

# Amortization Table :

# EDUCATIONAL

## Initial Data

### LOAN DATA

Loan amount: **70,000.00**  
 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**

### PERIODIC PAYMENT

0000158693

**18%**

semi-monthly  
Payments

**1,741.95**

**DIZON, SIMON L  
BPI**

### CALCULATIONS

Use payment of: **1,741.95**  
 1st payment in table: **1**

Beginning balance at payment 1: **70,000.00**  
 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	70,000.00	525.00	1,216.95	68,783.05	13,088.74	
2	07/31/12	68,783.05	515.87	1,226.08	67,556.97	12,572.87	
3	08/15/12	67,556.97	506.68	1,235.28	66,321.69	12,066.19	
4	08/31/12	66,321.69	497.41	1,244.54	65,077.15	11,568.78	
5	09/15/12	65,077.15	488.08	1,253.87	63,823.28	11,080.70	
6	09/30/12	63,823.28	478.67	1,263.28	62,560.00	10,602.03	
7	10/15/12	62,560.00	469.20	1,272.75	61,287.25	10,132.83	
8	10/31/12	61,287.25	459.65	1,282.30	60,004.95	9,673.17	
9	11/15/12	60,004.95	450.04	1,291.92	58,713.03	9,223.13	
10	11/30/12	58,713.03	440.35	1,301.61	57,411.43	8,782.79	
11	12/15/12	57,411.43	430.59	1,311.37	56,100.06	8,352.20	
12	12/31/12	56,100.06	420.75	1,321.20	54,778.86	7,931.45	
13	01/15/13	54,778.86	410.84	1,331.11	53,447.74	7,520.61	
14	01/31/13	53,447.74	400.86	1,341.09	52,106.65	7,119.75	
15	02/15/13	52,106.65	390.80	1,351.15	50,755.50	6,728.95	
16	02/28/13	50,755.50	380.67	1,361.29	49,394.21	6,348.29	
17	03/15/13	49,394.21	370.46	1,371.50	48,022.71	5,977.83	
18	03/31/13	48,022.71	360.17	1,381.78	46,640.93	5,617.66	
19	04/15/13	46,640.93	349.81	1,392.15	45,248.78	5,267.85	
20	04/30/13	45,248.78	339.37	1,402.59	43,846.20	4,928.49	
21	05/15/13	43,846.20	328.85	1,413.11	42,433.09	4,599.64	
22	05/31/13	42,433.09	318.25	1,423.70	41,009.39	4,281.39	
23	06/15/13	41,009.39	307.57	1,434.38	39,575.00	3,973.82	
24	06/30/13	39,575.00	296.81	1,445.14	38,129.86	3,677.01	
25	07/15/13	38,129.86	285.97	1,455.98	36,673.88	3,391.03	
26	07/31/13	36,673.88	275.05	1,466.90	35,206.99	3,115.98	
27	08/15/13	35,206.99	264.05	1,477.90	33,729.08	2,851.93	
28	08/31/13	33,729.08	252.97	1,488.98	32,240.10	2,598.96	
29	09/15/13	32,240.10	241.80	1,500.15	30,739.95	2,357.16	
30	09/30/13	30,739.95	230.55	1,511.40	29,228.54	2,126.61	
31	10/15/13	29,228.54	219.21	1,522.74	27,705.81	1,907.40	
32	10/31/13	27,705.81	207.79	1,534.16	26,171.65	1,699.60	
33	11/15/13	26,171.65	196.29	1,545.67	24,625.98	1,503.31	
34	11/30/13	24,625.98	184.69	1,557.26	23,068.72	1,318.62	
35	12/15/13	23,068.72	173.02	1,568.94	21,499.78	1,145.60	
36	12/31/13	21,499.78	161.25	1,580.70	19,919.08	984.36	
37	01/15/14	19,919.08	149.39	1,592.56	18,326.52	834.96	
38	01/31/14	18,326.52	137.45	1,604.50	16,722.02	697.51	
39	02/15/14	16,722.02	125.42	1,616.54	15,105.48	572.10	
40	02/28/14	15,105.48	113.29	1,628.66	13,476.82	458.81	
41	03/15/14	13,476.82	101.08	1,640.88	11,835.94	357.73	
42	03/31/14	11,835.94	88.77	1,653.18	10,182.76	268.96	
43	04/15/14	10,182.76	76.37	1,665.58	8,517.17	192.59	
44	04/30/14	8,517.17	63.88	1,678.07	6,839.10	128.71	
45	05/15/14	6,839.10	51.29	1,690.66	5,148.44	77.42	
46	05/31/14	5,148.44	38.61	1,703.34	3,445.10	38.81	
47	06/15/14	3,445.10	25.84	1,716.11	1,728.99	12.97	
48	06/30/14	1,728.99	12.97	1,728.99	0.00	0.00	
TOTAL		<b>83,613.74</b>	<b>13,613.74</b>	<b>70,000.00</b>			

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