

Amortization Table :

EDUCATIONAL

Initial Data

LOAN DATA

Loan amount: **21,000.00**
 Annual interest rate: **18%**
 Term in years: **2**
 Payments per year: **24**
 First payment due: **11/30/2011**

TABLE DATA

Table starts at date: **11/30/2011**
 or at payment number: **1**

PERIODIC PAYMENT

1/0/1900

18%

semi-monthly
 Payments **522.59**

**ESGUERRA, RONALD M
 BPI-PHILAM (BPLAC)**

CALCULATIONS

Use payment of: **522.59**
 1st payment in table: **1**

Beginning balance at payment 1: **21,000.00**
 Cumulative interest prior to payment 1: **0.00**

Table

No.	Payment Date	Beginning Balance	Interest	Outstanding Balance			Cumulative Interest
				Principal	Principal	Interest	
1	11/30/11	21,000.00	157.50	365.09	20,634.91	3,926.62	157.50
2	12/15/11	20,634.91	154.76	367.82	20,267.09	3,771.86	312.26
3	12/31/11	20,267.09	152.00	370.58	19,896.51	3,619.86	464.27
4	01/15/12	19,896.51	149.22	373.36	19,523.15	3,470.63	613.49
5	01/31/12	19,523.15	146.42	376.16	19,146.98	3,324.21	759.91
6	02/15/12	19,146.98	143.60	378.98	18,768.00	3,180.61	903.51
7	02/29/12	18,768.00	140.76	381.83	18,386.17	3,039.85	1,044.27
8	03/15/12	18,386.17	137.90	384.69	18,001.48	2,901.95	1,182.17
9	03/31/12	18,001.48	135.01	387.57	17,613.91	2,766.94	1,317.18
10	04/15/12	17,613.91	132.10	390.48	17,223.43	2,634.84	1,449.29
11	04/30/12	17,223.43	129.18	393.41	16,830.02	2,505.66	1,578.46
12	05/15/12	16,830.02	126.23	396.36	16,433.66	2,379.44	1,704.69
13	05/31/12	16,433.66	123.25	399.33	16,034.32	2,256.18	1,827.94
14	06/15/12	16,034.32	120.26	402.33	15,631.99	2,135.93	1,948.20
15	06/30/12	15,631.99	117.24	405.35	15,226.65	2,018.69	2,065.44
16	07/15/12	15,226.65	114.20	408.39	14,818.26	1,904.49	2,179.64
17	07/31/12	14,818.26	111.14	411.45	14,406.81	1,793.35	2,290.77
18	08/15/12	14,406.81	108.05	414.53	13,992.28	1,685.30	2,398.83
19	08/31/12	13,992.28	104.94	417.64	13,574.64	1,580.36	2,503.77
20	09/15/12	13,574.64	101.81	420.78	13,153.86	1,478.55	2,605.58
21	09/30/12	13,153.86	98.65	423.93	12,729.93	1,379.89	2,704.23
22	10/15/12	12,729.93	95.47	427.11	12,302.82	1,284.42	2,799.71
23	10/31/12	12,302.82	92.27	430.31	11,872.50	1,192.15	2,891.98
24	11/15/12	11,872.50	89.04	433.54	11,438.96	1,103.10	2,981.02
25	11/30/12	11,438.96	85.79	436.79	11,002.17	1,017.31	3,066.81
26	12/15/12	11,002.17	82.52	440.07	10,562.10	934.79	3,149.33
27	12/31/12	10,562.10	79.22	443.37	10,118.73	855.58	3,228.54
28	01/15/13	10,118.73	75.89	446.70	9,672.03	779.69	3,304.43
29	01/31/13	9,672.03	72.54	450.05	9,221.98	707.15	3,376.98
30	02/15/13	9,221.98	69.16	453.42	8,768.56	637.98	3,446.14
31	02/28/13	8,768.56	65.76	456.82	8,311.74	572.22	3,511.90
32	03/15/13	8,311.74	62.34	460.25	7,851.49	509.88	3,574.24
33	03/31/13	7,851.49	58.89	463.70	7,387.79	450.99	3,633.13
34	04/15/13	7,387.79	55.41	467.18	6,920.62	395.59	3,688.54
35	04/30/13	6,920.62	51.90	470.68	6,449.94	343.68	3,740.44
36	05/15/13	6,449.94	48.37	474.21	5,975.72	295.31	3,788.82
37	05/31/13	5,975.72	44.82	477.77	5,497.96	250.49	3,833.63
38	06/15/13	5,497.96	41.23	481.35	5,016.60	209.25	3,874.87
39	06/30/13	5,016.60	37.62	484.96	4,531.64	171.63	3,912.49
40	07/15/13	4,531.64	33.99	488.60	4,043.04	137.64	3,946.48
41	07/31/13	4,043.04	30.32	492.26	3,550.78	107.32	3,976.80
42	08/15/13	3,550.78	26.63	495.96	3,054.83	80.69	4,003.43
43	08/31/13	3,054.83	22.91	499.67	2,555.15	57.78	4,026.35
44	09/15/13	2,555.15	19.16	503.42	2,051.73	38.61	4,045.51
45	09/30/13	2,051.73	15.39	507.20	1,544.53	23.23	4,060.90
46	10/15/13	1,544.53	11.58	511.00	1,033.53	11.64	4,072.48
47	10/31/13	1,033.53	7.75	514.83	518.70	3.89	4,080.23
48	11/15/13	518.70	3.89	518.70	0.00	0.00	4,084.12
TOTAL		25,084.12	4,084.12	21,000.00			

Conforme : _____