

# Amortization Table :

# EDUCATIONAL

## Initial Data

### LOAN DATA

Loan amount: **150,000.00**  
 Annual interest rate: **18%**  
 Term in years: **2**  
 Payments per year: **24**  
 First payment due: **7/15/2011**

### TABLE DATA

Table starts at date: **7/15/2011**  
 or at payment number: **1**

### PERIODIC PAYMENT

SPECIAL PROMO

**18%**

semi-monthly  
 Payments **3,732.76**

**NERISSA C. RODRIGUEZ**  
**BPI**

### CALCULATIONS

Use payment of: **3,732.76**  
 1st payment in table: **1**

Beginning balance at payment 1: **150,000.00**  
 Cumulative interest prior to payment 1: **0.00**

### Table

No.	Payment Date	Beginning Balance	Interest	Outstanding Balance		Cumulative Interest
				Principal	Interest	
1	07/15/11	150,000.00	1,125.00	2,607.76	147,392.24	28,047.31
2	07/31/11	147,392.24	1,105.44	2,627.31	144,764.93	26,941.86
3	08/15/11	144,764.93	1,085.74	2,647.02	142,117.91	25,856.13
4	08/31/11	142,117.91	1,065.88	2,666.87	139,451.04	24,790.24
5	09/15/11	139,451.04	1,045.88	2,686.87	136,764.16	23,744.36
6	09/30/11	136,764.16	1,025.73	2,707.03	134,057.14	22,718.63
7	10/15/11	134,057.14	1,005.43	2,727.33	131,329.81	21,713.20
8	10/31/11	131,329.81	984.97	2,747.78	128,582.03	20,728.23
9	11/15/11	128,582.03	964.37	2,768.39	125,813.64	19,763.86
10	11/30/11	125,813.64	943.60	2,789.15	123,024.48	18,820.26
11	12/15/11	123,024.48	922.68	2,810.07	120,214.41	17,897.57
12	12/31/11	120,214.41	901.61	2,831.15	117,383.26	16,995.97
13	01/15/12	117,383.26	880.37	2,852.38	114,530.88	16,115.59
14	01/31/12	114,530.88	858.98	2,873.77	111,657.11	15,256.61
15	02/15/12	111,657.11	837.43	2,895.33	108,761.78	14,419.18
16	02/29/12	108,761.78	815.71	2,917.04	105,844.73	13,603.47
17	03/15/12	105,844.73	793.84	2,938.92	102,905.81	12,809.63
18	03/31/12	102,905.81	771.79	2,960.96	99,944.85	12,037.84
19	04/15/12	99,944.85	749.59	2,983.17	96,961.68	11,288.25
20	04/30/12	96,961.68	727.21	3,005.54	93,956.14	10,561.04
21	05/15/12	93,956.14	704.67	3,028.09	90,928.05	9,856.37
22	05/31/12	90,928.05	681.96	3,050.80	87,877.26	9,174.41
23	06/15/12	87,877.26	659.08	3,073.68	84,803.58	8,515.33
24	06/30/12	84,803.58	636.03	3,096.73	81,706.85	7,879.30
25	07/15/12	81,706.85	612.80	3,119.95	78,586.89	7,266.50
26	07/31/12	78,586.89	589.40	3,143.35	75,443.54	6,677.10
27	08/15/12	75,443.54	565.83	3,166.93	72,276.61	6,111.27
28	08/31/12	72,276.61	542.07	3,190.68	69,085.93	5,569.20
29	09/15/12	69,085.93	518.14	3,214.61	65,871.32	5,051.05
30	09/30/12	65,871.32	494.03	3,238.72	62,632.59	4,557.02
31	10/15/12	62,632.59	469.74	3,263.01	59,369.58	4,087.28
32	10/31/12	59,369.58	445.27	3,287.48	56,082.10	3,642.00
33	11/15/12	56,082.10	420.62	3,312.14	52,769.96	3,221.39
34	11/30/12	52,769.96	395.77	3,336.98	49,432.98	2,825.61
35	12/15/12	49,432.98	370.75	3,362.01	46,070.97	2,454.87
36	12/31/12	46,070.97	345.53	3,387.22	42,683.74	2,109.33
37	01/15/13	42,683.74	320.13	3,412.63	39,271.11	1,789.21
38	01/31/13	39,271.11	294.53	3,438.22	35,832.89	1,494.67
39	02/15/13	35,832.89	268.75	3,464.01	32,368.88	1,225.93
40	02/28/13	32,368.88	242.77	3,489.99	28,878.89	983.16
41	03/15/13	28,878.89	216.59	3,516.16	25,362.73	766.57
42	03/31/13	25,362.73	190.22	3,542.54	21,820.19	576.35
43	04/15/13	21,820.19	163.65	3,569.10	18,251.09	412.69
44	04/30/13	18,251.09	136.88	3,595.87	14,655.21	275.81
45	05/15/13	14,655.21	109.91	3,622.84	11,032.37	165.90
46	05/31/13	11,032.37	82.74	3,650.01	7,382.36	83.15
47	06/15/13	7,382.36	55.37	3,677.39	3,704.97	27.79
48	06/30/13	3,704.97	27.79	3,704.97	-	0.00
	TOTAL	179,172.31	29,172.31	150,000.00		

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