

Amortization Table :

EDUCATIONAL

Initial Data

LOAN DATA

Loan amount: **92,000.00**
 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 **2,289.42**

**ABIGAIL C. ROXAS
 BPI**

CALCULATIONS

Use payment of: **2,289.42**
 1st payment in table: **1**

Beginning balance at payment 1: **92,000.00**
 Cumulative interest prior to payment 1: **0.00**

Table

No.	Payment Date	Beginning Balance	Interest	Outstanding Balance			Cumulative Interest
				Principal	Principal	Interest	
1	07/31/11	92,000.00	690.00	1,599.42	90,400.58	17,202.35	690.00
2	08/15/11	90,400.58	678.00	1,611.42	88,789.16	16,524.34	1,368.00
3	08/31/11	88,789.16	665.92	1,623.51	87,165.65	15,858.42	2,033.92
4	09/15/11	87,165.65	653.74	1,635.68	85,529.97	15,204.68	2,687.67
5	09/30/11	85,529.97	641.47	1,647.95	83,882.02	14,563.21	3,329.14
6	10/15/11	83,882.02	629.12	1,660.31	82,221.71	13,934.09	3,958.26
7	10/31/11	82,221.71	616.66	1,672.76	80,548.95	13,317.43	4,574.92
8	11/15/11	80,548.95	604.12	1,685.31	78,863.64	12,713.31	5,179.04
9	11/30/11	78,863.64	591.48	1,697.95	77,165.70	12,121.83	5,770.51
10	12/15/11	77,165.70	578.74	1,710.68	75,455.02	11,543.09	6,349.26
11	12/31/11	75,455.02	565.91	1,723.51	73,731.51	10,977.18	6,915.17
12	01/15/12	73,731.51	552.99	1,736.44	71,995.07	10,424.19	7,468.15
13	01/31/12	71,995.07	539.96	1,749.46	70,245.61	9,884.23	8,008.12
14	02/15/12	70,245.61	526.84	1,762.58	68,483.02	9,357.39	8,534.96
15	02/29/12	68,483.02	513.62	1,775.80	66,707.22	8,843.77	9,048.58
16	03/15/12	66,707.22	500.30	1,789.12	64,918.10	8,343.46	9,548.89
17	03/31/12	64,918.10	486.89	1,802.54	63,115.57	7,856.58	10,035.77
18	04/15/12	63,115.57	473.37	1,816.06	61,299.51	7,383.21	10,509.14
19	04/30/12	61,299.51	459.75	1,829.68	59,469.83	6,923.46	10,968.89
20	05/15/12	59,469.83	446.02	1,843.40	57,626.43	6,477.44	11,414.91
21	05/31/12	57,626.43	432.20	1,857.23	55,769.21	6,045.24	11,847.11
22	06/15/12	55,769.21	418.27	1,871.15	53,898.05	5,626.97	12,265.38
23	06/30/12	53,898.05	404.24	1,885.19	52,012.86	5,222.74	12,669.61
24	07/15/12	52,012.86	390.10	1,899.33	50,113.53	4,832.64	13,059.71
25	07/31/12	50,113.53	375.85	1,913.57	48,199.96	4,456.79	13,435.56
26	08/15/12	48,199.96	361.50	1,927.92	46,272.04	4,095.29	13,797.06
27	08/31/12	46,272.04	347.04	1,942.38	44,329.65	3,748.25	14,144.10
28	09/15/12	44,329.65	332.47	1,956.95	42,372.70	3,415.78	14,476.57
29	09/30/12	42,372.70	317.80	1,971.63	40,401.07	3,097.98	14,794.37
30	10/15/12	40,401.07	303.01	1,986.42	38,414.66	2,794.97	15,097.38
31	10/31/12	38,414.66	288.11	2,001.31	36,413.34	2,506.86	15,385.49
32	11/15/12	36,413.34	273.10	2,016.32	34,397.02	2,233.76	15,658.59
33	11/30/12	34,397.02	257.98	2,031.45	32,365.57	1,975.78	15,916.56
34	12/15/12	32,365.57	242.74	2,046.68	30,318.89	1,733.04	16,159.30
35	12/31/12	30,318.89	227.39	2,062.03	28,256.86	1,505.65	16,386.70
36	01/15/13	28,256.86	211.93	2,077.50	26,179.36	1,293.72	16,598.62
37	01/31/13	26,179.36	196.35	2,093.08	24,086.28	1,097.38	16,794.97
38	02/15/13	24,086.28	180.65	2,108.78	21,977.51	916.73	16,975.62
39	02/28/13	21,977.51	164.83	2,124.59	19,852.91	751.90	17,140.45
40	03/15/13	19,852.91	148.90	2,140.53	17,712.39	603.00	17,289.34
41	03/31/13	17,712.39	132.84	2,156.58	15,555.81	470.16	17,422.19
42	04/15/13	15,555.81	116.67	2,172.76	13,383.05	353.49	17,538.85
43	04/30/13	13,383.05	100.37	2,189.05	11,194.00	253.12	17,639.23
44	05/15/13	11,194.00	83.95	2,205.47	8,988.53	169.16	17,723.18
45	05/31/13	8,988.53	67.41	2,222.01	6,766.52	101.75	17,790.60
46	06/15/13	6,766.52	50.75	2,238.67	4,527.85	51.00	17,841.35
47	06/30/13	4,527.85	33.96	2,255.47	2,272.38	17.04	17,875.30
48	07/15/13	2,272.38	17.04	2,272.38	0.00	0.00	17,892.35
TOTAL		109,892.35	17,892.35	92,000.00			

Conforme : _____