

# Amortization Table :

# EDUCATIONAL

## Initial Data

### LOAN DATA

Loan amount: **117,700.00**  
 Annual interest rate: **18%**  
 Term in years: **2**  
 Payments per year: **24**  
 First payment due: **3/15/2011**

### TABLE DATA

Table starts at date: **3/15/2011**  
 or at payment number: **1**

### PERIODIC PAYMENT

semi-monthly  
 Payments **2,928.97**

**18%**

### CALCULATIONS

Use payment of: **2,928.97**  
 1st payment in table: **1**

Beginning balance at payment 1: **117,700.00**  
 Cumulative interest prior to payment 1: **0.00**

**BALUYOT, SHERWIN  
 ALI-SALES**

### Table

No.	Payment Date	Beginning Balance	Interest	Principal	Outstanding Balance		Cumulative Interest
					Principal	Interest	
1	03/15/11	117,700.00	882.75	2,046.22	115,653.78	22,007.79	882.75
2	03/31/11	115,653.78	867.40	2,061.57	113,592.21	21,140.38	1,750.15
3	04/15/11	113,592.21	851.94	2,077.03	111,515.19	20,288.44	2,602.09
4	04/30/11	111,515.19	836.36	2,092.61	109,422.58	19,452.08	3,438.46
5	05/15/11	109,422.58	820.67	2,108.30	107,314.28	18,631.41	4,259.13
6	05/31/11	107,314.28	804.86	2,124.11	105,190.17	17,826.55	5,063.99
7	06/15/11	105,190.17	788.93	2,140.04	103,050.13	17,037.62	5,852.91
8	06/30/11	103,050.13	772.88	2,156.09	100,894.03	16,264.75	6,625.79
9	07/15/11	100,894.03	756.71	2,172.26	98,721.77	15,508.04	7,382.49
10	07/31/11	98,721.77	740.41	2,188.56	96,533.21	14,767.63	8,122.91
11	08/15/11	96,533.21	724.00	2,204.97	94,328.24	14,043.63	8,846.91
12	08/31/11	94,328.24	707.46	2,221.51	92,106.73	13,336.17	9,554.37
13	09/15/11	92,106.73	690.80	2,238.17	89,868.56	12,645.37	10,245.17
14	09/30/11	89,868.56	674.01	2,254.96	87,613.61	11,971.35	10,919.18
15	10/15/11	87,613.61	657.10	2,271.87	85,341.74	11,314.25	11,576.28
16	10/31/11	85,341.74	640.06	2,288.91	83,052.83	10,674.19	12,216.35
17	11/15/11	83,052.83	622.90	2,306.07	80,746.76	10,051.29	12,839.24
18	11/30/11	80,746.76	605.60	2,323.37	78,423.39	9,445.69	13,444.84
19	12/15/11	78,423.39	588.18	2,340.79	76,082.60	8,857.52	14,033.02
20	12/31/11	76,082.60	570.62	2,358.35	73,724.25	8,286.90	14,603.64
21	01/15/12	73,724.25	552.93	2,376.04	71,348.21	7,733.96	15,156.57
22	01/31/12	71,348.21	535.11	2,393.86	68,954.35	7,198.85	15,691.68
23	02/15/12	68,954.35	517.16	2,411.81	66,542.54	6,681.70	16,208.84
24	02/29/12	66,542.54	499.07	2,429.90	64,112.64	6,182.63	16,707.91
25	03/15/12	64,112.64	480.84	2,448.12	61,664.52	5,701.78	17,188.75
26	03/31/12	61,664.52	462.48	2,466.49	59,198.03	5,239.30	17,651.24
27	04/15/12	59,198.03	443.99	2,484.98	56,713.05	4,795.31	18,095.22
28	04/30/12	56,713.05	425.35	2,503.62	54,209.42	4,369.96	18,520.57
29	05/15/12	54,209.42	406.57	2,522.40	51,687.03	3,963.39	18,927.14
30	05/31/12	51,687.03	387.65	2,541.32	49,145.71	3,575.74	19,314.79
31	06/15/12	49,145.71	368.59	2,560.38	46,585.33	3,207.15	19,683.39
32	06/30/12	46,585.33	349.39	2,579.58	44,005.75	2,857.76	20,032.78
33	07/15/12	44,005.75	330.04	2,598.93	41,406.83	2,527.72	20,362.82
34	07/31/12	41,406.83	310.55	2,618.42	38,788.41	2,217.16	20,673.37
35	08/15/12	38,788.41	290.91	2,638.06	36,150.35	1,926.25	20,964.28
36	08/31/12	36,150.35	271.13	2,657.84	33,492.51	1,655.12	21,235.41
37	09/15/12	33,492.51	251.19	2,677.78	30,814.73	1,403.93	21,486.61
38	09/30/12	30,814.73	231.11	2,697.86	28,116.88	1,172.82	21,717.72
39	10/15/12	28,116.88	210.88	2,718.09	25,398.78	961.94	21,928.59
40	10/31/12	25,398.78	190.49	2,738.48	22,660.30	771.45	22,119.08
41	11/15/12	22,660.30	169.95	2,759.02	19,901.29	601.50	22,289.04
42	11/30/12	19,901.29	149.26	2,779.71	17,121.58	452.24	22,438.30
43	12/15/12	17,121.58	128.41	2,800.56	14,321.02	323.83	22,566.71
44	12/31/12	14,321.02	107.41	2,821.56	11,499.46	216.42	22,674.12
45	01/15/13	11,499.46	86.25	2,842.72	8,656.73	130.17	22,760.36
46	01/31/13	8,656.73	64.93	2,864.04	5,792.69	65.25	22,825.29
47	02/15/13	5,792.69	43.45	2,885.52	2,907.17	21.80	22,868.73
48	02/28/13	2,907.17	21.80	2,907.17	0.00	0.00	22,890.54
TOTAL		140,590.54	22,890.54	117,700.00			

Conforme : \_\_\_\_\_