

**SAMPLE DIMINISHING BALANCE COMPUTATION
FOR PURCHASE CONVERT PHP TRANSACTIONS**

INSTALLMENT AMOUNT	PHP 50,000
MONTHLY ADD-ON RATE	1.00%
MONTHLY EFFECTIVE INTEREST RATE	1.79%
INSTALLMENT TERM	12 MONTHS
MONTHLY FACTOR RATE	0.093334686
MONTHLY AMORTIZATION	PHP 4,666.73

INSTALLMENT MONTH	INSTALLMENT AMOUNT	PRINCIPAL	INTEREST	MONTHLY AMORTIZATION	OUTSTANDING PRINCIPAL BALANCE	TOTAL PRINCIPAL BALANCE
0	50,000.00	-	-	-	50,000.00	50,000.00
1		3,772.57	894.17	4,666.73	46,227.43	46,227.43
2		3,840.03	826.70	4,666.73	42,387.40	42,387.40
3		3,908.71	758.03	4,666.73	38,478.69	38,478.69
4		3,978.61	688.13	4,666.73	34,500.09	34,500.09
5		4,049.76	616.98	4,666.73	30,450.33	30,450.33
6		4,122.18	544.55	4,666.73	26,328.15	26,328.15
7		4,195.90	470.84	4,666.73	22,132.25	22,132.25
8		4,270.94	395.80	4,666.73	17,861.31	17,861.31
9		4,347.31	319.42	4,666.73	13,514.00	13,514.00
10		4,425.06	241.68	4,666.73	9,088.94	9,088.94
11		4,504.19	162.54	4,666.73	4,584.74	4,584.74
12		4,584.74	81.99	4,666.73	(0.00)	(0.00)
Total		50,000.00	6,000.81	56,000.81		

**SAMPLE DIMINISHING BALANCE COMPUTATION
FOR PURCHASE CONVERT USD TRANSACTIONS**

INSTALLMENT AMOUNT	USD 200
MONTHLY ADD-ON RATE	1.00%
MONTHLY EFFECTIVE INTEREST RATE	1.79%
INSTALLMENT TERM	12 MONTHS
MONTHLY FACTOR RATE	0.093334686
MONTHLY AMORTIZATION	USD 18.67

INSTALLMENT MONTH	INSTALLMENT AMOUNT	PRINCIPAL	INTEREST	MONTHLY AMORTIZATION	OUTSTANDING PRINCIPAL BALANCE	TOTAL PRINCIPAL BALANCE
0	200.00	-	-	-	200.00	200.00
1		15.09	3.58	18.67	184.91	184.91
2		15.36	3.31	18.67	169.55	169.55
3		15.63	3.03	18.67	153.91	153.91
4		15.91	2.75	18.67	138.00	138.00
5		16.20	2.47	18.67	121.80	121.80
6		16.49	2.18	18.67	105.31	105.31
7		16.78	1.88	18.67	88.53	88.53
8		17.08	1.58	18.67	71.45	71.45
9		17.39	1.28	18.67	54.06	54.06
10		17.70	0.97	18.67	36.36	36.36
11		18.02	0.65	18.67	18.34	18.34
12		18.34	0.33	18.67	-	-
Total		200.00	24.00	224.00		