

Amortization Table :

EDUCATIONAL

Initial Data

LOAN DATA

Loan amount: **67,000.00**
 Annual interest rate: **18%**
 Term in years: **2**
 Payments per year: **24**
 First payment due: **10/15/2011**

TABLE DATA

Table starts at date: **10/15/2011**
 or at payment number: **1**

PERIODIC PAYMENT

semi-monthly
 Payments **1,667.30**

18%

CALCULATIONS

Use payment of: **1,667.30**
 1st payment in table: **1**

Beginning balance at payment 1: **67,000.00**
 Cumulative interest prior to payment 1: **0.00**

**CANLAS, JAYCAR S
 BPI**

Table

No.	Payment Date	Beginning Balance	Interest	Outstanding Balance			Cumulative Interest
				Principal	Principal	Interest	
1	10/15/11	67,000.00	502.50	1,164.80	65,835.20	12,527.80	502.50
2	10/31/11	65,835.20	493.76	1,173.53	64,661.67	12,034.03	996.26
3	11/15/11	64,661.67	484.96	1,182.34	63,479.33	11,549.07	1,481.23
4	11/30/11	63,479.33	476.09	1,191.20	62,288.13	11,072.97	1,957.32
5	12/15/11	62,288.13	467.16	1,200.14	61,087.99	10,605.81	2,424.48
6	12/31/11	61,087.99	458.16	1,209.14	59,878.86	10,147.65	2,882.64
7	01/15/12	59,878.86	449.09	1,218.21	58,660.65	9,698.56	3,331.73
8	01/31/12	58,660.65	439.95	1,227.34	57,433.31	9,258.61	3,771.69
9	02/15/12	57,433.31	430.75	1,236.55	56,196.76	8,827.86	4,202.44
10	02/29/12	56,196.76	421.48	1,245.82	54,950.94	8,406.38	4,623.91
11	03/15/12	54,950.94	412.13	1,255.17	53,695.77	7,994.25	5,036.05
12	03/31/12	53,695.77	402.72	1,264.58	52,431.19	7,591.53	5,438.76
13	04/15/12	52,431.19	393.23	1,274.06	51,157.13	7,198.30	5,832.00
14	04/30/12	51,157.13	383.68	1,283.62	49,873.51	6,814.62	6,215.68
15	05/15/12	49,873.51	374.05	1,293.25	48,580.26	6,440.57	6,589.73
16	05/31/12	48,580.26	364.35	1,302.95	47,277.31	6,076.22	6,954.08
17	06/15/12	47,277.31	354.58	1,312.72	45,964.60	5,721.64	7,308.66
18	06/30/12	45,964.60	344.73	1,322.56	44,642.03	5,376.90	7,653.39
19	07/15/12	44,642.03	334.82	1,332.48	43,309.55	5,042.09	7,988.21
20	07/31/12	43,309.55	324.82	1,342.48	41,967.07	4,717.26	8,313.03
21	08/15/12	41,967.07	314.75	1,352.54	40,614.53	4,402.51	8,627.78
22	08/31/12	40,614.53	304.61	1,362.69	39,251.84	4,097.90	8,932.39
23	09/15/12	39,251.84	294.39	1,372.91	37,878.93	3,803.51	9,226.78
24	09/30/12	37,878.93	284.09	1,383.21	36,495.73	3,519.42	9,510.87
25	10/15/12	36,495.73	273.72	1,393.58	35,102.15	3,245.70	9,784.59
26	10/31/12	35,102.15	263.27	1,404.03	33,698.11	2,982.44	10,047.86
27	11/15/12	33,698.11	252.74	1,414.56	32,283.55	2,729.70	10,300.59
28	11/30/12	32,283.55	242.13	1,425.17	30,858.38	2,487.58	10,542.72
29	12/15/12	30,858.38	231.44	1,435.86	29,422.52	2,256.14	10,774.16
30	12/31/12	29,422.52	220.67	1,446.63	27,975.89	2,035.47	10,994.83
31	01/15/13	27,975.89	209.82	1,457.48	26,518.41	1,825.65	11,204.65
32	01/31/13	26,518.41	198.89	1,468.41	25,050.00	1,626.76	11,403.53
33	02/15/13	25,050.00	187.88	1,479.42	23,570.58	1,438.89	11,591.41
34	02/28/13	23,570.58	176.78	1,490.52	22,080.06	1,262.11	11,768.19
35	03/15/13	22,080.06	165.60	1,501.70	20,578.37	1,096.51	11,933.79
36	03/31/13	20,578.37	154.34	1,512.96	19,065.41	942.17	12,088.13
37	04/15/13	19,065.41	142.99	1,524.31	17,541.10	799.18	12,231.12
38	04/30/13	17,541.10	131.56	1,535.74	16,005.36	667.62	12,362.68
39	05/15/13	16,005.36	120.04	1,547.26	14,458.10	547.58	12,482.72
40	05/31/13	14,458.10	108.44	1,558.86	12,899.24	439.14	12,591.15
41	06/15/13	12,899.24	96.74	1,570.55	11,328.68	342.40	12,687.90
42	06/30/13	11,328.68	84.97	1,582.33	9,746.35	257.43	12,772.86
43	07/15/13	9,746.35	73.10	1,594.20	8,152.15	184.34	12,845.96
44	07/31/13	8,152.15	61.14	1,606.16	6,546.00	123.20	12,907.10
45	08/15/13	6,546.00	49.09	1,618.20	4,927.79	74.10	12,956.20
46	08/31/13	4,927.79	36.96	1,630.34	3,297.45	37.14	12,993.15
47	09/15/13	3,297.45	24.73	1,642.57	1,654.89	12.41	13,017.88
48	09/30/13	1,654.89	12.41	1,654.89	-	0.00	13,030.30
TOTAL		80,030.30	13,030.30	67,000.00			

Conforme : _____