

# Amortization Table :

# EDUCATIONAL

## Initial Data

### LOAN DATA

Loan amount: **48,000.00**  
 Annual interest rate: **18%**  
 Term in years: **2**  
 Payments per year: **24**  
 First payment due: **12/15/2012**

### TABLE DATA

Table starts at date: **12/15/2012**  
 or at payment number: **1**

### PERIODIC PAYMENT

0000169980

**18%**

semi-monthly  
 Payments **1,194.48**

**MARTIREZ, MARY GRACE T  
 BPI**

### CALCULATIONS

Use payment of: **1,194.48**  
 1st payment in table: **1**

Beginning balance at payment 1: **48,000.00**  
 Cumulative interest prior to payment 1: **0.00**

### Table

No.	Payment Date	Beginning Balance	Interest	Outstanding Balance		Cumulative Interest
				Principal	Interest	
1	12/15/12	48,000.00	360.00	834.48	47,165.52	8,975.14
2	12/31/12	47,165.52	353.74	840.74	46,324.78	8,621.40
3	01/15/13	46,324.78	347.44	847.05	45,477.73	8,273.96
4	01/31/13	45,477.73	341.08	853.40	44,624.33	7,932.88
5	02/15/13	44,624.33	334.68	859.80	43,764.53	7,598.19
6	02/28/13	43,764.53	328.23	866.25	42,898.28	7,269.96
7	03/15/13	42,898.28	321.74	872.74	42,025.54	6,948.22
8	03/31/13	42,025.54	315.19	879.29	41,146.25	6,633.03
9	04/15/13	41,146.25	308.60	885.89	40,260.36	6,324.44
10	04/30/13	40,260.36	301.95	892.53	39,367.83	6,022.48
11	05/15/13	39,367.83	295.26	899.22	38,468.61	5,727.22
12	05/31/13	38,468.61	288.51	905.97	37,562.64	5,438.71
13	06/15/13	37,562.64	281.72	912.76	36,649.88	5,156.99
14	06/30/13	36,649.88	274.87	919.61	35,730.27	4,882.12
15	07/15/13	35,730.27	267.98	926.50	34,803.77	4,614.14
16	07/31/13	34,803.77	261.03	933.45	33,870.32	4,353.11
17	08/15/13	33,870.32	254.03	940.45	32,929.86	4,099.08
18	08/31/13	32,929.86	246.97	947.51	31,982.35	3,852.11
19	09/15/13	31,982.35	239.87	954.61	31,027.74	3,612.24
20	09/30/13	31,027.74	232.71	961.77	30,065.96	3,379.53
21	10/15/13	30,065.96	225.49	968.99	29,096.98	3,154.04
22	10/31/13	29,096.98	218.23	976.25	28,120.72	2,935.81
23	11/15/13	28,120.72	210.91	983.58	27,137.15	2,724.91
24	11/30/13	27,137.15	203.53	990.95	26,146.19	2,521.38
25	12/15/13	26,146.19	196.10	998.39	25,147.81	2,325.28
26	12/31/13	25,147.81	188.61	1,005.87	24,141.93	2,136.67
27	01/15/14	24,141.93	181.06	1,013.42	23,128.52	1,955.61
28	01/31/14	23,128.52	173.46	1,021.02	22,107.50	1,782.14
29	02/15/14	22,107.50	165.81	1,028.68	21,078.82	1,616.34
30	02/28/14	21,078.82	158.09	1,036.39	20,042.43	1,458.25
31	03/15/14	20,042.43	150.32	1,044.16	18,998.27	1,307.93
32	03/31/14	18,998.27	142.49	1,052.00	17,946.27	1,165.44
33	04/15/14	17,946.27	134.60	1,059.88	16,886.39	1,030.84
34	04/30/14	16,886.39	126.65	1,067.83	15,818.55	904.20
35	05/15/14	15,818.55	118.64	1,075.84	14,742.71	785.56
36	05/31/14	14,742.71	110.57	1,083.91	13,658.80	674.99
37	06/15/14	13,658.80	102.44	1,092.04	12,566.76	572.55
38	06/30/14	12,566.76	94.25	1,100.23	11,466.53	478.30
39	07/15/14	11,466.53	86.00	1,108.48	10,358.04	392.30
40	07/31/14	10,358.04	77.69	1,116.80	9,241.25	314.61
41	08/15/14	9,241.25	69.31	1,125.17	8,116.07	245.30
42	08/31/14	8,116.07	60.87	1,133.61	6,982.46	184.43
43	09/15/14	6,982.46	52.37	1,142.11	5,840.35	132.06
44	09/30/14	5,840.35	43.80	1,150.68	4,689.67	88.26
45	10/15/14	4,689.67	35.17	1,159.31	3,530.36	53.09
46	10/31/14	3,530.36	26.48	1,168.00	2,362.35	26.61
47	11/15/14	2,362.35	17.72	1,176.76	1,185.59	8.89
48	11/30/14	1,185.59	8.89	1,185.59	-	0.00
TOTAL		57,335.14	9,335.14	48,000.00		

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