

# Amortization Table :

# EDUCATIONAL

## Initial Data

### LOAN DATA

Loan amount: **76,000.00**  
 Annual interest rate: **18%**  
 Term in years: **2**  
 Payments per year: **24**  
 First payment due: **12/31/2011**

### TABLE DATA

Table starts at date: **12/31/2011**  
 or at payment number: **1**

### PERIODIC PAYMENT

0000157484

**18%**

semi-monthly  
Payments

**1,891.26**

**GARBO, NOREENE Q  
BPI**

### CALCULATIONS

Use payment of: **1,891.26**  
 1st payment in table: 1

Beginning balance at payment 1: **76,000.00**  
 Cumulative interest prior to payment 1: **0.00**

### Table

No.	Payment Date	Beginning Balance	Interest	Outstanding Balance		Cumulative Interest
				Principal	Interest	
1	12/31/11	76,000.00	570.00	1,321.26	74,678.74	14,210.63
2	01/15/12	74,678.74	560.09	1,331.17	73,347.56	13,650.54
3	01/31/12	73,347.56	550.11	1,341.16	72,006.41	13,100.44
4	02/15/12	72,006.41	540.05	1,351.22	70,655.19	12,560.39
5	02/29/12	70,655.19	529.91	1,361.35	69,293.84	12,030.48
6	03/15/12	69,293.84	519.70	1,371.56	67,922.28	11,510.77
7	03/31/12	67,922.28	509.42	1,381.85	66,540.44	11,001.35
8	04/15/12	66,540.44	499.05	1,392.21	65,148.23	10,502.30
9	04/30/12	65,148.23	488.61	1,402.65	63,745.58	10,013.69
10	05/15/12	63,745.58	478.09	1,413.17	62,332.40	9,535.60
11	05/31/12	62,332.40	467.49	1,423.77	60,908.63	9,068.10
12	06/15/12	60,908.63	456.81	1,434.45	59,474.19	8,611.29
13	06/30/12	59,474.19	446.06	1,445.21	58,028.98	8,165.23
14	07/15/12	58,028.98	435.22	1,456.05	56,572.93	7,730.02
15	07/31/12	56,572.93	424.30	1,466.97	55,105.97	7,305.72
16	08/15/12	55,105.97	413.29	1,477.97	53,628.00	6,892.42
17	08/31/12	53,628.00	402.21	1,489.05	52,138.95	6,490.21
18	09/15/12	52,138.95	391.04	1,500.22	50,638.72	6,099.17
19	09/30/12	50,638.72	379.79	1,511.47	49,127.25	5,719.38
20	10/15/12	49,127.25	368.45	1,522.81	47,604.44	5,350.93
21	10/31/12	47,604.44	357.03	1,534.23	46,070.21	4,993.89
22	11/15/12	46,070.21	345.53	1,545.74	44,524.48	4,648.37
23	11/30/12	44,524.48	333.93	1,557.33	42,967.15	4,314.43
24	12/15/12	42,967.15	322.25	1,569.01	41,398.14	3,992.18
25	12/31/12	41,398.14	310.49	1,580.78	39,817.36	3,681.69
26	01/15/13	39,817.36	298.63	1,592.63	38,224.73	3,383.06
27	01/31/13	38,224.73	286.69	1,604.58	36,620.15	3,096.38
28	02/15/13	36,620.15	274.65	1,616.61	35,003.54	2,821.73
29	02/28/13	35,003.54	262.53	1,628.74	33,374.80	2,559.20
30	03/15/13	33,374.80	250.31	1,640.95	31,733.85	2,308.89
31	03/31/13	31,733.85	238.00	1,653.26	30,080.59	2,070.89
32	04/15/13	30,080.59	225.60	1,665.66	28,414.93	1,845.28
33	04/30/13	28,414.93	213.11	1,678.15	26,736.78	1,632.17
34	05/15/13	26,736.78	200.53	1,690.74	25,046.04	1,431.64
35	05/31/13	25,046.04	187.85	1,703.42	23,342.62	1,243.80
36	06/15/13	23,342.62	175.07	1,716.19	21,626.43	1,068.73
37	06/30/13	21,626.43	162.20	1,729.06	19,897.36	906.53
38	07/15/13	19,897.36	149.23	1,742.03	18,155.33	757.30
39	07/31/13	18,155.33	136.16	1,755.10	16,400.23	621.14
40	08/15/13	16,400.23	123.00	1,768.26	14,631.97	498.13
41	08/31/13	14,631.97	109.74	1,781.52	12,850.45	388.39
42	09/15/13	12,850.45	96.38	1,794.88	11,055.56	292.02
43	09/30/13	11,055.56	82.92	1,808.35	9,247.22	209.10
44	10/15/13	9,247.22	69.35	1,821.91	7,425.31	139.74
45	10/31/13	7,425.31	55.69	1,835.57	5,589.73	84.05
46	11/15/13	5,589.73	41.92	1,849.34	3,740.39	42.13
47	11/30/13	3,740.39	28.05	1,863.21	1,877.18	14.08
48	12/15/13	1,877.18	14.08	1,877.18	-	0.00
	<b>TOTAL</b>	<b>90,780.63</b>	<b>14,780.63</b>	<b>76,000.00</b>		

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