

Amortization Table :

EDUCATIONAL

Initial Data

LOAN DATA

Loan amount: **85,000.00**
 Annual interest rate: **18%**
 Term in years: **2**
 Payments per year: **24**
 First payment due: **7/31/2011**

TABLE DATA

Table starts at date: **7/31/2011**
 or at payment number: **1**

PERIODIC PAYMENT

SPECIAL PROMO

18%

semi-monthly
 Payments **2,115.23**

**SONNY N. ANG
 BPI**

CALCULATIONS

Use payment of: **2,115.23**
 1st payment in table: **1**

Beginning balance at payment 1: **85,000.00**
 Cumulative interest prior to payment 1: **0.00**

Table

No.	Payment Date	Beginning Balance	Interest	Outstanding Balance		Cumulative Interest
				Principal	Interest	
1	07/31/11	85,000.00	637.50	1,477.73	83,522.27	15,893.47
2	08/15/11	83,522.27	626.42	1,488.81	82,033.46	15,267.06
3	08/31/11	82,033.46	615.25	1,499.98	80,533.48	14,651.80
4	09/15/11	80,533.48	604.00	1,511.23	79,022.25	14,047.80
5	09/30/11	79,022.25	592.67	1,522.56	77,499.69	13,455.14
6	10/15/11	77,499.69	581.25	1,533.98	75,965.71	12,873.89
7	10/31/11	75,965.71	569.74	1,545.49	74,420.23	12,304.15
8	11/15/11	74,420.23	558.15	1,557.08	72,863.15	11,745.99
9	11/30/11	72,863.15	546.47	1,568.75	71,294.39	11,199.52
10	12/15/11	71,294.39	534.71	1,580.52	69,713.87	10,664.81
11	12/31/11	69,713.87	522.85	1,592.37	68,121.50	10,141.96
12	01/15/12	68,121.50	510.91	1,604.32	66,517.18	9,631.05
13	01/31/12	66,517.18	498.88	1,616.35	64,900.83	9,132.17
14	02/15/12	64,900.83	486.76	1,628.47	63,272.36	8,645.41
15	02/29/12	63,272.36	474.54	1,640.69	61,631.67	8,170.87
16	03/15/12	61,631.67	462.24	1,652.99	59,978.68	7,708.63
17	03/31/12	59,978.68	449.84	1,665.39	58,313.29	7,258.79
18	04/15/12	58,313.29	437.35	1,677.88	56,635.42	6,821.44
19	04/30/12	56,635.42	424.77	1,690.46	54,944.95	6,396.68
20	05/15/12	54,944.95	412.09	1,703.14	53,241.81	5,984.59
21	05/31/12	53,241.81	399.31	1,715.92	51,525.90	5,585.28
22	06/15/12	51,525.90	386.44	1,728.78	49,797.11	5,198.83
23	06/30/12	49,797.11	373.48	1,741.75	48,055.36	4,825.35
24	07/15/12	48,055.36	360.42	1,754.81	46,300.55	4,464.94
25	07/31/12	46,300.55	347.25	1,767.97	44,532.57	4,117.68
26	08/15/12	44,532.57	333.99	1,781.23	42,751.34	3,783.69
27	08/31/12	42,751.34	320.64	1,794.59	40,956.75	3,463.06
28	09/15/12	40,956.75	307.18	1,808.05	39,148.69	3,155.88
29	09/30/12	39,148.69	293.62	1,821.61	37,327.08	2,862.26
30	10/15/12	37,327.08	279.95	1,835.28	35,491.80	2,582.31
31	10/31/12	35,491.80	266.19	1,849.04	33,642.76	2,316.12
32	11/15/12	33,642.76	252.32	1,862.91	31,779.86	2,063.80
33	11/30/12	31,779.86	238.35	1,876.88	29,902.98	1,825.45
34	12/15/12	29,902.98	224.27	1,890.96	28,012.02	1,601.18
35	12/31/12	28,012.02	210.09	1,905.14	26,106.88	1,391.09
36	01/15/13	26,106.88	195.80	1,919.43	24,187.45	1,195.29
37	01/31/13	24,187.45	181.41	1,933.82	22,253.63	1,013.88
38	02/15/13	22,253.63	166.90	1,948.33	20,305.31	846.98
39	02/28/13	20,305.31	152.29	1,962.94	18,342.37	694.69
40	03/15/13	18,342.37	137.57	1,977.66	16,364.71	557.12
41	03/31/13	16,364.71	122.74	1,992.49	14,372.21	434.39
42	04/15/13	14,372.21	107.79	2,007.44	12,364.78	326.60
43	04/30/13	12,364.78	92.74	2,022.49	10,342.28	233.86
44	05/15/13	10,342.28	77.57	2,037.66	8,304.62	156.29
45	05/31/13	8,304.62	62.28	2,052.94	6,251.68	94.01
46	06/15/13	6,251.68	46.89	2,068.34	4,183.34	47.12
47	06/30/13	4,183.34	31.38	2,083.85	2,099.48	15.75
48	07/15/13	2,099.48	15.75	2,099.48	-	0.00
	TOTAL	101,530.97	16,530.97	85,000.00		

Conforme : _____