

Amortization Table :

EDUCATIONAL

Initial Data

LOAN DATA

Loan amount: **30,000.00**
 Annual interest rate: **18%**
 Term in years: **2**
 Payments per year: **24**
 First payment due: **7/31/2012**

TABLE DATA

Table starts at date: **7/31/2012**
 or at payment number: **1**
 SPECIAL PROMO

PERIODIC PAYMENT

0000025453

18%

semi-monthly
 Payments **746.55**

GREGORIO, SONIA S
BPI

CALCULATIONS

Use payment of: **746.55**
 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		Cumulative Interest
				Principal	Interest	
1	07/31/12	30,000.00	225.00	521.55	29,478.45	225.00
2	08/15/12	29,478.45	221.09	525.46	28,952.99	446.09
3	08/31/12	28,952.99	217.15	529.40	28,423.58	663.24
4	09/15/12	28,423.58	213.18	533.37	27,890.21	876.41
5	09/30/12	27,890.21	209.18	537.37	27,352.83	1,085.59
6	10/15/12	27,352.83	205.15	541.41	26,811.43	1,290.74
7	10/31/12	26,811.43	201.09	545.47	26,265.96	1,491.82
8	11/15/12	26,265.96	196.99	549.56	25,716.41	1,688.82
9	11/30/12	25,716.41	192.87	553.68	25,162.73	1,881.69
10	12/15/12	25,162.73	188.72	557.83	24,604.90	2,070.41
11	12/31/12	24,604.90	184.54	562.01	24,042.88	2,254.95
12	01/15/13	24,042.88	180.32	566.23	23,476.65	2,435.27
13	01/31/13	23,476.65	176.07	570.48	22,906.18	2,611.34
14	02/15/13	22,906.18	171.80	574.75	22,331.42	2,783.14
15	02/28/13	22,331.42	167.49	579.07	21,752.36	2,950.62
16	03/15/13	21,752.36	163.14	583.41	21,168.95	3,113.77
17	03/31/13	21,168.95	158.77	587.78	20,581.16	3,272.53
18	04/15/13	20,581.16	154.36	592.19	19,988.97	3,426.89
19	04/30/13	19,988.97	149.92	596.63	19,392.34	3,576.81
20	05/15/13	19,392.34	145.44	601.11	18,791.23	3,722.25
21	05/31/13	18,791.23	140.93	605.62	18,185.61	3,863.19
22	06/15/13	18,185.61	136.39	610.16	17,575.45	3,999.58
23	06/30/13	17,575.45	131.82	614.74	16,960.72	4,131.40
24	07/15/13	16,960.72	127.21	619.35	16,341.37	4,258.60
25	07/31/13	16,341.37	122.56	623.99	15,717.38	4,381.16
26	08/15/13	15,717.38	117.88	628.67	15,088.71	4,499.04
27	08/31/13	15,088.71	113.17	633.39	14,455.32	4,612.21
28	09/15/13	14,455.32	108.41	638.14	13,817.19	4,720.62
29	09/30/13	13,817.19	103.63	642.92	13,174.26	4,824.25
30	10/15/13	13,174.26	98.81	647.74	12,526.52	4,923.06
31	10/31/13	12,526.52	93.95	652.60	11,873.92	5,017.01
32	11/15/13	11,873.92	89.05	657.50	11,216.42	5,106.06
33	11/30/13	11,216.42	84.12	662.43	10,553.99	5,190.18
34	12/15/13	10,553.99	79.15	667.40	9,886.60	5,269.34
35	12/31/13	9,886.60	74.15	672.40	9,214.19	5,343.49
36	01/15/14	9,214.19	69.11	677.44	8,536.75	5,412.59
37	01/31/14	8,536.75	64.03	682.53	7,854.22	5,476.62
38	02/15/14	7,854.22	58.91	687.64	7,166.58	5,535.53
39	02/28/14	7,166.58	53.75	692.80	6,473.78	5,589.28
40	03/15/14	6,473.78	48.55	698.00	5,775.78	5,637.83
41	03/31/14	5,775.78	43.32	703.23	5,072.55	5,681.15
42	04/15/14	5,072.55	38.04	708.51	4,364.04	5,719.19
43	04/30/14	4,364.04	32.73	713.82	3,650.22	5,751.92
44	05/15/14	3,650.22	27.38	719.17	2,931.04	5,779.30
45	05/31/14	2,931.04	21.98	724.57	2,206.47	5,801.28
46	06/15/14	2,206.47	16.55	730.00	1,476.47	5,817.83
47	06/30/14	1,476.47	11.07	735.48	740.99	5,828.90
48	07/15/14	740.99	5.56	740.99	-	5,834.46
	TOTAL	35,834.46	5,834.46	30,000.00		

Conforme : _____