

Amortization Table :

EDUCATIONAL

Initial Data

LOAN DATA

Loan amount: **16,500.00**
 Annual interest rate: **18%**
 Term in years: **2**
 Payments per year: **24**
 First payment due: **12/15/2011**

TABLE DATA

Table starts at date: **12/15/2011**
 or at payment number: **1**

PERIODIC PAYMENT

1/0/1900

18%

semi-monthly
 Payments **410.60**

**MAXIAN, AURORA A
 BPI-PHILAM (BPLAC)**

CALCULATIONS

Use payment of: **410.60**
 1st payment in table: 1

Beginning balance at payment 1: **16,500.00**
 Cumulative interest prior to payment 1: **0.00**

Table

No.	Payment Date	Beginning Balance	Interest	Outstanding Balance			Cumulative Interest
				Principal	Principal	Interest	
1	12/15/11	16,500.00	123.75	286.85	16,213.15	3,085.20	123.75
2	12/31/11	16,213.15	121.60	289.00	15,924.14	2,963.60	245.35
3	01/15/12	15,924.14	119.43	291.17	15,632.97	2,844.17	364.78
4	01/31/12	15,632.97	117.25	293.36	15,339.61	2,726.93	482.03
5	02/15/12	15,339.61	115.05	295.56	15,044.06	2,611.88	597.07
6	02/29/12	15,044.06	112.83	297.77	14,746.29	2,499.05	709.90
7	03/15/12	14,746.29	110.60	300.01	14,446.28	2,388.45	820.50
8	03/31/12	14,446.28	108.35	302.26	14,144.02	2,280.10	928.85
9	04/15/12	14,144.02	106.08	304.52	13,839.50	2,174.02	1,034.93
10	04/30/12	13,839.50	103.80	306.81	13,532.69	2,070.23	1,138.73
11	05/15/12	13,532.69	101.50	309.11	13,223.59	1,968.73	1,240.22
12	05/31/12	13,223.59	99.18	311.43	12,912.16	1,869.56	1,339.40
13	06/15/12	12,912.16	96.84	313.76	12,598.40	1,772.72	1,436.24
14	06/30/12	12,598.40	94.49	316.12	12,282.28	1,678.23	1,530.73
15	07/15/12	12,282.28	92.12	318.49	11,963.80	1,586.11	1,622.84
16	07/31/12	11,963.80	89.73	320.87	11,642.92	1,496.38	1,712.57
17	08/15/12	11,642.92	87.32	323.28	11,319.64	1,409.06	1,799.89
18	08/31/12	11,319.64	84.90	325.71	10,993.93	1,324.16	1,884.79
19	09/15/12	10,993.93	82.45	328.15	10,665.78	1,241.71	1,967.25
20	09/30/12	10,665.78	79.99	330.61	10,335.18	1,161.71	2,047.24
21	10/15/12	10,335.18	77.51	333.09	10,002.09	1,084.20	2,124.75
22	10/31/12	10,002.09	75.02	335.59	9,666.50	1,009.19	2,199.77
23	11/15/12	9,666.50	72.50	338.10	9,328.39	936.69	2,272.27
24	11/30/12	9,328.39	69.96	340.64	8,987.75	866.72	2,342.23
25	12/15/12	8,987.75	67.41	343.20	8,644.56	799.32	2,409.64
26	12/31/12	8,644.56	64.83	345.77	8,298.79	734.48	2,474.47
27	01/15/13	8,298.79	62.24	348.36	7,950.43	672.24	2,536.71
28	01/31/13	7,950.43	59.63	350.97	7,599.45	612.61	2,596.34
29	02/15/13	7,599.45	57.00	353.61	7,245.84	555.62	2,653.34
30	02/28/13	7,245.84	54.34	356.26	6,889.59	501.27	2,707.68
31	03/15/13	6,889.59	51.67	358.93	6,530.65	449.60	2,759.35
32	03/31/13	6,530.65	48.98	361.62	6,169.03	400.62	2,808.33
33	04/15/13	6,169.03	46.27	364.34	5,804.70	354.35	2,854.60
34	04/30/13	5,804.70	43.54	367.07	5,437.63	310.82	2,898.14
35	05/15/13	5,437.63	40.78	369.82	5,067.81	270.04	2,938.92
36	05/31/13	5,067.81	38.01	372.59	4,695.21	232.03	2,976.93
37	06/15/13	4,695.21	35.21	375.39	4,319.82	196.81	3,012.14
38	06/30/13	4,319.82	32.40	378.20	3,941.62	164.41	3,044.54
39	07/15/13	3,941.62	29.56	381.04	3,560.58	134.85	3,074.10
40	07/31/13	3,560.58	26.70	383.90	3,176.68	108.15	3,100.81
41	08/15/13	3,176.68	23.83	386.78	2,789.90	84.32	3,124.63
42	08/31/13	2,789.90	20.92	389.68	2,400.22	63.40	3,145.56
43	09/15/13	2,400.22	18.00	392.60	2,007.62	45.40	3,163.56
44	09/30/13	2,007.62	15.06	395.55	1,612.07	30.34	3,178.61
45	10/15/13	1,612.07	12.09	398.51	1,213.56	18.25	3,190.70
46	10/31/13	1,213.56	9.10	401.50	812.06	9.15	3,199.81
47	11/15/13	812.06	6.09	404.51	407.55	3.06	3,205.90
48	11/30/13	407.55	3.06	407.55	-	0.00	3,208.95
TOTAL		19,708.95	3,208.95	16,500.00			

Conforme : _____