

BIL Monthly Instalment Calculator

Loan Amt =	100,000	
Int. Rate On Mthly Rest Basis =	4.00%	p.a.
Tenor =	60	months
Monthly Instalment =	\$1,841.65	
Total Int. Payable =	\$ 10,499.13	
Conversion to 'Flat Rate Basis' =	2.1%	p.a.

Projected Yearly Principal Reduction

	0	12	24	36	48
\$	100,000.00	\$81,564.63	\$62,378.17	\$42,410.03	\$21,628.35

Projected Yearly Interest Paid

	0	12	24	36	48
\$		3,664.46	\$ 2,913.37	\$ 2,131.68	\$ 1,318.15

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	\$ 333.33	\$ 1,508.32
2	\$98,491.68	\$ 328.31	\$ 1,513.35
3	\$96,978.33	\$ 323.26	\$ 1,518.39
4	\$95,459.94	\$ 318.20	\$ 1,523.45
5	\$93,936.49	\$ 313.12	\$ 1,528.53
6	\$92,407.96	\$ 308.03	\$ 1,533.63
7	\$90,874.33	\$ 302.91	\$ 1,538.74
8	\$89,335.60	\$ 297.79	\$ 1,543.87
9	\$87,791.73	\$ 292.64	\$ 1,549.01
10	\$86,242.72	\$ 287.48	\$ 1,554.18
11	\$84,688.54	\$ 282.30	\$ 1,559.36
12	\$83,129.18	\$ 277.10	\$ 1,564.55
13	\$81,564.63	\$ 271.88	\$ 1,569.77
14	\$79,994.86	\$ 266.65	\$ 1,575.00
15	\$78,419.86	\$ 261.40	\$ 1,580.25
16	\$76,839.60	\$ 256.13	\$ 1,585.52
17	\$75,254.08	\$ 250.85	\$ 1,590.81
18	\$73,663.28	\$ 245.54	\$ 1,596.11
19	\$72,067.17	\$ 240.22	\$ 1,601.43
20	\$70,465.74	\$ 234.89	\$ 1,606.77
21	\$68,858.97	\$ 229.53	\$ 1,612.12
22	\$67,246.85	\$ 224.16	\$ 1,617.50
23	\$65,629.36	\$ 218.76	\$ 1,622.89
24	\$64,006.47	\$ 213.35	\$ 1,628.30
25	\$62,378.17	\$ 207.93	\$ 1,633.72
26	\$60,744.45	\$ 202.48	\$ 1,639.17
27	\$59,105.28	\$ 197.02	\$ 1,644.63

28	\$57,460.64	\$	191.54	\$	1,650.12
29	\$55,810.52	\$	186.04	\$	1,655.62
30	\$54,154.91	\$	180.52	\$	1,661.14
31	\$52,493.77	\$	174.98	\$	1,666.67
32	\$50,827.10	\$	169.42	\$	1,672.23
33	\$49,154.87	\$	163.85	\$	1,677.80
34	\$47,477.07	\$	158.26	\$	1,683.40
35	\$45,793.67	\$	152.65	\$	1,689.01
36	\$44,104.67	\$	147.02	\$	1,694.64
37	\$42,410.03	\$	141.37	\$	1,700.29
38	\$40,709.74	\$	135.70	\$	1,705.95
39	\$39,003.79	\$	130.01	\$	1,711.64
40	\$37,292.15	\$	124.31	\$	1,717.35
41	\$35,574.81	\$	118.58	\$	1,723.07
42	\$33,851.74	\$	112.84	\$	1,728.81
43	\$32,122.92	\$	107.08	\$	1,734.58
44	\$30,388.35	\$	101.29	\$	1,740.36
45	\$28,647.99	\$	95.49	\$	1,746.16
46	\$26,901.83	\$	89.67	\$	1,751.98
47	\$25,149.85	\$	83.83	\$	1,757.82
48	\$23,392.03	\$	77.97	\$	1,763.68
49	\$21,628.35	\$	72.09	\$	1,769.56
50	\$19,858.80	\$	66.20	\$	1,775.46
51	\$18,083.34	\$	60.28	\$	1,781.37
52	\$16,301.96	\$	54.34	\$	1,787.31
53	\$14,514.65	\$	48.38	\$	1,793.27
54	\$12,721.38	\$	42.40	\$	1,799.25
55	\$10,922.13	\$	36.41	\$	1,805.25
56	\$9,116.89	\$	30.39	\$	1,811.26
57	\$7,305.63	\$	24.35	\$	1,817.30
58	\$5,488.33	\$	18.29	\$	1,823.36
59	\$3,664.97	\$	12.22	\$	1,829.44
60	\$1,835.53	\$	6.12	\$	1,835.53
	\$0.00				

The above repayment schedule is indicative only.