

# Amortization Table :

# EDUCATIONAL

## Initial Data

### LOAN DATA

Loan amount: **147,000.00**  
 Annual interest rate: **18%**  
 Term in years: **2**  
 Payments per year: **24**  
 First payment due: **11/15/2011**

### TABLE DATA

Table starts at date: **11/15/2011**  
 or at payment number: **1**

### PERIODIC PAYMENT

0000163920

**18%**

semi-monthly  
 Payments **3,658.10**

**BAYANG, HELEN T  
 BPI**

### CALCULATIONS

Use payment of: **3,658.10**  
 1st payment in table: 1

Beginning balance at payment 1: **147,000.00**  
 Cumulative interest prior to payment 1: **0.00**

### Table

No.	Payment Date	Beginning Balance	Interest	Outstanding Balance			Cumulative Interest
				Principal	Principal	Interest	
1	11/15/11	147,000.00	1,102.50	2,555.60	144,444.40	27,486.36	1,102.50
2	11/30/11	144,444.40	1,083.33	2,574.77	141,869.63	26,403.03	2,185.83
3	12/15/11	141,869.63	1,064.02	2,594.08	139,275.55	25,339.00	3,249.86
4	12/31/11	139,275.55	1,044.57	2,613.53	136,662.02	24,294.44	4,294.42
5	01/15/12	136,662.02	1,024.97	2,633.14	134,028.88	23,269.47	5,319.39
6	01/31/12	134,028.88	1,005.22	2,652.88	131,376.00	22,264.26	6,324.60
7	02/15/12	131,376.00	985.32	2,672.78	128,703.21	21,278.94	7,309.92
8	02/29/12	128,703.21	965.27	2,692.83	126,010.39	20,313.66	8,275.20
9	03/15/12	126,010.39	945.08	2,713.02	123,297.36	19,368.58	9,220.28
10	03/31/12	123,297.36	924.73	2,733.37	120,563.99	18,443.85	10,145.01
11	04/15/12	120,563.99	904.23	2,753.87	117,810.12	17,539.62	11,049.24
12	04/30/12	117,810.12	883.58	2,774.53	115,035.60	16,656.05	11,932.81
13	05/15/12	115,035.60	862.77	2,795.33	112,240.26	15,793.28	12,795.58
14	05/31/12	112,240.26	841.80	2,816.30	109,423.96	14,951.48	13,637.38
15	06/15/12	109,423.96	820.68	2,837.42	106,586.54	14,130.80	14,458.06
16	06/30/12	106,586.54	799.40	2,858.70	103,727.84	13,331.40	15,257.46
17	07/15/12	103,727.84	777.96	2,880.14	100,847.70	12,553.44	16,035.42
18	07/31/12	100,847.70	756.36	2,901.74	97,945.95	11,797.08	16,791.78
19	08/15/12	97,945.95	734.59	2,923.51	95,022.45	11,062.49	17,526.37
20	08/31/12	95,022.45	712.67	2,945.43	92,077.01	10,349.82	18,239.04
21	09/15/12	92,077.01	690.58	2,967.52	89,109.49	9,659.24	18,929.62
22	09/30/12	89,109.49	668.32	2,989.78	86,119.71	8,990.92	19,597.94
23	10/15/12	86,119.71	645.90	3,012.20	83,107.51	8,345.02	20,243.84
24	10/31/12	83,107.51	623.31	3,034.79	80,072.71	7,721.72	20,867.14
25	11/15/12	80,072.71	600.55	3,057.56	77,015.16	7,121.17	21,467.69
26	11/30/12	77,015.16	577.61	3,080.49	73,934.67	6,543.56	22,045.30
27	12/15/12	73,934.67	554.51	3,103.59	70,831.08	5,989.05	22,599.81
28	12/31/12	70,831.08	531.23	3,126.87	67,704.21	5,457.81	23,131.04
29	01/15/13	67,704.21	507.78	3,150.32	64,553.89	4,950.03	23,638.83
30	01/31/13	64,553.89	484.15	3,173.95	61,379.94	4,465.88	24,122.98
31	02/15/13	61,379.94	460.35	3,197.75	58,182.19	4,005.53	24,583.33
32	02/28/13	58,182.19	436.37	3,221.73	54,960.46	3,569.16	25,019.70
33	03/15/13	54,960.46	412.20	3,245.90	51,714.56	3,156.96	25,431.90
34	03/31/13	51,714.56	387.86	3,270.24	48,444.32	2,769.10	25,819.76
35	04/15/13	48,444.32	363.33	3,294.77	45,149.55	2,405.77	26,183.09
36	04/30/13	45,149.55	338.62	3,319.48	41,830.07	2,067.15	26,521.71
37	05/15/13	41,830.07	313.73	3,344.38	38,485.69	1,753.42	26,835.44
38	05/31/13	38,485.69	288.64	3,369.46	35,116.23	1,464.78	27,124.08
39	06/15/13	35,116.23	263.37	3,394.73	31,721.50	1,201.41	27,387.45
40	06/30/13	31,721.50	237.91	3,420.19	28,301.31	963.50	27,625.36
41	07/15/13	28,301.31	212.26	3,445.84	24,855.47	751.24	27,837.62
42	07/31/13	24,855.47	186.42	3,471.69	21,383.79	564.82	28,024.04
43	08/15/13	21,383.79	160.38	3,497.72	17,886.07	404.44	28,184.42
44	08/31/13	17,886.07	134.15	3,523.96	14,362.11	270.30	28,318.56
45	09/15/13	14,362.11	107.72	3,550.39	10,811.72	162.58	28,426.28
46	09/30/13	10,811.72	81.09	3,577.01	7,234.71	81.49	28,507.37
47	10/15/13	7,234.71	54.26	3,603.84	3,630.87	27.23	28,561.63
48	10/31/13	3,630.87	27.23	3,630.87	0.00	0.00	28,588.86
TOTAL		175,588.86	28,588.86	147,000.00			

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