

# Amortization Table :

# EDUCATIONAL

## Initial Data

### LOAN DATA

Loan amount: **23,000.00**  
 Annual interest rate: **18%**  
 Term in years: **2**  
 Payments per year: **24**  
 First payment due: **7/31/2012**

### TABLE DATA

Table starts at date: **7/31/2012**  
 or at payment number: **1**

### PERIODIC PAYMENT

0000001945

**18%**

semi-monthly  
 Payments **572.36**

**MATAVIA, CELIA |  
 BPI**

### CALCULATIONS

Use payment of: **572.36**  
 1st payment in table: **1**

Beginning balance at payment 1: **23,000.00**  
 Cumulative interest prior to payment 1: **0.00**

### Table

No.	Payment Date	Beginning Balance	Interest	Outstanding Balance			Cumulative Interest
				Principal	Principal	Interest	
1	07/31/12	23,000.00	172.50	399.86	22,600.14	4,300.59	172.50
2	08/15/12	22,600.14	169.50	402.85	22,197.29	4,131.09	342.00
3	08/31/12	22,197.29	166.48	405.88	21,791.41	3,964.61	508.48
4	09/15/12	21,791.41	163.44	408.92	21,382.49	3,801.17	671.92
5	09/30/12	21,382.49	160.37	411.99	20,970.51	3,640.80	832.29
6	10/15/12	20,970.51	157.28	415.08	20,555.43	3,483.52	989.56
7	10/31/12	20,555.43	154.17	418.19	20,137.24	3,329.36	1,143.73
8	11/15/12	20,137.24	151.03	421.33	19,715.91	3,178.33	1,294.76
9	11/30/12	19,715.91	147.87	424.49	19,291.42	3,030.46	1,442.63
10	12/15/12	19,291.42	144.69	427.67	18,863.75	2,885.77	1,587.31
11	12/31/12	18,863.75	141.48	430.88	18,432.88	2,744.29	1,728.79
12	01/15/13	18,432.88	138.25	434.11	17,998.77	2,606.05	1,867.04
13	01/31/13	17,998.77	134.99	437.37	17,561.40	2,471.06	2,002.03
14	02/15/13	17,561.40	131.71	440.65	17,120.76	2,339.35	2,133.74
15	02/28/13	17,120.76	128.41	443.95	16,676.81	2,210.94	2,262.15
16	03/15/13	16,676.81	125.08	447.28	16,229.53	2,085.87	2,387.22
17	03/31/13	16,229.53	121.72	450.63	15,778.89	1,964.14	2,508.94
18	04/15/13	15,778.89	118.34	454.01	15,324.88	1,845.80	2,627.28
19	04/30/13	15,324.88	114.94	457.42	14,867.46	1,730.87	2,742.22
20	05/15/13	14,867.46	111.51	460.85	14,406.61	1,619.36	2,853.73
21	05/31/13	14,406.61	108.05	464.31	13,942.30	1,511.31	2,961.78
22	06/15/13	13,942.30	104.57	467.79	13,474.51	1,406.74	3,066.34
23	06/30/13	13,474.51	101.06	471.30	13,003.22	1,305.68	3,167.40
24	07/15/13	13,003.22	97.52	474.83	12,528.38	1,208.16	3,264.93
25	07/31/13	12,528.38	93.96	478.39	12,049.99	1,114.20	3,358.89
26	08/15/13	12,049.99	90.37	481.98	11,568.01	1,023.82	3,449.26
27	08/31/13	11,568.01	86.76	485.60	11,082.41	937.06	3,536.02
28	09/15/13	11,082.41	83.12	489.24	10,593.18	853.94	3,619.14
29	09/30/13	10,593.18	79.45	492.91	10,100.27	774.50	3,698.59
30	10/15/13	10,100.27	75.75	496.60	9,603.66	698.74	3,774.34
31	10/31/13	9,603.66	72.03	500.33	9,103.34	626.72	3,846.37
32	11/15/13	9,103.34	68.28	504.08	8,599.26	558.44	3,914.65
33	11/30/13	8,599.26	64.49	507.86	8,091.39	493.95	3,979.14
34	12/15/13	8,091.39	60.69	511.67	7,579.72	433.26	4,039.83
35	12/31/13	7,579.72	56.85	515.51	7,064.21	376.41	4,096.67
36	01/15/14	7,064.21	52.98	519.37	6,544.84	323.43	4,149.66
37	01/31/14	6,544.84	49.09	523.27	6,021.57	274.34	4,198.74
38	02/15/14	6,021.57	45.16	527.19	5,494.38	229.18	4,243.90
39	02/28/14	5,494.38	41.21	531.15	4,963.23	187.98	4,285.11
40	03/15/14	4,963.23	37.22	535.13	4,428.10	150.75	4,322.34
41	03/31/14	4,428.10	33.21	539.15	3,888.95	117.54	4,355.55
42	04/15/14	3,888.95	29.17	543.19	3,345.76	88.37	4,384.71
43	04/30/14	3,345.76	25.09	547.26	2,798.50	63.28	4,409.81
44	05/15/14	2,798.50	20.99	551.37	2,247.13	42.29	4,430.80
45	05/31/14	2,247.13	16.85	555.50	1,691.63	25.44	4,447.65
46	06/15/14	1,691.63	12.69	559.67	1,131.96	12.75	4,460.34
47	06/30/14	1,131.96	8.49	563.87	568.10	4.26	4,468.83
48	07/15/14	568.10	4.26	568.10	0.00	0.00	4,473.09
TOTAL		27,473.09	4,473.09	23,000.00			

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