

Amortization Table :

EDUCATIONAL

Initial Data

LOAN DATA

Loan amount: **22,000.00**
 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**

PERIODIC PAYMENT

0000102539

18%

semi-monthly
 Payments **547.47**

**CRUZ, IRENE S
 BPI**

CALCULATIONS

Use payment of: **547.47**
 1st payment in table: 1

Beginning balance at payment 1: **22,000.00**
 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	22,000.00	165.00	382.47	21,617.53	4,113.60	165.00
2	08/15/12	21,617.53	162.13	385.34	21,232.19	3,951.47	327.13
3	08/31/12	21,232.19	159.24	388.23	20,843.96	3,792.23	486.37
4	09/15/12	20,843.96	156.33	391.14	20,452.82	3,635.90	642.70
5	09/30/12	20,452.82	153.40	394.07	20,058.74	3,482.51	796.10
6	10/15/12	20,058.74	150.44	397.03	19,661.71	3,332.07	946.54
7	10/31/12	19,661.71	147.46	400.01	19,261.71	3,184.60	1,094.00
8	11/15/12	19,261.71	144.46	403.01	18,858.70	3,040.14	1,238.46
9	11/30/12	18,858.70	141.44	406.03	18,452.67	2,898.70	1,379.91
10	12/15/12	18,452.67	138.40	409.08	18,043.59	2,760.30	1,518.30
11	12/31/12	18,043.59	135.33	412.14	17,631.45	2,624.98	1,653.63
12	01/15/13	17,631.45	132.24	415.24	17,216.21	2,492.74	1,785.86
13	01/31/13	17,216.21	129.12	418.35	16,797.86	2,363.62	1,914.98
14	02/15/13	16,797.86	125.98	421.49	16,376.38	2,237.64	2,040.97
15	02/28/13	16,376.38	122.82	424.65	15,951.73	2,114.81	2,163.79
16	03/15/13	15,951.73	119.64	427.83	15,523.89	1,995.18	2,283.43
17	03/31/13	15,523.89	116.43	431.04	15,092.85	1,878.75	2,399.86
18	04/15/13	15,092.85	113.20	434.27	14,658.58	1,765.55	2,513.05
19	04/30/13	14,658.58	109.94	437.53	14,221.05	1,655.61	2,622.99
20	05/15/13	14,221.05	106.66	440.81	13,780.23	1,548.95	2,729.65
21	05/31/13	13,780.23	103.35	444.12	13,336.11	1,445.60	2,833.00
22	06/15/13	13,336.11	100.02	447.45	12,888.66	1,345.58	2,933.02
23	06/30/13	12,888.66	96.66	450.81	12,437.86	1,248.92	3,029.69
24	07/15/13	12,437.86	93.28	454.19	11,983.67	1,155.63	3,122.97
25	07/31/13	11,983.67	89.88	457.59	11,526.08	1,065.75	3,212.85
26	08/15/13	11,526.08	86.45	461.03	11,065.05	979.31	3,299.30
27	08/31/13	11,065.05	82.99	464.48	10,600.57	896.32	3,382.28
28	09/15/13	10,600.57	79.50	467.97	10,132.60	816.82	3,461.79
29	09/30/13	10,132.60	75.99	471.48	9,661.13	740.82	3,537.78
30	10/15/13	9,661.13	72.46	475.01	9,186.11	668.36	3,610.24
31	10/31/13	9,186.11	68.90	478.58	8,707.54	599.47	3,679.14
32	11/15/13	8,707.54	65.31	482.16	8,225.37	534.16	3,744.44
33	11/30/13	8,225.37	61.69	485.78	7,739.59	472.47	3,806.13
34	12/15/13	7,739.59	58.05	489.42	7,250.17	414.42	3,864.18
35	12/31/13	7,250.17	54.38	493.09	6,757.08	360.05	3,918.56
36	01/15/14	6,757.08	50.68	496.79	6,260.28	309.37	3,969.24
37	01/31/14	6,260.28	46.95	500.52	5,759.76	262.42	4,016.19
38	02/15/14	5,759.76	43.20	504.27	5,255.49	219.22	4,059.39
39	02/28/14	5,255.49	39.42	508.05	4,747.44	179.80	4,098.80
40	03/15/14	4,747.44	35.61	511.87	4,235.57	144.20	4,134.41
41	03/31/14	4,235.57	31.77	515.70	3,719.87	112.43	4,166.17
42	04/15/14	3,719.87	27.90	519.57	3,200.29	84.53	4,194.07
43	04/30/14	3,200.29	24.00	523.47	2,676.83	60.53	4,218.08
44	05/15/14	2,676.83	20.08	527.39	2,149.43	40.45	4,238.15
45	05/31/14	2,149.43	16.12	531.35	1,618.08	24.33	4,254.27
46	06/15/14	1,618.08	12.14	535.34	1,082.75	12.20	4,266.41
47	06/30/14	1,082.75	8.12	539.35	543.40	4.08	4,274.53
48	07/15/14	543.40	4.08	543.40	-	0.00	4,278.60
TOTAL		26,278.60	4,278.60	22,000.00			

Conforme : _____