

# Amortization Table :

# EDUCATIONAL

## Initial Data

### LOAN DATA

Loan amount: **118,000.00**  
 Annual interest rate: **18%**  
 Term in years: **2**  
 Payments per year: **24**  
 First payment due: **11/30/2011**

### TABLE DATA

Table starts at date: **11/30/2011**  
 or at payment number: **1**

### PERIODIC PAYMENT

0000166644

**18%**

semi-monthly  
 Payments **2,936.44**

**DIRECTO, DIANA GAY C**  
**BPI**

### CALCULATIONS

Use payment of: **2,936.44**  
 1st payment in table: 1

Beginning balance at payment 1: **118,000.00**  
 Cumulative interest prior to payment 1: **0.00**

### Table

No.	Payment Date	Beginning Balance	Interest	Outstanding Balance			Cumulative Interest
				Principal	Principal	Interest	
1	11/30/11	118,000.00	885.00	2,051.44	115,948.56	22,063.88	885.00
2	12/15/11	115,948.56	869.61	2,066.82	113,881.74	21,194.27	1,754.61
3	12/31/11	113,881.74	854.11	2,082.32	111,799.42	20,340.15	2,608.73
4	01/15/12	111,799.42	838.50	2,097.94	109,701.48	19,501.66	3,447.22
5	01/31/12	109,701.48	822.76	2,113.67	107,587.81	18,678.90	4,269.98
6	02/15/12	107,587.81	806.91	2,129.53	105,458.28	17,871.99	5,076.89
7	02/29/12	105,458.28	790.94	2,145.50	103,312.78	17,081.05	5,867.83
8	03/15/12	103,312.78	774.85	2,161.59	101,151.20	16,306.20	6,642.68
9	03/31/12	101,151.20	758.63	2,177.80	98,973.39	15,547.57	7,401.31
10	04/15/12	98,973.39	742.30	2,194.13	96,779.26	14,805.27	8,143.61
11	04/30/12	96,779.26	725.84	2,210.59	94,568.67	14,079.43	8,869.45
12	05/15/12	94,568.67	709.27	2,227.17	92,341.50	13,370.16	9,578.72
13	05/31/12	92,341.50	692.56	2,243.87	90,097.63	12,677.60	10,271.28
14	06/15/12	90,097.63	675.73	2,260.70	87,836.92	12,001.87	10,947.01
15	06/30/12	87,836.92	658.78	2,277.66	85,559.26	11,343.09	11,605.79
16	07/15/12	85,559.26	641.69	2,294.74	83,264.52	10,701.40	12,247.48
17	07/31/12	83,264.52	624.48	2,311.95	80,952.57	10,076.91	12,871.97
18	08/15/12	80,952.57	607.14	2,329.29	78,623.28	9,469.77	13,479.11
19	08/31/12	78,623.28	589.67	2,346.76	76,276.52	8,880.09	14,068.79
20	09/15/12	76,276.52	572.07	2,364.36	73,912.16	8,308.02	14,640.86
21	09/30/12	73,912.16	554.34	2,382.09	71,530.07	7,753.68	15,195.20
22	10/15/12	71,530.07	536.48	2,399.96	69,130.11	7,217.20	15,731.68
23	10/31/12	69,130.11	518.48	2,417.96	66,712.15	6,698.73	16,250.15
24	11/15/12	66,712.15	500.34	2,436.09	64,276.05	6,198.39	16,750.49
25	11/30/12	64,276.05	482.07	2,454.36	61,821.69	5,716.31	17,232.57
26	12/15/12	61,821.69	463.66	2,472.77	59,348.92	5,252.65	17,696.23
27	12/31/12	59,348.92	445.12	2,491.32	56,857.60	4,807.54	18,141.34
28	01/15/13	56,857.60	426.43	2,510.00	54,347.60	4,381.10	18,567.78
29	01/31/13	54,347.60	407.61	2,528.83	51,818.77	3,973.50	18,975.38
30	02/15/13	51,818.77	388.64	2,547.79	49,270.97	3,584.86	19,364.02
31	02/28/13	49,270.97	369.53	2,566.90	46,704.07	3,215.32	19,733.56
32	03/15/13	46,704.07	350.28	2,586.15	44,117.92	2,865.04	20,083.84
33	03/31/13	44,117.92	330.88	2,605.55	41,512.37	2,534.16	20,414.72
34	04/15/13	41,512.37	311.34	2,625.09	38,887.27	2,222.82	20,726.06
35	04/30/13	38,887.27	291.65	2,644.78	36,242.49	1,931.16	21,017.72
36	05/15/13	36,242.49	271.82	2,664.62	33,577.88	1,659.34	21,289.54
37	05/31/13	33,577.88	251.83	2,684.60	30,893.28	1,407.51	21,541.37
38	06/15/13	30,893.28	231.70	2,704.74	28,188.54	1,175.81	21,773.07
39	06/30/13	28,188.54	211.41	2,725.02	25,463.52	964.39	21,984.49
40	07/15/13	25,463.52	190.98	2,745.46	22,718.06	773.42	22,175.46
41	07/31/13	22,718.06	170.39	2,766.05	19,952.01	603.03	22,345.85
42	08/15/13	19,952.01	149.64	2,786.79	17,165.22	453.39	22,495.49
43	08/31/13	17,165.22	128.74	2,807.70	14,357.52	324.65	22,624.23
44	09/15/13	14,357.52	107.68	2,828.75	11,528.77	216.97	22,731.91
45	09/30/13	11,528.77	86.47	2,849.97	8,678.80	130.51	22,818.37
46	10/15/13	8,678.80	65.09	2,871.34	5,807.45	65.42	22,883.46
47	10/31/13	5,807.45	43.56	2,892.88	2,914.58	21.86	22,927.02
48	11/15/13	2,914.58	21.86	2,914.58	0.00	0.00	22,948.88
TOTAL		140,948.88	22,948.88	118,000.00			

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