

# Amortization Table :

# EDUCATIONAL

## Initial Data

### LOAN DATA

Loan amount: **66,000.00**  
 Annual interest rate: **18%**  
 Term in years: **2**  
 Payments per year: **24**  
 First payment due: **2/29/2012**

### TABLE DATA

Table starts at date: **2/29/2012**  
 or at payment number: **1**

### PERIODIC PAYMENT

0000166816

**18%**

semi-monthly  
 Payments **1,642.41**

**GASTILO, PRENCY R**  
**BPI**

### CALCULATIONS

Use payment of: **1,642.41**  
 1st payment in table: 1

Beginning balance at payment 1: **66,000.00**  
 Cumulative interest prior to payment 1: **0.00**

### Table

No.	Payment Date	Beginning Balance	Interest	Outstanding Balance			Cumulative Interest
				Principal	Principal	Interest	
1	02/29/12	66,000.00	495.00	1,147.41	64,852.59	12,340.81	495.00
2	03/15/12	64,852.59	486.39	1,156.02	63,696.57	11,854.42	981.39
3	03/31/12	63,696.57	477.72	1,164.69	62,531.88	11,376.70	1,459.12
4	04/15/12	62,531.88	468.99	1,173.42	61,358.46	10,907.71	1,928.11
5	04/30/12	61,358.46	460.19	1,182.22	60,176.23	10,447.52	2,388.30
6	05/15/12	60,176.23	451.32	1,191.09	58,985.14	9,996.20	2,839.62
7	05/31/12	58,985.14	442.39	1,200.02	57,785.12	9,553.81	3,282.01
8	06/15/12	57,785.12	433.39	1,209.02	56,576.09	9,120.42	3,715.39
9	06/30/12	56,576.09	424.32	1,218.09	55,358.00	8,696.10	4,139.72
10	07/15/12	55,358.00	415.19	1,227.23	54,130.77	8,280.91	4,554.90
11	07/31/12	54,130.77	405.98	1,236.43	52,894.34	7,874.93	4,960.88
12	08/15/12	52,894.34	396.71	1,245.71	51,648.64	7,478.23	5,357.59
13	08/31/12	51,648.64	387.36	1,255.05	50,393.59	7,090.86	5,744.95
14	09/15/12	50,393.59	377.95	1,264.46	49,129.13	6,712.91	6,122.91
15	09/30/12	49,129.13	368.47	1,273.94	47,855.18	6,344.44	6,491.37
16	10/15/12	47,855.18	358.91	1,283.50	46,571.68	5,985.53	6,850.29
17	10/31/12	46,571.68	349.29	1,293.13	45,278.56	5,636.24	7,199.58
18	11/15/12	45,278.56	339.59	1,302.82	43,975.73	5,296.65	7,539.16
19	11/30/12	43,975.73	329.82	1,312.59	42,663.14	4,966.83	7,868.98
20	12/15/12	42,663.14	319.97	1,322.44	41,340.70	4,646.86	8,188.96
21	12/31/12	41,340.70	310.06	1,332.36	40,008.34	4,336.80	8,499.01
22	01/15/13	40,008.34	300.06	1,342.35	38,665.99	4,036.74	8,799.07
23	01/31/13	38,665.99	289.99	1,352.42	37,313.57	3,746.75	9,089.07
24	02/15/13	37,313.57	279.85	1,362.56	35,951.01	3,466.89	9,368.92
25	02/28/13	35,951.01	269.63	1,372.78	34,578.23	3,197.26	9,638.55
26	03/15/13	34,578.23	259.34	1,383.08	33,195.16	2,937.92	9,897.89
27	03/31/13	33,195.16	248.96	1,393.45	31,801.71	2,688.96	10,146.85
28	04/15/13	31,801.71	238.51	1,403.90	30,397.81	2,450.45	10,385.37
29	04/30/13	30,397.81	227.98	1,414.43	28,983.38	2,222.46	10,613.35
30	05/15/13	28,983.38	217.38	1,425.04	27,558.34	2,005.09	10,830.73
31	05/31/13	27,558.34	206.69	1,435.73	26,122.62	1,798.40	11,037.41
32	06/15/13	26,122.62	195.92	1,446.49	24,676.12	1,602.48	11,233.33
33	06/30/13	24,676.12	185.07	1,457.34	23,218.78	1,417.41	11,418.40
34	07/15/13	23,218.78	174.14	1,468.27	21,750.51	1,243.27	11,592.54
35	07/31/13	21,750.51	163.13	1,479.28	20,271.23	1,080.14	11,755.67
36	08/15/13	20,271.23	152.03	1,490.38	18,780.85	928.11	11,907.71
37	08/31/13	18,780.85	140.86	1,501.56	17,279.29	787.25	12,048.56
38	09/15/13	17,279.29	129.59	1,512.82	15,766.47	657.66	12,178.16
39	09/30/13	15,766.47	118.25	1,524.16	14,242.31	539.41	12,296.41
40	10/15/13	14,242.31	106.82	1,535.60	12,706.71	432.59	12,403.22
41	10/31/13	12,706.71	95.30	1,547.11	11,159.60	337.29	12,498.52
42	11/15/13	11,159.60	83.70	1,558.72	9,600.88	253.59	12,582.22
43	11/30/13	9,600.88	72.01	1,570.41	8,030.48	181.59	12,654.23
44	12/15/13	8,030.48	60.23	1,582.18	6,448.29	121.36	12,714.46
45	12/31/13	6,448.29	48.36	1,594.05	4,854.24	73.00	12,762.82
46	01/15/14	4,854.24	36.41	1,606.01	3,248.24	36.59	12,799.23
47	01/31/14	3,248.24	24.36	1,618.05	1,630.19	12.23	12,823.59
48	02/15/14	1,630.19	12.23	1,630.19	-	0.00	12,835.81
<b>TOTAL</b>		<b>78,835.81</b>	<b>12,835.81</b>	<b>66,000.00</b>			

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