

Amortization Table :

EDUCATIONAL

Initial Data

LOAN DATA

Loan amount: **46,000.00**
 Annual interest rate: **18%**
 Term in years: **2**
 Payments per year: **24**
 First payment due: **7/31/2012**

TABLE DATA

Table starts at date: **7/31/2012**
 or at payment number: **1**

PERIODIC PAYMENT

0000167141

18%

semi-monthly
 Payments **1,144.71**

**SALUDARES, AMELITA A
 BPI**

CALCULATIONS

Use payment of: **1,144.71**
 1st payment in table: 1

Beginning balance at payment 1: **46,000.00**
 Cumulative interest prior to payment 1: **0.00**

Table

No.	Payment Date	Beginning Balance	Interest	Outstanding Balance			Cumulative Interest
				Principal	Principal	Interest	
1	07/31/12	46,000.00	345.00	799.71	45,200.29	8,601.17	345.00
2	08/15/12	45,200.29	339.00	805.71	44,394.58	8,262.17	684.00
3	08/31/12	44,394.58	332.96	811.75	43,582.83	7,929.21	1,016.96
4	09/15/12	43,582.83	326.87	817.84	42,764.98	7,602.34	1,343.83
5	09/30/12	42,764.98	320.74	823.97	41,941.01	7,281.60	1,664.57
6	10/15/12	41,941.01	314.56	830.15	41,110.86	6,967.05	1,979.13
7	10/31/12	41,110.86	308.33	836.38	40,274.48	6,658.71	2,287.46
8	11/15/12	40,274.48	302.06	842.65	39,431.82	6,356.66	2,589.52
9	11/30/12	39,431.82	295.74	848.97	38,582.85	6,060.92	2,885.26
10	12/15/12	38,582.85	289.37	855.34	37,727.51	5,771.55	3,174.63
11	12/31/12	37,727.51	282.96	861.76	36,865.75	5,488.59	3,457.58
12	01/15/13	36,865.75	276.49	868.22	35,997.53	5,212.10	3,734.08
13	01/31/13	35,997.53	269.98	874.73	35,122.80	4,942.11	4,004.06
14	02/15/13	35,122.80	263.42	881.29	34,241.51	4,678.69	4,267.48
15	02/28/13	34,241.51	256.81	887.90	33,353.61	4,421.88	4,524.29
16	03/15/13	33,353.61	250.15	894.56	32,459.05	4,171.73	4,774.44
17	03/31/13	32,459.05	243.44	901.27	31,557.78	3,928.29	5,017.89
18	04/15/13	31,557.78	236.68	908.03	30,649.75	3,691.60	5,254.57
19	04/30/13	30,649.75	229.87	914.84	29,734.92	3,461.73	5,484.44
20	05/15/13	29,734.92	223.01	921.70	28,813.22	3,238.72	5,707.45
21	05/31/13	28,813.22	216.10	928.61	27,884.60	3,022.62	5,923.55
22	06/15/13	27,884.60	209.13	935.58	26,949.03	2,813.49	6,132.69
23	06/30/13	26,949.03	202.12	942.59	26,006.43	2,611.37	6,334.81
24	07/15/13	26,006.43	195.05	949.66	25,056.77	2,416.32	6,529.85
25	07/31/13	25,056.77	187.93	956.79	24,099.98	2,228.39	6,717.78
26	08/15/13	24,099.98	180.75	963.96	23,136.02	2,047.64	6,898.53
27	08/31/13	23,136.02	173.52	971.19	22,164.83	1,874.12	7,072.05
28	09/15/13	22,164.83	166.24	978.48	21,186.35	1,707.89	7,238.29
29	09/30/13	21,186.35	158.90	985.81	20,200.54	1,548.99	7,397.18
30	10/15/13	20,200.54	151.50	993.21	19,207.33	1,397.49	7,548.69
31	10/31/13	19,207.33	144.05	1,000.66	18,206.67	1,253.43	7,692.74
32	11/15/13	18,206.67	136.55	1,008.16	17,198.51	1,116.88	7,829.29
33	11/30/13	17,198.51	128.99	1,015.72	16,182.79	987.89	7,958.28
34	12/15/13	16,182.79	121.37	1,023.34	15,159.45	866.52	8,079.65
35	12/31/13	15,159.45	113.70	1,031.02	14,128.43	752.83	8,193.35
36	01/15/14	14,128.43	105.96	1,038.75	13,089.68	646.86	8,299.31
37	01/31/14	13,089.68	98.17	1,046.54	12,043.14	548.69	8,397.48
38	02/15/14	12,043.14	90.32	1,054.39	10,988.75	458.37	8,487.81
39	02/28/14	10,988.75	82.42	1,062.30	9,926.46	375.95	8,570.22
40	03/15/14	9,926.46	74.45	1,070.26	8,856.19	301.50	8,644.67
41	03/31/14	8,856.19	66.42	1,078.29	7,777.90	235.08	8,711.09
42	04/15/14	7,777.90	58.33	1,086.38	6,691.53	176.75	8,769.43
43	04/30/14	6,691.53	50.19	1,094.53	5,597.00	126.56	8,819.61
44	05/15/14	5,597.00	41.98	1,102.73	4,494.27	84.58	8,861.59
45	05/31/14	4,494.27	33.71	1,111.00	3,383.26	50.88	8,895.30
46	06/15/14	3,383.26	25.37	1,119.34	2,263.92	25.50	8,920.67
47	06/30/14	2,263.92	16.98	1,127.73	1,136.19	8.52	8,937.65
48	07/15/14	1,136.19	8.52	1,136.19	0.00	0.00	8,946.17
TOTAL		54,946.17	8,946.17	46,000.00			

Conforme : _____