

Amortization Table :**EDUCATIONAL****Initial Data****LOAN DATA**

Loan amount: **91,000.00**
 Annual interest rate: **18%**
 Term in years: **2**
 Payments per year: **24**
 First payment due: **11/30/2012**

TABLE DATA

Table starts at date: **11/30/2012**
 or at payment number: **1**

PERIODIC PAYMENT

0000168617

18%

semi-monthly
Payments

2,264.54

REYES, MAREE CARMELLINE D
BPI

CALCULATIONS

Use payment of: **2,264.54**
 1st payment in table: 1

Beginning balance at payment 1: **91,000.00**
 Cumulative interest prior to payment 1: **0.00**

Table

No.	Payment Date	Beginning Balance	Interest	Outstanding Balance		Interest	Cumulative Interest
				Principal	Principal		
1	11/30/12	91,000.00	682.50	1,582.04	89,417.96	17,015.37	682.50
2	12/15/12	89,417.96	670.63	1,593.90	87,824.06	16,344.73	1,353.13
3	12/31/12	87,824.06	658.68	1,605.86	86,218.20	15,686.05	2,011.82
4	01/15/13	86,218.20	646.64	1,617.90	84,600.30	15,039.41	2,658.45
5	01/31/13	84,600.30	634.50	1,630.04	82,970.26	14,404.91	3,292.95
6	02/15/13	82,970.26	622.28	1,642.26	81,328.00	13,782.63	3,915.23
7	02/28/13	81,328.00	609.96	1,654.58	79,673.42	13,172.67	4,525.19
8	03/15/13	79,673.42	597.55	1,666.99	78,006.43	12,575.12	5,122.74
9	03/31/13	78,006.43	585.05	1,679.49	76,326.94	11,990.08	5,707.79
10	04/15/13	76,326.94	572.45	1,692.09	74,634.85	11,417.62	6,280.24
11	04/30/13	74,634.85	559.76	1,704.78	72,930.08	10,857.86	6,840.00
12	05/15/13	72,930.08	546.98	1,717.56	71,212.51	10,310.89	7,386.98
13	05/31/13	71,212.51	534.09	1,730.45	69,482.07	9,776.79	7,921.07
14	06/15/13	69,482.07	521.12	1,743.42	67,738.64	9,255.68	8,442.19
15	06/30/13	67,738.64	508.04	1,756.50	65,982.14	8,747.64	8,950.23
16	07/15/13	65,982.14	494.87	1,769.67	64,212.47	8,252.77	9,445.09
17	07/31/13	64,212.47	481.59	1,782.95	62,429.53	7,771.18	9,926.69
18	08/15/13	62,429.53	468.22	1,796.32	60,633.21	7,302.96	10,394.91
19	08/31/13	60,633.21	454.75	1,809.79	58,823.42	6,848.21	10,849.66
20	09/15/13	58,823.42	441.18	1,823.36	57,000.06	6,407.03	11,290.83
21	09/30/13	57,000.06	427.50	1,837.04	55,163.02	5,979.53	11,718.33
22	10/15/13	55,163.02	413.72	1,850.82	53,312.20	5,565.81	12,132.06
23	10/31/13	53,312.20	399.84	1,864.70	51,447.50	5,165.97	12,531.90
24	11/15/13	51,447.50	385.86	1,878.68	49,568.82	4,780.11	12,917.75
25	11/30/13	49,568.82	371.77	1,892.77	47,676.05	4,408.34	13,289.52
26	12/15/13	47,676.05	357.57	1,906.97	45,769.08	4,050.77	13,647.09
27	12/31/13	45,769.08	343.27	1,921.27	43,847.81	3,707.51	13,990.36
28	01/15/14	43,847.81	328.86	1,935.68	41,912.13	3,378.65	14,319.22
29	01/31/14	41,912.13	314.34	1,950.20	39,961.93	3,064.31	14,633.56
30	02/15/14	39,961.93	299.71	1,964.82	37,997.11	2,764.59	14,933.27
31	02/28/14	37,997.11	284.98	1,979.56	36,017.55	2,479.61	15,218.25
32	03/15/14	36,017.55	270.13	1,994.41	34,023.14	2,209.48	15,488.38
33	03/31/14	34,023.14	255.17	2,009.37	32,013.77	1,954.31	15,743.56
34	04/15/14	32,013.77	240.10	2,024.44	29,989.34	1,714.21	15,983.66
35	04/30/14	29,989.34	224.92	2,039.62	27,949.72	1,489.29	16,208.58
36	05/15/14	27,949.72	209.62	2,054.92	25,894.80	1,279.66	16,418.20
37	05/31/14	25,894.80	194.21	2,070.33	23,824.48	1,085.45	16,612.41
38	06/15/14	23,824.48	178.68	2,085.86	21,738.62	906.77	16,791.10
39	06/30/14	21,738.62	163.04	2,101.50	19,637.12	743.73	16,954.14
40	07/15/14	19,637.12	147.28	2,117.26	17,519.86	596.45	17,101.42
41	07/31/14	17,519.86	131.40	2,133.14	15,386.72	465.05	17,232.81
42	08/15/14	15,386.72	115.40	2,149.14	13,237.58	349.65	17,348.21
43	08/31/14	13,237.58	99.28	2,165.26	11,072.33	250.37	17,447.50
44	09/15/14	11,072.33	83.04	2,181.50	8,890.83	167.33	17,530.54
45	09/30/14	8,890.83	66.68	2,197.86	6,692.97	100.64	17,597.22
46	10/15/14	6,692.97	50.20	2,214.34	4,478.63	50.45	17,647.42
47	10/31/14	4,478.63	33.59	2,230.95	2,247.68	16.86	17,681.01
48	11/15/14	2,247.68	16.86	2,247.68	0.00	0.00	17,697.87
TOTAL		108,697.87	17,697.87	91,000.00			

Conforme : _____