Amortization Table : EDUCATIONAL

Initial Data

LOAN DATA

Loan amount:	**100,000.00**
Annual interest rate:	**18%**
Term in years:	**1**
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	
0000165109	**18%**

PERIODIC PAYMENT

semi-monthly Payments	**4,568.47**

PINEDA, AMADO G
BPI

CALCULATIONS

Use payment of:	**4,568.47**	Beginning balance at payment 1:	**100,000.00**
1st payment in table: **1**		Cumulative interest prior to payment 1:	**0.00**

Table

	Payment	Beginning		Outstanding Balance			Cumulative
No.	Date	Balance	Interest	Principal	Principal	Interest	Interest
1	07/15/12	100,000.00	750.00	3,818.47	96,181.53	8,893.38	750.00
2	07/31/12	96,181.53	721.36	3,847.11	92,334.41	8,172.02	1,471.36
3	08/15/12	92,334.41	692.51	3,875.97	88,458.45	7,479.51	2,163.87
4	08/31/12	88,458.45	663.44	3,905.04	84,553.41	6,816.07	2,827.31
5	09/15/12	84,553.41	634.15	3,934.32	80,619.09	6,181.92	3,461.46
6	09/30/12	80,619.09	604.64	3,963.83	76,655.26	5,577.28	4,066.10
7	10/15/12	76,655.26	574.91	3,993.56	72,661.70	5,002.37	4,641.02
8	10/31/12	72,661.70	544.96	4,023.51	68,638.18	4,457.40	5,185.98
9	11/15/12	68,638.18	514.79	4,053.69	64,584.50	3,942.62	5,700.77
10	11/30/12	64,584.50	484.38	4,084.09	60,500.41	3,458.23	6,185.15
11	12/15/12	60,500.41	453.75	4,114.72	56,385.69	3,004.48	6,638.90
12	12/31/12	56,385.69	422.89	4,145.58	52,240.10	2,581.59	7,061.79
13	01/15/13	52,240.10	391.80	4,176.67	48,063.43	2,189.79	7,453.60
14	01/31/13	48,063.43	360.48	4,208.00	43,855.43	1,829.31	7,814.07
15	02/15/13	43,855.43	328.92	4,239.56	39,615.87	1,500.39	8,142.99
16	02/28/13	39,615.87	297.12	4,271.36	35,344.52	1,203.28	8,440.11
17	03/15/13	35,344.52	265.08	4,303.39	31,041.13	938.19	8,705.19
18	03/31/13	31,041.13	232.81	4,335.67	26,705.46	705.38	8,938.00
19	04/15/13	26,705.46	200.29	4,368.18	22,337.28	505.09	9,138.29
20	04/30/13	22,337.28	167.53	4,400.94	17,936.33	337.56	9,305.82
21	05/15/13	17,936.33	134.52	4,433.95	13,502.38	203.04	9,440.34
22	05/31/13	13,502.38	101.27	4,467.21	9,035.18	101.77	9,541.61
23	06/15/13	9,035.18	67.76	4,500.71	4,534.47	34.01	9,609.37
24	06/30/13	4,534.47	34.01	4,534.47	0.00	0.00	9,643.38
	TOTAL	**109,643.38**	**9,643.38**	**100,000.00**			

Conforme : _____