

**AYALA MULTI-PURPOSE COOPERATIVE
AMORTIZATION SCHEDULE**

0000169520			
NAME OF BORROWER:	PANGANIBAN, SUZETTE P	LOAN AMOUNT	178,000.00
AGCs REPRESENTED :	BPI	INTEREST RATE	2.00%
TYPE OF LOAN :	PROVIDENTIAL 2 %	EFFECTIVE RATE/payday	1.59454194%
LOAN TERM:	4.0	INTEREST AMOUNT	166,747.27
RELEASE DATE:	10/15/2012	MATURITY VALUE	344,747.27

TABLE

No.	Due Date	Amort.	Int.	Principal	Outstanding Balance		Cumulative	OR# & date
					Principal	Interest	Interest	
1	10/15/12	3,634.17	2,838.28	795.88	177,204.12	163,908.98	2,838.28	
2	10/31/12	3,634.17	2,825.59	808.57	176,395.55	161,083.39	5,663.88	
3	11/15/12	3,634.17	2,812.70	821.47	175,574.08	158,270.69	8,476.58	
4	11/30/12	3,634.17	2,799.60	834.56	174,739.52	155,471.08	11,276.18	
5	12/15/12	3,634.17	2,786.29	847.87	173,891.64	152,684.79	14,062.48	
6	12/31/12	3,634.17	2,772.78	861.39	173,030.25	149,912.01	16,835.25	
7	01/15/13	3,634.17	2,759.04	875.13	172,155.13	147,152.97	19,594.29	
8	01/31/13	3,634.17	2,745.09	889.08	171,266.04	144,407.89	22,339.38	
9	02/15/13	3,634.17	2,730.91	903.26	170,362.79	141,676.98	25,070.29	
10	02/28/13	3,634.17	2,716.51	917.66	169,445.13	138,960.47	27,786.79	
11	03/15/13	3,634.17	2,701.87	932.29	168,512.83	136,258.60	30,488.67	
12	03/31/13	3,634.17	2,687.01	947.16	167,565.67	133,571.59	33,175.67	
13	04/15/13	3,634.17	2,671.90	962.26	166,603.41	130,899.69	35,847.58	
14	04/30/13	3,634.17	2,656.56	977.61	165,625.81	128,243.13	38,504.14	
15	05/15/13	3,634.17	2,640.97	993.19	164,632.61	125,602.15	41,145.11	
16	05/31/13	3,634.17	2,625.14	1,009.03	163,623.58	122,977.02	43,770.25	
17	06/15/13	3,634.17	2,609.05	1,025.12	162,598.46	120,367.97	46,379.30	
18	06/30/13	3,634.17	2,592.70	1,041.47	161,557.00	117,775.27	48,972.00	
19	07/15/13	3,634.17	2,576.09	1,058.07	160,498.92	115,199.18	51,548.09	
20	07/31/13	3,634.17	2,559.22	1,074.94	159,423.98	112,639.95	54,107.31	
21	08/15/13	3,634.17	2,542.08	1,092.08	158,331.90	110,097.87	56,649.40	
22	08/31/13	3,634.17	2,524.67	1,109.50	157,222.40	107,573.20	59,174.06	
23	09/15/13	3,634.17	2,506.98	1,127.19	156,095.21	105,066.23	61,681.04	
24	09/30/13	3,634.17	2,489.00	1,145.16	154,950.04	102,577.22	64,170.04	
25	10/15/13	3,634.17	2,470.74	1,163.42	153,786.62	100,106.48	66,640.79	
26	10/31/13	3,634.17	2,452.19	1,181.97	152,604.65	97,654.29	69,092.98	
27	11/15/13	3,634.17	2,433.35	1,200.82	151,403.83	95,220.94	71,526.33	
28	11/30/13	3,634.17	2,414.20	1,219.97	150,183.86	92,806.74	73,940.52	
29	12/15/13	3,634.17	2,394.74	1,239.42	148,944.43	90,412.00	76,335.27	
30	12/31/13	3,634.17	2,374.98	1,259.19	147,685.25	88,037.02	78,710.25	
31	01/15/14	3,634.17	2,354.90	1,279.26	146,405.99	85,682.11	81,065.15	
32	01/31/14	3,634.17	2,334.50	1,299.66	145,106.32	83,347.61	83,399.66	
33	02/15/14	3,634.17	2,313.78	1,320.39	143,785.94	81,033.83	85,713.44	
34	02/28/14	3,634.17	2,292.73	1,341.44	142,444.50	78,741.10	88,006.17	
35	03/15/14	3,634.17	2,271.34	1,362.83	141,081.67	76,469.76	90,277.50	
36	03/31/14	3,634.17	2,249.61	1,384.56	139,697.11	74,220.16	92,527.11	
37	04/15/14	3,634.17	2,227.53	1,406.64	138,290.47	71,992.63	94,754.64	
38	04/30/14	3,634.17	2,205.10	1,429.07	136,861.40	69,787.53	96,959.74	
39	05/15/14	3,634.17	2,182.31	1,451.85	135,409.55	67,605.22	99,142.05	
40	05/31/14	3,634.17	2,159.16	1,475.00	133,934.55	65,446.05	101,301.21	
41	06/15/14	3,634.17	2,135.64	1,498.52	132,436.02	63,310.41	103,436.85	
42	06/30/14	3,634.17	2,111.75	1,522.42	130,913.60	61,198.66	105,548.60	
43	07/15/14	3,634.17	2,087.47	1,546.69	129,366.91	59,111.19	107,636.07	
44	07/31/14	3,634.17	2,062.81	1,571.36	127,795.55	57,048.38	109,698.88	
45	08/15/14	3,634.17	2,037.75	1,596.41	126,199.14	55,010.63	111,736.64	
46	08/31/14	3,634.17	2,012.30	1,621.87	124,577.27	52,998.33	113,748.94	
47	09/15/14	3,634.17	1,986.44	1,647.73	122,929.54	51,011.89	115,735.37	
48	09/30/14	3,634.17	26.15	3,608.02	119,321.52	50,985.74	115,761.52	
49	10/15/14	3,634.17	1,902.63	1,731.53	117,589.99	49,083.11	117,664.15	
50	10/31/14	3,634.17	1,875.02	1,759.14	115,830.84	47,208.09	119,539.18	
51	11/15/14	3,634.17	1,846.97	1,787.20	114,043.65	45,361.12	121,386.15	
52	11/30/14	3,634.17	1,818.47	1,815.69	112,227.95	43,542.64	123,204.62	
53	12/15/14	3,634.17	1,789.52	1,844.64	110,383.31	41,753.12	124,994.14	

54	12/31/14	3,634.17	1,760.11	1,874.06	108,509.25	39,993.01	126,754.25	
55	01/15/15	3,634.17	1,730.23	1,903.94	106,605.31	38,262.79	128,484.48	
56	01/31/15	3,634.17	1,699.87	1,934.30	104,671.01	36,562.92	130,184.34	
57	02/15/15	3,634.17	1,669.02	1,965.14	102,705.87	34,893.90	131,853.37	
58	02/28/15	3,634.17	1,637.69	1,996.48	100,709.39	33,256.21	133,491.05	
59	03/15/15	3,634.17	1,605.85	2,028.31	98,681.07	31,650.36	135,096.91	
60	03/31/15	3,634.17	1,573.51	2,060.66	96,620.42	30,076.85	136,670.42	
61	04/15/15	3,634.17	1,540.65	2,093.51	94,526.91	28,536.19	138,211.07	
62	04/30/15	3,634.17	1,507.27	2,126.90	92,400.01	27,028.92	139,718.34	
63	05/15/15	3,634.17	1,473.36	2,160.81	90,239.20	25,555.57	141,191.70	
64	05/31/15	3,634.17	1,438.90	2,195.26	88,043.94	24,116.66	142,630.60	
65	06/15/15	3,634.17	1,403.90	2,230.27	85,813.67	22,712.77	144,034.50	
66	06/30/15	3,634.17	1,368.33	2,265.83	83,547.83	21,344.43	145,402.83	
67	07/15/15	3,634.17	1,332.21	2,301.96	81,245.87	20,012.23	146,735.04	
68	07/31/15	3,634.17	1,295.50	2,338.67	78,907.21	18,716.73	148,030.54	
69	08/15/15	3,634.17	1,258.21	2,375.96	76,531.25	17,458.52	149,288.75	
70	08/31/15	3,634.17	1,220.32	2,413.84	74,117.40	16,238.20	150,509.07	
71	09/15/15	3,634.17	1,181.83	2,452.33	71,665.07	15,056.36	151,690.90	
72	09/30/15	3,634.17	1,142.73	2,491.44	69,173.63	13,913.63	152,833.63	
73	10/15/15	3,634.17	1,103.00	2,531.16	66,642.47	12,810.63	153,936.64	
74	10/31/15	3,634.17	1,062.64	2,571.52	64,070.94	11,747.99	154,999.28	
75	11/15/15	3,634.17	1,021.64	2,612.53	61,458.42	10,726.35	156,020.92	
76	11/30/15	3,634.17	979.98	2,654.19	58,804.23	9,746.37	157,000.90	
77	12/15/15	3,634.17	937.66	2,696.51	56,107.72	8,808.71	157,938.55	
78	12/31/15	3,634.17	894.66	2,739.51	53,368.22	7,914.05	158,833.22	
79	01/15/16	3,634.17	850.98	2,783.19	50,585.03	7,063.07	159,684.19	
80	01/31/16	3,634.17	806.60	2,827.57	47,757.46	6,256.47	160,490.79	
81	02/15/16	3,634.17	761.51	2,872.65	44,884.81	5,494.96	161,252.31	
82	02/29/16	3,634.17	715.71	2,918.46	41,966.35	4,779.25	161,968.01	
83	03/15/16	3,634.17	669.17	2,965.00	39,001.35	4,110.08	162,637.18	
84	03/31/16	3,634.17	621.89	3,012.27	35,989.08	3,488.19	163,259.08	
85	04/15/16	3,634.17	573.86	3,060.31	32,928.77	2,914.33	163,832.94	
86	04/30/16	3,634.17	525.06	3,109.10	29,819.67	2,389.26	164,358.00	
87	05/15/16	3,634.17	475.49	3,158.68	26,660.99	1,913.78	164,833.49	
88	05/31/16	3,634.17	425.12	3,209.05	23,451.94	1,488.66	165,258.61	
89	06/15/16	3,634.17	373.95	3,260.22	20,191.73	1,114.71	165,632.56	
90	06/30/16	3,634.17	321.97	3,312.20	16,879.53	792.74	165,954.53	
91	07/15/16	3,634.17	269.15	3,365.02	13,514.51	523.59	166,223.68	
92	07/31/16	3,634.17	215.49	3,418.67	10,095.84	308.09	166,439.17	
93	08/15/16	3,634.17	160.98	3,473.18	6,622.65	147.11	166,600.15	
94	08/31/16	3,634.17	105.60	3,528.57	3,094.09	41.51	166,705.75	
95	09/15/16	3,634.17	49.34	3,584.83	(490.74)	-7.83	166,755.09	
96	09/30/16	3,634.17	(7.83)	3,641.99	(4,132.73)	0.00	166,747.27	
	TOTAL	344,747.27	166,747.27	178,000.00				

Conforme : _____