

Amortization Table :

EDUCATIONAL

Initial Data

LOAN DATA

Loan amount: **99,000.00**
 Annual interest rate: **18%**
 Term in years: **2**
 Payments per year: **24**
 First payment due: **7/31/2011**

TABLE DATA

Table starts at date: **7/31/2011**
 or at payment number: **1**

PERIODIC PAYMENT

SPECIAL PROMO

18%

semi-monthly
 Payments **2,463.62**

**JUNELYN E. MACUTAY
 BPI**

CALCULATIONS

Use payment of: **2,463.62**
 1st payment in table: **1**

Beginning balance at payment 1: **99,000.00**
 Cumulative interest prior to payment 1: **0.00**

Table

No.	Payment Date	Beginning Balance	Interest	Outstanding Balance			Cumulative Interest
				Principal	Principal	Interest	
1	07/31/11	99,000.00	742.50	1,721.12	97,278.88	18,511.22	742.50
2	08/15/11	97,278.88	729.59	1,734.03	95,544.85	17,781.63	1,472.09
3	08/31/11	95,544.85	716.59	1,747.03	93,797.82	17,065.04	2,188.68
4	09/15/11	93,797.82	703.48	1,760.14	92,037.68	16,361.56	2,892.16
5	09/30/11	92,037.68	690.28	1,773.34	90,264.35	15,671.28	3,582.44
6	10/15/11	90,264.35	676.98	1,786.64	88,477.71	14,994.29	4,259.43
7	10/31/11	88,477.71	663.58	1,800.04	86,677.68	14,330.71	4,923.01
8	11/15/11	86,677.68	650.08	1,813.54	84,864.14	13,680.63	5,573.09
9	11/30/11	84,864.14	636.48	1,827.14	83,037.00	13,044.15	6,209.57
10	12/15/11	83,037.00	622.78	1,840.84	81,196.16	12,421.37	6,832.35
11	12/31/11	81,196.16	608.97	1,854.65	79,341.51	11,812.40	7,441.32
12	01/15/12	79,341.51	595.06	1,868.56	77,472.95	11,217.34	8,036.38
13	01/31/12	77,472.95	581.05	1,882.57	75,590.38	10,636.29	8,617.43
14	02/15/12	75,590.38	566.93	1,896.69	73,693.69	10,069.36	9,184.36
15	02/29/12	73,693.69	552.70	1,910.92	71,782.77	9,516.66	9,737.06
16	03/15/12	71,782.77	538.37	1,925.25	69,857.52	8,978.29	10,275.43
17	03/31/12	69,857.52	523.93	1,939.69	67,917.84	8,454.36	10,799.36
18	04/15/12	67,917.84	509.38	1,954.24	65,963.60	7,944.97	11,308.75
19	04/30/12	65,963.60	494.73	1,968.89	63,994.71	7,450.25	11,803.47
20	05/15/12	63,994.71	479.96	1,983.66	62,011.05	6,970.29	12,283.43
21	05/31/12	62,011.05	465.08	1,998.54	60,012.51	6,505.20	12,748.52
22	06/15/12	60,012.51	450.09	2,013.53	57,998.99	6,055.11	13,198.61
23	06/30/12	57,998.99	434.99	2,028.63	55,970.36	5,620.12	13,633.60
24	07/15/12	55,970.36	419.78	2,043.84	53,926.52	5,200.34	14,053.38
25	07/31/12	53,926.52	404.45	2,059.17	51,867.35	4,795.89	14,457.83
26	08/15/12	51,867.35	389.01	2,074.61	49,792.74	4,406.89	14,846.84
27	08/31/12	49,792.74	373.45	2,090.17	47,702.56	4,033.44	15,220.28
28	09/15/12	47,702.56	357.77	2,105.85	45,596.71	3,675.67	15,578.05
29	09/30/12	45,596.71	341.98	2,121.64	43,475.07	3,333.70	15,920.03
30	10/15/12	43,475.07	326.06	2,137.56	41,337.51	3,007.63	16,246.09
31	10/31/12	41,337.51	310.03	2,153.59	39,183.92	2,697.60	16,556.12
32	11/15/12	39,183.92	293.88	2,169.74	37,014.18	2,403.72	16,850.00
33	11/30/12	37,014.18	277.61	2,186.01	34,828.17	2,126.12	17,127.61
34	12/15/12	34,828.17	261.21	2,202.41	32,625.76	1,864.90	17,388.82
35	12/31/12	32,625.76	244.69	2,218.93	30,406.84	1,620.21	17,633.51
36	01/15/13	30,406.84	228.05	2,235.57	28,171.27	1,392.16	17,861.56
37	01/31/13	28,171.27	211.28	2,252.33	25,918.94	1,180.88	18,072.85
38	02/15/13	25,918.94	194.39	2,269.23	23,649.71	986.48	18,267.24
39	02/28/13	23,649.71	177.37	2,286.25	21,363.46	809.11	18,444.61
40	03/15/13	21,363.46	160.23	2,303.39	19,060.07	648.88	18,604.84
41	03/31/13	19,060.07	142.95	2,320.67	16,739.40	505.93	18,747.79
42	04/15/13	16,739.40	125.55	2,338.07	14,401.33	380.39	18,873.33
43	04/30/13	14,401.33	108.01	2,355.61	12,045.72	272.38	18,981.34
44	05/15/13	12,045.72	90.34	2,373.28	9,672.44	182.04	19,071.69
45	05/31/13	9,672.44	72.54	2,391.08	7,281.37	109.49	19,144.23
46	06/15/13	7,281.37	54.61	2,409.01	4,872.36	54.88	19,198.84
47	06/30/13	4,872.36	36.54	2,427.08	2,445.28	18.34	19,235.38
48	07/15/13	2,445.28	18.34	2,445.28	-	0.00	19,253.72
TOTAL		118,253.72	19,253.72	99,000.00			

Conforme : _____