

# Amortization Table :

# EDUCATIONAL

## Initial Data

### LOAN DATA

Loan amount: **86,000.00**  
 Annual interest rate: **18%**  
 Term in years: **2**  
 Payments per year: **24**  
 First payment due: **7/31/2011**

### TABLE DATA

Table starts at date: **7/31/2011**  
 or at payment number: **1**

### PERIODIC PAYMENT

SPECIAL PROMO

**18%**

semi-monthly  
 Payments **2,140.11**

**EMMANUEL M. OQUENDO**  
**BPI**

### CALCULATIONS

Use payment of: **2,140.11**  
 1st payment in table: **1**

Beginning balance at payment 1: **86,000.00**  
 Cumulative interest prior to payment 1: **0.00**

### Table

No.	Payment Date	Beginning Balance	Interest	Outstanding Balance			Cumulative Interest
				Principal	Principal	Interest	
1	07/31/11	86,000.00	645.00	1,495.11	84,504.89	16,080.45	645.00
2	08/15/11	84,504.89	633.79	1,506.33	82,998.56	15,446.67	1,278.79
3	08/31/11	82,998.56	622.49	1,517.62	81,480.93	14,824.18	1,901.28
4	09/15/11	81,480.93	611.11	1,529.01	79,951.93	14,213.07	2,512.38
5	09/30/11	79,951.93	599.64	1,540.47	78,411.45	13,613.43	3,112.02
6	10/15/11	78,411.45	588.09	1,552.03	76,859.43	13,025.35	3,700.11
7	10/31/11	76,859.43	576.45	1,563.67	75,295.76	12,448.90	4,276.55
8	11/15/11	75,295.76	564.72	1,575.40	73,720.36	11,884.18	4,841.27
9	11/30/11	73,720.36	552.90	1,587.21	72,133.15	11,331.28	5,394.17
10	12/15/11	72,133.15	541.00	1,599.12	70,534.04	10,790.28	5,935.17
11	12/31/11	70,534.04	529.01	1,611.11	68,922.93	10,261.28	6,464.18
12	01/15/12	68,922.93	516.92	1,623.19	67,299.74	9,744.35	6,981.10
13	01/31/12	67,299.74	504.75	1,635.37	65,664.37	9,239.61	7,485.85
14	02/15/12	65,664.37	492.48	1,647.63	64,016.74	8,747.12	7,978.33
15	02/29/12	64,016.74	480.13	1,659.99	62,356.75	8,267.00	8,458.46
16	03/15/12	62,356.75	467.68	1,672.44	60,684.31	7,799.32	8,926.13
17	03/31/12	60,684.31	455.13	1,684.98	58,999.33	7,344.19	9,381.27
18	04/15/12	58,999.33	442.49	1,697.62	57,301.71	6,901.69	9,823.76
19	04/30/12	57,301.71	429.76	1,710.35	55,591.36	6,471.93	10,253.52
20	05/15/12	55,591.36	416.94	1,723.18	53,868.19	6,055.00	10,670.46
21	05/31/12	53,868.19	404.01	1,736.10	52,132.08	5,650.99	11,074.47
22	06/15/12	52,132.08	390.99	1,749.12	50,382.96	5,259.99	11,465.46
23	06/30/12	50,382.96	377.87	1,762.24	48,620.72	4,882.12	11,843.33
24	07/15/12	48,620.72	364.66	1,775.46	46,845.26	4,517.47	12,207.99
25	07/31/12	46,845.26	351.34	1,788.77	45,056.49	4,166.13	12,559.33
26	08/15/12	45,056.49	337.92	1,802.19	43,254.30	3,828.20	12,897.25
27	08/31/12	43,254.30	324.41	1,815.71	41,438.59	3,503.80	13,221.66
28	09/15/12	41,438.59	310.79	1,829.32	39,609.27	3,193.01	13,532.45
29	09/30/12	39,609.27	297.07	1,843.04	37,766.22	2,895.94	13,829.52
30	10/15/12	37,766.22	283.25	1,856.87	35,909.35	2,612.69	14,112.76
31	10/31/12	35,909.35	269.32	1,870.79	34,038.56	2,343.37	14,382.08
32	11/15/12	34,038.56	255.29	1,884.82	32,153.74	2,088.08	14,637.37
33	11/30/12	32,153.74	241.15	1,898.96	30,254.78	1,846.93	14,878.53
34	12/15/12	30,254.78	226.91	1,913.20	28,341.57	1,620.02	15,105.44
35	12/31/12	28,341.57	212.56	1,927.55	26,414.02	1,407.46	15,318.00
36	01/15/13	26,414.02	198.11	1,942.01	24,472.01	1,209.35	15,516.10
37	01/31/13	24,472.01	183.54	1,956.57	22,515.44	1,025.81	15,699.64
38	02/15/13	22,515.44	168.87	1,971.25	20,544.19	856.95	15,868.51
39	02/28/13	20,544.19	154.08	1,986.03	18,558.16	702.86	16,022.59
40	03/15/13	18,558.16	139.19	2,000.93	16,557.23	563.68	16,161.78
41	03/31/13	16,557.23	124.18	2,015.93	14,541.30	439.50	16,285.96
42	04/15/13	14,541.30	109.06	2,031.05	12,510.24	330.44	16,395.02
43	04/30/13	12,510.24	93.83	2,046.29	10,463.96	236.61	16,488.84
44	05/15/13	10,463.96	78.48	2,061.63	8,402.32	158.13	16,567.32
45	05/31/13	8,402.32	63.02	2,077.10	6,325.23	95.11	16,630.34
46	06/15/13	6,325.23	47.44	2,092.67	4,232.55	47.68	16,677.78
47	06/30/13	4,232.55	31.74	2,108.37	2,124.18	15.93	16,709.52
48	07/15/13	2,124.18	15.93	2,124.18	-	0.00	16,725.45
TOTAL		<b>102,725.45</b>	<b>16,725.45</b>	<b>86,000.00</b>			

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