

# Amortization Table :

# EDUCATIONAL

## Initial Data

### LOAN DATA

Loan amount: **98,000.00**  
 Annual interest rate: **18%**  
 Term in years: **2**  
 Payments per year: **24**  
 First payment due: **6/30/2011**

### TABLE DATA

Table starts at date: **6/30/2011**  
 or at payment number: **1**

### PERIODIC PAYMENT

semi-monthly  
 Payments **2,438.73**

**18%**

### CALCULATIONS

Use payment of: **2,438.73**  
 1st payment in table: **1**

Beginning balance at payment 1: **98,000.00**  
 Cumulative interest prior to payment 1: **0.00**

**LAURO T. LAURETA JR.**  
**BPI**

### Table

No.	Payment Date	Beginning Balance	Interest	Outstanding Balance			Cumulative Interest
				Principal	Principal	Interest	
1	06/30/11	98,000.00	735.00	1,703.73	96,296.27	18,324.24	735.00
2	07/15/11	96,296.27	722.22	1,716.51	94,579.75	17,602.02	1,457.22
3	07/31/11	94,579.75	709.35	1,729.39	92,850.37	16,892.67	2,166.57
4	08/15/11	92,850.37	696.38	1,742.36	91,108.01	16,196.29	2,862.95
5	08/31/11	91,108.01	683.31	1,755.42	89,352.59	15,512.98	3,546.26
6	09/15/11	89,352.59	670.14	1,768.59	87,584.00	14,842.84	4,216.40
7	09/30/11	87,584.00	656.88	1,781.85	85,802.14	14,185.96	4,873.28
8	10/15/11	85,802.14	643.52	1,795.22	84,006.93	13,542.44	5,516.80
9	10/31/11	84,006.93	630.05	1,808.68	82,198.24	12,912.39	6,146.85
10	11/15/11	82,198.24	616.49	1,822.25	80,376.00	12,295.90	6,763.34
11	11/30/11	80,376.00	602.82	1,835.91	78,540.08	11,693.08	7,366.16
12	12/15/11	78,540.08	589.05	1,849.68	76,690.40	11,104.03	7,955.21
13	12/31/11	76,690.40	575.18	1,863.56	74,826.84	10,528.85	8,530.39
14	01/15/12	74,826.84	561.20	1,877.53	72,949.31	9,967.65	9,091.59
15	01/31/12	72,949.31	547.12	1,891.61	71,057.69	9,420.53	9,638.71
16	02/15/12	71,057.69	532.93	1,905.80	69,151.89	8,887.60	10,171.64
17	02/29/12	69,151.89	518.64	1,920.09	67,231.80	8,368.96	10,690.28
18	03/15/12	67,231.80	504.24	1,934.50	65,297.30	7,864.72	11,194.52
19	03/31/12	65,297.30	489.73	1,949.00	63,348.30	7,374.99	11,684.25
20	04/15/12	63,348.30	475.11	1,963.62	61,384.68	6,899.88	12,159.36
21	04/30/12	61,384.68	460.39	1,978.35	59,406.33	6,439.49	12,619.74
22	05/15/12	59,406.33	445.55	1,993.19	57,413.14	5,993.95	13,065.29
23	05/31/12	57,413.14	430.60	2,008.14	55,405.00	5,563.35	13,495.89
24	06/15/12	55,405.00	415.54	2,023.20	53,381.81	5,147.81	13,911.43
25	06/30/12	53,381.81	400.36	2,038.37	51,343.44	4,747.45	14,311.79
26	07/15/12	51,343.44	385.08	2,053.66	49,289.78	4,362.37	14,696.87
27	07/31/12	49,289.78	369.67	2,069.06	47,220.72	3,992.70	15,066.54
28	08/15/12	47,220.72	354.16	2,084.58	45,136.14	3,638.54	15,420.70
29	08/31/12	45,136.14	338.52	2,100.21	43,035.93	3,300.02	15,759.22
30	09/15/12	43,035.93	322.77	2,115.96	40,919.96	2,977.25	16,081.99
31	09/30/12	40,919.96	306.90	2,131.83	38,788.13	2,670.35	16,388.89
32	10/15/12	38,788.13	290.91	2,147.82	36,640.30	2,379.44	16,679.80
33	10/31/12	36,640.30	274.80	2,163.93	34,476.37	2,104.64	16,954.60
34	11/15/12	34,476.37	258.57	2,180.16	32,296.21	1,846.07	17,213.17
35	11/30/12	32,296.21	242.22	2,196.51	30,099.70	1,603.85	17,455.39
36	12/15/12	30,099.70	225.75	2,212.99	27,886.71	1,378.10	17,681.14
37	12/31/12	27,886.71	209.15	2,229.58	25,657.13	1,168.95	17,890.29
38	01/15/13	25,657.13	192.43	2,246.31	23,410.82	976.52	18,082.72
39	01/31/13	23,410.82	175.58	2,263.15	21,147.67	800.94	18,258.30
40	02/15/13	21,147.67	158.61	2,280.13	18,867.54	642.33	18,416.91
41	02/28/13	18,867.54	141.51	2,297.23	16,570.32	500.82	18,558.42
42	03/15/13	16,570.32	124.28	2,314.46	14,255.86	376.55	18,682.69
43	03/31/13	14,255.86	106.92	2,331.82	11,924.04	269.63	18,789.61
44	04/15/13	11,924.04	89.43	2,349.30	9,574.74	180.20	18,879.04
45	04/30/13	9,574.74	71.81	2,366.92	7,207.82	108.39	18,950.85
46	05/15/13	7,207.82	54.06	2,384.68	4,823.14	54.33	19,004.91
47	05/31/13	4,823.14	36.17	2,402.56	2,420.58	18.15	19,041.08
48	06/15/13	2,420.58	18.15	2,420.58	-	0.00	19,059.24
TOTAL		117,059.24	19,059.24	98,000.00			

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