

SAMPLE COMPUTATION

Assumptions:

	Year 2020	Year 2021	Year 2022
Total Loan Outstanding	₱5,500,000.00	6,800,000.00	6,900,000.00
Current	2,000,000.00	2,400,000.00	3,200,000.00
Past Due Loan - 1 to 30 days	300,000.00	400,000.00	300,000.00
Past Due Loan - 31 days to 1 year	700,000.00	800,000.00	600,000.00
Over 1 year	₱2,500,000.00	3,200,000.00	2,800,000.00

Computation of Allowance for Probable Loan Losses					
YEAR 2020		REGULAR PROVISIONING		WITH REGULATORY RELIEF	
	Past due amounts required for provisioning	% of provisioning	Amount of APLL	Staggered Rate	Amount of APLL
31 days to 1 year	700,000.00	35%	245,000.00	10%	70,000.00
over 1 year	2,500,000.00	100%	2,500,000.00	100%	2,500,000.00
TOTAL APLL			2,745,000.00		2,570,000.00

YEAR 2021	v				
	Past due amounts	% of provisioning	Amount of APLL	Staggered Rate	Amount of APLL
31 days to 1 year	800,000.00	35%	280,000.00	20%	160,000.00
over 1 year	3,200,000.00	100%	3,200,000.00	100%	3,200,000.00
TOTAL APLL			3,480,000.00		3,360,000.00

YEAR 2022					
	Past due amounts	% of provisioning	Amount of APLL	Staggered Rate	Amount of APLL
31 days to 1 year	600,000.00	35%	210,000.00	35%	210,000.00
over 1 year	2,800,000.00	100%	2,800,000.00	100%	2,800,000.00
TOTAL APLL			3,010,000.00		3,010,000.00