

# Amortization Table :

# EDUCATIONAL

## Initial Data

### LOAN DATA

Loan amount: **121,000.00**  
 Annual interest rate: **18%**  
 Term in years: **2**  
 Payments per year: **24**  
 First payment due: **7/15/2012**

### TABLE DATA

Table starts at date: **7/15/2012**  
 or at payment number: **1**  
 SPECIAL PROMO

### PERIODIC PAYMENT

0000108111

**18%**

semi-monthly  
 Payments **3,011.09**

**DYCOCO, FLORENCE E  
 BPI**

### CALCULATIONS

Use payment of: **3,011.09**  
 1st payment in table: 1

Beginning balance at payment 1: **121,000.00**  
 Cumulative interest prior to payment 1: **0.00**

### Table

No.	Payment Date	Beginning Balance	Interest	Outstanding Balance			Cumulative Interest
				Principal	Principal	Interest	
1	07/15/12	121,000.00	907.50	2,103.59	118,896.41	22,624.83	907.50
2	07/31/12	118,896.41	891.72	2,119.37	116,777.04	21,733.10	1,799.22
3	08/15/12	116,777.04	875.83	2,135.26	114,641.78	20,857.28	2,675.05
4	08/31/12	114,641.78	859.81	2,151.28	112,490.50	19,997.46	3,534.86
5	09/15/12	112,490.50	843.68	2,167.41	110,323.09	19,153.78	4,378.54
6	09/30/12	110,323.09	827.42	2,183.67	108,139.43	18,326.36	5,205.97
7	10/15/12	108,139.43	811.05	2,200.04	105,939.38	17,515.31	6,017.01
8	10/31/12	105,939.38	794.55	2,216.54	103,722.84	16,720.77	6,811.56
9	11/15/12	103,722.84	777.92	2,233.17	101,489.67	15,942.85	7,589.48
10	11/30/12	101,489.67	761.17	2,249.92	99,239.75	15,181.68	8,350.65
11	12/15/12	99,239.75	744.30	2,266.79	96,972.96	14,437.38	9,094.95
12	12/31/12	96,972.96	727.30	2,283.79	94,689.16	13,710.08	9,822.25
13	01/15/13	94,689.16	710.17	2,300.92	92,388.24	12,999.91	10,532.42
14	01/31/13	92,388.24	692.91	2,318.18	90,070.07	12,307.00	11,225.33
15	02/15/13	90,070.07	675.53	2,335.56	87,734.50	11,631.47	11,900.85
16	02/28/13	87,734.50	658.01	2,353.08	85,381.42	10,973.46	12,558.86
17	03/15/13	85,381.42	640.36	2,370.73	83,010.69	10,333.10	13,199.22
18	03/31/13	83,010.69	622.58	2,388.51	80,622.18	9,710.52	13,821.80
19	04/15/13	80,622.18	604.67	2,406.42	78,215.76	9,105.86	14,426.47
20	04/30/13	78,215.76	586.62	2,424.47	75,791.28	8,519.24	15,013.09
21	05/15/13	75,791.28	568.43	2,442.66	73,348.63	7,950.80	15,581.52
22	05/31/13	73,348.63	550.11	2,460.98	70,887.65	7,400.69	16,131.64
23	06/15/13	70,887.65	531.66	2,479.43	68,408.22	6,869.03	16,663.29
24	06/30/13	68,408.22	513.06	2,498.03	65,910.19	6,355.97	17,176.35
25	07/15/13	65,910.19	494.33	2,516.76	63,393.43	5,861.64	17,670.68
26	07/31/13	63,393.43	475.45	2,535.64	60,857.79	5,386.19	18,146.13
27	08/15/13	60,857.79	456.43	2,554.66	58,303.13	4,929.76	18,602.57
28	08/31/13	58,303.13	437.27	2,573.82	55,729.32	4,492.49	19,039.84
29	09/15/13	55,729.32	417.97	2,593.12	53,136.20	4,074.52	19,457.81
30	09/30/13	53,136.20	398.52	2,612.57	50,523.63	3,676.00	19,856.33
31	10/15/13	50,523.63	378.93	2,632.16	47,891.46	3,297.07	20,235.26
32	10/31/13	47,891.46	359.19	2,651.90	45,239.56	2,937.88	20,594.44
33	11/15/13	45,239.56	339.30	2,671.79	42,567.77	2,598.59	20,933.74
34	11/30/13	42,567.77	319.26	2,691.83	39,875.93	2,279.33	21,253.00
35	12/15/13	39,875.93	299.07	2,712.02	37,163.91	1,980.26	21,552.07
36	12/31/13	37,163.91	278.73	2,732.36	34,431.55	1,701.53	21,830.80
37	01/15/14	34,431.55	258.24	2,752.85	31,678.70	1,443.29	22,089.03
38	01/31/14	31,678.70	237.59	2,773.50	28,905.20	1,205.70	22,326.62
39	02/15/14	28,905.20	216.79	2,794.30	26,110.90	988.91	22,543.41
40	02/28/14	26,110.90	195.83	2,815.26	23,295.64	793.08	22,739.24
41	03/15/14	23,295.64	174.72	2,836.37	20,459.27	618.36	22,913.96
42	03/31/14	20,459.27	153.44	2,857.65	17,601.62	464.92	23,067.41
43	04/15/14	17,601.62	132.01	2,879.08	14,722.54	332.91	23,199.42
44	04/30/14	14,722.54	110.42	2,900.67	11,821.87	222.49	23,309.84
45	05/15/14	11,821.87	88.66	2,922.43	8,899.45	133.82	23,398.50
46	05/31/14	8,899.45	66.75	2,944.34	5,955.10	67.08	23,465.25
47	06/15/14	5,955.10	44.66	2,966.43	2,988.68	22.42	23,509.91
48	06/30/14	2,988.68	22.42	2,988.68	-	0.00	23,532.33
TOTAL		<b>144,532.33</b>	<b>23,532.33</b>	<b>121,000.00</b>			

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