

# Amortization Table :

# EDUCATIONAL

## Initial Data

### LOAN DATA

Loan amount: **93,000.00**  
 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

0000035807

**18%**

semi-monthly  
 Payments **2,314.31**

**GONZALES, MA. CHRISTINA M  
 BPI**

### CALCULATIONS

Use payment of: **2,314.31**  
 1st payment in table: **1**

Beginning balance at payment 1: **93,000.00**  
 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	93,000.00	697.50	1,616.81	91,383.19	17,389.33
2	09/15/12	91,383.19	685.37	1,628.94	89,754.26	16,703.96
3	09/30/12	89,754.26	673.16	1,641.15	88,113.10	16,030.80
4	10/15/12	88,113.10	660.85	1,653.46	86,459.64	15,369.95
5	10/31/12	86,459.64	648.45	1,665.86	84,793.78	14,721.50
6	11/15/12	84,793.78	635.95	1,678.36	83,115.43	14,085.55
7	11/30/12	83,115.43	623.37	1,690.94	81,424.48	13,462.18
8	12/15/12	81,424.48	610.68	1,703.63	79,720.86	12,851.50
9	12/31/12	79,720.86	597.91	1,716.40	78,004.46	12,253.59
10	01/15/13	78,004.46	585.03	1,729.28	76,275.18	11,668.56
11	01/31/13	76,275.18	572.06	1,742.25	74,532.93	11,096.50
12	02/15/13	74,532.93	559.00	1,755.31	72,777.62	10,537.50
13	02/28/13	72,777.62	545.83	1,768.48	71,009.15	9,991.67
14	03/15/13	71,009.15	532.57	1,781.74	69,227.41	9,459.10
15	03/31/13	69,227.41	519.21	1,795.10	67,432.30	8,939.89
16	04/15/13	67,432.30	505.74	1,808.57	65,623.74	8,434.15
17	04/30/13	65,623.74	492.18	1,822.13	63,801.60	7,941.97
18	05/15/13	63,801.60	478.51	1,835.80	61,965.81	7,463.46
19	05/31/13	61,965.81	464.74	1,849.57	60,116.24	6,998.72
20	06/15/13	60,116.24	450.87	1,863.44	58,252.81	6,547.85
21	06/30/13	58,252.81	436.90	1,877.41	56,375.39	6,110.95
22	07/15/13	56,375.39	422.82	1,891.49	54,483.90	5,688.13
23	07/31/13	54,483.90	408.63	1,905.68	52,578.22	5,279.50
24	08/15/13	52,578.22	394.34	1,919.97	50,658.25	4,885.17
25	08/31/13	50,658.25	379.94	1,934.37	48,723.87	4,505.23
26	09/15/13	48,723.87	365.43	1,948.88	46,774.99	4,139.80
27	09/30/13	46,774.99	350.81	1,963.50	44,811.50	3,788.99
28	10/15/13	44,811.50	336.09	1,978.22	42,833.28	3,452.90
29	10/31/13	42,833.28	321.25	1,993.06	40,840.22	3,131.65
30	11/15/13	40,840.22	306.30	2,008.01	38,832.21	2,825.35
31	11/30/13	38,832.21	291.24	2,023.07	36,809.14	2,534.11
32	12/15/13	36,809.14	276.07	2,038.24	34,770.90	2,258.04
33	12/31/13	34,770.90	260.78	2,053.53	32,717.37	1,997.26
34	01/15/14	32,717.37	245.38	2,068.93	30,648.45	1,751.88
35	01/31/14	30,648.45	229.86	2,084.45	28,564.00	1,522.02
36	02/15/14	28,564.00	214.23	2,100.08	26,463.92	1,307.79
37	02/28/14	26,463.92	198.48	2,115.83	24,348.09	1,109.31
38	03/15/14	24,348.09	182.61	2,131.70	22,216.39	926.70
39	03/31/14	22,216.39	166.62	2,147.69	20,068.71	760.07
40	04/15/14	20,068.71	150.52	2,163.79	17,904.91	609.56
41	04/30/14	17,904.91	134.29	2,180.02	15,724.89	475.27
42	05/15/14	15,724.89	117.94	2,196.37	13,528.52	357.33
43	05/31/14	13,528.52	101.46	2,212.85	11,315.67	255.87
44	06/15/14	11,315.67	84.87	2,229.44	9,086.23	171.00
45	06/30/14	9,086.23	68.15	2,246.16	6,840.07	102.86
46	07/15/14	6,840.07	51.30	2,263.01	4,577.06	51.56
47	07/31/14	4,577.06	34.33	2,279.98	2,297.08	17.23
48	08/15/14	2,297.08	17.23	2,297.08	-	0.00
	<b>TOTAL</b>	<b>111,086.83</b>	<b>18,086.83</b>	<b>93,000.00</b>		

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