

Transaction Reference No.1701725883

Date of Application:11/09/2017

LOAN APPLICATION DETAILS (Member's Inputted)

Name of Borrower	VILLAREAL, JELARMEE D.	Employee ID No.	600527215	Member Since	28/06/2014
Loan Type	REGULAR	Amount of Loan	100000.00	Term In Months	12.00
Loan Sub Type	SALARY	Interest Rate (%)	12.0	Term In Paydays	24
Co-Maker's Name 1 , .		Co-Maker 1 Emp ID		Amortization	4,666.67
Co-Maker's Name 2 , .		Co-Maker 2 Emp ID		Effective Rate	24.8

MEMBER'S FINANCIAL PROFILE

Outstanding Capital Contribution	182,000.00	Outstanding Savings Contribution	1,288.17	Outstanding C & S	183,288.17
Outstanding Loans As Borrower	301,751.96	Outstanding Loans As Co-Maker	403,912.13	Outstanding Loans	705,664.09
Maximum Loanable Amount	272,000.00	Net Loanable Amount	(29,751.96)	NFC / (NFE)	(522,375.92)

MEMBERS LIST OF LOAN ACCOUNTS

As Principal Borrower

Loan Number	Loan Type	Date Aailed	Loan Amount	Term In Paydays	Interest Rate (%)	Maturity Date	Amortization	No. of Paydays Left	Percent Paid	Outstanding Balance	Status
000520215256	EDUCATIONAL	15/03/2017	44,000.00	12	10.00	15/03/2018	1,833.34	12	50.00	21,999.92	Current
000520215269	EXTENDED	29/06/2016	89,680.00	30	12.00	30/12/2018	1,494.67	31	48.33	46,334.57	Current
000520215271	SALARY	13/09/2016	101,760.00	18	12.00	15/03/2018	2,826.67	12	66.67	33,919.92	Current
000520215284	SALARY	14/04/2016	138,880.00	24	12.00	15/04/2018	2,893.34	14	70.83	40,506.44	Current
000520215297	SALARY	14/12/2016	148,400.00	18	12.00	15/06/2018	4,122.23	18	50.00	74,199.86	Current
000530030586	THEMED	11/04/2017	20,600.00	3	12.00	15/07/2017	3,433.34	0	100.00	0.00	Closed
000530055598	TRIPLE TREAT	22/08/2017	3,090.00	3	12.00	30/11/2017	515.00	5	16.67	2,575.00	Current
000570119298	CATALOGUE	28/06/2017	14,730.00	12	0.00	30/06/2018	613.75	19	20.83	11,661.25	Current
000570124283	CATALOGUE	28/06/2017	14,730.00	12	0.00	30/06/2018	613.75	24	0.00	14,730.00	Cancelled
000580016877	HMO	15/08/2016	37,200.00	12	0.00	15/08/2017	1,550.00	0	100.00	0.00	Closed

As Co-Maker

Loan Number	Loan Type	Date Aailed	Loan Amount	Term In Paydays	Interest Rate (%)	Maturity Date	Amortization	No. of Paydays Left	Percent Paid	Outstanding Balance	Status
000520144692	REGULAR	02/22/2017	90,000.00	12	12.0	02/28/2018	3,750.00	14	41.67	52,500.00	Delinquent
000520214094	REGULAR	03/29/2017	62,000.00	36	12.0	03/30/2020	861.12	61	15.28	52,527.68	Current
000520215630	REGULAR	10/28/2016	60,480.00	20	12.0	06/30/2018	1,512.00	19	52.50	28,728.00	Current
000520272353	REGULAR	06/29/2017	59,000.00	18	12.0	12/30/2018	1,638.89	31	13.89	50,805.55	Current
000530030520	THEMATIC	04/11/2017	12,360.00	3	12.0	07/15/2017	2,060.00	0	100.00	0.00	Closed
000520215627	REGULAR	03/15/2017	48,410.00	15	12.0	06/15/2018	1,613.67	18	40.00	29,045.96	Current
000530046019	THEMATIC	06/27/2017	12,360.00	3	12.0	09/30/2017	2,060.00	1	83.33	2,060.00	Current
000570119244	COMMODITY	06/28/2017	10,995.00	12	0.0	06/30/2018	458.12	10	20.83	8,704.40	Current
000520214079	REGULAR	01/15/2016	56,000.00	24	12.0	01/15/2018	1,100.00	0	100.00	0.00	Closed
000520215601	REGULAR	12/19/2016	9,000.00	12	10.0	12/30/2017	375.00	0	100.00	0.00	Closed
000570124230	COMMODITY	06/28/2017	10,995.00	12	0.0	06/30/2018	458.12	24	0.00	10,995.00	Cancelled
000520247372	REGULAR	05/30/2017	57,040.00	24	12.0	05/30/2019	1,188.33	41	14.58	48,721.68	Current
000520214081	REGULAR	08/15/2016	183,520.00	36	12.0	08/15/2019	2,548.89	46	36.11	117,248.86	Current
000520215614	REGULAR	01/11/2017	25,000.00	12	12.0	01/15/2018	1,041.67	0	100.00	0.00	Closed
000530054850	THEMATIC	08/16/2017	3,090.00	3	12.0	11/30/2017	515.00	5	16.67	2,575.00	Current

Loanable Amount			
Rank	All	3	Passed
Minimum Amount	5,000.00	100,000.00	Passed
Maximum Amount (MLA)	(29,751.96)	100,000.00	Failed
Denominations (Multiples of)	0.00	0.00	Passed
Term (Semi-Monthly)			
Minimum	12	24	Passed
Maximum	48	24	Passed
Mode of Release	Cash Card	6018539079304394	Passed
Net Pay Requirement	30%	788308.0%	
Co-Maker Requirement	Yes	No	
Net Capcon	-523664.09		
Amount of loan	100000.00		
Total Salary Credits	60000.0		
Number of co-makers required	2		
Co-maker tenure in Months			
Ok with Past Due	No Past Due	No Past Due	Passed
Multiple Availment	Yes	Yes	Passed
Loan Renewal (same loan)			
Allowed	Yes	Yes	Passed
Minimum Payment	70%	50.01%	Failed
Membership with SLA (in months)	3.00	38.0	Passed
Tenure with SM (in months)	0.0	180.0	Passed
Minimum Capcon Requirement	0.00	182,000.00	Passed
Ok to Offset with Other Loans	Yes	Yes	Passed

CO-MAKERS

Co-Maker Name	Employee No.	SLA ID	SLA Type

Loan Number	Loan Type	Date Aailed	Loan Amount	Term In Paydays	Interest Rate (%)	Maturity Date	Amortization	No. of Paydays Left	Percent Paid	Outstanding Balance	Status
000580028775	HMO	14/08/2017	60,900.00	12	0.00	15/08/2018	2,537.50	22	8.33	55,825.00	Current

As Co-Maker

Loan Number	Loan Type	Date Aailed	Loan Amount	Term In Paydays	Interest Rate (%)	Maturity Date	Amortization	No. of Paydays Left	Percent Paid	Outstanding Balance	Status
000520272353	REGULAR	06/29/2017	59,000.00	18	12.0	12/30/2018	1,638.89	31	13.89	50,805.55	Current
000520214094	REGULAR	03/29/2017	62,000.00	36	12.0	03/30/2020	861.12	61	15.28	52,527.68	Current
000520215630	REGULAR	10/28/2016	60,480.00	20	12.0	06/30/2018	1,512.00	19	52.50	28,728.00	Current
000570124230	COMMODITY	06/28/2017	10,995.00	12	0.0	06/30/2018	458.12	24	0.00	10,995.00	Cancelled
000530046019	THEMATIC	06/27/2017	12,360.00	3	12.0	09/30/2017	2,060.00	1	83.33	2,060.00	Current
Total Loan Exposure as Principal Borrower and Co-Maker											
000530030520	THEMATIC	04/11/2017	12,360.00	3	12.0	07/15/2017	2,060.00	0	100.00	0.00	Closed
Net Pay Requirement report from HR											
000520215627	REGULAR	03/15/2017	48,410.00	15	12.0	06/15/2018	1,613.67	18	40.00	29,045.96	Current
Net Capcon											
000530054850	THEMATIC	08/16/2017	3,090.00	3	12.0	11/30/2017	515.00	5	16.67	2,575.00	Current
Salary Credits & Tenure											
000520214079	REGULAR	01/15/2016	56,000.00	24	12.0	01/15/2018	1,100.00	0	100.00	0.00	Closed
Maximum Loanable Amount (MLA) (Capcon + Salary Credits x Tenure)											
000520215601	REGULAR	12/19/2016	9,000.00	12	10.0	12/30/2017	375.00	0	100.00	0.00	Closed
Net Loanable Amount (MLA - Outstanding Loans - Approved Loans not yet availed)											
000520247372	REGULAR	05/30/2017	57,040.00	24	12.0	05/30/2019	1,188.33	41	14.58	48,721.68	Current
Net Pay Requirement per SLA file											
000520144692	REGULAR	02/22/2017	90,000.00	12	12.0	02/28/2018	3,750.00	14	41.67	52,500.00	Delinquent
PRODUCTS LIMITS & ASSESSMENT TABLE											
000520214081	REGULAR	08/19/2016	183,520.00	36	12.0	08/15/2019	2,548.89	46	36.11	117,248.86	Current
Parameters											
000520215614	REGULAR	01/11/2017	25,000.00	12	12.0	01/15/2018	1,041.67	0	100.00	0.00	Closed
Loan Rule											
000570119244	COMMODITY	06/28/2017	10,995.00	12	0.0	06/30/2018	458.12	19	Member's Data 20.83	8,704.40	Current
Loanable Amount											
Rank								All		3	
Minimum Amount								5,000.00		100,000.00	
Maximum Amount (MLA)								(29,751.96)		100,000.00	
Denominations (Multiples of)								0.00		0.00	
Term (Semi-Monthly)											
Minimum								12		24	
Maximum								48		24	
Mode of Release								Cash Card		6018539079304394	
Net Pay Requirement								30%		788308.0%	
Co-Maker Requirement								Yes		No	
Net Capcon								-523664.09			
Amount of loan								100000.00			
Total Salary Credits								60000.0			
Number of co-makers required								2			
Co-maker tenure in Months											
Ok with Past Due								No Past Due		No Past Due	
Multiple Availment								Yes		Yes	
Loan Renewal (same loan)											
Allowed								Yes		Yes	
Minimum Payment								70%		50.01%	
Membership with SLA (in months)								3.00		38.0	
Tenure with SM (in months)								0.0		180.0	
Minimum Capcon Requirement								0.00		182,000.00	
Ok to Offset with Other Loans								Yes		Yes	

CO-MAKERS

Co-Maker Name	Employee No.	SLA ID	SLA Type