

BIL Monthly Instalment Calculator

Loan Amt =	100,000	
Int. Rate On Mthly Rest Basis =	6.00%	p.a.
Tenor =	60	months
Monthly Instalment =	\$1,933.28	
Total Int. Payable =	\$ 15,996.81	
Conversion to 'Flat Rate Basis' =	3.2%	p.a.

Projected Yearly Principal Reduction

	0	12	24	36	48
\$	100,000.00	\$82,319.68	\$63,548.88	\$43,620.34	\$22,462.65

Projected Yearly Interest Paid

	0	12	24	36	48
\$		5,519.05	\$ 4,428.56	\$ 3,270.82	\$ 2,041.67

Projected Monthly Repayment Schedule On Monthly Rest Basis

No. of months	O/S Principal	"I" portion of M.I.	"P" portion of M.I.
1	\$100,000.00	\$ 500.00	\$ 1,433.28
2	\$98,566.72	\$ 492.83	\$ 1,440.45
3	\$97,126.27	\$ 485.63	\$ 1,447.65
4	\$95,678.62	\$ 478.39	\$ 1,454.89
5	\$94,223.74	\$ 471.12	\$ 1,462.16
6	\$92,761.58	\$ 463.81	\$ 1,469.47
7	\$91,292.10	\$ 456.46	\$ 1,476.82
8	\$89,815.28	\$ 449.08	\$ 1,484.20
9	\$88,331.08	\$ 441.66	\$ 1,491.62
10	\$86,839.46	\$ 434.20	\$ 1,499.08
11	\$85,340.37	\$ 426.70	\$ 1,506.58
12	\$83,833.79	\$ 419.17	\$ 1,514.11
13	\$82,319.68	\$ 411.60	\$ 1,521.68
14	\$80,798.00	\$ 403.99	\$ 1,529.29
15	\$79,268.71	\$ 396.34	\$ 1,536.94
16	\$77,731.77	\$ 388.66	\$ 1,544.62
17	\$76,187.15	\$ 380.94	\$ 1,552.34
18	\$74,634.81	\$ 373.17	\$ 1,560.11
19	\$73,074.70	\$ 365.37	\$ 1,567.91
20	\$71,506.80	\$ 357.53	\$ 1,575.75
21	\$69,931.05	\$ 349.66	\$ 1,583.62
22	\$68,347.43	\$ 341.74	\$ 1,591.54
23	\$66,755.88	\$ 333.78	\$ 1,599.50
24	\$65,156.38	\$ 325.78	\$ 1,607.50
25	\$63,548.88	\$ 317.74	\$ 1,615.54
26	\$61,933.35	\$ 309.67	\$ 1,623.61
27	\$60,309.73	\$ 301.55	\$ 1,631.73

28	\$58,678.00	\$	293.39	\$	1,639.89
29	\$57,038.11	\$	285.19	\$	1,648.09
30	\$55,390.02	\$	276.95	\$	1,656.33
31	\$53,733.69	\$	268.67	\$	1,664.61
32	\$52,069.08	\$	260.35	\$	1,672.93
33	\$50,396.15	\$	251.98	\$	1,681.30
34	\$48,714.85	\$	243.57	\$	1,689.71
35	\$47,025.14	\$	235.13	\$	1,698.15
36	\$45,326.99	\$	226.63	\$	1,706.65
37	\$43,620.34	\$	218.10	\$	1,715.18
38	\$41,905.16	\$	209.53	\$	1,723.75
39	\$40,181.41	\$	200.91	\$	1,732.37
40	\$38,449.04	\$	192.25	\$	1,741.03
41	\$36,708.00	\$	183.54	\$	1,749.74
42	\$34,958.26	\$	174.79	\$	1,758.49
43	\$33,199.77	\$	166.00	\$	1,767.28
44	\$31,432.49	\$	157.16	\$	1,776.12
45	\$29,656.37	\$	148.28	\$	1,785.00
46	\$27,871.37	\$	139.36	\$	1,793.92
47	\$26,077.45	\$	130.39	\$	1,802.89
48	\$24,274.56	\$	121.37	\$	1,811.91
49	\$22,462.65	\$	112.31	\$	1,820.97
50	\$20,641.68	\$	103.21	\$	1,830.07
51	\$18,811.61	\$	94.06	\$	1,839.22
52	\$16,972.39	\$	84.86	\$	1,848.42
53	\$15,123.97	\$	75.62	\$	1,857.66
54	\$13,266.31	\$	66.33	\$	1,866.95
55	\$11,399.36	\$	57.00	\$	1,876.28
56	\$9,523.08	\$	47.62	\$	1,885.66
57	\$7,637.41	\$	38.19	\$	1,895.09
58	\$5,742.32	\$	28.71	\$	1,904.57
59	\$3,837.75	\$	19.19	\$	1,914.09
60	\$1,923.66	\$	9.62	\$	1,923.66
	(\$0.00)				

The above repayment schedule is indicative only.