

**JIM STEVEN CAALIM ESPELICO**

MARIBANK ACCOUNT: 10167712247

PUROK 5 BLOCK 11 LOT 7 HACIENDA  
ANGELES CITY, PAMPANGA  
PHILIPPINES

## Contact Us

Call (+632) 8424 8050

Email [info@maribank.com.ph](mailto:info@maribank.com.ph)**ACCOUNT SUMMARY**

01 NOV 2025 to 30 NOV 2025

| ACCOUNT | STARTING BALANCE<br>(PHP) | TOTAL OUTGOING<br>(PHP) | TOTAL INCOMING<br>(PHP) | ENDING BALANCE<br>(PHP) |
|---------|---------------------------|-------------------------|-------------------------|-------------------------|
| SAVINGS | 6,689.49                  | 40,318.42               | 100,299.67              | 66,670.74               |
|         |                           |                         |                         | <b>TOTAL: 66,670.74</b> |

**SAVINGS - TRANSACTION DETAILS**

| DATE   | TRANSACTION                   | OUTGOING (PHP) | INCOMING (PHP) |
|--------|-------------------------------|----------------|----------------|
| NOV    | Interest<br>Net Interest      |                | 18.40          |
| 01 NOV | Fp*food Panda<br>Card Payment | 615.00         |                |
| 01 NOV | Debit Card Cashback<br>Reward |                | 6.15           |
| 02 NOV | Fp*food Panda<br>Card Payment | 885.00         |                |
| 02 NOV | Debit Card Cashback<br>Reward |                | 8.85           |
| 03 NOV | Fp*food Panda<br>Card Payment | 153.00         |                |
| 03 NOV | Debit Card Cashback<br>Reward |                | 1.53           |

| DATE   | TRANSACTION                             | OUTGOING (PHP) | INCOMING (PHP) |
|--------|---|----------------|----------------|
| 04 NOV | Osave Pam 47 Pndacaqui<br>Card Payment  | 476.50         |                |
| 04 NOV | Debit Card Cashback<br>Reward           |                | 4.77           |
| 04 NOV | Shopee<br>Payment                       | 1,578.94       |                |
| 05 NOV | Jim Steven Espelico<br>Transfer         | 300.00         |                |
| 05 NOV | Fp*food Panda<br>Card Payment           | 222.00         |                |
| 05 NOV | Debit Card Cashback<br>Reward           |                | 2.22           |
| 06 NOV | Fp*food Panda<br>Card Payment           | 1,268.75       |                |
| 06 NOV | Debit Card Cashback<br>Reward           |                | 12.69          |
| 06 NOV | Mcdonalds Anonas Sok<br>Transfer        | 187.00         |                |
| 06 NOV | Campaign Reward<br>Reward               |                | 2.00           |
| 08 NOV | Ge****e K.<br>Transfer                  | 288.00         |                |
| 09 NOV | Grab<br>Card Payment                    | 369.83         |                |
| 09 NOV | Debit Card Cashback<br>Reward           |                | 3.70           |
| 09 NOV | Espelico, Jim Steven Caalim<br>Transfer |                | 17,900.00      |
| 09 NOV | Kuya Jim<br>Transfer                    | 1,500.00       |                |

| DATE   | TRANSACTION  | OUTGOING (PHP) | INCOMING (PHP) |
|--------|--|----------------|----------------|
| 10 NOV | PAMPANGA I ELECTRIC COOPERATIVE INC.<br>Bill - Electricity | 1,425.64       |                |
| 10 NOV | Campaign Reward<br>Reward                                  |                | 5.00           |
| 10 NOV | Pnb Credit Card<br>Bill - Credit Card                      | 10,420.01      |                |
| 10 NOV | Campaign Reward<br>Reward                                  |                | 5.00           |
| 10 NOV | Jim<br>Transfer  | 1,500.00       |                |
| 10 NOV | An****e Fh*y G.<br>Transfer                                | 185.00         |                |
| 11 NOV | Osave Pam 47 Pndacaqui<br>Card Payment                     | 613.00         |                |
| 11 NOV | Debit Card Cashback<br>Reward                              |                | 6.13           |
| 12 NOV | Jim<br>Transfer  | 1,000.00       |                |
| 13 NOV | Jim Steven Espelico<br>Transfer                            | 60.00          |                |
| 14 NOV | Jim<br>Transfer  | 1,000.00       |                |
| 15 NOV | Kuya Jim<br>Transfer                                       | 200.00         |                |
| 15 NOV | Osave Pam 47 Pndacaqui<br>Card Payment                     | 358.00         |                |
| 15 NOV | Debit Card Cashback<br>Reward                              |                | 3.58           |
| 15 NOV | Espelico, Jim Steven Caalim<br>Transfer                    |                | 9,200.00       |

| DATE   | TRANSACTION                            | OUTGOING (PHP) | INCOMING (PHP) |
|--------|--|----------------|----------------|
| 15 NOV | Jim<br>Transfer                        | 1,000.00       |                |
| 15 NOV | Jim<br>Transfer                        | 1,000.00       |                |
| 16 NOV | Fp*food Panda<br>Card Payment          | 278.00         |                |
| 16 NOV | Debit Card Cashback<br>Reward          |                | 2.78           |
| 16 NOV | Fp*food Panda<br>Card Payment          | 20.00          |                |
| 16 NOV | Debit Card Cashback<br>Reward          |                | 0.20           |
| 17 NOV | Osave Pam 47 Pndacaqui<br>Card Payment | 258.75         |                |
| 17 NOV | Debit Card Cashback<br>Reward          |                | 2.59           |
| 19 NOV | Katrina Velasco Rigor<br>Transfer      |                | 300.00         |
| 19 NOV | Jim Steven Caalim Espelico<br>Transfer |                | 5,000.00       |
| 19 NOV | Eb Regacho<br>Transfer                 | 5,000.00       |                |
| 19 NOV | Jim<br>Transfer                        | 1,000.00       |                |
| 20 NOV | Jim Steven Espelico<br>Transfer        | 60.00          |                |
| 20 NOV | Jim Steven Espelico<br>Transfer        | 300.00         |                |
| 21 NOV | Osave Pam 47 Pndacaqui<br>Card Payment | 427.00         |                |

| DATE   | TRANSACTION                             | OUTGOING (PHP) | INCOMING (PHP) |
|--------|---|----------------|----------------|
| 21 NOV | Debit Card Cashback<br>Reward           |                | 4.27           |
| 21 NOV | Jim Steven Espelico<br>Transfer         | 550.00         |                |
| 21 NOV | Jim Steven Espelico<br>Transfer         | 300.00         |                |
| 22 NOV | Kuya Jim<br>Transfer                    | 1,000.00       |                |
| 22 NOV | Jim<br>Transfer                         | 1,000.00       |                |
| 22 NOV | Jim<br>Transfer                         | 1,000.00       |                |
| 22 NOV | Jim Steven Espelico<br>Transfer         | 300.00         |                |
| 24 NOV | Jim Steven Espelico<br>Transfer         | 300.00         |                |
| 24 NOV | Jim Steven Espelico<br>Transfer         | 300.00         |                |
| 27 NOV | Fp*food Panda<br>Card Payment           | 227.00         |                |
| 27 NOV | Debit Card Cashback<br>Reward           |                | 2.27           |
| 28 NOV | Espelico, Jim Steven Caalim<br>Transfer |                | 17,800.62      |
| 28 NOV | Jim Steven Caalim Espelico<br>Transfer  |                | 50,000.00      |
| 28 NOV | Mary Cris Espinosa Apuli<br>Transfer    | 400.00         |                |
| 28 NOV | Fp*food Panda<br>Card Payment           | 204.00         |                |

| DATE   | TRANSACTION                        | OUTGOING (PHP) | INCOMING (PHP) |
|--------|------------------------------------|----------------|----------------|
| 28 NOV | Debit Card Cashback<br>Reward      |                | 2.04           |
| 29 NOV | Fp*food Panda<br>Card Payment      | 289.00         |                |
| 29 NOV | Debit Card Cashback<br>Reward      |                | 2.89           |
| 29 NOV | Burger King Bk3701<br>Card Payment | 199.00         |                |
| 29 NOV | Debit Card Cashback<br>Reward      |                | 1.99           |
| 30 NOV | Jim Steven Espelico<br>Transfer    | 300.00         |                |

### SAVINGS - INTEREST & TAX DETAILS\*

| DATE   | PREVIOUS DAY BALANCE<br>(PHP) | GROSS INTEREST<br>(PHP) | WITHHOLDING TAX<br>(PHP) | INTEREST<br>(PHP) |
|--------|-------------------------------|-------------------------|--------------------------|-------------------|
| 01 NOV | 6,689.49                      | 0.64                    | -0.13                    | 0.51              |
| 02 NOV | 6,081.15                      | 0.59                    | -0.12                    | 0.47              |
| 03 NOV | 5,205.47                      | 0.50                    | -0.10                    | 0.40              |
| 04 NOV | 5,054.40                      | 0.48                    | -0.10                    | 0.38              |
| 05 NOV | 3,004.11                      | 0.29                    | -0.06                    | 0.23              |
| 06 NOV | 2,484.56                      | 0.24                    | -0.05                    | 0.19              |
| 07 NOV | 1,043.69                      | 0.10                    | -0.02                    | 0.08              |
| 08 NOV | 1,043.77                      | 0.10                    | -0.02                    | 0.08              |
| 09 NOV | 755.85                        | 0.07                    | -0.01                    | 0.06              |
| 10 NOV | 16,789.78                     | 1.61                    | -0.32                    | 1.29              |

| DATE                 | PREVIOUS DAY BALANCE<br>(PHP) | GROSS INTEREST<br>(PHP) | WITHHOLDING TAX<br>(PHP) | INTEREST<br>(PHP) |
|----------------------|-------------------------------|-------------------------|--------------------------|-------------------|
| 11 NOV               | 3,270.42                      | 0.31                    | -0.06                    | 0.25              |
| 12 NOV               | 2,663.80                      | 0.26                    | -0.05                    | 0.21              |
| 13 NOV               | 1,664.01                      | 0.16                    | -0.03                    | 0.13              |
| 14 NOV               | 1,604.14                      | 0.15                    | -0.03                    | 0.12              |
| 15 NOV               | 604.26                        | 0.06                    | -0.01                    | 0.05              |
| 16 NOV               | 7,249.89                      | 0.70                    | -0.14                    | 0.56              |
| 17 NOV               | 6,955.43                      | 0.66                    | -0.13                    | 0.53              |
| 18 NOV               | 6,699.80                      | 0.64                    | -0.13                    | 0.51              |
| 19 NOV               | 6,700.31                      | 0.65                    | -0.13                    | 0.52              |
| 20 NOV               | 6,000.83                      | 0.57                    | -0.11                    | 0.46              |
| 21 NOV               | 5,641.29                      | 0.54                    | -0.11                    | 0.43              |
| 22 NOV               | 4,368.99                      | 0.42                    | -0.08                    | 0.34              |
| 23 NOV               | 1,069.33                      | 0.11                    | -0.02                    | 0.09              |
| 24 NOV               | 1,069.42                      | 0.10                    | -0.02                    | 0.08              |
| 25 NOV               | 469.50                        | 0.04                    | -0.01                    | 0.03              |
| 26 NOV               | 469.53                        | 0.05                    | -0.01                    | 0.04              |
| 27 NOV               | 469.57                        | 0.04                    | -0.01                    | 0.03              |
| 28 NOV               | 244.87                        | 0.03                    | -0.01                    | 0.02              |
| 29 NOV               | 67,443.55                     | 6.46                    | -1.29                    | 5.17              |
| 30 NOV               | 66,965.60                     | 6.42                    | -1.28                    | 5.14              |
| TOTAL INTEREST(NET): |                               |                         |                          | 18.40             |

**General**

This is a system-generated e-Statement and does not require any official signature. Please review the e-Statement and notify us of any errors or discrepancies within seven (7) days from the date of its generation.

**Terms of Service**

MariBank Philippines, Inc. (A Rural Bank) is registered and supervised by the Bangko Sentral ng Pilipinas (BSP) and is a member of the Philippine Deposit Insurance Corporation (PDIC).

Please go to Me Page in the MariBank app, and tap on General Settings to view the Terms of Service for your MariBank account.

**Savings - Interest & Tax Details\***

Interest Earnings are credited to your account daily, based on the value of the previous day's ending savings balance in your account. Withholding tax is deducted from your Interest Earnings.

**Previous Day Savings Balance:** The account balance at the end of the previous day

**Gross Interest Earnings:**

Account balances up to PHP 1,000,000 earn 3.50% p.a. interest, with calculation as follows:

- Previous day savings balance of up to PHP 1,000,000 x 3.50% / 365 (number of days in a year)

Account balances in excess of PHP 1,000,000 earn 4.00% p.a. interest, with calculation as follows:

- $\text{PHP 1,000,000} \times 3.50\% / 365 \text{ (number of days in a year)} + \text{previous day savings balance in excess of PHP 1,000,000} \times 4.00\% / 365 \text{ (number of days in a year)}$

Illustrative example, for a customer with an account balance of PHP 1,100,000:

- The first PHP 1,000,000 will earn 3.50% p.a. interest earnings
- The succeeding PHP 100,000 will earn 4.00% p.a. interest earnings

**Withholding Tax:** Gross Interest Earnings x 0.2

**Interest Earnings:** Gross Interest Earnings - Withholding Tax

\*Computation is effective from 01 OCT 2025.