

Amortization Table :

EDUCATIONAL

Initial Data

LOAN DATA

Loan amount: **94,000.00**
 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

0000140767

18%

semi-monthly
 Payments **2,339.19**

**LEGARTE, SOFRONIO M
 BPI**

CALCULATIONS

Use payment of: **2,339.19**
 1st payment in table: **1**

Beginning balance at payment 1: **94,000.00**
 Cumulative interest prior to payment 1: **0.00**

Table

No.	Payment Date	Beginning Balance	Interest	Outstanding Balance			Cumulative Interest
				Principal	Principal	Interest	
1	09/15/12	94,000.00	705.00	1,634.19	92,365.81	17,576.31	705.00
2	09/30/12	92,365.81	692.74	1,646.45	90,719.36	16,883.57	1,397.74
3	10/15/12	90,719.36	680.40	1,658.80	89,060.56	16,203.17	2,078.14
4	10/31/12	89,060.56	667.95	1,671.24	87,389.32	15,535.22	2,746.09
5	11/15/12	87,389.32	655.42	1,683.77	85,705.54	14,879.80	3,401.51
6	11/30/12	85,705.54	642.79	1,696.40	84,009.14	14,237.01	4,044.30
7	12/15/12	84,009.14	630.07	1,709.13	82,300.02	13,606.94	4,674.37
8	12/31/12	82,300.02	617.25	1,721.94	80,578.07	12,989.69	5,291.62
9	01/15/13	80,578.07	604.34	1,734.86	78,843.21	12,385.35	5,895.96
10	01/31/13	78,843.21	591.32	1,747.87	77,095.34	11,794.03	6,487.28
11	02/15/13	77,095.34	578.22	1,760.98	75,334.36	11,215.81	7,065.50
12	02/28/13	75,334.36	565.01	1,774.19	73,560.18	10,650.81	7,630.51
13	03/15/13	73,560.18	551.70	1,787.49	71,772.68	10,099.10	8,182.21
14	03/31/13	71,772.68	538.30	1,800.90	69,971.79	9,560.81	8,720.50
15	04/15/13	69,971.79	524.79	1,814.41	68,157.38	9,036.02	9,245.29
16	04/30/13	68,157.38	511.18	1,828.01	66,329.37	8,524.84	9,756.47
17	05/15/13	66,329.37	497.47	1,841.72	64,487.64	8,027.37	10,253.94
18	05/31/13	64,487.64	483.66	1,855.54	62,632.11	7,543.71	10,737.60
19	06/15/13	62,632.11	469.74	1,869.45	60,762.65	7,073.97	11,207.34
20	06/30/13	60,762.65	455.72	1,883.47	58,879.18	6,618.25	11,663.06
21	07/15/13	58,879.18	441.59	1,897.60	56,981.58	6,176.66	12,104.65
22	07/31/13	56,981.58	427.36	1,911.83	55,069.75	5,749.30	12,532.01
23	08/15/13	55,069.75	413.02	1,926.17	53,143.58	5,336.27	12,945.04
24	08/31/13	53,143.58	398.58	1,940.62	51,202.96	4,937.70	13,343.61
25	09/15/13	51,202.96	384.02	1,955.17	49,247.79	4,553.67	13,727.64
26	09/30/13	49,247.79	369.36	1,969.84	47,277.95	4,184.32	14,097.00
27	10/15/13	47,277.95	354.58	1,984.61	45,293.34	3,829.73	14,451.58
28	10/31/13	45,293.34	339.70	1,999.49	43,293.85	3,490.03	14,791.28
29	11/15/13	43,293.85	324.70	2,014.49	41,279.36	3,165.33	15,115.98
30	11/30/13	41,279.36	309.60	2,029.60	39,249.76	2,855.73	15,425.58
31	12/15/13	39,249.76	294.37	2,044.82	37,204.94	2,561.36	15,719.95
32	12/31/13	37,204.94	279.04	2,060.16	35,144.78	2,282.32	15,998.99
33	01/15/14	35,144.78	263.59	2,075.61	33,069.17	2,018.74	16,262.57
34	01/31/14	33,069.17	248.02	2,091.18	30,978.00	1,770.72	16,510.59
35	02/15/14	30,978.00	232.33	2,106.86	28,871.14	1,538.38	16,742.93
36	02/28/14	28,871.14	216.53	2,122.66	26,748.48	1,321.85	16,959.46
37	03/15/14	26,748.48	200.61	2,138.58	24,609.90	1,121.24	17,160.08
38	03/31/14	24,609.90	184.57	2,154.62	22,455.28	936.66	17,344.65
39	04/15/14	22,455.28	168.41	2,170.78	20,284.50	768.25	17,513.06
40	04/30/14	20,284.50	152.13	2,187.06	18,097.44	616.11	17,665.20
41	05/15/14	18,097.44	135.73	2,203.46	15,893.98	480.38	17,800.93
42	05/31/14	15,893.98	119.20	2,219.99	13,673.99	361.18	17,920.13
43	06/15/14	13,673.99	102.55	2,236.64	11,437.35	258.62	18,022.69
44	06/30/14	11,437.35	85.78	2,253.41	9,183.93	172.84	18,108.47
45	07/15/14	9,183.93	68.88	2,270.31	6,913.62	103.96	18,177.35
46	07/31/14	6,913.62	51.85	2,287.34	4,626.28	52.11	18,229.20
47	08/15/14	4,626.28	34.70	2,304.50	2,321.78	17.41	18,263.90
48	08/31/14	2,321.78	17.41	2,321.78	-	0.00	18,281.31
TOTAL		112,281.31	18,281.31	94,000.00			

Conforme : _____