

Amortization Table :

EDUCATIONAL

Initial Data

LOAN DATA

Loan amount: **55,000.00**
 Annual interest rate: **18%**
 Term in years: **2**
 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

semi-monthly
 Payments **1,368.68**

18%

CALCULATIONS

Use payment of: **1,368.68**
 1st payment in table: **1**

Beginning balance at payment 1: **55,000.00**
 Cumulative interest prior to payment 1: **0.00**

ANNA MARIE L. VELASCO
BPI

Table

No.	Payment Date	Beginning Balance	Interest	Outstanding Balance			Cumulative Interest
				Principal	Principal	Interest	
1	09/15/11	55,000.00	412.50	956.18	54,043.82	10,284.01	412.50
2	09/30/11	54,043.82	405.33	963.35	53,080.47	9,878.68	817.83
3	10/15/11	53,080.47	398.10	970.57	52,109.90	9,480.58	1,215.93
4	10/31/11	52,109.90	390.82	977.85	51,132.05	9,089.76	1,606.76
5	11/15/11	51,132.05	383.49	985.19	50,146.86	8,706.27	1,990.25
6	11/30/11	50,146.86	376.10	992.58	49,154.28	8,330.16	2,366.35
7	12/15/11	49,154.28	368.66	1,000.02	48,154.26	7,961.51	2,735.01
8	12/31/11	48,154.26	361.16	1,007.52	47,146.74	7,600.35	3,096.16
9	01/15/12	47,146.74	353.60	1,015.08	46,131.67	7,246.75	3,449.76
10	01/31/12	46,131.67	345.99	1,022.69	45,108.98	6,900.76	3,795.75
11	02/15/12	45,108.98	338.32	1,030.36	44,078.62	6,562.44	4,134.07
12	02/29/12	44,078.62	330.59	1,038.09	43,040.53	6,231.85	4,464.66
13	03/15/12	43,040.53	322.80	1,045.87	41,994.66	5,909.05	4,787.46
14	03/31/12	41,994.66	314.96	1,053.72	40,940.94	5,594.09	5,102.42
15	04/15/12	40,940.94	307.06	1,061.62	39,879.32	5,287.03	5,409.48
16	04/30/12	39,879.32	299.09	1,069.58	38,809.74	4,987.94	5,708.57
17	05/15/12	38,809.74	291.07	1,077.60	37,732.13	4,696.87	5,999.65
18	05/31/12	37,732.13	282.99	1,085.69	36,646.45	4,413.87	6,282.64
19	06/15/12	36,646.45	274.85	1,093.83	35,552.62	4,139.03	6,557.49
20	06/30/12	35,552.62	266.64	1,102.03	34,450.58	3,872.38	6,824.13
21	07/15/12	34,450.58	258.38	1,110.30	33,340.29	3,614.00	7,082.51
22	07/31/12	33,340.29	250.05	1,118.63	32,221.66	3,363.95	7,332.56
23	08/15/12	32,221.66	241.66	1,127.01	31,094.65	3,122.29	7,574.22
24	08/31/12	31,094.65	233.21	1,135.47	29,959.18	2,889.08	7,807.43
25	09/15/12	29,959.18	224.69	1,143.98	28,815.19	2,664.38	8,032.13
26	09/30/12	28,815.19	216.11	1,152.56	27,662.63	2,448.27	8,248.24
27	10/15/12	27,662.63	207.47	1,161.21	26,501.42	2,240.80	8,455.71
28	10/31/12	26,501.42	198.76	1,169.92	25,331.51	2,042.04	8,654.47
29	11/15/12	25,331.51	189.99	1,178.69	24,152.82	1,852.05	8,844.46
30	11/30/12	24,152.82	181.15	1,187.53	22,965.28	1,670.91	9,025.60
31	12/15/12	22,965.28	172.24	1,196.44	21,768.85	1,498.67	9,197.84
32	12/31/12	21,768.85	163.27	1,205.41	20,563.44	1,335.40	9,361.11
33	01/15/13	20,563.44	154.23	1,214.45	19,348.98	1,181.18	9,515.34
34	01/31/13	19,348.98	145.12	1,223.56	18,125.42	1,036.06	9,660.45
35	02/15/13	18,125.42	135.94	1,232.74	16,892.69	900.12	9,796.39
36	02/28/13	16,892.69	126.70	1,241.98	15,650.71	773.42	9,923.09
37	03/15/13	15,650.71	117.38	1,251.30	14,399.41	656.04	10,040.47
38	03/31/13	14,399.41	108.00	1,260.68	13,138.73	548.05	10,148.47
39	04/15/13	13,138.73	98.54	1,270.14	11,868.59	449.51	10,247.01
40	04/30/13	11,868.59	89.01	1,279.66	10,588.93	360.49	10,336.02
41	05/15/13	10,588.93	79.42	1,289.26	9,299.67	281.07	10,415.44
42	05/31/13	9,299.67	69.75	1,298.93	8,000.74	211.33	10,485.18
43	06/15/13	8,000.74	60.01	1,308.67	6,692.07	151.32	10,545.19
44	06/30/13	6,692.07	50.19	1,318.49	5,373.58	101.13	10,595.38
45	07/15/13	5,373.58	40.30	1,328.38	4,045.20	60.83	10,635.68
46	07/31/13	4,045.20	30.34	1,338.34	2,706.86	30.49	10,666.02
47	08/15/13	2,706.86	20.30	1,348.38	1,358.49	10.19	10,686.32
48	08/31/13	1,358.49	10.19	1,358.49	0.00	0.00	10,696.51
TOTAL		65,696.51	10,696.51	55,000.00			

Conforme : _____