SAMPLE DIMINISHING BALANCE COMPUTATION
FOR BALANCE 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 BALANCE CONVERT USD TRANSACTIONS

INSTALLMENT AMOUNT	USD 800
MONTHLY ADD-ON RATE	1.00%
MONTHLY EFFECTIVE INTEREST RATE	1.79%
INSTALLMENT TERM	12 MONTHS
MONTHLY FACTOR RATE	0.093334686
MONTHLY AMORTIZATION	USD 74.67

INSTALLMENT MONTH	INSTALLMENT AMOUNT	PRINCIPAL	INTEREST	MONTHLY AMORTIZATION	OUTSTANDING PRINCIPAL BALANCE	TOTAL PRINCIPAL BALANCE
0	800.00	-	-	-	800.00	800.00
1		60.36	14.31	74.67	739.64	739.64
2		61.44	13.23	74.67	678.20	678.20
3		62.54	12.13	74.67	615.66	615.66
4		63.66	11.01	74.67	552.00	552.00
5		64.80	9.87	74.67	487.21	487.21
6		65.95	8.71	74.67	421.25	421.25
7		67.13	7.53	74.67	354.12	354.12
8		68.33	6.33	74.67	285.78	285.78
9		69.56	5.11	74.67	216.22	216.22
10		70.80	3.87	74.67	145.42	145.42
11		72.07	2.60	74.67	73.36	73.36
12		73.36	1.31	74.67	-	-
Total		800.00	96.01	896.01		