Amortization Table : EDUCATIONAL

Initial Data

LOAN DATA

Loan amount:	**25,000.00**
Annual interest rate:	**18%**
Term in years:	**1**
Payments per year:	**24**
First payment due:	**10/31/2012**

TABLE DATA

Table starts at date:	**10/31/2012**
or at payment number:	**1**

18%

PERIODIC PAYMENT

semi-monthly Payments	**1,142.12**

Emp.No: 0000165101

PERNIA, RHODORA C
BPI

CALCULATIONS

Use payment of:	**1,142.12**
1st payment in table:	**1**
Beginning balance at payment 1:	**25,000.00**
Cumulative interest prior to payment 1:	**0.00**

Table

No.	Payment Date	Beginning Balance	Interest	Principal	Outstanding Balance Principal	Outstanding Balance Interest	Cumulative Interest
1	10/31/12	25,000.00	187.50	954.62	24,045.38	2,223.35	187.50
2	11/15/12	24,045.38	180.34	961.78	23,083.60	2,043.01	367.84
3	11/30/12	23,083.60	173.13	968.99	22,114.61	1,869.88	540.97
4	12/15/12	22,114.61	165.86	976.26	21,138.35	1,704.02	706.83
5	12/31/12	21,138.35	158.54	983.58	20,154.77	1,545.48	865.36
6	01/15/13	20,154.77	151.16	990.96	19,163.81	1,394.32	1,016.53
7	01/31/13	19,163.81	143.73	998.39	18,165.42	1,250.59	1,160.25
8	02/15/13	18,165.42	136.24	1,005.88	17,159.55	1,114.35	1,296.49
9	02/28/13	17,159.55	128.70	1,013.42	16,146.12	985.65	1,425.19
10	03/15/13	16,146.12	121.10	1,021.02	15,125.10	864.56	1,546.29
11	03/31/13	15,125.10	113.44	1,028.68	14,096.42	751.12	1,659.73
12	04/15/13	14,096.42	105.72	1,036.40	13,060.03	645.40	1,765.45
13	04/30/13	13,060.03	97.95	1,044.17	12,015.86	547.45	1,863.40
14	05/15/13	12,015.86	90.12	1,052.00	10,963.86	457.33	1,953.52
15	05/31/13	10,963.86	82.23	1,059.89	9,903.97	375.10	2,035.75
16	06/15/13	9,903.97	74.28	1,067.84	8,836.13	300.82	2,110.03
17	06/30/13	8,836.13	66.27	1,075.85	7,760.28	234.55	2,176.30
18	07/15/13	7,760.28	58.20	1,083.92	6,676.37	176.35	2,234.50
19	07/31/13	6,676.37	50.07	1,092.05	5,584.32	126.27	2,284.57
20	08/15/13	5,584.32	41.88	1,100.24	4,484.08	84.39	2,326.45
21	08/31/13	4,484.08	33.63	1,108.49	3,375.60	50.76	2,360.09
22	09/15/13	3,375.60	25.32	1,116.80	2,258.79	25.44	2,385.40
23	09/30/13	2,258.79	16.94	1,125.18	1,133.62	8.50	2,402.34
24	10/15/13	1,133.62	8.50	1,133.62	0.00	0.00	2,410.85
	TOTAL	**27,410.85**	**2,410.85**	**25,000.00**			

Conforme : _____