

Amortization Table :

EDUCATIONAL

Initial Data

LOAN DATA

Loan amount: **34,350.00**
 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**

PERIODIC PAYMENT

1/0/1900

18%

semi-monthly
 Payments **854.80**

**ESTUDILLO, ANA BELINDA L
 BPI-PHILAM (BPLAC)**

CALCULATIONS

Use payment of: **854.80**
 1st payment in table: 1

Beginning balance at payment 1: **34,350.00**
 Cumulative interest prior to payment 1: **0.00**

Table

No.	Payment Date	Beginning Balance	Interest	Outstanding Balance			Cumulative Interest
				Principal	Principal	Interest	
1	07/31/12	34,350.00	257.63	597.18	33,752.82	6,422.83	257.63
2	08/15/12	33,752.82	253.15	601.66	33,151.17	6,169.69	510.77
3	08/31/12	33,151.17	248.63	606.17	32,545.00	5,921.05	759.40
4	09/15/12	32,545.00	244.09	610.71	31,934.29	5,676.97	1,003.49
5	09/30/12	31,934.29	239.51	615.29	31,318.99	5,437.46	1,243.00
6	10/15/12	31,318.99	234.89	619.91	30,699.08	5,202.57	1,477.89
7	10/31/12	30,699.08	230.24	624.56	30,074.53	4,972.32	1,708.14
8	11/15/12	30,074.53	225.56	629.24	29,445.28	4,746.76	1,933.69
9	11/30/12	29,445.28	220.84	633.96	28,811.32	4,525.92	2,154.53
10	12/15/12	28,811.32	216.08	638.72	28,172.61	4,309.84	2,370.62
11	12/31/12	28,172.61	211.29	643.51	27,529.10	4,098.54	2,581.91
12	01/15/13	27,529.10	206.47	648.33	26,880.77	3,892.08	2,788.38
13	01/31/13	26,880.77	201.61	653.20	26,227.57	3,690.47	2,989.99
14	02/15/13	26,227.57	196.71	658.09	25,569.48	3,493.76	3,186.69
15	02/28/13	25,569.48	191.77	663.03	24,906.45	3,301.99	3,378.47
16	03/15/13	24,906.45	186.80	668.00	24,238.44	3,115.19	3,565.26
17	03/31/13	24,238.44	181.79	673.01	23,565.43	2,933.41	3,747.05
18	04/15/13	23,565.43	176.74	678.06	22,887.37	2,756.67	3,923.79
19	04/30/13	22,887.37	171.66	683.15	22,204.22	2,585.01	4,095.45
20	05/15/13	22,204.22	166.53	688.27	21,515.96	2,418.48	4,261.98
21	05/31/13	21,515.96	161.37	693.43	20,822.52	2,257.11	4,423.35
22	06/15/13	20,822.52	156.17	698.63	20,123.89	2,100.94	4,579.52
23	06/30/13	20,123.89	150.93	703.87	19,420.02	1,950.01	4,730.45
24	07/15/13	19,420.02	145.65	709.15	18,710.87	1,804.36	4,876.10
25	07/31/13	18,710.87	140.33	714.47	17,996.40	1,664.03	5,016.43
26	08/15/13	17,996.40	134.97	719.83	17,276.57	1,529.06	5,151.40
27	08/31/13	17,276.57	129.57	725.23	16,551.34	1,399.48	5,280.98
28	09/15/13	16,551.34	124.14	730.67	15,820.68	1,275.35	5,405.11
29	09/30/13	15,820.68	118.66	736.15	15,084.53	1,156.69	5,523.77
30	10/15/13	15,084.53	113.13	741.67	14,342.86	1,043.56	5,636.90
31	10/31/13	14,342.86	107.57	747.23	13,595.63	935.99	5,744.47
32	11/15/13	13,595.63	101.97	752.83	12,842.80	834.02	5,846.44
33	11/30/13	12,842.80	96.32	758.48	12,084.32	737.70	5,942.76
34	12/15/13	12,084.32	90.63	764.17	11,320.15	647.07	6,033.39
35	12/31/13	11,320.15	84.90	769.90	10,550.25	562.16	6,118.29
36	01/15/14	10,550.25	79.13	775.67	9,774.58	483.04	6,197.42
37	01/31/14	9,774.58	73.31	781.49	8,993.09	409.73	6,270.73
38	02/15/14	8,993.09	67.45	787.35	8,205.73	342.28	6,338.18
39	02/28/14	8,205.73	61.54	793.26	7,412.47	280.74	6,399.72
40	03/15/14	7,412.47	55.59	799.21	6,613.27	225.14	6,455.31
41	03/31/14	6,613.27	49.60	805.20	5,808.06	175.54	6,504.91
42	04/15/14	5,808.06	43.56	811.24	4,996.82	131.98	6,548.47
43	04/30/14	4,996.82	37.48	817.33	4,179.50	94.51	6,585.95
44	05/15/14	4,179.50	31.35	823.45	3,356.04	63.16	6,617.30
45	05/31/14	3,356.04	25.17	829.63	2,526.41	37.99	6,642.47
46	06/15/14	2,526.41	18.95	835.85	1,690.56	19.04	6,661.42
47	06/30/14	1,690.56	12.68	842.12	848.44	6.36	6,674.09
48	07/15/14	848.44	6.36	848.44	-	0.00	6,680.46
TOTAL		41,030.46	6,680.46	34,350.00			

Conforme : _____