

Amortization Table :

EDUCATIONAL

Initial Data

LOAN DATA

Loan amount: **103,000.00**
 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

0000163543

18%

semi-monthly
 Payments **2,563.16**

**BULAON, DEXTER C
 BPI**

CALCULATIONS

Use payment of: **2,563.16**
 1st payment in table: 1

Beginning balance at payment 1: **103,000.00**
 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	103,000.00	772.50	1,790.66	101,209.34	19,259.15	772.50
2	08/15/12	101,209.34	759.07	1,804.09	99,405.25	18,500.08	1,531.57
3	08/31/12	99,405.25	745.54	1,817.62	97,587.63	17,754.54	2,277.11
4	09/15/12	97,587.63	731.91	1,831.25	95,756.38	17,022.63	3,009.02
5	09/30/12	95,756.38	718.17	1,844.99	93,911.39	16,304.46	3,727.19
6	10/15/12	93,911.39	704.34	1,858.82	92,052.57	15,600.12	4,431.52
7	10/31/12	92,052.57	690.39	1,872.77	90,179.80	14,909.73	5,121.92
8	11/15/12	90,179.80	676.35	1,886.81	88,292.99	14,233.38	5,798.27
9	11/30/12	88,292.99	662.20	1,900.96	86,392.03	13,571.18	6,460.47
10	12/15/12	86,392.03	647.94	1,915.22	84,476.81	12,923.24	7,108.41
11	12/31/12	84,476.81	633.58	1,929.58	82,547.23	12,289.67	7,741.98
12	01/15/13	82,547.23	619.10	1,944.06	80,603.17	11,670.56	8,361.09
13	01/31/13	80,603.17	604.52	1,958.64	78,644.54	11,066.04	8,965.61
14	02/15/13	78,644.54	589.83	1,973.33	76,671.21	10,476.21	9,555.44
15	02/28/13	76,671.21	575.03	1,988.13	74,683.09	9,901.17	10,130.48
16	03/15/13	74,683.09	560.12	2,003.04	72,680.05	9,341.05	10,690.60
17	03/31/13	72,680.05	545.10	2,018.06	70,661.99	8,795.95	11,235.70
18	04/15/13	70,661.99	529.96	2,033.19	68,628.80	8,265.98	11,765.67
19	04/30/13	68,628.80	514.72	2,048.44	66,580.35	7,751.27	12,280.38
20	05/15/13	66,580.35	499.35	2,063.81	64,516.55	7,251.91	12,779.73
21	05/31/13	64,516.55	483.87	2,079.29	62,437.26	6,768.04	13,263.61
22	06/15/13	62,437.26	468.28	2,094.88	60,342.38	6,299.76	13,731.89
23	06/30/13	60,342.38	452.57	2,110.59	58,231.79	5,847.19	14,184.46
24	07/15/13	58,231.79	436.74	2,126.42	56,105.37	5,410.45	14,621.19
25	07/31/13	56,105.37	420.79	2,142.37	53,963.00	4,989.66	15,041.98
26	08/15/13	53,963.00	404.72	2,158.44	51,804.56	4,584.94	15,446.71
27	08/31/13	51,804.56	388.53	2,174.63	49,629.94	4,196.41	15,835.24
28	09/15/13	49,629.94	372.22	2,190.93	47,439.00	3,824.18	16,207.47
29	09/30/13	47,439.00	355.79	2,207.37	45,231.64	3,468.39	16,563.26
30	10/15/13	45,231.64	339.24	2,223.92	43,007.72	3,129.15	16,902.50
31	10/31/13	43,007.72	322.56	2,240.60	40,767.11	2,806.60	17,225.05
32	11/15/13	40,767.11	305.75	2,257.41	38,509.71	2,500.84	17,530.81
33	11/30/13	38,509.71	288.82	2,274.34	36,235.37	2,212.02	17,819.63
34	12/15/13	36,235.37	271.77	2,291.39	33,943.98	1,940.25	18,091.40
35	12/31/13	33,943.98	254.58	2,308.58	31,635.40	1,685.67	18,345.98
36	01/15/14	31,635.40	237.27	2,325.89	29,309.50	1,448.41	18,583.24
37	01/31/14	29,309.50	219.82	2,343.34	26,966.17	1,228.59	18,803.06
38	02/15/14	26,966.17	202.25	2,360.91	24,605.25	1,026.34	19,005.31
39	02/28/14	24,605.25	184.54	2,378.62	22,226.63	841.80	19,189.85
40	03/15/14	22,226.63	166.70	2,396.46	19,830.17	675.10	19,356.55
41	03/31/14	19,830.17	148.73	2,414.43	17,415.74	526.38	19,505.27
42	04/15/14	17,415.74	130.62	2,432.54	14,983.20	395.76	19,635.89
43	04/30/14	14,983.20	112.37	2,450.79	12,532.41	283.38	19,748.27
44	05/15/14	12,532.41	93.99	2,469.17	10,063.25	189.39	19,842.26
45	05/31/14	10,063.25	75.47	2,487.69	7,575.56	113.92	19,917.73
46	06/15/14	7,575.56	56.82	2,506.34	5,069.22	57.10	19,974.55
47	06/30/14	5,069.22	38.02	2,525.14	2,544.08	19.08	20,012.57
48	07/15/14	2,544.08	19.08	2,544.08	0.00	0.00	20,031.65
TOTAL		123,031.65	20,031.65	103,000.00			

Conforme : _____