0.2076%	0.2090%	0.2103%	0.2075%	0.2086%	0.2096%	0.2105%	0.2113%	0.2120%	0.2126%	0.2132%	0.2136%
46	0.4046%	0.3060%	0.2707%	0.2381%	0.2306%	0.2213%	0.2220%	0.2190%	0.2204%	0.2219%	0.2234%	0.2248%	0.2218%	0.2230%	0.2241%	0.2250%	0.2258%	0.2266%	0.2273%	0.2278%	0.2284%
47	0.4321%	0.3269%	0.2892%	0.2545%	0.2464%	0.2365%	0.2374%	0.2342%	0.2358%	0.2374%	0.2390%	0.2405%	0.2374%	0.2386%	0.2397%	0.2407%	0.2416%	0.2424%	0.2431%	0.2438%	0.2443%
48	0.4620%	0.3495%	0.3092%	0.2721%	0.2636%	0.2531%	0.2541%	0.2507%	0.2525%	0.2542%	0.2559%	0.2575%	0.2541%	0.2554%	0.2566%	0.2577%	0.2586%	0.2595%	0.2603%	0.2609%	0.2615%
49	0.4940%	0.3738%	0.3308%	0.2912%	0.2822%	0.2710%	0.2722%	0.2687%	0.2705%	0.2724%	0.2742%	0.2759%	0.2722%	0.2736%	0.2748%	0.2760%	0.2770%	0.2779%	0.2787%	0.2795%	0.2801%
50	0.5289%	0.4003%	0.3543%	0.3121%	0.3026%	0.2908%	0.2921%	0.2882%	0.2902%	0.2922%	0.2940%	0.2958%	0.2917%	0.2932%	0.2945%	0.2957%	0.2968%	0.2978%	0.2987%	0.2995%	0.3002%
51	0.5670%	0.4293%	0.3801%	0.3351%	0.3250%	0.3123%	0.3137%	0.3095%	0.3115%	0.3134%	0.3153%	0.3171%	0.3128%	0.3143%	0.3157%	0.3170%	0.3182%	0.3192%	0.3202%	0.3210%	
52	0.6098%	0.4619%	0.4091%	0.3606%	0.3497%	0.3358%	0.3371%	0.3323%	0.3342%	0.3362%	0.3381%	0.3399%	0.3352%	0.3368%	0.3383%	0.3397%	0.3410%	0.3422%	0.3432%		
53	0.6570%	0.4975%	0.4404%	0.3879%	0.3758%	0.3605%	0.3615%	0.3561%	0.3579%	0.3599%	0.3618%	0.3638%	0.3588%	0.3605%	0.3622%	0.3637%	0.3651%	0.3663%			
54	0.7059%	0.5342%	0.4727%	0.4159%	0.4024%	0.3856%	0.3863%	0.3803%	0.3821%	0.3841%	0.3862%	0.3883%	0.3831%	0.3850%	0.3868%	0.3885%	0.3900%				
55	0.7559%	0.5716%	0.5054%	0.4440%	0.4290%	0.4107%	0.4112%	0.4047%	0.4067%	0.4089%	0.4113%	0.4137%	0.4082%	0.4104%	0.4124%	0.4143%					
56	0.8053%	0.6084%	0.5375%	0.4715%	0.4552%	0.4356%	0.4362%	0.4295%	0.4318%	0.4345%	0.4373%	0.4401%	0.4345%	0.4370%	0.4393%						
57	0.8529%	0.6440%	0.5686%	0.4986%	0.4814%	0.4611%	0.4621%	0.4555%	0.4585%	0.4618%	0.4652%	0.4685%	0.4628%	0.4657%							
58	0.9001%	0.6797%	0.6003%	0.5269%	0.5094%	0.4887%	0.4906%	0.4844%	0.4883%	0.4924%	0.4964%	0.5004%	0.4945%								
59	0.9516%	0.7191%	0.6357%	0.5592%	0.5419%	0.5210%	0.5241%	0.5184%	0.5232%	0.5281%	0.5329%	0.5374%									
60	1.0123%	0.7661%	0.6782%	0.5983%	0.5814%	0.5603%	0.5647%	0.5593%	0.5650%	0.5706%	0.5760%										
61	1.0870%	0.8241%	0.7309%	0.6468%	0.6301%	0.6084%	0.6138%	0.6083%	0.6147%	0.6209%											
62	1.1818%	0.8974%	0.7970%	0.7068%	0.6893%	0.6659%	0.6719%	0.6656%	0.6725%												
63	1.2969%	0.9856%	0.8757%	0.7769%	0.7576%	0.7314%	0.7374%	0.7301%													
64	1.4286%	1.0854%	0.9641%	0.8545%	0.8323%	0.8025%	0.8083%														
65	1.5703%	1.1923%	1.0583%	0.9365%	0.9107%	0.8772%															

BIỂU 43: BIỂU PHÍ BẢO HIỂM HÀNG NỬA NĂM DÀNH CHO NỮ
TÍNH THEO TỶ LỆ PHẦN TRĂM CỦA SỐ TIỀN VAY BAN ĐẦU
ÁP DỤNG CHO TRƯỜNG HỢP NỢ GỐC VÀ LÃI VAY ĐƯỢC TRẢ HÀNG THÁNG, KHOẢN TRẢ HÀNG THÁNG ĐỀU

Thời hạn / Tuổi	12 tháng	18 tháng	24 tháng	36 tháng	48 tháng	60 tháng	72 tháng	84 tháng	96 tháng	108 tháng	120 tháng	132 tháng	144 tháng	156 tháng	168 tháng	180 tháng	192 tháng	204 tháng	216 tháng	228 tháng	240 tháng
18	0.0760%	0.0660%	0.0633%	0.0618%	0.0643%	0.0654%	0.0688%	0.0706%	0.0734%	0.0760%	0.0784%	0.0805%	0.0808%	0.0824%	0.0838%	0.0851%	0.0861%	0.0870%	0.0878%	0.0885%	0.0891%
19	0.0784%	0.0681%	0.0652%	0.0636%	0.0662%	0.0672%	0.0706%	0.0725%	0.0754%	0.0780%	0.0804%	0.0826%	0.0829%	0.0845%	0.0860%	0.0873%	0.0884%	0.0893%	0.0901%	0.0908%	0.0914%
20	0.0807%	0.0700%	0.0670%	0.0652%	0.0678%	0.0688%	0.0723%	0.0741%	0.0771%	0.0798%	0.0823%	0.0845%	0.0848%	0.0865%	0.0880%	0.0893%	0.0905%	0.0914%	0.0923%	0.0930%	0.0936%
21	0.0824%	0.0715%	0.0683%	0.0665%	0.0691%	0.0702%	0.0738%	0.0756%	0.0787%	0.0815%	0.0840%	0.0863%	0.0867%	0.0884%	0.0899%	0.0913%	0.0924%	0.0935%	0.0943%	0.0951%	0.0957%
22	0.0840%	0.0728%	0.0696%	0.0678%	0.0705%	0.0716%	0.0752%	0.0772%	0.0804%	0.0832%	0.0858%	0.0882%	0.0886%	0.0904%	0.0920%	0.0934%	0.0946%	0.0956%	0.0965%	0.0973%	0.0980%
23	0.0855%	0.0742%	0.0710%	0.0692%	0.0720%	0.0731%	0.0769%	0.0789%	0.0822%	0.0852%	0.0879%	0.0903%	0.0907%	0.0926%	0.0942%	0.0957%	0.0969%	0.0980%	0.0990%	0.0998%	0.1005%
24	0.0876%	0.0760%	0.0727%	0.0708%	0.0736%	0.0748%	0.0788%	0.0809%	0.0843%	0.0873%	0.0901%	0.0926%	0.0931%	0.0950%	0.0968%	0.0983%	0.0996%	0.1007%	0.1017%	0.1026%	0.1033%
25	0.0893%	0.0775%	0.0742%	0.0723%	0.0754%	0.0767%	0.0808%	0.0830%	0.0865%	0.0897%	0.0926%	0.0952%	0.0957%	0.0977%	0.0995%	0.1011%	0.1025%	0.1037%	0.1047%	0.1056%	0.1064%
26	0.0915%	0.0794%	0.0761%	0.0743%	0.0775%	0.0789%	0.0831%	0.0854%	0.0891%	0.0924%	0.0954%	0.0982%	0.0987%	0.1008%	0.1027%	0.1044%	0.1058%	0.1071%	0.1082%	0.1092%	0.1100%
27	0.0944%	0.0820%	0.0786%	0.0767%	0.0800%	0.0815%	0.0859%	0.0883%	0.0920%	0.0955%	0.0987%	0.1015%	0.1021%	0.1044%	0.1064%	0.1081%	0.1097%	0.1110%	0.1122%	0.1132%	0.1141%
28	0.0974%	0.0846%	0.0811%	0.0792%	0.0826%	0.0842%	0.0888%	0.0913%	0.0952%	0.0989%	0.1022%	0.1052%	0.1059%	0.1083%	0.1104%	0.1123%	0.1139%	0.1153%	0.1166%	0.1176%	0.1186%
29	0.1005%	0.0874%	0.0838%	0.0819%	0.0855%	0.0871%	0.0919%	0.0946%	0.0987%	0.1026%	0.1061%	0.1093%	0.1100%	0.1126%	0.1148%	0.1168%	0.1186%	0.1201%	0.1214%	0.1226%	0.1236%
30	0.1042%	0.0905%	0.0868%	0.0849%	0.0886%	0.0904%	0.0954%	0.0982%	0.1026%	0.1067%	0.1105%	0.1139%	0.1148%	0.1175%	0.1199%	0.1221%	0.1239%	0.1256%	0.1270%	0.1282%	0.1293%
31	0.1080%	0.0939%	0.0900%	0.0881%	0.0920%	0.0939%	0.0992%	0.1023%	0.1070%	0.1114%	0.1155%	0.1191%	0.1202%	0.1231%	0.1257%	0.1280%	0.1300%	0.1317%	0.1333%	0.1346%	0.1357%
32	0.1119%	0.0973%	0.0934%	0.0916%	0.0958%	0.0979%	0.1037%	0.1071%	0.1121%	0.1169%	0.1212%	0.1252%	0.1264%	0.1295%	0.1323%	0.1348%	0.1370%	0.1388%	0.1405%	0.1419%	0.1431%
33	0.1169%	0.1017%	0.0977%	0.0958%	0.1004%	0.1028%	0.1091%	0.1128%	0.1183%	0.1235%	0.1282%	0.1325%	0.1338%	0.1372%	0.1402%	0.1429%	0.1452%	0.1472%	0.1490%	0.1505%	0.1518%
34	0.1223%	0.1065%	0.1024%	0.1007%	0.1058%	0.1086%	0.1154%	0.1196%	0.1256%	0.1312%	0.1364%	0.1410%	0.1425%	0.1462%	0.1494%	0.1523%	0.1548%	0.1570%	0.1589%	0.1605%	0.1619%
35	0.1289%	0.1125%	0.1083%	0.1069%	0.1126%	0.1158%	0.1233%	0.1279%	0.1345%	0.1406%	0.1462%	0.1512%	0.1528%	0.1568%	0.1603%	0.1634%	0.1661%	0.1684%	0.1705%	0.1722%	0.1737%
36	0.1376%	0.1202%	0.1159%	0.1146%	0.1210%	0.1246%	0.1328%	0.1379%	0.1450%	0.1517%	0.1577%	0.1632%	0.1649%	0.1692%	0.1730%	0.1763%	0.1792%	0.1817%	0.1839%	0.1858%	0.1874%
37	0.1480%	0.1295%	0.1250%	0.1239%	0.1309%	0.1350%	0.1439%	0.1494%	0.1571%	0.1643%	0.1708%	0.1767%	0.1786%	0.1832%	0.1872%	0.1908%	0.1939%	0.1966%	0.1990%	0.2010%	0.2027%
38	0.1605%	0.1406%	0.1358%	0.1346%	0.1423%	0.1468%	0.1564%	0.1623%	0.1707%	0.1784%	0.1854%	0.1917%	0.1937%	0.1986%	0.2030%	0.2068%	0.2101%	0.2131%	0.2156%	0.2177%	0.2196%
39	0.1747%	0.1531%	0.1479%	0.1466%	0.1550%	0.1597%	0.1701%	0.1764%	0.1854%	0.1936%	0.2012%	0.2079%	0.2100%	0.2153%	0.2199%	0.2240%	0.2276%	0.2307%	0.2334%	0.2358%	0.2378%
40	0.1905%	0.1668%	0.1611%	0.1596%	0.1686%	0.1735%	0.1846%	0.1913%	0.2009%	0.2097%	0.2178%	0.2250%	0.2272%	0.2328%	0.2378%	0.2422%	0.2461%	0.2494%	0.2523%	0.2548%	0.2569%
41	0.2072%	0.1813%	0.1751%	0.1732%	0.1827%	0.1878%	0.1997%	0.2068%	0.2170%	0.2264%	0.2350%	0.2428%	0.2450%	0.2511%	0.2564%	0.2611%	0.2652%	0.2688%	0.2719%	0.2745%	0.2768%
42	0.2246%	0.1964%	0.1894%	0.1871%	0.1971%	0.2025%	0.2151%	0.2226%	0.2335%	0.2436%	0.2528%	0.2610%	0.2634%	0.2699%	0.2756%	0.2806%	0.2850%	0.2889%	0.2922%	0.2950%	0.2974%
43	0.2417%	0.2112%	0.2037%	0.2011%	0.2117%	0.2173%	0.2308%	0.2388%	0.2504%	0.2612%	0.2710%	0.2798%	0.2824%	0.2893%	0.2954%	0.3008%	0.3055%	0.3096%	0.3131%	0.3161%	0.3187%
44	0.2597%	0.2269%	0.2186%	0.2157%	0.2269%	0.2328%	0.2471%	0.2557%	0.2681%	0.2796%	0.2901%	0.2996%	0.3023%	0.3097%	0.3163%	0.3220%	0.3270%	0.3314%	0.3351%	0.3384%	0.3412%
45	0.2781%	0.2428%	0.2338%	0.2305%	0.2425%	0.2488%	0.2641%	0.2733%	0.2866%	0.2989%	0.3102%	0.3203%	0.3232%	0.3312%	0.3382%	0.3443%	0.3497%	0.3543%	0.3583%	0.3618%	0.3647%
46	0.2965%	0.2589%	0.2494%	0.2460%	0.2588%	0.2657%	0.2821%	0.2919%	0.3062%	0.3195%	0.3315%	0.3424%	0.3455%	0.3540%	0.3615%	0.3681%	0.3738%	0.3787%	0.3830%	0.3867%	0.3899%
47	0.3167%	0.2766%	0.2665%	0.2629%	0.2767%	0.2840%	0.3017%	0.3123%	0.3276%	0.3418%	0.3548%	0.3664%	0.3698%	0.3788%	0.3868%	0.3938%	0.3999%	0.4052%	0.4097%	0.4137%	0.4171%
48	0.3386%	0.2957%	0.2849%	0.2811%	0.2959%	0.3039%	0.3229%	0.3343%	0.3509%	0.3661%	0.3799%	0.3924%	0.3959%	0.4056%	0.4141%	0.4215%	0.4280%	0.4337%	0.4386%	0.4428%	0.4464%
49	0.3620%	0.3163%	0.3048%	0.3008%	0.3168%	0.3255%	0.3459%	0.3583%	0.3760%	0.3923%	0.4071%	0.4204%	0.4241%	0.4344%	0.4435%	0.4514%	0.4584%	0.4644%	0.4697%	0.4742%	0.4781%
50	0.3876%	0.3387%	0.3265%	0.3224%	0.3397%	0.3492%	0.3712%	0.3844%	0.4034%	0.4208%	0.4365%	0.4507%	0.4545%	0.4655%	0.4752%	0.4837%	0.4912%	0.4977%	0.5033%	0.5081%	0.5123%
51	0.4155%	0.3632%	0.3503%	0.3462%	0.3650%	0.3752%	0.3987%	0.4128%	0.4330%	0.4514%	0.4682%	0.4832%	0.4873%	0.4990%	0.5094%	0.5185%	0.5265%	0.5334%	0.5394%	0.5446%	
52	0.4468%	0.3907%	0.3769%	0.3726%	0.3926%	0.4034%	0.4284%	0.4433%	0.4646%	0.4842%	0.5020%	0.5180%	0.5223%	0.5348%	0.5459%	0.5557%	0.5643%	0.5717%	0.5782%		
53	0.4813%	0.4208%	0.4058%	0.4008%	0.4219%	0.4331%	0.4595%	0.4751%	0.4977%	0.5184%	0.5373%	0.5544%	0.5590%	0.5724%	0.5844%	0.5949%	0.6041%	0.6121%			
54	0.5171%	0.4519%	0.4356%	0.4297%	0.4518%	0.4633%	0.4911%	0.5074%	0.5313%	0.5534%	0.5735%	0.5919%	0.5969%	0.6113%	0.6242%	0.6355%	0.6454%				
55	0.5537%	0.4835%	0.4657%	0.4587%	0.4817%	0.4934%	0.5228%	0.5400%	0.5655%	0.5891%	0.6108%	0.6305%	0.6361%	0.6517%	0.6655%	0.6777%					
56	0.5898%	0.5146%	0.4952%	0.4872%	0.5112%	0.5234%	0.5546%	0.5731%	0.6005%	0.6260%	0.6495%	0.6709%	0.6772%	0.6940%	0.7090%						
57	0.6246%	0.5446%	0.5239%	0.5152%	0.5407%	0.5540%	0.5876%	0.6078%	0.6377%	0.6655%	0.6910%	0.7143%	0.7213%	0.7396%							
58	0.6592%	0.5748%	0.5531%	0.5444%	0.5722%	0.5873%	0.6240%	0.6466%	0.6792%	0.7097%	0.7376%	0.7629%	0.7708%								
59	0.6967%	0.6082%	0.5857%	0.5778%	0.6087%	0.6262%	0.6667%	0.6921%	0.7280%	0.7614%	0.7919%	0.8195%									
60	0.7412%	0.6478%	0.6248%	0.6182%	0.6531%	0.6736%	0.7185%	0.7468%	0.7863%	0.8228%	0.8561%										
61	0.7957%	0.6968%	0.6733%	0.6684%	0.7080%	0.7314%	0.7811%	0.8124%	0.8556%	0.8955%											
62	0.8650%	0.7587%	0.7342%	0.7304%	0.7746%	0.8007%	0.8552%	0.8893%	0.9363%												
63	0.9490%	0.8331%	0.8066%	0.8029%	0.8514%	0.8796%	0.9389%	0.9756%													
64	1.0451%	0.9174%	0.8880%	0.8831%	0.9355%	0.9654%	1.0294%														
65	1.1485%	1.0076%	0.9746%	0.9679%	1.0238%	1.0554%															

BIỂU 44: BIỂU PHÍ BẢO HIỂM HÀNG NỬA NĂM DÀNH CHO NỮ
TÍNH THEO TỶ LỆ PHẦN TRĂM CỦA KHOẢN DƯ NỢ GỐC
ÁP DỤNG CHO TRƯỜNG HỢP NỢ GỐC VÀ LÃI VAY ĐƯỢC TRẢ HÀNG THÁNG, KHOẢN TRẢ HÀNG THÁNG ĐỀU

Thời hạn / Tuổi	12 tháng	18 tháng	24 tháng	36 tháng	48 tháng	60 tháng	72 tháng	84 tháng	96 tháng	108 tháng	120 tháng	132 tháng	144 tháng	156 tháng	168 tháng	180 tháng	192 tháng	204 tháng	216 tháng	228 tháng	240 tháng
18	0.0972%	0.0914%	0.0900%	0.0879%	0.0892%	0.0877%	0.0892%	0.0885%	0.0894%	0.0901%	0.0907%	0.0912%	0.0899%	0.0902%	0.0905%	0.0908%	0.0910%	0.0912%	0.0913%	0.0915%	0.0916%
19	0.1004%	0.0943%	0.0928%	0.0905%	0.0917%	0.0901%	0.0916%	0.0909%	0.0917%	0.0925%	0.0930%	0.0935%	0.0922%	0.0925%	0.0928%	0.0931%	0.0933%	0.0935%	0.0937%	0.0939%	0.0940%
20	0.1033%	0.0969%	0.0953%	0.0928%	0.0940%	0.0923%	0.0937%	0.0930%	0.0939%	0.0946%	0.0952%	0.0957%	0.0943%	0.0947%	0.0950%	0.0953%	0.0956%	0.0958%	0.0959%	0.0961%	0.0962%
21	0.1055%	0.0989%	0.0973%	0.0946%	0.0958%	0.0941%	0.0956%	0.0949%	0.0958%	0.0966%	0.0972%	0.0977%	0.0964%	0.0968%	0.0971%	0.0974%	0.0977%	0.0979%	0.0981%	0.0983%	0.0984%
22	0.1075%	0.1008%	0.0991%	0.0964%	0.0977%	0.0960%	0.0975%	0.0968%	0.0978%	0.0986%	0.0993%	0.0999%	0.0985%	0.0989%	0.0993%	0.0996%	0.0999%	0.1001%	0.1004%	0.1006%	0.1007%
23	0.1094%	0.1027%	0.1010%	0.0984%	0.0997%	0.0980%	0.0997%	0.0990%	0.1000%	0.1009%	0.1016%	0.1023%	0.1009%	0.1013%	0.1017%	0.1021%	0.1024%	0.1026%	0.1029%	0.1031%	0.1033%
24	0.1121%	0.1052%	0.1034%	0.1007%	0.1021%	0.1004%	0.1021%	0.1015%	0.1026%	0.1035%	0.1043%	0.1049%	0.1035%	0.1040%	0.1045%	0.1048%	0.1052%	0.1055%	0.1058%	0.1060%	0.1062%
25	0.1143%	0.1073%	0.1056%	0.1029%	0.1045%	0.1028%	0.1047%	0.1041%	0.1053%	0.1062%	0.1071%	0.1078%	0.1064%	0.1069%	0.1074%	0.1078%	0.1082%	0.1086%	0.1089%	0.1091%	0.1094%
26	0.1171%	0.1100%	0.1083%	0.1058%	0.1074%	0.1058%	0.1077%	0.1072%	0.1084%	0.1095%	0.1104%	0.1112%	0.1097%	0.1103%	0.1109%	0.1114%	0.1118%	0.1122%	0.1125%	0.1128%	0.1131%
27	0.1208%	0.1135%	0.1118%	0.1091%	0.1109%	0.1092%	0.1113%	0.1107%	0.1120%	0.1132%	0.1141%	0.1150%	0.1136%	0.1142%	0.1148%	0.1154%	0.1158%	0.1163%	0.1167%	0.1170%	0.1173%
28	0.1247%	0.1172%	0.1154%	0.1127%	0.1146%	0.1129%	0.1150%	0.1145%	0.1159%	0.1171%	0.1182%	0.1192%	0.1177%	0.1185%	0.1192%	0.1198%	0.1203%	0.1208%	0.1212%	0.1216%	0.1219%
29	0.1286%	0.1209%	0.1192%	0.1165%	0.1185%	0.1168%	0.1191%	0.1186%	0.1201%	0.1215%	0.1227%	0.1238%	0.1224%	0.1232%	0.1240%	0.1247%	0.1253%	0.1258%	0.1263%	0.1267%	0.1270%
30	0.1333%	0.1254%	0.1235%	0.1208%	0.1229%	0.1212%	0.1236%	0.1232%	0.1249%	0.1264%	0.1278%	0.1290%	0.1276%	0.1286%	0.1295%	0.1302%	0.1309%	0.1315%	0.1320%	0.1325%	0.1329%
31	0.1382%	0.1299%	0.1281%	0.1253%	0.1276%	0.1259%	0.1286%	0.1283%	0.1303%	0.1320%	0.1335%	0.1349%	0.1336%	0.1347%	0.1357%	0.1365%	0.1373%	0.1380%	0.1385%	0.1390%	0.1395%
32	0.1432%	0.1348%	0.1329%	0.1303%	0.1328%	0.1313%	0.1343%	0.1343%	0.1365%	0.1384%	0.1402%	0.1418%	0.1405%	0.1417%	0.1428%	0.1438%	0.1447%	0.1454%	0.1460%	0.1466%	0.1471%
33	0.1496%	0.1408%	0.1390%	0.1363%	0.1392%	0.1379%	0.1413%	0.1415%	0.1440%	0.1462%	0.1482%	0.1500%	0.1488%	0.1502%	0.1514%	0.1524%	0.1534%	0.1542%	0.1549%	0.1555%	0.1561%
34	0.1565%	0.1475%	0.1457%	0.1433%	0.1467%	0.1457%	0.1495%	0.1500%	0.1529%	0.1554%	0.1577%	0.1597%	0.1584%	0.1599%	0.1613%	0.1625%	0.1635%	0.1644%	0.1652%	0.1658%	0.1664%
35	0.1649%	0.1557%	0.1541%	0.1520%	0.1561%	0.1553%	0.1597%	0.1604%	0.1636%	0.1665%	0.1690%	0.1712%	0.1699%	0.1715%	0.1730%	0.1743%	0.1754%	0.1764%	0.1772%	0.1779%	0.1786%
36	0.1761%	0.1665%	0.1649%	0.1631%	0.1677%	0.1671%	0.1720%	0.1729%	0.1765%	0.1796%	0.1823%	0.1847%	0.1833%	0.1851%	0.1866%	0.1880%	0.1892%	0.1902%	0.1911%	0.1919%	0.1926%
37	0.1894%	0.1793%	0.1779%	0.1762%	0.1814%	0.1809%	0.1864%	0.1873%	0.1912%	0.1945%	0.1975%	0.2000%	0.1984%	0.2004%	0.2020%	0.2035%	0.2047%	0.2058%	0.2068%	0.2076%	0.2084%
38	0.2054%	0.1946%	0.1932%	0.1915%	0.1973%	0.1967%	0.2026%	0.2035%	0.2077%	0.2112%	0.2143%	0.2170%	0.2152%	0.2172%	0.2190%	0.2205%	0.2219%	0.2231%	0.2241%	0.2249%	0.2257%
39	0.2236%	0.2119%	0.2104%	0.2085%	0.2148%	0.2140%	0.2203%	0.2211%	0.2255%	0.2292%	0.2325%	0.2353%	0.2333%	0.2354%	0.2373%	0.2389%	0.2403%	0.2415%	0.2426%	0.2435%	0.2443%
40	0.2438%	0.2309%	0.2292%	0.2270%	0.2335%	0.2325%	0.2391%	0.2398%	0.2444%	0.2483%	0.2517%	0.2546%	0.2524%	0.2546%	0.2566%	0.2583%	0.2598%	0.2611%	0.2622%	0.2632%	0.2640%
41	0.2651%	0.2510%	0.2490%	0.2463%	0.2531%	0.2517%	0.2585%	0.2592%	0.2639%	0.2680%	0.2716%	0.2747%	0.2722%	0.2745%	0.2766%	0.2784%	0.2800%	0.2814%	0.2826%	0.2836%	0.2845%
42	0.2874%	0.2718%	0.2694%	0.2660%	0.2730%	0.2713%	0.2785%	0.2790%	0.2840%	0.2883%	0.2920%	0.2953%	0.2926%	0.2951%	0.2973%	0.2992%	0.3009%	0.3023%	0.3036%	0.3047%	0.3056%
43	0.3092%	0.2924%	0.2897%	0.2859%	0.2932%	0.2912%	0.2987%	0.2992%	0.3045%	0.3091%	0.3131%	0.3166%	0.3136%	0.3163%	0.3186%	0.3207%	0.3225%	0.3240%	0.3253%	0.3265%	0.3275%
44	0.3323%	0.3141%	0.3110%	0.3066%	0.3142%	0.3119%	0.3199%	0.3203%	0.3260%	0.3308%	0.3351%	0.3389%	0.3357%	0.3386%	0.3411%	0.3433%	0.3452%	0.3468%	0.3482%	0.3495%	0.3505%
45	0.3558%	0.3360%	0.3325%	0.3277%	0.3358%	0.3333%	0.3418%	0.3423%	0.3484%	0.3536%	0.3583%	0.3623%	0.3590%	0.3620%	0.3647%	0.3670%	0.3690%	0.3708%	0.3723%	0.3736%	0.3747%
46	0.3794%	0.3584%	0.3547%	0.3497%	0.3584%	0.3558%	0.3650%	0.3656%	0.3722%	0.3779%	0.3829%	0.3872%	0.3837%	0.3870%	0.3898%	0.3923%	0.3944%	0.3963%	0.3979%	0.3993%	0.4005%
47	0.4052%	0.3828%	0.3790%	0.3736%	0.3830%	0.3803%	0.3903%	0.3910%	0.3981%	0.4043%	0.4096%	0.4143%	0.4105%	0.4140%	0.4170%	0.4196%	0.4219%	0.4239%	0.4256%	0.4271%	0.4285%
48	0.4332%	0.4093%	0.4052%	0.3995%	0.4097%	0.4069%	0.4177%	0.4186%	0.4262%	0.4329%	0.4386%	0.4436%	0.4395%	0.4432%	0.4464%	0.4492%	0.4516%	0.4537%	0.4556%	0.4572%	0.4586%
49	0.4632%	0.4377%	0.4334%	0.4275%	0.4385%	0.4358%	0.4475%	0.4485%	0.4567%	0.4638%	0.4699%	0.4752%	0.4707%	0.4746%	0.4780%	0.4810%	0.4836%	0.4858%	0.4878%	0.4896%	0.4911%
50	0.4959%	0.4687%	0.4641%	0.4581%	0.4702%	0.4674%	0.4800%	0.4811%	0.4899%	0.4974%	0.5038%	0.5093%	0.5044%	0.5085%	0.5121%	0.5153%	0.5181%	0.5205%	0.5227%	0.5245%	0.5262%
51	0.5316%	0.5026%	0.4980%	0.4919%	0.5050%	0.5020%	0.5155%	0.5165%	0.5257%	0.5335%	0.5402%	0.5460%	0.5406%	0.5450%	0.5489%	0.5522%	0.5552%	0.5579%	0.5602%	0.5622%	
52	0.5716%	0.5407%	0.5358%	0.5292%	0.5432%	0.5397%	0.5538%	0.5545%	0.5640%	0.5721%	0.5791%	0.5852%	0.5794%	0.5840%	0.5881%	0.5918%	0.5950%	0.5979%	0.6004%		
53	0.6157%	0.5822%	0.5768%	0.5692%	0.5837%	0.5793%	0.5939%	0.5942%	0.6040%	0.6124%	0.6197%	0.6262%	0.6200%	0.6250%	0.6294%	0.6334%	0.6369%	0.6400%			
54	0.6616%	0.6252%	0.6190%	0.6102%	0.6249%	0.6196%	0.6346%	0.6344%	0.6447%	0.6535%	0.6614%	0.6683%	0.6619%	0.6673%	0.6722%	0.6765%	0.6803%				
55	0.7083%	0.6689%	0.6617%	0.6513%	0.6661%	0.6598%	0.6754%	0.6751%	0.6860%	0.6956%	0.7042%	0.7119%	0.7052%	0.7112%	0.7166%	0.7214%					
56	0.7544%	0.7118%	0.7036%	0.6916%	0.7067%	0.6997%	0.7163%	0.7163%	0.7283%	0.7390%	0.7486%	0.7572%	0.7505%	0.7572%	0.7632%						
57	0.7989%	0.7533%	0.7443%	0.7312%	0.7474%	0.7404%	0.7587%	0.7595%	0.7731%	0.7853%	0.7962%	0.8059%	0.7992%	0.8067%							
58	0.8431%	0.7951%	0.7857%	0.7726%	0.7908%	0.7847%	0.8054%	0.8076%	0.8232%	0.8371%	0.8495%	0.8605%	0.8538%								
59	0.8912%	0.8411%	0.8320%	0.8198%	0.8410%	0.8365%	0.8603%	0.8641%	0.8820%	0.8977%	0.9117%	0.9239%									
60	0.9480%	0.8959%	0.8874%	0.8770%	0.9022%	0.8994%	0.9268%	0.9320%	0.9522%	0.9698%	0.9852%										
61	1.0177%	0.9635%	0.9561%	0.9480%	0.9776%	0.9763%	1.0070%	1.0134%	1.0356%	1.0548%											
62	1.1062%	1.0490%	1.0424%	1.0355%	1.0691%	1.0682%	1.1019%	1.1086%	1.1325%												
63	1.2136%	1.1517%	1.1450%	1.1379%	1.1745%	1.1728%	1.2089%	1.2154%													
64	1.3363%	1.2679%	1.2601%	1.2511%	1.2899%	1.2864%	1.3247%														
65	1.4684%	1.3922%	1.3827%	1.3706%	1.4109%	1.4055%															

BIỂU 45: BIỂU PHÍ BẢO HIỂM HÀNG NĂM DÀNH CHO NỮ
TÍNH THEO TỶ LỆ PHẦN TRĂM CỦA SỐ TIỀN VAY BAN ĐẦU
ÁP DỤNG CHO TRƯỜNG HỢP NỢ GỐC VÀ LÃI VAY ĐƯỢC TRẢ HÀNG THÁNG, KHOẢN TRẢ HÀNG THÁNG ĐỀU

Thời hạn / Tuổi	12 tháng	18 tháng	24 tháng	36 tháng	48 tháng	60 tháng	72 tháng	84 tháng	96 tháng	108 tháng	120 tháng	132 tháng	144 tháng	156 tháng	168 tháng	180 tháng	192 tháng	204 tháng	216 tháng	228 tháng	240 tháng
18	0.1401%	0.0985%	0.1167%	0.1139%	0.1186%	0.1206%	0.1269%	0.1302%	0.1354%	0.1402%	0.1446%	0.1484%	0.1490%	0.1520%	0.1546%	0.1569%	0.1588%	0.1605%	0.1620%	0.1632%	0.1643%
19	0.1447%	0.1017%	0.1203%	0.1173%	0.1220%	0.1239%	0.1303%	0.1336%	0.1390%	0.1439%	0.1483%	0.1523%	0.1529%	0.1559%	0.1586%	0.1609%	0.1629%	0.1647%	0.1662%	0.1675%	0.1686%
20	0.1488%	0.1045%	0.1235%	0.1203%	0.1250%	0.1269%	0.1333%	0.1367%	0.1422%	0.1472%	0.1518%	0.1558%	0.1565%	0.1596%	0.1623%	0.1647%	0.1668%	0.1686%	0.1702%	0.1715%	0.1727%
21	0.1520%	0.1067%	0.1260%	0.1226%	0.1275%	0.1294%	0.1360%	0.1395%	0.1451%	0.1503%	0.1550%	0.1592%	0.1598%	0.1630%	0.1659%	0.1683%	0.1705%	0.1724%	0.1740%	0.1754%	0.1765%
22	0.1548%	0.1087%	0.1284%	0.1250%	0.1300%	0.1320%	0.1388%	0.1424%	0.1482%	0.1535%	0.1583%	0.1626%	0.1633%	0.1667%	0.1696%	0.1722%	0.1744%	0.1763%	0.1780%	0.1794%	0.1807%
23	0.1577%	0.1107%	0.1310%	0.1276%	0.1327%	0.1348%	0.1418%	0.1456%	0.1516%	0.1571%	0.1620%	0.1665%	0.1673%	0.1707%	0.1737%	0.1764%	0.1787%	0.1807%	0.1825%	0.1840%	0.1853%
24	0.1616%	0.1134%	0.1340%	0.1305%	0.1358%	0.1380%	0.1453%	0.1492%	0.1554%	0.1611%	0.1662%	0.1709%	0.1717%	0.1753%	0.1784%	0.1812%	0.1836%	0.1857%	0.1876%	0.1892%	0.1905%
25	0.1648%	0.1157%	0.1368%	0.1334%	0.1390%	0.1414%	0.1489%	0.1530%	0.1595%	0.1654%	0.1707%	0.1755%	0.1764%	0.1802%	0.1835%	0.1864%	0.1889%	0.1912%	0.1931%	0.1948%	0.1962%
26	0.1687%	0.1186%	0.1404%	0.1371%	0.1429%	0.1455%	0.1533%	0.1576%	0.1643%	0.1704%	0.1760%	0.1810%	0.1820%	0.1859%	0.1894%	0.1925%	0.1952%	0.1975%	0.1995%	0.2013%	0.2028%
27	0.1740%	0.1224%	0.1449%	0.1415%	0.1475%	0.1502%	0.1583%	0.1628%	0.1698%	0.1761%	0.1820%	0.1872%	0.1884%	0.1925%	0.1962%	0.1994%	0.2023%	0.2047%	0.2069%	0.2088%	0.2104%
28	0.1797%	0.1263%	0.1495%	0.1461%	0.1524%	0.1552%	0.1637%	0.1683%	0.1756%	0.1823%	0.1885%	0.1940%	0.1953%	0.1997%	0.2036%	0.2070%	0.2100%	0.2127%	0.2150%	0.2169%	0.2187%
29	0.1854%	0.1304%	0.1545%	0.1510%	0.1576%	0.1606%	0.1694%	0.1744%	0.1820%	0.1891%	0.1956%	0.2015%	0.2029%	0.2076%	0.2118%	0.2155%	0.2187%	0.2215%	0.2239%	0.2261%	0.2279%
30	0.1921%	0.1352%	0.1601%	0.1565%	0.1634%	0.1666%	0.1759%	0.1812%	0.1893%	0.1968%	0.2037%	0.2101%	0.2117%	0.2167%	0.2212%	0.2251%	0.2285%	0.2316%	0.2342%	0.2364%	0.2384%
31	0.1991%	0.1401%	0.1660%	0.1624%	0.1697%	0.1732%	0.1830%	0.1887%	0.1974%	0.2055%	0.2129%	0.2197%	0.2216%	0.2270%	0.2318%	0.2360%	0.2397%	0.2429%	0.2457%	0.2481%	0.2502%
32	0.2063%	0.1453%	0.1723%	0.1689%	0.1767%	0.1806%	0.1912%	0.1974%	0.2068%	0.2155%	0.2236%	0.2309%	0.2331%	0.2389%	0.2440%	0.2486%	0.2526%	0.2560%	0.2590%	0.2616%	0.2639%
33	0.2155%	0.1519%	0.1801%	0.1767%	0.1852%	0.1896%	0.2011%	0.2080%	0.2182%	0.2277%	0.2364%	0.2443%	0.2468%	0.2530%	0.2586%	0.2635%	0.2678%	0.2715%	0.2747%	0.2775%	0.2799%
34	0.2255%	0.1590%	0.1888%	0.1857%	0.1952%	0.2003%	0.2128%	0.2205%	0.2316%	0.2419%	0.2514%	0.2601%	0.2628%	0.2695%	0.2755%	0.2808%	0.2854%	0.2894%	0.2929%	0.2959%	0.2985%
35	0.2376%	0.1679%	0.1998%	0.1971%	0.2076%	0.2136%	0.2273%	0.2358%	0.2479%	0.2592%	0.2695%	0.2788%	0.2818%	0.2891%	0.2956%	0.3013%	0.3062%	0.3105%	0.3143%	0.3175%	0.3203%
36	0.2537%	0.1795%	0.2138%	0.2114%	0.2231%	0.2298%	0.2449%	0.2542%	0.2674%	0.2796%	0.2908%	0.3009%	0.3040%	0.3119%	0.3189%	0.3250%	0.3304%	0.3350%	0.3390%	0.3425%	0.3455%
37	0.2729%	0.1933%	0.2305%	0.2284%	0.2414%	0.2488%	0.2652%	0.2754%	0.2897%	0.3029%	0.3149%	0.3258%	0.3292%	0.3377%	0.3452%	0.3517%	0.3575%	0.3625%	0.3668%	0.3705%	0.3738%
38	0.2959%	0.2098%	0.2504%	0.2482%	0.2624%	0.2706%	0.2883%	0.2993%	0.3147%	0.3289%	0.3418%	0.3535%	0.3571%	0.3662%	0.3742%	0.3813%	0.3874%	0.3928%	0.3974%	0.4014%	0.4049%
39	0.3222%	0.2285%	0.2727%	0.2703%	0.2857%	0.2944%	0.3135%	0.3252%	0.3418%	0.3570%	0.3708%	0.3833%	0.3871%	0.3968%	0.4054%	0.4130%	0.4196%	0.4253%	0.4303%	0.4346%	0.4383%
40	0.3512%	0.2490%	0.2970%	0.2943%	0.3107%	0.3198%	0.3403%	0.3527%	0.3704%	0.3866%	0.4015%	0.4148%	0.4187%	0.4292%	0.4384%	0.4465%	0.4536%	0.4597%	0.4651%	0.4696%	0.4736%
41	0.3819%	0.2707%	0.3227%	0.3193%	0.3367%	0.3462%	0.3681%	0.3812%	0.4001%	0.4174%	0.4332%	0.4475%	0.4516%	0.4628%	0.4726%	0.4813%	0.4889%	0.4955%	0.5012%	0.5061%	0.5103%
42	0.4140%	0.2932%	0.3491%	0.3449%	0.3633%	0.3732%	0.3965%	0.4104%	0.4305%	0.4490%	0.4659%	0.4811%	0.4855%	0.4974%	0.5080%	0.5173%	0.5254%	0.5324%	0.5385%	0.5437%	0.5482%
43	0.4455%	0.3153%	0.3754%	0.3707%	0.3902%	0.4006%	0.4254%	0.4402%	0.4616%	0.4814%	0.4994%	0.5158%	0.5204%	0.5332%	0.5445%	0.5544%	0.5631%	0.5706%	0.5771%	0.5826%	0.5874%
44	0.4786%	0.3387%	0.4030%	0.3975%	0.4181%	0.4291%	0.4555%	0.4713%	0.4942%	0.5153%	0.5347%	0.5522%	0.5571%	0.5708%	0.5829%	0.5935%	0.6027%	0.6107%	0.6177%	0.6236%	0.6287%
45	0.5125%	0.3624%	0.4310%	0.4248%	0.4469%	0.4586%	0.4868%	0.5037%	0.5282%	0.5509%	0.5716%	0.5903%	0.5957%	0.6103%	0.6232%	0.6345%	0.6444%	0.6529%	0.6603%	0.6667%	0.6721%
46	0.5465%	0.3865%	0.4597%	0.4534%	0.4770%	0.4896%	0.5199%	0.5380%	0.5643%	0.5887%	0.6109%	0.6310%	0.6368%	0.6524%	0.6662%	0.6782%	0.6887%	0.6979%	0.7057%	0.7125%	0.7184%
47	0.5836%	0.4129%	0.4911%	0.4845%	0.5098%	0.5234%	0.5559%	0.5754%	0.6037%	0.6299%	0.6537%	0.6752%	0.6813%	0.6980%	0.7127%	0.7256%	0.7368%	0.7465%	0.7550%	0.7622%	0.7685%
48	0.6239%	0.4415%	0.5251%	0.5181%	0.5453%	0.5600%	0.5949%	0.6160%	0.6464%	0.6745%	0.7000%	0.7230%	0.7294%	0.7473%	0.7629%	0.7766%	0.7886%	0.7990%	0.8080%	0.8158%	0.8225%
49	0.6671%	0.4721%	0.5616%	0.5543%	0.5837%	0.5997%	0.6374%	0.6601%	0.6928%	0.7228%	0.7500%	0.7745%	0.7813%	0.8003%	0.8170%	0.8317%	0.8445%	0.8556%	0.8653%	0.8736%	0.8808%
50	0.7141%	0.5055%	0.6015%	0.5940%	0.6259%	0.6433%	0.6838%	0.7082%	0.7431%	0.7751%	0.8041%	0.8302%	0.8373%	0.8576%	0.8754%	0.8911%	0.9048%	0.9167%	0.9271%	0.9360%	0.9437%
51	0.7654%	0.5422%	0.6453%	0.6378%	0.6723%	0.6911%	0.7345%	0.7604%	0.7975%	0.8315%	0.8623%	0.8901%	0.8976%	0.9191%	0.9382%	0.9550%	0.9697%	0.9825%	0.9936%	1.0032%	
52	0.8231%	0.5833%	0.6944%	0.6863%	0.7232%	0.7430%	0.7891%	0.8164%	0.8558%	0.8918%	0.9245%	0.9540%	0.9619%	0.9850%	1.0054%	1.0234%	1.0392%	1.0529%	1.0648%		
53	0.8865%	0.6281%	0.7474%	0.7382%	0.7771%	0.7976%	0.8463%	0.8749%	0.9165%	0.9547%	0.9895%	1.0209%	1.0294%	1.0542%	1.0761%	1.0954%	1.1124%	1.1271%			
54	0.9524%	0.6745%	0.8022%	0.7913%	0.8321%	0.8531%	0.9044%	0.9343%	0.9783%	1.0189%	1.0561%	1.0898%	1.0990%	1.1257%	1.1493%	1.1701%	1.1883%				
55	1.0196%	0.7217%	0.8575%	0.8447%	0.8871%	0.9086%	0.9626%	0.9942%	1.0411%	1.0846%	1.1246%	1.1609%	1.1711%	1.1999%	1.2253%	1.2477%					
56	1.0860%	0.7681%	0.9118%	0.8970%	0.9412%	0.9637%	1.0211%	1.0551%	1.1055%	1.1525%	1.1957%	1.2351%	1.2465%	1.2776%	1.3051%						
57	1.1500%	0.8129%	0.9645%	0.9484%	0.9954%	1.0198%	1.0816%	1.1189%	1.1738%	1.2249%	1.2719%	1.3147%	1.3276%	1.3613%							
58	1.2135%	0.8580%	1.0182%	1.0022%	1.0533%	1.0809%	1.1485%	1.1900%	1.2501%	1.3061%	1.3574%	1.4040%	1.4185%								
59	1.2826%	0.9077%	1.0781%	1.0634%	1.1203%	1.1524%	1.2270%	1.2735%	1.3396%	1.4010%	1.4571%	1.5078%									
60	1.3641%	0.9669%	1.1498%	1.1376%	1.2019%	1.2394%	1.3220%	1.3740%	1.4467%	1.5138%	1.5750%										
61	1.4643%	1.0400%	1.2389%	1.2298%	1.3025%	1.3455%	1.4369%	1.4944%	1.5738%	1.6470%											
62	1.5914%	1.1324%	1.3506%	1.3435%	1.4247%	1.4726%	1.5727%	1.6353%	1.7217%												
63	1.7456%	1.2434%	1.4835%	1.4764%	1.5655%	1.6173%	1.7261%	1.7935%													
64	1.9218%	1.3691%	1.6326%	1.6235%	1.7196%	1.7745%	1.8919%														
65	2.1113%	1.5036%	1.7914%	1.7788%	1.8814%	1.9393%															

BIỂU 46: BIỂU PHÍ BẢO HIỂM HÀNG NĂM DÀNH CHO NỮ
TÍNH THEO TỶ LỆ PHẦN TRĂM CỦA KHOẢN DƯ NỢ GỐC
ÁP DỤNG CHO TRƯỜNG HỢP NỢ GỐC VÀ LÃI VAY ĐƯỢC TRẢ HÀNG THÁNG, KHOẢN TRẢ HÀNG THÁNG ĐỀU

Thời hạn / Tuổi	12 tháng	18 tháng	24 tháng	36 tháng	48 tháng	60 tháng	72 tháng	84 tháng	96 tháng	108 tháng	120 tháng	132 tháng	144 tháng	156 tháng	168 tháng	180 tháng	192 tháng	204 tháng	216 tháng	228 tháng	240 tháng
18	0.1401%	0.1340%	0.1439%	0.1473%	0.1537%	0.1537%	0.1581%	0.1584%	0.1609%	0.1629%	0.1646%	0.1660%	0.1640%	0.1649%	0.1657%	0.1664%	0.1670%	0.1674%	0.1679%	0.1682%	0.1685%
19	0.1447%	0.1383%	0.1484%	0.1518%	0.1581%	0.1580%	0.1624%	0.1626%	0.1651%	0.1672%	0.1689%	0.1703%	0.1682%	0.1692%	0.1700%	0.1707%	0.1713%	0.1718%	0.1722%	0.1726%	0.1729%
20	0.1488%	0.1422%	0.1524%	0.1556%	0.1619%	0.1617%	0.1662%	0.1663%	0.1690%	0.1711%	0.1728%	0.1743%	0.1722%	0.1732%	0.1740%	0.1747%	0.1754%	0.1759%	0.1763%	0.1767%	0.1771%
21	0.1520%	0.1451%	0.1555%	0.1587%	0.1651%	0.1650%	0.1696%	0.1697%	0.1724%	0.1746%	0.1764%	0.1780%	0.1758%	0.1769%	0.1778%	0.1786%	0.1792%	0.1798%	0.1803%	0.1807%	0.1811%
22	0.1548%	0.1478%	0.1584%	0.1617%	0.1683%	0.1682%	0.1730%	0.1732%	0.1761%	0.1784%	0.1803%	0.1818%	0.1797%	0.1808%	0.1818%	0.1826%	0.1833%	0.1839%	0.1845%	0.1849%	0.1853%
23	0.1577%	0.1507%	0.1616%	0.1651%	0.1719%	0.1718%	0.1768%	0.1771%	0.1801%	0.1825%	0.1845%	0.1862%	0.1840%	0.1852%	0.1862%	0.1871%	0.1879%	0.1885%	0.1891%	0.1896%	0.1900%
24	0.1616%	0.1543%	0.1654%	0.1689%	0.1759%	0.1759%	0.1811%	0.1815%	0.1846%	0.1871%	0.1893%	0.1910%	0.1889%	0.1902%	0.1912%	0.1922%	0.1930%	0.1937%	0.1944%	0.1949%	0.1954%
25	0.1648%	0.1574%	0.1688%	0.1726%	0.1800%	0.1802%	0.1856%	0.1862%	0.1894%	0.1921%	0.1944%	0.1962%	0.1941%	0.1955%	0.1967%	0.1977%	0.1986%	0.1994%	0.2001%	0.2007%	0.2012%
26	0.1687%	0.1613%	0.1732%	0.1774%	0.1851%	0.1854%	0.1911%	0.1917%	0.1951%	0.1980%	0.2004%	0.2024%	0.2002%	0.2017%	0.2030%	0.2041%	0.2051%	0.2060%	0.2068%	0.2074%	0.2080%
27	0.1740%	0.1665%	0.1788%	0.1830%	0.1911%	0.1915%	0.1973%	0.1980%	0.2017%	0.2047%	0.2072%	0.2093%	0.2072%	0.2088%	0.2103%	0.2115%	0.2126%	0.2135%	0.2144%	0.2151%	0.2158%
28	0.1797%	0.1718%	0.1845%	0.1890%	0.1974%	0.1979%	0.2040%	0.2048%	0.2086%	0.2118%	0.2146%	0.2169%	0.2148%	0.2166%	0.2182%	0.2195%	0.2208%	0.2218%	0.2227%	0.2235%	0.2242%
29	0.1854%	0.1774%	0.1906%	0.1954%	0.2041%	0.2047%	0.2112%	0.2121%	0.2162%	0.2197%	0.2227%	0.2253%	0.2233%	0.2252%	0.2270%	0.2285%	0.2298%	0.2310%	0.2320%	0.2329%	0.2337%
30	0.1921%	0.1839%	0.1976%	0.2025%	0.2117%	0.2124%	0.2192%	0.2204%	0.2248%	0.2286%	0.2319%	0.2348%	0.2329%	0.2351%	0.2370%	0.2387%	0.2402%	0.2415%	0.2426%	0.2436%	0.2445%
31	0.1991%	0.1906%	0.2048%	0.2101%	0.2198%	0.2207%	0.2281%	0.2295%	0.2345%	0.2387%	0.2424%	0.2456%	0.2438%	0.2462%	0.2484%	0.2503%	0.2519%	0.2533%	0.2546%	0.2557%	0.2566%
32	0.2063%	0.1976%	0.2126%	0.2185%	0.2288%	0.2302%	0.2382%	0.2401%	0.2456%	0.2504%	0.2545%	0.2581%	0.2564%	0.2591%	0.2615%	0.2636%	0.2654%	0.2670%	0.2684%	0.2696%	0.2706%
33	0.2155%	0.2066%	0.2222%	0.2286%	0.2399%	0.2417%	0.2506%	0.2530%	0.2591%	0.2644%	0.2691%	0.2731%	0.2714%	0.2745%	0.2771%	0.2794%	0.2814%	0.2832%	0.2847%	0.2860%	0.2871%
34	0.2255%	0.2163%	0.2330%	0.2403%	0.2528%	0.2553%	0.2652%	0.2682%	0.2751%	0.2810%	0.2862%	0.2907%	0.2890%	0.2924%	0.2953%	0.2978%	0.3000%	0.3018%	0.3035%	0.3049%	0.3061%
35	0.2376%	0.2284%	0.2465%	0.2550%	0.2689%	0.2722%	0.2832%	0.2868%	0.2944%	0.3010%	0.3067%	0.3116%	0.3099%	0.3136%	0.3167%	0.3194%	0.3218%	0.3238%	0.3256%	0.3271%	0.3284%
36	0.2537%	0.2441%	0.2637%	0.2734%	0.2889%	0.2929%	0.3051%	0.3092%	0.3176%	0.3247%	0.3309%	0.3362%	0.3344%	0.3383%	0.3417%	0.3446%	0.3471%	0.3493%	0.3512%	0.3529%	0.3543%
37	0.2729%	0.2629%	0.2844%	0.2954%	0.3125%	0.3171%	0.3305%	0.3349%	0.3440%	0.3518%	0.3584%	0.3641%	0.3620%	0.3662%	0.3698%	0.3729%	0.3756%	0.3780%	0.3800%	0.3817%	0.3832%
38	0.2959%	0.2854%	0.3089%	0.3211%	0.3398%	0.3447%	0.3592%	0.3639%	0.3737%	0.3819%	0.3889%	0.3950%	0.3926%	0.3971%	0.4009%	0.4042%	0.4071%	0.4095%	0.4117%	0.4135%	0.4151%
39	0.3222%	0.3108%	0.3364%	0.3497%	0.3699%	0.3751%	0.3905%	0.3954%	0.4057%	0.4145%	0.4219%	0.4283%	0.4256%	0.4303%	0.4343%	0.4378%	0.4408%	0.4435%	0.4457%	0.4477%	0.4494%
40	0.3512%	0.3387%	0.3664%	0.3806%	0.4023%	0.4074%	0.4239%	0.4288%	0.4397%	0.4489%	0.4567%	0.4634%	0.4604%	0.4653%	0.4696%	0.4733%	0.4765%	0.4793%	0.4817%	0.4838%	0.4855%
41	0.3819%	0.3681%	0.3981%	0.4129%	0.4359%	0.4410%	0.4584%	0.4634%	0.4748%	0.4845%	0.4928%	0.4999%	0.4965%	0.5017%	0.5062%	0.5102%	0.5136%	0.5165%	0.5191%	0.5213%	0.5231%
42	0.4140%	0.3986%	0.4306%	0.4460%	0.4703%	0.4754%	0.4937%	0.4988%	0.5109%	0.5211%	0.5299%	0.5374%	0.5337%	0.5392%	0.5441%	0.5483%	0.5519%	0.5550%	0.5577%	0.5600%	0.5620%
43	0.4455%	0.4288%	0.4631%	0.4793%	0.5050%	0.5102%	0.5296%	0.5349%	0.5478%	0.5587%	0.5680%	0.5760%	0.5720%	0.5779%	0.5831%	0.5876%	0.5914%	0.5947%	0.5976%	0.6001%	0.6022%
44	0.4786%	0.4605%	0.4971%	0.5140%	0.5411%	0.5464%	0.5671%	0.5727%	0.5864%	0.5980%	0.6080%	0.6166%	0.6123%	0.6187%	0.6242%	0.6289%	0.6330%	0.6366%	0.6396%	0.6422%	0.6445%
45	0.5125%	0.4927%	0.5316%	0.5493%	0.5783%	0.5839%	0.6060%	0.6120%	0.6267%	0.6392%	0.6499%	0.6592%	0.6546%	0.6614%	0.6673%	0.6724%	0.6767%	0.6805%	0.6838%	0.6866%	0.6890%
46	0.5465%	0.5255%	0.5670%	0.5861%	0.6172%	0.6233%	0.6471%	0.6536%	0.6695%	0.6830%	0.6945%	0.7045%	0.6997%	0.7069%	0.7132%	0.7186%	0.7233%	0.7273%	0.7307%	0.7337%	0.7363%
47	0.5836%	0.5613%	0.6057%	0.6263%	0.6596%	0.6663%	0.6918%	0.6990%	0.7161%	0.7306%	0.7431%	0.7538%	0.7485%	0.7563%	0.7630%	0.7687%	0.7737%	0.7779%	0.7816%	0.7849%	0.7876%
48	0.6239%	0.6001%	0.6476%	0.6697%	0.7054%	0.7128%	0.7403%	0.7482%	0.7666%	0.7822%	0.7956%	0.8069%	0.8013%	0.8095%	0.8166%	0.8227%	0.8280%	0.8326%	0.8365%	0.8400%	0.8430%
49	0.6671%	0.6417%	0.6926%	0.7165%	0.7551%	0.7633%	0.7930%	0.8016%	0.8214%	0.8381%	0.8523%	0.8643%	0.8582%	0.8669%	0.8744%	0.8809%	0.8865%	0.8914%	0.8957%	0.8994%	0.9026%
50	0.7141%	0.6871%	0.7417%	0.7677%	0.8095%	0.8186%	0.8507%	0.8598%	0.8810%	0.8986%	0.9136%	0.9263%	0.9195%	0.9287%	0.9367%	0.9437%	0.9497%	0.9550%	0.9596%	0.9636%	0.9670%
51	0.7654%	0.7368%	0.7958%	0.8243%	0.8694%	0.8793%	0.9135%	0.9230%	0.9453%	0.9639%	0.9796%	0.9929%	0.9855%	0.9953%	1.0038%	1.0113%	1.0178%	1.0234%	1.0284%	1.0326%	
52	0.8231%	0.7926%	0.8562%	0.8868%	0.9351%	0.9451%	0.9813%	0.9908%	1.0141%	1.0335%	1.0500%	1.0641%	1.0560%	1.0664%	1.0756%	1.0836%	1.0906%	1.0967%	1.1020%		
53	0.8865%	0.8535%	0.9216%	0.9537%	1.0047%	1.0145%	1.0523%	1.0616%	1.0859%	1.1062%	1.1235%	1.1385%	1.1299%	1.1411%	1.1510%	1.1597%	1.1672%	1.1738%			
54	0.9524%	0.9165%	0.9890%	1.0223%	1.0756%	1.0848%	1.1242%	1.1334%	1.1589%	1.1804%	1.1989%	1.2151%	1.2061%	1.2183%	1.2291%	1.2385%	1.2467%				
55	1.0196%	0.9804%	1.0571%	1.0911%	1.1465%	1.1552%	1.1964%	1.2059%	1.2330%	1.2562%	1.2764%	1.2941%	1.2849%	1.2984%	1.3101%	1.3204%					
56	1.0860%	1.0433%	1.1240%	1.1585%	1.2162%	1.2250%	1.2688%	1.2794%	1.3090%	1.3345%	1.3568%	1.3764%	1.3674%	1.3822%	1.3951%						
57	1.1500%	1.1041%	1.1889%	1.2248%	1.2861%	1.2962%	1.3437%	1.3565%	1.3894%	1.4180%	1.4429%	1.4648%	1.4559%	1.4723%							
58	1.2135%	1.1653%	1.2550%	1.2941%	1.3607%	1.3735%	1.4264%	1.4423%	1.4793%	1.5114%	1.5394%	1.5638%	1.5551%								
59	1.2826%	1.2326%	1.3287%	1.3730%	1.4469%	1.4640%	1.5234%	1.5430%	1.5847%	1.6206%	1.6518%	1.6788%									
60	1.3641%	1.3128%	1.4170%	1.4686%	1.5520%	1.5739%	1.6408%	1.6640%	1.7105%	1.7504%	1.7847%										
61	1.4643%	1.4119%	1.5267%	1.5872%	1.6814%	1.7081%	1.7826%	1.8089%	1.8600%	1.9035%											
62	1.5914%	1.5370%	1.6640%	1.7335%	1.8385%	1.8686%	1.9502%	1.9785%	2.0337%												
63	1.7456%	1.6873%	1.8275%	1.9045%	2.0194%	2.0512%	2.1392%	2.1686%													
64	1.9218%	1.8573%	2.0109%	2.0936%	2.2172%	2.2494%	2.3434%														
65	2.1113%	2.0392%	2.2060%	2.2930%	2.4247%	2.4569%															

BIỂU 47: BIỂU PHÍ BẢO HIỂM HÀNG QUÝ DÀNH CHO NỮ
TÍNH THEO TỶ LỆ PHẦN TRĂM CỦA SỐ TIỀN VAY BAN ĐẦU
ÁP DỤNG CHO TRƯỜNG HỢP NỢ GỐC VÀ LÃI VAY ĐƯỢC TRẢ HÀNG QUÝ, NỢ GỐC ĐƯỢC TRẢ DẦN ĐỀU

Thời hạn / Tuổi	12 tháng	18 tháng	24 tháng	36 tháng	48 tháng	60 tháng	72 tháng	84 tháng	96 tháng	108 tháng	120 tháng	132 tháng	144 tháng	156 tháng	168 tháng	180 tháng	192 tháng	204 tháng	216 tháng	228 tháng	240 tháng
18	0.0488%	0.0401%	0.0371%	0.0347%	0.0351%	0.0349%	0.0361%	0.0365%	0.0376%	0.0386%	0.0396%	0.0405%	0.0406%	0.0413%	0.0420%	0.0426%	0.0432%	0.0437%	0.0442%	0.0446%	0.0450%
19	0.0504%	0.0414%	0.0383%	0.0357%	0.0361%	0.0358%	0.0370%	0.0375%	0.0386%	0.0397%	0.0407%	0.0416%	0.0416%	0.0424%	0.0431%	0.0437%	0.0443%	0.0449%	0.0454%	0.0458%	0.0462%
20	0.0518%	0.0425%	0.0393%	0.0366%	0.0369%	0.0367%	0.0379%	0.0384%	0.0395%	0.0406%	0.0416%	0.0426%	0.0426%	0.0434%	0.0441%	0.0448%	0.0454%	0.0459%	0.0464%	0.0469%	0.0473%
21	0.0529%	0.0434%	0.0401%	0.0373%	0.0377%	0.0374%	0.0387%	0.0392%	0.0403%	0.0414%	0.0425%	0.0434%	0.0435%	0.0443%	0.0450%	0.0457%	0.0463%	0.0469%	0.0474%	0.0479%	0.0483%
22	0.0539%	0.0442%	0.0409%	0.0381%	0.0384%	0.0382%	0.0395%	0.0400%	0.0412%	0.0423%	0.0434%	0.0444%	0.0444%	0.0453%	0.0460%	0.0467%	0.0474%	0.0480%	0.0485%	0.0490%	0.0494%
23	0.0549%	0.0451%	0.0417%	0.0388%	0.0392%	0.0390%	0.0403%	0.0408%	0.0421%	0.0433%	0.0444%	0.0454%	0.0455%	0.0463%	0.0471%	0.0478%	0.0485%	0.0491%	0.0497%	0.0502%	0.0506%
24	0.0563%	0.0462%	0.0427%	0.0397%	0.0401%	0.0399%	0.0413%	0.0418%	0.0431%	0.0444%	0.0455%	0.0466%	0.0467%	0.0475%	0.0484%	0.0491%	0.0498%	0.0504%	0.0510%	0.0515%	0.0520%
25	0.0574%	0.0471%	0.0436%	0.0406%	0.0411%	0.0409%	0.0423%	0.0429%	0.0442%	0.0455%	0.0467%	0.0478%	0.0479%	0.0488%	0.0497%	0.0505%	0.0512%	0.0518%	0.0524%	0.0530%	0.0535%
26	0.0588%	0.0483%	0.0447%	0.0417%	0.0422%	0.0420%	0.0436%	0.0442%	0.0456%	0.0469%	0.0481%	0.0493%	0.0494%	0.0504%	0.0512%	0.0521%	0.0528%	0.0535%	0.0541%	0.0547%	0.0552%
27	0.0606%	0.0498%	0.0461%	0.0431%	0.0436%	0.0434%	0.0450%	0.0456%	0.0471%	0.0484%	0.0497%	0.0509%	0.0511%	0.0521%	0.0530%	0.0539%	0.0547%	0.0554%	0.0561%	0.0567%	0.0572%
28	0.0626%	0.0514%	0.0476%	0.0445%	0.0450%	0.0449%	0.0465%	0.0472%	0.0487%	0.0501%	0.0515%	0.0527%	0.0529%	0.0540%	0.0550%	0.0559%	0.0567%	0.0575%	0.0581%	0.0588%	0.0594%
29	0.0646%	0.0531%	0.0492%	0.0460%	0.0466%	0.0464%	0.0481%	0.0488%	0.0504%	0.0520%	0.0534%	0.0547%	0.0549%	0.0560%	0.0571%	0.0580%	0.0589%	0.0597%	0.0605%	0.0612%	0.0618%
30	0.0669%	0.0550%	0.0510%	0.0477%	0.0483%	0.0481%	0.0499%	0.0507%	0.0524%	0.0540%	0.0556%	0.0570%	0.0572%	0.0584%	0.0595%	0.0605%	0.0615%	0.0623%	0.0631%	0.0638%	0.0645%
31	0.0694%	0.0570%	0.0528%	0.0494%	0.0501%	0.0500%	0.0519%	0.0528%	0.0546%	0.0563%	0.0580%	0.0595%	0.0598%	0.0611%	0.0622%	0.0633%	0.0643%	0.0652%	0.0661%	0.0669%	0.0676%
32	0.0719%	0.0592%	0.0549%	0.0514%	0.0522%	0.0521%	0.0542%	0.0552%	0.0571%	0.0590%	0.0608%	0.0624%	0.0627%	0.0641%	0.0654%	0.0666%	0.0676%	0.0686%	0.0695%	0.0703%	0.0711%
33	0.0751%	0.0618%	0.0574%	0.0538%	0.0547%	0.0547%	0.0570%	0.0581%	0.0602%	0.0622%	0.0642%	0.0659%	0.0663%	0.0678%	0.0692%	0.0704%	0.0716%	0.0726%	0.0736%	0.0745%	0.0753%
34	0.0786%	0.0648%	0.0601%	0.0565%	0.0576%	0.0578%	0.0603%	0.0615%	0.0638%	0.0660%	0.0681%	0.0701%	0.0705%	0.0721%	0.0736%	0.0749%	0.0762%	0.0773%	0.0784%	0.0793%	0.0802%
35	0.0828%	0.0684%	0.0636%	0.0600%	0.0613%	0.0616%	0.0643%	0.0657%	0.0683%	0.0707%	0.0729%	0.0750%	0.0755%	0.0772%	0.0788%	0.0803%	0.0816%	0.0829%	0.0840%	0.0850%	0.0860%
36	0.0885%	0.0731%	0.0681%	0.0643%	0.0658%	0.0662%	0.0692%	0.0708%	0.0736%	0.0762%	0.0786%	0.0809%	0.0814%	0.0833%	0.0850%	0.0866%	0.0881%	0.0894%	0.0906%	0.0917%	0.0927%
37	0.0952%	0.0788%	0.0734%	0.0695%	0.0712%	0.0717%	0.0750%	0.0767%	0.0797%	0.0825%	0.0852%	0.0876%	0.0882%	0.0902%	0.0921%	0.0938%	0.0953%	0.0968%	0.0981%	0.0993%	0.1004%
38	0.1032%	0.0855%	0.0798%	0.0756%	0.0774%	0.0779%	0.0815%	0.0834%	0.0866%	0.0897%	0.0925%	0.0951%	0.0957%	0.0979%	0.0999%	0.1018%	0.1034%	0.1050%	0.1064%	0.1077%	0.1088%
39	0.1124%	0.0931%	0.0869%	0.0823%	0.0843%	0.0848%	0.0887%	0.0906%	0.0941%	0.0974%	0.1004%	0.1033%	0.1039%	0.1062%	0.1084%	0.1104%	0.1122%	0.1138%	0.1153%	0.1167%	0.1180%
40	0.1225%	0.1015%	0.0947%	0.0896%	0.0917%	0.0922%	0.0963%	0.0984%	0.1021%	0.1056%	0.1089%	0.1119%	0.1125%	0.1150%	0.1173%	0.1195%	0.1214%	0.1232%	0.1248%	0.1263%	0.1276%
41	0.1333%	0.1104%	0.1029%	0.0972%	0.0994%	0.0999%	0.1042%	0.1064%	0.1104%	0.1141%	0.1176%	0.1208%	0.1215%	0.1242%	0.1266%	0.1289%	0.1310%	0.1329%	0.1346%	0.1362%	0.1376%
42	0.1445%	0.1195%	0.1113%	0.1051%	0.1073%	0.1077%	0.1123%	0.1146%	0.1188%	0.1228%	0.1266%	0.1300%	0.1307%	0.1336%	0.1362%	0.1387%	0.1409%	0.1429%	0.1448%	0.1464%	0.1480%
43	0.1555%	0.1285%	0.1197%	0.1129%	0.1153%	0.1156%	0.1206%	0.1230%	0.1275%	0.1318%	0.1357%	0.1394%	0.1402%	0.1433%	0.1461%	0.1487%	0.1511%	0.1532%	0.1552%	0.1570%	0.1587%
44	0.1671%	0.1381%	0.1285%	0.1211%	0.1236%	0.1239%	0.1292%	0.1317%	0.1365%	0.1411%	0.1454%	0.1493%	0.1501%	0.1534%	0.1565%	0.1592%	0.1618%	0.1641%	0.1662%	0.1681%	0.1699%
45	0.1789%	0.1478%	0.1374%	0.1295%	0.1321%	0.1324%	0.1381%	0.1408%	0.1460%	0.1509%	0.1554%	0.1597%	0.1605%	0.1641%	0.1673%	0.1703%	0.1730%	0.1754%	0.1777%	0.1798%	0.1817%
46	0.1908%	0.1576%	0.1466%	0.1382%	0.1410%	0.1414%	0.1474%	0.1504%	0.1560%	0.1612%	0.1661%	0.1707%	0.1716%	0.1754%	0.1788%	0.1820%	0.1849%	0.1875%	0.1900%	0.1922%	0.1942%
47	0.2038%	0.1684%	0.1567%	0.1477%	0.1507%	0.1512%	0.1577%	0.1609%	0.1669%	0.1725%	0.1778%	0.1826%	0.1836%	0.1877%	0.1914%	0.1948%	0.1978%	0.2007%	0.2033%	0.2056%	0.2078%
48	0.2179%	0.1800%	0.1675%	0.1580%	0.1612%	0.1618%	0.1688%	0.1722%	0.1787%	0.1847%	0.1904%	0.1956%	0.1966%	0.2010%	0.2049%	0.2085%	0.2118%	0.2149%	0.2176%	0.2202%	0.2225%
49	0.2330%	0.1926%	0.1792%	0.1691%	0.1726%	0.1733%	0.1808%	0.1846%	0.1915%	0.1980%	0.2040%	0.2096%	0.2107%	0.2153%	0.2195%	0.2234%	0.2270%	0.2302%	0.2332%	0.2359%	0.2384%
50	0.2495%	0.2062%	0.1920%	0.1812%	0.1851%	0.1859%	0.1940%	0.1981%	0.2055%	0.2124%	0.2188%	0.2248%	0.2259%	0.2309%	0.2354%	0.2395%	0.2433%	0.2468%	0.2500%	0.2529%	0.2555%
51	0.2675%	0.2212%	0.2060%	0.1946%	0.1989%	0.1997%	0.2085%	0.2127%	0.2206%	0.2280%	0.2349%	0.2412%	0.2424%	0.2477%	0.2525%	0.2569%	0.2610%	0.2647%	0.2681%	0.2712%	
52	0.2877%	0.2380%	0.2217%	0.2094%	0.2140%	0.2148%	0.2241%	0.2286%	0.2369%	0.2448%	0.2521%	0.2588%	0.2601%	0.2657%	0.2709%	0.2756%	0.2799%	0.2839%	0.2875%		
53	0.3100%	0.2564%	0.2388%	0.2253%	0.2301%	0.2308%	0.2405%	0.2452%	0.2540%	0.2623%	0.2701%	0.2773%	0.2786%	0.2846%	0.2902%	0.2952%	0.2999%	0.3041%			
54	0.3331%	0.2753%	0.2563%	0.2417%	0.2465%	0.2470%	0.2572%	0.2621%	0.2714%	0.2802%	0.2885%	0.2962%	0.2976%	0.3041%	0.3100%	0.3155%	0.3205%				
55	0.3566%	0.2946%	0.2741%	0.2581%	0.2629%	0.2632%	0.2740%	0.2791%	0.2890%	0.2985%	0.3074%	0.3156%	0.3172%	0.3242%	0.3305%	0.3364%					
56	0.3799%	0.3136%	0.2915%	0.2741%	0.2791%	0.2793%	0.2908%	0.2963%	0.3070%	0.3172%	0.3268%	0.3357%	0.3375%	0.3450%	0.3519%						
57	0.4024%	0.3319%	0.3084%	0.2900%	0.2952%	0.2957%	0.3081%	0.3142%	0.3258%	0.3369%	0.3473%	0.3570%	0.3591%	0.3672%							
58	0.4247%	0.3504%	0.3257%	0.3065%	0.3125%	0.3134%	0.3270%	0.3339%	0.3467%	0.3589%	0.3702%	0.3808%	0.3832%								
59	0.4490%	0.3708%	0.3450%	0.3253%	0.3324%	0.3341%	0.3492%	0.3571%	0.3712%	0.3845%	0.3970%	0.4085%									
60	0.4778%	0.3952%	0.3681%	0.3481%	0.3566%	0.3592%	0.3761%	0.3851%	0.4006%	0.4153%	0.4289%										
61	0.5133%	0.4252%	0.3968%	0.3764%	0.3865%	0.3899%	0.4087%	0.4188%	0.4359%	0.4519%											
62	0.5583%	0.4633%	0.4329%	0.4114%	0.4229%	0.4270%	0.4476%	0.4586%	0.4772%												
63	0.6129%	0.5089%	0.4758%	0.4525%	0.4651%	0.4694%	0.4918%	0.5036%													
64	0.6752%	0.5606%	0.5241%	0.4980%	0.5114%	0.5156%	0.5399%														
65	0.7423%	0.6160%	0.5755%	0.5461%	0.5602%	0.5643%															

BIỂU 48: BIỂU PHÍ BẢO HIỂM HÀNG QUÝ DÀNH CHO NỮ
TÍNH THEO TỶ LỆ PHẦN TRĂM CỦA KHOẢN DƯ NỢ GỐC
ÁP DỤNG CHO TRƯỜNG HỢP NỢ GỐC VÀ LÃI VAY ĐƯỢC TRẢ HÀNG QUÝ, NỢ GỐC ĐƯỢC TRẢ DẦN ĐỀU

Thời hạn / Tuổi	12 tháng	18 tháng	24 tháng	36 tháng	48 tháng	60 tháng	72 tháng	84 tháng	96 tháng	108 tháng	120 tháng	132 tháng	144 tháng	156 tháng	168 tháng	180 tháng	192 tháng	204 tháng	216 tháng	228 tháng	240 tháng
18	0.1215%	0.0876%	0.0754%	0.0641%	0.0607%	0.0572%	0.0565%	0.0551%	0.0548%	0.0546%	0.0545%	0.0544%	0.0533%	0.0533%	0.0532%	0.0532%	0.0532%	0.0532%	0.0532%	0.0532%	0.0532%
19	0.1255%	0.0904%	0.0777%	0.0660%	0.0624%	0.0588%	0.0581%	0.0566%	0.0563%	0.0561%	0.0559%	0.0558%	0.0547%	0.0547%	0.0546%	0.0546%	0.0546%	0.0546%	0.0546%	0.0546%	0.0545%
20	0.1291%	0.0930%	0.0798%	0.0677%	0.0639%	0.0602%	0.0595%	0.0579%	0.0576%	0.0574%	0.0572%	0.0571%	0.0560%	0.0559%	0.0559%	0.0559%	0.0559%	0.0559%	0.0559%	0.0558%	0.0558%
21	0.1318%	0.0949%	0.0814%	0.0690%	0.0652%	0.0614%	0.0607%	0.0591%	0.0588%	0.0586%	0.0584%	0.0583%	0.0572%	0.0571%	0.0571%	0.0571%	0.0571%	0.0571%	0.0571%	0.0571%	0.0571%
22	0.1343%	0.0966%	0.0830%	0.0704%	0.0665%	0.0626%	0.0619%	0.0603%	0.0600%	0.0598%	0.0597%	0.0596%	0.0584%	0.0584%	0.0584%	0.0583%	0.0583%	0.0583%	0.0583%	0.0583%	0.0584%
23	0.1368%	0.0985%	0.0846%	0.0718%	0.0679%	0.0640%	0.0632%	0.0616%	0.0613%	0.0611%	0.0610%	0.0610%	0.0598%	0.0597%	0.0597%	0.0597%	0.0597%	0.0597%	0.0598%	0.0598%	0.0598%
24	0.1401%	0.1009%	0.0866%	0.0735%	0.0695%	0.0655%	0.0648%	0.0631%	0.0628%	0.0627%	0.0626%	0.0625%	0.0613%	0.0613%	0.0613%	0.0613%	0.0613%	0.0613%	0.0614%	0.0614%	0.0614%
25	0.1429%	0.1029%	0.0884%	0.0751%	0.0711%	0.0671%	0.0664%	0.0647%	0.0644%	0.0643%	0.0642%	0.0642%	0.0630%	0.0630%	0.0630%	0.0630%	0.0630%	0.0630%	0.0631%	0.0631%	0.0631%
26	0.1464%	0.1055%	0.0907%	0.0771%	0.0731%	0.0690%	0.0683%	0.0666%	0.0664%	0.0662%	0.0662%	0.0661%	0.0649%	0.0649%	0.0649%	0.0650%	0.0650%	0.0651%	0.0651%	0.0651%	0.0652%
27	0.1510%	0.1089%	0.0936%	0.0796%	0.0754%	0.0712%	0.0705%	0.0688%	0.0686%	0.0685%	0.0684%	0.0684%	0.0671%	0.0672%	0.0672%	0.0673%	0.0673%	0.0674%	0.0674%	0.0675%	0.0675%
28	0.1559%	0.1124%	0.0966%	0.0822%	0.0779%	0.0736%	0.0729%	0.0711%	0.0709%	0.0708%	0.0708%	0.0708%	0.0695%	0.0696%	0.0696%	0.0697%	0.0698%	0.0699%	0.0699%	0.0700%	0.0701%
29	0.1608%	0.1160%	0.0998%	0.0850%	0.0806%	0.0761%	0.0755%	0.0736%	0.0735%	0.0734%	0.0734%	0.0735%	0.0722%	0.0722%	0.0723%	0.0724%	0.0725%	0.0726%	0.0727%	0.0728%	0.0729%
30	0.1667%	0.1202%	0.1035%	0.0881%	0.0835%	0.0790%	0.0783%	0.0765%	0.0763%	0.0763%	0.0764%	0.0765%	0.0752%	0.0753%	0.0754%	0.0756%	0.0757%	0.0758%	0.0759%	0.0760%	0.0761%
31	0.1728%	0.1246%	0.1073%	0.0914%	0.0867%	0.0821%	0.0814%	0.0796%	0.0795%	0.0796%	0.0797%	0.0799%	0.0785%	0.0787%	0.0789%	0.0790%	0.0792%	0.0793%	0.0795%	0.0796%	0.0797%
32	0.1790%	0.1293%	0.1114%	0.0950%	0.0903%	0.0855%	0.0850%	0.0832%	0.0832%	0.0834%	0.0835%	0.0838%	0.0824%	0.0826%	0.0829%	0.0831%	0.0833%	0.0834%	0.0836%	0.0837%	0.0839%
33	0.1871%	0.1351%	0.1164%	0.0994%	0.0946%	0.0898%	0.0893%	0.0876%	0.0877%	0.0879%	0.0882%	0.0885%	0.0871%	0.0874%	0.0876%	0.0879%	0.0881%	0.0883%	0.0885%	0.0887%	0.0888%
34	0.1957%	0.1415%	0.1221%	0.1045%	0.0997%	0.0948%	0.0945%	0.0927%	0.0929%	0.0933%	0.0936%	0.0940%	0.0926%	0.0929%	0.0932%	0.0935%	0.0937%	0.0940%	0.0942%	0.0944%	0.0946%
35	0.2064%	0.1494%	0.1291%	0.1109%	0.1060%	0.1010%	0.1008%	0.0990%	0.0994%	0.0998%	0.1002%	0.1006%	0.0991%	0.0995%	0.0999%	0.1002%	0.1005%	0.1007%	0.1010%	0.1012%	0.1014%
36	0.2203%	0.1598%	0.1382%	0.1189%	0.1139%	0.1086%	0.1085%	0.1067%	0.1071%	0.1076%	0.1081%	0.1085%	0.1069%	0.1073%	0.1077%	0.1080%	0.1084%	0.1086%	0.1089%	0.1091%	0.1094%
37	0.2371%	0.1721%	0.1490%	0.1284%	0.1231%	0.1175%	0.1175%	0.1155%	0.1160%	0.1165%	0.1170%	0.1175%	0.1158%	0.1162%	0.1166%	0.1170%	0.1173%	0.1176%	0.1179%	0.1181%	0.1184%
38	0.2572%	0.1868%	0.1619%	0.1396%	0.1339%	0.1278%	0.1277%	0.1256%	0.1260%	0.1265%	0.1271%	0.1276%	0.1257%	0.1261%	0.1265%	0.1269%	0.1272%	0.1275%	0.1278%	0.1281%	0.1283%
39	0.2800%	0.2034%	0.1763%	0.1520%	0.1458%	0.1390%	0.1389%	0.1365%	0.1369%	0.1374%	0.1380%	0.1385%	0.1363%	0.1368%	0.1372%	0.1376%	0.1379%	0.1383%	0.1386%	0.1388%	0.1391%
40	0.3052%	0.2217%	0.1921%	0.1655%	0.1585%	0.1511%	0.1508%	0.1481%	0.1485%	0.1490%	0.1495%	0.1500%	0.1476%	0.1481%	0.1485%	0.1489%	0.1493%	0.1496%	0.1499%	0.1502%	0.1504%
41	0.3319%	0.2410%	0.2087%	0.1796%	0.1718%	0.1636%	0.1632%	0.1602%	0.1605%	0.1610%	0.1614%	0.1619%	0.1594%	0.1598%	0.1603%	0.1607%	0.1610%	0.1614%	0.1617%	0.1620%	0.1622%
42	0.3598%	0.2610%	0.2257%	0.1940%	0.1855%	0.1765%	0.1759%	0.1725%	0.1728%	0.1732%	0.1737%	0.1742%	0.1715%	0.1719%	0.1724%	0.1728%	0.1732%	0.1735%	0.1739%	0.1742%	0.1744%
43	0.3871%	0.2807%	0.2428%	0.2085%	0.1992%	0.1894%	0.1888%	0.1851%	0.1854%	0.1858%	0.1863%	0.1868%	0.1838%	0.1843%	0.1848%	0.1853%	0.1857%	0.1860%	0.1864%	0.1867%	0.1870%
44	0.4160%	0.3015%	0.2606%	0.2236%	0.2135%	0.2030%	0.2022%	0.1982%	0.1985%	0.1990%	0.1995%	0.2001%	0.1968%	0.1974%	0.1979%	0.1983%	0.1988%	0.1992%	0.1995%	0.1999%	0.2002%
45	0.4454%	0.3226%	0.2787%	0.2390%	0.2282%	0.2169%	0.2161%	0.2119%	0.2122%	0.2127%	0.2133%	0.2139%	0.2104%	0.2110%	0.2116%	0.2121%	0.2125%	0.2129%	0.2133%	0.2137%	0.2140%
46	0.4750%	0.3441%	0.2973%	0.2551%	0.2436%	0.2316%	0.2307%	0.2263%	0.2266%	0.2272%	0.2279%	0.2285%	0.2249%	0.2255%	0.2261%	0.2266%	0.2271%	0.2276%	0.2280%	0.2284%	0.2287%
47	0.5073%	0.3676%	0.3177%	0.2726%	0.2603%	0.2475%	0.2467%	0.2420%	0.2424%	0.2430%	0.2438%	0.2445%	0.2406%	0.2413%	0.2419%	0.2425%	0.2430%	0.2435%	0.2439%	0.2443%	0.2447%
48	0.5424%	0.3930%	0.3397%	0.2915%	0.2784%	0.2648%	0.2640%	0.2590%	0.2595%	0.2602%	0.2610%	0.2618%	0.2576%	0.2583%	0.2589%	0.2596%	0.2601%	0.2606%	0.2611%	0.2615%	0.2619%
49	0.5800%	0.4203%	0.3633%	0.3119%	0.2981%	0.2836%	0.2828%	0.2775%	0.2780%	0.2788%	0.2796%	0.2804%	0.2759%	0.2767%	0.2774%	0.2780%	0.2786%	0.2791%	0.2797%	0.2801%	0.2806%
50	0.6210%	0.4501%	0.3892%	0.3343%	0.3196%	0.3042%	0.3034%	0.2977%	0.2982%	0.2990%	0.2998%	0.3007%	0.2958%	0.2966%	0.2973%	0.2980%	0.2986%	0.2992%	0.2997%	0.3002%	0.3007%
51	0.6658%	0.4828%	0.4176%	0.3589%	0.3433%	0.3267%	0.3258%	0.3196%	0.3201%	0.3209%	0.3217%	0.3225%	0.3173%	0.3181%	0.3188%	0.3195%	0.3202%	0.3208%	0.3214%	0.3219%	
52	0.7161%	0.5194%	0.4494%	0.3862%	0.3693%	0.3513%	0.3502%	0.3433%	0.3437%	0.3444%	0.3451%	0.3460%	0.3403%	0.3411%	0.3419%	0.3426%	0.3433%	0.3440%	0.3446%		
53	0.7714%	0.5594%	0.4838%	0.4155%	0.3969%	0.3773%	0.3757%	0.3681%	0.3684%	0.3689%	0.3697%	0.3705%	0.3644%	0.3653%	0.3661%	0.3669%	0.3677%	0.3684%			
54	0.8288%	0.6007%	0.5192%	0.4455%	0.4251%	0.4037%	0.4017%	0.3933%	0.3935%	0.3940%	0.3948%	0.3957%	0.3892%	0.3901%	0.3911%	0.3919%	0.3928%				
55	0.8874%	0.6427%	0.5551%	0.4756%	0.4533%	0.4301%	0.4278%	0.4188%	0.4189%	0.4195%	0.4204%	0.4215%	0.4146%	0.4157%	0.4167%	0.4177%					
56	0.9452%	0.6840%	0.5903%	0.5051%	0.4810%	0.4563%	0.4538%	0.4444%	0.4447%	0.4456%	0.4467%	0.4480%	0.4409%	0.4422%	0.4434%						
57	1.0010%	0.7239%	0.6245%	0.5342%	0.5088%	0.4829%	0.4806%	0.4711%	0.4718%	0.4731%	0.4746%	0.4762%	0.4689%	0.4704%							
58	1.0564%	0.7641%	0.6594%	0.5645%	0.5383%	0.5116%	0.5099%	0.5004%	0.5018%	0.5036%	0.5056%	0.5077%	0.5001%								
59	1.1169%	0.8085%	0.6983%	0.5990%	0.5724%	0.5451%	0.5442%	0.5349%	0.5369%	0.5393%	0.5418%	0.5443%									
60	1.1884%	0.8614%	0.7450%	0.6407%	0.6138%	0.5857%	0.5858%	0.5764%	0.5790%	0.5819%	0.5849%										
61	1.2764%	0.9268%	0.8029%	0.6926%	0.6650%	0.6355%	0.6362%	0.6263%	0.6294%	0.6327%											
62	1.3880%	1.0094%	0.8755%	0.7566%	0.7272%	0.6953%	0.6961%	0.6853%	0.6886%												
63	1.5233%	1.1086%	0.9620%	0.8316%	0.7992%	0.7638%	0.7642%	0.7519%													
64	1.6779%	1.2208%	1.0591%	0.9148%	0.8781%	0.8384%	0.8381%														
65	1.8442%	1.3409%	1.1624%	1.0026%	0.9611%	0.9167%															

BIỂU 49: BIỂU PHÍ BẢO HIỂM HÀNG QUÝ DÀNH CHO NỮ
TÍNH THEO TỶ LỆ PHẦN TRĂM CỦA SỐ TIỀN VAY BAN ĐẦU
ÁP DỤNG CHO TRƯỜNG HỢP NỢ GỐC VÀ LÃI VAY ĐƯỢC TRẢ HÀNG QUÝ, KHOẢN TRẢ HÀNG QUÝ ĐỀU

Thời hạn / Tuổi	12 tháng	18 tháng	24 tháng	36 tháng	48 tháng	60 tháng	72 tháng	84 tháng	96 tháng	108 tháng	120 tháng	132 tháng	144 tháng	156 tháng	168 tháng	180 tháng	192 tháng	204 tháng	216 tháng	228 tháng	240 tháng
18	0.0498%	0.0414%	0.0388%	0.0370%	0.0381%	0.0384%	0.0402%	0.0411%	0.0427%	0.0441%	0.0454%	0.0466%	0.0467%	0.0476%	0.0484%	0.0491%	0.0497%	0.0502%	0.0506%	0.0510%	0.0513%
19	0.0514%	0.0428%	0.0400%	0.0381%	0.0392%	0.0395%	0.0413%	0.0422%	0.0438%	0.0453%	0.0466%	0.0478%	0.0479%	0.0488%	0.0496%	0.0503%	0.0510%	0.0515%	0.0519%	0.0523%	0.0527%
20	0.0529%	0.0440%	0.0411%	0.0391%	0.0401%	0.0404%	0.0423%	0.0432%	0.0448%	0.0463%	0.0477%	0.0489%	0.0490%	0.0500%	0.0508%	0.0515%	0.0522%	0.0527%	0.0532%	0.0536%	0.0539%
21	0.0540%	0.0449%	0.0419%	0.0398%	0.0409%	0.0412%	0.0431%	0.0441%	0.0457%	0.0473%	0.0487%	0.0499%	0.0501%	0.0511%	0.0519%	0.0527%	0.0533%	0.0539%	0.0544%	0.0548%	0.0552%
22	0.0550%	0.0457%	0.0427%	0.0406%	0.0417%	0.0420%	0.0440%	0.0450%	0.0467%	0.0483%	0.0497%	0.0510%	0.0512%	0.0522%	0.0531%	0.0539%	0.0545%	0.0551%	0.0556%	0.0561%	0.0565%
23	0.0560%	0.0466%	0.0436%	0.0414%	0.0426%	0.0429%	0.0450%	0.0460%	0.0478%	0.0494%	0.0509%	0.0522%	0.0524%	0.0535%	0.0544%	0.0552%	0.0559%	0.0565%	0.0570%	0.0575%	0.0579%
24	0.0574%	0.0477%	0.0446%	0.0424%	0.0436%	0.0440%	0.0461%	0.0471%	0.0490%	0.0507%	0.0522%	0.0536%	0.0538%	0.0549%	0.0559%	0.0567%	0.0574%	0.0581%	0.0586%	0.0591%	0.0595%
25	0.0586%	0.0487%	0.0455%	0.0433%	0.0446%	0.0450%	0.0472%	0.0483%	0.0503%	0.0520%	0.0536%	0.0551%	0.0553%	0.0564%	0.0574%	0.0583%	0.0591%	0.0598%	0.0604%	0.0609%	0.0613%
26	0.0600%	0.0499%	0.0467%	0.0445%	0.0459%	0.0464%	0.0486%	0.0498%	0.0518%	0.0536%	0.0553%	0.0568%	0.0571%	0.0582%	0.0593%	0.0602%	0.0610%	0.0618%	0.0624%	0.0629%	0.0634%
27	0.0619%	0.0515%	0.0482%	0.0460%	0.0474%	0.0479%	0.0502%	0.0514%	0.0535%	0.0554%	0.0572%	0.0588%	0.0591%	0.0603%	0.0614%	0.0624%	0.0633%	0.0640%	0.0647%	0.0652%	0.0657%
28	0.0639%	0.0531%	0.0498%	0.0475%	0.0489%	0.0495%	0.0519%	0.0532%	0.0554%	0.0574%	0.0592%	0.0609%	0.0612%	0.0626%	0.0637%	0.0648%	0.0657%	0.0665%	0.0672%	0.0678%	0.0683%
29	0.0659%	0.0549%	0.0514%	0.0491%	0.0506%	0.0512%	0.0537%	0.0551%	0.0574%	0.0595%	0.0615%	0.0632%	0.0636%	0.0651%	0.0663%	0.0674%	0.0684%	0.0693%	0.0700%	0.0707%	0.0712%
30	0.0683%	0.0569%	0.0533%	0.0509%	0.0525%	0.0531%	0.0558%	0.0573%	0.0597%	0.0619%	0.0640%	0.0659%	0.0664%	0.0679%	0.0693%	0.0705%	0.0715%	0.0724%	0.0732%	0.0739%	0.0745%
31	0.0708%	0.0590%	0.0553%	0.0528%	0.0545%	0.0552%	0.0581%	0.0597%	0.0622%	0.0647%	0.0669%	0.0690%	0.0695%	0.0711%	0.0726%	0.0739%	0.0750%	0.0760%	0.0768%	0.0776%	0.0782%
32	0.0734%	0.0611%	0.0574%	0.0549%	0.0567%	0.0576%	0.0606%	0.0624%	0.0652%	0.0678%	0.0703%	0.0725%	0.0731%	0.0749%	0.0764%	0.0778%	0.0790%	0.0801%	0.0810%	0.0818%	0.0825%
33	0.0766%	0.0639%	0.0600%	0.0575%	0.0595%	0.0605%	0.0638%	0.0658%	0.0688%	0.0717%	0.0743%	0.0767%	0.0774%	0.0793%	0.0810%	0.0825%	0.0838%	0.0849%	0.0859%	0.0868%	0.0875%
34	0.0802%	0.0669%	0.0629%	0.0604%	0.0627%	0.0639%	0.0675%	0.0697%	0.0731%	0.0762%	0.0791%	0.0817%	0.0824%	0.0845%	0.0863%	0.0879%	0.0893%	0.0906%	0.0916%	0.0925%	0.0933%
35	0.0846%	0.0707%	0.0666%	0.0641%	0.0667%	0.0681%	0.0722%	0.0746%	0.0782%	0.0816%	0.0847%	0.0876%	0.0884%	0.0906%	0.0926%	0.0943%	0.0959%	0.0972%	0.0983%	0.0993%	0.1001%
36	0.0903%	0.0756%	0.0713%	0.0688%	0.0717%	0.0733%	0.0777%	0.0804%	0.0844%	0.0881%	0.0914%	0.0945%	0.0954%	0.0978%	0.0999%	0.1018%	0.1034%	0.1048%	0.1061%	0.1071%	0.1080%
37	0.0972%	0.0815%	0.0769%	0.0743%	0.0776%	0.0794%	0.0842%	0.0872%	0.0914%	0.0954%	0.0991%	0.1023%	0.1033%	0.1059%	0.1082%	0.1102%	0.1119%	0.1134%	0.1148%	0.1159%	0.1169%
38	0.1054%	0.0884%	0.0835%	0.0808%	0.0844%	0.0864%	0.0916%	0.0947%	0.0993%	0.1036%	0.1075%	0.1111%	0.1121%	0.1148%	0.1173%	0.1194%	0.1213%	0.1229%	0.1244%	0.1256%	0.1266%
39	0.1148%	0.0963%	0.0909%	0.0880%	0.0919%	0.0940%	0.0996%	0.1029%	0.1079%	0.1125%	0.1166%	0.1204%	0.1215%	0.1245%	0.1271%	0.1294%	0.1314%	0.1331%	0.1347%	0.1360%	0.1371%
40	0.1251%	0.1050%	0.0991%	0.0958%	0.0999%	0.1021%	0.1081%	0.1116%	0.1169%	0.1218%	0.1263%	0.1303%	0.1314%	0.1346%	0.1374%	0.1399%	0.1421%	0.1439%	0.1456%	0.1470%	0.1482%
41	0.1361%	0.1141%	0.1076%	0.1040%	0.1083%	0.1105%	0.1169%	0.1207%	0.1263%	0.1315%	0.1363%	0.1406%	0.1418%	0.1452%	0.1482%	0.1508%	0.1531%	0.1551%	0.1569%	0.1584%	0.1597%
42	0.1475%	0.1236%	0.1164%	0.1123%	0.1169%	0.1191%	0.1259%	0.1299%	0.1359%	0.1415%	0.1466%	0.1512%	0.1524%	0.1561%	0.1593%	0.1621%	0.1646%	0.1667%	0.1686%	0.1702%	0.1716%
43	0.1587%	0.1329%	0.1252%	0.1207%	0.1255%	0.1279%	0.1351%	0.1393%	0.1458%	0.1517%	0.1572%	0.1621%	0.1634%	0.1673%	0.1708%	0.1738%	0.1764%	0.1787%	0.1807%	0.1824%	0.1839%
44	0.1705%	0.1427%	0.1344%	0.1294%	0.1345%	0.1370%	0.1447%	0.1492%	0.1561%	0.1625%	0.1683%	0.1736%	0.1750%	0.1792%	0.1828%	0.1861%	0.1889%	0.1913%	0.1934%	0.1952%	0.1968%
45	0.1826%	0.1527%	0.1438%	0.1384%	0.1438%	0.1464%	0.1547%	0.1595%	0.1669%	0.1737%	0.1799%	0.1856%	0.1871%	0.1916%	0.1955%	0.1990%	0.2020%	0.2046%	0.2068%	0.2088%	0.2104%
46	0.1947%	0.1629%	0.1534%	0.1477%	0.1535%	0.1564%	0.1652%	0.1704%	0.1783%	0.1856%	0.1924%	0.1985%	0.2001%	0.2048%	0.2090%	0.2127%	0.2159%	0.2187%	0.2211%	0.2232%	0.2250%
47	0.2080%	0.1741%	0.1639%	0.1578%	0.1641%	0.1672%	0.1767%	0.1823%	0.1908%	0.1987%	0.2059%	0.2124%	0.2141%	0.2192%	0.2237%	0.2276%	0.2310%	0.2340%	0.2366%	0.2388%	0.2407%
48	0.2224%	0.1861%	0.1753%	0.1688%	0.1755%	0.1789%	0.1892%	0.1952%	0.2043%	0.2128%	0.2205%	0.2275%	0.2293%	0.2347%	0.2395%	0.2437%	0.2473%	0.2505%	0.2532%	0.2556%	0.2577%
49	0.2378%	0.1991%	0.1875%	0.1807%	0.1879%	0.1917%	0.2027%	0.2092%	0.2190%	0.2281%	0.2363%	0.2437%	0.2456%	0.2514%	0.2565%	0.2610%	0.2649%	0.2683%	0.2712%	0.2738%	0.2760%
50	0.2547%	0.2132%	0.2008%	0.1937%	0.2016%	0.2057%	0.2175%	0.2245%	0.2350%	0.2446%	0.2534%	0.2613%	0.2633%	0.2695%	0.2749%	0.2797%	0.2839%	0.2875%	0.2907%	0.2934%	0.2958%
51	0.2731%	0.2287%	0.2156%	0.2080%	0.2166%	0.2210%	0.2337%	0.2411%	0.2522%	0.2625%	0.2718%	0.2802%	0.2823%	0.2889%	0.2947%	0.2998%	0.3043%	0.3082%	0.3116%	0.3146%	
52	0.2937%	0.2461%	0.2320%	0.2239%	0.2330%	0.2376%	0.2511%	0.2589%	0.2707%	0.2816%	0.2915%	0.3004%	0.3026%	0.3097%	0.3159%	0.3214%	0.3262%	0.3304%	0.3341%		
53	0.3164%	0.2651%	0.2498%	0.2408%	0.2504%	0.2552%	0.2694%	0.2775%	0.2900%	0.3015%	0.3120%	0.3216%	0.3240%	0.3315%	0.3382%	0.3441%	0.3493%	0.3538%			
54	0.3400%	0.2847%	0.2681%	0.2582%	0.2682%	0.2729%	0.2879%	0.2964%	0.3096%	0.3219%	0.3332%	0.3434%	0.3460%	0.3541%	0.3613%	0.3677%	0.3733%				
55	0.3640%	0.3046%	0.2867%	0.2757%	0.2860%	0.2908%	0.3066%	0.3156%	0.3296%	0.3428%	0.3549%	0.3659%	0.3688%	0.3776%	0.3854%	0.3922%					
56	0.3878%	0.3242%	0.3049%	0.2928%	0.3035%	0.3085%	0.3253%	0.3350%	0.3501%	0.3643%	0.3775%	0.3895%	0.3927%	0.4022%	0.4106%						
57	0.4107%	0.3431%	0.3225%	0.3097%	0.3211%	0.3266%	0.3447%	0.3554%	0.3719%	0.3874%	0.4017%	0.4147%	0.4184%	0.4287%							
58	0.4335%	0.3622%	0.3406%	0.3274%	0.3399%	0.3463%	0.3662%	0.3782%	0.3963%	0.4133%	0.4289%	0.4431%	0.4473%								
59	0.4583%	0.3833%	0.3608%	0.3475%	0.3617%	0.3694%	0.3914%	0.4049%	0.4249%	0.4435%	0.4606%	0.4761%									
60	0.4878%	0.4085%	0.3851%	0.3720%	0.3883%	0.3975%	0.4220%	0.4372%	0.4591%	0.4795%	0.4982%										
61	0.5240%	0.4397%	0.4152%	0.4025%	0.4212%	0.4319%	0.4590%	0.4757%	0.4998%	0.5220%											
62	0.5699%	0.4790%	0.4530%	0.4400%	0.4610%	0.4730%	0.5027%	0.5210%	0.5471%												
63	0.6257%	0.5263%	0.4980%	0.4839%	0.5069%	0.5199%	0.5521%	0.5718%													
64	0.6893%	0.5797%	0.5484%	0.5325%	0.5572%	0.5708%	0.6056%														
65	0.7578%	0.6369%	0.6021%	0.5838%	0.6100%	0.6243%															

BIỂU 50: BIỂU PHÍ BẢO HIỂM HÀNG QUÝ DÀNH CHO NỮ
TÍNH THEO TỶ LỆ PHẦN TRĂM CỦA KHOẢN DƯ NỢ GỐC
ÁP DỤNG CHO TRƯỜNG HỢP NỢ GỐC VÀ LÃI VAY ĐƯỢC TRẢ HÀNG QUÝ, KHOẢN TRẢ HÀNG QUÝ ĐỀU

Tuổi \ Thời hạn	12 tháng	18 tháng	24 tháng	36 tháng	48 tháng	60 tháng	72 tháng	84 tháng	96 tháng	108 tháng	120 tháng	132 tháng	144 tháng	156 tháng	168 tháng	180 tháng	192 tháng	204 tháng	216 tháng	228 tháng	240 tháng
18	0.1197%	0.0863%	0.0743%	0.0632%	0.0598%	0.0564%	0.0558%	0.0544%	0.0542%	0.0540%	0.0540%	0.0539%	0.0529%	0.0529%	0.0529%	0.0529%	0.0529%	0.0529%	0.0529%	0.0530%	0.0530%
19	0.1236%	0.0891%	0.0766%	0.0650%	0.0615%	0.0580%	0.0573%	0.0558%	0.0556%	0.0555%	0.0554%	0.0553%	0.0542%	0.0542%	0.0542%	0.0543%	0.0543%	0.0543%	0.0543%	0.0543%	0.0544%
20	0.1272%	0.0916%	0.0786%	0.0667%	0.0630%	0.0594%	0.0587%	0.0571%	0.0569%	0.0567%	0.0567%	0.0566%	0.0555%	0.0555%	0.0555%	0.0555%	0.0556%	0.0556%	0.0556%	0.0556%	0.0557%
21	0.1299%	0.0934%	0.0802%	0.0680%	0.0643%	0.0606%	0.0599%	0.0583%	0.0581%	0.0579%	0.0578%	0.0578%	0.0567%	0.0567%	0.0567%	0.0568%	0.0568%	0.0568%	0.0569%	0.0569%	0.0569%
22	0.1323%	0.0952%	0.0817%	0.0693%	0.0655%	0.0618%	0.0611%	0.0595%	0.0593%	0.0592%	0.0591%	0.0591%	0.0580%	0.0580%	0.0580%	0.0581%	0.0581%	0.0581%	0.0582%	0.0582%	0.0583%
23	0.1347%	0.0970%	0.0834%	0.0707%	0.0669%	0.0631%	0.0624%	0.0608%	0.0606%	0.0605%	0.0605%	0.0605%	0.0594%	0.0594%	0.0594%	0.0595%	0.0595%	0.0596%	0.0597%	0.0597%	0.0598%
24	0.1380%	0.0993%	0.0853%	0.0724%	0.0685%	0.0646%	0.0639%	0.0624%	0.0622%	0.0621%	0.0620%	0.0621%	0.0609%	0.0610%	0.0610%	0.0611%	0.0612%	0.0612%	0.0613%	0.0614%	0.0614%
25	0.1408%	0.1013%	0.0871%	0.0740%	0.0701%	0.0662%	0.0656%	0.0640%	0.0638%	0.0637%	0.0637%	0.0638%	0.0626%	0.0627%	0.0628%	0.0629%	0.0629%	0.0630%	0.0631%	0.0632%	0.0633%
26	0.1442%	0.1039%	0.0894%	0.0760%	0.0721%	0.0681%	0.0675%	0.0659%	0.0657%	0.0657%	0.0657%	0.0658%	0.0646%	0.0647%	0.0648%	0.0649%	0.0650%	0.0651%	0.0652%	0.0653%	0.0654%
27	0.1487%	0.1072%	0.0922%	0.0785%	0.0744%	0.0703%	0.0697%	0.0681%	0.0679%	0.0679%	0.0679%	0.0680%	0.0668%	0.0670%	0.0671%	0.0673%	0.0674%	0.0675%	0.0676%	0.0677%	0.0678%
28	0.1536%	0.1107%	0.0952%	0.0810%	0.0769%	0.0727%	0.0721%	0.0704%	0.0703%	0.0703%	0.0704%	0.0705%	0.0693%	0.0695%	0.0696%	0.0698%	0.0700%	0.0701%	0.0703%	0.0704%	0.0705%
29	0.1584%	0.1143%	0.0983%	0.0838%	0.0795%	0.0752%	0.0746%	0.0729%	0.0728%	0.0729%	0.0730%	0.0732%	0.0720%	0.0722%	0.0725%	0.0727%	0.0729%	0.0730%	0.0732%	0.0734%	0.0735%
30	0.1642%	0.1185%	0.1020%	0.0868%	0.0824%	0.0780%	0.0775%	0.0758%	0.0758%	0.0759%	0.0761%	0.0763%	0.0751%	0.0754%	0.0757%	0.0759%	0.0762%	0.0764%	0.0766%	0.0767%	0.0769%
31	0.1702%	0.1228%	0.1057%	0.0901%	0.0856%	0.0811%	0.0806%	0.0789%	0.0790%	0.0792%	0.0795%	0.0798%	0.0787%	0.0790%	0.0793%	0.0796%	0.0799%	0.0801%	0.0803%	0.0805%	0.0807%
32	0.1764%	0.1274%	0.1097%	0.0937%	0.0891%	0.0846%	0.0842%	0.0826%	0.0828%	0.0831%	0.0835%	0.0839%	0.0827%	0.0831%	0.0835%	0.0838%	0.0842%	0.0844%	0.0847%	0.0849%	0.0851%
33	0.1843%	0.1331%	0.1147%	0.0981%	0.0934%	0.0888%	0.0886%	0.0870%	0.0873%	0.0878%	0.0883%	0.0888%	0.0876%	0.0881%	0.0885%	0.0889%	0.0892%	0.0896%	0.0898%	0.0901%	0.0903%
34	0.1928%	0.1394%	0.1203%	0.1031%	0.0985%	0.0938%	0.0937%	0.0922%	0.0927%	0.0933%	0.0939%	0.0945%	0.0933%	0.0938%	0.0943%	0.0947%	0.0951%	0.0955%	0.0958%	0.0961%	0.0963%
35	0.2033%	0.1473%	0.1273%	0.1094%	0.1048%	0.1000%	0.1001%	0.0987%	0.0993%	0.1000%	0.1007%	0.1013%	0.1000%	0.1006%	0.1012%	0.1016%	0.1021%	0.1024%	0.1028%	0.1031%	0.1033%
36	0.2171%	0.1574%	0.1363%	0.1174%	0.1126%	0.1077%	0.1079%	0.1064%	0.1071%	0.1078%	0.1086%	0.1093%	0.1080%	0.1086%	0.1091%	0.1097%	0.1101%	0.1105%	0.1109%	0.1112%	0.1115%
37	0.2336%	0.1696%	0.1470%	0.1268%	0.1219%	0.1166%	0.1169%	0.1152%	0.1160%	0.1168%	0.1176%	0.1184%	0.1169%	0.1175%	0.1181%	0.1187%	0.1192%	0.1196%	0.1200%	0.1203%	0.1206%
38	0.2534%	0.1841%	0.1596%	0.1379%	0.1325%	0.1268%	0.1270%	0.1252%	0.1260%	0.1268%	0.1277%	0.1285%	0.1268%	0.1275%	0.1281%	0.1286%	0.1291%	0.1296%	0.1300%	0.1303%	0.1307%
39	0.2759%	0.2005%	0.1739%	0.1502%	0.1443%	0.1379%	0.1381%	0.1361%	0.1368%	0.1377%	0.1385%	0.1393%	0.1374%	0.1381%	0.1388%	0.1393%	0.1399%	0.1403%	0.1408%	0.1411%	0.1414%
40	0.3007%	0.2185%	0.1894%	0.1634%	0.1569%	0.1498%	0.1499%	0.1476%	0.1483%	0.1491%	0.1499%	0.1508%	0.1487%	0.1494%	0.1501%	0.1507%	0.1512%	0.1517%	0.1521%	0.1525%	0.1528%
41	0.3270%	0.2376%	0.2058%	0.1773%	0.1700%	0.1622%	0.1621%	0.1595%	0.1602%	0.1610%	0.1618%	0.1626%	0.1604%	0.1611%	0.1618%	0.1624%	0.1630%	0.1635%	0.1640%	0.1644%	0.1647%
42	0.3545%	0.2572%	0.2226%	0.1915%	0.1834%	0.1748%	0.1746%	0.1717%	0.1723%	0.1731%	0.1740%	0.1749%	0.1724%	0.1732%	0.1739%	0.1746%	0.1752%	0.1757%	0.1762%	0.1766%	0.1770%
43	0.3814%	0.2767%	0.2394%	0.2058%	0.1970%	0.1876%	0.1874%	0.1841%	0.1848%	0.1856%	0.1865%	0.1875%	0.1848%	0.1856%	0.1864%	0.1871%	0.1877%	0.1883%	0.1888%	0.1893%	0.1896%
44	0.4098%	0.2971%	0.2569%	0.2207%	0.2110%	0.2010%	0.2006%	0.1971%	0.1978%	0.1987%	0.1997%	0.2007%	0.1978%	0.1987%	0.1996%	0.2003%	0.2010%	0.2016%	0.2021%	0.2026%	0.2030%
45	0.4388%	0.3179%	0.2748%	0.2359%	0.2255%	0.2148%	0.2144%	0.2107%	0.2115%	0.2124%	0.2135%	0.2146%	0.2115%	0.2125%	0.2134%	0.2142%	0.2149%	0.2155%	0.2161%	0.2166%	0.2170%
46	0.4679%	0.3391%	0.2931%	0.2518%	0.2408%	0.2293%	0.2290%	0.2251%	0.2259%	0.2270%	0.2282%	0.2294%	0.2261%	0.2272%	0.2281%	0.2289%	0.2297%	0.2304%	0.2310%	0.2315%	0.2320%
47	0.4998%	0.3622%	0.3132%	0.2691%	0.2573%	0.2452%	0.2449%	0.2407%	0.2417%	0.2429%	0.2442%	0.2454%	0.2420%	0.2431%	0.2440%	0.2449%	0.2457%	0.2465%	0.2471%	0.2477%	0.2482%
48	0.5344%	0.3873%	0.3349%	0.2877%	0.2753%	0.2623%	0.2621%	0.2577%	0.2588%	0.2601%	0.2615%	0.2628%	0.2591%	0.2602%	0.2612%	0.2622%	0.2631%	0.2638%	0.2645%	0.2652%	0.2657%
49	0.5714%	0.4142%	0.3582%	0.3079%	0.2947%	0.2810%	0.2808%	0.2762%	0.2774%	0.2787%	0.2802%	0.2815%	0.2775%	0.2787%	0.2798%	0.2808%	0.2817%	0.2825%	0.2833%	0.2840%	0.2846%
50	0.6118%	0.4436%	0.3837%	0.3300%	0.3160%	0.3014%	0.3013%	0.2963%	0.2975%	0.2989%	0.3004%	0.3018%	0.2974%	0.2987%	0.2998%	0.3009%	0.3019%	0.3028%	0.3036%	0.3043%	0.3049%
51	0.6560%	0.4758%	0.4117%	0.3544%	0.3395%	0.3238%	0.3235%	0.3181%	0.3193%	0.3207%	0.3221%	0.3236%	0.3188%	0.3201%	0.3214%	0.3225%	0.3236%	0.3245%	0.3254%	0.3262%	
52	0.7055%	0.5119%	0.4431%	0.3813%	0.3651%	0.3481%	0.3476%	0.3415%	0.3426%	0.3439%	0.3454%	0.3468%	0.3417%	0.3431%	0.3444%	0.3457%	0.3468%	0.3479%	0.3488%		
53	0.7600%	0.5513%	0.4770%	0.4101%	0.3924%	0.3737%	0.3728%	0.3660%	0.3669%	0.3682%	0.3696%	0.3712%	0.3657%	0.3672%	0.3687%	0.3700%	0.3713%	0.3724%			
54	0.8166%	0.5920%	0.5119%	0.4397%	0.4201%	0.3996%	0.3983%	0.3908%	0.3917%	0.3930%	0.3945%	0.3962%	0.3905%	0.3922%	0.3938%	0.3953%	0.3967%				
55	0.8742%	0.6333%	0.5472%	0.4693%	0.4478%	0.4256%	0.4240%	0.4159%	0.4168%	0.4183%	0.4201%	0.4221%	0.4161%	0.4180%	0.4199%	0.4216%					
56	0.9312%	0.6740%	0.5819%	0.4983%	0.4752%	0.4514%	0.4498%	0.4413%	0.4426%	0.4445%	0.4468%	0.4491%	0.4430%	0.4452%	0.4473%						
57	0.9861%	0.7133%	0.6155%	0.5270%	0.5026%	0.4778%	0.4765%	0.4681%	0.4700%	0.4725%	0.4753%	0.4781%	0.4718%	0.4744%							
58	1.0407%	0.7529%	0.6499%	0.5569%	0.5319%	0.5065%	0.5060%	0.4979%	0.5006%	0.5038%	0.5072%	0.5106%	0.5041%								
59	1.1003%	0.7967%	0.6883%	0.5911%	0.5659%	0.5401%	0.5407%	0.5329%	0.5365%	0.5405%	0.5445%	0.5484%									
60	1.1708%	0.8489%	0.7345%	0.6326%	0.6072%	0.5809%	0.5826%	0.5750%	0.5793%	0.5840%	0.5886%										
61	1.2575%	0.9135%	0.7918%	0.6841%	0.6583%	0.6308%	0.6333%	0.6253%	0.6303%	0.6354%											
62	1.3676%	0.9950%	0.8635%	0.7476%	0.7201%	0.6904%	0.6931%	0.6843%	0.6895%												
63	1.5010%	1.0928%	0.9489%	0.8217%	0.7914%	0.7583%	0.7607%	0.7505%													
64	1.6533%	1.2034%	1.0446%	0.9037%	0.8693%	0.8319%	0.8338%														
65	1.8171%	1.3217%	1.1464%	0.9903%	0.9511%	0.9092%															

BIỂU 51: BIỂU PHÍ BẢO HIỂM HÀNG QUÝ DÀNH CHO NỮ
TÍNH THEO TỶ LỆ PHẦN TRĂM CỦA SỐ TIỀN VAY BAN ĐẦU
ÁP DỤNG CHO TRƯỜNG HỢP NỢ GỐC VÀ LÃI VAY ĐƯỢC TRẢ HÀNG QUÝ, LÃI ĐƯỢC TÍNH THEO DƯ NỢ GỐC BAN ĐẦU

Tuổi \ Thời hạn	12 tháng	18 tháng	24 tháng	36 tháng	48 tháng	60 tháng	72 tháng	84 tháng	96 tháng	108 tháng	120 tháng	132 tháng	144 tháng	156 tháng	168 tháng	180 tháng	192 tháng	204 tháng	216 tháng	228 tháng	240 tháng
18	0.0492%	0.0405%	0.0375%	0.0350%	0.0353%	0.0351%	0.0363%	0.0367%	0.0378%	0.0389%	0.0398%	0.0407%	0.0407%	0.0415%	0.0421%	0.0428%	0.0433%	0.0438%	0.0443%	0.0447%	0.0451%
19	0.0508%	0.0417%	0.0386%	0.0360%	0.0364%	0.0361%	0.0373%	0.0377%	0.0388%	0.0399%	0.0409%	0.0418%	0.0418%	0.0426%	0.0433%	0.0439%	0.0445%	0.0450%	0.0455%	0.0459%	0.0463%
20	0.0522%	0.0429%	0.0397%	0.0369%	0.0373%	0.0370%	0.0382%	0.0386%	0.0398%	0.0408%	0.0418%	0.0428%	0.0428%	0.0436%	0.0443%	0.0449%	0.0455%	0.0461%	0.0466%	0.0470%	0.0474%
21	0.0533%	0.0438%	0.0405%	0.0377%	0.0380%	0.0377%	0.0390%	0.0394%	0.0406%	0.0417%	0.0427%	0.0437%	0.0437%	0.0445%	0.0452%	0.0459%	0.0465%	0.0471%	0.0476%	0.0480%	0.0485%
22	0.0543%	0.0446%	0.0412%	0.0384%	0.0387%	0.0385%	0.0397%	0.0402%	0.0414%	0.0425%	0.0436%	0.0446%	0.0446%	0.0455%	0.0462%	0.0469%	0.0475%	0.0481%	0.0486%	0.0491%	0.0496%
23	0.0553%	0.0455%	0.0421%	0.0392%	0.0395%	0.0393%	0.0406%	0.0411%	0.0423%	0.0435%	0.0446%	0.0456%	0.0457%	0.0465%	0.0473%	0.0480%	0.0487%	0.0493%	0.0498%	0.0503%	0.0508%
24	0.0567%	0.0466%	0.0431%	0.0401%	0.0405%	0.0402%	0.0416%	0.0421%	0.0434%	0.0446%	0.0457%	0.0468%	0.0469%	0.0477%	0.0485%	0.0493%	0.0500%	0.0506%	0.0512%	0.0517%	0.0522%
25	0.0578%	0.0475%	0.0439%	0.0410%	0.0414%	0.0412%	0.0426%	0.0432%	0.0445%	0.0458%	0.0469%	0.0480%	0.0481%	0.0490%	0.0499%	0.0506%	0.0514%	0.0520%	0.0526%	0.0531%	0.0536%
26	0.0592%	0.0487%	0.0451%	0.0421%	0.0426%	0.0424%	0.0439%	0.0445%	0.0458%	0.0471%	0.0484%	0.0495%	0.0496%	0.0506%	0.0514%	0.0522%	0.0530%	0.0537%	0.0543%	0.0549%	0.0554%
27	0.0611%	0.0503%	0.0465%	0.0435%	0.0440%	0.0438%	0.0453%	0.0459%	0.0474%	0.0487%	0.0500%	0.0512%	0.0513%	0.0523%	0.0532%	0.0541%	0.0549%	0.0556%	0.0562%	0.0568%	0.0574%
28	0.0631%	0.0519%	0.0480%	0.0449%	0.0454%	0.0452%	0.0468%	0.0475%	0.0490%	0.0504%	0.0518%	0.0530%	0.0531%	0.0542%	0.0552%	0.0561%	0.0569%	0.0576%	0.0583%	0.0590%	0.0595%
29	0.0651%	0.0536%	0.0496%	0.0464%	0.0470%	0.0468%	0.0485%	0.0492%	0.0508%	0.0523%	0.0537%	0.0550%	0.0552%	0.0563%	0.0573%	0.0583%	0.0591%	0.0599%	0.0607%	0.0613%	0.0619%
30	0.0674%	0.0555%	0.0514%	0.0481%	0.0487%	0.0485%	0.0503%	0.0511%	0.0528%	0.0544%	0.0559%	0.0573%	0.0575%	0.0587%	0.0598%	0.0608%	0.0617%	0.0625%	0.0633%	0.0640%	0.0647%
31	0.0699%	0.0575%	0.0533%	0.0499%	0.0506%	0.0504%	0.0523%	0.0532%	0.0550%	0.0567%	0.0583%	0.0598%	0.0601%	0.0613%	0.0625%	0.0636%	0.0646%	0.0655%	0.0663%	0.0671%	0.0678%
32	0.0724%	0.0597%	0.0554%	0.0519%	0.0526%	0.0526%	0.0546%	0.0556%	0.0575%	0.0594%	0.0611%	0.0628%	0.0631%	0.0644%	0.0657%	0.0668%	0.0679%	0.0689%	0.0698%	0.0706%	0.0713%
33	0.0757%	0.0624%	0.0579%	0.0543%	0.0552%	0.0552%	0.0574%	0.0585%	0.0606%	0.0626%	0.0645%	0.0663%	0.0666%	0.0681%	0.0695%	0.0707%	0.0719%	0.0729%	0.0739%	0.0747%	0.0755%
34	0.0792%	0.0653%	0.0607%	0.0571%	0.0581%	0.0583%	0.0607%	0.0620%	0.0643%	0.0665%	0.0685%	0.0704%	0.0708%	0.0724%	0.0739%	0.0752%	0.0765%	0.0776%	0.0786%	0.0796%	0.0804%
35	0.0835%	0.0690%	0.0642%	0.0606%	0.0618%	0.0621%	0.0648%	0.0662%	0.0687%	0.0711%	0.0734%	0.0754%	0.0759%	0.0776%	0.0792%	0.0806%	0.0820%	0.0832%	0.0843%	0.0853%	0.0862%
36	0.0891%	0.0738%	0.0687%	0.0649%	0.0664%	0.0668%	0.0698%	0.0713%	0.0741%	0.0767%	0.0791%	0.0814%	0.0818%	0.0837%	0.0854%	0.0870%	0.0884%	0.0897%	0.0909%	0.0920%	0.0930%
37	0.0959%	0.0795%	0.0741%	0.0702%	0.0718%	0.0723%	0.0756%	0.0773%	0.0802%	0.0831%	0.0857%	0.0881%	0.0886%	0.0906%	0.0925%	0.0942%	0.0957%	0.0971%	0.0984%	0.0996%	0.1007%
38	0.1041%	0.0863%	0.0805%	0.0763%	0.0781%	0.0786%	0.0822%	0.0840%	0.0872%	0.0902%	0.0930%	0.0957%	0.0962%	0.0984%	0.1004%	0.1022%	0.1038%	0.1053%	0.1067%	0.1080%	0.1092%
39	0.1133%	0.0940%	0.0877%	0.0831%	0.0851%	0.0855%	0.0894%	0.0913%	0.0948%	0.0980%	0.1010%	0.1038%	0.1044%	0.1067%	0.1089%	0.1108%	0.1126%	0.1142%	0.1157%	0.1171%	0.1183%
40	0.1235%	0.1024%	0.0956%	0.0904%	0.0925%	0.0930%	0.0971%	0.0991%	0.1028%	0.1062%	0.1095%	0.1125%	0.1131%	0.1156%	0.1178%	0.1199%	0.1218%	0.1236%	0.1252%	0.1267%	0.1280%
41	0.1343%	0.1114%	0.1038%	0.0981%	0.1003%	0.1007%	0.1050%	0.1071%	0.1111%	0.1148%	0.1183%	0.1215%	0.1221%	0.1247%	0.1272%	0.1294%	0.1315%	0.1333%	0.1351%	0.1366%	0.1381%
42	0.1456%	0.1206%	0.1123%	0.1060%	0.1083%	0.1086%	0.1132%	0.1154%	0.1196%	0.1236%	0.1273%	0.1307%	0.1313%	0.1342%	0.1368%	0.1392%	0.1414%	0.1434%	0.1452%	0.1469%	0.1484%
43	0.1567%	0.1297%	0.1208%	0.1140%	0.1163%	0.1166%	0.1215%	0.1238%	0.1283%	0.1326%	0.1365%	0.1402%	0.1409%	0.1439%	0.1467%	0.1493%	0.1516%	0.1538%	0.1557%	0.1575%	0.1591%
44	0.1684%	0.1393%	0.1297%	0.1222%	0.1246%	0.1249%	0.1301%	0.1327%	0.1374%	0.1420%	0.1462%	0.1501%	0.1509%	0.1541%	0.1571%	0.1599%	0.1624%	0.1646%	0.1667%	0.1686%	0.1704%
45	0.1803%	0.1491%	0.1387%	0.1307%	0.1332%	0.1335%	0.1391%	0.1418%	0.1469%	0.1518%	0.1563%	0.1605%	0.1613%	0.1648%	0.1680%	0.1709%	0.1736%	0.1761%	0.1783%	0.1803%	0.1822%
46	0.1923%	0.1590%	0.1480%	0.1395%	0.1422%	0.1426%	0.1486%	0.1515%	0.1570%	0.1622%	0.1671%	0.1716%	0.1724%	0.1762%	0.1796%	0.1827%	0.1856%	0.1882%	0.1906%	0.1928%	0.1948%
47	0.2054%	0.1699%	0.1581%	0.1491%	0.1520%	0.1524%	0.1589%	0.1620%	0.1680%	0.1736%	0.1788%	0.1836%	0.1845%	0.1885%	0.1922%	0.1955%	0.1986%	0.2014%	0.2039%	0.2063%	0.2084%
48	0.2196%	0.1816%	0.1691%	0.1594%	0.1627%	0.1631%	0.1701%	0.1735%	0.1799%	0.1859%	0.1915%	0.1966%	0.1976%	0.2019%	0.2058%	0.2094%	0.2126%	0.2156%	0.2183%	0.2208%	0.2231%
49	0.2348%	0.1943%	0.1809%	0.1706%	0.1742%	0.1747%	0.1822%	0.1859%	0.1928%	0.1992%	0.2052%	0.2107%	0.2117%	0.2163%	0.2205%	0.2243%	0.2278%	0.2310%	0.2339%	0.2366%	0.2391%
50	0.2514%	0.2081%	0.1938%	0.1829%	0.1868%	0.1875%	0.1955%	0.1995%	0.2068%	0.2137%	0.2201%	0.2260%	0.2270%	0.2319%	0.2364%	0.2405%	0.2442%	0.2476%	0.2508%	0.2536%	0.2563%
51	0.2696%	0.2232%	0.2080%	0.1964%	0.2007%	0.2014%	0.2101%	0.2143%	0.2221%	0.2294%	0.2362%	0.2425%	0.2436%	0.2488%	0.2536%	0.2579%	0.2620%	0.2656%	0.2690%	0.2720%	
52	0.2900%	0.2402%	0.2238%	0.2114%	0.2159%	0.2166%	0.2258%	0.2302%	0.2385%	0.2462%	0.2535%	0.2602%	0.2613%	0.2669%	0.2720%	0.2767%	0.2810%	0.2849%	0.2885%		
53	0.3124%	0.2587%	0.2410%	0.2274%	0.2321%	0.2327%	0.2424%	0.2469%	0.2556%	0.2639%	0.2716%	0.2787%	0.2799%	0.2859%	0.2914%	0.2964%	0.3010%	0.3052%			
54	0.3357%	0.2778%	0.2587%	0.2439%	0.2486%	0.2490%	0.2592%	0.2639%	0.2732%	0.2819%	0.2901%	0.2977%	0.2991%	0.3055%	0.3113%	0.3167%	0.3216%				
55	0.3594%	0.2973%	0.2766%	0.2604%	0.2652%	0.2654%	0.2761%	0.2810%	0.2909%	0.3003%	0.3091%	0.3173%	0.3187%	0.3256%	0.3319%	0.3377%					
56	0.3829%	0.3164%	0.2942%	0.2766%	0.2815%	0.2816%	0.2930%	0.2983%	0.3090%	0.3191%	0.3286%	0.3375%	0.3391%	0.3465%	0.3533%						
57	0.4055%	0.3349%	0.3113%	0.2926%	0.2978%	0.2981%	0.3104%	0.3164%	0.3279%	0.3389%	0.3493%	0.3589%	0.3609%	0.3689%							
58	0.4280%	0.3535%	0.3287%	0.3093%	0.3152%	0.3160%	0.3295%	0.3363%	0.3490%	0.3611%	0.3724%	0.3829%	0.3851%								
59	0.4526%	0.3741%	0.3482%	0.3283%	0.3353%	0.3368%	0.3519%	0.3597%	0.3737%	0.3870%	0.3993%	0.4108%									
60	0.4816%	0.3987%	0.3715%	0.3513%	0.3598%	0.3622%	0.3790%	0.3879%	0.4034%	0.4179%	0.4314%										
61	0.5173%	0.4291%	0.4006%	0.3800%	0.3900%	0.3933%	0.4120%	0.4219%	0.4388%	0.4547%											
62	0.5627%	0.4675%	0.4370%	0.4153%	0.4268%	0.4306%	0.4512%	0.4620%	0.4805%												
63	0.6177%	0.5135%	0.4803%	0.4567%	0.4693%	0.4733%	0.4957%	0.5073%													
64	0.6806%	0.5657%	0.5290%	0.5026%	0.5160%	0.5199%	0.5441%														
65	0.7482%	0.6216%	0.5809%	0.5512%	0.5651%	0.5690%															

BIỂU 52: BIỂU PHÍ BẢO HIỂM HÀNG QUÝ DÀNH CHO NỮ
TÍNH THEO TỶ LỆ PHẦN TRĂM CỦA KHOẢN DƯ NỢ GỐC
ÁP DỤNG CHO TRƯỜNG HỢP NỢ GỐC VÀ LÃI VAY ĐƯỢC TRẢ HÀNG QUÝ, LÃI ĐƯỢC TÍNH THEO DƯ NỢ GỐC BAN ĐẦU

Tuổi \ Thời hạn	12 tháng	18 tháng	24 tháng	36 tháng	48 tháng	60 tháng	72 tháng	84 tháng	96 tháng	108 tháng	120 tháng	132 tháng	144 tháng	156 tháng	168 tháng	180 tháng	192 tháng	204 tháng	216 tháng	228 tháng	240 tháng
18	0.1225%	0.0884%	0.0761%	0.0647%	0.0612%	0.0576%	0.0569%	0.0554%	0.0551%	0.0549%	0.0548%	0.0546%	0.0535%	0.0535%	0.0534%	0.0534%	0.0534%	0.0533%	0.0533%	0.0533%	0.0533%
19	0.1265%	0.0912%	0.0784%	0.0666%	0.0629%	0.0592%	0.0585%	0.0569%	0.0566%	0.0564%	0.0562%	0.0561%	0.0549%	0.0549%	0.0548%	0.0548%	0.0548%	0.0547%	0.0547%	0.0547%	0.0547%
20	0.1301%	0.0938%	0.0805%	0.0683%	0.0645%	0.0607%	0.0599%	0.0583%	0.0579%	0.0577%	0.0575%	0.0574%	0.0562%	0.0562%	0.0561%	0.0561%	0.0561%	0.0560%	0.0560%	0.0560%	0.0560%
21	0.1329%	0.0957%	0.0822%	0.0696%	0.0658%	0.0619%	0.0611%	0.0594%	0.0591%	0.0589%	0.0587%	0.0586%	0.0574%	0.0574%	0.0573%	0.0573%	0.0573%	0.0572%	0.0572%	0.0572%	0.0572%
22	0.1353%	0.0975%	0.0837%	0.0710%	0.0670%	0.0631%	0.0623%	0.0607%	0.0603%	0.0601%	0.0600%	0.0599%	0.0587%	0.0586%	0.0586%	0.0585%	0.0585%	0.0585%	0.0585%	0.0585%	0.0585%
23	0.1379%	0.0994%	0.0854%	0.0724%	0.0684%	0.0645%	0.0637%	0.0620%	0.0617%	0.0615%	0.0613%	0.0612%	0.0600%	0.0600%	0.0600%	0.0599%	0.0599%	0.0599%	0.0599%	0.0599%	0.0599%
24	0.1412%	0.1017%	0.0874%	0.0741%	0.0700%	0.0660%	0.0652%	0.0635%	0.0632%	0.0630%	0.0629%	0.0628%	0.0616%	0.0615%	0.0615%	0.0615%	0.0615%	0.0615%	0.0615%	0.0615%	0.0616%
25	0.1440%	0.1038%	0.0892%	0.0758%	0.0717%	0.0676%	0.0668%	0.0651%	0.0648%	0.0647%	0.0646%	0.0645%	0.0632%	0.0632%	0.0632%	0.0632%	0.0632%	0.0632%	0.0633%	0.0633%	0.0633%
26	0.1475%	0.1064%	0.0915%	0.0778%	0.0737%	0.0695%	0.0688%	0.0670%	0.0668%	0.0666%	0.0665%	0.0665%	0.0652%	0.0652%	0.0652%	0.0652%	0.0652%	0.0653%	0.0653%	0.0653%	0.0654%
27	0.1522%	0.1098%	0.0945%	0.0803%	0.0761%	0.0718%	0.0710%	0.0692%	0.0690%	0.0688%	0.0688%	0.0687%	0.0674%	0.0674%	0.0675%	0.0675%	0.0675%	0.0676%	0.0676%	0.0677%	0.0677%
28	0.1571%	0.1134%	0.0975%	0.0829%	0.0786%	0.0742%	0.0734%	0.0716%	0.0714%	0.0712%	0.0712%	0.0712%	0.0698%	0.0699%	0.0699%	0.0700%	0.0700%	0.0701%	0.0702%	0.0702%	0.0703%
29	0.1621%	0.1170%	0.1007%	0.0857%	0.0813%	0.0767%	0.0760%	0.0741%	0.0739%	0.0738%	0.0738%	0.0738%	0.0725%	0.0726%	0.0726%	0.0727%	0.0728%	0.0729%	0.0730%	0.0730%	0.0731%
30	0.1680%	0.1213%	0.1044%	0.0889%	0.0843%	0.0796%	0.0789%	0.0770%	0.0768%	0.0768%	0.0768%	0.0769%	0.0755%	0.0756%	0.0757%	0.0758%	0.0760%	0.0761%	0.0762%	0.0762%	0.0763%
31	0.1742%	0.1257%	0.1082%	0.0922%	0.0875%	0.0827%	0.0820%	0.0802%	0.0801%	0.0801%	0.0802%	0.0803%	0.0789%	0.0791%	0.0792%	0.0794%	0.0795%	0.0796%	0.0797%	0.0798%	0.0799%
32	0.1804%	0.1304%	0.1124%	0.0959%	0.0911%	0.0862%	0.0856%	0.0838%	0.0838%	0.0839%	0.0840%	0.0842%	0.0828%	0.0830%	0.0832%	0.0834%	0.0836%	0.0837%	0.0839%	0.0840%	0.0841%
33	0.1885%	0.1363%	0.1175%	0.1003%	0.0954%	0.0905%	0.0900%	0.0882%	0.0883%	0.0885%	0.0887%	0.0890%	0.0875%	0.0878%	0.0880%	0.0882%	0.0884%	0.0886%	0.0888%	0.0890%	0.0891%
34	0.1973%	0.1428%	0.1232%	0.1055%	0.1005%	0.0955%	0.0952%	0.0934%	0.0936%	0.0939%	0.0942%	0.0945%	0.0930%	0.0933%	0.0936%	0.0939%	0.0941%	0.0943%	0.0945%	0.0947%	0.0949%
35	0.2080%	0.1508%	0.1303%	0.1119%	0.1069%	0.1018%	0.1016%	0.0998%	0.1000%	0.1004%	0.1008%	0.1012%	0.0997%	0.1000%	0.1003%	0.1006%	0.1009%	0.1011%	0.1013%	0.1015%	0.1017%
36	0.2221%	0.1612%	0.1395%	0.1200%	0.1149%	0.1095%	0.1094%	0.1075%	0.1078%	0.1083%	0.1087%	0.1091%	0.1075%	0.1078%	0.1082%	0.1085%	0.1088%	0.1090%	0.1093%	0.1095%	0.1097%
37	0.2389%	0.1737%	0.1505%	0.1296%	0.1243%	0.1185%	0.1184%	0.1164%	0.1168%	0.1173%	0.1177%	0.1182%	0.1164%	0.1168%	0.1171%	0.1175%	0.1178%	0.1180%	0.1183%	0.1185%	0.1187%
38	0.2592%	0.1885%	0.1634%	0.1409%	0.1351%	0.1289%	0.1287%	0.1265%	0.1269%	0.1273%	0.1278%	0.1283%	0.1263%	0.1267%	0.1271%	0.1274%	0.1277%	0.1280%	0.1283%	0.1285%	0.1287%
39	0.2822%	0.2053%	0.1780%	0.1535%	0.1471%	0.1402%	0.1400%	0.1375%	0.1379%	0.1383%	0.1388%	0.1392%	0.1370%	0.1374%	0.1378%	0.1381%	0.1385%	0.1388%	0.1390%	0.1393%	0.1395%
40	0.3076%	0.2237%	0.1939%	0.1671%	0.1600%	0.1524%	0.1520%	0.1492%	0.1495%	0.1499%	0.1504%	0.1508%	0.1484%	0.1488%	0.1492%	0.1495%	0.1498%	0.1501%	0.1504%	0.1507%	0.1509%
41	0.3346%	0.2432%	0.2107%	0.1813%	0.1734%	0.1650%	0.1645%	0.1613%	0.1616%	0.1619%	0.1624%	0.1628%	0.1602%	0.1606%	0.1610%	0.1613%	0.1617%	0.1620%	0.1622%	0.1625%	0.1627%
42	0.3626%	0.2633%	0.2279%	0.1958%	0.1871%	0.1779%	0.1773%	0.1738%	0.1740%	0.1743%	0.1747%	0.1752%	0.1723%	0.1727%	0.1731%	0.1735%	0.1738%	0.1741%	0.1744%	0.1747%	0.1749%
43	0.3902%	0.2832%	0.2450%	0.2105%	0.2010%	0.1910%	0.1902%	0.1864%	0.1866%	0.1869%	0.1874%	0.1878%	0.1847%	0.1852%	0.1856%	0.1860%	0.1864%	0.1867%	0.1870%	0.1873%	0.1875%
44	0.4193%	0.3042%	0.2631%	0.2257%	0.2154%	0.2046%	0.2037%	0.1996%	0.1998%	0.2002%	0.2006%	0.2011%	0.1978%	0.1983%	0.1987%	0.1991%	0.1995%	0.1999%	0.2002%	0.2005%	0.2008%
45	0.4489%	0.3255%	0.2813%	0.2413%	0.2302%	0.2187%	0.2177%	0.2134%	0.2136%	0.2140%	0.2145%	0.2150%	0.2115%	0.2120%	0.2125%	0.2129%	0.2133%	0.2137%	0.2140%	0.2143%	0.2146%
46	0.4787%	0.3472%	0.3001%	0.2575%	0.2457%	0.2335%	0.2325%	0.2279%	0.2281%	0.2286%	0.2292%	0.2298%	0.2260%	0.2265%	0.2271%	0.2275%	0.2280%	0.2284%	0.2287%	0.2291%	0.2294%
47	0.5113%	0.3709%	0.3207%	0.2751%	0.2626%	0.2496%	0.2486%	0.2437%	0.2440%	0.2445%	0.2452%	0.2458%	0.2418%	0.2424%	0.2429%	0.2434%	0.2439%	0.2443%	0.2447%	0.2451%	0.2454%
48	0.5467%	0.3966%	0.3428%	0.2942%	0.2809%	0.2670%	0.2660%	0.2609%	0.2612%	0.2618%	0.2625%	0.2632%	0.2588%	0.2595%	0.2600%	0.2606%	0.2611%	0.2615%	0.2620%	0.2623%	0.2627%
49	0.5846%	0.4241%	0.3667%	0.3148%	0.3007%	0.2860%	0.2850%	0.2795%	0.2799%	0.2805%	0.2812%	0.2819%	0.2773%	0.2779%	0.2785%	0.2791%	0.2796%	0.2801%	0.2806%	0.2810%	0.2814%
50	0.6259%	0.4542%	0.3928%	0.3374%	0.3224%	0.3067%	0.3057%	0.2998%	0.3002%	0.3008%	0.3015%	0.3023%	0.2972%	0.2979%	0.2986%	0.2992%	0.2997%	0.3002%	0.3007%	0.3012%	0.3016%
51	0.6711%	0.4871%	0.4215%	0.3623%	0.3463%	0.3295%	0.3283%	0.3219%	0.3222%	0.3228%	0.3235%	0.3242%	0.3188%	0.3195%	0.3202%	0.3208%	0.3214%	0.3219%	0.3224%	0.3229%	
52	0.7218%	0.5241%	0.4536%	0.3898%	0.3725%	0.3542%	0.3528%	0.3457%	0.3459%	0.3464%	0.3471%	0.3478%	0.3419%	0.3426%	0.3433%	0.3440%	0.3446%	0.3452%	0.3457%		
53	0.7775%	0.5644%	0.4883%	0.4193%	0.4004%	0.3804%	0.3786%	0.3707%	0.3707%	0.3711%	0.3717%	0.3724%	0.3661%	0.3669%	0.3676%	0.3684%	0.3690%	0.3697%			
54	0.8354%	0.6061%	0.5241%	0.4496%	0.4288%	0.4070%	0.4047%	0.3961%	0.3960%	0.3963%	0.3970%	0.3977%	0.3910%	0.3919%	0.3927%	0.3935%	0.3942%				
55	0.8944%	0.6485%	0.5603%	0.4800%	0.4572%	0.4336%	0.4310%	0.4217%	0.4216%	0.4220%	0.4227%	0.4236%	0.4166%	0.4176%	0.4185%	0.4194%					
56	0.9526%	0.6901%	0.5958%	0.5097%	0.4852%	0.4600%	0.4572%	0.4475%	0.4476%	0.4482%	0.4492%	0.4504%	0.4430%	0.4442%	0.4453%						
57	1.0088%	0.7304%	0.6303%	0.5390%	0.5132%	0.4868%	0.4843%	0.4744%	0.4749%	0.4759%	0.4773%	0.4788%	0.4712%	0.4726%							
58	1.0647%	0.7709%	0.6655%	0.5697%	0.5430%	0.5158%	0.5138%	0.5040%	0.5051%	0.5067%	0.5085%	0.5104%	0.5025%								
59	1.1257%	0.8157%	0.7048%	0.6045%	0.5774%	0.5496%	0.5485%	0.5388%	0.5405%	0.5427%	0.5450%	0.5472%									
60	1.1978%	0.8691%	0.7519%	0.6467%	0.6193%	0.5907%	0.5904%	0.5806%	0.5830%	0.5856%	0.5883%										
61	1.2865%	0.9352%	0.8105%	0.6991%	0.6710%	0.6409%	0.6412%	0.6309%	0.6337%	0.6367%											
62	1.3990%	1.0185%	0.8838%	0.7638%	0.7338%	0.7013%	0.7017%	0.6903%	0.6932%												
63	1.5355%	1.1186%	0.9711%	0.8395%	0.8064%	0.7702%	0.7702%	0.7574%													
64	1.6912%	1.2319%	1.0691%	0.9234%	0.8860%	0.8454%	0.8447%														
65	1.8588%	1.3530%	1.1734%	1.0119%	0.9696%	0.9243%															

BIỂU 53: BIỂU PHÍ BẢO HIỂM ĐÓNG HÀNG THÁNG DÀNH CHO NỮ
TÍNH THEO TỶ LỆ PHẦN TRĂM CỦA SỐ TIỀN VAY BAN ĐẦU
ÁP DỤNG CHO TRƯỜNG HỢP NỢ GỐC ĐƯỢC TRẢ VÀO CUỐI THỜI HẠN VAY, LÃI VAY ĐƯỢC TRẢ HÀNG THÁNG

Thời hạn / Tuổi	12 tháng	18 tháng	24 tháng	36 tháng	48 tháng	60 tháng	72 tháng	84 tháng	96 tháng	108 tháng	120 tháng	132 tháng	144 tháng	156 tháng	168 tháng	180 tháng	192 tháng	204 tháng	216 tháng	228 tháng	240 tháng
18	0.0240%	0.0206%	0.0194%	0.0179%	0.0177%	0.0171%	0.0172%	0.0169%	0.0170%	0.0171%	0.0171%	0.0171%	0.0168%	0.0169%	0.0169%	0.0169%	0.0169%	0.0169%	0.0169%	0.0169%	0.0169%
19	0.0248%	0.0213%	0.0199%	0.0184%	0.0182%	0.0176%	0.0176%	0.0174%	0.0174%	0.0175%	0.0175%	0.0176%	0.0173%	0.0173%	0.0173%	0.0173%	0.0174%	0.0174%	0.0174%	0.0174%	0.0174%
20	0.0255%	0.0218%	0.0204%	0.0189%	0.0186%	0.0180%	0.0180%	0.0178%	0.0178%	0.0179%	0.0179%	0.0180%	0.0177%	0.0177%	0.0177%	0.0178%	0.0178%	0.0178%	0.0178%	0.0178%	0.0178%
21	0.0260%	0.0223%	0.0208%	0.0192%	0.0190%	0.0183%	0.0184%	0.0181%	0.0182%	0.0183%	0.0183%	0.0184%	0.0181%	0.0181%	0.0181%	0.0182%	0.0182%	0.0182%	0.0182%	0.0182%	0.0182%
22	0.0265%	0.0227%	0.0212%	0.0196%	0.0193%	0.0187%	0.0188%	0.0185%	0.0186%	0.0187%	0.0188%	0.0188%	0.0185%	0.0185%	0.0186%	0.0186%	0.0186%	0.0186%	0.0186%	0.0187%	0.0187%
23	0.0270%	0.0232%	0.0217%	0.0200%	0.0198%	0.0191%	0.0192%	0.0190%	0.0191%	0.0191%	0.0192%	0.0193%	0.0190%	0.0190%	0.0190%	0.0191%	0.0191%	0.0191%	0.0191%	0.0191%	0.0192%
24	0.0276%	0.0237%	0.0222%	0.0205%	0.0202%	0.0196%	0.0197%	0.0195%	0.0196%	0.0197%	0.0197%	0.0198%	0.0195%	0.0195%	0.0196%	0.0196%	0.0196%	0.0197%	0.0197%	0.0197%	0.0197%
25	0.0282%	0.0242%	0.0227%	0.0210%	0.0208%	0.0201%	0.0203%	0.0200%	0.0201%	0.0202%	0.0203%	0.0204%	0.0200%	0.0201%	0.0201%	0.0202%	0.0202%	0.0203%	0.0203%	0.0203%	0.0203%
26	0.0289%	0.0248%	0.0233%	0.0216%	0.0214%	0.0207%	0.0209%	0.0206%	0.0207%	0.0209%	0.0209%	0.0210%	0.0207%	0.0208%	0.0208%	0.0209%	0.0209%	0.0210%	0.0210%	0.0210%	0.0210%
27	0.0298%	0.0256%	0.0240%	0.0223%	0.0221%	0.0214%	0.0216%	0.0213%	0.0215%	0.0216%	0.0217%	0.0218%	0.0215%	0.0215%	0.0216%	0.0217%	0.0217%	0.0217%	0.0218%	0.0218%	0.0218%
28	0.0308%	0.0265%	0.0248%	0.0230%	0.0228%	0.0221%	0.0223%	0.0221%	0.0222%	0.0224%	0.0225%	0.0226%	0.0223%	0.0224%	0.0225%	0.0225%	0.0226%	0.0226%	0.0226%	0.0227%	0.0227%
29	0.0318%	0.0273%	0.0257%	0.0238%	0.0236%	0.0229%	0.0232%	0.0229%	0.0231%	0.0233%	0.0234%	0.0236%	0.0232%	0.0233%	0.0234%	0.0235%	0.0235%	0.0236%	0.0236%	0.0237%	0.0237%
30	0.0329%	0.0283%	0.0266%	0.0247%	0.0245%	0.0238%	0.0241%	0.0239%	0.0241%	0.0243%	0.0245%	0.0246%	0.0243%	0.0244%	0.0245%	0.0246%	0.0246%	0.0247%	0.0247%	0.0248%	0.0248%
31	0.0341%	0.0294%	0.0276%	0.0257%	0.0255%	0.0248%	0.0251%	0.0249%	0.0252%	0.0255%	0.0257%	0.0259%	0.0255%	0.0256%	0.0257%	0.0258%	0.0259%	0.0259%	0.0260%	0.0260%	0.0260%
32	0.0354%	0.0305%	0.0287%	0.0267%	0.0266%	0.0260%	0.0264%	0.0262%	0.0265%	0.0268%	0.0271%	0.0273%	0.0269%	0.0271%	0.0272%	0.0272%	0.0273%	0.0274%	0.0274%	0.0274%	0.0275%
33	0.0370%	0.0319%	0.0300%	0.0280%	0.0280%	0.0274%	0.0278%	0.0277%	0.0281%	0.0284%	0.0287%	0.0289%	0.0286%	0.0287%	0.0288%	0.0289%	0.0290%	0.0291%	0.0291%	0.0291%	0.0292%
34	0.0387%	0.0334%	0.0315%	0.0296%	0.0296%	0.0291%	0.0296%	0.0295%	0.0300%	0.0303%	0.0306%	0.0309%	0.0305%	0.0306%	0.0308%	0.0309%	0.0309%	0.0310%	0.0310%	0.0311%	0.0311%
35	0.0409%	0.0354%	0.0335%	0.0315%	0.0317%	0.0311%	0.0318%	0.0317%	0.0322%	0.0325%	0.0329%	0.0331%	0.0327%	0.0329%	0.0330%	0.0331%	0.0332%	0.0333%	0.0333%	0.0334%	0.0334%
36	0.0437%	0.0379%	0.0359%	0.0339%	0.0341%	0.0336%	0.0343%	0.0342%	0.0347%	0.0351%	0.0355%	0.0357%	0.0353%	0.0355%	0.0356%	0.0357%	0.0358%	0.0359%	0.0359%	0.0360%	0.0360%
37	0.0471%	0.0409%	0.0388%	0.0367%	0.0370%	0.0364%	0.0372%	0.0371%	0.0376%	0.0380%	0.0384%	0.0387%	0.0382%	0.0384%	0.0385%	0.0386%	0.0387%	0.0388%	0.0389%	0.0389%	0.0390%
38	0.0511%	0.0444%	0.0421%	0.0399%	0.0402%	0.0396%	0.0404%	0.0403%	0.0408%	0.0412%	0.0416%	0.0419%	0.0414%	0.0416%	0.0417%	0.0418%	0.0419%	0.0420%	0.0421%	0.0421%	0.0422%
39	0.0556%	0.0484%	0.0459%	0.0435%	0.0438%	0.0430%	0.0438%	0.0437%	0.0442%	0.0447%	0.0451%	0.0454%	0.0448%	0.0450%	0.0452%	0.0453%	0.0454%	0.0455%	0.0456%	0.0456%	0.0456%
40	0.0607%	0.0527%	0.0500%	0.0473%	0.0475%	0.0466%	0.0475%	0.0472%	0.0478%	0.0483%	0.0487%	0.0490%	0.0484%	0.0486%	0.0488%	0.0489%	0.0490%	0.0491%	0.0492%	0.0493%	0.0493%
41	0.0659%	0.0573%	0.0543%	0.0512%	0.0514%	0.0504%	0.0512%	0.0510%	0.0516%	0.0521%	0.0525%	0.0529%	0.0521%	0.0524%	0.0526%	0.0527%	0.0528%	0.0529%	0.0530%	0.0531%	0.0531%
42	0.0714%	0.0620%	0.0586%	0.0552%	0.0553%	0.0542%	0.0551%	0.0548%	0.0554%	0.0560%	0.0564%	0.0568%	0.0560%	0.0563%	0.0565%	0.0566%	0.0568%	0.0569%	0.0569%	0.0570%	0.0571%
43	0.0768%	0.0666%	0.0630%	0.0593%	0.0593%	0.0581%	0.0590%	0.0587%	0.0594%	0.0600%	0.0605%	0.0609%	0.0601%	0.0603%	0.0605%	0.0607%	0.0608%	0.0609%	0.0610%	0.0611%	0.0611%
44	0.0825%	0.0715%	0.0676%	0.0635%	0.0635%	0.0622%	0.0632%	0.0628%	0.0636%	0.0642%	0.0647%	0.0652%	0.0643%	0.0646%	0.0648%	0.0650%	0.0651%	0.0652%	0.0653%	0.0654%	0.0654%
45	0.0883%	0.0764%	0.0722%	0.0678%	0.0679%	0.0664%	0.0675%	0.0672%	0.0680%	0.0686%	0.0692%	0.0697%	0.0688%	0.0691%	0.0693%	0.0695%	0.0696%	0.0697%	0.0698%	0.0699%	0.0700%
46	0.0942%	0.0815%	0.0770%	0.0724%	0.0725%	0.0710%	0.0722%	0.0718%	0.0727%	0.0734%	0.0740%	0.0745%	0.0735%	0.0738%	0.0741%	0.0742%	0.0744%	0.0745%	0.0746%	0.0747%	0.0748%
47	0.1006%	0.0871%	0.0823%	0.0774%	0.0775%	0.0759%	0.0772%	0.0768%	0.0778%	0.0786%	0.0792%	0.0797%	0.0786%	0.0790%	0.0792%	0.0794%	0.0796%	0.0797%	0.0798%	0.0799%	0.0800%
48	0.1076%	0.0932%	0.0880%	0.0828%	0.0829%	0.0813%	0.0827%	0.0823%	0.0833%	0.0842%	0.0848%	0.0854%	0.0842%	0.0845%	0.0848%	0.0850%	0.0852%	0.0853%	0.0855%	0.0856%	0.0857%
49	0.1150%	0.0997%	0.0942%	0.0886%	0.0888%	0.0871%	0.0887%	0.0882%	0.0893%	0.0901%	0.0908%	0.0914%	0.0901%	0.0905%	0.0908%	0.0910%	0.0912%	0.0914%	0.0915%	0.0917%	0.0917%
50	0.1232%	0.1068%	0.1009%	0.0950%	0.0954%	0.0935%	0.0951%	0.0946%	0.0957%	0.0966%	0.0973%	0.0979%	0.0965%	0.0969%	0.0972%	0.0975%	0.0978%	0.0979%	0.0981%	0.0982%	0.0983%
51	0.1321%	0.1146%	0.1084%	0.1021%	0.1025%	0.1004%	0.1021%	0.1015%	0.1026%	0.1035%	0.1042%	0.1049%	0.1034%	0.1038%	0.1042%	0.1045%	0.1048%	0.1050%	0.1052%	0.1053%	
52	0.1421%	0.1233%	0.1167%	0.1099%	0.1101%	0.1078%	0.1095%	0.1088%	0.1099%	0.1108%	0.1116%	0.1123%	0.1108%	0.1113%	0.1117%	0.1121%	0.1123%	0.1126%	0.1127%		
53	0.1531%	0.1327%	0.1255%	0.1180%	0.1181%	0.1155%	0.1172%	0.1163%	0.1175%	0.1185%	0.1194%	0.1202%	0.1186%	0.1191%	0.1196%	0.1200%	0.1203%	0.1205%			
54	0.1644%	0.1424%	0.1346%	0.1263%	0.1262%	0.1233%	0.1250%	0.1240%	0.1253%	0.1265%	0.1275%	0.1284%	0.1267%	0.1273%	0.1278%	0.1283%	0.1286%				
55	0.1759%	0.1523%	0.1437%	0.1346%	0.1343%	0.1310%	0.1329%	0.1319%	0.1334%	0.1348%	0.1359%	0.1370%	0.1352%	0.1359%	0.1365%	0.1369%					
56	0.1872%	0.1619%	0.1526%	0.1427%	0.1423%	0.1390%	0.1410%	0.1402%	0.1420%	0.1435%	0.1449%	0.1460%	0.1442%	0.1449%	0.1455%						
57	0.1982%	0.1712%	0.1613%	0.1509%	0.1506%	0.1473%	0.1498%	0.1492%	0.1513%	0.1531%	0.1546%	0.1558%	0.1539%	0.1547%							
58	0.2092%	0.1807%	0.1704%	0.1597%	0.1598%	0.1567%	0.1598%	0.1594%	0.1618%	0.1638%	0.1655%	0.1668%	0.1648%								
59	0.2212%	0.1914%	0.1807%	0.1700%	0.1707%	0.1679%	0.1715%	0.1713%	0.1740%	0.1762%	0.1780%	0.1795%									
60	0.2356%	0.2043%	0.1933%	0.1826%	0.1841%	0.1815%	0.1856%	0.1854%	0.1883%	0.1907%	0.1927%										
61	0.2534%	0.2203%	0.2090%	0.1982%	0.2003%	0.1976%	0.2021%	0.2019%	0.2050%	0.2075%											
62	0.2760%	0.2404%	0.2284%	0.2171%	0.2194%	0.2164%	0.2212%	0.2208%	0.2241%												
63	0.3031%	0.2643%	0.2512%	0.2386%	0.2409%	0.2373%	0.2423%	0.2417%													
64	0.3338%	0.2909%	0.2763%	0.2621%	0.2641%	0.2598%	0.2649%														
65	0.3667%	0.3192%	0.3029%	0.2866%	0.2882%	0.2833%															

BIỂU 54: BIỂU PHÍ BẢO HIỂM ĐÓNG HÀNG THÁNG DÀNH CHO NỮ
TÍNH THEO TỶ LỆ PHẦN TRĂM CỦA KHOẢN DƯ NỢ GỐC
ÁP DỤNG CHO TRƯỜNG HỢP NỢ GỐC ĐƯỢC TRẢ VÀO CUỐI THỜI HẠN VAY, LÃI VAY ĐƯỢC TRẢ HÀNG THÁNG

Tuổi \ Thời hạn	12 tháng	18 tháng	24 tháng	36 tháng	48 tháng	60 tháng	72 tháng	84 tháng	96 tháng	108 tháng	120 tháng	132 tháng	144 tháng	156 tháng	168 tháng	180 tháng	192 tháng	204 tháng	216 tháng	228 tháng	240 tháng
18	0.0258%	0.0216%	0.0199%	0.0182%	0.0179%	0.0172%	0.0173%	0.0170%	0.0170%	0.0171%	0.0171%	0.0171%	0.0168%	0.0169%	0.0169%	0.0169%	0.0169%	0.0169%	0.0169%	0.0169%	0.0169%
19	0.0267%	0.0222%	0.0205%	0.0187%	0.0184%	0.0177%	0.0177%	0.0174%	0.0175%	0.0175%	0.0175%	0.0176%	0.0173%	0.0173%	0.0173%	0.0173%	0.0174%	0.0174%	0.0174%	0.0174%	0.0174%
20	0.0274%	0.0228%	0.0211%	0.0192%	0.0188%	0.0181%	0.0181%	0.0178%	0.0179%	0.0179%	0.0180%	0.0180%	0.0177%	0.0177%	0.0177%	0.0178%	0.0178%	0.0178%	0.0178%	0.0178%	0.0178%
21	0.0280%	0.0233%	0.0215%	0.0195%	0.0192%	0.0184%	0.0185%	0.0182%	0.0183%	0.0183%	0.0184%	0.0184%	0.0181%	0.0181%	0.0181%	0.0182%	0.0182%	0.0182%	0.0182%	0.0182%	0.0182%
22	0.0285%	0.0237%	0.0219%	0.0199%	0.0195%	0.0188%	0.0189%	0.0186%	0.0187%	0.0187%	0.0188%	0.0188%	0.0185%	0.0185%	0.0186%	0.0186%	0.0186%	0.0186%	0.0186%	0.0187%	0.0187%
23	0.0290%	0.0242%	0.0223%	0.0204%	0.0200%	0.0192%	0.0193%	0.0190%	0.0191%	0.0192%	0.0192%	0.0193%	0.0190%	0.0190%	0.0190%	0.0191%	0.0191%	0.0191%	0.0191%	0.0191%	0.0192%
24	0.0298%	0.0248%	0.0228%	0.0208%	0.0204%	0.0197%	0.0198%	0.0195%	0.0196%	0.0197%	0.0198%	0.0198%	0.0195%	0.0195%	0.0196%	0.0196%	0.0196%	0.0197%	0.0197%	0.0197%	0.0197%
25	0.0303%	0.0253%	0.0233%	0.0213%	0.0210%	0.0202%	0.0204%	0.0201%	0.0202%	0.0202%	0.0203%	0.0204%	0.0201%	0.0201%	0.0202%	0.0202%	0.0202%	0.0203%	0.0203%	0.0203%	0.0203%
26	0.0311%	0.0260%	0.0240%	0.0220%	0.0216%	0.0209%	0.0210%	0.0207%	0.0208%	0.0209%	0.0210%	0.0210%	0.0207%	0.0208%	0.0208%	0.0209%	0.0209%	0.0210%	0.0210%	0.0210%	0.0210%
27	0.0321%	0.0268%	0.0248%	0.0227%	0.0223%	0.0215%	0.0217%	0.0214%	0.0215%	0.0216%	0.0217%	0.0218%	0.0215%	0.0216%	0.0216%	0.0217%	0.0217%	0.0217%	0.0218%	0.0218%	0.0218%
28	0.0331%	0.0276%	0.0256%	0.0234%	0.0230%	0.0223%	0.0224%	0.0221%	0.0223%	0.0224%	0.0225%	0.0226%	0.0223%	0.0224%	0.0225%	0.0225%	0.0226%	0.0226%	0.0227%	0.0227%	0.0227%
29	0.0342%	0.0286%	0.0264%	0.0242%	0.0239%	0.0231%	0.0233%	0.0230%	0.0231%	0.0233%	0.0234%	0.0236%	0.0233%	0.0233%	0.0234%	0.0235%	0.0235%	0.0236%	0.0236%	0.0237%	0.0237%
30	0.0355%	0.0296%	0.0274%	0.0251%	0.0248%	0.0240%	0.0242%	0.0239%	0.0241%	0.0243%	0.0245%	0.0247%	0.0243%	0.0244%	0.0245%	0.0246%	0.0247%	0.0247%	0.0247%	0.0248%	0.0248%
31	0.0367%	0.0307%	0.0284%	0.0261%	0.0257%	0.0250%	0.0252%	0.0250%	0.0253%	0.0255%	0.0257%	0.0259%	0.0255%	0.0257%	0.0258%	0.0258%	0.0259%	0.0259%	0.0260%	0.0260%	0.0260%
32	0.0381%	0.0319%	0.0296%	0.0272%	0.0269%	0.0261%	0.0265%	0.0263%	0.0266%	0.0268%	0.0271%	0.0273%	0.0269%	0.0271%	0.0272%	0.0273%	0.0273%	0.0274%	0.0274%	0.0275%	0.0275%
33	0.0398%	0.0333%	0.0309%	0.0285%	0.0283%	0.0276%	0.0280%	0.0278%	0.0282%	0.0285%	0.0287%	0.0290%	0.0286%	0.0287%	0.0288%	0.0289%	0.0290%	0.0291%	0.0291%	0.0291%	0.0292%
34	0.0417%	0.0350%	0.0325%	0.0301%	0.0299%	0.0292%	0.0297%	0.0296%	0.0300%	0.0304%	0.0306%	0.0309%	0.0305%	0.0306%	0.0308%	0.0309%	0.0309%	0.0310%	0.0310%	0.0311%	0.0311%
35	0.0440%	0.0370%	0.0345%	0.0320%	0.0320%	0.0313%	0.0319%	0.0318%	0.0322%	0.0326%	0.0329%	0.0331%	0.0327%	0.0329%	0.0330%	0.0331%	0.0332%	0.0333%	0.0333%	0.0334%	0.0334%
36	0.0470%	0.0396%	0.0370%	0.0344%	0.0345%	0.0338%	0.0344%	0.0343%	0.0348%	0.0352%	0.0355%	0.0358%	0.0353%	0.0355%	0.0356%	0.0357%	0.0358%	0.0359%	0.0359%	0.0360%	0.0360%
37	0.0507%	0.0428%	0.0400%	0.0373%	0.0373%	0.0366%	0.0373%	0.0372%	0.0377%	0.0381%	0.0384%	0.0387%	0.0382%	0.0384%	0.0385%	0.0386%	0.0387%	0.0388%	0.0389%	0.0389%	0.0390%
38	0.0550%	0.0464%	0.0434%	0.0406%	0.0406%	0.0398%	0.0405%	0.0404%	0.0409%	0.0413%	0.0417%	0.0419%	0.0414%	0.0416%	0.0417%	0.0419%	0.0420%	0.0420%	0.0421%	0.0421%	0.0422%
39	0.0599%	0.0506%	0.0473%	0.0442%	0.0442%	0.0433%	0.0440%	0.0438%	0.0443%	0.0447%	0.0451%	0.0454%	0.0448%	0.0450%	0.0452%	0.0453%	0.0454%	0.0455%	0.0456%	0.0456%	0.0456%
40	0.0653%	0.0551%	0.0515%	0.0480%	0.0480%	0.0469%	0.0477%	0.0474%	0.0479%	0.0484%	0.0488%	0.0491%	0.0484%	0.0486%	0.0488%	0.0489%	0.0491%	0.0491%	0.0492%	0.0493%	0.0493%
41	0.0710%	0.0599%	0.0559%	0.0520%	0.0519%	0.0507%	0.0514%	0.0511%	0.0517%	0.0521%	0.0526%	0.0529%	0.0522%	0.0524%	0.0526%	0.0527%	0.0529%	0.0529%	0.0530%	0.0531%	0.0531%
42	0.0769%	0.0647%	0.0604%	0.0561%	0.0559%	0.0545%	0.0553%	0.0549%	0.0555%	0.0560%	0.0565%	0.0568%	0.0561%	0.0563%	0.0565%	0.0567%	0.0568%	0.0569%	0.0570%	0.0570%	0.0571%
43	0.0827%	0.0696%	0.0649%	0.0602%	0.0599%	0.0585%	0.0593%	0.0589%	0.0595%	0.0600%	0.0605%	0.0609%	0.0601%	0.0603%	0.0606%	0.0607%	0.0608%	0.0609%	0.0610%	0.0611%	0.0611%
44	0.0888%	0.0747%	0.0696%	0.0645%	0.0641%	0.0626%	0.0635%	0.0630%	0.0637%	0.0643%	0.0648%	0.0652%	0.0643%	0.0646%	0.0648%	0.0650%	0.0651%	0.0652%	0.0653%	0.0654%	0.0654%
45	0.0950%	0.0799%	0.0744%	0.0689%	0.0685%	0.0669%	0.0678%	0.0674%	0.0681%	0.0687%	0.0693%	0.0697%	0.0688%	0.0691%	0.0693%	0.0695%	0.0696%	0.0697%	0.0698%	0.0699%	0.0700%
46	0.1013%	0.0852%	0.0794%	0.0736%	0.0732%	0.0714%	0.0725%	0.0720%	0.0728%	0.0735%	0.0741%	0.0746%	0.0735%	0.0738%	0.0741%	0.0743%	0.0744%	0.0745%	0.0746%	0.0747%	0.0748%
47	0.1083%	0.0911%	0.0848%	0.0786%	0.0783%	0.0764%	0.0775%	0.0771%	0.0779%	0.0787%	0.0793%	0.0798%	0.0787%	0.0790%	0.0792%	0.0794%	0.0796%	0.0797%	0.0798%	0.0799%	0.0800%
48	0.1158%	0.0974%	0.0907%	0.0841%	0.0837%	0.0818%	0.0831%	0.0825%	0.0835%	0.0843%	0.0849%	0.0854%	0.0842%	0.0845%	0.0848%	0.0850%	0.0852%	0.0854%	0.0855%	0.0856%	0.0857%
49	0.1238%	0.1042%	0.0970%	0.0901%	0.0897%	0.0877%	0.0890%	0.0885%	0.0895%	0.0903%	0.0909%	0.0914%	0.0901%	0.0905%	0.0908%	0.0910%	0.0912%	0.0914%	0.0915%	0.0917%	0.0917%
50	0.1326%	0.1116%	0.1040%	0.0966%	0.0963%	0.0941%	0.0955%	0.0949%	0.0959%	0.0967%	0.0974%	0.0979%	0.0966%	0.0969%	0.0973%	0.0975%	0.0978%	0.0980%	0.0981%	0.0982%	0.0983%
51	0.1422%	0.1197%	0.1117%	0.1038%	0.1035%	0.1011%	0.1025%	0.1018%	0.1028%	0.1036%	0.1043%	0.1049%	0.1034%	0.1039%	0.1042%	0.1046%	0.1048%	0.1050%	0.1052%	0.1053%	
52	0.1529%	0.1289%	0.1202%	0.1117%	0.1112%	0.1085%	0.1100%	0.1091%	0.1101%	0.1110%	0.1117%	0.1124%	0.1108%	0.1113%	0.1117%	0.1121%	0.1123%	0.1126%	0.1127%		
53	0.1647%	0.1387%	0.1293%	0.1200%	0.1193%	0.1163%	0.1177%	0.1166%	0.1177%	0.1187%	0.1195%	0.1203%	0.1186%	0.1192%	0.1196%	0.1200%	0.1203%	0.1205%			
54	0.1769%	0.1489%	0.1386%	0.1284%	0.1275%	0.1240%	0.1255%	0.1244%	0.1255%	0.1266%	0.1276%	0.1285%	0.1268%	0.1274%	0.1279%	0.1283%	0.1286%				
55	0.1893%	0.1591%	0.1480%	0.1368%	0.1356%	0.1319%	0.1334%	0.1323%	0.1337%	0.1349%	0.1361%	0.1371%	0.1353%	0.1359%	0.1365%	0.1369%					
56	0.2015%	0.1691%	0.1572%	0.1450%	0.1437%	0.1398%	0.1416%	0.1406%	0.1422%	0.1437%	0.1450%	0.1461%	0.1443%	0.1450%	0.1456%						
57	0.2133%	0.1789%	0.1661%	0.1533%	0.1521%	0.1483%	0.1504%	0.1496%	0.1516%	0.1533%	0.1547%	0.1559%	0.1540%	0.1548%							
58	0.2251%	0.1888%	0.1755%	0.1623%	0.1614%	0.1577%	0.1604%	0.1598%	0.1621%	0.1640%	0.1656%	0.1669%	0.1648%								
59	0.2381%	0.2000%	0.1862%	0.1728%	0.1724%	0.1690%	0.1722%	0.1718%	0.1743%	0.1764%	0.1782%	0.1796%									
60	0.2536%	0.2135%	0.1991%	0.1856%	0.1859%	0.1826%	0.1863%	0.1860%	0.1887%	0.1910%	0.1928%										
61	0.2727%	0.2302%	0.2153%	0.2014%	0.2022%	0.1988%	0.2029%	0.2025%	0.2054%	0.2078%											
62	0.2969%	0.2512%	0.2353%	0.2206%	0.2215%	0.2178%	0.2221%	0.2214%	0.2245%												
63	0.3261%	0.2761%	0.2587%	0.2425%	0.2433%	0.2388%	0.2433%	0.2424%													
64	0.3592%	0.3039%	0.2846%	0.2663%	0.2666%	0.2614%	0.2660%														
65	0.3945%	0.3335%	0.3120%	0.2912%	0.2910%	0.2850%															

BIỂU 55: BIỂU PHÍ BẢO HIỂM ĐÓNG HÀNG THÁNG DÀNH CHO NỮ
TÍNH THEO TỶ LỆ PHẦN TRĂM CỦA SỐ TIỀN VAY BAN ĐẦU
ÁP DỤNG CHO TRƯỜNG HỢP NỢ GỐC ĐƯỢC TRẢ ĐỀU HÀNG QUÝ, LÃI VAY ĐƯỢC TRẢ HÀNG THÁNG

Thời hạn / Tuổi	12 tháng	18 tháng	24 tháng	36 tháng	48 tháng	60 tháng	72 tháng	84 tháng	96 tháng	108 tháng	120 tháng	132 tháng	144 tháng	156 tháng	168 tháng	180 tháng	192 tháng	204 tháng	216 tháng	228 tháng	240 tháng
18	0.0156%	0.0128%	0.0119%	0.0111%	0.0112%	0.0111%	0.0115%	0.0117%	0.0120%	0.0123%	0.0126%	0.0129%	0.0129%	0.0132%	0.0134%	0.0136%	0.0138%	0.0140%	0.0141%	0.0142%	0.0144%
19	0.0161%	0.0132%	0.0122%	0.0114%	0.0115%	0.0114%	0.0118%	0.0120%	0.0123%	0.0127%	0.0130%	0.0133%	0.0133%	0.0135%	0.0138%	0.0140%	0.0141%	0.0143%	0.0145%	0.0146%	0.0148%
20	0.0165%	0.0136%	0.0126%	0.0117%	0.0118%	0.0117%	0.0121%	0.0123%	0.0126%	0.0130%	0.0133%	0.0136%	0.0136%	0.0139%	0.0141%	0.0143%	0.0145%	0.0147%	0.0148%	0.0150%	0.0151%
21	0.0169%	0.0139%	0.0128%	0.0119%	0.0120%	0.0119%	0.0124%	0.0125%	0.0129%	0.0132%	0.0136%	0.0139%	0.0139%	0.0141%	0.0144%	0.0146%	0.0148%	0.0150%	0.0151%	0.0153%	0.0154%
22	0.0172%	0.0141%	0.0130%	0.0122%	0.0123%	0.0122%	0.0126%	0.0128%	0.0131%	0.0135%	0.0138%	0.0142%	0.0142%	0.0145%	0.0147%	0.0149%	0.0151%	0.0153%	0.0155%	0.0156%	0.0158%
23	0.0175%	0.0144%	0.0133%	0.0124%	0.0125%	0.0124%	0.0129%	0.0130%	0.0134%	0.0138%	0.0142%	0.0145%	0.0145%	0.0148%	0.0150%	0.0153%	0.0155%	0.0157%	0.0159%	0.0160%	0.0162%
24	0.0180%	0.0147%	0.0136%	0.0127%	0.0128%	0.0127%	0.0132%	0.0134%	0.0138%	0.0142%	0.0145%	0.0149%	0.0149%	0.0152%	0.0154%	0.0157%	0.0159%	0.0161%	0.0163%	0.0165%	0.0166%
25	0.0183%	0.0150%	0.0139%	0.0130%	0.0131%	0.0130%	0.0135%	0.0137%	0.0141%	0.0145%	0.0149%	0.0153%	0.0153%	0.0156%	0.0159%	0.0161%	0.0163%	0.0165%	0.0167%	0.0169%	0.0171%
26	0.0188%	0.0154%	0.0143%	0.0133%	0.0135%	0.0134%	0.0139%	0.0141%	0.0145%	0.0150%	0.0154%	0.0157%	0.0158%	0.0161%	0.0164%	0.0166%	0.0169%	0.0171%	0.0173%	0.0175%	0.0176%
27	0.0193%	0.0159%	0.0147%	0.0138%	0.0139%	0.0139%	0.0144%	0.0146%	0.0150%	0.0155%	0.0159%	0.0163%	0.0163%	0.0166%	0.0169%	0.0172%	0.0175%	0.0177%	0.0179%	0.0181%	0.0183%
28	0.0200%	0.0164%	0.0152%	0.0142%	0.0144%	0.0143%	0.0148%	0.0151%	0.0155%	0.0160%	0.0164%	0.0168%	0.0169%	0.0172%	0.0175%	0.0178%	0.0181%	0.0183%	0.0186%	0.0188%	0.0190%
29	0.0206%	0.0169%	0.0157%	0.0147%	0.0149%	0.0148%	0.0154%	0.0156%	0.0161%	0.0166%	0.0170%	0.0175%	0.0175%	0.0179%	0.0182%	0.0185%	0.0188%	0.0191%	0.0193%	0.0195%	0.0197%
30	0.0214%	0.0176%	0.0163%	0.0152%	0.0154%	0.0154%	0.0159%	0.0162%	0.0167%	0.0172%	0.0177%	0.0182%	0.0183%	0.0186%	0.0190%	0.0193%	0.0196%	0.0199%	0.0201%	0.0204%	0.0206%
31	0.0221%	0.0182%	0.0169%	0.0158%	0.0160%	0.0160%	0.0166%	0.0169%	0.0174%	0.0180%	0.0185%	0.0190%	0.0191%	0.0195%	0.0199%	0.0202%	0.0205%	0.0208%	0.0211%	0.0213%	0.0216%
32	0.0229%	0.0189%	0.0175%	0.0164%	0.0167%	0.0166%	0.0173%	0.0176%	0.0182%	0.0188%	0.0194%	0.0199%	0.0200%	0.0205%	0.0209%	0.0212%	0.0216%	0.0219%	0.0222%	0.0225%	0.0227%
33	0.0240%	0.0197%	0.0183%	0.0172%	0.0175%	0.0175%	0.0182%	0.0185%	0.0192%	0.0199%	0.0205%	0.0210%	0.0212%	0.0216%	0.0221%	0.0225%	0.0228%	0.0232%	0.0235%	0.0238%	0.0240%
34	0.0251%	0.0207%	0.0192%	0.0180%	0.0184%	0.0184%	0.0192%	0.0196%	0.0204%	0.0211%	0.0217%	0.0224%	0.0225%	0.0230%	0.0235%	0.0239%	0.0243%	0.0247%	0.0250%	0.0253%	0.0256%
35	0.0264%	0.0218%	0.0203%	0.0192%	0.0196%	0.0196%	0.0205%	0.0210%	0.0218%	0.0226%	0.0233%	0.0239%	0.0241%	0.0247%	0.0252%	0.0256%	0.0261%	0.0265%	0.0268%	0.0271%	0.0274%
36	0.0282%	0.0233%	0.0217%	0.0205%	0.0210%	0.0211%	0.0221%	0.0226%	0.0235%	0.0243%	0.0251%	0.0258%	0.0260%	0.0266%	0.0271%	0.0276%	0.0281%	0.0285%	0.0289%	0.0293%	0.0296%
37	0.0304%	0.0251%	0.0234%	0.0222%	0.0227%	0.0229%	0.0239%	0.0245%	0.0254%	0.0263%	0.0272%	0.0280%	0.0281%	0.0288%	0.0294%	0.0299%	0.0304%	0.0309%	0.0313%	0.0317%	0.0320%
38	0.0330%	0.0273%	0.0255%	0.0241%	0.0247%	0.0249%	0.0260%	0.0266%	0.0276%	0.0286%	0.0295%	0.0304%	0.0306%	0.0313%	0.0319%	0.0325%	0.0330%	0.0335%	0.0340%	0.0344%	0.0347%
39	0.0359%	0.0297%	0.0277%	0.0263%	0.0269%	0.0271%	0.0283%	0.0289%	0.0300%	0.0311%	0.0321%	0.0330%	0.0332%	0.0339%	0.0346%	0.0352%	0.0358%	0.0363%	0.0368%	0.0372%	0.0376%
40	0.0391%	0.0324%	0.0302%	0.0286%	0.0293%	0.0294%	0.0307%	0.0314%	0.0326%	0.0337%	0.0347%	0.0357%	0.0359%	0.0367%	0.0375%	0.0381%	0.0387%	0.0393%	0.0398%	0.0403%	0.0407%
41	0.0425%	0.0352%	0.0328%	0.0310%	0.0317%	0.0319%	0.0333%	0.0340%	0.0352%	0.0364%	0.0375%	0.0386%	0.0388%	0.0396%	0.0404%	0.0411%	0.0418%	0.0424%	0.0430%	0.0435%	0.0439%
42	0.0461%	0.0381%	0.0355%	0.0335%	0.0342%	0.0344%	0.0359%	0.0366%	0.0379%	0.0392%	0.0404%	0.0415%	0.0417%	0.0426%	0.0435%	0.0443%	0.0450%	0.0456%	0.0462%	0.0467%	0.0472%
43	0.0496%	0.0410%	0.0382%	0.0360%	0.0368%	0.0369%	0.0385%	0.0392%	0.0407%	0.0421%	0.0433%	0.0445%	0.0447%	0.0457%	0.0466%	0.0475%	0.0482%	0.0489%	0.0495%	0.0501%	0.0506%
44	0.0533%	0.0441%	0.0410%	0.0387%	0.0394%	0.0395%	0.0412%	0.0420%	0.0436%	0.0450%	0.0464%	0.0477%	0.0479%	0.0490%	0.0499%	0.0508%	0.0516%	0.0524%	0.0530%	0.0537%	0.0542%
45	0.0571%	0.0472%	0.0439%	0.0413%	0.0422%	0.0423%	0.0441%	0.0449%	0.0466%	0.0481%	0.0496%	0.0510%	0.0512%	0.0524%	0.0534%	0.0543%	0.0552%	0.0560%	0.0567%	0.0574%	0.0580%
46	0.0609%	0.0503%	0.0468%	0.0441%	0.0450%	0.0451%	0.0471%	0.0480%	0.0498%	0.0514%	0.0530%	0.0545%	0.0548%	0.0560%	0.0571%	0.0581%	0.0590%	0.0598%	0.0606%	0.0613%	0.0620%
47	0.0650%	0.0537%	0.0500%	0.0471%	0.0481%	0.0483%	0.0503%	0.0513%	0.0532%	0.0550%	0.0567%	0.0583%	0.0586%	0.0599%	0.0611%	0.0622%	0.0631%	0.0640%	0.0649%	0.0656%	0.0663%
48	0.0695%	0.0575%	0.0535%	0.0504%	0.0515%	0.0516%	0.0539%	0.0550%	0.0570%	0.0589%	0.0608%	0.0624%	0.0627%	0.0641%	0.0654%	0.0665%	0.0676%	0.0686%	0.0695%	0.0703%	0.0710%
49	0.0744%	0.0615%	0.0572%	0.0539%	0.0551%	0.0553%	0.0577%	0.0589%	0.0611%	0.0632%	0.0651%	0.0669%	0.0672%	0.0687%	0.0701%	0.0713%	0.0724%	0.0735%	0.0744%	0.0753%	0.0761%
50	0.0796%	0.0658%	0.0613%	0.0578%	0.0591%	0.0593%	0.0619%	0.0632%	0.0656%	0.0678%	0.0698%	0.0717%	0.0721%	0.0737%	0.0751%	0.0764%	0.0776%	0.0787%	0.0798%	0.0807%	0.0815%
51	0.0854%	0.0706%	0.0657%	0.0621%	0.0635%	0.0637%	0.0665%	0.0679%	0.0704%	0.0728%	0.0749%	0.0770%	0.0773%	0.0790%	0.0806%	0.0820%	0.0833%	0.0845%	0.0855%	0.0865%	
52	0.0918%	0.0760%	0.0708%	0.0668%	0.0683%	0.0686%	0.0715%	0.0729%	0.0756%	0.0781%	0.0804%	0.0826%	0.0830%	0.0848%	0.0864%	0.0879%	0.0893%	0.0906%	0.0917%		
53	0.0989%	0.0818%	0.0762%	0.0719%	0.0734%	0.0736%	0.0767%	0.0782%	0.0810%	0.0837%	0.0862%	0.0885%	0.0889%	0.0908%	0.0926%	0.0942%	0.0957%	0.0970%			
54	0.1063%	0.0879%	0.0818%	0.0771%	0.0786%	0.0788%	0.0821%	0.0836%	0.0866%	0.0894%	0.0921%	0.0945%	0.0950%	0.0970%	0.0989%	0.1007%	0.1022%				
55	0.1138%	0.0940%	0.0874%	0.0823%	0.0839%	0.0840%	0.0874%	0.0890%	0.0922%	0.0952%	0.0981%	0.1007%	0.1012%	0.1034%	0.1055%	0.1073%					
56	0.1212%	0.1001%	0.0930%	0.0875%	0.0890%	0.0891%	0.0928%	0.0945%	0.0979%	0.1012%	0.1042%	0.1071%	0.1077%	0.1101%	0.1122%						
57	0.1284%	0.1059%	0.0984%	0.0925%	0.0942%	0.0943%	0.0983%	0.1002%	0.1039%	0.1075%	0.1108%	0.1139%	0.1146%	0.1171%							
58	0.1355%	0.1118%	0.1039%	0.0978%	0.0997%	0.1000%	0.1043%	0.1065%	0.1106%	0.1145%	0.1181%	0.1215%	0.1222%								
59	0.1432%	0.1183%	0.1100%	0.1038%	0.1060%	0.1066%	0.1114%	0.1139%	0.1184%	0.1227%	0.1266%	0.1303%									
60	0.1524%	0.1260%	0.1174%	0.1110%	0.1137%	0.1146%	0.1200%	0.1228%	0.1278%	0.1324%	0.1368%										
61	0.1637%	0.1356%	0.1266%	0.1201%	0.1233%	0.1244%	0.1304%	0.1336%	0.1390%	0.1441%											
62	0.1781%	0.1477%	0.1381%	0.1312%	0.1349%	0.1362%	0.1427%	0.1462%	0.1522%												
63	0.1954%	0.1623%	0.1517%	0.1443%	0.1483%	0.1497%	0.1568%	0.1606%													
64	0.2153%	0.1788%	0.1671%	0.1588%	0.1631%	0.1644%	0.1721%														
65	0.2367%	0.1964%	0.1835%	0.1741%	0.1786%	0.1799%															

BIỂU 56: BIỂU PHÍ BẢO HIỂM ĐÓNG HÀNG THÁNG DÀNH CHO NỮ
TÍNH THEO TỶ LỆ PHẦN TRĂM CỦA KHOẢN DƯ NỢ GỐC
ÁP DỤNG CHO TRƯỜNG HỢP NỢ GỐC ĐƯỢC TRẢ ĐỀU HÀNG QUÝ, LÃI VAY ĐƯỢC TRẢ HÀNG THÁNG

Thời hạn / Tuổi	12 tháng	18 tháng	24 tháng	36 tháng	48 tháng	60 tháng	72 tháng	84 tháng	96 tháng	108 tháng	120 tháng	132 tháng	144 tháng	156 tháng	168 tháng	180 tháng	192 tháng	204 tháng	216 tháng	228 tháng	240 tháng
18	0.0273%	0.0224%	0.0205%	0.0185%	0.0180%	0.0173%	0.0173%	0.0170%	0.0170%	0.0170%	0.0170%	0.0170%	0.0167%	0.0167%	0.0167%	0.0167%	0.0168%	0.0168%	0.0168%	0.0168%	0.0168%
19	0.0282%	0.0232%	0.0212%	0.0191%	0.0186%	0.0178%	0.0178%	0.0174%	0.0174%	0.0174%	0.0174%	0.0175%	0.0171%	0.0172%	0.0172%	0.0172%	0.0172%	0.0172%	0.0172%	0.0172%	0.0172%
20	0.0290%	0.0238%	0.0218%	0.0196%	0.0190%	0.0182%	0.0182%	0.0178%	0.0178%	0.0178%	0.0179%	0.0179%	0.0176%	0.0176%	0.0176%	0.0176%	0.0176%	0.0176%	0.0176%	0.0176%	0.0177%
21	0.0296%	0.0243%	0.0222%	0.0200%	0.0194%	0.0186%	0.0186%	0.0182%	0.0182%	0.0182%	0.0182%	0.0182%	0.0179%	0.0179%	0.0180%	0.0180%	0.0180%	0.0180%	0.0180%	0.0180%	0.0180%
22	0.0302%	0.0248%	0.0226%	0.0203%	0.0198%	0.0189%	0.0189%	0.0186%	0.0186%	0.0186%	0.0186%	0.0186%	0.0183%	0.0183%	0.0183%	0.0184%	0.0184%	0.0184%	0.0184%	0.0184%	0.0184%
23	0.0307%	0.0252%	0.0231%	0.0208%	0.0202%	0.0193%	0.0193%	0.0190%	0.0190%	0.0190%	0.0190%	0.0191%	0.0187%	0.0188%	0.0188%	0.0188%	0.0188%	0.0188%	0.0189%	0.0189%	0.0189%
24	0.0315%	0.0258%	0.0236%	0.0212%	0.0207%	0.0198%	0.0198%	0.0194%	0.0195%	0.0195%	0.0195%	0.0196%	0.0192%	0.0192%	0.0193%	0.0193%	0.0193%	0.0193%	0.0194%	0.0194%	0.0194%
25	0.0321%	0.0264%	0.0241%	0.0217%	0.0211%	0.0203%	0.0203%	0.0199%	0.0200%	0.0200%	0.0200%	0.0201%	0.0197%	0.0198%	0.0198%	0.0198%	0.0199%	0.0199%	0.0199%	0.0199%	0.0200%
26	0.0329%	0.0270%	0.0247%	0.0223%	0.0217%	0.0209%	0.0209%	0.0205%	0.0206%	0.0206%	0.0206%	0.0207%	0.0203%	0.0204%	0.0204%	0.0205%	0.0205%	0.0205%	0.0206%	0.0206%	0.0206%
27	0.0339%	0.0279%	0.0255%	0.0230%	0.0224%	0.0215%	0.0216%	0.0212%	0.0212%	0.0213%	0.0213%	0.0214%	0.0210%	0.0211%	0.0211%	0.0212%	0.0212%	0.0212%	0.0213%	0.0213%	0.0213%
28	0.0350%	0.0288%	0.0263%	0.0238%	0.0232%	0.0223%	0.0223%	0.0219%	0.0220%	0.0220%	0.0221%	0.0221%	0.0218%	0.0218%	0.0219%	0.0219%	0.0220%	0.0220%	0.0221%	0.0221%	0.0221%
29	0.0361%	0.0297%	0.0272%	0.0246%	0.0240%	0.0230%	0.0231%	0.0227%	0.0228%	0.0228%	0.0229%	0.0230%	0.0226%	0.0227%	0.0227%	0.0228%	0.0229%	0.0229%	0.0230%	0.0230%	0.0230%
30	0.0374%	0.0308%	0.0282%	0.0255%	0.0249%	0.0239%	0.0239%	0.0236%	0.0236%	0.0237%	0.0238%	0.0239%	0.0236%	0.0236%	0.0237%	0.0238%	0.0238%	0.0239%	0.0240%	0.0240%	0.0241%
31	0.0388%	0.0319%	0.0292%	0.0264%	0.0258%	0.0248%	0.0249%	0.0245%	0.0246%	0.0248%	0.0249%	0.0250%	0.0246%	0.0247%	0.0248%	0.0249%	0.0250%	0.0250%	0.0251%	0.0251%	0.0252%
32	0.0402%	0.0331%	0.0303%	0.0275%	0.0269%	0.0259%	0.0260%	0.0256%	0.0258%	0.0259%	0.0261%	0.0262%	0.0258%	0.0259%	0.0261%	0.0261%	0.0262%	0.0263%	0.0264%	0.0265%	0.0265%
33	0.0420%	0.0346%	0.0317%	0.0287%	0.0281%	0.0272%	0.0273%	0.0270%	0.0272%	0.0273%	0.0275%	0.0277%	0.0273%	0.0274%	0.0276%	0.0277%	0.0278%	0.0279%	0.0279%	0.0280%	0.0281%
34	0.0440%	0.0362%	0.0333%	0.0302%	0.0296%	0.0287%	0.0289%	0.0286%	0.0288%	0.0290%	0.0292%	0.0294%	0.0290%	0.0292%	0.0293%	0.0294%	0.0295%	0.0296%	0.0297%	0.0298%	0.0299%
35	0.0464%	0.0383%	0.0352%	0.0321%	0.0315%	0.0305%	0.0308%	0.0305%	0.0308%	0.0310%	0.0313%	0.0315%	0.0311%	0.0312%	0.0314%	0.0315%	0.0317%	0.0318%	0.0319%	0.0320%	0.0320%
36	0.0495%	0.0409%	0.0377%	0.0344%	0.0339%	0.0328%	0.0332%	0.0329%	0.0332%	0.0334%	0.0337%	0.0339%	0.0335%	0.0337%	0.0339%	0.0340%	0.0341%	0.0343%	0.0344%	0.0345%	0.0346%
37	0.0533%	0.0441%	0.0406%	0.0371%	0.0366%	0.0355%	0.0359%	0.0356%	0.0359%	0.0362%	0.0365%	0.0368%	0.0363%	0.0365%	0.0367%	0.0368%	0.0370%	0.0371%	0.0372%	0.0373%	0.0374%
38	0.0578%	0.0479%	0.0441%	0.0404%	0.0398%	0.0386%	0.0390%	0.0387%	0.0390%	0.0393%	0.0396%	0.0399%	0.0394%	0.0396%	0.0398%	0.0399%	0.0401%	0.0402%	0.0403%	0.0405%	0.0406%
39	0.0629%	0.0521%	0.0480%	0.0439%	0.0434%	0.0421%	0.0425%	0.0420%	0.0424%	0.0427%	0.0430%	0.0433%	0.0427%	0.0429%	0.0431%	0.0433%	0.0435%	0.0436%	0.0437%	0.0438%	0.0440%
40	0.0686%	0.0568%	0.0523%	0.0478%	0.0472%	0.0457%	0.0461%	0.0456%	0.0460%	0.0463%	0.0466%	0.0469%	0.0463%	0.0465%	0.0467%	0.0469%	0.0470%	0.0472%	0.0473%	0.0474%	0.0475%
41	0.0746%	0.0617%	0.0569%	0.0519%	0.0511%	0.0495%	0.0499%	0.0493%	0.0497%	0.0500%	0.0504%	0.0506%	0.0499%	0.0502%	0.0504%	0.0506%	0.0507%	0.0509%	0.0510%	0.0512%	0.0513%
42	0.0808%	0.0668%	0.0615%	0.0561%	0.0552%	0.0534%	0.0538%	0.0531%	0.0535%	0.0539%	0.0542%	0.0545%	0.0537%	0.0540%	0.0542%	0.0544%	0.0546%	0.0547%	0.0549%	0.0550%	0.0551%
43	0.0870%	0.0719%	0.0661%	0.0603%	0.0593%	0.0573%	0.0577%	0.0570%	0.0574%	0.0578%	0.0581%	0.0584%	0.0576%	0.0579%	0.0581%	0.0583%	0.0585%	0.0587%	0.0588%	0.0590%	0.0591%
44	0.0934%	0.0772%	0.0710%	0.0647%	0.0635%	0.0614%	0.0618%	0.0610%	0.0615%	0.0619%	0.0622%	0.0626%	0.0617%	0.0620%	0.0622%	0.0624%	0.0626%	0.0628%	0.0630%	0.0631%	0.0633%
45	0.1000%	0.0826%	0.0759%	0.0691%	0.0679%	0.0656%	0.0661%	0.0652%	0.0657%	0.0661%	0.0665%	0.0669%	0.0659%	0.0662%	0.0665%	0.0667%	0.0670%	0.0671%	0.0673%	0.0675%	0.0676%
46	0.1067%	0.0881%	0.0810%	0.0737%	0.0724%	0.0700%	0.0705%	0.0697%	0.0702%	0.0706%	0.0711%	0.0715%	0.0705%	0.0708%	0.0711%	0.0713%	0.0716%	0.0718%	0.0720%	0.0721%	0.0723%
47	0.1140%	0.0942%	0.0866%	0.0788%	0.0774%	0.0749%	0.0754%	0.0745%	0.0751%	0.0756%	0.0760%	0.0765%	0.0754%	0.0757%	0.0760%	0.0763%	0.0766%	0.0768%	0.0770%	0.0772%	0.0773%
48	0.1218%	0.1007%	0.0925%	0.0843%	0.0828%	0.0801%	0.0807%	0.0798%	0.0803%	0.0809%	0.0814%	0.0819%	0.0807%	0.0811%	0.0814%	0.0817%	0.0819%	0.0822%	0.0824%	0.0826%	0.0828%
49	0.1303%	0.1077%	0.0990%	0.0902%	0.0886%	0.0858%	0.0864%	0.0854%	0.0861%	0.0867%	0.0872%	0.0877%	0.0865%	0.0868%	0.0872%	0.0875%	0.0878%	0.0880%	0.0882%	0.0885%	0.0886%
50	0.1395%	0.1153%	0.1060%	0.0966%	0.0950%	0.0920%	0.0927%	0.0917%	0.0923%	0.0930%	0.0935%	0.0940%	0.0927%	0.0931%	0.0934%	0.0938%	0.0941%	0.0943%	0.0946%	0.0948%	0.0950%
51	0.1495%	0.1237%	0.1138%	0.1038%	0.1021%	0.0988%	0.0996%	0.0984%	0.0991%	0.0998%	0.1003%	0.1008%	0.0994%	0.0998%	0.1002%	0.1005%	0.1009%	0.1012%	0.1014%	0.1016%	
52	0.1608%	0.1330%	0.1224%	0.1116%	0.1098%	0.1062%	0.1070%	0.1057%	0.1064%	0.1070%	0.1076%	0.1082%	0.1066%	0.1070%	0.1075%	0.1078%	0.1082%	0.1085%	0.1087%		
53	0.1733%	0.1433%	0.1318%	0.1201%	0.1180%	0.1141%	0.1148%	0.1133%	0.1140%	0.1147%	0.1153%	0.1158%	0.1142%	0.1146%	0.1151%	0.1155%	0.1158%	0.1161%			
54	0.1862%	0.1538%	0.1415%	0.1288%	0.1264%	0.1221%	0.1228%	0.1211%	0.1218%	0.1225%	0.1231%	0.1237%	0.1219%	0.1224%	0.1229%	0.1233%	0.1237%				
55	0.1993%	0.1646%	0.1512%	0.1375%	0.1348%	0.1300%	0.1307%	0.1289%	0.1297%	0.1304%	0.1311%	0.1318%	0.1299%	0.1304%	0.1310%	0.1314%					
56	0.2123%	0.1752%	0.1608%	0.1460%	0.1431%	0.1380%	0.1387%	0.1368%	0.1377%	0.1385%	0.1393%	0.1401%	0.1381%	0.1388%	0.1393%						
57	0.2248%	0.1854%	0.1701%	0.1544%	0.1513%	0.1460%	0.1469%	0.1450%	0.1460%	0.1470%	0.1480%	0.1489%	0.1469%	0.1476%							
58	0.2373%	0.1957%	0.1796%	0.1632%	0.1601%	0.1547%	0.1558%	0.1541%	0.1553%	0.1565%	0.1577%	0.1587%	0.1566%								
59	0.2508%	0.2070%	0.1902%	0.1731%	0.1702%	0.1648%	0.1663%	0.1647%	0.1662%	0.1676%	0.1689%	0.1701%									
60	0.2669%	0.2206%	0.2029%	0.1852%	0.1825%	0.1771%	0.1790%	0.1774%	0.1792%	0.1809%	0.1824%										
61	0.2866%	0.2373%	0.2187%	0.2002%	0.1977%	0.1921%	0.1944%	0.1928%	0.1948%	0.1966%											
62	0.3117%	0.2585%	0.2385%	0.2187%	0.2162%	0.2102%	0.2127%	0.2109%	0.2131%												
63	0.3421%	0.2838%	0.2620%	0.2403%	0.2376%	0.2309%	0.2335%	0.2314%													
64	0.3767%	0.3126%	0.2884%	0.2643%	0.2610%	0.2534%	0.2560%														
65	0.4140%	0.3433%	0.3166%	0.2897%	0.2857%	0.2770%															

BIỂU 57: BIỂU PHÍ BẢO HIỂM ĐÓNG HÀNG THÁNG DÀNH CHO NỮ
TÍNH THEO TỶ LỆ PHẦN TRĂM CỦA SỐ TIỀN VAY BAN ĐẦU
ÁP DỤNG CHO TRƯỜNG HỢP NỢ GỐC ĐƯỢC TRẢ ĐỀU MỖI NỬA NĂM, LÃI VAY ĐƯỢC TRẢ HÀNG THÁNG

Thời hạn / Tuổi	12 tháng	18 tháng	24 tháng	36 tháng	48 tháng	60 tháng	72 tháng	84 tháng	96 tháng	108 tháng	120 tháng	132 tháng	144 tháng	156 tháng	168 tháng	180 tháng	192 tháng	204 tháng	216 tháng	228 tháng	240 tháng
18	0.0185%	0.0145%	0.0130%	0.0118%	0.0117%	0.0115%	0.0119%	0.0119%	0.0123%	0.0126%	0.0129%	0.0131%	0.0131%	0.0133%	0.0135%	0.0137%	0.0139%	0.0141%	0.0142%	0.0144%	0.0145%
19	0.0191%	0.0149%	0.0134%	0.0121%	0.0121%	0.0119%	0.0122%	0.0123%	0.0126%	0.0129%	0.0132%	0.0135%	0.0135%	0.0137%	0.0139%	0.0141%	0.0143%	0.0144%	0.0146%	0.0147%	0.0149%
20	0.0196%	0.0153%	0.0138%	0.0124%	0.0124%	0.0121%	0.0125%	0.0126%	0.0129%	0.0132%	0.0135%	0.0138%	0.0138%	0.0140%	0.0142%	0.0144%	0.0146%	0.0148%	0.0149%	0.0151%	0.0152%
21	0.0200%	0.0156%	0.0141%	0.0127%	0.0126%	0.0124%	0.0127%	0.0128%	0.0131%	0.0135%	0.0138%	0.0141%	0.0141%	0.0143%	0.0145%	0.0147%	0.0149%	0.0151%	0.0153%	0.0154%	0.0155%
22	0.0204%	0.0159%	0.0143%	0.0129%	0.0128%	0.0126%	0.0130%	0.0131%	0.0134%	0.0138%	0.0141%	0.0144%	0.0144%	0.0146%	0.0149%	0.0151%	0.0153%	0.0154%	0.0156%	0.0158%	0.0159%
23	0.0208%	0.0162%	0.0146%	0.0132%	0.0131%	0.0129%	0.0133%	0.0134%	0.0137%	0.0141%	0.0144%	0.0147%	0.0147%	0.0150%	0.0152%	0.0154%	0.0156%	0.0158%	0.0160%	0.0161%	0.0163%
24	0.0213%	0.0166%	0.0150%	0.0135%	0.0134%	0.0132%	0.0136%	0.0137%	0.0141%	0.0144%	0.0148%	0.0151%	0.0151%	0.0154%	0.0156%	0.0158%	0.0160%	0.0162%	0.0164%	0.0166%	0.0167%
25	0.0217%	0.0170%	0.0153%	0.0138%	0.0137%	0.0135%	0.0139%	0.0140%	0.0144%	0.0148%	0.0152%	0.0155%	0.0155%	0.0158%	0.0160%	0.0163%	0.0165%	0.0167%	0.0169%	0.0170%	0.0172%
26	0.0222%	0.0174%	0.0157%	0.0142%	0.0141%	0.0139%	0.0143%	0.0145%	0.0149%	0.0152%	0.0156%	0.0160%	0.0160%	0.0163%	0.0165%	0.0168%	0.0170%	0.0172%	0.0174%	0.0176%	0.0178%
27	0.0229%	0.0180%	0.0162%	0.0146%	0.0146%	0.0144%	0.0148%	0.0149%	0.0154%	0.0158%	0.0161%	0.0165%	0.0165%	0.0168%	0.0171%	0.0174%	0.0176%	0.0178%	0.0180%	0.0182%	0.0184%
28	0.0237%	0.0185%	0.0167%	0.0151%	0.0151%	0.0149%	0.0153%	0.0154%	0.0159%	0.0163%	0.0167%	0.0171%	0.0171%	0.0174%	0.0177%	0.0180%	0.0183%	0.0185%	0.0187%	0.0189%	0.0191%
29	0.0244%	0.0191%	0.0172%	0.0156%	0.0156%	0.0154%	0.0158%	0.0160%	0.0164%	0.0169%	0.0173%	0.0177%	0.0178%	0.0181%	0.0184%	0.0187%	0.0190%	0.0192%	0.0195%	0.0197%	0.0199%
30	0.0253%	0.0198%	0.0179%	0.0162%	0.0162%	0.0159%	0.0164%	0.0166%	0.0171%	0.0176%	0.0180%	0.0185%	0.0185%	0.0189%	0.0192%	0.0195%	0.0198%	0.0201%	0.0203%	0.0205%	0.0207%
31	0.0263%	0.0206%	0.0185%	0.0168%	0.0168%	0.0166%	0.0171%	0.0173%	0.0178%	0.0183%	0.0188%	0.0193%	0.0193%	0.0197%	0.0201%	0.0204%	0.0207%	0.0210%	0.0213%	0.0215%	0.0217%
32	0.0272%	0.0213%	0.0192%	0.0175%	0.0175%	0.0173%	0.0178%	0.0181%	0.0186%	0.0192%	0.0197%	0.0202%	0.0203%	0.0207%	0.0211%	0.0215%	0.0218%	0.0221%	0.0224%	0.0226%	0.0229%
33	0.0284%	0.0223%	0.0201%	0.0183%	0.0183%	0.0181%	0.0188%	0.0190%	0.0196%	0.0203%	0.0208%	0.0214%	0.0215%	0.0219%	0.0223%	0.0227%	0.0231%	0.0234%	0.0237%	0.0240%	0.0242%
34	0.0298%	0.0234%	0.0211%	0.0192%	0.0193%	0.0191%	0.0198%	0.0201%	0.0208%	0.0215%	0.0221%	0.0227%	0.0228%	0.0233%	0.0238%	0.0242%	0.0245%	0.0249%	0.0252%	0.0255%	0.0258%
35	0.0314%	0.0247%	0.0223%	0.0204%	0.0205%	0.0204%	0.0212%	0.0215%	0.0223%	0.0230%	0.0237%	0.0243%	0.0244%	0.0250%	0.0255%	0.0259%	0.0263%	0.0267%	0.0270%	0.0274%	0.0276%
36	0.0335%	0.0264%	0.0239%	0.0219%	0.0220%	0.0219%	0.0228%	0.0232%	0.0240%	0.0248%	0.0255%	0.0262%	0.0263%	0.0269%	0.0275%	0.0279%	0.0284%	0.0288%	0.0292%	0.0295%	0.0298%
37	0.0361%	0.0284%	0.0258%	0.0237%	0.0238%	0.0238%	0.0247%	0.0251%	0.0260%	0.0269%	0.0277%	0.0284%	0.0285%	0.0292%	0.0297%	0.0302%	0.0307%	0.0312%	0.0316%	0.0319%	0.0323%
38	0.0391%	0.0309%	0.0280%	0.0257%	0.0259%	0.0258%	0.0268%	0.0273%	0.0283%	0.0292%	0.0300%	0.0308%	0.0310%	0.0316%	0.0323%	0.0328%	0.0333%	0.0338%	0.0342%	0.0346%	0.0350%
39	0.0426%	0.0336%	0.0305%	0.0280%	0.0282%	0.0281%	0.0292%	0.0297%	0.0307%	0.0317%	0.0326%	0.0335%	0.0336%	0.0343%	0.0350%	0.0356%	0.0361%	0.0366%	0.0371%	0.0375%	0.0379%
40	0.0465%	0.0367%	0.0332%	0.0305%	0.0307%	0.0306%	0.0317%	0.0322%	0.0333%	0.0343%	0.0353%	0.0362%	0.0364%	0.0372%	0.0379%	0.0385%	0.0391%	0.0397%	0.0402%	0.0406%	0.0410%
41	0.0505%	0.0398%	0.0361%	0.0331%	0.0333%	0.0331%	0.0343%	0.0348%	0.0360%	0.0371%	0.0382%	0.0391%	0.0393%	0.0401%	0.0409%	0.0416%	0.0422%	0.0428%	0.0433%	0.0438%	0.0443%
42	0.0547%	0.0431%	0.0391%	0.0358%	0.0359%	0.0357%	0.0370%	0.0375%	0.0388%	0.0400%	0.0411%	0.0421%	0.0423%	0.0432%	0.0440%	0.0447%	0.0454%	0.0460%	0.0466%	0.0471%	0.0476%
43	0.0589%	0.0464%	0.0420%	0.0384%	0.0386%	0.0383%	0.0397%	0.0403%	0.0416%	0.0429%	0.0441%	0.0452%	0.0453%	0.0463%	0.0471%	0.0479%	0.0487%	0.0493%	0.0499%	0.0505%	0.0510%
44	0.0633%	0.0498%	0.0451%	0.0412%	0.0414%	0.0410%	0.0425%	0.0431%	0.0445%	0.0459%	0.0472%	0.0484%	0.0486%	0.0496%	0.0505%	0.0513%	0.0521%	0.0528%	0.0535%	0.0541%	0.0546%
45	0.0677%	0.0533%	0.0482%	0.0441%	0.0442%	0.0439%	0.0454%	0.0461%	0.0476%	0.0491%	0.0504%	0.0517%	0.0519%	0.0530%	0.0540%	0.0549%	0.0557%	0.0565%	0.0572%	0.0578%	0.0584%
46	0.0722%	0.0569%	0.0514%	0.0470%	0.0472%	0.0468%	0.0485%	0.0492%	0.0509%	0.0524%	0.0539%	0.0553%	0.0555%	0.0567%	0.0577%	0.0587%	0.0596%	0.0604%	0.0611%	0.0618%	0.0624%
47	0.0772%	0.0607%	0.0550%	0.0502%	0.0504%	0.0501%	0.0519%	0.0527%	0.0544%	0.0561%	0.0577%	0.0592%	0.0594%	0.0606%	0.0618%	0.0628%	0.0637%	0.0646%	0.0654%	0.0661%	0.0668%
48	0.0825%	0.0650%	0.0588%	0.0537%	0.0540%	0.0536%	0.0555%	0.0564%	0.0583%	0.0601%	0.0618%	0.0634%	0.0636%	0.0649%	0.0661%	0.0672%	0.0682%	0.0692%	0.0700%	0.0708%	0.0715%
49	0.0882%	0.0695%	0.0629%	0.0575%	0.0578%	0.0574%	0.0595%	0.0604%	0.0625%	0.0644%	0.0662%	0.0679%	0.0681%	0.0695%	0.0708%	0.0720%	0.0731%	0.0741%	0.0750%	0.0758%	0.0766%
50	0.0945%	0.0744%	0.0674%	0.0616%	0.0620%	0.0616%	0.0638%	0.0648%	0.0670%	0.0691%	0.0710%	0.0728%	0.0731%	0.0746%	0.0760%	0.0772%	0.0784%	0.0794%	0.0804%	0.0813%	0.0821%
51	0.1013%	0.0798%	0.0723%	0.0662%	0.0666%	0.0662%	0.0686%	0.0696%	0.0719%	0.0741%	0.0762%	0.0781%	0.0784%	0.0800%	0.0815%	0.0828%	0.0841%	0.0852%	0.0862%	0.0872%	
52	0.1090%	0.0859%	0.0778%	0.0713%	0.0716%	0.0712%	0.0737%	0.0748%	0.0773%	0.0796%	0.0818%	0.0838%	0.0841%	0.0858%	0.0874%	0.0888%	0.0902%	0.0914%	0.0925%		
53	0.1174%	0.0925%	0.0838%	0.0767%	0.0770%	0.0764%	0.0791%	0.0802%	0.0828%	0.0853%	0.0876%	0.0898%	0.0901%	0.0919%	0.0936%	0.0952%	0.0966%	0.0979%			
54	0.1261%	0.0993%	0.0899%	0.0822%	0.0824%	0.0818%	0.0846%	0.0857%	0.0885%	0.0911%	0.0936%	0.0959%	0.0962%	0.0982%	0.1000%	0.1017%	0.1032%				
55	0.1350%	0.1062%	0.0961%	0.0877%	0.0879%	0.0871%	0.0901%	0.0913%	0.0942%	0.0970%	0.0997%	0.1022%	0.1026%	0.1047%	0.1066%	0.1084%					
56	0.1438%	0.1131%	0.1022%	0.0932%	0.0933%	0.0925%	0.0956%	0.0969%	0.1001%	0.1031%	0.1060%	0.1087%	0.1091%	0.1114%	0.1135%						
57	0.1522%	0.1196%	0.1081%	0.0986%	0.0987%	0.0979%	0.1013%	0.1028%	0.1062%	0.1095%	0.1127%	0.1156%	0.1161%	0.1186%							
58	0.1607%	0.1263%	0.1142%	0.1042%	0.1045%	0.1038%	0.1075%	0.1093%	0.1130%	0.1167%	0.1201%	0.1233%	0.1239%								
59	0.1699%	0.1337%	0.1209%	0.1106%	0.1112%	0.1106%	0.1148%	0.1169%	0.1210%	0.1250%	0.1288%	0.1323%									
60	0.1809%	0.1425%	0.1291%	0.1184%	0.1193%	0.1189%	0.1237%	0.1260%	0.1306%	0.1350%	0.1391%										
61	0.1943%	0.1534%	0.1392%	0.1280%	0.1293%	0.1291%	0.1344%	0.1370%	0.1421%	0.1469%											
62	0.2114%	0.1671%	0.1519%	0.1400%	0.1415%	0.1414%	0.1472%	0.1501%	0.1556%												
63	0.2321%	0.1836%	0.1669%	0.1539%	0.1556%	0.1554%	0.1617%	0.1648%													
64	0.2557%	0.2022%	0.1838%	0.1693%	0.1710%	0.1707%	0.1775%														
65	0.2810%	0.2221%	0.2018%	0.1856%	0.1873%	0.1867%															

BIỂU 58: BIỂU PHÍ BẢO HIỂM ĐÓNG HÀNG THÁNG DÀNH CHO NỮ
TÍNH THEO TỶ LỆ PHẦN TRĂM CỦA KHOẢN DƯ NỢ GỐC
ÁP DỤNG CHO TRƯỜNG HỢP NỢ GỐC ĐƯỢC TRẢ ĐỀU MỖI NỬA NĂM, LÃI VAY ĐƯỢC TRẢ HÀNG THÁNG

Thời hạn / Tuổi	12 tháng	18 tháng	24 tháng	36 tháng	48 tháng	60 tháng	72 tháng	84 tháng	96 tháng	108 tháng	120 tháng	132 tháng	144 tháng	156 tháng	168 tháng	180 tháng	192 tháng	204 tháng	216 tháng	228 tháng	240 tháng
18	0.0266%	0.0222%	0.0204%	0.0185%	0.0180%	0.0173%	0.0173%	0.0169%	0.0170%	0.0170%	0.0170%	0.0170%	0.0167%	0.0167%	0.0167%	0.0167%	0.0168%	0.0168%	0.0168%	0.0168%	0.0168%
19	0.0275%	0.0229%	0.0210%	0.0190%	0.0185%	0.0178%	0.0177%	0.0174%	0.0174%	0.0174%	0.0174%	0.0175%	0.0171%	0.0172%	0.0172%	0.0172%	0.0172%	0.0172%	0.0172%	0.0172%	0.0172%
20	0.0283%	0.0235%	0.0216%	0.0195%	0.0190%	0.0182%	0.0182%	0.0178%	0.0178%	0.0178%	0.0179%	0.0179%	0.0175%	0.0176%	0.0176%	0.0176%	0.0176%	0.0176%	0.0176%	0.0176%	0.0177%
21	0.0289%	0.0240%	0.0220%	0.0199%	0.0194%	0.0185%	0.0185%	0.0182%	0.0182%	0.0182%	0.0182%	0.0182%	0.0179%	0.0179%	0.0180%	0.0180%	0.0180%	0.0180%	0.0180%	0.0180%	0.0180%
22	0.0294%	0.0244%	0.0224%	0.0203%	0.0197%	0.0189%	0.0189%	0.0185%	0.0186%	0.0186%	0.0186%	0.0186%	0.0183%	0.0183%	0.0183%	0.0184%	0.0184%	0.0184%	0.0184%	0.0184%	0.0184%
23	0.0299%	0.0249%	0.0229%	0.0207%	0.0201%	0.0193%	0.0193%	0.0190%	0.0190%	0.0190%	0.0190%	0.0191%	0.0187%	0.0188%	0.0188%	0.0188%	0.0188%	0.0188%	0.0189%	0.0189%	0.0189%
24	0.0307%	0.0255%	0.0234%	0.0212%	0.0206%	0.0198%	0.0198%	0.0194%	0.0195%	0.0195%	0.0195%	0.0196%	0.0192%	0.0192%	0.0193%	0.0193%	0.0193%	0.0193%	0.0194%	0.0194%	0.0194%
25	0.0313%	0.0260%	0.0239%	0.0216%	0.0211%	0.0203%	0.0203%	0.0199%	0.0200%	0.0200%	0.0200%	0.0201%	0.0197%	0.0198%	0.0198%	0.0198%	0.0199%	0.0199%	0.0199%	0.0199%	0.0200%
26	0.0321%	0.0267%	0.0245%	0.0222%	0.0217%	0.0208%	0.0209%	0.0205%	0.0205%	0.0206%	0.0206%	0.0207%	0.0203%	0.0204%	0.0204%	0.0205%	0.0205%	0.0205%	0.0206%	0.0206%	0.0206%
27	0.0331%	0.0275%	0.0253%	0.0229%	0.0224%	0.0215%	0.0215%	0.0212%	0.0212%	0.0213%	0.0213%	0.0214%	0.0210%	0.0211%	0.0211%	0.0212%	0.0212%	0.0212%	0.0213%	0.0213%	0.0213%
28	0.0341%	0.0284%	0.0261%	0.0237%	0.0231%	0.0222%	0.0223%	0.0219%	0.0220%	0.0220%	0.0221%	0.0221%	0.0218%	0.0218%	0.0219%	0.0219%	0.0220%	0.0220%	0.0221%	0.0221%	0.0221%
29	0.0352%	0.0293%	0.0270%	0.0245%	0.0239%	0.0230%	0.0231%	0.0227%	0.0227%	0.0228%	0.0229%	0.0230%	0.0226%	0.0227%	0.0227%	0.0228%	0.0229%	0.0229%	0.0230%	0.0230%	0.0230%
30	0.0365%	0.0304%	0.0280%	0.0254%	0.0248%	0.0239%	0.0239%	0.0236%	0.0236%	0.0237%	0.0238%	0.0239%	0.0236%	0.0236%	0.0237%	0.0238%	0.0239%	0.0239%	0.0240%	0.0240%	0.0241%
31	0.0378%	0.0315%	0.0290%	0.0263%	0.0258%	0.0248%	0.0249%	0.0245%	0.0246%	0.0248%	0.0249%	0.0250%	0.0246%	0.0247%	0.0248%	0.0249%	0.0250%	0.0250%	0.0251%	0.0251%	0.0252%
32	0.0392%	0.0327%	0.0301%	0.0274%	0.0268%	0.0259%	0.0260%	0.0256%	0.0258%	0.0259%	0.0261%	0.0262%	0.0258%	0.0260%	0.0261%	0.0262%	0.0262%	0.0263%	0.0264%	0.0265%	0.0265%
33	0.0410%	0.0342%	0.0315%	0.0287%	0.0281%	0.0271%	0.0273%	0.0270%	0.0272%	0.0273%	0.0275%	0.0277%	0.0273%	0.0274%	0.0276%	0.0277%	0.0278%	0.0279%	0.0279%	0.0280%	0.0281%
34	0.0429%	0.0358%	0.0330%	0.0301%	0.0296%	0.0287%	0.0289%	0.0286%	0.0288%	0.0290%	0.0292%	0.0294%	0.0290%	0.0292%	0.0293%	0.0294%	0.0295%	0.0296%	0.0297%	0.0298%	0.0299%
35	0.0452%	0.0378%	0.0350%	0.0320%	0.0315%	0.0305%	0.0308%	0.0305%	0.0308%	0.0310%	0.0313%	0.0315%	0.0311%	0.0313%	0.0314%	0.0315%	0.0317%	0.0318%	0.0319%	0.0320%	0.0321%
36	0.0483%	0.0405%	0.0374%	0.0343%	0.0339%	0.0328%	0.0332%	0.0329%	0.0332%	0.0335%	0.0337%	0.0340%	0.0335%	0.0337%	0.0339%	0.0340%	0.0342%	0.0343%	0.0344%	0.0345%	0.0346%
37	0.0520%	0.0436%	0.0404%	0.0371%	0.0366%	0.0356%	0.0359%	0.0356%	0.0359%	0.0362%	0.0365%	0.0368%	0.0363%	0.0365%	0.0367%	0.0368%	0.0370%	0.0371%	0.0372%	0.0373%	0.0374%
38	0.0564%	0.0473%	0.0438%	0.0403%	0.0398%	0.0387%	0.0391%	0.0387%	0.0390%	0.0394%	0.0397%	0.0399%	0.0394%	0.0396%	0.0398%	0.0400%	0.0401%	0.0402%	0.0404%	0.0405%	0.0406%
39	0.0614%	0.0515%	0.0478%	0.0439%	0.0433%	0.0421%	0.0425%	0.0421%	0.0424%	0.0428%	0.0431%	0.0433%	0.0427%	0.0430%	0.0431%	0.0433%	0.0435%	0.0436%	0.0437%	0.0439%	0.0440%
40	0.0670%	0.0562%	0.0520%	0.0478%	0.0471%	0.0457%	0.0461%	0.0456%	0.0460%	0.0463%	0.0467%	0.0469%	0.0463%	0.0465%	0.0467%	0.0469%	0.0470%	0.0472%	0.0473%	0.0474%	0.0475%
41	0.0728%	0.0611%	0.0565%	0.0518%	0.0511%	0.0495%	0.0499%	0.0493%	0.0497%	0.0501%	0.0504%	0.0507%	0.0500%	0.0502%	0.0504%	0.0506%	0.0508%	0.0509%	0.0510%	0.0512%	0.0513%
42	0.0789%	0.0661%	0.0611%	0.0560%	0.0551%	0.0534%	0.0538%	0.0531%	0.0535%	0.0539%	0.0542%	0.0545%	0.0537%	0.0540%	0.0542%	0.0544%	0.0546%	0.0547%	0.0549%	0.0550%	0.0551%
43	0.0849%	0.0711%	0.0657%	0.0601%	0.0592%	0.0573%	0.0577%	0.0570%	0.0574%	0.0578%	0.0581%	0.0584%	0.0576%	0.0579%	0.0581%	0.0583%	0.0585%	0.0587%	0.0588%	0.0590%	0.0591%
44	0.0912%	0.0763%	0.0706%	0.0645%	0.0634%	0.0614%	0.0618%	0.0611%	0.0615%	0.0619%	0.0622%	0.0626%	0.0617%	0.0620%	0.0622%	0.0624%	0.0626%	0.0628%	0.0630%	0.0631%	0.0633%
45	0.0977%	0.0817%	0.0754%	0.0689%	0.0678%	0.0656%	0.0661%	0.0653%	0.0657%	0.0661%	0.0665%	0.0669%	0.0660%	0.0663%	0.0665%	0.0668%	0.0670%	0.0672%	0.0673%	0.0675%	0.0676%
46	0.1041%	0.0871%	0.0805%	0.0736%	0.0724%	0.0700%	0.0705%	0.0697%	0.0702%	0.0707%	0.0711%	0.0715%	0.0705%	0.0708%	0.0711%	0.0713%	0.0716%	0.0718%	0.0720%	0.0721%	0.0723%
47	0.1112%	0.0931%	0.0860%	0.0786%	0.0774%	0.0748%	0.0754%	0.0745%	0.0751%	0.0756%	0.0761%	0.0765%	0.0754%	0.0758%	0.0761%	0.0763%	0.0766%	0.0768%	0.0770%	0.0772%	0.0773%
48	0.1189%	0.0995%	0.0919%	0.0841%	0.0827%	0.0801%	0.0807%	0.0798%	0.0804%	0.0809%	0.0814%	0.0819%	0.0807%	0.0811%	0.0814%	0.0817%	0.0820%	0.0822%	0.0824%	0.0826%	0.0828%
49	0.1272%	0.1064%	0.0984%	0.0900%	0.0886%	0.0857%	0.0865%	0.0855%	0.0861%	0.0867%	0.0872%	0.0877%	0.0865%	0.0869%	0.0872%	0.0875%	0.0878%	0.0880%	0.0883%	0.0885%	0.0887%
50	0.1362%	0.1140%	0.1053%	0.0964%	0.0950%	0.0920%	0.0927%	0.0917%	0.0924%	0.0930%	0.0935%	0.0940%	0.0927%	0.0931%	0.0935%	0.0938%	0.0941%	0.0944%	0.0946%	0.0948%	0.0950%
51	0.1460%	0.1222%	0.1131%	0.1035%	0.1020%	0.0988%	0.0996%	0.0984%	0.0991%	0.0998%	0.1004%	0.1009%	0.0994%	0.0998%	0.1002%	0.1006%	0.1009%	0.1012%	0.1014%	0.1017%	
52	0.1570%	0.1315%	0.1217%	0.1114%	0.1097%	0.1062%	0.1070%	0.1057%	0.1064%	0.1071%	0.1077%	0.1082%	0.1066%	0.1071%	0.1075%	0.1078%	0.1082%	0.1085%	0.1088%		
53	0.1692%	0.1416%	0.1310%	0.1198%	0.1179%	0.1140%	0.1148%	0.1134%	0.1141%	0.1147%	0.1153%	0.1159%	0.1142%	0.1147%	0.1151%	0.1155%	0.1158%	0.1162%			
54	0.1817%	0.1521%	0.1405%	0.1284%	0.1263%	0.1220%	0.1228%	0.1211%	0.1218%	0.1225%	0.1231%	0.1237%	0.1219%	0.1225%	0.1229%	0.1233%	0.1237%				
55	0.1945%	0.1627%	0.1502%	0.1371%	0.1346%	0.1300%	0.1307%	0.1289%	0.1297%	0.1304%	0.1311%	0.1318%	0.1299%	0.1305%	0.1310%	0.1315%					
56	0.2071%	0.1731%	0.1597%	0.1456%	0.1429%	0.1379%	0.1387%	0.1368%	0.1377%	0.1385%	0.1393%	0.1401%	0.1382%	0.1388%	0.1394%						
57	0.2193%	0.1831%	0.1689%	0.1540%	0.1511%	0.1459%	0.1469%	0.1451%	0.1461%	0.1471%	0.1480%	0.1489%	0.1469%	0.1477%							
58	0.2315%	0.1933%	0.1784%	0.1627%	0.1599%	0.1546%	0.1559%	0.1541%	0.1554%	0.1566%	0.1577%	0.1588%	0.1567%								
59	0.2448%	0.2046%	0.1890%	0.1727%	0.1701%	0.1648%	0.1664%	0.1647%	0.1663%	0.1677%	0.1690%	0.1702%									
60	0.2605%	0.2180%	0.2016%	0.1848%	0.1824%	0.1771%	0.1791%	0.1775%	0.1793%	0.1810%	0.1825%										
61	0.2799%	0.2347%	0.2174%	0.1998%	0.1977%	0.1922%	0.1945%	0.1929%	0.1949%	0.1968%											
62	0.3045%	0.2557%	0.2371%	0.2183%	0.2162%	0.2103%	0.2128%	0.2111%	0.2132%												
63	0.3343%	0.2808%	0.2606%	0.2399%	0.2375%	0.2309%	0.2336%	0.2316%													
64	0.3681%	0.3092%	0.2868%	0.2639%	0.2610%	0.2534%	0.2562%														
65	0.4045%	0.3396%	0.3147%	0.2891%	0.2856%	0.2771%															

BIỂU 59: BIỂU PHÍ BẢO HIỂM ĐÓNG HÀNG THÁNG DÀNH CHO NỮ
TÍNH THEO TỶ LỆ PHẦN TRĂM CỦA SỐ TIỀN VAY BAN ĐẦU
ÁP DỤNG CHO TRƯỜNG HỢP NỢ GỐC ĐƯỢC TRẢ ĐỀU HÀNG NĂM, LÃI VAY ĐƯỢC TRẢ HÀNG THÁNG

Thời hạn / Tuổi	12 tháng	18 tháng	24 tháng	36 tháng	48 tháng	60 tháng	72 tháng	84 tháng	96 tháng	108 tháng	120 tháng	132 tháng	144 tháng	156 tháng	168 tháng	180 tháng	192 tháng	204 tháng	216 tháng	228 tháng	240 tháng
18	0.0240%	0.0170%	0.0153%	0.0132%	0.0127%	0.0123%	0.0125%	0.0125%	0.0128%	0.0130%	0.0132%	0.0135%	0.0134%	0.0136%	0.0138%	0.0140%	0.0142%	0.0143%	0.0144%	0.0146%	0.0147%
19	0.0248%	0.0176%	0.0157%	0.0136%	0.0131%	0.0127%	0.0129%	0.0128%	0.0131%	0.0133%	0.0136%	0.0138%	0.0138%	0.0140%	0.0142%	0.0144%	0.0145%	0.0147%	0.0148%	0.0149%	0.0151%
20	0.0255%	0.0180%	0.0161%	0.0139%	0.0134%	0.0130%	0.0132%	0.0131%	0.0134%	0.0137%	0.0139%	0.0142%	0.0141%	0.0143%	0.0145%	0.0147%	0.0149%	0.0150%	0.0152%	0.0153%	0.0154%
21	0.0260%	0.0184%	0.0165%	0.0142%	0.0137%	0.0132%	0.0134%	0.0134%	0.0137%	0.0139%	0.0142%	0.0145%	0.0144%	0.0146%	0.0148%	0.0150%	0.0152%	0.0154%	0.0155%	0.0156%	0.0158%
22	0.0265%	0.0188%	0.0168%	0.0144%	0.0140%	0.0135%	0.0137%	0.0137%	0.0140%	0.0142%	0.0145%	0.0148%	0.0147%	0.0150%	0.0152%	0.0154%	0.0155%	0.0157%	0.0158%	0.0160%	0.0161%
23	0.0270%	0.0191%	0.0171%	0.0147%	0.0143%	0.0138%	0.0140%	0.0140%	0.0143%	0.0146%	0.0148%	0.0151%	0.0151%	0.0153%	0.0155%	0.0157%	0.0159%	0.0161%	0.0162%	0.0164%	0.0165%
24	0.0276%	0.0196%	0.0175%	0.0151%	0.0146%	0.0141%	0.0143%	0.0143%	0.0146%	0.0149%	0.0152%	0.0155%	0.0155%	0.0157%	0.0159%	0.0161%	0.0163%	0.0165%	0.0167%	0.0168%	0.0170%
25	0.0282%	0.0200%	0.0179%	0.0154%	0.0149%	0.0145%	0.0147%	0.0147%	0.0150%	0.0153%	0.0156%	0.0159%	0.0159%	0.0161%	0.0164%	0.0166%	0.0168%	0.0170%	0.0171%	0.0173%	0.0174%
26	0.0289%	0.0205%	0.0184%	0.0159%	0.0154%	0.0149%	0.0151%	0.0151%	0.0155%	0.0158%	0.0161%	0.0164%	0.0164%	0.0166%	0.0169%	0.0171%	0.0173%	0.0175%	0.0177%	0.0179%	0.0180%
27	0.0298%	0.0212%	0.0189%	0.0164%	0.0159%	0.0154%	0.0156%	0.0156%	0.0160%	0.0163%	0.0166%	0.0170%	0.0169%	0.0172%	0.0175%	0.0177%	0.0179%	0.0181%	0.0183%	0.0185%	0.0186%
28	0.0308%	0.0218%	0.0196%	0.0169%	0.0164%	0.0159%	0.0161%	0.0162%	0.0165%	0.0169%	0.0172%	0.0176%	0.0175%	0.0178%	0.0181%	0.0184%	0.0186%	0.0188%	0.0190%	0.0192%	0.0194%
29	0.0318%	0.0225%	0.0202%	0.0175%	0.0169%	0.0164%	0.0167%	0.0167%	0.0171%	0.0175%	0.0179%	0.0182%	0.0182%	0.0185%	0.0188%	0.0191%	0.0193%	0.0196%	0.0198%	0.0200%	0.0201%
30	0.0329%	0.0234%	0.0209%	0.0181%	0.0176%	0.0170%	0.0174%	0.0174%	0.0178%	0.0182%	0.0186%	0.0190%	0.0190%	0.0193%	0.0196%	0.0199%	0.0202%	0.0204%	0.0206%	0.0208%	0.0210%
31	0.0341%	0.0242%	0.0217%	0.0188%	0.0182%	0.0177%	0.0181%	0.0181%	0.0185%	0.0190%	0.0194%	0.0198%	0.0198%	0.0202%	0.0205%	0.0208%	0.0211%	0.0214%	0.0216%	0.0218%	0.0220%
32	0.0354%	0.0251%	0.0226%	0.0195%	0.0190%	0.0185%	0.0189%	0.0189%	0.0194%	0.0199%	0.0204%	0.0208%	0.0208%	0.0212%	0.0216%	0.0219%	0.0222%	0.0225%	0.0227%	0.0230%	0.0232%
33	0.0370%	0.0263%	0.0236%	0.0205%	0.0199%	0.0194%	0.0198%	0.0199%	0.0205%	0.0210%	0.0215%	0.0220%	0.0220%	0.0224%	0.0228%	0.0232%	0.0235%	0.0238%	0.0241%	0.0243%	0.0246%
34	0.0387%	0.0275%	0.0248%	0.0215%	0.0210%	0.0205%	0.0210%	0.0211%	0.0217%	0.0223%	0.0228%	0.0234%	0.0234%	0.0238%	0.0243%	0.0246%	0.0250%	0.0253%	0.0256%	0.0259%	0.0261%
35	0.0409%	0.0291%	0.0262%	0.0229%	0.0224%	0.0219%	0.0224%	0.0226%	0.0232%	0.0238%	0.0244%	0.0250%	0.0251%	0.0256%	0.0260%	0.0264%	0.0268%	0.0271%	0.0275%	0.0278%	0.0280%
36	0.0437%	0.0311%	0.0281%	0.0245%	0.0240%	0.0235%	0.0241%	0.0243%	0.0250%	0.0257%	0.0264%	0.0270%	0.0270%	0.0276%	0.0280%	0.0285%	0.0289%	0.0293%	0.0296%	0.0299%	0.0302%
37	0.0471%	0.0336%	0.0303%	0.0265%	0.0260%	0.0255%	0.0261%	0.0264%	0.0271%	0.0278%	0.0285%	0.0292%	0.0293%	0.0298%	0.0304%	0.0308%	0.0313%	0.0317%	0.0321%	0.0324%	0.0327%
38	0.0511%	0.0365%	0.0329%	0.0288%	0.0283%	0.0277%	0.0284%	0.0286%	0.0295%	0.0302%	0.0310%	0.0317%	0.0318%	0.0324%	0.0329%	0.0335%	0.0339%	0.0344%	0.0348%	0.0351%	0.0355%
39	0.0556%	0.0397%	0.0359%	0.0314%	0.0308%	0.0301%	0.0309%	0.0311%	0.0320%	0.0328%	0.0337%	0.0344%	0.0345%	0.0351%	0.0357%	0.0363%	0.0368%	0.0373%	0.0377%	0.0381%	0.0385%
40	0.0607%	0.0433%	0.0391%	0.0342%	0.0335%	0.0327%	0.0335%	0.0338%	0.0347%	0.0356%	0.0365%	0.0373%	0.0373%	0.0380%	0.0387%	0.0393%	0.0398%	0.0403%	0.0408%	0.0412%	0.0416%
41	0.0659%	0.0470%	0.0425%	0.0371%	0.0363%	0.0354%	0.0363%	0.0365%	0.0375%	0.0385%	0.0394%	0.0403%	0.0403%	0.0411%	0.0418%	0.0424%	0.0430%	0.0435%	0.0440%	0.0445%	0.0449%
42	0.0714%	0.0509%	0.0459%	0.0400%	0.0391%	0.0382%	0.0391%	0.0393%	0.0404%	0.0414%	0.0424%	0.0433%	0.0434%	0.0442%	0.0449%	0.0456%	0.0462%	0.0468%	0.0473%	0.0478%	0.0482%
43	0.0768%	0.0547%	0.0493%	0.0430%	0.0420%	0.0410%	0.0420%	0.0422%	0.0433%	0.0444%	0.0455%	0.0465%	0.0465%	0.0474%	0.0482%	0.0489%	0.0496%	0.0502%	0.0507%	0.0512%	0.0517%
44	0.0825%	0.0588%	0.0530%	0.0461%	0.0450%	0.0439%	0.0449%	0.0452%	0.0464%	0.0476%	0.0487%	0.0498%	0.0498%	0.0507%	0.0516%	0.0523%	0.0531%	0.0537%	0.0543%	0.0549%	0.0554%
45	0.0883%	0.0629%	0.0566%	0.0493%	0.0481%	0.0470%	0.0480%	0.0483%	0.0496%	0.0508%	0.0521%	0.0532%	0.0533%	0.0542%	0.0551%	0.0560%	0.0567%	0.0574%	0.0581%	0.0587%	0.0592%
46	0.0942%	0.0671%	0.0604%	0.0526%	0.0514%	0.0501%	0.0513%	0.0516%	0.0530%	0.0543%	0.0556%	0.0569%	0.0569%	0.0580%	0.0589%	0.0598%	0.0607%	0.0614%	0.0621%	0.0627%	0.0633%
47	0.1006%	0.0717%	0.0646%	0.0563%	0.0549%	0.0536%	0.0549%	0.0552%	0.0567%	0.0581%	0.0595%	0.0609%	0.0609%	0.0620%	0.0631%	0.0640%	0.0649%	0.0657%	0.0664%	0.0671%	0.0677%
48	0.1076%	0.0766%	0.0690%	0.0602%	0.0588%	0.0574%	0.0587%	0.0591%	0.0607%	0.0623%	0.0638%	0.0652%	0.0652%	0.0664%	0.0675%	0.0686%	0.0695%	0.0703%	0.0711%	0.0719%	0.0725%
49	0.1150%	0.0819%	0.0738%	0.0644%	0.0629%	0.0615%	0.0629%	0.0634%	0.0651%	0.0667%	0.0683%	0.0698%	0.0699%	0.0712%	0.0724%	0.0734%	0.0744%	0.0754%	0.0762%	0.0770%	0.0777%
50	0.1232%	0.0878%	0.0791%	0.0690%	0.0675%	0.0659%	0.0675%	0.0680%	0.0698%	0.0716%	0.0733%	0.0749%	0.0749%	0.0763%	0.0776%	0.0787%	0.0798%	0.0808%	0.0817%	0.0825%	0.0833%
51	0.1321%	0.0942%	0.0849%	0.0741%	0.0725%	0.0708%	0.0725%	0.0730%	0.0749%	0.0768%	0.0786%	0.0803%	0.0804%	0.0819%	0.0832%	0.0844%	0.0856%	0.0866%	0.0876%	0.0885%	
52	0.1421%	0.1013%	0.0914%	0.0798%	0.0780%	0.0762%	0.0780%	0.0784%	0.0805%	0.0824%	0.0844%	0.0862%	0.0862%	0.0878%	0.0892%	0.0906%	0.0918%	0.0929%	0.0940%		
53	0.1531%	0.1091%	0.0984%	0.0858%	0.0838%	0.0818%	0.0836%	0.0841%	0.0862%	0.0883%	0.0904%	0.0923%	0.0924%	0.0940%	0.0956%	0.0970%	0.0983%	0.0995%			
54	0.1644%	0.1172%	0.1056%	0.0920%	0.0898%	0.0875%	0.0894%	0.0899%	0.0921%	0.0944%	0.0966%	0.0986%	0.0987%	0.1005%	0.1021%	0.1037%	0.1051%				
55	0.1759%	0.1253%	0.1128%	0.0982%	0.0957%	0.0932%	0.0952%	0.0957%	0.0981%	0.1005%	0.1029%	0.1051%	0.1052%	0.1071%	0.1089%	0.1105%					
56	0.1872%	0.1333%	0.1199%	0.1042%	0.1016%	0.0989%	0.1011%	0.1016%	0.1042%	0.1068%	0.1094%	0.1118%	0.1119%	0.1140%	0.1159%						
57	0.1982%	0.1410%	0.1268%	0.1102%	0.1075%	0.1047%	0.1071%	0.1077%	0.1106%	0.1135%	0.1163%	0.1189%	0.1191%	0.1213%							
58	0.2092%	0.1489%	0.1339%	0.1165%	0.1138%	0.1110%	0.1137%	0.1146%	0.1177%	0.1209%	0.1239%	0.1268%	0.1271%								
59	0.2212%	0.1576%	0.1419%	0.1238%	0.1211%	0.1184%	0.1215%	0.1226%	0.1261%	0.1296%	0.1329%	0.1361%									
60	0.2356%	0.1680%	0.1516%	0.1326%	0.1300%	0.1274%	0.1309%	0.1322%	0.1361%	0.1399%	0.1436%										
61	0.2534%	0.1810%	0.1636%	0.1435%	0.1410%	0.1384%	0.1423%	0.1438%	0.1481%	0.1523%											
62	0.2760%	0.1973%	0.1786%	0.1569%	0.1543%	0.1515%	0.1558%	0.1574%	0.1621%												
63	0.3031%	0.2168%	0.1963%	0.1725%	0.1697%	0.1665%	0.1711%	0.1728%													
64	0.3338%	0.2388%	0.2161%	0.1898%	0.1865%	0.1828%	0.1878%														
65	0.3667%	0.2622%	0.2371%	0.2079%	0.2041%	0.1999%															

BIỂU 60: BIỂU PHÍ BẢO HIỂM ĐÓNG HÀNG THÁNG DÀNH CHO NỮ
TÍNH THEO TỶ LỆ PHẦN TRĂM CỦA KHOẢN DƯ NỢ GỐC
ÁP DỤNG CHO TRƯỜNG HỢP NỢ GỐC ĐƯỢC TRẢ ĐỀU HÀNG NĂM, LÃI VAY ĐƯỢC TRẢ HÀNG THÁNG

Thời hạn / Tuổi	12 tháng	18 tháng	24 tháng	36 tháng	48 tháng	60 tháng	72 tháng	84 tháng	96 tháng	108 tháng	120 tháng	132 tháng	144 tháng	156 tháng	168 tháng	180 tháng	192 tháng	204 tháng	216 tháng	228 tháng	240 tháng
18	0.0258%	0.0218%	0.0202%	0.0184%	0.0180%	0.0172%	0.0173%	0.0169%	0.0170%	0.0170%	0.0170%	0.0170%	0.0167%	0.0167%	0.0167%	0.0167%	0.0168%	0.0168%	0.0168%	0.0168%	0.0168%
19	0.0267%	0.0225%	0.0208%	0.0189%	0.0185%	0.0177%	0.0177%	0.0174%	0.0174%	0.0174%	0.0174%	0.0175%	0.0171%	0.0172%	0.0172%	0.0172%	0.0172%	0.0172%	0.0172%	0.0172%	0.0172%
20	0.0274%	0.0231%	0.0213%	0.0194%	0.0189%	0.0181%	0.0181%	0.0178%	0.0178%	0.0178%	0.0178%	0.0179%	0.0175%	0.0176%	0.0176%	0.0176%	0.0176%	0.0176%	0.0176%	0.0176%	0.0176%
21	0.0280%	0.0236%	0.0218%	0.0198%	0.0193%	0.0185%	0.0185%	0.0182%	0.0182%	0.0182%	0.0182%	0.0182%	0.0179%	0.0179%	0.0179%	0.0180%	0.0180%	0.0180%	0.0180%	0.0180%	0.0180%
22	0.0285%	0.0240%	0.0222%	0.0201%	0.0197%	0.0189%	0.0189%	0.0185%	0.0186%	0.0186%	0.0186%	0.0186%	0.0183%	0.0183%	0.0183%	0.0184%	0.0184%	0.0184%	0.0184%	0.0184%	0.0184%
23	0.0290%	0.0245%	0.0226%	0.0206%	0.0201%	0.0193%	0.0193%	0.0189%	0.0190%	0.0190%	0.0190%	0.0191%	0.0187%	0.0188%	0.0188%	0.0188%	0.0188%	0.0188%	0.0189%	0.0189%	0.0189%
24	0.0298%	0.0251%	0.0231%	0.0210%	0.0206%	0.0197%	0.0198%	0.0194%	0.0194%	0.0195%	0.0195%	0.0195%	0.0192%	0.0192%	0.0193%	0.0193%	0.0193%	0.0193%	0.0194%	0.0194%	0.0194%
25	0.0303%	0.0256%	0.0236%	0.0215%	0.0210%	0.0202%	0.0203%	0.0199%	0.0199%	0.0200%	0.0200%	0.0201%	0.0197%	0.0198%	0.0198%	0.0198%	0.0199%	0.0199%	0.0199%	0.0199%	0.0200%
26	0.0311%	0.0263%	0.0243%	0.0221%	0.0216%	0.0208%	0.0208%	0.0205%	0.0205%	0.0206%	0.0206%	0.0207%	0.0203%	0.0204%	0.0204%	0.0205%	0.0205%	0.0205%	0.0206%	0.0206%	0.0206%
27	0.0321%	0.0271%	0.0250%	0.0228%	0.0223%	0.0215%	0.0215%	0.0212%	0.0212%	0.0213%	0.0213%	0.0214%	0.0210%	0.0211%	0.0211%	0.0212%	0.0212%	0.0213%	0.0213%	0.0213%	0.0213%
28	0.0331%	0.0280%	0.0259%	0.0236%	0.0231%	0.0222%	0.0223%	0.0219%	0.0220%	0.0220%	0.0221%	0.0221%	0.0218%	0.0218%	0.0219%	0.0220%	0.0220%	0.0220%	0.0221%	0.0221%	0.0222%
29	0.0342%	0.0289%	0.0267%	0.0244%	0.0239%	0.0230%	0.0230%	0.0227%	0.0227%	0.0228%	0.0229%	0.0230%	0.0226%	0.0227%	0.0228%	0.0228%	0.0229%	0.0229%	0.0230%	0.0230%	0.0230%
30	0.0355%	0.0300%	0.0277%	0.0253%	0.0247%	0.0238%	0.0239%	0.0235%	0.0236%	0.0237%	0.0238%	0.0239%	0.0236%	0.0237%	0.0237%	0.0238%	0.0239%	0.0239%	0.0240%	0.0240%	0.0241%
31	0.0367%	0.0311%	0.0287%	0.0262%	0.0257%	0.0248%	0.0249%	0.0245%	0.0246%	0.0248%	0.0249%	0.0250%	0.0246%	0.0247%	0.0248%	0.0249%	0.0250%	0.0250%	0.0251%	0.0252%	0.0252%
32	0.0381%	0.0322%	0.0298%	0.0273%	0.0268%	0.0258%	0.0260%	0.0256%	0.0258%	0.0259%	0.0261%	0.0262%	0.0259%	0.0260%	0.0261%	0.0262%	0.0263%	0.0263%	0.0264%	0.0265%	0.0265%
33	0.0398%	0.0337%	0.0312%	0.0285%	0.0281%	0.0271%	0.0273%	0.0270%	0.0272%	0.0274%	0.0275%	0.0277%	0.0273%	0.0275%	0.0276%	0.0277%	0.0278%	0.0279%	0.0280%	0.0280%	0.0281%
34	0.0417%	0.0353%	0.0327%	0.0300%	0.0296%	0.0287%	0.0289%	0.0286%	0.0288%	0.0291%	0.0293%	0.0294%	0.0291%	0.0292%	0.0293%	0.0295%	0.0296%	0.0297%	0.0298%	0.0298%	0.0299%
35	0.0440%	0.0373%	0.0347%	0.0319%	0.0315%	0.0306%	0.0309%	0.0306%	0.0308%	0.0311%	0.0313%	0.0315%	0.0311%	0.0313%	0.0314%	0.0316%	0.0317%	0.0318%	0.0319%	0.0320%	0.0321%
36	0.0470%	0.0399%	0.0371%	0.0342%	0.0339%	0.0329%	0.0332%	0.0329%	0.0332%	0.0335%	0.0338%	0.0340%	0.0336%	0.0337%	0.0339%	0.0340%	0.0342%	0.0343%	0.0344%	0.0345%	0.0346%
37	0.0507%	0.0430%	0.0401%	0.0370%	0.0366%	0.0356%	0.0360%	0.0357%	0.0360%	0.0363%	0.0366%	0.0368%	0.0363%	0.0365%	0.0367%	0.0369%	0.0370%	0.0371%	0.0372%	0.0373%	0.0374%
38	0.0550%	0.0467%	0.0435%	0.0402%	0.0398%	0.0387%	0.0391%	0.0388%	0.0391%	0.0394%	0.0397%	0.0400%	0.0394%	0.0396%	0.0398%	0.0400%	0.0401%	0.0403%	0.0404%	0.0405%	0.0406%
39	0.0599%	0.0509%	0.0474%	0.0438%	0.0434%	0.0421%	0.0425%	0.0421%	0.0425%	0.0428%	0.0431%	0.0434%	0.0428%	0.0430%	0.0432%	0.0433%	0.0435%	0.0436%	0.0438%	0.0439%	0.0440%
40	0.0653%	0.0555%	0.0517%	0.0477%	0.0471%	0.0457%	0.0462%	0.0457%	0.0461%	0.0464%	0.0467%	0.0470%	0.0463%	0.0465%	0.0467%	0.0469%	0.0471%	0.0472%	0.0473%	0.0475%	0.0476%
41	0.0710%	0.0603%	0.0561%	0.0517%	0.0511%	0.0495%	0.0500%	0.0494%	0.0498%	0.0501%	0.0504%	0.0507%	0.0500%	0.0502%	0.0504%	0.0506%	0.0508%	0.0509%	0.0511%	0.0512%	0.0513%
42	0.0769%	0.0652%	0.0607%	0.0558%	0.0551%	0.0534%	0.0538%	0.0532%	0.0536%	0.0539%	0.0543%	0.0546%	0.0538%	0.0540%	0.0542%	0.0544%	0.0546%	0.0548%	0.0549%	0.0550%	0.0551%
43	0.0827%	0.0702%	0.0652%	0.0600%	0.0592%	0.0573%	0.0577%	0.0571%	0.0575%	0.0578%	0.0582%	0.0585%	0.0577%	0.0579%	0.0581%	0.0584%	0.0585%	0.0587%	0.0589%	0.0590%	0.0591%
44	0.0888%	0.0753%	0.0700%	0.0643%	0.0634%	0.0614%	0.0618%	0.0611%	0.0615%	0.0619%	0.0623%	0.0626%	0.0617%	0.0620%	0.0623%	0.0625%	0.0627%	0.0628%	0.0630%	0.0631%	0.0633%
45	0.0950%	0.0806%	0.0748%	0.0687%	0.0678%	0.0656%	0.0661%	0.0653%	0.0658%	0.0662%	0.0666%	0.0670%	0.0660%	0.0663%	0.0666%	0.0668%	0.0670%	0.0672%	0.0674%	0.0675%	0.0677%
46	0.1013%	0.0859%	0.0798%	0.0734%	0.0723%	0.0700%	0.0706%	0.0698%	0.0703%	0.0707%	0.0712%	0.0716%	0.0705%	0.0709%	0.0711%	0.0714%	0.0716%	0.0718%	0.0720%	0.0722%	0.0723%
47	0.1083%	0.0918%	0.0853%	0.0784%	0.0773%	0.0749%	0.0755%	0.0746%	0.0752%	0.0757%	0.0761%	0.0765%	0.0755%	0.0758%	0.0761%	0.0764%	0.0766%	0.0768%	0.0770%	0.0772%	0.0774%
48	0.1158%	0.0982%	0.0912%	0.0838%	0.0827%	0.0801%	0.0808%	0.0799%	0.0805%	0.0810%	0.0815%	0.0820%	0.0808%	0.0811%	0.0815%	0.0817%	0.0820%	0.0822%	0.0824%	0.0826%	0.0828%
49	0.1238%	0.1050%	0.0976%	0.0897%	0.0885%	0.0858%	0.0865%	0.0856%	0.0862%	0.0868%	0.0873%	0.0878%	0.0865%	0.0869%	0.0873%	0.0876%	0.0878%	0.0881%	0.0883%	0.0885%	0.0887%
50	0.1326%	0.1125%	0.1045%	0.0962%	0.0949%	0.0920%	0.0928%	0.0918%	0.0925%	0.0931%	0.0936%	0.0941%	0.0928%	0.0932%	0.0935%	0.0938%	0.0941%	0.0944%	0.0946%	0.0948%	0.0950%
51	0.1422%	0.1206%	0.1122%	0.1033%	0.1020%	0.0988%	0.0997%	0.0985%	0.0992%	0.0999%	0.1004%	0.1010%	0.0995%	0.0999%	0.1003%	0.1006%	0.1009%	0.1012%	0.1015%	0.1017%	
52	0.1529%	0.1298%	0.1207%	0.1111%	0.1097%	0.1063%	0.1071%	0.1058%	0.1065%	0.1072%	0.1077%	0.1083%	0.1067%	0.1071%	0.1075%	0.1079%	0.1082%	0.1085%	0.1088%		
53	0.1647%	0.1398%	0.1299%	0.1195%	0.1178%	0.1141%	0.1149%	0.1134%	0.1141%	0.1148%	0.1154%	0.1160%	0.1143%	0.1147%	0.1151%	0.1155%	0.1159%	0.1162%			
54	0.1769%	0.1501%	0.1394%	0.1281%	0.1262%	0.1220%	0.1228%	0.1212%	0.1219%	0.1226%	0.1232%	0.1238%	0.1220%	0.1225%	0.1230%	0.1234%	0.1238%				
55	0.1893%	0.1605%	0.1489%	0.1367%	0.1345%	0.1299%	0.1307%	0.1290%	0.1298%	0.1305%	0.1312%	0.1319%	0.1300%	0.1306%	0.1311%	0.1315%					
56	0.2015%	0.1707%	0.1583%	0.1451%	0.1427%	0.1378%	0.1387%	0.1369%	0.1378%	0.1386%	0.1395%	0.1402%	0.1383%	0.1389%	0.1395%						
57	0.2133%	0.1806%	0.1674%	0.1534%	0.1509%	0.1459%	0.1469%	0.1452%	0.1462%	0.1472%	0.1482%	0.1491%	0.1471%	0.1478%							
58	0.2251%	0.1906%	0.1768%	0.1622%	0.1597%	0.1547%	0.1560%	0.1543%	0.1556%	0.1568%	0.1579%	0.1589%	0.1569%								
59	0.2381%	0.2018%	0.1873%	0.1722%	0.1700%	0.1649%	0.1666%	0.1650%	0.1665%	0.1679%	0.1692%	0.1704%									
60	0.2536%	0.2151%	0.2001%	0.1844%	0.1824%	0.1773%	0.1794%	0.1778%	0.1796%	0.1813%	0.1827%										
61	0.2727%	0.2317%	0.2159%	0.1995%	0.1978%	0.1925%	0.1949%	0.1933%	0.1953%	0.1971%											
62	0.2969%	0.2525%	0.2356%	0.2181%	0.2164%	0.2106%	0.2132%	0.2115%	0.2136%												
63	0.3261%	0.2774%	0.2590%	0.2397%	0.2377%	0.2313%	0.2340%	0.2320%													
64	0.3592%	0.3055%	0.2850%	0.2635%	0.2611%	0.2538%	0.2565%														
65	0.3945%	0.3354%	0.3126%	0.2887%	0.2856%	0.2774%															

Ký bởi

Didier Federle
Chuyên gia tính toán được chỉ định