

Amortization Table :

EDUCATIONAL

Initial Data

LOAN DATA

Loan amount: **110,000.00**
 Annual interest rate: **18%**
 Term in years: **2**
 Payments per year: **24**
 First payment due: **3/31/2012**

TABLE DATA

Table starts at date: **3/31/2012**
 or at payment number: **1**

PERIODIC PAYMENT

0000164761

18%

semi-monthly
 Payments **2,737.35**

**MAGNO, CARLO ALEJANDRO N
 BPI**

CALCULATIONS

Use payment of: **2,737.35**
 1st payment in table: 1

Beginning balance at payment 1: **110,000.00**
 Cumulative interest prior to payment 1: **0.00**

Table

No.	Payment Date	Beginning Balance	Interest	Outstanding Balance		Cumulative Interest
				Principal	Interest	
1	03/31/12	110,000.00	825.00	1,912.35	108,087.65	825.00
2	04/15/12	108,087.65	810.66	1,926.70	106,160.95	1,635.66
3	04/30/12	106,160.95	796.21	1,941.15	104,219.80	2,431.86
4	05/15/12	104,219.80	781.65	1,955.71	102,264.09	3,213.51
5	05/31/12	102,264.09	766.98	1,970.37	100,293.72	3,980.49
6	06/15/12	100,293.72	752.20	1,985.15	98,308.57	4,732.70
7	06/30/12	98,308.57	737.31	2,000.04	96,308.53	5,470.01
8	07/15/12	96,308.53	722.31	2,015.04	94,293.49	6,192.32
9	07/31/12	94,293.49	707.20	2,030.15	92,263.33	6,899.53
10	08/15/12	92,263.33	691.98	2,045.38	90,217.95	7,591.50
11	08/31/12	90,217.95	676.63	2,060.72	88,157.23	8,268.14
12	09/15/12	88,157.23	661.18	2,076.18	86,081.06	8,929.31
13	09/30/12	86,081.06	645.61	2,091.75	83,989.31	9,574.92
14	10/15/12	83,989.31	629.92	2,107.43	81,881.88	10,204.84
15	10/31/12	81,881.88	614.11	2,123.24	79,758.64	10,818.96
16	11/15/12	79,758.64	598.19	2,139.16	77,619.47	11,417.15
17	11/30/12	77,619.47	582.15	2,155.21	75,464.26	11,999.29
18	12/15/12	75,464.26	565.98	2,171.37	73,292.89	12,565.27
19	12/31/12	73,292.89	549.70	2,187.66	71,105.23	13,114.97
20	01/15/13	71,105.23	533.29	2,204.07	68,901.17	13,648.26
21	01/31/13	68,901.17	516.76	2,220.60	66,680.57	14,165.02
22	02/15/13	66,680.57	500.10	2,237.25	64,443.32	14,665.12
23	02/28/13	64,443.32	483.32	2,254.03	62,189.29	15,148.45
24	03/15/13	62,189.29	466.42	2,270.93	59,918.36	15,614.87
25	03/31/13	59,918.36	449.39	2,287.97	57,630.39	16,064.26
26	04/15/13	57,630.39	432.23	2,305.13	55,325.26	16,496.48
27	04/30/13	55,325.26	414.94	2,322.42	53,002.85	16,911.42
28	05/15/13	53,002.85	397.52	2,339.83	50,663.01	17,308.94
29	05/31/13	50,663.01	379.97	2,357.38	48,305.63	17,688.92
30	06/15/13	48,305.63	362.29	2,375.06	45,930.57	18,051.21
31	06/30/13	45,930.57	344.48	2,392.88	43,537.69	18,395.69
32	07/15/13	43,537.69	326.53	2,410.82	41,126.87	18,722.22
33	07/31/13	41,126.87	308.45	2,428.90	38,697.97	19,030.67
34	08/15/13	38,697.97	290.23	2,447.12	36,250.85	19,320.91
35	08/31/13	36,250.85	271.88	2,465.47	33,785.38	19,592.79
36	09/15/13	33,785.38	253.39	2,483.96	31,301.41	19,846.18
37	09/30/13	31,301.41	234.76	2,502.59	28,798.82	20,080.94
38	10/15/13	28,798.82	215.99	2,521.36	26,277.45	20,296.93
39	10/31/13	26,277.45	197.08	2,540.27	23,737.18	20,494.01
40	11/15/13	23,737.18	178.03	2,559.33	21,177.85	20,672.04
41	11/30/13	21,177.85	158.83	2,578.52	18,599.33	20,830.87
42	12/15/13	18,599.33	139.50	2,597.86	16,001.47	20,970.37
43	12/31/13	16,001.47	120.01	2,617.34	13,384.13	21,090.38
44	01/15/14	13,384.13	100.38	2,636.97	10,747.16	21,190.76
45	01/31/14	10,747.16	80.60	2,656.75	8,090.41	21,271.37
46	02/15/14	8,090.41	60.68	2,676.68	5,413.73	21,332.04
47	02/28/14	5,413.73	40.60	2,696.75	2,716.98	21,372.65
48	03/15/14	2,716.98	20.38	2,716.98	0.00	21,393.02
TOTAL		131,393.02	21,393.02	110,000.00		

Conforme : _____