

Amortization Table :

EDUCATIONAL

Initial Data

LOAN DATA

Loan amount: **62,000.00**
 Annual interest rate: **18%**
 Term in years: **2**
 Payments per year: **24**
 First payment due: **4/30/2011**

TABLE DATA

Table starts at date: **4/30/2011**
 or at payment number: **1**

PERIODIC PAYMENT

semi-monthly
 Payments **1,542.87**

18%

CALCULATIONS

Use payment of: **1,542.87**
 1st payment in table: **1**

Beginning balance at payment 1: **62,000.00**
 Cumulative interest prior to payment 1: **0.00**

ROLDAN S. GALAPATE
BPI

Table

No.	Payment Date	Beginning Balance	Interest	Outstanding Balance			Cumulative Interest
				Principal	Principal	Interest	
1	04/30/11	62,000.00	465.00	1,077.87	60,922.13	11,592.89	465.00
2	05/15/11	60,922.13	456.92	1,085.96	59,836.17	11,135.97	921.92
3	05/31/11	59,836.17	448.77	1,094.10	58,742.07	10,687.20	1,370.69
4	06/15/11	58,742.07	440.57	1,102.31	57,639.76	10,246.63	1,811.25
5	06/30/11	57,639.76	432.30	1,110.57	56,529.19	9,814.34	2,243.55
6	07/15/11	56,529.19	423.97	1,118.90	55,410.28	9,390.37	2,667.52
7	07/31/11	55,410.28	415.58	1,127.30	54,282.99	8,974.79	3,083.10
8	08/15/11	54,282.99	407.12	1,135.75	53,147.24	8,567.67	3,490.22
9	08/31/11	53,147.24	398.60	1,144.27	52,002.97	8,169.06	3,888.82
10	09/15/11	52,002.97	390.02	1,152.85	50,850.12	7,779.04	4,278.85
11	09/30/11	50,850.12	381.38	1,161.50	49,688.62	7,397.66	4,660.22
12	10/15/11	49,688.62	372.66	1,170.21	48,518.42	7,025.00	5,032.89
13	10/31/11	48,518.42	363.89	1,178.98	47,339.43	6,661.11	5,396.77
14	11/15/11	47,339.43	355.05	1,187.83	46,151.60	6,306.07	5,751.82
15	11/30/11	46,151.60	346.14	1,196.74	44,954.87	5,959.93	6,097.96
16	12/15/11	44,954.87	337.16	1,205.71	43,749.16	5,622.77	6,435.12
17	12/31/11	43,749.16	328.12	1,214.75	42,534.40	5,294.65	6,763.24
18	01/15/12	42,534.40	319.01	1,223.86	41,310.54	4,975.64	7,082.25
19	01/31/12	41,310.54	309.83	1,233.04	40,077.49	4,665.81	7,392.07
20	02/15/12	40,077.49	300.58	1,242.29	38,835.20	4,365.23	7,692.66
21	02/29/12	38,835.20	291.26	1,251.61	37,583.59	4,073.97	7,983.92
22	03/15/12	37,583.59	281.88	1,261.00	36,322.60	3,792.09	8,265.80
23	03/31/12	36,322.60	272.42	1,270.45	35,052.15	3,519.67	8,538.22
24	04/15/12	35,052.15	262.89	1,279.98	33,772.16	3,256.78	8,801.11
25	04/30/12	33,772.16	253.29	1,289.58	32,482.58	3,003.49	9,054.40
26	05/15/12	32,482.58	243.62	1,299.25	31,183.33	2,759.87	9,298.02
27	05/31/12	31,183.33	233.87	1,309.00	29,874.33	2,525.99	9,531.89
28	06/15/12	29,874.33	224.06	1,318.82	28,555.52	2,301.94	9,755.95
29	06/30/12	28,555.52	214.17	1,328.71	27,226.81	2,087.77	9,970.12
30	07/15/12	27,226.81	204.20	1,338.67	25,888.14	1,883.57	10,174.32
31	07/31/12	25,888.14	194.16	1,348.71	24,539.43	1,689.41	10,368.48
32	08/15/12	24,539.43	184.05	1,358.83	23,180.60	1,505.36	10,552.52
33	08/31/12	23,180.60	173.85	1,369.02	21,811.58	1,331.51	10,726.38
34	09/15/12	21,811.58	163.59	1,379.29	20,432.30	1,167.92	10,889.97
35	09/30/12	20,432.30	153.24	1,389.63	19,042.67	1,014.68	11,043.21
36	10/15/12	19,042.67	142.82	1,400.05	17,642.61	871.86	11,186.03
37	10/31/12	17,642.61	132.32	1,410.55	16,232.06	739.54	11,318.35
38	11/15/12	16,232.06	121.74	1,421.13	14,810.93	617.80	11,440.09
39	11/30/12	14,810.93	111.08	1,431.79	13,379.14	506.72	11,551.17
40	12/15/12	13,379.14	100.34	1,442.53	11,936.61	406.37	11,651.51
41	12/31/12	11,936.61	89.52	1,453.35	10,483.26	316.85	11,741.04
42	01/15/13	10,483.26	78.62	1,464.25	9,019.01	238.22	11,819.66
43	01/31/13	9,019.01	67.64	1,475.23	7,543.78	170.58	11,887.31
44	02/15/13	7,543.78	56.58	1,486.29	6,057.49	114.00	11,943.88
45	02/28/13	6,057.49	45.43	1,497.44	4,560.05	68.57	11,989.32
46	03/15/13	4,560.05	34.20	1,508.67	3,051.37	34.37	12,023.52
47	03/31/13	3,051.37	22.89	1,519.99	1,531.39	11.49	12,046.40
48	04/15/13	1,531.39	11.49	1,531.39	-	0.00	12,057.89
	TOTAL	74,057.89	12,057.89	62,000.00			

Conforme : _____