

Amortization Table :

EDUCATIONAL

Initial Data

LOAN DATA

Loan amount: **30,000.00**
 Annual interest rate: **18%**
 Term in years: **0.5**
 Payments per year: **24**
 First payment due: **9/15/2011**

TABLE DATA

Table starts at date: **9/15/2011**
 or at payment number: **1**

PERIODIC PAYMENT

18%

semi-monthly
 Payments **2,623.54**

**CALINGASAN, REYNALDO C
 BPI**

CALCULATIONS

Use payment of: **2,623.54**
 1st payment in table: **1**

Beginning balance at payment 1: **30,000.00**
 Cumulative interest prior to payment 1: **0.00**

Table

No.	Payment Date	Beginning Balance	Interest	Outstanding Balance		Cumulative Interest
				Principal	Interest	
1	09/15/11	30,000.00	225.00	2,398.54	27,601.46	225.00
2	09/30/11	27,601.46	207.01	2,416.53	25,184.92	432.01
3	10/15/11	25,184.92	188.89	2,434.66	22,750.26	620.90
4	10/31/11	22,750.26	170.63	2,452.92	20,297.35	791.52
5	11/15/11	20,297.35	152.23	2,471.31	17,826.03	943.75
6	11/30/11	17,826.03	133.70	2,489.85	15,336.18	1,077.45
7	12/15/11	15,336.18	115.02	2,508.52	12,827.66	1,192.47
8	12/31/11	12,827.66	96.21	2,527.34	10,300.32	1,288.68
9	01/15/12	10,300.32	77.25	2,546.29	7,754.03	1,365.93
10	01/31/12	7,754.03	58.16	2,565.39	5,188.64	1,424.09
11	02/15/12	5,188.64	38.91	2,584.63	2,604.01	1,463.00
12	02/29/12	2,604.01	19.53	2,604.01	0.00	1,482.53
TOTAL		31,482.53	1,482.53	30,000.00		

Conforme : _____