

# Amortization Table :

# EDUCATIONAL

## Initial Data

### LOAN DATA

Loan amount: **69,000.00**  
 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

0000167136

**18%**

semi-monthly  
 Payments **1,717.07**

**LACANILAO, MARY JOY R  
 BPI**

### CALCULATIONS

Use payment of: **1,717.07**  
 1st payment in table: **1**

Beginning balance at payment 1: **69,000.00**  
 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	69,000.00	517.50	1,199.57	67,800.43	517.50
2	04/15/12	67,800.43	508.50	1,208.56	66,591.87	1,026.00
3	04/30/12	66,591.87	499.44	1,217.63	65,374.24	1,525.44
4	05/15/12	65,374.24	490.31	1,226.76	64,147.48	2,015.75
5	05/31/12	64,147.48	481.11	1,235.96	62,911.52	2,496.86
6	06/15/12	62,911.52	471.84	1,245.23	61,666.28	2,968.69
7	06/30/12	61,666.28	462.50	1,254.57	60,411.71	3,431.19
8	07/15/12	60,411.71	453.09	1,263.98	59,147.73	3,884.28
9	07/31/12	59,147.73	443.61	1,273.46	57,874.27	4,327.88
10	08/15/12	57,874.27	434.06	1,283.01	56,591.26	4,761.94
11	08/31/12	56,591.26	424.43	1,292.63	55,298.63	5,186.38
12	09/15/12	55,298.63	414.74	1,302.33	53,996.30	5,601.12
13	09/30/12	53,996.30	404.97	1,312.10	52,684.20	6,006.09
14	10/15/12	52,684.20	395.13	1,321.94	51,362.27	6,401.22
15	10/31/12	51,362.27	385.22	1,331.85	50,030.42	6,786.44
16	11/15/12	50,030.42	375.23	1,341.84	48,688.58	7,161.66
17	11/30/12	48,688.58	365.16	1,351.90	47,336.67	7,526.83
18	12/15/12	47,336.67	355.03	1,362.04	45,974.63	7,881.85
19	12/31/12	45,974.63	344.81	1,372.26	44,602.37	8,226.66
20	01/15/13	44,602.37	334.52	1,382.55	43,219.82	8,561.18
21	01/31/13	43,219.82	324.15	1,392.92	41,826.90	8,885.33
22	02/15/13	41,826.90	313.70	1,403.37	40,423.54	9,199.03
23	02/28/13	40,423.54	303.18	1,413.89	39,009.65	9,502.21
24	03/15/13	39,009.65	292.57	1,424.50	37,585.15	9,794.78
25	03/31/13	37,585.15	281.89	1,435.18	36,149.97	10,076.67
26	04/15/13	36,149.97	271.12	1,445.94	34,704.03	10,347.79
27	04/30/13	34,704.03	260.28	1,456.79	33,247.24	10,608.07
28	05/15/13	33,247.24	249.35	1,467.71	31,779.53	10,857.43
29	05/31/13	31,779.53	238.35	1,478.72	30,300.81	11,095.78
30	06/15/13	30,300.81	227.26	1,489.81	28,810.99	11,323.03
31	06/30/13	28,810.99	216.08	1,500.99	27,310.01	11,539.11
32	07/15/13	27,310.01	204.83	1,512.24	25,797.77	11,743.94
33	07/31/13	25,797.77	193.48	1,523.58	24,274.18	11,937.42
34	08/15/13	24,274.18	182.06	1,535.01	22,739.17	12,119.48
35	08/31/13	22,739.17	170.54	1,546.52	21,192.64	12,290.02
36	09/15/13	21,192.64	158.94	1,558.12	19,634.52	12,448.97
37	09/30/13	19,634.52	147.26	1,569.81	18,064.71	12,596.23
38	10/15/13	18,064.71	135.49	1,581.58	16,483.13	12,731.71
39	10/31/13	16,483.13	123.62	1,593.44	14,889.69	12,855.33
40	11/15/13	14,889.69	111.67	1,605.40	13,284.29	12,967.01
41	11/30/13	13,284.29	99.63	1,617.44	11,666.85	13,066.64
42	12/15/13	11,666.85	87.50	1,629.57	10,037.29	13,154.14
43	12/31/13	10,037.29	75.28	1,641.79	8,395.50	13,229.42
44	01/15/14	8,395.50	62.97	1,654.10	6,741.40	13,292.39
45	01/31/14	6,741.40	50.56	1,666.51	5,074.89	13,342.95
46	02/15/14	5,074.89	38.06	1,679.01	3,395.88	13,381.01
47	02/28/14	3,395.88	25.47	1,691.60	1,704.29	13,406.48
48	03/15/14	1,704.29	12.78	1,704.29	0.00	13,419.26
<b>TOTAL</b>		<b>82,419.26</b>	<b>13,419.26</b>	<b>69,000.00</b>		

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