

Amortization Table :

EDUCATIONAL

Initial Data

LOAN DATA

Loan amount: **36,000.00**
 Annual interest rate: **18%**
 Term in years: **2**
 Payments per year: **24**
 First payment due: **10/31/2011**

TABLE DATA

Table starts at date: **10/31/2011**
 or at payment number: **1**

PERIODIC PAYMENT

0000158272

18%

semi-monthly
 Payments **895.86**

DEVEZA, JEL V
BPI-MS

CALCULATIONS

Use payment of: **895.86**
 1st payment in table: **1**

Beginning balance at payment 1: **36,000.00**
 Cumulative interest prior to payment 1: **0.00**

Table

No.	Payment Date	Beginning Balance	Interest	Outstanding Balance			Cumulative Interest
				Principal	Principal	Interest	
1	10/31/11	36,000.00	270.00	625.86	35,374.14	6,731.35	270.00
2	11/15/11	35,374.14	265.31	630.56	34,743.58	6,466.05	535.31
3	11/30/11	34,743.58	260.58	635.28	34,108.30	6,205.47	795.88
4	12/15/11	34,108.30	255.81	640.05	33,468.25	5,949.66	1,051.70
5	12/31/11	33,468.25	251.01	644.85	32,823.40	5,698.65	1,302.71
6	01/15/12	32,823.40	246.18	649.69	32,173.71	5,452.47	1,548.88
7	01/31/12	32,173.71	241.30	654.56	31,519.15	5,211.17	1,790.19
8	02/15/12	31,519.15	236.39	659.47	30,859.69	4,974.77	2,026.58
9	02/29/12	30,859.69	231.45	664.41	30,195.27	4,743.33	2,258.03
10	03/15/12	30,195.27	226.46	669.40	29,525.88	4,516.86	2,484.49
11	03/31/12	29,525.88	221.44	674.42	28,851.46	4,295.42	2,705.94
12	04/15/12	28,851.46	216.39	679.48	28,171.98	4,079.03	2,922.32
13	04/30/12	28,171.98	211.29	684.57	27,487.41	3,867.74	3,133.61
14	05/15/12	27,487.41	206.16	689.71	26,797.71	3,661.59	3,339.77
15	05/31/12	26,797.71	200.98	694.88	26,102.83	3,460.60	3,540.75
16	06/15/12	26,102.83	195.77	700.09	25,402.74	3,264.83	3,736.52
17	06/30/12	25,402.74	190.52	705.34	24,697.40	3,074.31	3,927.04
18	07/15/12	24,697.40	185.23	710.63	23,986.76	2,889.08	4,112.27
19	07/31/12	23,986.76	179.90	715.96	23,270.80	2,709.18	4,292.17
20	08/15/12	23,270.80	174.53	721.33	22,549.47	2,534.65	4,466.70
21	08/31/12	22,549.47	169.12	726.74	21,822.73	2,365.53	4,635.82
22	09/15/12	21,822.73	163.67	732.19	21,090.54	2,201.86	4,799.49
23	09/30/12	21,090.54	158.18	737.68	20,352.86	2,043.68	4,957.67
24	10/15/12	20,352.86	152.65	743.22	19,609.64	1,891.03	5,110.32
25	10/31/12	19,609.64	147.07	748.79	18,860.85	1,743.96	5,257.39
26	11/15/12	18,860.85	141.46	754.41	18,106.45	1,602.50	5,398.85
27	11/30/12	18,106.45	135.80	760.06	17,346.39	1,466.71	5,534.65
28	12/15/12	17,346.39	130.10	765.76	16,580.62	1,336.61	5,664.75
29	12/31/12	16,580.62	124.35	771.51	15,809.12	1,212.25	5,789.10
30	01/15/13	15,809.12	118.57	777.29	15,031.82	1,093.68	5,907.67
31	01/31/13	15,031.82	112.74	783.12	14,248.70	980.95	6,020.41
32	02/15/13	14,248.70	106.87	789.00	13,459.70	874.08	6,127.27
33	02/28/13	13,459.70	100.95	794.91	12,664.79	773.13	6,228.22
34	03/15/13	12,664.79	94.99	800.88	11,863.91	678.15	6,323.21
35	03/31/13	11,863.91	88.98	806.88	11,057.03	589.17	6,412.19
36	04/15/13	11,057.03	82.93	812.93	10,244.10	506.24	6,495.11
37	04/30/13	10,244.10	76.83	819.03	9,425.07	429.41	6,571.94
38	05/15/13	9,425.07	70.69	825.17	8,599.89	358.72	6,642.63
39	05/31/13	8,599.89	64.50	831.36	7,768.53	294.22	6,707.13
40	06/15/13	7,768.53	58.26	837.60	6,930.93	235.96	6,765.40
41	06/30/13	6,930.93	51.98	843.88	6,087.05	183.98	6,817.38
42	07/15/13	6,087.05	45.65	850.21	5,236.85	138.32	6,863.03
43	07/31/13	5,236.85	39.28	856.59	4,380.26	99.05	6,902.31
44	08/15/13	4,380.26	32.85	863.01	3,517.25	66.19	6,935.16
45	08/31/13	3,517.25	26.38	869.48	2,647.77	39.82	6,961.54
46	09/15/13	2,647.77	19.86	876.00	1,771.77	19.96	6,981.40
47	09/30/13	1,771.77	13.29	882.57	889.19	6.67	6,994.68
48	10/15/13	889.19	6.67	889.19	0.00	0.00	7,001.35
TOTAL		43,001.35	7,001.35	36,000.00			

Conforme : _____