Amortization Table : EDUCATIONAL

Initial Data

LOAN DATA

Loan amount:	**50,000.00**
Annual interest rate:	**18%**
Term in years:	**1**
Payments per year:	**24**
First payment due:	**12/31/2011**

TABLE DATA

Table starts at date:	**12/31/2011**
or at payment number:	**1**

PERIODIC PAYMENT

semi-monthly Payments	**2,284.24**

0000158234 **18%**

BARCELONA, AILEEN M
BPI-MS

CALCULATIONS

Use payment of:	**2,284.24**	Beginning balance at payment 1:	**50,000.00**
1st payment in table:	**1**	Cumulative interest prior to payment 1:	**0.00**

Table

No.	Payment Date	Beginning Balance	Interest	Outstanding Balance Principal	Outstanding Balance Principal	Outstanding Balance Interest	Cumulative Interest
1	12/31/11	50,000.00	375.00	1,909.24	48,090.76	4,446.69	375.00
2	01/15/12	48,090.76	360.68	1,923.56	46,167.21	4,086.01	735.68
3	01/31/12	46,167.21	346.25	1,937.98	44,229.22	3,739.76	1,081.93
4	02/15/12	44,229.22	331.72	1,952.52	42,276.71	3,408.04	1,413.65
5	02/29/12	42,276.71	317.08	1,967.16	40,309.54	3,090.96	1,730.73
6	03/15/12	40,309.54	302.32	1,981.92	38,327.63	2,788.64	2,033.05
7	03/31/12	38,327.63	287.46	1,996.78	36,330.85	2,501.18	2,320.51
8	04/15/12	36,330.85	272.48	2,011.76	34,319.09	2,228.70	2,592.99
9	04/30/12	34,319.09	257.39	2,026.84	32,292.25	1,971.31	2,850.38
10	05/15/12	32,292.25	242.19	2,042.05	30,250.20	1,729.12	3,092.57
11	05/31/12	30,250.20	226.88	2,057.36	28,192.84	1,502.24	3,319.45
12	06/15/12	28,192.84	211.45	2,072.79	26,120.05	1,290.79	3,530.90
13	06/30/12	26,120.05	195.90	2,088.34	24,031.72	1,094.89	3,726.80
14	07/15/12	24,031.72	180.24	2,104.00	21,927.72	914.66	3,907.04
15	07/31/12	21,927.72	164.46	2,119.78	19,807.94	750.20	4,071.49
16	08/15/12	19,807.94	148.56	2,135.68	17,672.26	601.64	4,220.05
17	08/31/12	17,672.26	132.54	2,151.70	15,520.56	469.10	4,352.59
18	09/15/12	15,520.56	116.40	2,167.83	13,352.73	352.69	4,469.00
19	09/30/12	13,352.73	100.15	2,184.09	11,168.64	252.55	4,569.14
20	10/15/12	11,168.64	83.76	2,200.47	8,968.17	168.78	4,652.91
21	10/31/12	8,968.17	67.26	2,216.98	6,751.19	101.52	4,720.17
22	11/15/12	6,751.19	50.63	2,233.60	4,517.59	50.89	4,770.80
23	11/30/12	4,517.59	33.88	2,250.36	2,267.23	17.00	4,804.69
24	12/15/12	2,267.23	17.00	2,267.23	0.00	0.00	4,821.69
	TOTAL	**54,821.69**	**4,821.69**	**50,000.00**			

Conforme : _____