

Amortization Table :

EDUCATIONAL

Initial Data

LOAN DATA

Loan amount: **86,000.00**
 Annual interest rate: **18%**
 Term in years: **2**
 Payments per year: **24**
 First payment due: **3/31/2012**

TABLE DATA

Table starts at date: **3/31/2012**
 or at payment number: **1**

PERIODIC PAYMENT

0000164816

18%

semi-monthly
 Payments **2,140.11**

**MARQUEZ, MA CORAZON D
 BPI**

CALCULATIONS

Use payment of: **2,140.11**
 1st payment in table: **1**

Beginning balance at payment 1: **86,000.00**
 Cumulative interest prior to payment 1: **0.00**

Table

No.	Payment Date	Beginning Balance	Interest	Outstanding Balance		Cumulative Interest
				Principal	Interest	
1	03/31/12	86,000.00	645.00	1,495.11	84,504.89	16,080.45
2	04/15/12	84,504.89	633.79	1,506.33	82,998.56	15,446.67
3	04/30/12	82,998.56	622.49	1,517.62	81,480.93	14,824.18
4	05/15/12	81,480.93	611.11	1,529.01	79,951.93	14,213.07
5	05/31/12	79,951.93	599.64	1,540.47	78,411.45	13,613.43
6	06/15/12	78,411.45	588.09	1,552.03	76,859.43	13,025.35
7	06/30/12	76,859.43	576.45	1,563.67	75,295.76	12,448.90
8	07/15/12	75,295.76	564.72	1,575.40	73,720.36	11,884.18
9	07/31/12	73,720.36	552.90	1,587.21	72,133.15	11,331.28
10	08/15/12	72,133.15	541.00	1,599.12	70,534.04	10,790.28
11	08/31/12	70,534.04	529.01	1,611.11	68,922.93	10,261.28
12	09/15/12	68,922.93	516.92	1,623.19	67,299.74	9,744.35
13	09/30/12	67,299.74	504.75	1,635.37	65,664.37	9,239.61
14	10/15/12	65,664.37	492.48	1,647.63	64,016.74	8,747.12
15	10/31/12	64,016.74	480.13	1,659.99	62,356.75	8,267.00
16	11/15/12	62,356.75	467.68	1,672.44	60,684.31	7,799.32
17	11/30/12	60,684.31	455.13	1,684.98	58,999.33	7,344.19
18	12/15/12	58,999.33	442.49	1,697.62	57,301.71	6,901.69
19	12/31/12	57,301.71	429.76	1,710.35	55,591.36	6,471.93
20	01/15/13	55,591.36	416.94	1,723.18	53,868.19	6,055.00
21	01/31/13	53,868.19	404.01	1,736.10	52,132.08	5,650.99
22	02/15/13	52,132.08	390.99	1,749.12	50,382.96	5,259.99
23	02/28/13	50,382.96	377.87	1,762.24	48,620.72	4,882.12
24	03/15/13	48,620.72	364.66	1,775.46	46,845.26	4,517.47
25	03/31/13	46,845.26	351.34	1,788.77	45,056.49	4,166.13
26	04/15/13	45,056.49	337.92	1,802.19	43,254.30	3,828.20
27	04/30/13	43,254.30	324.41	1,815.71	41,438.59	3,503.80
28	05/15/13	41,438.59	310.79	1,829.32	39,609.27	3,193.01
29	05/31/13	39,609.27	297.07	1,843.04	37,766.22	2,895.94
30	06/15/13	37,766.22	283.25	1,856.87	35,909.35	2,612.69
31	06/30/13	35,909.35	269.32	1,870.79	34,038.56	2,343.37
32	07/15/13	34,038.56	255.29	1,884.82	32,153.74	2,088.08
33	07/31/13	32,153.74	241.15	1,898.96	30,254.78	1,846.93
34	08/15/13	30,254.78	226.91	1,913.20	28,341.57	1,620.02
35	08/31/13	28,341.57	212.56	1,927.55	26,414.02	1,407.46
36	09/15/13	26,414.02	198.11	1,942.01	24,472.01	1,209.35
37	09/30/13	24,472.01	183.54	1,956.57	22,515.44	1,025.81
38	10/15/13	22,515.44	168.87	1,971.25	20,544.19	856.95
39	10/31/13	20,544.19	154.08	1,986.03	18,558.16	702.86
40	11/15/13	18,558.16	139.19	2,000.93	16,557.23	563.68
41	11/30/13	16,557.23	124.18	2,015.93	14,541.30	439.50
42	12/15/13	14,541.30	109.06	2,031.05	12,510.24	330.44
43	12/31/13	12,510.24	93.83	2,046.29	10,463.96	236.61
44	01/15/14	10,463.96	78.48	2,061.63	8,402.32	158.13
45	01/31/14	8,402.32	63.02	2,077.10	6,325.23	95.11
46	02/15/14	6,325.23	47.44	2,092.67	4,232.55	47.68
47	02/28/14	4,232.55	31.74	2,108.37	2,124.18	15.93
48	03/15/14	2,124.18	15.93	2,124.18	-	0.00
	TOTAL	102,725.45	16,725.45	86,000.00		

Conforme : _____