

Amortization Table :

EDUCATIONAL

Initial Data

LOAN DATA

Loan amount: **18,000.00**
 Annual interest rate: **18%**
 Term in years: **2**
 Payments per year: **24**
 First payment due: **10/15/2012**

TABLE DATA

Table starts at date: **10/15/2012**
 or at payment number: **1**

PERIODIC PAYMENT

0000164646

18%

semi-monthly
 Payments **447.93**

LANCERO, SHIRLEY V
BPI

CALCULATIONS

Use payment of: **447.93**
 1st payment in table: 1

Beginning balance at payment 1: **18,000.00**
 Cumulative interest prior to payment 1: **0.00**

Table

No.	Payment Date	Beginning Balance	Interest	Outstanding Balance			Cumulative Interest
				Principal	Principal	Interest	
1	10/15/12	18,000.00	135.00	312.93	17,687.07	3,365.68	135.00
2	10/31/12	17,687.07	132.65	315.28	17,371.79	3,233.02	267.65
3	11/15/12	17,371.79	130.29	317.64	17,054.15	3,102.74	397.94
4	11/30/12	17,054.15	127.91	320.02	16,734.12	2,974.83	525.85
5	12/15/12	16,734.12	125.51	322.42	16,411.70	2,849.32	651.35
6	12/31/12	16,411.70	123.09	324.84	16,086.86	2,726.24	774.44
7	01/15/13	16,086.86	120.65	327.28	15,759.58	2,605.58	895.09
8	01/31/13	15,759.58	118.20	329.73	15,429.84	2,487.39	1,013.29
9	02/15/13	15,429.84	115.72	332.21	15,097.64	2,371.66	1,129.01
10	02/28/13	15,097.64	113.23	334.70	14,762.94	2,258.43	1,242.25
11	03/15/13	14,762.94	110.72	337.21	14,425.73	2,147.71	1,352.97
12	03/31/13	14,425.73	108.19	339.74	14,085.99	2,039.52	1,461.16
13	04/15/13	14,085.99	105.64	342.29	13,743.71	1,933.87	1,566.81
14	04/30/13	13,743.71	103.08	344.85	13,398.85	1,830.79	1,669.88
15	05/15/13	13,398.85	100.49	347.44	13,051.41	1,730.30	1,770.37
16	05/31/13	13,051.41	97.89	350.05	12,701.37	1,632.42	1,868.26
17	06/15/13	12,701.37	95.26	352.67	12,348.70	1,537.16	1,963.52
18	06/30/13	12,348.70	92.62	355.32	11,993.38	1,444.54	2,056.14
19	07/15/13	11,993.38	89.95	357.98	11,635.40	1,354.59	2,146.09
20	07/31/13	11,635.40	87.27	360.67	11,274.74	1,267.32	2,233.35
21	08/15/13	11,274.74	84.56	363.37	10,911.37	1,182.76	2,317.91
22	08/31/13	10,911.37	81.84	366.10	10,545.27	1,100.93	2,399.75
23	09/15/13	10,545.27	79.09	368.84	10,176.43	1,021.84	2,478.84
24	09/30/13	10,176.43	76.32	371.61	9,804.82	945.52	2,555.16
25	10/15/13	9,804.82	73.54	374.39	9,430.43	871.98	2,628.70
26	10/31/13	9,430.43	70.73	377.20	9,053.22	801.25	2,699.42
27	11/15/13	9,053.22	67.90	380.03	8,673.19	733.35	2,767.32
28	11/30/13	8,673.19	65.05	382.88	8,290.31	668.30	2,832.37
29	12/15/13	8,290.31	62.18	385.75	7,904.56	606.13	2,894.55
30	12/31/13	7,904.56	59.28	388.65	7,515.91	546.84	2,953.83
31	01/15/14	7,515.91	56.37	391.56	7,124.35	490.47	3,010.20
32	01/31/14	7,124.35	53.43	394.50	6,729.85	437.04	3,063.64
33	02/15/14	6,729.85	50.47	397.46	6,332.39	386.57	3,114.11
34	02/28/14	6,332.39	47.49	400.44	5,931.96	339.07	3,161.60
35	03/15/14	5,931.96	44.49	403.44	5,528.52	294.58	3,206.09
36	03/31/14	5,528.52	41.46	406.47	5,122.05	253.12	3,247.56
37	04/15/14	5,122.05	38.42	409.52	4,712.53	214.70	3,285.97
38	04/30/14	4,712.53	35.34	412.59	4,299.95	179.36	3,321.32
39	05/15/14	4,299.95	32.25	415.68	3,884.27	147.11	3,353.57
40	05/31/14	3,884.27	29.13	418.80	3,465.47	117.98	3,382.70
41	06/15/14	3,465.47	25.99	421.94	3,043.53	91.99	3,408.69
42	06/30/14	3,043.53	22.83	425.10	2,618.42	69.16	3,431.52
43	07/15/14	2,618.42	19.64	428.29	2,190.13	49.52	3,451.15
44	07/31/14	2,190.13	16.43	431.50	1,758.63	33.10	3,467.58
45	08/15/14	1,758.63	13.19	434.74	1,323.88	19.91	3,480.77
46	08/31/14	1,323.88	9.93	438.00	885.88	9.98	3,490.70
47	09/15/14	885.88	6.64	441.29	444.60	3.33	3,497.34
48	09/30/14	444.60	3.33	444.60	0.00	0.00	3,500.68
TOTAL		21,500.68	3,500.68	18,000.00			

Conforme : _____