

# Amortization Table :

# EDUCATIONAL

## Initial Data

### LOAN DATA

Loan amount: **44,000.00**  
 Annual interest rate: **18%**  
 Term in years: **2**  
 Payments per year: **24**  
 First payment due: **11/30/2012**

### TABLE DATA

Table starts at date: **11/30/2012**  
 or at payment number: **1**

### PERIODIC PAYMENT

0000158730

**18%**

semi-monthly  
 Payments **1,094.94**

**SALANIO, MA LOVELLA G  
 BPI**

### CALCULATIONS

Use payment of: **1,094.94**  
 1st payment in table: 1

Beginning balance at payment 1: **44,000.00**  
 Cumulative interest prior to payment 1: **0.00**

### Table

No.	Payment Date	Beginning Balance	Interest	Outstanding Balance			Cumulative Interest
				Principal	Principal	Interest	
1	11/30/12	44,000.00	330.00	764.94	43,235.06	8,227.21	330.00
2	12/15/12	43,235.06	324.26	770.68	42,464.38	7,902.95	654.26
3	12/31/12	42,464.38	318.48	776.46	41,687.92	7,584.46	972.75
4	01/15/13	41,687.92	312.66	782.28	40,905.64	7,271.80	1,285.41
5	01/31/13	40,905.64	306.79	788.15	40,117.49	6,965.01	1,592.20
6	02/15/13	40,117.49	300.88	794.06	39,323.43	6,664.13	1,893.08
7	02/28/13	39,323.43	294.93	800.02	38,523.41	6,369.21	2,188.00
8	03/15/13	38,523.41	288.93	806.02	37,717.40	6,080.28	2,476.93
9	03/31/13	37,717.40	282.88	812.06	36,905.33	5,797.40	2,759.81
10	04/15/13	36,905.33	276.79	818.15	36,087.18	5,520.61	3,036.60
11	04/30/13	36,087.18	270.65	824.29	35,262.89	5,249.96	3,307.25
12	05/15/13	35,262.89	264.47	830.47	34,432.42	4,985.48	3,571.73
13	05/31/13	34,432.42	258.24	836.70	33,595.72	4,727.24	3,829.97
14	06/15/13	33,595.72	251.97	842.97	32,752.75	4,475.27	4,081.94
15	06/30/13	32,752.75	245.65	849.30	31,903.45	4,229.63	4,327.58
16	07/15/13	31,903.45	239.28	855.67	31,047.79	3,990.35	4,566.86
17	07/31/13	31,047.79	232.86	862.08	30,185.71	3,757.49	4,799.72
18	08/15/13	30,185.71	226.39	868.55	29,317.16	3,531.10	5,026.11
19	08/31/13	29,317.16	219.88	875.06	28,442.09	3,311.22	5,245.99
20	09/15/13	28,442.09	213.32	881.63	27,560.47	3,097.91	5,459.30
21	09/30/13	27,560.47	206.70	888.24	26,672.23	2,891.20	5,666.01
22	10/15/13	26,672.23	200.04	894.90	25,777.33	2,691.16	5,866.05
23	10/31/13	25,777.33	193.33	901.61	24,875.72	2,497.83	6,059.38
24	11/15/13	24,875.72	186.57	908.37	23,967.34	2,311.26	6,245.95
25	11/30/13	23,967.34	179.76	915.19	23,052.16	2,131.51	6,425.70
26	12/15/13	23,052.16	172.89	922.05	22,130.10	1,958.62	6,598.59
27	12/31/13	22,130.10	165.98	928.97	21,201.14	1,792.64	6,764.57
28	01/15/14	21,201.14	159.01	935.93	20,265.21	1,633.63	6,923.58
29	01/31/14	20,265.21	151.99	942.95	19,322.25	1,481.64	7,075.57
30	02/15/14	19,322.25	144.92	950.02	18,372.23	1,336.73	7,220.48
31	02/28/14	18,372.23	137.79	957.15	17,415.08	1,198.93	7,358.28
32	03/15/14	17,415.08	130.61	964.33	16,450.75	1,068.32	7,488.89
33	03/31/14	16,450.75	123.38	971.56	15,479.19	944.94	7,612.27
34	04/15/14	15,479.19	116.09	978.85	14,500.34	828.85	7,728.36
35	04/30/14	14,500.34	108.75	986.19	13,514.15	720.09	7,837.12
36	05/15/14	13,514.15	101.36	993.59	12,520.56	618.74	7,938.47
37	05/31/14	12,520.56	93.90	1,001.04	11,519.53	524.83	8,032.38
38	06/15/14	11,519.53	86.40	1,008.55	10,510.98	438.44	8,118.77
39	06/30/14	10,510.98	78.83	1,016.11	9,494.87	359.60	8,197.60
40	07/15/14	9,494.87	71.21	1,023.73	8,471.14	288.39	8,268.82
41	07/31/14	8,471.14	63.53	1,031.41	7,439.73	224.86	8,332.35
42	08/15/14	7,439.73	55.80	1,039.14	6,400.59	169.06	8,388.15
43	08/31/14	6,400.59	48.00	1,046.94	5,353.65	121.06	8,436.15
44	09/15/14	5,353.65	40.15	1,054.79	4,298.86	80.90	8,476.30
45	09/30/14	4,298.86	32.24	1,062.70	3,236.16	48.66	8,508.55
46	10/15/14	3,236.16	24.27	1,070.67	2,165.49	24.39	8,532.82
47	10/31/14	2,165.49	16.24	1,078.70	1,086.79	8.15	8,549.06
48	11/15/14	1,086.79	8.15	1,086.79	-	0.00	8,557.21
TOTAL		52,557.21	8,557.21	44,000.00			

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