



**First Capital**  
**BANK**

**Settlement/Affordability Calculations**

**Client Name:**

**Agent/Staff Name:**

**1. Basic Salary (as reflected on latest pay slip)**

Add

**2. 100% of Permanent Allowances:**

**3. Adjusted Basic Salary (1 + 2)**

Less

**4. Deductions ( as reflected on latest pay slip)**

**5. Overtime**

**6. Other Loans not reflecting on Pay Slip Deductions**

**7. Insurance Premiums not reflecting on Pay Slip Deductions**

**8. Adjusted Nett Income (3 - 4 -5 - 6 - 7)**

Add

**9. Tax correction on Overtime and Non-Fixed Allowances**

**10. Installment of Loan to be Settled as reflected on Pay Slip**

**11. Adjusted Nett Income to be used for Loan Affordability Calculations (8 + 9 + 10)**

**12. Single or Married - Nett Take Home Rule**

**13. Maximum Loan Instalment Amount(11 - 12)**

**Instalment - Capital Bank Loan:**

**Loan Term:**

**New Take Home Salary:**

**Loan Amount:**

**BLIL - Credit Life Interim Premium: (Maximum - 2 premiums)**

**Settlement - Company Name:**

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**Nett Loan Amount for Disbursement:**

**Customer Signature:**