

# PBA SBA Pay Differential

Promoted After 01/30/22

		PBA Longevity	PBA Total Annual Gross	SBA Longevity	Step 1 SBA Entry	Difference	Step 2 SBA After 1	Difference	Step 3 SBA After 2	Difference	Step 4 SBA After 3	Difference	Step 5 SBA After 4	Difference	Step 6 SBA After 5
	<b>8/1/2022 thru 12/09/2022</b>														
PBA	Basic Max		101,590.92		99,137.55	(2,453.37)	99,410.13	(2,180.79)	99,612.50	(1,978.42)	101,075.56	(515.36)	109,038.20		121,892.82
	Neighborhood Differential														1,246.00
3rd Yr	Total Wages		103,876.72		99,137.55	(4,739.17)	99,410.13	(4,466.59)	99,612.50	(4,264.22)	101,075.56	(2,801.16)	109,038.20	5,161.48	123,138.82
3.50%	5 Year	7,462.18	111,338.90	5,227.00	104,364.55	(6,974.35)	104,637.13	(6,701.77)	104,839.50	(6,499.40)	106,302.56	(5,036.34)	114,265.20	2,926.30	128,365.82
	10 Year	8,899.83	112,776.55	7,725.82	106,863.37	(5,913.18)	107,135.95	(5,640.60)	107,338.32	(5,438.23)	108,801.38	(3,975.17)	116,764.02	3,987.47	130,864.64
	15 Year	10,335.10	114,211.81	9,891.00	109,028.55	(5,183.26)	109,301.13	(4,910.68)	109,503.50	(4,708.31)	110,966.56	(3,245.25)	118,929.20	4,717.39	133,029.82
	20 Year	11,810.86	115,687.57	10,972.00	110,109.55	(5,578.02)	110,382.13	(5,305.44)	110,584.50	(5,103.07)	112,047.56	(3,640.01)	120,010.20	4,322.63	134,110.82
	<b>12/10/22 thru 7/31/2023</b>														
SBA	Basic Max		101,590.92		102,359.62	768.70	102,640.96	1,050.04	102,849.91	1,258.99	104,360.51	2,769.59	112,581.94		125,854.34
	Neighborhood Differential														1,286.50
2nd Yr	Total Wages		103,876.72		102,359.62	(1,517.10)	102,640.96	(1,235.76)	102,849.91	(1,026.81)	104,360.51	483.79	112,581.94		127,140.83
3.25%	5 Year	7,462.18	111,338.90	5,227.00	107,586.62	(3,752.28)	107,867.96	(3,470.94)	108,076.91	(3,261.99)	109,587.51	(1,751.39)	117,808.94	6,470.04	132,367.83
	10 Year	8,899.83	112,776.55	7,725.82	110,085.44	(2,691.11)	110,366.78	(2,409.77)	110,575.73	(2,200.82)	112,086.33	(690.22)	120,307.76	7,531.22	134,866.65
	15 Year	10,335.10	114,211.81	9,891.00	112,250.62	(1,961.19)	112,531.96	(1,679.85)	112,740.91	(1,470.90)	114,251.51	39.70	122,472.94	8,261.13	137,031.83
	20 Year	11,810.86	115,687.57	10,972.00	113,331.62	(2,355.95)	113,612.96	(2,074.61)	113,821.91	(1,865.66)	115,332.51	(355.06)	123,553.94	7,866.37	138,112.83
	<b>8/1/2023 thru 12/09/2023</b>														
PBA	Basic Max		105,146.19		102,359.62	(2,786.57)	102,640.96	(2,505.23)	102,849.91	(2,296.28)	104,360.51	(785.68)	112,581.94		125,854.34
	Neighborhood Differential														1,286.50
4th Yr	Total Wages		107,511.98		102,359.62	(5,152.36)	102,640.96	(4,871.02)	102,849.91	(4,662.07)	104,360.51	(3,151.47)	112,581.94	5,069.96	127,140.84
3.50%	5 Year	7,723.36	115,235.34	5,227.00	107,586.62	(7,648.72)	107,867.96	(7,367.38)	108,076.91	(7,158.43)	109,587.51	(5,647.83)	117,978.82	2,743.48	134,227.70
	10 Year	9,211.32	116,723.30	7,725.82	110,085.44	(6,637.86)	110,366.78	(6,356.52)	110,575.73	(6,147.57)	112,086.33	(4,636.97)	120,558.85	3,835.55	136,726.52
	15 Year	10,696.82	118,208.80	9,891.00	112,250.62	(5,958.18)	112,531.96	(5,676.84)	112,740.91	(5,467.89)	114,251.51	(3,957.29)	122,794.40	4,585.60	138,891.70
	20 Year	12,224.24	119,736.22	10,972.00	113,331.62	(6,404.60)	113,612.96	(6,123.26)	113,821.91	(5,914.31)	115,332.51	(4,403.71)	123,910.53	4,174.32	139,972.70

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	<b>12/10/23 thru 7/31/2024</b>														
SBA	Basic Max		105,146.19		105,942.11	795.92	106,233.40	1,087.21	106,449.66	1,303.47	108,013.13	1,563.47	116,522.31		130,259.24
	Neighborhood Differential														1,331.53
3rd Yr	Total Wages		107,511.98		105,942.11	(1,569.87)	106,233.40	(1,278.58)	106,449.66	(1,062.32)	108,013.13	501.15	116,522.31		131,590.77
3.50%	5 Year	7,723.36	115,235.34	5,227.00	111,169.11	(4,066.23)	111,460.40	(3,774.94)	111,676.66	(3,558.68)	113,240.13	(1,995.21)	121,749.31	6,513.97	136,817.77
	10 Year	9,211.32	116,723.30	7,725.82	113,667.93	(3,055.37)	113,959.22	(2,764.08)	114,175.48	(2,547.82)	115,738.95	(984.35)	124,248.13	7,524.83	139,316.59
	15 Year	10,696.82	118,208.80	9,891.00	115,833.11	(2,375.69)	116,124.40	(2,084.40)	116,340.66	(1,868.14)	117,904.13	(304.67)	126,413.31	8,204.51	141,481.77
	20 Year	12,224.24	119,736.22	10,972.00	116,914.11	(2,822.11)	117,205.40	(2,530.82)	117,421.66	(2,314.56)	118,985.13	(751.09)	127,494.31	7,758.09	142,562.77
	<b>8/1/2024 thru 12/09/2024</b>														
PBA	Basic Max		109,352.03		105,942.11	(3,409.92)	106,233.40	(3,118.63)	106,449.66	(2,902.37)	108,013.13	1,563.47	116,522.31		130,259.24
	Neighborhood Differential														1,331.53
5th Yr	Total Wages		111,812.45		105,942.11	(5,870.34)	106,233.40	291.29	106,449.66	(5,362.79)	108,013.13	(3,799.32)	116,522.31		131,590.77
4.00%	5 Year	8,032.29	119,844.75	5,227.00	111,169.11	(8,675.64)	111,460.40	(8,384.35)	111,676.66	(8,168.09)	113,240.13	(6,604.62)	121,749.31	1,904.56	138,742.72
	10 Year	9,579.78	121,392.23	7,725.82	113,667.93	(7,724.30)	113,959.22	(7,433.01)	114,175.48	(7,216.75)	115,738.95	(5,653.28)	124,248.13	2,855.90	141,241.54
	15 Year	11,124.70	122,937.15	9,891.00	115,833.11	(7,104.04)	116,124.40	(6,812.75)	116,340.66	(6,596.49)	117,904.13	(5,033.02)	126,413.31	3,476.16	143,406.72
	20 Year	12,713.21	124,525.66	10,972.00	116,914.11	(7,611.55)	117,205.40	(7,320.26)	117,421.66	(7,104.00)	118,985.13	(5,540.53)	127,494.31	2,968.65	144,487.72
	<b>12/10/24 thru 7/31/2025</b>														
SBA	Basic Max		109,352.03		109,650.00	297.97	109,951.56	599.53	110,175.39	823.36	111,793.59		120,600.59		134,818.31
	Neighborhood Differential														1,378.13
4th Yr	Total Wages		111,812.45		109,650.00	(2,162.45)	109,951.56	(1,860.89)	110,175.39	(1,637.06)	111,793.59	(18.86)	120,600.59		136,196.45
3.50%	5 Year	8,032.29	119,844.75	5,227.00	114,877.00	(4,967.75)	115,178.56	(4,666.19)	115,402.39	(4,442.36)	117,020.59	(2,824.16)	125,827.59	5,982.84	141,423.45
	10 Year	9,579.78	121,392.23	7,725.82	117,375.82	(4,016.41)	117,677.38	(3,714.85)	117,901.21	(3,491.02)	119,519.41	(1,872.82)	128,326.41	6,934.18	143,922.27
	15 Year	11,124.70	122,937.15	9,891.00	119,541.00	(3,396.15)	119,842.56	(3,094.59)	120,066.39	(2,870.76)	121,684.59	(1,252.56)	130,491.59	7,554.44	146,087.45
	20 Year	12,713.21	124,525.66	10,972.00	120,622.00	(3,903.66)	120,923.56	(3,602.10)	121,147.39	(3,378.27)	122,765.59	(1,760.07)	131,572.59	7,046.93	147,168.45

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PBA	<b>8/1/2025 thru 12/09/2025</b>	Assumed PBA Raise 3% based on 8 year average 3.156%														
New Deal	Basic Max		112,632.59		109,650.00	(2,982.59)	109,951.56	(2,681.03)	110,175.39	(2,457.20)	111,793.59	(839.00)	124,821.61	12,189.02	134,818.31	
	Neighborhood Differential														1,378.13	
	3%		115,448.41		109,650.00	(5,798.41)	109,951.56	(5,496.85)	110,175.39	(5,273.02)	111,793.59	(3,654.82)	124,821.61		136,196.45	
	5 Year	8,273.26	123,721.67	5,227.00	109,650.00	(14,071.67)	115,178.56	(8,543.11)	115,402.39	(8,319.28)	117,020.59	(6,701.08)	130,048.61	6,326.94	141,423.45	
	10 Year	9,867.17	125,315.58	7,725.82	114,877.00	(10,438.58)	117,677.38	(7,638.20)	117,901.21	(7,414.37)	119,519.41	(5,796.17)	132,547.43	7,231.85	143,922.27	
	15 Year	11,458.44	126,906.84	9,891.00	117,375.82	(9,531.02)	119,842.56	(7,064.28)	120,066.39	(6,840.45)	121,684.59	(5,222.25)	134,712.61	7,805.77	146,087.45	
	20 Year	13,094.60	128,543.01	10,972.00	119,541.00	(9,002.01)	120,923.56	(7,619.45)	121,147.39	(7,395.62)	122,765.59	(5,777.42)	135,793.61	7,250.60	147,168.45	
SBA	<b>12/10/25 thru 7/31/2026</b>															
	Basic Max		112,632.59		114,036.00	(3,101.89)	114,349.62	(2,788.27)	114,582.41	(2,555.49)	116,265.33	3,632.74	129,814.48	12,676.58	140,211.04	
	Neighborhood Differential														1,433.26	
5th Yr			115,448.41		114,036.00	(1,412.41)	114,349.62	(1,098.78)	114,582.41	(5,483.94)	116,265.33	816.93	129,814.48		141,644.30	
	4.00% 5 Year	8,273.26	123,721.67	5,227.00	114,036.00	(9,685.67)	119,576.62	(4,145.05)	119,809.41	(3,912.26)	121,492.33	(2,229.34)	135,041.48	11,319.81	146,871.30	
	10 Year	9,867.17	125,315.58	7,725.82	119,263.00	(6,052.58)	122,075.44	(3,240.13)	122,308.23	(3,007.35)	123,991.15	(1,324.42)	137,540.30	12,224.72	149,370.12	
	15 Year	11,458.44	126,906.84	9,891.00	121,761.82	(5,145.02)	124,240.62	(2,666.22)	124,473.41	(2,433.44)	126,156.33	(750.51)	139,705.48	12,798.63	151,535.30	
	20 Year	13,094.60	128,543.01	10,972.00	123,927.00	(4,616.01)	125,321.62	(3,221.39)	125,554.41	(2,988.60)	127,237.33	(1,305.67)	140,786.48	12,243.47	152,616.30	