

Amortization Table :

EDUCATIONAL

Initial Data

LOAN DATA

Loan amount: **140,000.00**
 Annual interest rate: **18%**
 Term in years: **2**
 Payments per year: **24**
 First payment due: **6/30/2012**

TABLE DATA

Table starts at date: **6/30/2012**
 or at payment number: **1**
 SPECIAL PROMO

PERIODIC PAYMENT

0000024562

18%

semi-monthly
 Payments **3,483.91**

**REGALADO, WILBERT S
 BPI**

CALCULATIONS

Use payment of: **3,483.91**
 1st payment in table: 1

Beginning balance at payment 1: **140,000.00**
 Cumulative interest prior to payment 1: **0.00**

Table

No.	Payment Date	Beginning Balance	Interest	Outstanding Balance			Cumulative Interest
				Principal	Principal	Interest	
1	06/30/12	140,000.00	1,050.00	2,433.91	137,566.09	26,177.48	1,050.00
2	07/15/12	137,566.09	1,031.75	2,452.16	135,113.93	25,145.74	2,081.75
3	07/31/12	135,113.93	1,013.35	2,470.55	132,643.38	24,132.38	3,095.10
4	08/15/12	132,643.38	994.83	2,489.08	130,154.30	23,137.56	4,089.93
5	08/31/12	130,154.30	976.16	2,507.75	127,646.55	22,161.40	5,066.08
6	09/15/12	127,646.55	957.35	2,526.56	125,120.00	21,204.05	6,023.43
7	09/30/12	125,120.00	938.40	2,545.51	122,574.49	20,265.65	6,961.83
8	10/15/12	122,574.49	919.31	2,564.60	120,009.89	19,346.34	7,881.14
9	10/31/12	120,009.89	900.07	2,583.83	117,426.06	18,446.27	8,781.21
10	11/15/12	117,426.06	880.70	2,603.21	114,822.85	17,565.57	9,661.91
11	11/30/12	114,822.85	861.17	2,622.73	112,200.12	16,704.40	10,523.08
12	12/15/12	112,200.12	841.50	2,642.41	109,557.71	15,862.90	11,364.58
13	12/31/12	109,557.71	821.68	2,662.22	106,895.49	15,041.22	12,186.27
14	01/15/13	106,895.49	801.72	2,682.19	104,213.30	14,239.50	12,987.98
15	01/31/13	104,213.30	781.60	2,702.31	101,510.99	13,457.90	13,769.58
16	02/15/13	101,510.99	761.33	2,722.57	98,788.42	12,696.57	14,530.91
17	02/28/13	98,788.42	740.91	2,742.99	96,045.43	11,955.66	15,271.83
18	03/15/13	96,045.43	720.34	2,763.57	93,281.86	11,235.32	15,992.17
19	03/31/13	93,281.86	699.61	2,784.29	90,497.57	10,535.70	16,691.78
20	04/15/13	90,497.57	678.73	2,805.17	87,692.39	9,856.97	17,370.51
21	04/30/13	87,692.39	657.69	2,826.21	84,866.18	9,199.28	18,028.21
22	05/15/13	84,866.18	636.50	2,847.41	82,018.77	8,562.78	18,664.70
23	05/31/13	82,018.77	615.14	2,868.77	79,150.01	7,947.64	19,279.84
24	06/15/13	79,150.01	593.63	2,890.28	76,259.73	7,354.02	19,873.47
25	06/30/13	76,259.73	571.95	2,911.96	73,347.77	6,782.07	20,445.42
26	07/15/13	73,347.77	550.11	2,933.80	70,413.97	6,231.96	20,995.52
27	07/31/13	70,413.97	528.10	2,955.80	67,458.17	5,703.86	21,523.63
28	08/15/13	67,458.17	505.94	2,977.97	64,480.20	5,197.92	22,029.57
29	08/31/13	64,480.20	483.60	3,000.30	61,479.90	4,714.32	22,513.17
30	09/15/13	61,479.90	461.10	3,022.81	58,457.09	4,253.22	22,974.27
31	09/30/13	58,457.09	438.43	3,045.48	55,411.61	3,814.79	23,412.69
32	10/15/13	55,411.61	415.59	3,068.32	52,343.29	3,399.20	23,828.28
33	10/31/13	52,343.29	392.57	3,091.33	49,251.96	3,006.63	24,220.86
34	11/15/13	49,251.96	369.39	3,114.52	46,137.44	2,637.24	24,590.25
35	11/30/13	46,137.44	346.03	3,137.88	42,999.57	2,291.21	24,936.28
36	12/15/13	42,999.57	322.50	3,161.41	39,838.16	1,968.71	25,258.77
37	12/31/13	39,838.16	298.79	3,185.12	36,653.04	1,669.92	25,557.56
38	01/15/14	36,653.04	274.90	3,209.01	33,444.03	1,395.03	25,832.46
39	01/31/14	33,444.03	250.83	3,233.08	30,210.96	1,144.20	26,083.29
40	02/15/14	30,210.96	226.58	3,257.32	26,953.63	917.61	26,309.87
41	02/28/14	26,953.63	202.15	3,281.75	23,671.88	715.46	26,512.02
42	03/15/14	23,671.88	177.54	3,306.37	20,365.51	537.92	26,689.56
43	03/31/14	20,365.51	152.74	3,331.16	17,034.35	385.18	26,842.30
44	04/15/14	17,034.35	127.76	3,356.15	13,678.20	257.42	26,970.06
45	04/30/14	13,678.20	102.59	3,381.32	10,296.88	154.84	27,072.65
46	05/15/14	10,296.88	77.23	3,406.68	6,890.20	77.61	27,149.87
47	05/31/14	6,890.20	51.68	3,432.23	3,457.97	25.93	27,201.55
48	06/15/14	3,457.97	25.93	3,457.97	0.00	0.00	27,227.48
TOTAL		167,227.48	27,227.48	140,000.00			

Conforme : _____