

# Amortization Table :

# EDUCATIONAL

## Initial Data

### LOAN DATA

Loan amount: **133,000.00**  
 Annual interest rate: **18%**  
 Term in years: **2**  
 Payments per year: **24**  
 First payment due: **4/15/2012**

### TABLE DATA

Table starts at date: **4/15/2012**  
 or at payment number: **1**

### PERIODIC PAYMENT

0000156368

**18%**

semi-monthly  
 Payments **3,309.71**

**TABLAN, MARIA RITA C  
 BPI**

### CALCULATIONS

Use payment of: **3,309.71**  
 1st payment in table: **1**

Beginning balance at payment 1: **133,000.00**  
 Cumulative interest prior to payment 1: **0.00**

### Table

No.	Payment Date	Beginning Balance	Interest	Outstanding Balance		Cumulative Interest
				Principal	Interest	
1	04/15/12	133,000.00	997.50	2,312.21	130,687.79	24,868.61
2	04/30/12	130,687.79	980.16	2,329.55	128,358.24	23,888.45
3	05/15/12	128,358.24	962.69	2,347.02	126,011.21	22,925.77
4	05/31/12	126,011.21	945.08	2,364.63	123,646.59	21,980.68
5	06/15/12	123,646.59	927.35	2,382.36	121,264.23	21,053.33
6	06/30/12	121,264.23	909.48	2,400.23	118,864.00	20,143.85
7	07/15/12	118,864.00	891.48	2,418.23	116,445.77	19,252.37
8	07/31/12	116,445.77	873.34	2,436.37	114,009.40	18,379.03
9	08/15/12	114,009.40	855.07	2,454.64	111,554.76	17,523.96
10	08/31/12	111,554.76	836.66	2,473.05	109,081.71	16,687.30
11	09/15/12	109,081.71	818.11	2,491.60	106,590.11	15,869.18
12	09/30/12	106,590.11	799.43	2,510.28	104,079.83	15,069.76
13	10/15/12	104,079.83	780.60	2,529.11	101,550.71	14,289.16
14	10/31/12	101,550.71	761.63	2,548.08	99,002.63	13,527.53
15	11/15/12	99,002.63	742.52	2,567.19	96,435.44	12,785.01
16	11/30/12	96,435.44	723.27	2,586.44	93,849.00	12,061.74
17	12/15/12	93,849.00	703.87	2,605.84	91,243.15	11,357.87
18	12/31/12	91,243.15	684.32	2,625.39	88,617.77	10,673.55
19	01/15/13	88,617.77	664.63	2,645.08	85,972.69	10,008.92
20	01/31/13	85,972.69	644.80	2,664.92	83,307.77	9,364.12
21	02/15/13	83,307.77	624.81	2,684.90	80,622.87	8,739.31
22	02/28/13	80,622.87	604.67	2,705.04	77,917.83	8,134.64
23	03/15/13	77,917.83	584.38	2,725.33	75,192.51	7,550.26
24	03/31/13	75,192.51	563.94	2,745.77	72,446.74	6,986.32
25	04/15/13	72,446.74	543.35	2,766.36	69,680.38	6,442.96
26	04/30/13	69,680.38	522.60	2,787.11	66,893.27	5,920.36
27	05/15/13	66,893.27	501.70	2,808.01	64,085.26	5,418.66
28	05/31/13	64,085.26	480.64	2,829.07	61,256.19	4,938.02
29	06/15/13	61,256.19	459.42	2,850.29	58,405.90	4,478.60
30	06/30/13	58,405.90	438.04	2,871.67	55,534.23	4,040.56
31	07/15/13	55,534.23	416.51	2,893.20	52,641.03	3,624.05
32	07/31/13	52,641.03	394.81	2,914.90	49,726.13	3,229.24
33	08/15/13	49,726.13	372.95	2,936.76	46,789.36	2,856.30
34	08/31/13	46,789.36	350.92	2,958.79	43,830.57	2,505.38
35	09/15/13	43,830.57	328.73	2,980.98	40,849.59	2,176.65
36	09/30/13	40,849.59	306.37	3,003.34	37,846.25	1,870.28
37	10/15/13	37,846.25	283.85	3,025.86	34,820.39	1,586.43
38	10/31/13	34,820.39	261.15	3,048.56	31,771.83	1,325.28
39	11/15/13	31,771.83	238.29	3,071.42	28,700.41	1,086.99
40	11/30/13	28,700.41	215.25	3,094.46	25,605.95	871.73
41	12/15/13	25,605.95	192.04	3,117.67	22,488.29	679.69
42	12/31/13	22,488.29	168.66	3,141.05	19,347.24	511.03
43	01/15/14	19,347.24	145.10	3,164.61	16,182.63	365.92
44	01/31/14	16,182.63	121.37	3,188.34	12,994.29	244.55
45	02/15/14	12,994.29	97.46	3,212.25	9,782.04	147.10
46	02/28/14	9,782.04	73.37	3,236.35	6,545.69	73.73
47	03/15/14	6,545.69	49.09	3,260.62	3,285.07	24.64
48	03/31/14	3,285.07	24.64	3,285.07	-	0.00
	<b>TOTAL</b>	<b>158,866.11</b>	<b>25,866.11</b>	<b>133,000.00</b>		

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