

Amortization Table :

EDUCATIONAL

Initial Data

LOAN DATA

Loan amount: **101,000.00**
 Annual interest rate: **18%**
 Term in years: **2**
 Payments per year: **24**
 First payment due: **8/15/2012**

TABLE DATA

Table starts at date: **8/15/2012**
 or at payment number: **1**

18%

PERIODIC PAYMENT

semi-monthly
 Payments **2,513.39**

**ACUNA, MA. CRISTINA C.
 BPI**

CALCULATIONS

Use payment of: **2,513.39**
 1st payment in table: **1**

Beginning balance at payment 1: **101,000.00**
 Cumulative interest prior to payment 1: **0.00**

Table

No.	Payment Date	Beginning Balance	Interest	Principal	Outstanding Balance		Cumulative Interest
					Principal	Interest	
1	08/15/12	101,000.00	757.50	1,755.89	99,244.11	18,885.19	757.50
2	08/31/12	99,244.11	744.33	1,769.06	97,475.05	18,140.85	1,501.83
3	09/15/12	97,475.05	731.06	1,782.33	95,692.73	17,409.79	2,232.89
4	09/30/12	95,692.73	717.70	1,795.69	93,897.03	16,692.10	2,950.59
5	10/15/12	93,897.03	704.23	1,809.16	92,087.87	15,987.87	3,654.82
6	10/31/12	92,087.87	690.66	1,822.73	90,265.14	15,297.21	4,345.48
7	11/15/12	90,265.14	676.99	1,836.40	88,428.74	14,620.22	5,022.46
8	11/30/12	88,428.74	663.22	1,850.17	86,578.57	13,957.01	5,685.68
9	12/15/12	86,578.57	649.34	1,864.05	84,714.52	13,307.67	6,335.02
10	12/31/12	84,714.52	635.36	1,878.03	82,836.49	12,672.31	6,970.38
11	01/15/13	82,836.49	621.27	1,892.12	80,944.37	12,051.03	7,591.65
12	01/31/13	80,944.37	607.08	1,906.31	79,038.06	11,443.95	8,198.73
13	02/15/13	79,038.06	592.79	1,920.60	77,117.46	10,851.17	8,791.52
14	02/28/13	77,117.46	578.38	1,935.01	75,182.45	10,272.78	9,369.90
15	03/15/13	75,182.45	563.87	1,949.52	73,232.93	9,708.92	9,933.77
16	03/31/13	73,232.93	549.25	1,964.14	71,268.79	9,159.67	10,483.02
17	04/15/13	71,268.79	534.52	1,978.87	69,289.91	8,625.15	11,017.53
18	04/30/13	69,289.91	519.67	1,993.71	67,296.20	8,105.48	11,537.21
19	05/15/13	67,296.20	504.72	2,008.67	65,287.53	7,600.76	12,041.93
20	05/31/13	65,287.53	489.66	2,023.73	63,263.80	7,111.10	12,531.58
21	06/15/13	63,263.80	474.48	2,038.91	61,224.89	6,636.62	13,006.06
22	06/30/13	61,224.89	459.19	2,054.20	59,170.69	6,177.44	13,465.25
23	07/15/13	59,170.69	443.78	2,069.61	57,101.08	5,733.66	13,909.03
24	07/31/13	57,101.08	428.26	2,085.13	55,015.95	5,305.40	14,337.29
25	08/15/13	55,015.95	412.62	2,100.77	52,915.18	4,892.78	14,749.91
26	08/31/13	52,915.18	396.86	2,116.53	50,798.65	4,495.91	15,146.77
27	09/15/13	50,798.65	380.99	2,132.40	48,666.25	4,114.92	15,527.76
28	09/30/13	48,666.25	365.00	2,148.39	46,517.86	3,749.93	15,892.76
29	10/15/13	46,517.86	348.88	2,164.51	44,353.35	3,401.04	16,241.64
30	10/31/13	44,353.35	332.65	2,180.74	42,172.61	3,068.39	16,574.29
31	11/15/13	42,172.61	316.29	2,197.09	39,975.52	2,752.10	16,890.59
32	11/30/13	39,975.52	299.82	2,213.57	37,761.95	2,452.28	17,190.40
33	12/15/13	37,761.95	283.21	2,230.17	35,531.77	2,169.07	17,473.62
34	12/31/13	35,531.77	266.49	2,246.90	33,284.87	1,902.58	17,740.11
35	01/15/14	33,284.87	249.64	2,263.75	31,021.12	1,652.94	17,989.74
36	01/31/14	31,021.12	232.66	2,280.73	28,740.39	1,420.28	18,222.40
37	02/15/14	28,740.39	215.55	2,297.84	26,442.55	1,204.73	18,437.95
38	02/28/14	26,442.55	198.32	2,315.07	24,127.48	1,006.41	18,636.27
39	03/15/14	24,127.48	180.96	2,332.43	21,795.05	825.46	18,817.23
40	03/31/14	21,795.05	163.46	2,349.93	19,445.12	661.99	18,980.69
41	04/15/14	19,445.12	145.84	2,367.55	17,077.57	516.16	19,126.53
42	04/30/14	17,077.57	128.08	2,385.31	14,692.26	388.07	19,254.61
43	05/15/14	14,692.26	110.19	2,403.20	12,289.07	277.88	19,364.80
44	05/31/14	12,289.07	92.17	2,421.22	9,867.84	185.71	19,456.97
45	06/15/14	9,867.84	74.01	2,439.38	7,428.46	111.70	19,530.98
46	06/30/14	7,428.46	55.71	2,457.68	4,970.79	55.99	19,586.69
47	07/15/14	4,970.79	37.28	2,476.11	2,494.68	18.71	19,623.98
48	07/31/14	2,494.68	18.71	2,494.68	-	0.00	19,642.69
	TOTAL	120,642.69	19,642.69	101,000.00			

Conforme : _____