

# Amortization Table :

# EDUCATIONAL

## Initial Data

### LOAN DATA

Loan amount: **130,000.00**  
 Annual interest rate: **18%**  
 Term in years: **2**  
 Payments per year: **24**  
 First payment due: **9/15/2012**

### TABLE DATA

Table starts at date: **9/15/2012**  
 or at payment number: **1**

### PERIODIC PAYMENT

0000165257

**18%**

semi-monthly  
 Payments **3,235.06**

**RUIZ, RONALDO J  
 BPI**

### CALCULATIONS

Use payment of: **3,235.06**  
 1st payment in table: **1**

Beginning balance at payment 1: **130,000.00**  
 Cumulative interest prior to payment 1: **0.00**

### Table

No.	Payment Date	Beginning Balance	Interest	Outstanding Balance		Cumulative Interest
				Principal	Interest	
1	09/15/12	130,000.00	975.00	2,260.06	127,739.94	24,307.66
2	09/30/12	127,739.94	958.05	2,277.01	125,462.94	23,349.61
3	10/15/12	125,462.94	940.97	2,294.08	123,168.86	22,408.64
4	10/31/12	123,168.86	923.77	2,311.29	120,857.57	21,484.88
5	11/15/12	120,857.57	906.43	2,328.62	118,528.94	20,578.44
6	11/30/12	118,528.94	888.97	2,346.09	116,182.85	19,689.48
7	12/15/12	116,182.85	871.37	2,363.68	113,819.17	18,818.11
8	12/31/12	113,819.17	853.64	2,381.41	111,437.76	17,964.46
9	01/15/13	111,437.76	835.78	2,399.27	109,038.49	17,128.68
10	01/31/13	109,038.49	817.79	2,417.27	106,621.22	16,310.89
11	02/15/13	106,621.22	799.66	2,435.40	104,185.82	15,511.23
12	02/28/13	104,185.82	781.39	2,453.66	101,732.16	14,729.84
13	03/15/13	101,732.16	762.99	2,472.06	99,260.10	13,966.85
14	03/31/13	99,260.10	744.45	2,490.60	96,769.49	13,222.40
15	04/15/13	96,769.49	725.77	2,509.28	94,260.21	12,496.62
16	04/30/13	94,260.21	706.95	2,528.10	91,732.10	11,789.67
17	05/15/13	91,732.10	687.99	2,547.06	89,185.04	11,101.68
18	05/31/13	89,185.04	668.89	2,566.17	86,618.87	10,432.79
19	06/15/13	86,618.87	649.64	2,585.41	84,033.46	9,783.15
20	06/30/13	84,033.46	630.25	2,604.80	81,428.65	9,152.90
21	07/15/13	81,428.65	610.71	2,624.34	78,804.31	8,542.19
22	07/31/13	78,804.31	591.03	2,644.02	76,160.29	7,951.15
23	08/15/13	76,160.29	571.20	2,663.85	73,496.44	7,379.95
24	08/31/13	73,496.44	551.22	2,683.83	70,812.60	6,828.73
25	09/15/13	70,812.60	531.09	2,703.96	68,108.64	6,297.63
26	09/30/13	68,108.64	510.81	2,724.24	65,384.40	5,786.82
27	10/15/13	65,384.40	490.38	2,744.67	62,639.73	5,296.44
28	10/31/13	62,639.73	469.80	2,765.26	59,874.47	4,826.64
29	11/15/13	59,874.47	449.06	2,786.00	57,088.47	4,377.58
30	11/30/13	57,088.47	428.16	2,806.89	54,281.58	3,949.42
31	12/15/13	54,281.58	407.11	2,827.94	51,453.64	3,542.31
32	12/31/13	51,453.64	385.90	2,849.15	48,604.49	3,156.40
33	01/15/14	48,604.49	364.53	2,870.52	45,733.96	2,791.87
34	01/31/14	45,733.96	343.00	2,892.05	42,841.91	2,448.86
35	02/15/14	42,841.91	321.31	2,913.74	39,928.17	2,127.55
36	02/28/14	39,928.17	299.46	2,935.59	36,992.58	1,828.09
37	03/15/14	36,992.58	277.44	2,957.61	34,034.97	1,550.64
38	03/31/14	34,034.97	255.26	2,979.79	31,055.17	1,295.38
39	04/15/14	31,055.17	232.91	3,002.14	28,053.03	1,062.47
40	04/30/14	28,053.03	210.40	3,024.66	25,028.37	852.07
41	05/15/14	25,028.37	187.71	3,047.34	21,981.03	664.36
42	05/31/14	21,981.03	164.86	3,070.20	18,910.83	499.50
43	06/15/14	18,910.83	141.83	3,093.22	15,817.61	357.67
44	06/30/14	15,817.61	118.63	3,116.42	12,701.19	239.04
45	07/15/14	12,701.19	95.26	3,139.80	9,561.39	143.78
46	07/31/14	9,561.39	71.71	3,163.35	6,398.04	72.07
47	08/15/14	6,398.04	47.99	3,187.07	3,210.97	24.08
48	08/31/14	3,210.97	24.08	3,210.97	-	0.00
	<b>TOTAL</b>	<b>155,282.66</b>	<b>25,282.66</b>	<b>130,000.00</b>		

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