

Amortization Table :

EDUCATIONAL

Initial Data

LOAN DATA

Loan amount: **128,000.00**
 Annual interest rate: **18%**
 Term in years: **2**
 Payments per year: **24**
 First payment due: **12/15/2012**

TABLE DATA

Table starts at date: **12/15/2012**
 or at payment number: **1**

PERIODIC PAYMENT

0000165304

18%

semi-monthly
Payments

3,185.29

**SANTIAGO, KATRINA MADONNA C
BPI**

CALCULATIONS

Use payment of: **3,185.29**
 1st payment in table: **1**

Beginning balance at payment 1: **128,000.00**
 Cumulative interest prior to payment 1: **0.00**

Table

No.	Payment Date	Beginning Balance	Interest	Outstanding Balance		Cumulative Interest
				Principal	Interest	
1	12/15/12	128,000.00	960.00	2,225.29	125,774.71	23,933.70
2	12/31/12	125,774.71	943.31	2,241.98	123,532.74	22,990.39
3	01/15/13	123,532.74	926.50	2,258.79	121,273.95	22,063.89
4	01/31/13	121,273.95	909.55	2,275.73	118,998.22	21,154.34
5	02/15/13	118,998.22	892.49	2,292.80	116,705.42	20,261.85
6	02/28/13	116,705.42	875.29	2,309.99	114,395.43	19,386.56
7	03/15/13	114,395.43	857.97	2,327.32	112,068.11	18,528.60
8	03/31/13	112,068.11	840.51	2,344.77	109,723.33	17,688.09
9	04/15/13	109,723.33	822.92	2,362.36	107,360.97	16,865.16
10	04/30/13	107,360.97	805.21	2,380.08	104,980.89	16,059.95
11	05/15/13	104,980.89	787.36	2,397.93	102,582.96	15,272.60
12	05/31/13	102,582.96	769.37	2,415.91	100,167.05	14,503.22
13	06/15/13	100,167.05	751.25	2,434.03	97,733.02	13,751.97
14	06/30/13	97,733.02	733.00	2,452.29	95,280.73	13,018.97
15	07/15/13	95,280.73	714.61	2,470.68	92,810.05	12,304.37
16	07/31/13	92,810.05	696.08	2,489.21	90,320.84	11,608.29
17	08/15/13	90,320.84	677.41	2,507.88	87,812.96	10,930.89
18	08/31/13	87,812.96	658.60	2,526.69	85,286.27	10,272.29
19	09/15/13	85,286.27	639.65	2,545.64	82,740.63	9,632.64
20	09/30/13	82,740.63	620.55	2,564.73	80,175.90	9,012.09
21	10/15/13	80,175.90	601.32	2,583.97	77,591.94	8,410.77
22	10/31/13	77,591.94	581.94	2,603.35	74,988.59	7,828.83
23	11/15/13	74,988.59	562.41	2,622.87	72,365.72	7,266.41
24	11/30/13	72,365.72	542.74	2,642.54	69,723.18	6,723.67
25	12/15/13	69,723.18	522.92	2,662.36	67,060.82	6,200.75
26	12/31/13	67,060.82	502.96	2,682.33	64,378.49	5,697.79
27	01/15/14	64,378.49	482.84	2,702.45	61,676.04	5,214.95
28	01/31/14	61,676.04	462.57	2,722.72	58,953.33	4,752.38
29	02/15/14	58,953.33	442.15	2,743.14	56,210.19	4,310.23
30	02/28/14	56,210.19	421.58	2,763.71	53,446.48	3,888.66
31	03/15/14	53,446.48	400.85	2,784.44	50,662.04	3,487.81
32	03/31/14	50,662.04	379.97	2,805.32	47,856.72	3,107.84
33	04/15/14	47,856.72	358.93	2,826.36	45,030.36	2,748.92
34	04/30/14	45,030.36	337.73	2,847.56	42,182.81	2,411.19
35	05/15/14	42,182.81	316.37	2,868.91	39,313.89	2,094.82
36	05/31/14	39,313.89	294.85	2,890.43	36,423.46	1,799.96
37	06/15/14	36,423.46	273.18	2,912.11	33,511.35	1,526.79
38	06/30/14	33,511.35	251.34	2,933.95	30,577.40	1,275.45
39	07/15/14	30,577.40	229.33	2,955.95	27,621.45	1,046.12
40	07/31/14	27,621.45	207.16	2,978.12	24,643.32	838.96
41	08/15/14	24,643.32	184.82	3,000.46	21,642.86	654.14
42	08/31/14	21,642.86	162.32	3,022.96	18,619.90	491.82
43	09/15/14	18,619.90	139.65	3,045.64	15,574.26	352.17
44	09/30/14	15,574.26	116.81	3,068.48	12,505.78	235.36
45	10/15/14	12,505.78	93.79	3,091.49	9,414.29	141.57
46	10/31/14	9,414.29	70.61	3,114.68	6,299.61	70.96
47	11/15/14	6,299.61	47.25	3,138.04	3,161.57	23.71
48	11/30/14	3,161.57	23.71	3,161.57	-	0.00
TOTAL		152,893.70	24,893.70	128,000.00		

Conforme : _____