Amortization Table : EDUCATIONAL

Initial Data

LOAN DATA

Loan amount:	**27,000.00**
Annual interest rate:	**18%**
Term in years:	**1**
Payments per year:	**24**
First payment due:	**10/31/2012**

TABLE DATA

Table starts at date:	**10/31/2012**
or at payment number:	**1**

18%

PERIODIC PAYMENT

semi-monthly Payments	**1,233.49**

Emp.No: 0000172096

MAJA, NESELY NOLI B

BPI

CALCULATIONS

Use payment of:	**1,233.49**
1st payment in table:	**1**
Beginning balance at payment 1:	**27,000.00**
Cumulative interest prior to payment 1:	**0.00**

Table

	Payment	Beginning			Outstanding Balance		Cumulative
No.	Date	Balance	Interest	Principal	Principal	Interest	Interest
1	10/31/12	27,000.00	202.50	1,030.99	25,969.01	2,401.21	202.50
2	11/15/12	25,969.01	194.77	1,038.72	24,930.29	2,206.45	397.27
3	11/30/12	24,930.29	186.98	1,046.51	23,883.78	2,019.47	584.24
4	12/15/12	23,883.78	179.13	1,054.36	22,829.42	1,840.34	763.37
5	12/31/12	22,829.42	171.22	1,062.27	21,767.15	1,669.12	934.59
6	01/15/13	21,767.15	163.25	1,070.23	20,696.92	1,505.87	1,097.85
7	01/31/13	20,696.92	155.23	1,078.26	19,618.66	1,350.64	1,253.07
8	02/15/13	19,618.66	147.14	1,086.35	18,532.31	1,203.50	1,400.21
9	02/28/13	18,532.31	138.99	1,094.50	17,437.81	1,064.51	1,539.21
10	03/15/13	17,437.81	130.78	1,102.70	16,335.11	933.72	1,669.99
11	03/31/13	16,335.11	122.51	1,110.97	15,224.14	811.21	1,792.50
12	04/15/13	15,224.14	114.18	1,119.31	14,104.83	697.03	1,906.68
13	04/30/13	14,104.83	105.79	1,127.70	12,977.13	591.24	2,012.47
14	05/15/13	12,977.13	97.33	1,136.16	11,840.97	493.91	2,109.80
15	05/31/13	11,840.97	88.81	1,144.68	10,696.29	405.11	2,198.61
16	06/15/13	10,696.29	80.22	1,153.27	9,543.02	324.88	2,278.83
17	06/30/13	9,543.02	71.57	1,161.92	8,381.10	253.31	2,350.40
18	07/15/13	8,381.10	62.86	1,170.63	7,210.47	190.45	2,413.26
19	07/31/13	7,210.47	54.08	1,179.41	6,031.07	136.37	2,467.34
20	08/15/13	6,031.07	45.23	1,188.26	4,842.81	91.14	2,512.57
21	08/31/13	4,842.81	36.32	1,197.17	3,645.64	54.82	2,548.89
22	09/15/13	3,645.64	27.34	1,206.15	2,439.50	27.48	2,576.23
23	09/30/13	2,439.50	18.30	1,215.19	1,224.31	9.18	2,594.53
24	10/15/13	1,224.31	9.18	1,224.31	-	0.00	2,603.71
	TOTAL	**29,603.71**	**2,603.71**	**27,000.00**			

Conforme : _____