

Amortization Table :

EDUCATIONAL

Initial Data

LOAN DATA

Loan amount: **50,000.00**
 Annual interest rate: **18%**
 Term in years: **2**
 Payments per year: **24**
 First payment due: **8/15/2011**

TABLE DATA

Table starts at date: **8/15/2011**
 or at payment number: **1**

PERIODIC PAYMENT

SPECIAL PROMO 18%

semi-monthly
 Payments **1,244.25**

**ALELI B. LEGASPI
 BPI**

CALCULATIONS

Use payment of: **1,244.25**
 1st payment in table: **1**

Beginning balance at payment 1: **50,000.00**
 Cumulative interest prior to payment 1: **0.00**

Table

No.	Payment Date	Beginning Balance	Interest	Outstanding Balance		Cumulative Interest
				Principal	Interest	
1	08/15/11	50,000.00	375.00	869.25	49,130.75	375.00
2	08/31/11	49,130.75	368.48	875.77	48,254.98	743.48
3	09/15/11	48,254.98	361.91	882.34	47,372.64	1,105.39
4	09/30/11	47,372.64	355.29	888.96	46,483.68	1,460.69
5	10/15/11	46,483.68	348.63	895.62	45,588.05	1,809.32
6	10/31/11	45,588.05	341.91	902.34	44,685.71	2,151.23
7	11/15/11	44,685.71	335.14	909.11	43,776.60	2,486.37
8	11/30/11	43,776.60	328.32	915.93	42,860.68	2,814.69
9	12/15/11	42,860.68	321.46	922.80	41,937.88	3,136.15
10	12/31/11	41,937.88	314.53	929.72	41,008.16	3,450.68
11	01/15/12	41,008.16	307.56	936.69	40,071.47	3,758.24
12	01/31/12	40,071.47	300.54	943.72	39,127.75	4,058.78
13	02/15/12	39,127.75	293.46	950.79	38,176.96	4,352.24
14	02/29/12	38,176.96	286.33	957.92	37,219.04	4,638.56
15	03/15/12	37,219.04	279.14	965.11	36,253.93	4,917.71
16	03/31/12	36,253.93	271.90	972.35	35,281.58	5,189.61
17	04/15/12	35,281.58	264.61	979.64	34,301.94	5,454.22
18	04/30/12	34,301.94	257.26	986.99	33,314.95	5,711.49
19	05/15/12	33,314.95	249.86	994.39	32,320.56	5,961.35
20	05/31/12	32,320.56	242.40	1,001.85	31,318.71	6,203.75
21	06/15/12	31,318.71	234.89	1,009.36	30,309.35	6,438.65
22	06/30/12	30,309.35	227.32	1,016.93	29,292.42	6,665.97
23	07/15/12	29,292.42	219.69	1,024.56	28,267.86	6,885.66
24	07/31/12	28,267.86	212.01	1,032.24	27,235.62	7,097.67
48	07/31/13	1,234.99	9.26	1,234.99	-	9,724.10
	TOTAL	59,724.10	9,724.10	50,000.00		

Conforme : _____