

Amortization Table :

EDUCATIONAL

Initial Data

LOAN DATA

Loan amount: **90,000.00**
 Annual interest rate: **18%**
 Term in years: **2**
 Payments per year: **24**
 First payment due: **11/15/2010**

TABLE DATA

Table starts at date: **11/15/2010**
 or at payment number: **1**

PERIODIC PAYMENT

semi-monthly
 Payments **2,239.65**

18%

MARILYN D. TAMAYO
BPI

CALCULATIONS

Use payment of: **2,239.65**
 1st payment in table: **1**

Beginning balance at payment 1: **90,000.00**
 Cumulative interest prior to payment 1: **0.00**

Table

No.	Payment Date	Beginning Balance	Interest	Outstanding Balance			Cumulative Interest
				Principal	Principal	Interest	
1	11/15/10	90,000.00	675.00	1,564.65	88,435.35	16,828.38	675.00
2	11/30/10	88,435.35	663.27	1,576.39	86,858.96	16,165.12	1,338.27
3	12/15/10	86,858.96	651.44	1,588.21	85,270.75	15,513.68	1,989.71
4	12/31/10	85,270.75	639.53	1,600.12	83,670.62	14,874.15	2,629.24
5	01/15/11	83,670.62	627.53	1,612.12	82,058.50	14,246.62	3,256.77
6	01/31/11	82,058.50	615.44	1,624.22	80,434.28	13,631.18	3,872.21
7	02/15/11	80,434.28	603.26	1,636.40	78,797.89	13,027.92	4,475.46
8	02/28/11	78,797.89	590.98	1,648.67	77,149.22	12,436.94	5,066.45
9	03/15/11	77,149.22	578.62	1,661.03	75,488.18	11,858.32	5,645.07
10	03/31/11	75,488.18	566.16	1,673.49	73,814.69	11,292.16	6,211.23
11	04/15/11	73,814.69	553.61	1,686.04	72,128.65	10,738.54	6,764.84
12	04/30/11	72,128.65	540.96	1,698.69	70,429.96	10,197.58	7,305.80
13	05/15/11	70,429.96	528.22	1,711.43	68,718.53	9,669.36	7,834.03
14	05/31/11	68,718.53	515.39	1,724.26	66,994.26	9,153.97	8,349.42
15	06/15/11	66,994.26	502.46	1,737.20	65,257.07	8,651.51	8,851.87
16	06/30/11	65,257.07	489.43	1,750.23	63,506.84	8,162.08	9,341.30
17	07/15/11	63,506.84	476.30	1,763.35	61,743.49	7,685.78	9,817.60
18	07/31/11	61,743.49	463.08	1,776.58	59,966.91	7,222.70	10,280.68
19	08/15/11	59,966.91	449.75	1,789.90	58,177.01	6,772.95	10,730.43
20	08/31/11	58,177.01	436.33	1,803.33	56,373.68	6,336.62	11,166.76
21	09/15/11	56,373.68	422.80	1,816.85	54,556.83	5,913.82	11,589.56
22	09/30/11	54,556.83	409.18	1,830.48	52,726.35	5,504.65	11,998.74
23	10/15/11	52,726.35	395.45	1,844.21	50,882.15	5,109.20	12,394.19
24	10/31/11	50,882.15	381.62	1,858.04	49,024.11	4,727.58	12,775.80
25	11/15/11	49,024.11	367.68	1,871.97	47,152.14	4,359.90	13,143.48
26	11/30/11	47,152.14	353.64	1,886.01	45,266.12	4,006.26	13,497.12
27	12/15/11	45,266.12	339.50	1,900.16	43,365.97	3,666.76	13,836.62
28	12/31/11	43,365.97	325.24	1,914.41	41,451.56	3,341.52	14,161.86
29	01/15/12	41,451.56	310.89	1,928.77	39,522.79	3,030.63	14,472.75
30	01/31/12	39,522.79	296.42	1,943.23	37,579.56	2,734.21	14,769.17
31	02/15/12	37,579.56	281.85	1,957.81	35,621.75	2,452.37	15,051.02
32	02/29/12	35,621.75	267.16	1,972.49	33,649.26	2,185.20	15,318.18
33	03/15/12	33,649.26	252.37	1,987.28	31,661.97	1,932.83	15,570.55
34	03/31/12	31,661.97	237.46	2,002.19	29,659.79	1,695.37	15,808.02
35	04/15/12	29,659.79	222.45	2,017.21	27,642.58	1,472.92	16,030.46
36	04/30/12	27,642.58	207.32	2,032.33	25,610.25	1,265.60	16,237.78
37	05/15/12	25,610.25	192.08	2,047.58	23,562.67	1,073.52	16,429.86
38	05/31/12	23,562.67	176.72	2,062.93	21,499.74	896.80	16,606.58
39	06/15/12	21,499.74	161.25	2,078.41	19,421.33	735.56	16,767.83
40	06/30/12	19,421.33	145.66	2,093.99	17,327.34	589.90	16,913.49
41	07/15/12	17,327.34	129.96	2,109.70	15,217.64	459.94	17,043.44
42	07/31/12	15,217.64	114.13	2,125.52	13,092.12	345.81	17,157.58
43	08/15/12	13,092.12	98.19	2,141.46	10,950.65	247.62	17,255.77
44	08/31/12	10,950.65	82.13	2,157.52	8,793.13	165.49	17,337.90
45	09/15/12	8,793.13	65.95	2,173.71	6,619.42	99.54	17,403.84
46	09/30/12	6,619.42	49.65	2,190.01	4,429.41	49.89	17,453.49
47	10/15/12	4,429.41	33.22	2,206.43	2,222.98	16.67	17,486.71
48	10/31/12	2,222.98	16.67	2,222.98	0.00	0.00	17,503.38
	TOTAL	107,503.38	17,503.38	90,000.00			

Conforme : _____