

Amortization Table :

EDUCATIONAL

Initial Data

LOAN DATA

Loan amount: **69,000.00**
Annual interest rate: **18%**
Term in years: **2**
Payments per year: **24**
First payment due: **4/15/2011**

TABLE DATA

Table starts at date: **4/15/2011**
or at payment number: **1**

PERIODIC PAYMENT

18%

semi-monthly
Payments **1,717.07**

MARIA JACQUELINE D. ADRIANO
BPI-MS

CALCULATIONS

Use payment of: **1,717.07**
1st payment in table: 1

Beginning balance at payment 1: **69,000.00**
Cumulative interest prior to payment 1: **0.00**

Table

No.	Payment Date	Beginning Balance	Interest	Outstanding Balance			Cumulative Interest
				Principal	Principal	Interest	
1	04/15/11	69,000.00	517.50	1,199.57	67,800.43	12,901.76	517.50
2	04/30/11	67,800.43	508.50	1,208.56	66,591.87	12,393.26	1,026.00
3	05/15/11	66,591.87	499.44	1,217.63	65,374.24	11,893.82	1,525.44
4	05/31/11	65,374.24	490.31	1,226.76	64,147.48	11,403.51	2,015.75
5	06/15/11	64,147.48	481.11	1,235.96	62,911.52	10,922.41	2,496.86
6	06/30/11	62,911.52	471.84	1,245.23	61,666.28	10,450.57	2,968.69
7	07/15/11	61,666.28	462.50	1,254.57	60,411.71	9,988.07	3,431.19
8	07/31/11	60,411.71	453.09	1,263.98	59,147.73	9,534.98	3,884.28
9	08/15/11	59,147.73	443.61	1,273.46	57,874.27	9,091.38	4,327.88
10	08/31/11	57,874.27	434.06	1,283.01	56,591.26	8,657.32	4,761.94
11	09/15/11	56,591.26	424.43	1,292.63	55,298.63	8,232.88	5,186.38
12	09/30/11	55,298.63	414.74	1,302.33	53,996.30	7,818.14	5,601.12
13	10/15/11	53,996.30	404.97	1,312.10	52,684.20	7,413.17	6,006.09
14	10/31/11	52,684.20	395.13	1,321.94	51,362.27	7,018.04	6,401.22
15	11/15/11	51,362.27	385.22	1,331.85	50,030.42	6,632.82	6,786.44
16	11/30/11	50,030.42	375.23	1,341.84	48,688.58	6,257.60	7,161.66
17	12/15/11	48,688.58	365.16	1,351.90	47,336.67	5,892.43	7,526.83
18	12/31/11	47,336.67	355.03	1,362.04	45,974.63	5,537.41	7,881.85
19	01/15/12	45,974.63	344.81	1,372.26	44,602.37	5,192.60	8,226.66
20	01/31/12	44,602.37	334.52	1,382.55	43,219.82	4,858.08	8,561.18
21	02/15/12	43,219.82	324.15	1,392.92	41,826.90	4,533.93	8,885.33
22	02/29/12	41,826.90	313.70	1,403.37	40,423.54	4,220.23	9,199.03
23	03/15/12	40,423.54	303.18	1,413.89	39,009.65	3,917.05	9,502.21
24	03/31/12	39,009.65	292.57	1,424.50	37,585.15	3,624.48	9,794.78

25	04/15/12	37,585.15	281.89	1,435.18	36,149.97	3,342.59	10,076.67
26	04/30/12	36,149.97	271.12	1,445.94	34,704.03	3,071.47	10,347.79
27	05/15/12	34,704.03	260.28	1,456.79	33,247.24	2,811.19	10,608.07
28	05/31/12	33,247.24	249.35	1,467.71	31,779.53	2,561.83	10,857.43
29	06/15/12	31,779.53	238.35	1,478.72	30,300.81	2,323.49	11,095.78
30	06/30/12	30,300.81	227.26	1,489.81	28,810.99	2,096.23	11,323.03
31	07/15/12	28,810.99	216.08	1,500.99	27,310.01	1,880.15	11,539.11
32	07/31/12	27,310.01	204.83	1,512.24	25,797.77	1,675.32	11,743.94
33	08/15/12	25,797.77	193.48	1,523.58	24,274.18	1,481.84	11,937.42
34	08/31/12	24,274.18	182.06	1,535.01	22,739.17	1,299.78	12,119.48
35	09/15/12	22,739.17	170.54	1,546.52	21,192.64	1,129.24	12,290.02
36	09/30/12	21,192.64	158.94	1,558.12	19,634.52	970.29	12,448.97
37	10/15/12	19,634.52	147.26	1,569.81	18,064.71	823.03	12,596.23
38	10/31/12	18,064.71	135.49	1,581.58	16,483.13	687.55	12,731.71
39	11/15/12	16,483.13	123.62	1,593.44	14,889.69	563.93	12,855.33
40	11/30/12	14,889.69	111.67	1,605.40	13,284.29	452.25	12,967.01
41	12/15/12	13,284.29	99.63	1,617.44	11,666.85	352.62	13,066.64
42	12/31/12	11,666.85	87.50	1,629.57	10,037.29	265.12	13,154.14
43	01/15/13	10,037.29	75.28	1,641.79	8,395.50	189.84	13,229.42
44	01/31/13	8,395.50	62.97	1,654.10	6,741.40	126.87	13,292.39
45	02/15/13	6,741.40	50.56	1,666.51	5,074.89	76.31	13,342.95
46	02/28/13	5,074.89	38.06	1,679.01	3,395.88	38.25	13,381.01
47	03/15/13	3,395.88	25.47	1,691.60	1,704.29	12.78	13,406.48
48	03/31/13	1,704.29	12.78	1,704.29	0.00	0.00	13,419.26
	TOTAL	82,419.26	13,419.26	69,000.00			

Conforme : _____