

Amortization Table :

EDUCATIONAL

Initial Data

LOAN DATA

Loan amount: **34,000.00**
 Annual interest rate: **18%**
 Term in years: **2**
 Payments per year: **24**
 First payment due: **9/30/2012**

TABLE DATA

Table starts at date: **9/30/2012**
 or at payment number: **1**

PERIODIC PAYMENT

0000166558

18%

semi-monthly
 Payments **846.09**

ORCILLA, JOYCE D
BPI

CALCULATIONS

Use payment of: **846.09**
 1st payment in table: 1

Beginning balance at payment 1: **34,000.00**
 Cumulative interest prior to payment 1: **0.00**

Table

No.	Payment Date	Beginning Balance	Interest	Outstanding Balance			Cumulative Interest
				Principal	Principal	Interest	
1	09/30/12	34,000.00	255.00	591.09	33,408.91	6,357.39	255.00
2	10/15/12	33,408.91	250.57	595.52	32,813.38	6,106.82	505.57
3	10/31/12	32,813.38	246.10	599.99	32,213.39	5,860.72	751.67
4	11/15/12	32,213.39	241.60	604.49	31,608.90	5,619.12	993.27
5	11/30/12	31,608.90	237.07	609.02	30,999.88	5,382.05	1,230.33
6	12/15/12	30,999.88	232.50	613.59	30,386.28	5,149.56	1,462.83
7	12/31/12	30,386.28	227.90	618.19	29,768.09	4,921.66	1,690.73
8	01/15/13	29,768.09	223.26	622.83	29,145.26	4,698.40	1,913.99
9	01/31/13	29,145.26	218.59	627.50	28,517.76	4,479.81	2,132.58
10	02/15/13	28,517.76	213.88	632.21	27,885.55	4,265.93	2,346.46
11	02/28/13	27,885.55	209.14	636.95	27,248.60	4,056.78	2,555.61
12	03/15/13	27,248.60	204.36	641.73	26,606.87	3,852.42	2,759.97
13	03/31/13	26,606.87	199.55	646.54	25,960.33	3,652.87	2,959.52
14	04/15/13	25,960.33	194.70	651.39	25,308.94	3,458.17	3,154.22
15	04/30/13	25,308.94	189.82	656.27	24,652.67	3,268.35	3,344.04
16	05/15/13	24,652.67	184.90	661.20	23,991.47	3,083.45	3,528.94
17	05/31/13	23,991.47	179.94	666.16	23,325.32	2,903.52	3,708.87
18	06/15/13	23,325.32	174.94	671.15	22,654.17	2,728.58	3,883.81
19	06/30/13	22,654.17	169.91	676.19	21,977.98	2,558.67	4,053.72
20	07/15/13	21,977.98	164.83	681.26	21,296.72	2,393.84	4,218.55
21	07/31/13	21,296.72	159.73	686.37	20,610.36	2,234.11	4,378.28
22	08/15/13	20,610.36	154.58	691.51	19,918.84	2,079.53	4,532.86
23	08/31/13	19,918.84	149.39	696.70	19,222.14	1,930.14	4,682.25
24	09/15/13	19,222.14	144.17	701.93	18,520.22	1,785.98	4,826.41
25	09/30/13	18,520.22	138.90	707.19	17,813.03	1,647.07	4,965.32
26	10/15/13	17,813.03	133.60	712.49	17,100.54	1,513.48	5,098.91
27	10/31/13	17,100.54	128.25	717.84	16,382.70	1,385.22	5,227.17
28	11/15/13	16,382.70	122.87	723.22	15,659.48	1,262.35	5,350.04
29	11/30/13	15,659.48	117.45	728.65	14,930.83	1,144.91	5,467.48
30	12/15/13	14,930.83	111.98	734.11	14,196.72	1,032.92	5,579.46
31	12/31/13	14,196.72	106.48	739.62	13,457.11	926.45	5,685.94
32	01/15/14	13,457.11	100.93	745.16	12,711.94	825.52	5,786.87
33	01/31/14	12,711.94	95.34	750.75	11,961.19	730.18	5,882.21
34	02/15/14	11,961.19	89.71	756.38	11,204.81	640.47	5,971.92
35	02/28/14	11,204.81	84.04	762.06	10,442.75	556.44	6,055.95
36	03/15/14	10,442.75	78.32	767.77	9,674.98	478.12	6,134.27
37	03/31/14	9,674.98	72.56	773.53	8,901.45	405.55	6,206.84
38	04/15/14	8,901.45	66.76	779.33	8,122.12	338.79	6,273.60
39	04/30/14	8,122.12	60.92	785.18	7,336.95	277.88	6,334.51
40	05/15/14	7,336.95	55.03	791.06	6,545.88	222.85	6,389.54
41	05/31/14	6,545.88	49.09	797.00	5,748.88	173.76	6,438.63
42	06/15/14	5,748.88	43.12	802.97	4,945.91	130.64	6,481.75
43	06/30/14	4,945.91	37.09	809.00	4,136.91	93.54	6,518.84
44	07/15/14	4,136.91	31.03	815.06	3,321.85	62.52	6,549.87
45	07/31/14	3,321.85	24.91	821.18	2,500.67	37.60	6,574.79
46	08/15/14	2,500.67	18.76	827.34	1,673.33	18.85	6,593.54
47	08/31/14	1,673.33	12.55	833.54	839.79	6.30	6,606.09
48	09/15/14	839.79	6.30	839.79	-	0.00	6,612.39
TOTAL		40,612.39	6,612.39	34,000.00			

Conforme : _____