

# Amortization Table :

# EDUCATIONAL

## Initial Data

### LOAN DATA

Loan amount: **130,000.00**  
 Annual interest rate: **18%**  
 Term in years: **2**  
 Payments per year: **24**  
 First payment due: **2/28/2011**

### TABLE DATA

Table starts at date: **2/28/2011**  
 or at payment number: **1**

### PERIODIC PAYMENT

**18%**

semi-monthly

Payments **3,235.06****CUATICO, MARYVI**

### CALCULATIONS

**BPI**

Use payment of: **3,235.06**  
 1st payment in table: 1

Beginning balance at payment 1: **130,000.00**  
 Cumulative interest prior to payment 1: **0.00**

## Table

No.	Payment Date	Beginning Balance	Interest	Outstanding Balance			Cumulative Interest
				Principal	Principal	Interest	
1	02/28/11	130,000.00	975.00	2,260.06	127,739.94	24,307.66	975.00
2	03/15/11	127,739.94	958.05	2,277.01	125,462.94	23,349.61	1,933.05
3	03/31/11	125,462.94	940.97	2,294.08	123,168.86	22,408.64	2,874.02
4	04/15/11	123,168.86	923.77	2,311.29	120,857.57	21,484.88	3,797.79
5	04/30/11	120,857.57	906.43	2,328.62	118,528.94	20,578.44	4,704.22
6	05/15/11	118,528.94	888.97	2,346.09	116,182.85	19,689.48	5,593.19
7	05/31/11	116,182.85	871.37	2,363.68	113,819.17	18,818.11	6,464.56
8	06/15/11	113,819.17	853.64	2,381.41	111,437.76	17,964.46	7,318.20
9	06/30/11	111,437.76	835.78	2,399.27	109,038.49	17,128.68	8,153.99
10	07/15/11	109,038.49	817.79	2,417.27	106,621.22	16,310.89	8,971.77
11	07/31/11	106,621.22	799.66	2,435.40	104,185.82	15,511.23	9,771.43
12	08/15/11	104,185.82	781.39	2,453.66	101,732.16	14,729.84	10,552.83
13	08/31/11	101,732.16	762.99	2,472.06	99,260.10	13,966.85	11,315.82
14	09/15/11	99,260.10	744.45	2,490.60	96,769.49	13,222.40	12,060.27
15	09/30/11	96,769.49	725.77	2,509.28	94,260.21	12,496.62	12,786.04
16	10/15/11	94,260.21	706.95	2,528.10	91,732.10	11,789.67	13,492.99
17	10/31/11	91,732.10	687.99	2,547.06	89,185.04	11,101.68	14,180.98
18	11/15/11	89,185.04	668.89	2,566.17	86,618.87	10,432.79	14,849.87
19	11/30/11	86,618.87	649.64	2,585.41	84,033.46	9,783.15	15,499.51
20	12/15/11	84,033.46	630.25	2,604.80	81,428.65	9,152.90	16,129.76
21	12/31/11	81,428.65	610.71	2,624.34	78,804.31	8,542.19	16,740.48
22	01/15/12	78,804.31	591.03	2,644.02	76,160.29	7,951.15	17,331.51
23	01/31/12	76,160.29	571.20	2,663.85	73,496.44	7,379.95	17,902.71
24	02/15/12	73,496.44	551.22	2,683.83	70,812.60	6,828.73	18,453.93
25	02/29/12	70,812.60	531.09	2,703.96	68,108.64	6,297.63	18,985.03

26	03/15/12	68,108.64	510.81	2,724.24	65,384.40	5,786.82	19,495.84
27	03/31/12	65,384.40	490.38	2,744.67	62,639.73	5,296.44	19,986.23
28	04/15/12	62,639.73	469.80	2,765.26	59,874.47	4,826.64	20,456.03
29	04/30/12	59,874.47	449.06	2,786.00	57,088.47	4,377.58	20,905.08
30	05/15/12	57,088.47	428.16	2,806.89	54,281.58	3,949.42	21,333.25
31	05/31/12	54,281.58	407.11	2,827.94	51,453.64	3,542.31	21,740.36
32	06/15/12	51,453.64	385.90	2,849.15	48,604.49	3,156.40	22,126.26
33	06/30/12	48,604.49	364.53	2,870.52	45,733.96	2,791.87	22,490.80
34	07/15/12	45,733.96	343.00	2,892.05	42,841.91	2,448.86	22,833.80
35	07/31/12	42,841.91	321.31	2,913.74	39,928.17	2,127.55	23,155.11
36	08/15/12	39,928.17	299.46	2,935.59	36,992.58	1,828.09	23,454.58
37	08/31/12	36,992.58	277.44	2,957.61	34,034.97	1,550.64	23,732.02
38	09/15/12	34,034.97	255.26	2,979.79	31,055.17	1,295.38	23,987.28
39	09/30/12	31,055.17	232.91	3,002.14	28,053.03	1,062.47	24,220.20
40	10/15/12	28,053.03	210.40	3,024.66	25,028.37	852.07	24,430.59
41	10/31/12	25,028.37	187.71	3,047.34	21,981.03	664.36	24,618.31
42	11/15/12	21,981.03	164.86	3,070.20	18,910.83	499.50	24,783.16
43	11/30/12	18,910.83	141.83	3,093.22	15,817.61	357.67	24,925.00
44	12/15/12	15,817.61	118.63	3,116.42	12,701.19	239.04	25,043.63
45	12/31/12	12,701.19	95.26	3,139.80	9,561.39	143.78	25,138.89
46	01/15/13	9,561.39	71.71	3,163.35	6,398.04	72.07	25,210.60
47	01/31/13	6,398.04	47.99	3,187.07	3,210.97	24.08	25,258.58
48	02/15/13	3,210.97	24.08	3,210.97	0.00	0.00	25,282.66
	TOTAL	155,282.66	25,282.66	130,000.00			

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