

**SAMPLE DIMINISHING BALANCE COMPUTATION
FOR CASH INSTALLMENT TRANSACTIONS**

| | |
|---------------------------------|--------------|
| INSTALLMENT AMOUNT | P 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) | (0.00) |
| Total | | 50,000.00 | 6,000.81 | 56,000.81 | | |

Assumptions:

- Cardholder has no beginning balance on his first statement and makes a Cash Installment transaction of P50,000 during the month
- Add-on rate may vary depending on the payment term selected
- Payment assumption is that the Cardholder will pay the monthly amortization in 12 months

Note:

- A P350 Installment Availment Fee will be charged per Cash Installment transaction.
- Above sample computation is for illustration purposes only. It does not constitute an approval or offer by BDO.