

Amortization Table :

EDUCATIONAL

Initial Data

LOAN DATA

Loan amount: **139,000.00**
 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

0000166260 **18%**

semi-monthly
 Payments **3,459.02**

CAPISTRANO, ALEX Q
BPI

CALCULATIONS

Use payment of: **3,459.02**
 1st payment in table: **1**

Beginning balance at payment 1: **139,000.00**
 Cumulative interest prior to payment 1: **0.00**

Table

No.	Payment Date	Beginning Balance	Interest	Outstanding Balance		Cumulative Interest
				Principal	Interest	
1	06/30/12	139,000.00	1,042.50	2,416.52	136,583.48	1,042.50
2	07/15/12	136,583.48	1,024.38	2,434.64	134,148.83	2,066.88
3	07/31/12	134,148.83	1,006.12	2,452.90	131,695.93	3,072.99
4	08/15/12	131,695.93	987.72	2,471.30	129,224.63	4,060.71
5	08/31/12	129,224.63	969.18	2,489.84	126,734.79	5,029.90
6	09/15/12	126,734.79	950.51	2,508.51	124,226.28	5,980.41
7	09/30/12	124,226.28	931.70	2,527.32	121,698.96	6,912.10
8	10/15/12	121,698.96	912.74	2,546.28	119,152.68	7,824.85
9	10/31/12	119,152.68	893.65	2,565.38	116,587.30	8,718.49
10	11/15/12	116,587.30	874.40	2,584.62	114,002.69	9,592.90
11	11/30/12	114,002.69	855.02	2,604.00	111,398.69	10,447.92
12	12/15/12	111,398.69	835.49	2,623.53	108,775.16	11,283.41
13	12/31/12	108,775.16	815.81	2,643.21	106,131.95	12,099.22
14	01/15/13	106,131.95	795.99	2,663.03	103,468.92	12,895.21
15	01/31/13	103,468.92	776.02	2,683.00	100,785.91	13,671.23
16	02/15/13	100,785.91	755.89	2,703.13	98,082.79	14,427.12
17	02/28/13	98,082.79	735.62	2,723.40	95,359.39	15,162.74
18	03/15/13	95,359.39	715.20	2,743.83	92,615.56	15,877.94
19	03/31/13	92,615.56	694.62	2,764.40	89,851.16	16,572.55
20	04/15/13	89,851.16	673.88	2,785.14	87,066.02	17,246.44
21	04/30/13	87,066.02	653.00	2,806.03	84,259.99	17,899.43
22	05/15/13	84,259.99	631.95	2,827.07	81,432.92	18,531.38
23	05/31/13	81,432.92	610.75	2,848.27	78,584.65	19,142.13
24	06/15/13	78,584.65	589.38	2,869.64	75,715.01	19,731.52
25	06/30/13	75,715.01	567.86	2,891.16	72,823.86	20,299.38
26	07/15/13	72,823.86	546.18	2,912.84	69,911.01	20,845.56
27	07/31/13	69,911.01	524.33	2,934.69	66,976.33	21,369.89
28	08/15/13	66,976.33	502.32	2,956.70	64,019.63	21,872.21
29	08/31/13	64,019.63	480.15	2,978.87	61,040.75	22,352.36
30	09/15/13	61,040.75	457.81	3,001.22	58,039.54	22,810.16
31	09/30/13	58,039.54	435.30	3,023.72	55,015.81	23,245.46
32	10/15/13	55,015.81	412.62	3,046.40	51,969.41	23,658.08
33	10/31/13	51,969.41	389.77	3,069.25	48,900.16	24,047.85
34	11/15/13	48,900.16	366.75	3,092.27	45,807.89	24,414.60
35	11/30/13	45,807.89	343.56	3,115.46	42,692.43	24,758.16
36	12/15/13	42,692.43	320.19	3,138.83	39,553.60	25,078.35
37	12/31/13	39,553.60	296.65	3,162.37	36,391.23	25,375.01
38	01/15/14	36,391.23	272.93	3,186.09	33,205.15	25,647.94
39	01/31/14	33,205.15	249.04	3,209.98	29,995.16	25,896.98
40	02/15/14	29,995.16	224.96	3,234.06	26,761.11	26,121.94
41	02/28/14	26,761.11	200.71	3,258.31	23,502.79	26,322.65
42	03/15/14	23,502.79	176.27	3,282.75	20,220.04	26,498.92
43	03/31/14	20,220.04	151.65	3,307.37	16,912.67	26,650.57
44	04/15/14	16,912.67	126.85	3,332.18	13,580.50	26,777.42
45	04/30/14	13,580.50	101.85	3,357.17	10,223.33	26,879.27
46	05/15/14	10,223.33	76.67	3,382.35	6,840.98	26,955.95
47	05/31/14	6,840.98	51.31	3,407.71	3,433.27	27,007.25
48	06/15/14	3,433.27	25.75	3,433.27	-	27,033.00
TOTAL		166,033.00	27,033.00	139,000.00		

Conforme : _____