

# Amortization Table :

# EDUCATIONAL

## Initial Data

### LOAN DATA

Loan amount: **134,000.00**  
 Annual interest rate: **18%**  
 Term in years: **2**  
 Payments per year: **24**  
 First payment due: **8/31/2012**

### TABLE DATA

Table starts at date: **8/31/2012**  
 or at payment number: **1**

### PERIODIC PAYMENT

0000132713

**18%**

semi-monthly  
 Payments **3,334.60**

**CHOA, RACHEL G  
 BPI**

### CALCULATIONS

Use payment of: **3,334.60**  
 1st payment in table: **1**

Beginning balance at payment 1: **134,000.00**  
 Cumulative interest prior to payment 1: **0.00**

### Table

No.	Payment Date	Beginning Balance	Interest	Outstanding Balance		Cumulative Interest
				Principal	Interest	
1	08/31/12	134,000.00	1,005.00	2,329.60	131,670.40	1,005.00
2	09/15/12	131,670.40	987.53	2,347.07	129,323.34	1,992.53
3	09/30/12	129,323.34	969.93	2,364.67	126,958.67	2,962.45
4	10/15/12	126,958.67	952.19	2,382.41	124,576.26	3,914.64
5	10/31/12	124,576.26	934.32	2,400.27	122,175.99	4,848.97
6	11/15/12	122,175.99	916.32	2,418.28	119,757.71	5,765.28
7	11/30/12	119,757.71	898.18	2,436.41	117,321.30	6,663.47
8	12/15/12	117,321.30	879.91	2,454.69	114,866.61	7,543.38
9	12/31/12	114,866.61	861.50	2,473.10	112,393.52	8,404.88
10	01/15/13	112,393.52	842.95	2,491.64	109,901.87	9,247.83
11	01/31/13	109,901.87	824.26	2,510.33	107,391.54	10,072.09
12	02/15/13	107,391.54	805.44	2,529.16	104,862.38	10,877.53
13	02/28/13	104,862.38	786.47	2,548.13	102,314.25	11,664.00
14	03/15/13	102,314.25	767.36	2,567.24	99,747.01	12,431.35
15	03/31/13	99,747.01	748.10	2,586.49	97,160.52	13,179.46
16	04/15/13	97,160.52	728.70	2,605.89	94,554.63	13,908.16
17	04/30/13	94,554.63	709.16	2,625.44	91,929.19	14,617.32
18	05/15/13	91,929.19	689.47	2,645.13	89,284.07	15,306.79
19	05/31/13	89,284.07	669.63	2,664.97	86,619.10	15,976.42
20	06/15/13	86,619.10	649.64	2,684.95	83,934.15	16,626.06
21	06/30/13	83,934.15	629.51	2,705.09	81,229.06	17,255.57
22	07/15/13	81,229.06	609.22	2,725.38	78,503.68	17,864.79
23	07/31/13	78,503.68	588.78	2,745.82	75,757.86	18,453.56
24	08/15/13	75,757.86	568.18	2,766.41	72,991.45	19,021.75
25	08/31/13	72,991.45	547.44	2,787.16	70,204.29	19,569.18
26	09/15/13	70,204.29	526.53	2,808.06	67,396.23	20,095.72
27	09/30/13	67,396.23	505.47	2,829.12	64,567.10	20,601.19
28	10/15/13	64,567.10	484.25	2,850.34	61,716.76	21,085.44
29	10/31/13	61,716.76	462.88	2,871.72	58,845.04	21,548.32
30	11/15/13	58,845.04	441.34	2,893.26	55,951.78	21,989.66
31	11/30/13	55,951.78	419.64	2,914.96	53,036.83	22,409.29
32	12/15/13	53,036.83	397.78	2,936.82	50,100.01	22,807.07
33	12/31/13	50,100.01	375.75	2,958.85	47,141.16	23,182.82
34	01/15/14	47,141.16	353.56	2,981.04	44,160.13	23,536.38
35	01/31/14	44,160.13	331.20	3,003.39	41,156.73	23,867.58
36	02/15/14	41,156.73	308.68	3,025.92	38,130.81	24,176.25
37	02/28/14	38,130.81	285.98	3,048.61	35,082.20	24,462.24
38	03/15/14	35,082.20	263.12	3,071.48	32,010.72	24,725.35
39	03/31/14	32,010.72	240.08	3,094.52	28,916.20	24,965.43
40	04/15/14	28,916.20	216.87	3,117.72	25,798.48	25,182.30
41	04/30/14	25,798.48	193.49	3,141.11	22,657.37	25,375.79
42	05/15/14	22,657.37	169.93	3,164.67	19,492.70	25,545.72
43	05/31/14	19,492.70	146.20	3,188.40	16,304.30	25,691.92
44	06/15/14	16,304.30	122.28	3,212.31	13,091.99	25,814.20
45	06/30/14	13,091.99	98.19	3,236.41	9,855.59	25,912.39
46	07/15/14	9,855.59	73.92	3,260.68	6,594.91	25,986.31
47	07/31/14	6,594.91	49.46	3,285.13	3,309.77	26,035.77
48	08/15/14	3,309.77	24.82	3,309.77	-	26,060.59
	<b>TOTAL</b>	<b>160,060.59</b>	<b>26,060.59</b>	<b>134,000.00</b>		

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