

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 | TOTAL OUTSTANDING PRINCIPAL BALANCE | TOTAL OUTSTANDING BALANCE |
|-------------------|--------------------|-----------|----------|----------------------|-------------------------------------|---------------------------|
| 0                 | 50,000.00          | -         | -        | -                    | 50,000.00                           | 56,000.81                 |
| 1                 |                    | 3,772.57  | 894.17   | 4,666.73             | 46,227.43                           | 51,334.08                 |
| 2                 |                    | 3,840.03  | 826.70   | 4,666.73             | 42,387.40                           | 46,667.34                 |
| 3                 |                    | 3,908.71  | 758.03   | 4,666.73             | 38,478.69                           | 42,000.61                 |
| 4                 |                    | 3,978.61  | 688.13   | 4,666.73             | 34,500.09                           | 37,333.87                 |
| 5                 |                    | 4,049.76  | 616.98   | 4,666.73             | 30,450.33                           | 32,667.14                 |
| 6                 |                    | 4,122.18  | 544.55   | 4,666.73             | 26,328.15                           | 28,000.41                 |
| 7                 |                    | 4,195.90  | 470.84   | 4,666.73             | 22,132.25                           | 23,333.67                 |
| 8                 |                    | 4,270.94  | 395.80   | 4,666.73             | 17,861.31                           | 18,666.94                 |
| 9                 |                    | 4,347.31  | 319.42   | 4,666.73             | 13,514.00                           | 14,000.20                 |
| 10                |                    | 4,425.06  | 241.68   | 4,666.73             | 9,088.94                            | 9,333.47                  |
| 11                |                    | 4,504.19  | 162.54   | 4,666.73             | 4,584.74                            | 4,666.73                  |
| 12                |                    | 4,584.74  | 81.99    | 4,666.73             | (0.00)                              | -                         |
| Total             |                    | 50,000.00 | 6,000.81 | 56,000.81            |                                     |                           |

- Assumptions:
1. Cardholder has no beginning balance on his first statement and makes a Purchase Convert transaction of PHP50,000 during the month.
  2. Payment assumption is that the Cardholder will pay the monthly amortization in 12 months.

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 | TOTAL OUTSTANDING PRINCIPAL BALANCE | TOTAL OUTSTANDING BALANCE |
|-------------------|--------------------|-----------|----------|----------------------|-------------------------------------|---------------------------|
| 0                 | 200.00             | -         | -        | -                    | 200.00                              | 224.00                    |
| 1                 |                    | 15.09     | 3.58     | 18.67                | 184.91                              | 205.34                    |
| 2                 |                    | 15.36     | 3.31     | 18.67                | 169.55                              | 186.67                    |
| 3                 |                    | 15.63     | 3.03     | 18.67                | 153.91                              | 168.00                    |
| 4                 |                    | 15.91     | 2.75     | 18.67                | 138.00                              | 149.34                    |
| 5                 |                    | 16.20     | 2.47     | 18.67                | 121.80                              | 130.67                    |
| 6                 |                    | 16.49     | 2.18     | 18.67                | 105.31                              | 112.00                    |
| 7                 |                    | 16.78     | 1.88     | 18.67                | 88.53                               | 93.33                     |
| 8                 |                    | 17.08     | 1.58     | 18.67                | 71.45                               | 74.67                     |
| 9                 |                    | 17.39     | 1.28     | 18.67                | 54.06                               | 56.00                     |
| 10                |                    | 17.70     | 0.97     | 18.67                | 36.36                               | 37.33                     |
| 11                |                    | 18.02     | 0.65     | 18.67                | 18.34                               | 18.67                     |
| 12                |                    | 18.34     | 0.33     | 18.67                | -                                   | 0.00                      |
| Total             |                    | 200.00    | 24.00    | 224.00               |                                     |                           |

- Assumptions:
1. Cardholder has no beginning balance on his first statement and makes a Purchase Convert transaction of USD200 during the month.
  2. Payment assumption is that the Cardholder will pay the monthly amortization in 12 months.

- Notes:
1. An Installment Availment Fee will be charged for every approved Purchase Convert transaction.
  2. Above sample computation is for illustration purposes only. It does not constitute an approval or offer by BDO.