

Amortization Table :

EDUCATIONAL

Initial Data

LOAN DATA

Loan amount: **41,000.00**
 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

0000163354

18%

semi-monthly
 Payments **1,020.29**

**CARAIG, LAISA KAY 1
 BPI**

CALCULATIONS

Use payment of: **1,020.29**
 1st payment in table: 1

Beginning balance at payment 1: **41,000.00**
 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	41,000.00	307.50	712.79	40,287.21	7,666.26	307.50
2	08/15/12	40,287.21	302.15	718.13	39,569.08	7,364.11	609.65
3	08/31/12	39,569.08	296.77	723.52	38,845.56	7,067.34	906.42
4	09/15/12	38,845.56	291.34	728.95	38,116.62	6,776.00	1,197.76
5	09/30/12	38,116.62	285.87	734.41	37,382.20	6,490.12	1,483.64
6	10/15/12	37,382.20	280.37	739.92	36,642.28	6,209.76	1,764.01
7	10/31/12	36,642.28	274.82	745.47	35,896.82	5,934.94	2,038.82
8	11/15/12	35,896.82	269.23	751.06	35,145.75	5,665.72	2,308.05
9	11/30/12	35,145.75	263.59	756.69	34,389.06	5,402.12	2,571.64
10	12/15/12	34,389.06	257.92	762.37	33,626.69	5,144.20	2,829.56
11	12/31/12	33,626.69	252.20	768.09	32,858.61	4,892.00	3,081.76
12	01/15/13	32,858.61	246.44	773.85	32,084.76	4,645.56	3,328.20
13	01/31/13	32,084.76	240.64	779.65	31,305.11	4,404.93	3,568.83
14	02/15/13	31,305.11	234.79	785.50	30,519.61	4,170.14	3,803.62
15	02/28/13	30,519.61	228.90	791.39	29,728.22	3,941.24	4,032.52
16	03/15/13	29,728.22	222.96	797.33	28,930.89	3,718.28	4,255.48
17	03/31/13	28,930.89	216.98	803.31	28,127.59	3,501.30	4,472.46
18	04/15/13	28,127.59	210.96	809.33	27,318.26	3,290.34	4,683.42
19	04/30/13	27,318.26	204.89	815.40	26,502.86	3,085.46	4,888.31
20	05/15/13	26,502.86	198.77	821.52	25,681.34	2,886.68	5,087.08
21	05/31/13	25,681.34	192.61	827.68	24,853.67	2,694.07	5,279.69
22	06/15/13	24,853.67	186.40	833.88	24,019.78	2,507.67	5,466.09
23	06/30/13	24,019.78	180.15	840.14	23,179.64	2,327.52	5,646.24
24	07/15/13	23,179.64	173.85	846.44	22,333.21	2,153.68	5,820.09
25	07/31/13	22,333.21	167.50	852.79	21,480.42	1,986.18	5,987.59
26	08/15/13	21,480.42	161.10	859.18	20,621.23	1,825.07	6,148.69
27	08/31/13	20,621.23	154.66	865.63	19,755.61	1,670.41	6,303.35
28	09/15/13	19,755.61	148.17	872.12	18,883.49	1,522.25	6,451.52
29	09/30/13	18,883.49	141.63	878.66	18,004.83	1,380.62	6,593.14
30	10/15/13	18,004.83	135.04	885.25	17,119.58	1,245.59	6,728.18
31	10/31/13	17,119.58	128.40	891.89	16,227.69	1,117.19	6,856.57
32	11/15/13	16,227.69	121.71	898.58	15,329.11	995.48	6,978.28
33	11/30/13	15,329.11	114.97	905.32	14,423.79	880.51	7,093.25
34	12/15/13	14,423.79	108.18	912.11	13,511.68	772.33	7,201.43
35	12/31/13	13,511.68	101.34	918.95	12,592.73	671.00	7,302.77
36	01/15/14	12,592.73	94.45	925.84	11,666.89	576.55	7,397.21
37	01/31/14	11,666.89	87.50	932.79	10,734.10	489.05	7,484.71
38	02/15/14	10,734.10	80.51	939.78	9,794.32	408.54	7,565.22
39	02/28/14	9,794.32	73.46	946.83	8,847.49	335.09	7,638.68
40	03/15/14	8,847.49	66.36	953.93	7,893.56	268.73	7,705.03
41	03/31/14	7,893.56	59.20	961.09	6,932.48	209.53	7,764.24
42	04/15/14	6,932.48	51.99	968.29	5,964.19	157.53	7,816.23
43	04/30/14	5,964.19	44.73	975.56	4,988.63	112.80	7,860.96
44	05/15/14	4,988.63	37.41	982.87	4,005.76	75.39	7,898.37
45	05/31/14	4,005.76	30.04	990.24	3,015.51	45.35	7,928.42
46	06/15/14	3,015.51	22.62	997.67	2,017.84	22.73	7,951.03
47	06/30/14	2,017.84	15.13	1,005.15	1,012.69	7.60	7,966.17
48	07/15/14	1,012.69	7.60	1,012.69	-	0.00	7,973.76
TOTAL		48,973.76	7,973.76	41,000.00			

Conforme : _____