

# Amortization Table :

# EDUCATIONAL

## Initial Data

### LOAN DATA

Loan amount: **77,000.00**  
 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

0000168200

**18%**

semi-monthly  
 Payments **1,916.15**

**NARIO, ERNIE G  
 BPI**

### CALCULATIONS

Use payment of: **1,916.15**  
 1st payment in table: **1**

Beginning balance at payment 1: **77,000.00**  
 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	77,000.00	577.50	1,338.65	75,661.35	14,397.62
2	08/15/12	75,661.35	567.46	1,348.69	74,312.66	13,830.16
3	08/31/12	74,312.66	557.34	1,358.80	72,953.86	13,272.81
4	09/15/12	72,953.86	547.15	1,368.99	71,584.87	12,725.66
5	09/30/12	71,584.87	536.89	1,379.26	70,205.60	12,188.77
6	10/15/12	70,205.60	526.54	1,389.61	68,816.00	11,662.23
7	10/31/12	68,816.00	516.12	1,400.03	67,415.97	11,146.11
8	11/15/12	67,415.97	505.62	1,410.53	66,005.44	10,640.49
9	11/30/12	66,005.44	495.04	1,421.11	64,584.33	10,145.45
10	12/15/12	64,584.33	484.38	1,431.77	63,152.57	9,661.07
11	12/31/12	63,152.57	473.64	1,442.50	61,710.06	9,187.42
12	01/15/13	61,710.06	462.83	1,453.32	60,256.74	8,724.60
13	01/31/13	60,256.74	451.93	1,464.22	58,792.52	8,272.67
14	02/15/13	58,792.52	440.94	1,475.20	57,317.31	7,831.73
15	02/28/13	57,317.31	429.88	1,486.27	55,831.05	7,401.85
16	03/15/13	55,831.05	418.73	1,497.42	54,333.63	6,983.11
17	03/31/13	54,333.63	407.50	1,508.65	52,824.98	6,575.61
18	04/15/13	52,824.98	396.19	1,519.96	51,305.02	6,179.42
19	04/30/13	51,305.02	384.79	1,531.36	49,773.66	5,794.64
20	05/15/13	49,773.66	373.30	1,542.85	48,230.82	5,421.33
21	05/31/13	48,230.82	361.73	1,554.42	46,676.40	5,059.60
22	06/15/13	46,676.40	350.07	1,566.08	45,110.32	4,709.53
23	06/30/13	45,110.32	338.33	1,577.82	43,532.50	4,371.20
24	07/15/13	43,532.50	326.49	1,589.65	41,942.85	4,044.71
25	07/31/13	41,942.85	314.57	1,601.58	40,341.27	3,730.14
26	08/15/13	40,341.27	302.56	1,613.59	38,727.68	3,427.58
27	08/31/13	38,727.68	290.46	1,625.69	37,101.99	3,137.12
28	09/15/13	37,101.99	278.26	1,637.88	35,464.11	2,858.86
29	09/30/13	35,464.11	265.98	1,650.17	33,813.94	2,592.87
30	10/15/13	33,813.94	253.60	1,662.54	32,151.40	2,339.27
31	10/31/13	32,151.40	241.14	1,675.01	30,476.39	2,098.13
32	11/15/13	30,476.39	228.57	1,687.58	28,788.81	1,869.56
33	11/30/13	28,788.81	215.92	1,700.23	27,088.58	1,653.65
34	12/15/13	27,088.58	203.16	1,712.98	25,375.59	1,450.48
35	12/31/13	25,375.59	190.32	1,725.83	23,649.76	1,260.16
36	01/15/14	23,649.76	177.37	1,738.78	21,910.99	1,082.79
37	01/31/14	21,910.99	164.33	1,751.82	20,159.17	918.46
38	02/15/14	20,159.17	151.19	1,764.95	18,394.22	767.26
39	02/28/14	18,394.22	137.96	1,778.19	16,616.03	629.31
40	03/15/14	16,616.03	124.62	1,791.53	14,824.50	504.69
41	03/31/14	14,824.50	111.18	1,804.96	13,019.53	393.50
42	04/15/14	13,019.53	97.65	1,818.50	11,201.03	295.86
43	04/30/14	11,201.03	84.01	1,832.14	9,368.89	211.85
44	05/15/14	9,368.89	70.27	1,845.88	7,523.01	141.58
45	05/31/14	7,523.01	56.42	1,859.73	5,663.28	85.16
46	06/15/14	5,663.28	42.47	1,873.67	3,789.61	42.69
47	06/30/14	3,789.61	28.42	1,887.73	1,901.88	14.26
48	07/15/14	1,901.88	14.26	1,901.88	-	0.00
	<b>TOTAL</b>	<b>91,975.12</b>	<b>14,975.12</b>	<b>77,000.00</b>		

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