Amortization Table : EDUCATIONAL

Initial Data

LOAN DATA

Loan amount:	**30,000.00**
Annual interest rate:	**18%**
Term in years:	**1.5**
Payments per year:	**24**
First payment due:	**7/15/2012**

TABLE DATA

Table starts at date:	**7/15/2012**
or at payment number:	**1**
SPECIAL PROMO	

PERIODIC PAYMENT

semi-monthly Payments	**953.99**

0000164035 **18%**

CALUYA, JOHN R
BPI

CALCULATIONS

Use payment of:	**953.99**	Beginning balance at payment 1:	**30,000.00**
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	07/15/12	30,000.00	225.00	728.99	29,271.01	4,118.71	225.00
2	07/31/12	29,271.01	219.53	734.46	28,536.55	3,899.18	444.53
3	08/15/12	28,536.55	214.02	739.97	27,796.58	3,685.15	658.56
4	08/31/12	27,796.58	208.47	745.52	27,051.06	3,476.68	867.03
5	09/15/12	27,051.06	202.88	751.11	26,299.95	3,273.80	1,069.91
6	09/30/12	26,299.95	197.25	756.74	25,543.21	3,076.55	1,267.16
7	10/15/12	25,543.21	191.57	762.42	24,780.79	2,884.97	1,458.74
8	10/31/12	24,780.79	185.86	768.14	24,012.66	2,699.12	1,644.59
9	11/15/12	24,012.66	180.09	773.90	23,238.76	2,519.02	1,824.69
10	11/30/12	23,238.76	174.29	779.70	22,459.06	2,344.73	1,998.98
11	12/15/12	22,459.06	168.44	785.55	21,673.51	2,176.29	2,167.42
12	12/31/12	21,673.51	162.55	791.44	20,882.07	2,013.74	2,329.97
13	01/15/13	20,882.07	156.62	797.38	20,084.69	1,857.12	2,486.59
14	01/31/13	20,084.69	150.64	803.36	19,281.34	1,706.49	2,637.22
15	02/15/13	19,281.34	144.61	809.38	18,471.95	1,561.88	2,781.83
16	02/28/13	18,471.95	138.54	815.45	17,656.50	1,423.34	2,920.37
17	03/15/13	17,656.50	132.42	821.57	16,834.93	1,290.91	3,052.80
18	03/31/13	16,834.93	126.26	827.73	16,007.20	1,164.65	3,179.06
19	04/15/13	16,007.20	120.05	833.94	15,173.27	1,044.60	3,299.11
20	04/30/13	15,173.27	113.80	840.19	14,333.07	930.80	3,412.91
21	05/15/13	14,333.07	107.50	846.49	13,486.58	823.30	3,520.41
22	05/31/13	13,486.58	101.15	852.84	12,633.74	722.15	3,621.56
23	06/15/13	12,633.74	94.75	859.24	11,774.50	627.40	3,716.31
24	06/30/13	11,774.50	88.31	865.68	10,908.81	539.09	3,804.62
25	07/15/13	10,908.81	81.82	872.18	10,036.64	457.27	3,886.44
26	07/31/13	10,036.64	75.27	878.72	9,157.92	382.00	3,961.71
27	08/15/13	9,157.92	68.68	885.31	8,272.61	313.31	4,030.40
28	08/31/13	8,272.61	62.04	891.95	7,380.67	251.27	4,092.44
29	09/15/13	7,380.67	55.36	898.64	6,482.03	195.91	4,147.80
30	09/30/13	6,482.03	48.62	905.38	5,576.65	147.30	4,196.41
31	10/15/13	5,576.65	41.82	912.17	4,664.49	105.47	4,238.24
32	10/31/13	4,664.49	34.98	919.01	3,745.48	70.49	4,273.22
33	11/15/13	3,745.48	28.09	925.90	2,819.58	42.40	4,301.31
34	11/30/13	2,819.58	21.15	932.85	1,886.73	21.25	4,322.46
35	12/15/13	1,886.73	14.15	939.84	946.89	7.10	4,336.61
36	12/31/13	946.89	7.10	946.89	-	0.00	4,343.71
	TOTAL	**34,343.71**	**4,343.71**	**30,000.00**			

Conforme : _____