

Amortization Table :

EDUCATIONAL

Initial Data

LOAN DATA

Loan amount: **80,000.00**
 Annual interest rate: **18%**
 Term in years: **2**
 Payments per year: **24**
 First payment due: **7/15/2012**

TABLE DATA

Table starts at date: **7/15/2012**
 or at payment number: **1**
 SPECIAL PROMO

PERIODIC PAYMENT

0000159466

18%

semi-monthly
 Payments **1,990.80**

**LAINEZ-CAISIP, MARIA VERA CONCEPCIO L
 BPI**

CALCULATIONS

Use payment of: **1,990.80**
 1st payment in table: 1

Beginning balance at payment 1: **80,000.00**
 Cumulative interest prior to payment 1: **0.00**

Table

No.	Payment Date	Beginning Balance	Interest	Outstanding Balance		Cumulative Interest
				Principal	Interest	
1	07/15/12	80,000.00	600.00	1,390.80	78,609.20	14,958.56
2	07/31/12	78,609.20	589.57	1,401.23	77,207.96	14,368.99
3	08/15/12	77,207.96	579.06	1,411.74	75,796.22	13,789.93
4	08/31/12	75,796.22	568.47	1,422.33	74,373.89	13,221.46
5	09/15/12	74,373.89	557.80	1,433.00	72,940.89	12,663.66
6	09/30/12	72,940.89	547.06	1,443.75	71,497.14	12,116.60
7	10/15/12	71,497.14	536.23	1,454.57	70,042.57	11,580.37
8	10/31/12	70,042.57	525.32	1,465.48	68,577.08	11,055.05
9	11/15/12	68,577.08	514.33	1,476.48	67,100.61	10,540.73
10	11/30/12	67,100.61	503.25	1,487.55	65,613.06	10,037.47
11	12/15/12	65,613.06	492.10	1,498.71	64,114.35	9,545.37
12	12/31/12	64,114.35	480.86	1,509.95	62,604.41	9,064.52
13	01/15/13	62,604.41	469.53	1,521.27	61,083.14	8,594.98
14	01/31/13	61,083.14	458.12	1,532.68	59,550.46	8,136.86
15	02/15/13	59,550.46	446.63	1,544.17	58,006.28	7,690.23
16	02/28/13	58,006.28	435.05	1,555.76	56,450.53	7,255.18
17	03/15/13	56,450.53	423.38	1,567.42	54,883.10	6,831.80
18	03/31/13	54,883.10	411.62	1,579.18	53,303.92	6,420.18
19	04/15/13	53,303.92	399.78	1,591.02	51,712.90	6,020.40
20	04/30/13	51,712.90	387.85	1,602.96	50,109.94	5,632.56
21	05/15/13	50,109.94	375.82	1,614.98	48,494.96	5,256.73
22	05/31/13	48,494.96	363.71	1,627.09	46,867.87	4,893.02
23	06/15/13	46,867.87	351.51	1,639.29	45,228.58	4,541.51
24	06/30/13	45,228.58	339.21	1,651.59	43,576.99	4,202.30
25	07/15/13	43,576.99	326.83	1,663.98	41,913.01	3,875.47
26	07/31/13	41,913.01	314.35	1,676.46	40,236.55	3,561.12
27	08/15/13	40,236.55	301.77	1,689.03	38,547.53	3,259.35
28	08/31/13	38,547.53	289.11	1,701.70	36,845.83	2,970.24
29	09/15/13	36,845.83	276.34	1,714.46	35,131.37	2,693.90
30	09/30/13	35,131.37	263.49	1,727.32	33,404.05	2,430.41
31	10/15/13	33,404.05	250.53	1,740.27	31,663.78	2,179.88
32	10/31/13	31,663.78	237.48	1,753.33	29,910.45	1,942.40
33	11/15/13	29,910.45	224.33	1,766.47	28,143.98	1,718.07
34	11/30/13	28,143.98	211.08	1,779.72	26,364.25	1,506.99
35	12/15/13	26,364.25	197.73	1,793.07	24,571.18	1,309.26
36	12/31/13	24,571.18	184.28	1,806.52	22,764.66	1,124.98
37	01/15/14	22,764.66	170.73	1,820.07	20,944.59	954.24
38	01/31/14	20,944.59	157.08	1,833.72	19,110.88	797.16
39	02/15/14	19,110.88	143.33	1,847.47	17,263.40	653.83
40	02/28/14	17,263.40	129.48	1,861.33	15,402.08	524.35
41	03/15/14	15,402.08	115.52	1,875.29	13,526.79	408.84
42	03/31/14	13,526.79	101.45	1,889.35	11,637.44	307.38
43	04/15/14	11,637.44	87.28	1,903.52	9,733.91	220.10
44	04/30/14	9,733.91	73.00	1,917.80	7,816.11	147.10
45	05/15/14	7,816.11	58.62	1,932.18	5,883.93	88.48
46	05/31/14	5,883.93	44.13	1,946.67	3,937.26	44.35
47	06/15/14	3,937.26	29.53	1,961.27	1,975.98	14.82
48	06/30/14	1,975.98	14.82	1,975.98	-	0.00
	TOTAL	95,558.56	15,558.56	80,000.00		

Conforme : _____