

Amortization Table :

EDUCATIONAL

Initial Data

LOAN DATA

Loan amount: **49,000.00**
 Annual interest rate: **18%**
 Term in years: **2**
 Payments per year: **24**
 First payment due: **9/15/2012**

TABLE DATA

Table starts at date: **9/15/2012**
 or at payment number: **1**

PERIODIC PAYMENT

0000166964

18%

semi-monthly
 Payments **1,219.37**

**ACUNA, JOVELYN ROSE C
 BPI**

CALCULATIONS

Use payment of: **1,219.37**
 1st payment in table: 1

Beginning balance at payment 1: **49,000.00**
 Cumulative interest prior to payment 1: **0.00**

Table

No.	Payment Date	Beginning Balance	Interest	Outstanding Balance		Cumulative Interest
				Principal	Interest	
1	09/15/12	49,000.00	367.50	851.87	48,148.13	367.50
2	09/30/12	48,148.13	361.11	858.26	47,289.88	728.61
3	10/15/12	47,289.88	354.67	864.69	46,425.18	1,083.29
4	10/31/12	46,425.18	348.19	871.18	45,554.01	1,431.47
5	11/15/12	45,554.01	341.66	877.71	44,676.29	1,773.13
6	11/30/12	44,676.29	335.07	884.29	43,792.00	2,108.20
7	12/15/12	43,792.00	328.44	890.93	42,901.07	2,436.64
8	12/31/12	42,901.07	321.76	897.61	42,003.46	2,758.40
9	01/15/13	42,003.46	315.03	904.34	41,099.12	3,073.43
10	01/31/13	41,099.12	308.24	911.12	40,188.00	3,381.67
11	02/15/13	40,188.00	301.41	917.96	39,270.04	3,683.08
12	02/28/13	39,270.04	294.53	924.84	38,345.20	3,977.60
13	03/15/13	38,345.20	287.59	931.78	37,413.42	4,265.19
14	03/31/13	37,413.42	280.60	938.77	36,474.65	4,545.79
15	04/15/13	36,474.65	273.56	945.81	35,528.85	4,819.35
16	04/30/13	35,528.85	266.47	952.90	34,575.95	5,085.82
17	05/15/13	34,575.95	259.32	960.05	33,615.90	5,345.14
18	05/31/13	33,615.90	252.12	967.25	32,648.65	5,597.26
19	06/15/13	32,648.65	244.86	974.50	31,674.15	5,842.12
20	06/30/13	31,674.15	237.56	981.81	30,692.34	6,079.68
21	07/15/13	30,692.34	230.19	989.17	29,703.16	6,309.87
22	07/31/13	29,703.16	222.77	996.59	28,706.57	6,532.65
23	08/15/13	28,706.57	215.30	1,004.07	27,702.50	6,747.95
24	08/31/13	27,702.50	207.77	1,011.60	26,690.90	6,955.71
25	09/15/13	26,690.90	200.18	1,019.19	25,671.72	7,155.90
26	09/30/13	25,671.72	192.54	1,026.83	24,644.89	7,348.43
27	10/15/13	24,644.89	184.84	1,034.53	23,610.36	7,533.27
28	10/31/13	23,610.36	177.08	1,042.29	22,568.07	7,710.35
29	11/15/13	22,568.07	169.26	1,050.11	21,517.96	7,879.61
30	11/30/13	21,517.96	161.38	1,057.98	20,459.98	8,040.99
31	12/15/13	20,459.98	153.45	1,065.92	19,394.06	8,194.44
32	12/31/13	19,394.06	145.46	1,073.91	18,320.15	8,339.90
33	01/15/14	18,320.15	137.40	1,081.97	17,238.19	8,477.30
34	01/31/14	17,238.19	129.29	1,090.08	16,148.11	8,606.59
35	02/15/14	16,148.11	121.11	1,098.26	15,049.85	8,727.70
36	02/28/14	15,049.85	112.87	1,106.49	13,943.36	8,840.57
37	03/15/14	13,943.36	104.58	1,114.79	12,828.56	8,945.15
38	03/31/14	12,828.56	96.21	1,123.15	11,705.41	9,041.36
39	04/15/14	11,705.41	87.79	1,131.58	10,573.83	9,129.15
40	04/30/14	10,573.83	79.30	1,140.06	9,433.77	9,208.45
41	05/15/14	9,433.77	70.75	1,148.61	8,285.16	9,279.21
42	05/31/14	8,285.16	62.14	1,157.23	7,127.93	9,341.35
43	06/15/14	7,127.93	53.46	1,165.91	5,962.02	9,394.81
44	06/30/14	5,962.02	44.72	1,174.65	4,787.37	9,439.52
45	07/15/14	4,787.37	35.91	1,183.46	3,603.91	9,475.43
46	07/31/14	3,603.91	27.03	1,192.34	2,411.57	9,502.46
47	08/15/14	2,411.57	18.09	1,201.28	1,210.29	9,520.54
48	08/31/14	1,210.29	9.08	1,210.29	-	9,529.62
TOTAL		58,529.62	9,529.62	49,000.00		

Conforme : _____