

**AYALA MULTI-PURPOSE COOPERATIVE
AMORTIZATION SCHEDULE**

0000165083		
NAME OF BORROWER:	PENA, MILVI S	LOAN AMOUNT 110,000.00
AGCs REPRESENTED :	BPI	INTEREST RATE 1.50%
TYPE OF LOAN :	PROVIDENTIAL 1.5 %	EFFECTIVE RATE/payday 1.33220000%
LOAN TERM:	2.0	INTEREST AMOUNT 39,600.00
RELEASE DATE:	12/31/2011	MATURITY VALUE 149,600.00

TABLE

No.	Due Date	Amort.	Int.	Principal	Outstanding Balance		Cumulative	OR# & date
					Principal	Interest	Interest	
1	12/31/11	3,116.67	1,465.42	1,651.25	108,348.75	38,134.58	1,465.42	
2	01/15/12	3,116.67	1,443.42	1,673.24	106,675.51	36,691.16	2,908.84	
3	01/31/12	3,116.67	1,421.13	1,695.54	104,979.97	35,270.03	4,329.97	
4	02/15/12	3,116.67	1,398.54	1,718.12	103,261.85	33,871.48	5,728.52	
5	02/29/12	3,116.67	1,375.65	1,741.01	101,520.84	32,495.83	7,104.17	
6	03/15/12	3,116.67	1,352.46	1,764.21	99,756.63	31,143.37	8,456.63	
7	03/31/12	3,116.67	1,328.96	1,787.71	97,968.92	29,814.41	9,785.59	
8	04/15/12	3,116.67	1,305.14	1,811.52	96,157.40	28,509.27	11,090.73	
9	04/30/12	3,116.67	1,281.01	1,835.66	94,321.74	27,228.26	12,371.74	
10	05/15/12	3,116.67	1,256.55	1,860.11	92,461.63	25,971.71	13,628.29	
11	05/31/12	3,116.67	1,231.77	1,884.89	90,576.73	24,739.93	14,860.07	
12	06/15/12	3,116.67	1,206.66	1,910.00	88,666.73	23,533.27	16,066.73	
13	06/30/12	3,116.67	1,181.22	1,935.45	86,731.28	22,352.05	17,247.95	
14	07/15/12	3,116.67	1,155.43	1,961.23	84,770.05	21,196.62	18,403.38	
15	07/31/12	3,116.67	1,129.31	1,987.36	82,782.69	20,067.31	19,532.69	
16	08/15/12	3,116.67	1,102.83	2,013.84	80,768.85	18,964.48	20,635.52	
17	08/31/12	3,116.67	1,076.00	2,040.66	78,728.19	17,888.48	21,711.52	
18	09/15/12	3,116.67	1,048.82	2,067.85	76,660.34	16,839.66	22,760.34	
19	09/30/12	3,116.67	1,021.27	2,095.40	74,564.94	15,818.39	23,781.61	
20	10/15/12	3,116.67	993.35	2,123.31	72,441.63	14,825.04	24,774.96	
21	10/31/12	3,116.67	965.07	2,151.60	70,290.03	13,859.97	25,740.03	
22	11/15/12	3,116.67	936.40	2,180.26	68,109.77	12,923.57	26,676.44	
23	11/30/12	3,116.67	907.36	2,209.31	65,900.46	12,016.21	27,583.79	
24	12/15/12	3,116.67	877.93	2,238.74	63,661.72	11,138.28	28,461.72	
25	12/31/12	3,116.67	848.10	2,268.57	61,393.15	10,290.18	29,309.82	
26	01/15/13	3,116.67	817.88	2,298.79	59,094.37	9,472.30	30,127.70	
27	01/31/13	3,116.67	787.26	2,329.41	56,764.96	8,685.04	30,914.96	
28	02/15/13	3,116.67	756.22	2,360.44	54,404.51	7,928.82	31,671.18	
29	02/28/13	3,116.67	724.78	2,391.89	52,012.62	7,204.04	32,395.96	
30	03/15/13	3,116.67	692.91	2,423.75	49,588.87	6,511.13	33,088.87	
31	03/31/13	3,116.67	660.62	2,456.04	47,132.82	5,850.51	33,749.49	
32	04/15/13	3,116.67	627.90	2,488.76	44,644.06	5,222.61	34,377.39	
33	04/30/13	3,116.67	594.75	2,521.92	42,122.14	4,627.86	34,972.14	
34	05/15/13	3,116.67	561.15	2,555.52	39,566.63	4,066.71	35,533.29	
35	05/31/13	3,116.67	527.11	2,589.56	36,977.07	3,539.60	36,060.40	
36	06/15/13	3,116.67	492.61	2,624.06	34,353.01	3,046.99	36,553.01	
37	06/30/13	3,116.67	457.65	2,659.02	31,693.99	2,589.34	37,010.66	
38	07/15/13	3,116.67	422.23	2,694.44	28,999.55	2,167.11	37,432.89	
39	07/31/13	3,116.67	386.33	2,730.33	26,269.22	1,780.78	37,819.22	
40	08/15/13	3,116.67	349.96	2,766.71	23,502.51	1,430.82	38,169.18	
41	08/31/13	3,116.67	313.10	2,803.57	20,698.94	1,117.72	38,482.28	
42	09/15/13	3,116.67	275.75	2,840.92	17,858.03	841.97	38,758.03	
43	09/30/13	3,116.67	237.90	2,878.76	14,979.27	604.07	38,995.93	
44	10/15/13	3,116.67	199.55	2,917.11	12,062.15	404.51	39,195.49	
45	10/31/13	3,116.67	160.69	2,955.97	9,106.18	243.82	39,356.18	
46	11/15/13	3,116.67	121.31	2,995.35	6,110.83	122.51	39,477.49	
47	11/30/13	3,116.67	81.41	3,035.26	3,075.57	41.10	39,558.90	
48	12/15/13	3,116.67	41.10	3,075.57	0.00	0.00	39,600.00	
	TOTAL	149,600.00	39,600.00	110,000.00				

Conforme : _____