

# Amortization Table :

# EDUCATIONAL

## Initial Data

### LOAN DATA

Loan amount: **15,000.00**  
 Annual interest rate: **18%**  
 Term in years: **2**  
 Payments per year: **24**  
 First payment due: **4/30/2011**

### TABLE DATA

Table starts at date: **4/30/2011**  
 or at payment number: **1**

### PERIODIC PAYMENT

semi-monthly  
 Payments **373.28**

**18%**

### CALCULATIONS

Use payment of: **373.28**  
 1st payment in table: **1**

Beginning balance at payment 1: **15,000.00**  
 Cumulative interest prior to payment 1: **0.00**

**GIOVANNI ROEL E. TROCIO**  
**BPI**

### Table

| No.   | Payment Date | Beginning Balance | Interest | Outstanding Balance |           |          | Cumulative Interest |
|-------|--------------|-------------------|----------|---------------------|-----------|----------|---------------------|
|       |              |                   |          | Principal           | Principal | Interest |                     |
| 1     | 04/30/11     | 15,000.00         | 112.50   | 260.78              | 14,739.22 | 2,804.73 | 112.50              |
| 2     | 05/15/11     | 14,739.22         | 110.54   | 262.73              | 14,476.49 | 2,694.19 | 223.04              |
| 3     | 05/31/11     | 14,476.49         | 108.57   | 264.70              | 14,211.79 | 2,585.61 | 331.62              |
| 4     | 06/15/11     | 14,211.79         | 106.59   | 266.69              | 13,945.10 | 2,479.02 | 438.21              |
| 5     | 06/30/11     | 13,945.10         | 104.59   | 268.69              | 13,676.42 | 2,374.44 | 542.79              |
| 6     | 07/15/11     | 13,676.42         | 102.57   | 270.70              | 13,405.71 | 2,271.86 | 645.37              |
| 7     | 07/31/11     | 13,405.71         | 100.54   | 272.73              | 13,132.98 | 2,171.32 | 745.91              |
| 8     | 08/15/11     | 13,132.98         | 98.50    | 274.78              | 12,858.20 | 2,072.82 | 844.41              |
| 9     | 08/31/11     | 12,858.20         | 96.44    | 276.84              | 12,581.36 | 1,976.39 | 940.84              |
| 10    | 09/15/11     | 12,581.36         | 94.36    | 278.92              | 12,302.45 | 1,882.03 | 1,035.20            |
| 11    | 09/30/11     | 12,302.45         | 92.27    | 281.01              | 12,021.44 | 1,789.76 | 1,127.47            |
| 12    | 10/15/11     | 12,021.44         | 90.16    | 283.11              | 11,738.33 | 1,699.60 | 1,217.63            |
| 13    | 10/31/11     | 11,738.33         | 88.04    | 285.24              | 11,453.09 | 1,611.56 | 1,305.67            |
| 14    | 11/15/11     | 11,453.09         | 85.90    | 287.38              | 11,165.71 | 1,525.66 | 1,391.57            |
| 15    | 11/30/11     | 11,165.71         | 83.74    | 289.53              | 10,876.18 | 1,441.92 | 1,475.31            |
| 16    | 12/15/11     | 10,876.18         | 81.57    | 291.70              | 10,584.47 | 1,360.35 | 1,556.88            |
| 17    | 12/31/11     | 10,584.47         | 79.38    | 293.89              | 10,290.58 | 1,280.96 | 1,636.27            |
| 18    | 01/15/12     | 10,290.58         | 77.18    | 296.10              | 9,994.49  | 1,203.78 | 1,713.45            |
| 19    | 01/31/12     | 9,994.49          | 74.96    | 298.32              | 9,696.17  | 1,128.83 | 1,788.41            |
| 20    | 02/15/12     | 9,696.17          | 72.72    | 300.55              | 9,395.61  | 1,056.10 | 1,861.13            |
| 21    | 02/29/12     | 9,395.61          | 70.47    | 302.81              | 9,092.81  | 985.64   | 1,931.59            |
| 22    | 03/15/12     | 9,092.81          | 68.20    | 305.08              | 8,787.73  | 917.44   | 1,999.79            |
| 23    | 03/31/12     | 8,787.73          | 65.91    | 307.37              | 8,480.36  | 851.53   | 2,065.70            |
| 24    | 04/15/12     | 8,480.36          | 63.60    | 309.67              | 8,170.68  | 787.93   | 2,129.30            |
| 25    | 04/30/12     | 8,170.68          | 61.28    | 312.00              | 7,858.69  | 726.65   | 2,190.58            |
| 26    | 05/15/12     | 7,858.69          | 58.94    | 314.34              | 7,544.35  | 667.71   | 2,249.52            |
| 27    | 05/31/12     | 7,544.35          | 56.58    | 316.69              | 7,227.66  | 611.13   | 2,306.10            |
| 28    | 06/15/12     | 7,227.66          | 54.21    | 319.07              | 6,908.59  | 556.92   | 2,360.31            |
| 29    | 06/30/12     | 6,908.59          | 51.81    | 321.46              | 6,587.13  | 505.11   | 2,412.13            |
| 30    | 07/15/12     | 6,587.13          | 49.40    | 323.87              | 6,263.26  | 455.70   | 2,461.53            |
| 31    | 07/31/12     | 6,263.26          | 46.97    | 326.30              | 5,936.96  | 408.73   | 2,508.50            |
| 32    | 08/15/12     | 5,936.96          | 44.53    | 328.75              | 5,608.21  | 364.20   | 2,553.03            |
| 33    | 08/31/12     | 5,608.21          | 42.06    | 331.21              | 5,277.00  | 322.14   | 2,595.09            |
| 34    | 09/15/12     | 5,277.00          | 39.58    | 333.70              | 4,943.30  | 282.56   | 2,634.67            |
| 35    | 09/30/12     | 4,943.30          | 37.07    | 336.20              | 4,607.10  | 245.49   | 2,671.74            |
| 36    | 10/15/12     | 4,607.10          | 34.55    | 338.72              | 4,268.37  | 210.93   | 2,706.30            |
| 37    | 10/31/12     | 4,268.37          | 32.01    | 341.26              | 3,927.11  | 178.92   | 2,738.31            |
| 38    | 11/15/12     | 3,927.11          | 29.45    | 343.82              | 3,583.29  | 149.47   | 2,767.76            |
| 39    | 11/30/12     | 3,583.29          | 26.87    | 346.40              | 3,236.89  | 122.59   | 2,794.64            |
| 40    | 12/15/12     | 3,236.89          | 24.28    | 349.00              | 2,887.89  | 98.32    | 2,818.91            |
| 41    | 12/31/12     | 2,887.89          | 21.66    | 351.62              | 2,536.27  | 76.66    | 2,840.57            |
| 42    | 01/15/13     | 2,536.27          | 19.02    | 354.25              | 2,182.02  | 57.63    | 2,859.60            |
| 43    | 01/31/13     | 2,182.02          | 16.37    | 356.91              | 1,825.11  | 41.27    | 2,875.96            |
| 44    | 02/15/13     | 1,825.11          | 13.69    | 359.59              | 1,465.52  | 27.58    | 2,889.65            |
| 45    | 02/28/13     | 1,465.52          | 10.99    | 362.28              | 1,103.24  | 16.59    | 2,900.64            |
| 46    | 03/15/13     | 1,103.24          | 8.27     | 365.00              | 738.24    | 8.32     | 2,908.92            |
| 47    | 03/31/13     | 738.24            | 5.54     | 367.74              | 370.50    | 2.78     | 2,914.45            |
| 48    | 04/15/13     | 370.50            | 2.78     | 370.50              | -         | 0.00     | 2,917.23            |
| TOTAL |              | 17,917.23         | 2,917.23 | 15,000.00           |           |          |                     |

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