

Amortization Table :

EDUCATIONAL

Initial Data

LOAN DATA

Loan amount: **47,000.00**
 Annual interest rate: **18%**
 Term in years: **2**
 Payments per year: **24**
 First payment due: **8/15/2011**

TABLE DATA

Table starts at date: **8/15/2011**
 or at payment number: **1**

PERIODIC PAYMENT

SPECIAL PROMO

18%

semi-monthly
 Payments **1,169.60**

**MARY GRACE I. CRISOLO
 BPI**

CALCULATIONS

Use payment of: **1,169.60**
 1st payment in table: **1**

Beginning balance at payment 1: **47,000.00**
 Cumulative interest prior to payment 1: **0.00**

Table

No.	Payment Date	Beginning Balance	Interest	Outstanding Balance		Cumulative Interest
				Principal	Interest	
1	08/15/11	47,000.00	352.50	817.10	46,182.90	8,788.16
2	08/31/11	46,182.90	346.37	823.23	45,359.68	8,441.78
3	09/15/11	45,359.68	340.20	829.40	44,530.28	8,101.59
4	09/30/11	44,530.28	333.98	835.62	43,694.66	7,767.61
5	10/15/11	43,694.66	327.71	841.89	42,852.77	7,439.90
6	10/31/11	42,852.77	321.40	848.20	42,004.57	7,118.50
7	11/15/11	42,004.57	315.03	854.56	41,150.01	6,803.47
8	11/30/11	41,150.01	308.63	860.97	40,289.04	6,494.84
9	12/15/11	40,289.04	302.17	867.43	39,421.61	6,192.68
10	12/31/11	39,421.61	295.66	873.93	38,547.67	5,897.01
11	01/15/12	38,547.67	289.11	880.49	37,667.18	5,607.91
12	01/31/12	37,667.18	282.50	887.09	36,780.09	5,325.40
13	02/15/12	36,780.09	275.85	893.75	35,886.34	5,049.55
14	02/29/12	35,886.34	269.15	900.45	34,985.89	4,780.40
15	03/15/12	34,985.89	262.39	907.20	34,078.69	4,518.01
16	03/31/12	34,078.69	255.59	914.01	33,164.68	4,262.42
17	04/15/12	33,164.68	248.74	920.86	32,243.82	4,013.69
18	04/30/12	32,243.82	241.83	927.77	31,316.05	3,771.86
19	05/15/12	31,316.05	234.87	934.73	30,381.33	3,536.99
20	05/31/12	30,381.33	227.86	941.74	29,439.59	3,309.13
21	06/15/12	29,439.59	220.80	948.80	28,490.79	3,088.33
22	06/30/12	28,490.79	213.68	955.92	27,534.87	2,874.65
23	07/15/12	27,534.87	206.51	963.09	26,571.79	2,668.14
24	07/31/12	26,571.79	199.29	970.31	25,601.48	2,468.85
25	08/15/12	25,601.48	192.01	977.59	24,623.89	2,276.84
26	08/31/12	24,623.89	184.68	984.92	23,638.98	2,092.16
27	09/15/12	23,638.98	177.29	992.30	22,646.67	1,914.87
28	09/30/12	22,646.67	169.85	999.75	21,646.92	1,745.02
29	10/15/12	21,646.92	162.35	1,007.25	20,639.68	1,582.66
30	10/31/12	20,639.68	154.80	1,014.80	19,624.88	1,427.87
31	11/15/12	19,624.88	147.19	1,022.41	18,602.47	1,280.68
32	11/30/12	18,602.47	139.52	1,030.08	17,572.39	1,141.16
33	12/15/12	17,572.39	131.79	1,037.80	16,534.59	1,009.37
34	12/31/12	16,534.59	124.01	1,045.59	15,489.00	885.36
35	01/15/13	15,489.00	116.17	1,053.43	14,435.57	769.19
36	01/31/13	14,435.57	108.27	1,061.33	13,374.24	660.92
37	02/15/13	13,374.24	100.31	1,069.29	12,304.95	560.62
38	02/28/13	12,304.95	92.29	1,077.31	11,227.64	468.33
39	03/15/13	11,227.64	84.21	1,085.39	10,142.25	384.12
40	03/31/13	10,142.25	76.07	1,093.53	9,048.72	308.06
41	04/15/13	9,048.72	67.87	1,101.73	7,946.99	240.19
42	04/30/13	7,946.99	59.60	1,109.99	6,836.99	180.59
43	05/15/13	6,836.99	51.28	1,118.32	5,718.67	129.31
44	05/31/13	5,718.67	42.89	1,126.71	4,591.97	86.42
45	06/15/13	4,591.97	34.44	1,135.16	3,456.81	51.98
46	06/30/13	3,456.81	25.93	1,143.67	2,313.14	26.06
47	07/15/13	2,313.14	17.35	1,152.25	1,160.89	8.71
48	07/31/13	1,160.89	8.71	1,160.89	-	0.00
TOTAL		56,140.66	9,140.66	47,000.00		

Conforme : _____