

# Amortization Table :

# EDUCATIONAL

## Initial Data

### LOAN DATA

Loan amount: **78,000.00**  
 Annual interest rate: **18%**  
 Term in years: **2**  
 Payments per year: **24**  
 First payment due: **3/15/2012**

### TABLE DATA

Table starts at date: **3/15/2012**  
 or at payment number: **1**

### PERIODIC PAYMENT

0000170001

**18%**

semi-monthly  
 Payments **1,941.03**

**REYES, ELIZABETH A**  
**BPI**

### CALCULATIONS

Use payment of: **1,941.03**  
 1st payment in table: 1

Beginning balance at payment 1: **78,000.00**  
 Cumulative interest prior to payment 1: **0.00**

## Table

No.	Payment Date	Beginning Balance	Interest	Outstanding Balance			Cumulative Interest
				Principal	Principal	Interest	
1	03/15/12	78,000.00	585.00	1,356.03	76,643.97	14,584.60	585.00
2	03/31/12	76,643.97	574.83	1,366.20	75,277.76	14,009.77	1,159.83
3	04/15/12	75,277.76	564.58	1,376.45	73,901.31	13,445.19	1,724.41
4	04/30/12	73,901.31	554.26	1,386.77	72,514.54	12,890.93	2,278.67
5	05/15/12	72,514.54	543.86	1,397.17	71,117.37	12,347.07	2,822.53
6	05/31/12	71,117.37	533.38	1,407.65	69,709.71	11,813.69	3,355.91
7	06/15/12	69,709.71	522.82	1,418.21	68,291.50	11,290.86	3,878.73
8	06/30/12	68,291.50	512.19	1,428.85	66,862.65	10,778.68	4,390.92
9	07/15/12	66,862.65	501.47	1,439.56	65,423.09	10,277.21	4,892.39
10	07/31/12	65,423.09	490.67	1,450.36	63,972.73	9,786.53	5,383.06
11	08/15/12	63,972.73	479.80	1,461.24	62,511.49	9,306.74	5,862.86
12	08/31/12	62,511.49	468.84	1,472.20	61,039.30	8,837.90	6,331.70
13	09/15/12	61,039.30	457.79	1,483.24	59,556.06	8,380.11	6,789.49
14	09/30/12	59,556.06	446.67	1,494.36	58,061.69	7,933.44	7,236.16
15	10/15/12	58,061.69	435.46	1,505.57	56,556.12	7,497.97	7,671.62
16	10/31/12	56,556.12	424.17	1,516.86	55,039.26	7,073.80	8,095.79
17	11/15/12	55,039.26	412.79	1,528.24	53,511.02	6,661.01	8,508.59
18	11/30/12	53,511.02	401.33	1,539.70	51,971.32	6,259.68	8,909.92
19	12/15/12	51,971.32	389.78	1,551.25	50,420.07	5,869.89	9,299.71
20	12/31/12	50,420.07	378.15	1,562.88	48,857.19	5,491.74	9,677.86
21	01/15/13	48,857.19	366.43	1,574.60	47,282.59	5,125.31	10,044.29
22	01/31/13	47,282.59	354.62	1,586.41	45,696.17	4,770.69	10,398.91
23	02/15/13	45,696.17	342.72	1,598.31	44,097.86	4,427.97	10,741.63
24	02/28/13	44,097.86	330.73	1,610.30	42,487.56	4,097.24	11,072.36
25	03/15/13	42,487.56	318.66	1,622.38	40,865.19	3,778.58	11,391.02
26	03/31/13	40,865.19	306.49	1,634.54	39,230.64	3,472.09	11,697.51
27	04/15/13	39,230.64	294.23	1,646.80	37,583.84	3,177.86	11,991.74
28	04/30/13	37,583.84	281.88	1,659.15	35,924.68	2,895.98	12,273.62
29	05/15/13	35,924.68	269.44	1,671.60	34,253.08	2,626.55	12,543.05
30	05/31/13	34,253.08	256.90	1,684.14	32,568.95	2,369.65	12,799.95
31	06/15/13	32,568.95	244.27	1,696.77	30,872.18	2,125.38	13,044.22
32	06/30/13	30,872.18	231.54	1,709.49	29,162.69	1,893.84	13,275.76
33	07/15/13	29,162.69	218.72	1,722.31	27,440.38	1,675.12	13,494.48
34	07/31/13	27,440.38	205.80	1,735.23	25,705.15	1,469.32	13,700.28
35	08/15/13	25,705.15	192.79	1,748.24	23,956.90	1,276.53	13,893.07
36	08/31/13	23,956.90	179.68	1,761.36	22,195.55	1,096.85	14,072.75
37	09/15/13	22,195.55	166.47	1,774.57	20,420.98	930.39	14,239.21
38	09/30/13	20,420.98	153.16	1,787.88	18,633.10	777.23	14,392.37
39	10/15/13	18,633.10	139.75	1,801.29	16,831.82	637.48	14,532.12
40	10/31/13	16,831.82	126.24	1,814.79	15,017.02	511.24	14,658.36
41	11/15/13	15,017.02	112.63	1,828.41	13,188.62	398.61	14,770.98
42	11/30/13	13,188.62	98.91	1,842.12	11,346.50	299.70	14,869.90
43	12/15/13	11,346.50	85.10	1,855.93	9,490.57	214.60	14,955.00
44	12/31/13	9,490.57	71.18	1,869.85	7,620.71	143.42	15,026.18
45	01/15/14	7,620.71	57.16	1,883.88	5,736.83	86.27	15,083.33
46	01/31/14	5,736.83	43.03	1,898.01	3,838.83	43.24	15,126.36
47	02/15/14	3,838.83	28.79	1,912.24	1,926.58	14.45	15,155.15
48	02/28/14	1,926.58	14.45	1,926.58	0.00	0.00	15,169.60
TOTAL		<b>93,169.60</b>	<b>15,169.60</b>	<b>78,000.00</b>			

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