### 住房公积金贷款额度指南

我市住房公积金个人住房贷款最高额度为60万元。借款申请人个人住房贷款具体额度，结合借款申请人及其配偶还贷能力及是否有其他担保或贷款等因素综合确定。

        （一）还贷能力：借款申请人月还款金额不超过借款申请人及其配偶缴存基数之和的60%。

        （二）借款申请人及其配偶《个人信用报告》中有其他贷款及担保情况的，贷款额度为按还贷能力计算出的贷款额度减去所担保、所贷款余额。

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| **住房公积金贷款—等额本息还款法** | | | | | | |
| 1万元贷款—贷款年限与月还款额对照表 | | | | | | |
| 贷款年限 | 月还款额（元） | |  | 贷款年限 | 月还款额（元） | |
| 基准利率 | 基准利率1.1倍 | 基准利率 | 基准利率1.1倍 |
| 1 | 845.80 | 847.05 | 16 | 66.86 | 68.47 |
| 2 | 428.71 | 429.92 | 17 | 63.87 | 65.49 |
| 3 | 289.71 | 290.92 | 18 | 61.21 | 62.85 |
| 4 | 220.24 | 221.45 | 19 | 58.84 | 60.49 |
| 5 | 178.58 | 179.80 | 20 | 56.72 | 58.38 |
| 6 | 153.06 | 154.52 | 21 | 54.80 | 56.48 |
| 7 | 133.26 | 134.74 | 22 | 53.07 | 54.76 |
| 8 | 118.43 | 119.93 | 23 | 51.49 | 53.20 |
| 9 | 106.92 | 108.42 | 24 | 50.05 | 51.77 |
| 10 | 97.72 | 99.24 | 25 | 48.73 | 50.47 |
| 11 | 90.21 | 91.74 | 26 | 47.52 | 49.27 |
| 12 | 83.96 | 85.50 | 27 | 46.40 | 48.16 |
| 13 | 78.68 | 80.24 | 28 | 45.37 | 47.14 |
| 14 | 74.17 | 75.74 | 29 | 44.41 | 46.20 |
| 15 | 70.27 | 71.86 | 30 | 43.52 | 45.32 |
| **住房公积金贷款—等额本金还款法** | | | | | | |
| 1万元贷款—贷款年限与月还款额对照表 | | | | | | |
| 贷款年限 | 月还款额（元） | |  | 贷款年限 | 月还款额（元） | |
| 基准利率 | 基准利率1.1倍 | 基准利率 | 基准利率1.1倍 |
| 1 | 856.25 | 858.54 | 16 | 79.17 | 81.88 |
| 2 | 439.58 | 441.88 | 17 | 76.10 | 78.81 |
| 3 | 300.69 | 302.99 | 18 | 73.38 | 76.09 |
| 4 | 231.25 | 233.54 | 19 | 70.94 | 73.65 |
| 5 | 189.58 | 191.88 | 20 | 68.75 | 71.46 |
| 6 | 165.97 | 168.68 | 21 | 66.77 | 69.47 |
| 7 | 146.13 | 148.84 | 22 | 64.96 | 67.67 |
| 8 | 131.25 | 133.96 | 23 | 63.32 | 66.02 |
| 9 | 119.68 | 122.38 | 24 | 61.81 | 64.51 |
| 10 | 110.42 | 113.13 | 25 | 60.42 | 63.13 |
| 11 | 102.84 | 105.55 | 26 | 59.13 | 61.84 |
| 12 | 96.53 | 99.24 | 27 | 57.95 | 60.66 |
| 13 | 91.19 | 93.89 | 28 | 56.85 | 59.55 |
| 14 | 86.61 | 89.32 | 29 | 55.82 | 58.53 |
| 15 | 82.64 | 85.35 | 30 | 54.86 | 57.57 |