

BDO SA	AMPLE LOAN TABLE RA	TE COMPUTATION - 1 MILLION
PERCENTAGE RATE	NO. OF YEARS	MONTHLY AMORTIZATION
5.55%	1	85,860.00
6.88%	2	44,719.00
6.88%	3	30,823.00
7.50%	5	20,038.00
9.50%	10	12,940.00
11.25%	15	11,524.00
11.50%	20	10,665.00



BPI	SAMPLE LOAN TABLE RA	TE COMPUTATION - 1 MILLION
PERCENTAGE RATE	NO. OF YEARS	MONTHLY AMORTIZATION
7.50%	1	86,757.42
8.75%	2	45,570.12
8.75%	3	31,683.51
9.00%	5	20,758.36
10.00%	10	13,215.07
11.00%	15	11,365.97
11.50%	20	10,664.30



PERCENTAGE RATE	NO. OF YEARS	MONTHLY AMORTIZATION
6.88%	1	86,471.44
7.00%	3	30,877.10
7.88%	5	20,219.01
* Fixing rate are 1, 3 & 5y * Maximum Term:	rears only.	
20	nd condo acquisition/refi	nancing/construction)



PERCENTAGE RATE	NO. OF YEARS	MONTHLY AMORTIZATION
5.50%	1	85,836.78
6.50%	2	44,546.25
7.00%	3	30,877.10
7.50%	5	20,037.95
9.50%	10	12,941.40
10.50%	15	11,053.99



E COMPUTATION - 1 MILLION	AMPLE LOAN TABLE RA	PSBANK
MONTHLY AMORTIZATION	NO. OF YEARS	PERCENTAGE RATE
85,836.78	1	5.50%
44,546.25	2	6.50%
30,649.00	3	6.50%
20,037.95	5	7.50%
12,398.57	10	8.50%
10,142.67	15	9.00%
9,158.67	20	9.25%
8,563.82	25	9.25%



RCBC S	AMPLE LOAN TABLE RA	TE COMPUTATION - 1 MILLION
PERCENTAGE RATE	NO. OF YEARS	MONTHLY AMORTIZATION
5.99%	1	87,061.83
7.50%	3	32,106.22
8.00%	5	21,276.39
9.50%	10	13,939.76
10.25%	15	11,899.52
10.50%	20	10,983.80



SECURITY BANK	SAMPLE LOAN TABLE RATE COMPUTATION - 1 MILLION
JECONITIDANK	SAINT LE LOAN TABLE NATE CONTOTATION - I MILLION

PERCENTAGE RATE	NO. OF YEARS	MONTHLYAMORTIZATION
5.25%	1	85,722.09
6.00%	2	44,320.61
6.00%	3	30,421.94
6.75%	4	23,830.41
6.75%	5	19,683.46
8.00%	10	12,132.76

Fixing rate is up-to 10 years only. But our term for house and lot acquisition is up to 25 years; 20 yrs for townhouses and 15 yrs for condo. Client may just opt to fix the rate either for 1, 2-3, 4-5 or 6-10 yrs.