附件3：

缴存时间系数表

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| 缴存时间 | 6≤缴存时间≤12个月 | 12＜缴存时间≤24个月 | 24＜缴存时间≤36个月 | 缴存时间＞36个月  |
| 缴存时间系数 | 0.3 | 0.4 | 0.5 | 0.6 |

附件4：

个贷率系数表

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| 个贷率 | 100%＜个贷率 | 95%＜个贷率≤100% | 90%＜个贷率≤95% | 85%＜个贷率≤90% | 个贷率≤85% |
| 个贷率系数 | 4 | 5 | 6 | 7 | 8 |