

Amortization Table :

EDUCATIONAL

Initial Data

LOAN DATA

Loan amount: **127,000.00**
 Annual interest rate: **18%**
 Term in years: **2**
 Payments per year: **24**
 First payment due: **8/15/2012**

TABLE DATA

Table starts at date: **8/15/2012**
 or at payment number: **1**

18%

PERIODIC PAYMENT

semi-monthly
 Payments **3,160.40**

**RAGUDO, CLAIRE
 BPI**

CALCULATIONS

Use payment of: **3,160.40**
 1st payment in table: **1**

Beginning balance at payment 1: **127,000.00**
 Cumulative interest prior to payment 1: **0.00**

Table

No.	Payment Date	Beginning Balance	Interest	Principal	Outstanding Balance		Cumulative Interest
					Principal	Interest	
1	08/15/12	127,000.00	952.50	2,207.90	124,792.10	23,746.72	952.50
2	08/31/12	124,792.10	935.94	2,224.46	122,567.64	22,810.78	1,888.44
3	09/15/12	122,567.64	919.26	2,241.14	120,326.50	21,891.52	2,807.70
4	09/30/12	120,326.50	902.45	2,257.95	118,068.55	20,989.07	3,710.15
5	10/15/12	118,068.55	885.51	2,274.89	115,793.66	20,103.56	4,595.66
6	10/31/12	115,793.66	868.45	2,291.95	113,501.71	19,235.11	5,464.11
7	11/15/12	113,501.71	851.26	2,309.14	111,192.57	18,383.84	6,315.38
8	11/30/12	111,192.57	833.94	2,326.46	108,866.12	17,549.90	7,149.32
9	12/15/12	108,866.12	816.50	2,343.90	106,522.21	16,733.40	7,965.82
10	12/31/12	106,522.21	798.92	2,361.48	104,160.73	15,934.49	8,764.73
11	01/15/13	104,160.73	781.21	2,379.19	101,781.53	15,153.28	9,545.94
12	01/31/13	101,781.53	763.36	2,397.04	99,384.50	14,389.92	10,309.30
13	02/15/13	99,384.50	745.38	2,415.02	96,969.48	13,644.53	11,054.68
14	02/28/13	96,969.48	727.27	2,433.13	94,536.35	12,917.26	11,781.95
15	03/15/13	94,536.35	709.02	2,451.38	92,084.97	12,208.24	12,490.98
16	03/31/13	92,084.97	690.64	2,469.76	89,615.21	11,517.60	13,181.61
17	04/15/13	89,615.21	672.11	2,488.29	87,126.92	10,845.49	13,853.73
18	04/30/13	87,126.92	653.45	2,506.95	84,619.97	10,192.04	14,507.18
19	05/15/13	84,619.97	634.65	2,525.75	82,094.22	9,557.39	15,141.83
20	05/31/13	82,094.22	615.71	2,544.69	79,549.53	8,941.68	15,757.54
21	06/15/13	79,549.53	596.62	2,563.78	76,985.75	8,345.06	16,354.16
22	06/30/13	76,985.75	577.39	2,583.01	74,402.74	7,767.67	16,931.55
23	07/15/13	74,402.74	558.02	2,602.38	71,800.36	7,209.65	17,489.57
24	07/31/13	71,800.36	538.50	2,621.90	69,178.47	6,671.14	18,028.07
25	08/15/13	69,178.47	518.84	2,641.56	66,536.90	6,152.30	18,546.91
26	08/31/13	66,536.90	499.03	2,661.37	63,875.53	5,653.28	19,045.94
27	09/15/13	63,875.53	479.07	2,681.33	61,194.20	5,174.21	19,525.01
28	09/30/13	61,194.20	458.96	2,701.44	58,492.75	4,715.26	19,983.96
29	10/15/13	58,492.75	438.70	2,721.70	55,771.05	4,276.56	20,422.66
30	10/31/13	55,771.05	418.28	2,742.12	53,028.93	3,858.28	20,840.94
31	11/15/13	53,028.93	397.72	2,762.68	50,266.25	3,460.56	21,238.66
32	11/30/13	50,266.25	377.00	2,783.40	47,482.84	3,083.56	21,615.66
33	12/15/13	47,482.84	356.12	2,804.28	44,678.56	2,727.44	21,971.78
34	12/31/13	44,678.56	335.09	2,825.31	41,853.25	2,392.35	22,306.87
35	01/15/14	41,853.25	313.90	2,846.50	39,006.75	2,078.45	22,620.77
36	01/31/14	39,006.75	292.55	2,867.85	36,138.90	1,785.90	22,913.32
37	02/15/14	36,138.90	271.04	2,889.36	33,249.54	1,514.86	23,184.36
38	02/28/14	33,249.54	249.37	2,911.03	30,338.51	1,265.49	23,433.73
39	03/15/14	30,338.51	227.54	2,932.86	27,405.65	1,037.95	23,661.27
40	03/31/14	27,405.65	205.54	2,954.86	24,450.80	832.41	23,866.81
41	04/15/14	24,450.80	183.38	2,977.02	21,473.78	649.03	24,050.19
42	04/30/14	21,473.78	161.05	2,999.35	18,474.43	487.97	24,211.25
43	05/15/14	18,474.43	138.56	3,021.84	15,452.59	349.42	24,349.80
44	05/31/14	15,452.59	115.89	3,044.51	12,408.08	233.52	24,465.70
45	06/15/14	12,408.08	93.06	3,067.34	9,340.74	140.46	24,558.76
46	06/30/14	9,340.74	70.06	3,090.34	6,250.40	70.40	24,628.81
47	07/15/14	6,250.40	46.88	3,113.52	3,136.87	23.53	24,675.69
48	07/31/14	3,136.87	23.53	3,136.87	0.00	0.00	24,699.22
TOTAL		151,699.22	24,699.22	127,000.00			

Conforme : _____