

# Amortization Table :

# EDUCATIONAL

## Initial Data

### LOAN DATA

Loan amount: **51,000.00**  
 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

semi-monthly  
 Payments **1,269.14**

**18%**

### CALCULATIONS

Use payment of: **1,269.14**  
 1st payment in table: **1**

Beginning balance at payment 1: **51,000.00**  
 Cumulative interest prior to payment 1: **0.00**

**MARY GRACE A. FELICIDARIO**  
**BPI**

### Table

No.	Payment Date	Beginning Balance	Interest	Outstanding Balance			Cumulative Interest
				Principal	Principal	Interest	
1	07/31/11	51,000.00	382.50	886.64	50,113.36	9,536.08	382.50
2	08/15/11	50,113.36	375.85	893.29	49,220.08	9,160.23	758.35
3	08/31/11	49,220.08	369.15	899.99	48,320.09	8,791.08	1,127.50
4	09/15/11	48,320.09	362.40	906.74	47,413.35	8,428.68	1,489.90
5	09/30/11	47,413.35	355.60	913.54	46,499.82	8,073.08	1,845.50
6	10/15/11	46,499.82	348.75	920.39	45,579.43	7,724.33	2,194.25
7	10/31/11	45,579.43	341.85	927.29	44,652.14	7,382.49	2,536.10
8	11/15/11	44,652.14	334.89	934.25	43,717.89	7,047.60	2,870.99
9	11/30/11	43,717.89	327.88	941.25	42,776.64	6,719.71	3,198.87
10	12/15/11	42,776.64	320.82	948.31	41,828.32	6,398.89	3,519.70
11	12/31/11	41,828.32	313.71	955.42	40,872.90	6,085.18	3,833.41
12	01/15/12	40,872.90	306.55	962.59	39,910.31	5,778.63	4,139.96
13	01/31/12	39,910.31	299.33	969.81	38,940.50	5,479.30	4,439.28
14	02/15/12	38,940.50	292.05	977.08	37,963.42	5,187.25	4,731.34
15	02/29/12	37,963.42	284.73	984.41	36,979.00	4,902.52	5,016.06
16	03/15/12	36,979.00	277.34	991.79	35,987.21	4,625.18	5,293.40
17	03/31/12	35,987.21	269.90	999.23	34,987.98	4,355.28	5,563.31
18	04/15/12	34,987.98	262.41	1,006.73	33,981.25	4,092.87	5,825.72
19	04/30/12	33,981.25	254.86	1,014.28	32,966.97	3,838.01	6,080.58
20	05/15/12	32,966.97	247.25	1,021.88	31,945.09	3,590.75	6,327.83
21	05/31/12	31,945.09	239.59	1,029.55	30,915.54	3,351.17	6,567.42
22	06/15/12	30,915.54	231.87	1,037.27	29,878.27	3,119.30	6,799.28
23	06/30/12	29,878.27	224.09	1,045.05	28,833.22	2,895.21	7,023.37
24	07/15/12	28,833.22	216.25	1,052.89	27,780.33	2,678.96	7,239.62
25	07/31/12	27,780.33	208.35	1,060.78	26,719.54	2,470.61	7,447.97
26	08/15/12	26,719.54	200.40	1,068.74	25,650.80	2,270.21	7,648.37
27	08/31/12	25,650.80	192.38	1,076.76	24,574.05	2,077.83	7,840.75
28	09/15/12	24,574.05	184.31	1,084.83	23,489.22	1,893.53	8,025.06
29	09/30/12	23,489.22	176.17	1,092.97	22,396.25	1,717.36	8,201.23
30	10/15/12	22,396.25	167.97	1,101.17	21,295.08	1,549.39	8,369.20
31	10/31/12	21,295.08	159.71	1,109.42	20,185.66	1,389.67	8,528.91
32	11/15/12	20,185.66	151.39	1,117.74	19,067.91	1,238.28	8,680.30
33	11/30/12	19,067.91	143.01	1,126.13	17,941.79	1,095.27	8,823.31
34	12/15/12	17,941.79	134.56	1,134.57	16,807.21	960.71	8,957.88
35	12/31/12	16,807.21	126.05	1,143.08	15,664.13	834.65	9,083.93
36	01/15/13	15,664.13	117.48	1,151.66	14,512.47	717.17	9,201.41
37	01/31/13	14,512.47	108.84	1,160.29	13,352.18	608.33	9,310.25
38	02/15/13	13,352.18	100.14	1,169.00	12,183.18	508.19	9,410.40
39	02/28/13	12,183.18	91.37	1,177.76	11,005.42	416.81	9,501.77
40	03/15/13	11,005.42	82.54	1,186.60	9,818.82	334.27	9,584.31
41	03/31/13	9,818.82	73.64	1,195.50	8,623.33	260.63	9,657.95
42	04/15/13	8,623.33	64.67	1,204.46	7,418.87	195.96	9,722.63
43	04/30/13	7,418.87	55.64	1,213.50	6,205.37	140.32	9,778.27
44	05/15/13	6,205.37	46.54	1,222.60	4,982.77	93.78	9,824.81
45	05/31/13	4,982.77	37.37	1,231.77	3,751.01	56.41	9,862.18
46	06/15/13	3,751.01	28.13	1,241.00	2,510.00	28.27	9,890.31
47	06/30/13	2,510.00	18.83	1,250.31	1,259.69	9.45	9,909.14
48	07/15/13	1,259.69	9.45	1,259.69	-	0.00	9,918.58
<b>TOTAL</b>		<b>60,918.58</b>	<b>9,918.58</b>	<b>51,000.00</b>			

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