Amortization Table : EDUCATIONAL

Initial Data

LOAN DATA

Loan amount:	**25,000.00**
Annual interest rate:	**18%**
Term in years:	**1.5**
Payments per year:	**24**
First payment due:	**7/15/2012**

TABLE DATA

Table starts at date:	**7/15/2012**
or at payment number:	**1**

PERIODIC PAYMENT

semi-monthly Payments **794.99**

0000169568 **18%**

GEROMO, RIA CARESS I
BPI

CALCULATIONS

Use payment of:	**794.99**
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	07/15/12	25,000.00	187.50	607.49	24,392.51	3,432.26	187.50
2	07/31/12	24,392.51	182.94	612.05	23,780.46	3,249.32	370.44
3	08/15/12	23,780.46	178.35	616.64	23,163.82	3,070.96	548.80
4	08/31/12	23,163.82	173.73	621.26	22,542.55	2,897.23	722.53
5	09/15/12	22,542.55	169.07	625.92	21,916.63	2,728.16	891.60
6	09/30/12	21,916.63	164.37	630.62	21,286.01	2,563.79	1,055.97
7	10/15/12	21,286.01	159.65	635.35	20,650.66	2,404.14	1,215.61
8	10/31/12	20,650.66	154.88	640.11	20,010.55	2,249.26	1,370.49
9	11/15/12	20,010.55	150.08	644.91	19,365.63	2,099.19	1,520.57
10	11/30/12	19,365.63	145.24	649.75	18,715.88	1,953.94	1,665.82
11	12/15/12	18,715.88	140.37	654.62	18,061.26	1,813.57	1,806.19
12	12/31/12	18,061.26	135.46	659.53	17,401.72	1,678.11	1,941.64
13	01/15/13	17,401.72	130.51	664.48	16,737.24	1,547.60	2,072.16
14	01/31/13	16,737.24	125.53	669.46	16,067.78	1,422.07	2,197.69
15	02/15/13	16,067.78	120.51	674.48	15,393.30	1,301.56	2,318.20
16	02/28/13	15,393.30	115.45	679.54	14,713.75	1,186.11	2,433.65
17	03/15/13	14,713.75	110.35	684.64	14,029.11	1,075.76	2,544.00
18	03/31/13	14,029.11	105.22	689.77	13,339.34	970.54	2,649.22
19	04/15/13	13,339.34	100.05	694.95	12,644.39	870.50	2,749.26
20	04/30/13	12,644.39	94.83	700.16	11,944.23	775.66	2,844.09
21	05/15/13	11,944.23	89.58	705.41	11,238.82	686.08	2,933.68
22	05/31/13	11,238.82	84.29	710.70	10,528.11	601.79	3,017.97
23	06/15/13	10,528.11	78.96	716.03	9,812.08	522.83	3,096.93
24	06/30/13	9,812.08	73.59	721.40	9,090.68	449.24	3,170.52
25	07/15/13	9,090.68	68.18	726.81	8,363.87	381.06	3,238.70
26	07/31/13	8,363.87	62.73	732.26	7,631.60	318.33	3,301.43
27	08/15/13	7,631.60	57.24	737.76	6,893.85	261.09	3,358.66
28	08/31/13	6,893.85	51.70	743.29	6,150.56	209.39	3,410.37
29	09/15/13	6,150.56	46.13	748.86	5,401.69	163.26	3,456.50
30	09/30/13	5,401.69	40.51	754.48	4,647.21	122.75	3,497.01
31	10/15/13	4,647.21	34.85	760.14	3,887.07	87.89	3,531.86
32	10/31/13	3,887.07	29.15	765.84	3,121.23	58.74	3,561.02
33	11/15/13	3,121.23	23.41	771.58	2,349.65	35.33	3,584.43
34	11/30/13	2,349.65	17.62	777.37	1,572.28	17.71	3,602.05
35	12/15/13	1,572.28	11.79	783.20	789.08	5.92	3,613.84
36	12/31/13	789.08	5.92	789.08	0.00	0.00	3,619.76
	TOTAL	**28,619.76**	**3,619.76**	**25,000.00**			

Conforme : _____