

Amortization Table :

EDUCATIONAL

Initial Data

LOAN DATA

Loan amount: **33,000.00**
 Annual interest rate: **18%**
 Term in years: **2**
 Payments per year: **24**
 First payment due: **7/31/2011**

TABLE DATA

Table starts at date: **7/31/2011**
 or at payment number: **1**

PERIODIC PAYMENT

SPECIAL PROMO

18%

semi-monthly
 Payments **821.21**

DENNIS B. YAP
BPI

CALCULATIONS

Use payment of: **821.21**
 1st payment in table: **1**

Beginning balance at payment 1: **33,000.00**
 Cumulative interest prior to payment 1: **0.00**

Table

No.	Payment Date	Beginning Balance	Interest	Outstanding Balance			Cumulative Interest
				Principal	Principal	Interest	
1	07/31/11	33,000.00	247.50	573.71	32,426.29	6,170.41	247.50
2	08/15/11	32,426.29	243.20	578.01	31,848.28	5,927.21	490.70
3	08/31/11	31,848.28	238.86	582.34	31,265.94	5,688.35	729.56
4	09/15/11	31,265.94	234.49	586.71	30,679.23	5,453.85	964.05
5	09/30/11	30,679.23	230.09	591.11	30,088.12	5,223.76	1,194.15
6	10/15/11	30,088.12	225.66	595.55	29,492.57	4,998.10	1,419.81
7	10/31/11	29,492.57	221.19	600.01	28,892.56	4,776.90	1,641.00
8	11/15/11	28,892.56	216.69	604.51	28,288.05	4,560.21	1,857.70
9	11/30/11	28,288.05	212.16	609.05	27,679.00	4,348.05	2,069.86
10	12/15/11	27,679.00	207.59	613.61	27,065.39	4,140.46	2,277.45
11	12/31/11	27,065.39	202.99	618.22	26,447.17	3,937.47	2,480.44
12	01/15/12	26,447.17	198.35	622.85	25,824.32	3,739.11	2,678.79
13	01/31/12	25,824.32	193.68	627.52	25,196.79	3,545.43	2,872.48
14	02/15/12	25,196.79	188.98	632.23	24,564.56	3,356.45	3,061.45
15	02/29/12	24,564.56	184.23	636.97	23,927.59	3,172.22	3,245.69
16	03/15/12	23,927.59	179.46	641.75	23,285.84	2,992.76	3,425.14
17	03/31/12	23,285.84	174.64	646.56	22,639.28	2,818.12	3,599.79
18	04/15/12	22,639.28	169.79	651.41	21,987.87	2,648.32	3,769.58
19	04/30/12	21,987.87	164.91	656.30	21,331.57	2,483.42	3,934.49
20	05/15/12	21,331.57	159.99	661.22	20,670.35	2,323.43	4,094.48
21	05/31/12	20,670.35	155.03	666.18	20,004.17	2,168.40	4,249.51
22	06/15/12	20,004.17	150.03	671.18	19,333.00	2,018.37	4,399.54
23	06/30/12	19,333.00	145.00	676.21	18,656.79	1,873.37	4,544.53
24	07/15/12	18,656.79	139.93	681.28	17,975.51	1,733.45	4,684.46
25	07/31/12	17,975.51	134.82	686.39	17,289.12	1,598.63	4,819.28
26	08/15/12	17,289.12	129.67	691.54	16,597.58	1,468.96	4,948.95
27	08/31/12	16,597.58	124.48	696.72	15,900.85	1,344.48	5,073.43
28	09/15/12	15,900.85	119.26	701.95	15,198.90	1,225.22	5,192.68
29	09/30/12	15,198.90	113.99	707.21	14,491.69	1,111.23	5,306.68
30	10/15/12	14,491.69	108.69	712.52	13,779.17	1,002.54	5,415.36
31	10/31/12	13,779.17	103.34	717.86	13,061.31	899.20	5,518.71
32	11/15/12	13,061.31	97.96	723.25	12,338.06	801.24	5,616.67
33	11/30/12	12,338.06	92.54	728.67	11,609.39	708.71	5,709.20
34	12/15/12	11,609.39	87.07	734.14	10,875.25	621.63	5,796.27
35	12/31/12	10,875.25	81.56	739.64	10,135.61	540.07	5,877.84
36	01/15/13	10,135.61	76.02	745.19	9,390.42	464.05	5,953.85
37	01/31/13	9,390.42	70.43	750.78	8,639.65	393.63	6,024.28
38	02/15/13	8,639.65	64.80	756.41	7,883.24	328.83	6,089.08
39	02/28/13	7,883.24	59.12	762.08	7,121.15	269.70	6,148.20
40	03/15/13	7,121.15	53.41	767.80	6,353.36	216.29	6,201.61
41	03/31/13	6,353.36	47.65	773.56	5,579.80	168.64	6,249.26
42	04/15/13	5,579.80	41.85	779.36	4,800.44	126.80	6,291.11
43	04/30/13	4,800.44	36.00	785.20	4,015.24	90.79	6,327.11
44	05/15/13	4,015.24	30.11	791.09	3,224.15	60.68	6,357.23
45	05/31/13	3,224.15	24.18	797.03	2,427.12	36.50	6,381.41
46	06/15/13	2,427.12	18.20	803.00	1,624.12	18.29	6,399.61
47	06/30/13	1,624.12	12.18	809.03	815.09	6.11	6,411.79
48	07/15/13	815.09	6.11	815.09	-	0.00	6,417.91
TOTAL		39,417.91	6,417.91	33,000.00			

Conforme : _____