

					1/23	1/24	1/25	
			1/20	1/21	1/22	2%	2%	2%
3	First year	Step 1	4,413	4,413	4,702	5,089	5,191	5,295
3	After one year	Step 2	5,292	5,292	5,639	6,103	6,225	6,350
3	After two years	Step 3	6,332	6,332	6,747	7,302	7,448	7,597
3	After three years	Step 4	7,214	7,214	7,687	8,319	8,485	8,655
3	After four years	Step 5	8,095	8,095	8,626	9,335	9,522	9,712
3	After five years	Step 6	8,976	8,976	9,526	10,261	10,468	10,680
6	After three years	Step 4	10,584	10,584	11,278	12,205	12,449	12,698
6	After four years	Step 5	11,465	11,465	12,217	13,221	13,485	13,755
6	After five years	Step 6	12,346	12,346	13,156	14,237	14,522	14,812
6	After six years	Step 7	13,229	13,229	14,097	15,256	15,561	15,872
6	After seven years	Step 8	14,110	14,110	15,036	16,272	16,597	16,929
6	After eight years	Step 9	14,998	14,998	15,982	17,296	17,642	17,995
6	After nine years	Step 10	15,882	15,882	16,924	18,315	18,681	19,055
9	First year	Step 1	13,230	13,230	14,098	15,257	15,562	15,873
9	After one year	Step 2	14,114	14,114	15,040	16,276	16,602	16,934
9	After two years	Step 3	14,998	14,998	15,982	17,296	17,642	17,995
9	After three years	Step 4	15,877	15,877	16,919	18,310	18,676	19,050
9	After four years	Step 5	16,756	16,756	17,855	19,323	19,709	20,103
9	After five years	Step 6	17,640	17,640	18,797	20,342	20,749	21,164
9	After six years	Step 7	18,518	18,518	19,733	21,355	21,782	22,218
9	After seven years	Step 8	19,405	19,405	20,678	22,378	22,826	23,283
9	After eight years	Step 9	20,292	20,292	21,623	23,400	23,868	24,345
12	First year	Step 1	17,644	17,644	18,801	20,346	20,753	21,168
12	After one year	Step 2	18,525	18,525	19,740	21,363	21,790	22,226
12	After two years	Step 3	19,402	19,402	20,675	22,374	22,821	23,277
12	After three years	Step 4	20,289	20,289	21,620	23,397	23,865	24,342
12	After four years	Step 5	21,167	21,167	22,556	24,410	24,898	25,396
12	After five years	Step 6	22,050	22,050	23,496	25,427	25,936	26,455
12	After six years	Step 7	22,932	22,932	24,436	26,445	26,974	27,513
12	After seven years	Step 8	23,819	23,819	25,382	27,468	28,017	28,577
12	After eight years	Step 9	24,704	24,704	26,325	28,489	29,059	29,640
13.5	First year	Step 1	19,849	19,849	21,151	22,890	23,348	23,815
13.5	After one year	Step 2	20,730	20,730	22,090	23,906	24,384	24,872
13.5	After two years	Step 3	21,614	21,614	23,032	24,925	25,424	25,932
13.5	After three years	Step 4	22,494	22,494	23,970	25,940	26,459	26,988
13.5	After four years	Step 5	23,376	23,376	24,909	26,957	27,496	28,046
13.5	After five years	Step 6	24,256	24,256	25,847	27,972	28,531	29,102
13.5	After							