

Amortization Table :

EDUCATIONAL

Initial Data

LOAN DATA

Loan amount: **58,000.00**
 Annual interest rate: **18%**
 Term in years: **2**
 Payments per year: **24**
 First payment due: **6/30/2012**

TABLE DATA

Table starts at date: **6/30/2012**
 or at payment number: **1**
 SPECIAL PROMO

PERIODIC PAYMENT

0000169061

18%

semi-monthly
 Payments **1,443.33**

FUENTES, MA MICHELLE S
BPI

CALCULATIONS

Use payment of: **1,443.33**
 1st payment in table: 1

Beginning balance at payment 1: **58,000.00**
 Cumulative interest prior to payment 1: **0.00**

Table

No.	Payment Date	Beginning Balance	Interest	Outstanding Balance			Cumulative Interest
				Principal	Principal	Interest	
1	06/30/12	58,000.00	435.00	1,008.33	56,991.67	10,844.96	435.00
2	07/15/12	56,991.67	427.44	1,015.89	55,975.77	10,417.52	862.44
3	07/31/12	55,975.77	419.82	1,023.51	54,952.26	9,997.70	1,282.26
4	08/15/12	54,952.26	412.14	1,031.19	53,921.07	9,585.56	1,694.40
5	08/31/12	53,921.07	404.41	1,038.92	52,882.14	9,181.15	2,098.81
6	09/15/12	52,882.14	396.62	1,046.72	51,835.43	8,784.54	2,495.42
7	09/30/12	51,835.43	388.77	1,054.57	50,780.86	8,395.77	2,884.19
8	10/15/12	50,780.86	380.86	1,062.48	49,718.38	8,014.91	3,265.04
9	10/31/12	49,718.38	372.89	1,070.44	48,647.94	7,642.03	3,637.93
10	11/15/12	48,647.94	364.86	1,078.47	47,569.47	7,277.17	4,002.79
11	11/30/12	47,569.47	356.77	1,086.56	46,482.91	6,920.40	4,359.56
12	12/15/12	46,482.91	348.62	1,094.71	45,388.19	6,571.77	4,708.18
13	12/31/12	45,388.19	340.41	1,102.92	44,285.27	6,231.36	5,048.60
14	01/15/13	44,285.27	332.14	1,111.19	43,174.08	5,899.22	5,380.74
15	01/31/13	43,174.08	323.81	1,119.53	42,054.55	5,575.42	5,704.54
16	02/15/13	42,054.55	315.41	1,127.92	40,926.63	5,260.01	6,019.95
17	02/28/13	40,926.63	306.95	1,136.38	39,790.25	4,953.06	6,326.90
18	03/15/13	39,790.25	298.43	1,144.91	38,645.34	4,654.63	6,625.33
19	03/31/13	38,645.34	289.84	1,153.49	37,491.85	4,364.79	6,915.17
20	04/15/13	37,491.85	281.19	1,162.14	36,329.71	4,083.60	7,196.36
21	04/30/13	36,329.71	272.47	1,170.86	35,158.85	3,811.13	7,468.83
22	05/15/13	35,158.85	263.69	1,179.64	33,979.21	3,547.44	7,732.52
23	05/31/13	33,979.21	254.84	1,188.49	32,790.72	3,292.59	7,987.36
24	06/15/13	32,790.72	245.93	1,197.40	31,593.32	3,046.66	8,233.29
25	06/30/13	31,593.32	236.95	1,206.38	30,386.93	2,809.71	8,470.24
26	07/15/13	30,386.93	227.90	1,215.43	29,171.50	2,581.81	8,698.15
27	07/31/13	29,171.50	218.79	1,224.55	27,946.96	2,363.03	8,916.93
28	08/15/13	27,946.96	209.60	1,233.73	26,713.23	2,153.42	9,126.53
29	08/31/13	26,713.23	200.35	1,242.98	25,470.24	1,953.07	9,326.88
30	09/15/13	25,470.24	191.03	1,252.31	24,217.94	1,762.05	9,517.91
31	09/30/13	24,217.94	181.63	1,261.70	22,956.24	1,580.41	9,699.54
32	10/15/13	22,956.24	172.17	1,271.16	21,685.08	1,408.24	9,871.72
33	10/31/13	21,685.08	162.64	1,280.69	20,404.38	1,245.60	10,034.35
34	11/15/13	20,404.38	153.03	1,290.30	19,114.08	1,092.57	10,187.39
35	11/30/13	19,114.08	143.36	1,299.98	17,814.11	949.21	10,330.74
36	12/15/13	17,814.11	133.61	1,309.73	16,504.38	815.61	10,464.35
37	12/31/13	16,504.38	123.78	1,319.55	15,184.83	691.83	10,588.13
38	01/15/14	15,184.83	113.89	1,329.45	13,855.38	577.94	10,702.02
39	01/31/14	13,855.38	103.92	1,339.42	12,515.97	474.02	10,805.93
40	02/15/14	12,515.97	93.87	1,349.46	11,166.51	380.15	10,899.80
41	02/28/14	11,166.51	83.75	1,359.58	9,806.92	296.41	10,983.55
42	03/15/14	9,806.92	73.55	1,369.78	8,437.14	222.85	11,057.10
43	03/31/14	8,437.14	63.28	1,380.05	7,057.09	159.58	11,120.38
44	04/15/14	7,057.09	52.93	1,390.40	5,666.68	106.65	11,173.31
45	04/30/14	5,666.68	42.50	1,400.83	4,265.85	64.15	11,215.81
46	05/15/14	4,265.85	31.99	1,411.34	2,854.51	32.15	11,247.80
47	05/31/14	2,854.51	21.41	1,421.92	1,432.59	10.74	11,269.21
48	06/15/14	1,432.59	10.74	1,432.59	-	0.00	11,279.96
TOTAL		69,279.96	11,279.96	58,000.00			

Conforme : _____