

# Amortization Table :

# EDUCATIONAL

## Initial Data

### LOAN DATA

Loan amount: **94,000.00**  
 Annual interest rate: **18%**  
 Term in years: **2**  
 Payments per year: **24**  
 First payment due: **7/31/2012**

### TABLE DATA

Table starts at date: **7/31/2012**  
 or at payment number: **1**  
 SPECIAL PROMO

### PERIODIC PAYMENT

0000154897

**18%**

semi-monthly  
 Payments **2,339.19**

**MAGLUNOG, ROBERTO NORBERTO R  
 BPI**

### CALCULATIONS

Use payment of: **2,339.19**  
 1st payment in table: 1

Beginning balance at payment 1: **94,000.00**  
 Cumulative interest prior to payment 1: **0.00**

### Table

No.	Payment Date	Beginning Balance	Interest	Outstanding Balance		Cumulative Interest
				Principal	Interest	
1	07/31/12	94,000.00	705.00	1,634.19	92,365.81	17,576.31
2	08/15/12	92,365.81	692.74	1,646.45	90,719.36	16,883.57
3	08/31/12	90,719.36	680.40	1,658.80	89,060.56	16,203.17
4	09/15/12	89,060.56	667.95	1,671.24	87,389.32	15,535.22
5	09/30/12	87,389.32	655.42	1,683.77	85,705.54	14,879.80
6	10/15/12	85,705.54	642.79	1,696.40	84,009.14	14,237.01
7	10/31/12	84,009.14	630.07	1,709.13	82,300.02	13,606.94
8	11/15/12	82,300.02	617.25	1,721.94	80,578.07	12,989.69
9	11/30/12	80,578.07	604.34	1,734.86	78,843.21	12,385.35
10	12/15/12	78,843.21	591.32	1,747.87	77,095.34	11,794.03
11	12/31/12	77,095.34	578.22	1,760.98	75,334.36	11,215.81
12	01/15/13	75,334.36	565.01	1,774.19	73,560.18	10,650.81
13	01/31/13	73,560.18	551.70	1,787.49	71,772.68	10,099.10
14	02/15/13	71,772.68	538.30	1,800.90	69,971.79	9,560.81
15	02/28/13	69,971.79	524.79	1,814.41	68,157.38	9,036.02
16	03/15/13	68,157.38	511.18	1,828.01	66,329.37	8,524.84
17	03/31/13	66,329.37	497.47	1,841.72	64,487.64	8,027.37
18	04/15/13	64,487.64	483.66	1,855.54	62,632.11	7,543.71
19	04/30/13	62,632.11	469.74	1,869.45	60,762.65	7,073.97
20	05/15/13	60,762.65	455.72	1,883.47	58,879.18	6,618.25
21	05/31/13	58,879.18	441.59	1,897.60	56,981.58	6,176.66
22	06/15/13	56,981.58	427.36	1,911.83	55,069.75	5,749.30
23	06/30/13	55,069.75	413.02	1,926.17	53,143.58	5,336.27
24	07/15/13	53,143.58	398.58	1,940.62	51,202.96	4,937.70
25	07/31/13	51,202.96	384.02	1,955.17	49,247.79	4,553.67
26	08/15/13	49,247.79	369.36	1,969.84	47,277.95	4,184.32
27	08/31/13	47,277.95	354.58	1,984.61	45,293.34	3,829.73
28	09/15/13	45,293.34	339.70	1,999.49	43,293.85	3,490.03
29	09/30/13	43,293.85	324.70	2,014.49	41,279.36	3,165.33
30	10/15/13	41,279.36	309.60	2,029.60	39,249.76	2,855.73
31	10/31/13	39,249.76	294.37	2,044.82	37,204.94	2,561.36
32	11/15/13	37,204.94	279.04	2,060.16	35,144.78	2,282.32
33	11/30/13	35,144.78	263.59	2,075.61	33,069.17	2,018.74
34	12/15/13	33,069.17	248.02	2,091.18	30,978.00	1,770.72
35	12/31/13	30,978.00	232.33	2,106.86	28,871.14	1,538.38
36	01/15/14	28,871.14	216.53	2,122.66	26,748.48	1,321.85
37	01/31/14	26,748.48	200.61	2,138.58	24,609.90	1,121.24
38	02/15/14	24,609.90	184.57	2,154.62	22,455.28	936.66
39	02/28/14	22,455.28	168.41	2,170.78	20,284.50	768.25
40	03/15/14	20,284.50	152.13	2,187.06	18,097.44	616.11
41	03/31/14	18,097.44	135.73	2,203.46	15,893.98	480.38
42	04/15/14	15,893.98	119.20	2,219.99	13,673.99	361.18
43	04/30/14	13,673.99	102.55	2,236.64	11,437.35	258.62
44	05/15/14	11,437.35	85.78	2,253.41	9,183.93	172.84
45	05/31/14	9,183.93	68.88	2,270.31	6,913.62	103.96
46	06/15/14	6,913.62	51.85	2,287.34	4,626.28	52.11
47	06/30/14	4,626.28	34.70	2,304.50	2,321.78	17.41
48	07/15/14	2,321.78	17.41	2,321.78	-	0.00
	<b>TOTAL</b>	<b>112,281.31</b>	<b>18,281.31</b>	<b>94,000.00</b>		

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