

# Amortization Table :

# EDUCATIONAL

## Initial Data

### LOAN DATA

Loan amount: **75,000.00**  
 Annual interest rate: **18%**  
 Term in years: **2**  
 Payments per year: **24**  
 First payment due: **6/30/2012**

### TABLE DATA

Table starts at date: **6/30/2012**  
 or at payment number: **1**  
 SPECIAL PROMO

### PERIODIC PAYMENT

0000162038

**18%**

semi-monthly  
 Payments **1,866.38**

**BALAGTAS, ELLA MARIE N  
 BPI**

### CALCULATIONS

Use payment of: **1,866.38**  
 1st payment in table: 1

Beginning balance at payment 1: **75,000.00**  
 Cumulative interest prior to payment 1: **0.00**

### Table

No.	Payment Date	Beginning Balance	Interest	Outstanding Balance		Cumulative Interest
				Principal	Interest	
1	06/30/12	75,000.00	562.50	1,303.88	73,696.12	562.50
2	07/15/12	73,696.12	552.72	1,313.66	72,382.46	1,115.22
3	07/31/12	72,382.46	542.87	1,323.51	71,058.95	1,658.09
4	08/15/12	71,058.95	532.94	1,333.44	69,725.52	2,191.03
5	08/31/12	69,725.52	522.94	1,343.44	68,382.08	2,713.97
6	09/15/12	68,382.08	512.87	1,353.51	67,028.57	3,226.84
7	09/30/12	67,028.57	502.71	1,363.66	65,664.91	3,729.55
8	10/15/12	65,664.91	492.49	1,373.89	64,291.01	4,222.04
9	10/31/12	64,291.01	482.18	1,384.20	62,906.82	4,704.22
10	11/15/12	62,906.82	471.80	1,394.58	61,512.24	5,176.02
11	11/30/12	61,512.24	461.34	1,405.04	60,107.21	5,637.37
12	12/15/12	60,107.21	450.80	1,415.57	58,691.63	6,088.17
13	12/31/12	58,691.63	440.19	1,426.19	57,265.44	6,528.36
14	01/15/13	57,265.44	429.49	1,436.89	55,828.55	6,957.85
15	01/31/13	55,828.55	418.71	1,447.66	54,380.89	7,376.56
16	02/15/13	54,380.89	407.86	1,458.52	52,922.37	7,784.42
17	02/28/13	52,922.37	396.92	1,469.46	51,452.91	8,181.34
18	03/15/13	51,452.91	385.90	1,480.48	49,972.43	8,567.23
19	03/31/13	49,972.43	374.79	1,491.58	48,480.84	8,942.03
20	04/15/13	48,480.84	363.61	1,502.77	46,978.07	9,305.63
21	04/30/13	46,978.07	352.34	1,514.04	45,464.03	9,657.97
22	05/15/13	45,464.03	340.98	1,525.40	43,938.63	9,998.95
23	05/31/13	43,938.63	329.54	1,536.84	42,401.79	10,328.49
24	06/15/13	42,401.79	318.01	1,548.36	40,853.42	10,646.50
25	06/30/13	40,853.42	306.40	1,559.98	39,293.45	10,952.90
26	07/15/13	39,293.45	294.70	1,571.68	37,721.77	11,247.60
27	07/31/13	37,721.77	282.91	1,583.46	36,138.30	11,530.52
28	08/15/13	36,138.30	271.04	1,595.34	34,542.96	11,801.55
29	08/31/13	34,542.96	259.07	1,607.31	32,935.66	12,060.63
30	09/15/13	32,935.66	247.02	1,619.36	31,316.30	12,307.64
31	09/30/13	31,316.30	234.87	1,631.51	29,684.79	12,542.51
32	10/15/13	29,684.79	222.64	1,643.74	28,041.05	12,765.15
33	10/31/13	28,041.05	210.31	1,656.07	26,384.98	12,975.46
34	11/15/13	26,384.98	197.89	1,668.49	24,716.49	13,173.35
35	11/30/13	24,716.49	185.37	1,681.00	23,035.48	13,358.72
36	12/15/13	23,035.48	172.77	1,693.61	21,341.87	13,531.49
37	12/31/13	21,341.87	160.06	1,706.31	19,635.56	13,691.55
38	01/15/14	19,635.56	147.27	1,719.11	17,916.45	13,838.82
39	01/31/14	17,916.45	134.37	1,732.00	16,184.44	13,973.19
40	02/15/14	16,184.44	121.38	1,744.99	14,439.45	14,094.57
41	02/28/14	14,439.45	108.30	1,758.08	12,681.36	14,202.87
42	03/15/14	12,681.36	95.11	1,771.27	10,910.10	14,297.98
43	03/31/14	10,910.10	81.83	1,784.55	9,125.54	14,379.81
44	04/15/14	9,125.54	68.44	1,797.94	7,327.61	14,448.25
45	04/30/14	7,327.61	54.96	1,811.42	5,516.19	14,503.20
46	05/15/14	5,516.19	41.37	1,825.01	3,691.18	14,544.58
47	05/31/14	3,691.18	27.68	1,838.69	1,852.48	14,572.26
48	06/15/14	1,852.48	13.89	1,852.48	-	14,586.15
TOTAL		89,586.15	14,586.15	75,000.00		

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