Amortization Table : EDUCATIONAL

Initial Data

LOAN DATA

Loan amount:	**40,000.00**
Annual interest rate:	**18%**
Term in years:	**1**
Payments per year:	**24**
First payment due:	**2/29/2012**

TABLE DATA

Table starts at date:	**2/29/2012**
or at payment number:	**1**

0000158417 **18%**

PERIODIC PAYMENT

semi-monthly Payments	**1,827.39**

PASCUAL, GLENDA B
BPI-MS

CALCULATIONS

Use payment of:	**1,827.39**	Beginning balance at payment 1:	**40,000.00**
1st payment in table:	**1**	Cumulative interest prior to payment 1:	**0.00**

Table

No.	Payment Date	Beginning Balance	Interest	Principal	Outstanding Balance Principal	Interest	Cumulative Interest
1	02/29/12	40,000.00	300.00	1,527.39	38,472.61	3,557.35	300.00
2	03/15/12	38,472.61	288.54	1,538.85	36,933.77	3,268.81	588.54
3	03/31/12	36,933.77	277.00	1,550.39	35,383.38	2,991.80	865.55
4	04/15/12	35,383.38	265.38	1,562.01	33,821.36	2,726.43	1,130.92
5	04/30/12	33,821.36	253.66	1,573.73	32,247.63	2,472.77	1,384.58
6	05/15/12	32,247.63	241.86	1,585.53	30,662.10	2,230.91	1,626.44
7	05/31/12	30,662.10	229.97	1,597.42	29,064.68	2,000.95	1,856.41
8	06/15/12	29,064.68	217.99	1,609.40	27,455.27	1,782.96	2,074.39
9	06/30/12	27,455.27	205.91	1,621.48	25,833.80	1,577.05	2,280.31
10	07/15/12	25,833.80	193.75	1,633.64	24,200.16	1,383.29	2,474.06
11	07/31/12	24,200.16	181.50	1,645.89	22,554.27	1,201.79	2,655.56
12	08/15/12	22,554.27	169.16	1,658.23	20,896.04	1,032.63	2,824.72
13	08/31/12	20,896.04	156.72	1,670.67	19,225.37	875.91	2,981.44
14	09/15/12	19,225.37	144.19	1,683.20	17,542.17	731.72	3,125.63
15	09/30/12	17,542.17	131.57	1,695.82	15,846.35	600.16	3,257.19
16	10/15/12	15,846.35	118.85	1,708.54	14,137.81	481.31	3,376.04
17	10/31/12	14,137.81	106.03	1,721.36	12,416.45	375.28	3,482.08
18	11/15/12	12,416.45	93.12	1,734.27	10,682.18	282.15	3,575.20
19	11/30/12	10,682.18	80.12	1,747.27	8,934.91	202.04	3,655.32
20	12/15/12	8,934.91	67.01	1,760.38	7,174.53	135.03	3,722.33
21	12/31/12	7,174.53	53.81	1,773.58	5,400.95	81.22	3,776.14
22	01/15/13	5,400.95	40.51	1,786.88	3,614.07	40.71	3,816.64
23	01/31/13	3,614.07	27.11	1,800.28	1,813.79	13.60	3,843.75
24	02/15/13	1,813.79	13.60	1,813.79	0.00	0.00	3,857.35
	TOTAL	**43,857.35**	**3,857.35**	**40,000.00**			

Conforme : _____