

Amortization Table :

EDUCATIONAL

Initial Data

LOAN DATA

Loan amount: **120,000.00**
 Annual interest rate: **18%**
 Term in years: **2**
 Payments per year: **24**
 First payment due: **9/30/2011**

TABLE DATA

Table starts at date: **9/30/2011**
 or at payment number: **1**

PERIODIC PAYMENT

semi-monthly
 Payments **2,986.21**

18%

CALCULATIONS

Use payment of: **2,986.21**
 1st payment in table: **1**

Beginning balance at payment 1: **120,000.00**
 Cumulative interest prior to payment 1: **0.00**

**LIM, ELSA C
 BPI**

Table

No.	Payment Date	Beginning Balance	Interest	Outstanding Balance		Cumulative Interest
				Principal	Interest	
1	09/30/11	120,000.00	900.00	2,086.21	117,913.79	900.00
2	10/15/11	117,913.79	884.35	2,101.85	115,811.94	1,784.35
3	10/31/11	115,811.94	868.59	2,117.62	113,694.33	2,652.94
4	11/15/11	113,694.33	852.71	2,133.50	111,560.83	3,505.65
5	11/30/11	111,560.83	836.71	2,149.50	109,411.33	4,342.36
6	12/15/11	109,411.33	820.58	2,165.62	107,245.71	5,162.94
7	12/31/11	107,245.71	804.34	2,181.86	105,063.85	5,967.28
8	01/15/12	105,063.85	787.98	2,198.23	102,865.62	6,755.26
9	01/31/12	102,865.62	771.49	2,214.71	100,650.91	7,526.76
10	02/15/12	100,650.91	754.88	2,231.32	98,419.59	8,281.64
11	02/29/12	98,419.59	738.15	2,248.06	96,171.53	9,019.78
12	03/15/12	96,171.53	721.29	2,264.92	93,906.61	9,741.07
13	03/31/12	93,906.61	704.30	2,281.91	91,624.70	10,445.37
14	04/15/12	91,624.70	687.19	2,299.02	89,325.68	11,132.56
15	04/30/12	89,325.68	669.94	2,316.26	87,009.42	11,802.50
16	05/15/12	87,009.42	652.57	2,333.63	84,675.79	12,455.07
17	05/31/12	84,675.79	635.07	2,351.14	82,324.65	13,090.14
18	06/15/12	82,324.65	617.43	2,368.77	79,955.88	13,707.57
19	06/30/12	79,955.88	599.67	2,386.54	77,569.34	14,307.24
20	07/15/12	77,569.34	581.77	2,404.43	75,164.91	14,889.01
21	07/31/12	75,164.91	563.74	2,422.47	72,742.44	15,452.75
22	08/15/12	72,742.44	545.57	2,440.64	70,301.80	15,998.32
23	08/31/12	70,301.80	527.26	2,458.94	67,842.86	16,525.58
24	09/15/12	67,842.86	508.82	2,477.38	65,365.48	17,034.40
25	09/30/12	65,365.48	490.24	2,495.96	62,869.52	17,524.64
26	10/15/12	62,869.52	471.52	2,514.68	60,354.83	17,996.16
27	10/31/12	60,354.83	452.66	2,533.54	57,821.29	18,448.83
28	11/15/12	57,821.29	433.66	2,552.55	55,268.74	18,882.48
29	11/30/12	55,268.74	414.52	2,571.69	52,697.05	19,297.00
30	12/15/12	52,697.05	395.23	2,590.98	50,106.08	19,692.23
31	12/31/12	50,106.08	375.80	2,610.41	47,495.67	20,068.02
32	01/15/13	47,495.67	356.22	2,629.99	44,865.68	20,424.24
33	01/31/13	44,865.68	336.49	2,649.71	42,215.97	20,760.73
34	02/15/13	42,215.97	316.62	2,669.59	39,546.38	21,077.35
35	02/28/13	39,546.38	296.60	2,689.61	36,856.77	21,373.95
36	03/15/13	36,856.77	276.43	2,709.78	34,146.99	21,650.38
37	03/31/13	34,146.99	256.10	2,730.10	31,416.89	21,906.48
38	04/15/13	31,416.89	235.63	2,750.58	28,666.31	22,142.11
39	04/30/13	28,666.31	215.00	2,771.21	25,895.11	22,357.10
40	05/15/13	25,895.11	194.21	2,791.99	23,103.11	22,551.32
41	05/31/13	23,103.11	173.27	2,812.93	20,290.18	22,724.59
42	06/15/13	20,290.18	152.18	2,834.03	17,456.15	22,876.77
43	06/30/13	17,456.15	130.92	2,855.28	14,600.87	23,007.69
44	07/15/13	14,600.87	109.51	2,876.70	11,724.17	23,117.19
45	07/31/13	11,724.17	87.93	2,898.27	8,825.90	23,205.13
46	08/15/13	8,825.90	66.19	2,920.01	5,905.89	23,271.32
47	08/31/13	5,905.89	44.29	2,941.91	2,963.98	23,315.61
48	09/15/13	2,963.98	22.23	2,963.98	-	23,337.84
	TOTAL	143,337.84	23,337.84	120,000.00		

Conforme : _____