

# Amortization Table :

# EDUCATIONAL

## Initial Data

### LOAN DATA

Loan amount: **150,000.00**  
 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

0000167347

**18%**

semi-monthly  
 Payments **3,732.76**

**STA MARIA, MARY ANN S  
 BPI-MS**

### CALCULATIONS

Use payment of: **3,732.76**  
 1st payment in table: 1

Beginning balance at payment 1: **150,000.00**  
 Cumulative interest prior to payment 1: **0.00**

### Table

| No. | Payment Date | Beginning Balance | Interest  | Outstanding Balance |            | Cumulative Interest |
|-----|--------------|-------------------|-----------|---------------------|------------|---------------------|
|     |              |                   |           | Principal           | Interest   |                     |
| 1   | 07/31/12     | 150,000.00        | 1,125.00  | 2,607.76            | 147,392.24 | 28,047.31           |
| 2   | 08/15/12     | 147,392.24        | 1,105.44  | 2,627.31            | 144,764.93 | 26,941.86           |
| 3   | 08/31/12     | 144,764.93        | 1,085.74  | 2,647.02            | 142,117.91 | 25,856.13           |
| 4   | 09/15/12     | 142,117.91        | 1,065.88  | 2,666.87            | 139,451.04 | 24,790.24           |
| 5   | 09/30/12     | 139,451.04        | 1,045.88  | 2,686.87            | 136,764.16 | 23,744.36           |
| 6   | 10/15/12     | 136,764.16        | 1,025.73  | 2,707.03            | 134,057.14 | 22,718.63           |
| 7   | 10/31/12     | 134,057.14        | 1,005.43  | 2,727.33            | 131,329.81 | 21,713.20           |
| 8   | 11/15/12     | 131,329.81        | 984.97    | 2,747.78            | 128,582.03 | 20,728.23           |
| 9   | 11/30/12     | 128,582.03        | 964.37    | 2,768.39            | 125,813.64 | 19,763.86           |
| 10  | 12/15/12     | 125,813.64        | 943.60    | 2,789.15            | 123,024.48 | 18,820.26           |
| 11  | 12/31/12     | 123,024.48        | 922.68    | 2,810.07            | 120,214.41 | 17,897.57           |
| 12  | 01/15/13     | 120,214.41        | 901.61    | 2,831.15            | 117,383.26 | 16,995.97           |
| 13  | 01/31/13     | 117,383.26        | 880.37    | 2,852.38            | 114,530.88 | 16,115.59           |
| 14  | 02/15/13     | 114,530.88        | 858.98    | 2,873.77            | 111,657.11 | 15,256.61           |
| 15  | 02/28/13     | 111,657.11        | 837.43    | 2,895.33            | 108,761.78 | 14,419.18           |
| 16  | 03/15/13     | 108,761.78        | 815.71    | 2,917.04            | 105,844.73 | 13,603.47           |
| 17  | 03/31/13     | 105,844.73        | 793.84    | 2,938.92            | 102,905.81 | 12,809.63           |
| 18  | 04/15/13     | 102,905.81        | 771.79    | 2,960.96            | 99,944.85  | 12,037.84           |
| 19  | 04/30/13     | 99,944.85         | 749.59    | 2,983.17            | 96,961.68  | 11,288.25           |
| 20  | 05/15/13     | 96,961.68         | 727.21    | 3,005.54            | 93,956.14  | 10,561.04           |
| 21  | 05/31/13     | 93,956.14         | 704.67    | 3,028.09            | 90,928.05  | 9,856.37            |
| 22  | 06/15/13     | 90,928.05         | 681.96    | 3,050.80            | 87,877.26  | 9,174.41            |
| 23  | 06/30/13     | 87,877.26         | 659.08    | 3,073.68            | 84,803.58  | 8,515.33            |
| 24  | 07/15/13     | 84,803.58         | 636.03    | 3,096.73            | 81,706.85  | 7,879.30            |
| 25  | 07/31/13     | 81,706.85         | 612.80    | 3,119.95            | 78,586.89  | 7,266.50            |
| 26  | 08/15/13     | 78,586.89         | 589.40    | 3,143.35            | 75,443.54  | 6,677.10            |
| 27  | 08/31/13     | 75,443.54         | 565.83    | 3,166.93            | 72,276.61  | 6,111.27            |
| 28  | 09/15/13     | 72,276.61         | 542.07    | 3,190.68            | 69,085.93  | 5,569.20            |
| 29  | 09/30/13     | 69,085.93         | 518.14    | 3,214.61            | 65,871.32  | 5,051.05            |
| 30  | 10/15/13     | 65,871.32         | 494.03    | 3,238.72            | 62,632.59  | 4,557.02            |
| 31  | 10/31/13     | 62,632.59         | 469.74    | 3,263.01            | 59,369.58  | 4,087.28            |
| 32  | 11/15/13     | 59,369.58         | 445.27    | 3,287.48            | 56,082.10  | 3,642.00            |
| 33  | 11/30/13     | 56,082.10         | 420.62    | 3,312.14            | 52,769.96  | 3,221.39            |
| 34  | 12/15/13     | 52,769.96         | 395.77    | 3,336.98            | 49,432.98  | 2,825.61            |
| 35  | 12/31/13     | 49,432.98         | 370.75    | 3,362.01            | 46,070.97  | 2,454.87            |
| 36  | 01/15/14     | 46,070.97         | 345.53    | 3,387.22            | 42,683.74  | 2,109.33            |
| 37  | 01/31/14     | 42,683.74         | 320.13    | 3,412.63            | 39,271.11  | 1,789.21            |
| 38  | 02/15/14     | 39,271.11         | 294.53    | 3,438.22            | 35,832.89  | 1,494.67            |
| 39  | 02/28/14     | 35,832.89         | 268.75    | 3,464.01            | 32,368.88  | 1,225.93            |
| 40  | 03/15/14     | 32,368.88         | 242.77    | 3,489.99            | 28,878.89  | 983.16              |
| 41  | 03/31/14     | 28,878.89         | 216.59    | 3,516.16            | 25,362.73  | 766.57              |
| 42  | 04/15/14     | 25,362.73         | 190.22    | 3,542.54            | 21,820.19  | 576.35              |
| 43  | 04/30/14     | 21,820.19         | 163.65    | 3,569.10            | 18,251.09  | 412.69              |
| 44  | 05/15/14     | 18,251.09         | 136.88    | 3,595.87            | 14,655.21  | 275.81              |
| 45  | 05/31/14     | 14,655.21         | 109.91    | 3,622.84            | 11,032.37  | 165.90              |
| 46  | 06/15/14     | 11,032.37         | 82.74     | 3,650.01            | 7,382.36   | 83.15               |
| 47  | 06/30/14     | 7,382.36          | 55.37     | 3,677.39            | 3,704.97   | 27.79               |
| 48  | 07/15/14     | 3,704.97          | 27.79     | 3,704.97            | -          | 0.00                |
|     | TOTAL        | 179,172.31        | 29,172.31 | 150,000.00          |            |                     |

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