

# Amortization Table :

# EDUCATIONAL

## Initial Data

### LOAN DATA

Loan amount: **64,000.00**  
 Annual interest rate: **18%**  
 Term in years: **2**  
 Payments per year: **24**  
 First payment due: **7/15/2012**

### TABLE DATA

Table starts at date: **7/15/2012**  
 or at payment number: **1**  
 SPECIAL PROMO

### PERIODIC PAYMENT

**0000097748** **18%**

semi-monthly  
 Payments **1,592.64**

**MAPA, GEMMA C**  
**BPI**

### CALCULATIONS

Use payment of: **1,592.64**  
 1st payment in table: **1**

Beginning balance at payment 1: **64,000.00**  
 Cumulative interest prior to payment 1: **0.00**

## Table

No.	Payment Date	Beginning Balance	Interest	Outstanding Balance		Cumulative Interest
				Principal	Interest	
1	07/15/12	64,000.00	480.00	1,112.64	62,887.36	480.00
2	07/31/12	62,887.36	471.66	1,120.99	61,766.37	951.66
3	08/15/12	61,766.37	463.25	1,129.39	60,636.97	1,414.90
4	08/31/12	60,636.97	454.78	1,137.87	59,499.11	1,869.68
5	09/15/12	59,499.11	446.24	1,146.40	58,352.71	2,315.92
6	09/30/12	58,352.71	437.65	1,155.00	57,197.71	2,753.57
7	10/15/12	57,197.71	428.98	1,163.66	56,034.05	3,182.55
8	10/31/12	56,034.05	420.26	1,172.39	54,861.67	3,602.81
9	11/15/12	54,861.67	411.46	1,181.18	53,680.49	4,014.27
10	11/30/12	53,680.49	402.60	1,190.04	52,490.45	4,416.87
11	12/15/12	52,490.45	393.68	1,198.96	51,291.48	4,810.55
12	12/31/12	51,291.48	384.69	1,207.96	50,083.53	5,195.24
13	01/15/13	50,083.53	375.63	1,217.02	48,866.51	5,570.86
14	01/31/13	48,866.51	366.50	1,226.14	47,640.37	5,937.36
15	02/15/13	47,640.37	357.30	1,235.34	46,405.03	6,294.67
16	02/28/13	46,405.03	348.04	1,244.61	45,160.42	6,642.70
17	03/15/13	45,160.42	338.70	1,253.94	43,906.48	6,981.41
18	03/31/13	43,906.48	329.30	1,263.34	42,643.14	7,310.71
19	04/15/13	42,643.14	319.82	1,272.82	41,370.32	7,630.53
20	04/30/13	41,370.32	310.28	1,282.37	40,087.95	7,940.81
21	05/15/13	40,087.95	300.66	1,291.98	38,795.97	8,241.47
22	05/31/13	38,795.97	290.97	1,301.67	37,494.30	8,532.44
23	06/15/13	37,494.30	281.21	1,311.44	36,182.86	8,813.64
24	06/30/13	36,182.86	271.37	1,321.27	34,861.59	9,085.01
25	07/15/13	34,861.59	261.46	1,331.18	33,530.41	9,346.48
26	07/31/13	33,530.41	251.48	1,341.16	32,189.24	9,597.95
27	08/15/13	32,189.24	241.42	1,351.22	30,838.02	9,839.37
28	08/31/13	30,838.02	231.29	1,361.36	29,476.66	10,070.66
29	09/15/13	29,476.66	221.07	1,371.57	28,105.09	10,291.73
30	09/30/13	28,105.09	210.79	1,381.85	26,723.24	10,502.52
31	10/15/13	26,723.24	200.42	1,392.22	25,331.02	10,702.95
32	10/31/13	25,331.02	189.98	1,402.66	23,928.36	10,892.93
33	11/15/13	23,928.36	179.46	1,413.18	22,515.18	11,072.39
34	11/30/13	22,515.18	168.86	1,423.78	21,091.40	11,241.26
35	12/15/13	21,091.40	158.19	1,434.46	19,656.95	11,399.44
36	12/31/13	19,656.95	147.43	1,445.22	18,211.73	11,546.87
37	01/15/14	18,211.73	136.59	1,456.05	16,755.68	11,683.46
38	01/31/14	16,755.68	125.67	1,466.98	15,288.70	11,809.12
39	02/15/14	15,288.70	114.67	1,477.98	13,810.72	11,923.79
40	02/28/14	13,810.72	103.58	1,489.06	12,321.66	12,027.37
41	03/15/14	12,321.66	92.41	1,500.23	10,821.43	12,119.78
42	03/31/14	10,821.43	81.16	1,511.48	9,309.95	12,200.94
43	04/15/14	9,309.95	69.82	1,522.82	7,787.13	12,270.77
44	04/30/14	7,787.13	58.40	1,534.24	6,252.89	12,329.17
45	05/15/14	6,252.89	46.90	1,545.75	4,707.15	12,376.07
46	05/31/14	4,707.15	35.30	1,557.34	3,149.81	12,411.37
47	06/15/14	3,149.81	23.62	1,569.02	1,580.79	12,434.99
48	06/30/14	1,580.79	11.86	1,580.79	-	12,446.85
TOTAL		<b>76,446.85</b>	<b>12,446.85</b>	<b>64,000.00</b>		

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