

Amortization Table :

EDUCATIONAL

Initial Data

LOAN DATA

Loan amount: **91,000.00**
 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

0000156128

18%

semi-monthly
 Payments **2,264.54**

**FRANCISCO, JOANA S
 BPI**

CALCULATIONS

Use payment of: **2,264.54**
 1st payment in table: 1

Beginning balance at payment 1: **91,000.00**
 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 | 91,000.00 | 682.50 | 1,582.04 | 89,417.96 | 17,015.37 | 682.50 |
| 2 | 08/15/12 | 89,417.96 | 670.63 | 1,593.90 | 87,824.06 | 16,344.73 | 1,353.13 |
| 3 | 08/31/12 | 87,824.06 | 658.68 | 1,605.86 | 86,218.20 | 15,686.05 | 2,011.82 |
| 4 | 09/15/12 | 86,218.20 | 646.64 | 1,617.90 | 84,600.30 | 15,039.41 | 2,658.45 |
| 5 | 09/30/12 | 84,600.30 | 634.50 | 1,630.04 | 82,970.26 | 14,404.91 | 3,292.95 |
| 6 | 10/15/12 | 82,970.26 | 622.28 | 1,642.26 | 81,328.00 | 13,782.63 | 3,915.23 |
| 7 | 10/31/12 | 81,328.00 | 609.96 | 1,654.58 | 79,673.42 | 13,172.67 | 4,525.19 |
| 8 | 11/15/12 | 79,673.42 | 597.55 | 1,666.99 | 78,006.43 | 12,575.12 | 5,122.74 |
| 9 | 11/30/12 | 78,006.43 | 585.05 | 1,679.49 | 76,326.94 | 11,990.08 | 5,707.79 |
| 10 | 12/15/12 | 76,326.94 | 572.45 | 1,692.09 | 74,634.85 | 11,417.62 | 6,280.24 |
| 11 | 12/31/12 | 74,634.85 | 559.76 | 1,704.78 | 72,930.08 | 10,857.86 | 6,840.00 |
| 12 | 01/15/13 | 72,930.08 | 546.98 | 1,717.56 | 71,212.51 | 10,310.89 | 7,386.98 |
| 13 | 01/31/13 | 71,212.51 | 534.09 | 1,730.45 | 69,482.07 | 9,776.79 | 7,921.07 |
| 14 | 02/15/13 | 69,482.07 | 521.12 | 1,743.42 | 67,738.64 | 9,255.68 | 8,442.19 |
| 15 | 02/28/13 | 67,738.64 | 508.04 | 1,756.50 | 65,982.14 | 8,747.64 | 8,950.23 |
| 16 | 03/15/13 | 65,982.14 | 494.87 | 1,769.67 | 64,212.47 | 8,252.77 | 9,445.09 |
| 17 | 03/31/13 | 64,212.47 | 481.59 | 1,782.95 | 62,429.53 | 7,771.18 | 9,926.69 |
| 18 | 04/15/13 | 62,429.53 | 468.22 | 1,796.32 | 60,633.21 | 7,302.96 | 10,394.91 |
| 19 | 04/30/13 | 60,633.21 | 454.75 | 1,809.79 | 58,823.42 | 6,848.21 | 10,849.66 |
| 20 | 05/15/13 | 58,823.42 | 441.18 | 1,823.36 | 57,000.06 | 6,407.03 | 11,290.83 |
| 21 | 05/31/13 | 57,000.06 | 427.50 | 1,837.04 | 55,163.02 | 5,979.53 | 11,718.33 |
| 22 | 06/15/13 | 55,163.02 | 413.72 | 1,850.82 | 53,312.20 | 5,565.81 | 12,132.06 |
| 23 | 06/30/13 | 53,312.20 | 399.84 | 1,864.70 | 51,447.50 | 5,165.97 | 12,531.90 |
| 24 | 07/15/13 | 51,447.50 | 385.86 | 1,878.68 | 49,568.82 | 4,780.11 | 12,917.75 |
| 25 | 07/31/13 | 49,568.82 | 371.77 | 1,892.77 | 47,676.05 | 4,408.34 | 13,289.52 |
| 26 | 08/15/13 | 47,676.05 | 357.57 | 1,906.97 | 45,769.08 | 4,050.77 | 13,647.09 |
| 27 | 08/31/13 | 45,769.08 | 343.27 | 1,921.27 | 43,847.81 | 3,707.51 | 13,990.36 |
| 28 | 09/15/13 | 43,847.81 | 328.86 | 1,935.68 | 41,912.13 | 3,378.65 | 14,319.22 |
| 29 | 09/30/13 | 41,912.13 | 314.34 | 1,950.20 | 39,961.93 | 3,064.31 | 14,633.56 |
| 30 | 10/15/13 | 39,961.93 | 299.71 | 1,964.82 | 37,997.11 | 2,764.59 | 14,933.27 |
| 31 | 10/31/13 | 37,997.11 | 284.98 | 1,979.56 | 36,017.55 | 2,479.61 | 15,218.25 |
| 32 | 11/15/13 | 36,017.55 | 270.13 | 1,994.41 | 34,023.14 | 2,209.48 | 15,488.38 |
| 33 | 11/30/13 | 34,023.14 | 255.17 | 2,009.37 | 32,013.77 | 1,954.31 | 15,743.56 |
| 34 | 12/15/13 | 32,013.77 | 240.10 | 2,024.44 | 29,989.34 | 1,714.21 | 15,983.66 |
| 35 | 12/31/13 | 29,989.34 | 224.92 | 2,039.62 | 27,949.72 | 1,489.29 | 16,208.58 |
| 36 | 01/15/14 | 27,949.72 | 209.62 | 2,054.92 | 25,894.80 | 1,279.66 | 16,418.20 |
| 37 | 01/31/14 | 25,894.80 | 194.21 | 2,070.33 | 23,824.48 | 1,085.45 | 16,612.41 |
| 38 | 02/15/14 | 23,824.48 | 178.68 | 2,085.86 | 21,738.62 | 906.77 | 16,791.10 |
| 39 | 02/28/14 | 21,738.62 | 163.04 | 2,101.50 | 19,637.12 | 743.73 | 16,954.14 |
| 40 | 03/15/14 | 19,637.12 | 147.28 | 2,117.26 | 17,519.86 | 596.45 | 17,101.42 |
| 41 | 03/31/14 | 17,519.86 | 131.40 | 2,133.14 | 15,386.72 | 465.05 | 17,232.81 |
| 42 | 04/15/14 | 15,386.72 | 115.40 | 2,149.14 | 13,237.58 | 349.65 | 17,348.21 |
| 43 | 04/30/14 | 13,237.58 | 99.28 | 2,165.26 | 11,072.33 | 250.37 | 17,447.50 |
| 44 | 05/15/14 | 11,072.33 | 83.04 | 2,181.50 | 8,890.83 | 167.33 | 17,530.54 |
| 45 | 05/31/14 | 8,890.83 | 66.68 | 2,197.86 | 6,692.97 | 100.64 | 17,597.22 |
| 46 | 06/15/14 | 6,692.97 | 50.20 | 2,214.34 | 4,478.63 | 50.45 | 17,647.42 |
| 47 | 06/30/14 | 4,478.63 | 33.59 | 2,230.95 | 2,247.68 | 16.86 | 17,681.01 |
| 48 | 07/15/14 | 2,247.68 | 16.86 | 2,247.68 | 0.00 | 0.00 | 17,697.87 |
| TOTAL | | 108,697.87 | 17,697.87 | 91,000.00 | | | |

Conforme : _____