

# Amortization Table :

# EDUCATIONAL

## Initial Data

### LOAN DATA

Loan amount: **53,000.00**  
 Annual interest rate: **18%**  
 Term in years: **2**  
 Payments per year: **24**  
 First payment due: **2/29/2012**

### TABLE DATA

Table starts at date: **2/29/2012**  
 or at payment number: **1**

### PERIODIC PAYMENT

0000164925

**18%**

semi-monthly  
 Payments **1,318.91**

**NACIONALES, SHEILA MARIE S  
 BPI**

### CALCULATIONS

Use payment of: **1,318.91**  
 1st payment in table: 1

Beginning balance at payment 1: **53,000.00**  
 Cumulative interest prior to payment 1: **0.00**

### Table

No.	Payment Date	Beginning Balance	Interest	Outstanding Balance			Cumulative Interest
				Principal	Principal	Interest	
1	02/29/12	53,000.00	397.50	921.41	52,078.59	9,910.05	397.50
2	03/15/12	52,078.59	390.59	928.32	51,150.27	9,519.46	788.09
3	03/31/12	51,150.27	383.63	935.28	50,214.99	9,135.83	1,171.72
4	04/15/12	50,214.99	376.61	942.29	49,272.70	8,759.22	1,548.33
5	04/30/12	49,272.70	369.55	949.36	48,323.34	8,389.67	1,917.87
6	05/15/12	48,323.34	362.43	956.48	47,366.86	8,027.25	2,280.30
7	05/31/12	47,366.86	355.25	963.66	46,403.20	7,672.00	2,635.55
8	06/15/12	46,403.20	348.02	970.88	45,432.32	7,323.97	2,983.57
9	06/30/12	45,432.32	340.74	978.16	44,454.15	6,983.23	3,324.32
10	07/15/12	44,454.15	333.41	985.50	43,468.65	6,649.82	3,657.72
11	07/31/12	43,468.65	326.01	992.89	42,475.76	6,323.81	3,983.74
12	08/15/12	42,475.76	318.57	1,000.34	41,475.42	6,005.24	4,302.31
13	08/31/12	41,475.42	311.07	1,007.84	40,467.58	5,694.18	4,613.37
14	09/15/12	40,467.58	303.51	1,015.40	39,452.18	5,390.67	4,916.88
15	09/30/12	39,452.18	295.89	1,023.02	38,429.16	5,094.78	5,212.77
16	10/15/12	38,429.16	288.22	1,030.69	37,398.47	4,806.56	5,500.99
17	10/31/12	37,398.47	280.49	1,038.42	36,360.05	4,526.07	5,781.48
18	11/15/12	36,360.05	272.70	1,046.21	35,313.85	4,253.37	6,054.18
19	11/30/12	35,313.85	264.85	1,054.05	34,259.79	3,988.52	6,319.03
20	12/15/12	34,259.79	256.95	1,061.96	33,197.84	3,731.57	6,575.98
21	12/31/12	33,197.84	248.98	1,069.92	32,127.91	3,482.58	6,824.96
22	01/15/13	32,127.91	240.96	1,077.95	31,049.96	3,241.62	7,065.92
23	01/31/13	31,049.96	232.87	1,086.03	29,963.93	3,008.75	7,298.80
24	02/15/13	29,963.93	224.73	1,094.18	28,869.75	2,784.02	7,523.53
25	02/28/13	28,869.75	216.52	1,102.38	27,767.37	2,567.50	7,740.05
26	03/15/13	27,767.37	208.26	1,110.65	26,656.72	2,359.24	7,948.31
27	03/31/13	26,656.72	199.93	1,118.98	25,537.74	2,159.32	8,148.23
28	04/15/13	25,537.74	191.53	1,127.37	24,410.36	1,967.78	8,339.76
29	04/30/13	24,410.36	183.08	1,135.83	23,274.53	1,784.71	8,522.84
30	05/15/13	23,274.53	174.56	1,144.35	22,130.18	1,610.15	8,697.40
31	05/31/13	22,130.18	165.98	1,152.93	20,977.25	1,444.17	8,863.38
32	06/15/13	20,977.25	157.33	1,161.58	19,815.67	1,286.84	9,020.71
33	06/30/13	19,815.67	148.62	1,170.29	18,645.39	1,138.22	9,169.32
34	07/15/13	18,645.39	139.84	1,179.07	17,466.32	998.38	9,309.16
35	07/31/13	17,466.32	131.00	1,187.91	16,278.41	867.39	9,440.16
36	08/15/13	16,278.41	122.09	1,196.82	15,081.59	745.30	9,562.25
37	08/31/13	15,081.59	113.11	1,205.80	13,875.79	632.19	9,675.36
38	09/15/13	13,875.79	104.07	1,214.84	12,660.96	528.12	9,779.43
39	09/30/13	12,660.96	94.96	1,223.95	11,437.00	433.16	9,874.39
40	10/15/13	11,437.00	85.78	1,233.13	10,203.88	347.38	9,960.17
41	10/31/13	10,203.88	76.53	1,242.38	8,961.50	270.85	10,036.69
42	11/15/13	8,961.50	67.21	1,251.70	7,709.80	203.64	10,103.91
43	11/30/13	7,709.80	57.82	1,261.08	6,448.72	145.82	10,161.73
44	12/15/13	6,448.72	48.37	1,270.54	5,178.18	97.45	10,210.09
45	12/31/13	5,178.18	38.84	1,280.07	3,898.10	58.62	10,248.93
46	01/15/14	3,898.10	29.24	1,289.67	2,608.43	29.38	10,278.17
47	01/31/14	2,608.43	19.56	1,299.34	1,309.09	9.82	10,297.73
48	02/15/14	1,309.09	9.82	1,309.09	-	0.00	10,307.55
TOTAL		<b>63,307.55</b>	<b>10,307.55</b>	<b>53,000.00</b>			

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