Amortization Table : EDUCATIONAL

Initial Data

LOAN DATA

Loan amount:	**30,000.00**
Annual interest rate:	**18%**
Term in years:	**1**
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

0000172196 **18%**

PERIODIC PAYMENT

semi-monthly Payments **1,370.54**

MAGPANTAY, KATHLEEN DIANA A
BPI

CALCULATIONS

Use payment of:	**1,370.54**
1st payment in table:	**1**
Beginning balance at payment 1:	**30,000.00**
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	1,145.54	28,854.46	2,668.01	225.00
2	07/31/12	28,854.46	216.41	1,154.13	27,700.32	2,451.61	441.41
3	08/15/12	27,700.32	207.75	1,162.79	26,537.53	2,243.85	649.16
4	08/31/12	26,537.53	199.03	1,171.51	25,366.02	2,044.82	848.19
5	09/15/12	25,366.02	190.25	1,180.30	24,185.73	1,854.58	1,038.44
6	09/30/12	24,185.73	181.39	1,189.15	22,996.58	1,673.18	1,219.83
7	10/15/12	22,996.58	172.47	1,198.07	21,798.51	1,500.71	1,392.30
8	10/31/12	21,798.51	163.49	1,207.05	20,591.46	1,337.22	1,555.79
9	11/15/12	20,591.46	154.44	1,216.11	19,375.35	1,182.78	1,710.23
10	11/30/12	19,375.35	145.32	1,225.23	18,150.12	1,037.47	1,855.54
11	12/15/12	18,150.12	136.13	1,234.42	16,915.71	901.34	1,991.67
12	12/31/12	16,915.71	126.87	1,243.67	15,672.03	774.48	2,118.54
13	01/15/13	15,672.03	117.54	1,253.00	14,419.03	656.94	2,236.08
14	01/31/13	14,419.03	108.14	1,262.40	13,156.63	548.79	2,344.22
15	02/15/13	13,156.63	98.67	1,271.87	11,884.76	450.12	2,442.90
16	02/28/13	11,884.76	89.14	1,281.41	10,603.36	360.98	2,532.03
17	03/15/13	10,603.36	79.53	1,291.02	9,312.34	281.46	2,611.56
18	03/31/13	9,312.34	69.84	1,300.70	8,011.64	211.61	2,681.40
19	04/15/13	8,011.64	60.09	1,310.45	6,701.18	151.53	2,741.49
20	04/30/13	6,701.18	50.26	1,320.28	5,380.90	101.27	2,791.75
21	05/15/13	5,380.90	40.36	1,330.19	4,050.71	60.91	2,832.10
22	05/31/13	4,050.71	30.38	1,340.16	2,710.55	30.53	2,862.48
23	06/15/13	2,710.55	20.33	1,350.21	1,360.34	10.20	2,882.81
24	06/30/13	1,360.34	10.20	1,360.34	0.00	0.00	2,893.01
	TOTAL	**32,893.01**	**2,893.01**	**30,000.00**			

Conforme : _____