

# Amortization Table :

# EDUCATIONAL

## Initial Data

### LOAN DATA

Loan amount: **104,000.00**  
 Annual interest rate: **18%**  
 Term in years: **2**  
 Payments per year: **24**  
 First payment due: **10/31/2010**

### TABLE DATA

Table starts at date: **10/31/2010**  
 or at payment number: **1**

### PERIODIC PAYMENT

semi-monthly  
 Payments **2,588.04**

**18%**

**MARISSA G. BENDICIO**

### CALCULATIONS

**BPI - MS**

Use payment of: **2,588.04**  
 1st payment in table: **1**

Beginning balance at payment 1: **104,000.00**  
 Cumulative interest prior to payment 1: **0.00**

## Table

No.	Payment Date	Beginning Balance	Interest	Outstanding Balance			Cumulative Interest
				Principal	Principal	Interest	
1	10/31/10	104,000.00	780.00	1,808.04	102,191.96	19,446.13	780.00
2	11/15/10	102,191.96	766.44	1,821.60	100,370.35	18,679.69	1,546.44
3	11/30/10	100,370.35	752.78	1,835.27	98,535.08	17,926.91	2,299.22
4	12/15/10	98,535.08	739.01	1,849.03	96,686.05	17,187.90	3,038.23
5	12/31/10	96,686.05	725.15	1,862.90	94,823.15	16,462.76	3,763.38
6	01/15/11	94,823.15	711.17	1,876.87	92,946.28	15,751.58	4,474.55
7	01/31/11	92,946.28	697.10	1,890.95	91,055.34	15,054.48	5,171.65
8	02/15/11	91,055.34	682.92	1,905.13	89,150.21	14,371.57	5,854.56
9	02/28/11	89,150.21	668.63	1,919.42	87,230.79	13,702.94	6,523.19
10	03/15/11	87,230.79	654.23	1,933.81	85,296.98	13,048.71	7,177.42
11	03/31/11	85,296.98	639.73	1,948.32	83,348.66	12,408.99	7,817.15
12	04/15/11	83,348.66	625.11	1,962.93	81,385.73	11,783.87	8,442.26
13	04/30/11	81,385.73	610.39	1,977.65	79,408.08	11,173.48	9,052.65
14	05/15/11	79,408.08	595.56	1,992.48	77,415.59	10,577.92	9,648.21
15	05/31/11	77,415.59	580.62	2,007.43	75,408.17	9,997.30	10,228.83
16	06/15/11	75,408.17	565.56	2,022.48	73,385.68	9,431.74	10,794.39
17	06/30/11	73,385.68	550.39	2,037.65	71,348.03	8,881.35	11,344.79
18	07/15/11	71,348.03	535.11	2,052.93	69,295.10	8,346.24	11,879.90
19	07/31/11	69,295.10	519.71	2,068.33	67,226.77	7,826.52	12,399.61
20	08/15/11	67,226.77	504.20	2,083.84	65,142.92	7,322.32	12,903.81
21	08/31/11	65,142.92	488.57	2,099.47	63,043.45	6,833.75	13,392.38
22	09/15/11	63,043.45	472.83	2,115.22	60,928.23	6,360.92	13,865.21
23	09/30/11	60,928.23	456.96	2,131.08	58,797.15	5,903.96	14,322.17
24	10/15/11	58,797.15	440.98	2,147.07	56,650.08	5,462.98	14,763.15
25	10/31/11	56,650.08	424.88	2,163.17	54,486.91	5,038.11	15,188.02
26	11/15/11	54,486.91	408.65	2,179.39	52,307.52	4,629.46	15,596.68
27	11/30/11	52,307.52	392.31	2,195.74	50,111.78	4,237.15	15,988.98
28	12/15/11	50,111.78	375.84	2,212.21	47,899.58	3,861.31	16,364.82
29	12/31/11	47,899.58	359.25	2,228.80	45,670.78	3,502.06	16,724.07
30	01/15/12	45,670.78	342.53	2,245.51	43,425.27	3,159.53	17,066.60
31	01/31/12	43,425.27	325.69	2,262.35	41,162.91	2,833.84	17,392.29
32	02/15/12	41,162.91	308.72	2,279.32	38,883.59	2,525.12	17,701.01
33	02/29/12	38,883.59	291.63	2,296.42	36,587.17	2,233.50	17,992.64
34	03/15/12	36,587.17	274.40	2,313.64	34,273.53	1,959.09	18,267.04
35	03/31/12	34,273.53	257.05	2,330.99	31,942.54	1,702.04	18,524.09
36	04/15/12	31,942.54	239.57	2,348.48	29,594.06	1,462.47	18,763.66
37	04/30/12	29,594.06	221.96	2,366.09	27,227.97	1,240.52	18,985.62
38	05/15/12	27,227.97	204.21	2,383.83	24,844.14	1,036.31	19,189.83
39	05/31/12	24,844.14	186.33	2,401.71	22,442.42	849.97	19,376.16
40	06/15/12	22,442.42	168.32	2,419.73	20,022.70	681.66	19,544.47
41	06/30/12	20,022.70	150.17	2,437.87	17,584.82	531.49	19,694.65
42	07/15/12	17,584.82	131.89	2,456.16	15,128.67	399.60	19,826.53
43	07/31/12	15,128.67	113.46	2,474.58	12,654.09	286.14	19,940.00
44	08/15/12	12,654.09	94.91	2,493.14	10,160.95	191.23	20,034.90
45	08/31/12	10,160.95	76.21	2,511.84	7,649.11	115.02	20,111.11
46	09/15/12	7,649.11	57.37	2,530.68	5,118.43	57.65	20,168.48
47	09/30/12	5,118.43	38.39	2,549.66	2,568.78	19.27	20,206.87
48	10/15/12	2,568.78	19.27	2,568.78	0.00	0.00	20,226.13
	<b>TOTAL</b>	<b>124,226.13</b>	<b>20,226.13</b>	<b>104,000.00</b>			

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