

**AYALA MULTI-PURPOSE COOPERATIVE
AMORTIZATION SCHEDULE**

0000165360		
NAME OF BORROWER:	SIBAL, IMELDA P	LOAN AMOUNT 46,000.00
AGCs REPRESENTED :	BPI	INTEREST RATE 1.50%
TYPE OF LOAN :	PROVIDENTIAL 1.5 %	EFFECTIVE RATE/payday 1.33220000%
LOAN TERM:	2.0	INTEREST AMOUNT 16,560.00
RELEASE DATE:	11/15/2012	MATURITY VALUE 62,560.00

TABLE

No.	Due Date	Amort.	Int.	Principal	Outstanding Balance		Cumulative	OR# & date
					Principal	Interest	Interest	
1	11/15/12	1,303.33	612.81	690.52	45,309.48	15,947.19	612.81	
2	11/30/12	1,303.33	603.61	699.72	44,609.76	15,343.58	1,216.42	
3	12/15/12	1,303.33	594.29	709.04	43,900.72	14,749.29	1,810.72	
4	12/31/12	1,303.33	584.85	718.49	43,182.23	14,164.44	2,395.56	
5	01/15/13	1,303.33	575.27	728.06	42,454.17	13,589.17	2,970.84	
6	01/31/13	1,303.33	565.57	737.76	41,716.41	13,023.59	3,536.41	
7	02/15/13	1,303.33	555.75	747.59	40,968.82	12,467.85	4,092.16	
8	02/28/13	1,303.33	545.79	757.55	40,211.28	11,922.06	4,637.94	
9	03/15/13	1,303.33	535.69	767.64	39,443.64	11,386.37	5,173.64	
10	03/31/13	1,303.33	525.47	777.87	38,665.77	10,860.90	5,699.10	
11	04/15/13	1,303.33	515.11	788.23	37,877.54	10,345.79	6,214.21	
12	04/30/13	1,303.33	504.60	798.73	37,078.81	9,841.19	6,718.81	
13	05/15/13	1,303.33	493.96	809.37	36,269.45	9,347.22	7,212.78	
14	05/31/13	1,303.33	483.18	820.15	35,449.29	8,864.04	7,695.96	
15	06/15/13	1,303.33	472.26	831.08	34,618.22	8,391.79	8,168.22	
16	06/30/13	1,303.33	461.18	842.15	33,776.07	7,930.60	8,629.40	
17	07/15/13	1,303.33	449.96	853.37	32,922.70	7,480.64	9,079.36	
18	07/31/13	1,303.33	438.60	864.74	32,057.96	7,042.04	9,517.96	
19	08/15/13	1,303.33	427.08	876.26	31,181.70	6,614.97	9,945.04	
20	08/31/13	1,303.33	415.40	887.93	30,293.77	6,199.56	10,360.44	
21	09/15/13	1,303.33	403.57	899.76	29,394.01	5,795.99	10,764.01	
22	09/30/13	1,303.33	391.59	911.75	28,482.27	5,404.40	11,155.60	
23	10/15/13	1,303.33	379.44	923.89	27,558.37	5,024.96	11,535.04	
24	10/31/13	1,303.33	367.13	936.20	26,622.17	4,657.83	11,902.17	
25	11/15/13	1,303.33	354.66	948.67	25,673.50	4,303.17	12,256.83	
26	11/30/13	1,303.33	342.02	961.31	24,712.19	3,961.15	12,598.86	
27	12/15/13	1,303.33	329.22	974.12	23,738.07	3,631.93	12,928.07	
28	12/31/13	1,303.33	316.24	987.09	22,750.98	3,315.69	13,244.31	
29	01/15/14	1,303.33	303.09	1,000.24	21,750.73	3,012.60	13,547.40	
30	01/31/14	1,303.33	289.76	1,013.57	20,737.16	2,722.84	13,837.16	
31	02/15/14	1,303.33	276.26	1,027.07	19,710.09	2,446.58	14,113.42	
32	02/28/14	1,303.33	262.58	1,040.76	18,669.33	2,184.00	14,376.00	
33	03/15/14	1,303.33	248.71	1,054.62	17,614.71	1,935.29	14,624.71	
34	03/31/14	1,303.33	234.66	1,068.67	16,546.04	1,700.63	14,859.38	
35	04/15/14	1,303.33	220.43	1,082.91	15,463.14	1,480.20	15,079.80	
36	04/30/14	1,303.33	206.00	1,097.33	14,365.80	1,274.20	15,285.80	
37	05/15/14	1,303.33	191.38	1,111.95	13,253.85	1,082.82	15,477.18	
38	05/31/14	1,303.33	176.57	1,126.77	12,127.09	906.25	15,653.75	
39	06/15/14	1,303.33	161.56	1,141.78	10,985.31	744.69	15,815.31	
40	06/30/14	1,303.33	146.35	1,156.99	9,828.32	598.35	15,961.66	
41	07/15/14	1,303.33	130.93	1,172.40	8,655.92	467.41	16,092.59	
42	07/31/14	1,303.33	115.31	1,188.02	7,467.90	352.10	16,207.90	
43	08/15/14	1,303.33	99.49	1,203.85	6,264.06	252.61	16,307.39	
44	08/31/14	1,303.33	83.45	1,219.88	5,044.17	169.16	16,390.84	
45	09/15/14	1,303.33	67.20	1,236.13	3,808.04	101.96	16,458.04	
46	09/30/14	1,303.33	50.73	1,252.60	2,555.44	51.23	16,508.77	
47	10/15/14	1,303.33	34.04	1,269.29	1,286.15	17.19	16,542.81	
48	10/31/14	1,303.33	17.19	1,286.14	0.00	0.00	16,560.00	
	TOTAL	62,560.00	16,560.00	46,000.00				

Conforme : _____