

# Amortization Table :

# EDUCATIONAL

## Initial Data

### LOAN DATA

Loan amount: **57,000.00**  
 Annual interest rate: **18%**  
 Term in years: **2**  
 Payments per year: **24**  
 First payment due: **10/31/2012**

### TABLE DATA

Table starts at date: **10/31/2012**  
 or at payment number: **1**

### PERIODIC PAYMENT

semi-monthly  
 Payments **1,418.45**

Emp.No: 0000157929

**18%**

**MAGNO, GINA V  
 BPI**

### CALCULATIONS

Use payment of: **1,418.45**  
 1st payment in table: 1

Beginning balance at payment 1: **57,000.00**  
 Cumulative interest prior to payment 1: **0.00**

### Table

| No. | Payment Date | Beginning Balance | Interest  | Principal | Outstanding Balance |           | Cumulative Interest |
|-----|--------------|-------------------|-----------|-----------|---------------------|-----------|---------------------|
|     |              |                   |           |           | Principal           | Interest  |                     |
| 1   | 10/31/12     | 57,000.00         | 427.50    | 990.95    | 56,009.05           | 10,657.98 | 427.50              |
| 2   | 11/15/12     | 56,009.05         | 420.07    | 998.38    | 55,010.67           | 10,237.91 | 847.57              |
| 3   | 11/30/12     | 55,010.67         | 412.58    | 1,005.87  | 54,004.81           | 9,825.33  | 1,260.15            |
| 4   | 12/15/12     | 54,004.81         | 405.04    | 1,013.41  | 52,991.39           | 9,420.29  | 1,665.18            |
| 5   | 12/31/12     | 52,991.39         | 397.44    | 1,021.01  | 51,970.38           | 9,022.86  | 2,062.62            |
| 6   | 01/15/13     | 51,970.38         | 389.78    | 1,028.67  | 50,941.71           | 8,633.08  | 2,452.40            |
| 7   | 01/31/13     | 50,941.71         | 382.06    | 1,036.38  | 49,905.33           | 8,251.02  | 2,834.46            |
| 8   | 02/15/13     | 49,905.33         | 374.29    | 1,044.16  | 48,861.17           | 7,876.73  | 3,208.75            |
| 9   | 02/28/13     | 48,861.17         | 366.46    | 1,051.99  | 47,809.18           | 7,510.27  | 3,575.21            |
| 10  | 03/15/13     | 47,809.18         | 358.57    | 1,059.88  | 46,749.30           | 7,151.70  | 3,933.78            |
| 11  | 03/31/13     | 46,749.30         | 350.62    | 1,067.83  | 45,681.48           | 6,801.08  | 4,284.40            |
| 12  | 04/15/13     | 45,681.48         | 342.61    | 1,075.84  | 44,605.64           | 6,458.47  | 4,627.01            |
| 13  | 04/30/13     | 44,605.64         | 334.54    | 1,083.91  | 43,521.73           | 6,123.93  | 4,961.55            |
| 14  | 05/15/13     | 43,521.73         | 326.41    | 1,092.03  | 42,429.70           | 5,797.51  | 5,287.96            |
| 15  | 05/31/13     | 42,429.70         | 318.22    | 1,100.22  | 41,329.48           | 5,479.29  | 5,606.19            |
| 16  | 06/15/13     | 41,329.48         | 309.97    | 1,108.48  | 40,221.00           | 5,169.32  | 5,916.16            |
| 17  | 06/30/13     | 40,221.00         | 301.66    | 1,116.79  | 39,104.21           | 4,867.66  | 6,217.82            |
| 18  | 07/15/13     | 39,104.21         | 293.28    | 1,125.17  | 37,979.04           | 4,574.38  | 6,511.10            |
| 19  | 07/31/13     | 37,979.04         | 284.84    | 1,133.60  | 36,845.44           | 4,289.54  | 6,795.94            |
| 20  | 08/15/13     | 36,845.44         | 276.34    | 1,142.11  | 35,703.33           | 4,013.20  | 7,072.28            |
| 21  | 08/31/13     | 35,703.33         | 267.77    | 1,150.67  | 34,552.66           | 3,745.42  | 7,340.06            |
| 22  | 09/15/13     | 34,552.66         | 259.14    | 1,159.30  | 33,393.36           | 3,486.28  | 7,599.20            |
| 23  | 09/30/13     | 33,393.36         | 250.45    | 1,168.00  | 32,225.36           | 3,235.83  | 7,849.65            |
| 24  | 10/15/13     | 32,225.36         | 241.69    | 1,176.76  | 31,048.60           | 2,994.14  | 8,091.34            |
| 25  | 10/31/13     | 31,048.60         | 232.86    | 1,185.58  | 29,863.02           | 2,761.27  | 8,324.21            |
| 26  | 11/15/13     | 29,863.02         | 223.97    | 1,194.47  | 28,668.55           | 2,537.30  | 8,548.18            |
| 27  | 11/30/13     | 28,668.55         | 215.01    | 1,203.43  | 27,465.11           | 2,322.28  | 8,763.19            |
| 28  | 12/15/13     | 27,465.11         | 205.99    | 1,212.46  | 26,252.65           | 2,116.30  | 8,969.18            |
| 29  | 12/31/13     | 26,252.65         | 196.89    | 1,221.55  | 25,031.10           | 1,919.40  | 9,166.08            |
| 30  | 01/15/14     | 25,031.10         | 187.73    | 1,230.71  | 23,800.39           | 1,731.67  | 9,353.81            |
| 31  | 01/31/14     | 23,800.39         | 178.50    | 1,239.94  | 22,560.44           | 1,553.16  | 9,532.31            |
| 32  | 02/15/14     | 22,560.44         | 169.20    | 1,249.24  | 21,311.20           | 1,383.96  | 9,701.51            |
| 33  | 02/28/14     | 21,311.20         | 159.83    | 1,258.61  | 20,052.58           | 1,224.13  | 9,861.35            |
| 34  | 03/15/14     | 20,052.58         | 150.39    | 1,268.05  | 18,784.53           | 1,073.73  | 10,011.74           |
| 35  | 03/31/14     | 18,784.53         | 140.88    | 1,277.56  | 17,506.97           | 932.85    | 10,152.63           |
| 36  | 04/15/14     | 17,506.97         | 131.30    | 1,287.15  | 16,219.82           | 801.55    | 10,283.93           |
| 37  | 04/30/14     | 16,219.82         | 121.65    | 1,296.80  | 14,923.02           | 679.90    | 10,405.58           |
| 38  | 05/15/14     | 14,923.02         | 111.92    | 1,306.52  | 13,616.50           | 567.98    | 10,517.50           |
| 39  | 05/31/14     | 13,616.50         | 102.12    | 1,316.32  | 12,300.18           | 465.85    | 10,619.62           |
| 40  | 06/15/14     | 12,300.18         | 92.25     | 1,326.20  | 10,973.98           | 373.60    | 10,711.88           |
| 41  | 06/30/14     | 10,973.98         | 82.30     | 1,336.14  | 9,637.84            | 291.30    | 10,794.18           |
| 42  | 07/15/14     | 9,637.84          | 72.28     | 1,346.16  | 8,291.67            | 219.01    | 10,866.46           |
| 43  | 07/31/14     | 8,291.67          | 62.19     | 1,356.26  | 6,935.41            | 156.82    | 10,928.65           |
| 44  | 08/15/14     | 6,935.41          | 52.02     | 1,366.43  | 5,568.98            | 104.81    | 10,980.67           |
| 45  | 08/31/14     | 5,568.98          | 41.77     | 1,376.68  | 4,192.30            | 63.04     | 11,022.43           |
| 46  | 09/15/14     | 4,192.30          | 31.44     | 1,387.01  | 2,805.30            | 31.60     | 11,053.88           |
| 47  | 09/30/14     | 2,805.30          | 21.04     | 1,397.41  | 1,407.89            | 10.56     | 11,074.92           |
| 48  | 10/15/14     | 1,407.89          | 10.56     | 1,407.89  | 0.00                | 0.00      | 11,085.48           |
|     | TOTAL        | 68,085.48         | 11,085.48 | 57,000.00 |                     |           |                     |

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