

Amortization Table :

EDUCATIONAL

Initial Data

LOAN DATA

Loan amount: **105,000.00**
 Annual interest rate: **18%**
 Term in years: **2**
 Payments per year: **24**
 First payment due: **11/30/2010**

TABLE DATA

Table starts at date: **11/30/2010**
 or at payment number: **1**

PERIODIC PAYMENT

semi-monthly
 Payments **2,612.93**

18%

CALCULATIONS

Use payment of: **2,612.93**
 1st payment in table: **1**

Beginning balance at payment 1: **105,000.00**
 Cumulative interest prior to payment 1: **0.00**

LEONIDA G. MARINO
BPI

Table

No.	Payment Date	Beginning Balance	Interest	Principal	Outstanding Balance		Cumulative Interest
					Principal	Interest	
1	11/30/10	105,000.00	787.50	1,825.43	103,174.57	19,633.11	787.50
2	12/15/10	103,174.57	773.81	1,839.12	101,335.45	18,859.30	1,561.31
3	12/31/10	101,335.45	760.02	1,852.91	99,482.54	18,099.29	2,321.33
4	01/15/11	99,482.54	746.12	1,866.81	97,615.73	17,353.17	3,067.44
5	01/31/11	97,615.73	732.12	1,880.81	95,734.91	16,621.05	3,799.56
6	02/15/11	95,734.91	718.01	1,894.92	93,840.00	15,903.04	4,517.57
7	02/28/11	93,840.00	703.80	1,909.13	91,930.87	15,199.24	5,221.37
8	03/15/11	91,930.87	689.48	1,923.45	90,007.42	14,509.76	5,910.86
9	03/31/11	90,007.42	675.06	1,937.87	88,069.55	13,834.70	6,585.91
10	04/15/11	88,069.55	660.52	1,952.41	86,117.14	13,174.18	7,246.43
11	04/30/11	86,117.14	645.88	1,967.05	84,150.09	12,528.30	7,892.31
12	05/15/11	84,150.09	631.13	1,981.80	82,168.28	11,897.18	8,523.44
13	05/31/11	82,168.28	616.26	1,996.67	80,171.62	11,280.91	9,139.70
14	06/15/11	80,171.62	601.29	2,011.64	78,159.97	10,679.63	9,740.99
15	06/30/11	78,159.97	586.20	2,026.73	76,133.24	10,093.43	10,327.19
16	07/15/11	76,133.24	571.00	2,041.93	74,091.31	9,522.43	10,898.19
17	07/31/11	74,091.31	555.68	2,057.24	72,034.07	8,966.74	11,453.87
18	08/15/11	72,034.07	540.26	2,072.67	69,961.40	8,426.49	11,994.13
19	08/31/11	69,961.40	524.71	2,088.22	67,873.18	7,901.78	12,518.84
20	09/15/11	67,873.18	509.05	2,103.88	65,769.30	7,392.73	13,027.88
21	09/30/11	65,769.30	493.27	2,119.66	63,649.64	6,899.46	13,521.15
22	10/15/11	63,649.64	477.37	2,135.56	61,514.08	6,422.09	13,998.53
23	10/31/11	61,514.08	461.36	2,151.57	59,362.51	5,960.73	14,459.88
24	11/15/11	59,362.51	445.22	2,167.71	57,194.79	5,515.51	14,905.10
25	11/30/11	57,194.79	428.96	2,183.97	55,010.83	5,086.55	15,334.06
26	12/15/11	55,010.83	412.58	2,200.35	52,810.48	4,673.97	15,746.64
27	12/31/11	52,810.48	396.08	2,216.85	50,593.63	4,277.89	16,142.72
28	01/15/12	50,593.63	379.45	2,233.48	48,360.15	3,898.44	16,522.17
29	01/31/12	48,360.15	362.70	2,250.23	46,109.92	3,535.74	16,884.88
30	02/15/12	46,109.92	345.82	2,267.11	43,842.82	3,189.91	17,230.70
31	02/29/12	43,842.82	328.82	2,284.11	41,558.71	2,861.09	17,559.52
32	03/15/12	41,558.71	311.69	2,301.24	39,257.47	2,549.40	17,871.21
33	03/31/12	39,257.47	294.43	2,318.50	36,938.97	2,254.97	18,165.64
34	04/15/12	36,938.97	277.04	2,335.89	34,603.08	1,977.93	18,442.68
35	04/30/12	34,603.08	259.52	2,353.41	32,249.68	1,718.41	18,702.21
36	05/15/12	32,249.68	241.87	2,371.06	29,878.62	1,476.53	18,944.08
37	05/31/12	29,878.62	224.09	2,388.84	27,489.78	1,252.44	19,168.17
38	06/15/12	27,489.78	206.17	2,406.76	25,083.02	1,046.27	19,374.34
39	06/30/12	25,083.02	188.12	2,424.81	22,658.22	858.15	19,562.47
40	07/15/12	22,658.22	169.94	2,442.99	20,215.22	688.21	19,732.40
41	07/31/12	20,215.22	151.61	2,461.32	17,753.91	536.60	19,884.02
42	08/15/12	17,753.91	133.15	2,479.78	15,274.13	403.44	20,017.17
43	08/31/12	15,274.13	114.56	2,498.37	12,775.76	288.89	20,131.73
44	09/15/12	12,775.76	95.82	2,517.11	10,258.65	193.07	20,227.55
45	09/30/12	10,258.65	76.94	2,535.99	7,722.66	116.13	20,304.49
46	10/15/12	7,722.66	57.92	2,555.01	5,167.65	58.21	20,362.41
47	10/31/12	5,167.65	38.76	2,574.17	2,593.48	19.45	20,401.16
48	11/15/12	2,593.48	19.45	2,593.48	0.00	0.00	20,420.61
	TOTAL	125,420.61	20,420.61	105,000.00			

Conforme : _____