

Amortization Table :

EDUCATIONAL

Initial Data

LOAN DATA

Loan amount: **144,000.00**
 Annual interest rate: **18%**
 Term in years: **2**
 Payments per year: **24**
 First payment due: **2/15/2012**

TABLE DATA

Table starts at date: **2/15/2012**
 or at payment number: **1**

PERIODIC PAYMENT

0000013188

18%

semi-monthly
 Payments **3,583.45**

**REYES, GRACIA C
 BPI**

CALCULATIONS

Use payment of: **3,583.45**
 1st payment in table: 1

Beginning balance at payment 1: **144,000.00**
 Cumulative interest prior to payment 1: **0.00**

Table

No.	Payment Date	Beginning Balance	Interest	Outstanding Balance			Cumulative Interest
				Principal	Principal	Interest	
1	02/15/12	144,000.00	1,080.00	2,503.45	141,496.55	26,925.41	1,080.00
2	02/29/12	141,496.55	1,061.22	2,522.22	138,974.33	25,864.19	2,141.22
3	03/15/12	138,974.33	1,042.31	2,541.14	136,433.19	24,821.88	3,183.53
4	03/31/12	136,433.19	1,023.25	2,560.20	133,873.00	23,798.63	4,206.78
5	04/15/12	133,873.00	1,004.05	2,579.40	131,293.60	22,794.58	5,210.83
6	04/30/12	131,293.60	984.70	2,598.74	128,694.85	21,809.88	6,195.53
7	05/15/12	128,694.85	965.21	2,618.23	126,076.62	20,844.67	7,160.74
8	05/31/12	126,076.62	945.57	2,637.87	123,438.75	19,899.10	8,106.32
9	06/15/12	123,438.75	925.79	2,657.66	120,781.09	18,973.31	9,032.11
10	06/30/12	120,781.09	905.86	2,677.59	118,103.50	18,067.45	9,937.96
11	07/15/12	118,103.50	885.78	2,697.67	115,405.83	17,181.67	10,823.74
12	07/31/12	115,405.83	865.54	2,717.90	112,687.93	16,316.13	11,689.28
13	08/15/12	112,687.93	845.16	2,738.29	109,949.65	15,470.97	12,534.44
14	08/31/12	109,949.65	824.62	2,758.82	107,190.82	14,646.35	13,359.07
15	09/15/12	107,190.82	803.93	2,779.51	104,411.31	13,842.41	14,163.00
16	09/30/12	104,411.31	783.08	2,800.36	101,610.95	13,059.33	14,946.08
17	10/15/12	101,610.95	762.08	2,821.36	98,789.58	12,297.25	15,708.16
18	10/31/12	98,789.58	740.92	2,842.52	95,947.06	11,556.33	16,449.09
19	11/15/12	95,947.06	719.60	2,863.84	93,083.21	10,836.72	17,168.69
20	11/30/12	93,083.21	698.12	2,885.32	90,197.89	10,138.60	17,866.81
21	12/15/12	90,197.89	676.48	2,906.96	87,290.93	9,462.12	18,543.30
22	12/31/12	87,290.93	654.68	2,928.76	84,362.17	8,807.43	19,197.98
23	01/15/13	84,362.17	632.72	2,950.73	81,411.44	8,174.72	19,830.70
24	01/31/13	81,411.44	610.59	2,972.86	78,438.58	7,564.13	20,441.28
25	02/15/13	78,438.58	588.29	2,995.16	75,443.42	6,975.84	21,029.57
26	02/28/13	75,443.42	565.83	3,017.62	72,425.80	6,410.02	21,595.40
27	03/15/13	72,425.80	543.19	3,040.25	69,385.55	5,866.82	22,138.59
28	03/31/13	69,385.55	520.39	3,063.05	66,322.49	5,346.43	22,658.98
29	04/15/13	66,322.49	497.42	3,086.03	63,236.46	4,849.01	23,156.40
30	04/30/13	63,236.46	474.27	3,109.17	60,127.29	4,374.74	23,630.67
31	05/15/13	60,127.29	450.95	3,132.49	56,994.80	3,923.78	24,081.63
32	05/31/13	56,994.80	427.46	3,155.99	53,838.81	3,496.32	24,509.09
33	06/15/13	53,838.81	403.79	3,179.65	50,659.16	3,092.53	24,912.88
34	06/30/13	50,659.16	379.94	3,203.50	47,455.66	2,712.59	25,292.82
35	07/15/13	47,455.66	355.92	3,227.53	44,228.13	2,356.67	25,648.74
36	07/31/13	44,228.13	331.71	3,251.74	40,976.39	2,024.96	25,980.45
37	08/15/13	40,976.39	307.32	3,276.12	37,700.27	1,717.64	26,287.78
38	08/31/13	37,700.27	282.75	3,300.69	34,399.58	1,434.89	26,570.53
39	09/15/13	34,399.58	258.00	3,325.45	31,074.13	1,176.89	26,828.52
40	09/30/13	31,074.13	233.06	3,350.39	27,723.74	943.83	27,061.58
41	10/15/13	27,723.74	207.93	3,375.52	24,348.22	735.90	27,269.51
42	10/31/13	24,348.22	182.61	3,400.83	20,947.38	553.29	27,452.12
43	11/15/13	20,947.38	157.11	3,426.34	17,521.04	396.19	27,609.23
44	11/30/13	17,521.04	131.41	3,452.04	14,069.01	264.78	27,740.63
45	12/15/13	14,069.01	105.52	3,477.93	10,591.08	159.26	27,846.15
46	12/31/13	10,591.08	79.43	3,504.01	7,087.06	79.83	27,925.58
47	01/15/14	7,087.06	53.15	3,530.29	3,556.77	26.68	27,978.74
48	01/31/14	3,556.77	26.68	3,556.77	0.00	0.00	28,005.41
TOTAL		172,005.41	28,005.41	144,000.00			

Conforme : _____