

Amortization Table :

EDUCATIONAL

Initial Data

LOAN DATA

Loan amount: **300,000.00**
 Annual interest rate: **18%**
 Term in years: **4**
 Payments per year: **24**
 First payment due: **6/30/2012**

TABLE DATA

Table starts at date: **6/30/2012**
 or at payment number: **1**

18%

PERIODIC PAYMENT

semi-monthly
 Payments **4,395.06**

**bito, maria clarissa p.
 AMICASSA (APSI)**

CALCULATIONS

Use payment of: **4,395.06**
 1st payment in table: **1**

Beginning balance at payment 1: **300,000.00**
 Cumulative interest prior to payment 1: **0.00**

Table

No.	Payment Date	Beginning Balance	Interest	Principal	Outstanding Balance		Cumulative Interest
					Principal	Interest	
1	06/30/12	300,000.00	2,250.00	2,145.06	297,854.94	119,675.85	2,250.00
2	07/15/12	297,854.94	2,233.91	2,161.15	295,693.79	117,441.94	4,483.91
3	07/31/12	295,693.79	2,217.70	2,177.36	293,516.43	115,224.24	6,701.62
4	08/15/12	293,516.43	2,201.37	2,193.69	291,322.74	113,022.87	8,902.99
5	08/31/12	291,322.74	2,184.92	2,210.14	289,112.60	110,837.94	11,087.91
6	09/15/12	289,112.60	2,168.34	2,226.72	286,885.89	108,669.60	13,256.25
7	09/30/12	286,885.89	2,151.64	2,243.42	284,642.47	106,517.96	15,407.90
8	10/15/12	284,642.47	2,134.82	2,260.24	282,382.23	104,383.14	17,542.72
9	10/31/12	282,382.23	2,117.87	2,277.19	280,105.03	102,265.27	19,660.58
10	11/15/12	280,105.03	2,100.79	2,294.27	277,810.76	100,164.48	21,761.37
11	11/30/12	277,810.76	2,083.58	2,311.48	275,499.28	98,080.90	23,844.95
12	12/15/12	275,499.28	2,066.24	2,328.82	273,170.46	96,014.66	25,911.20
13	12/31/12	273,170.46	2,048.78	2,346.28	270,824.18	93,965.88	27,959.97
14	01/15/13	270,824.18	2,031.18	2,363.88	268,460.30	91,934.70	29,991.16
15	01/31/13	268,460.30	2,013.45	2,381.61	266,078.69	89,921.25	32,004.61
16	02/15/13	266,078.69	1,995.59	2,399.47	263,679.22	87,925.66	34,000.20
17	02/28/13	263,679.22	1,977.59	2,417.47	261,261.76	85,948.06	35,977.79
18	03/15/13	261,261.76	1,959.46	2,435.60	258,826.16	83,988.60	37,937.26
19	03/31/13	258,826.16	1,941.20	2,453.86	256,372.29	82,047.40	39,878.45
20	04/15/13	256,372.29	1,922.79	2,472.27	253,900.02	80,124.61	41,801.24
21	04/30/13	253,900.02	1,904.25	2,490.81	251,409.21	78,220.36	43,705.49
22	05/15/13	251,409.21	1,885.57	2,509.49	248,899.72	76,334.79	45,591.06
23	05/31/13	248,899.72	1,866.75	2,528.31	246,371.41	74,468.04	47,457.81
24	06/15/13	246,371.41	1,847.79	2,547.28	243,824.13	72,620.26	49,305.60
25	06/30/13	243,824.13	1,828.68	2,566.38	241,257.75	70,791.58	51,134.28
26	07/15/13	241,257.75	1,809.43	2,585.63	238,672.13	68,982.14	52,943.71
27	07/31/13	238,672.13	1,790.04	2,605.02	236,067.11	67,192.10	54,733.75
28	08/15/13	236,067.11	1,770.50	2,624.56	233,442.55	65,421.60	56,504.26
29	08/31/13	233,442.55	1,750.82	2,644.24	230,798.31	63,670.78	58,255.07
30	09/15/13	230,798.31	1,730.99	2,664.07	228,134.23	61,939.79	59,986.06
31	09/30/13	228,134.23	1,711.01	2,684.05	225,450.18	60,228.79	61,697.07
32	10/15/13	225,450.18	1,690.88	2,704.18	222,745.99	58,537.91	63,387.95
33	10/31/13	222,745.99	1,670.59	2,724.47	220,021.53	56,867.31	65,058.54
34	11/15/13	220,021.53	1,650.16	2,744.90	217,276.63	55,217.15	66,708.70
35	11/30/13	217,276.63	1,629.57	2,765.49	214,511.14	53,587.58	68,338.28
36	12/15/13	214,511.14	1,608.83	2,786.23	211,724.91	51,978.74	69,947.11
37	12/31/13	211,724.91	1,587.94	2,807.12	208,917.79	50,390.81	71,535.05
38	01/15/14	208,917.79	1,566.88	2,828.18	206,089.61	48,823.92	73,101.93
39	01/31/14	206,089.61	1,545.67	2,849.39	203,240.22	47,278.25	74,647.60
40	02/15/14	203,240.22	1,524.30	2,870.76	200,369.46	45,753.95	76,171.90
41	02/28/14	200,369.46	1,502.77	2,892.29	197,477.17	44,251.18	77,674.67
42	03/15/14	197,477.17	1,481.08	2,913.98	194,563.19	42,770.10	79,155.75
43	03/31/14	194,563.19	1,459.22	2,935.84	191,627.36	41,310.88	80,614.98
44	04/15/14	191,627.36	1,437.21	2,957.86	188,669.50	39,873.67	82,052.18
45	04/30/14	188,669.50	1,415.02	2,980.04	185,689.46	38,458.65	83,467.20
46	05/15/14	185,689.46	1,392.67	3,002.39	182,687.07	37,065.98	84,859.87
47	05/31/14	182,687.07	1,370.15	3,024.91	179,662.16	35,695.83	86,230.03
48	06/15/14	179,662.16	1,347.47	3,047.59	176,614.57	34,348.36	87,577.49
49	06/30/14	176,614.57	1,324.61	3,070.45	173,544.12	33,023.75	88,902.10
50	07/15/14	173,544.12	1,301.58	3,093.48	170,450.64	31,722.17	90,203.68

51	07/31/14	170,450.64	1,278.38	3,116.68	167,333.95	30,443.79	91,482.06
52	08/15/14	167,333.95	1,255.00	3,140.06	164,193.90	29,188.79	92,737.07
53	08/31/14	164,193.90	1,231.45	3,163.61	161,030.29	27,957.33	93,968.52
54	09/15/14	161,030.29	1,207.73	3,187.33	157,842.96	26,749.60	95,176.25
55	09/30/14	157,842.96	1,183.82	3,211.24	154,631.72	25,565.78	96,360.07
56	10/15/14	154,631.72	1,159.74	3,235.32	151,396.40	24,406.04	97,519.81
57	10/31/14	151,396.40	1,135.47	3,259.59	148,136.81	23,270.57	98,655.28
58	11/15/14	148,136.81	1,111.03	3,284.03	144,852.77	22,159.55	99,766.31
59	11/30/14	144,852.77	1,086.40	3,308.67	141,544.11	21,073.15	100,852.70
60	12/15/14	141,544.11	1,061.58	3,333.48	138,210.63	20,011.57	101,914.29
61	12/31/14	138,210.63	1,036.58	3,358.48	134,852.15	18,974.99	102,950.87
62	01/15/15	134,852.15	1,011.39	3,383.67	131,468.48	17,963.60	103,962.26
63	01/31/15	131,468.48	986.01	3,409.05	128,059.43	16,977.58	104,948.27
64	02/15/15	128,059.43	960.45	3,434.62	124,624.81	16,017.14	105,908.72
65	02/28/15	124,624.81	934.69	3,460.37	121,164.44	15,082.45	106,843.40
66	03/15/15	121,164.44	908.73	3,486.33	117,678.11	14,173.72	107,752.14
67	03/31/15	117,678.11	882.59	3,512.48	114,165.64	13,291.13	108,634.72
68	04/15/15	114,165.64	856.24	3,538.82	110,626.82	12,434.89	109,490.96
69	04/30/15	110,626.82	829.70	3,565.36	107,061.46	11,605.19	110,320.66
70	05/15/15	107,061.46	802.96	3,592.10	103,469.36	10,802.23	111,123.63
71	05/31/15	103,469.36	776.02	3,619.04	99,850.32	10,026.21	111,899.65
72	06/15/15	99,850.32	748.88	3,646.18	96,204.13	9,277.33	112,648.52
73	06/30/15	96,204.13	721.53	3,673.53	92,530.60	8,555.80	113,370.05
74	07/15/15	92,530.60	693.98	3,701.08	88,829.52	7,861.82	114,064.03
75	07/31/15	88,829.52	666.22	3,728.84	85,100.68	7,195.60	114,730.25
76	08/15/15	85,100.68	638.26	3,756.81	81,343.88	6,557.34	115,368.51
77	08/31/15	81,343.88	610.08	3,784.98	77,558.89	5,947.27	115,978.59
78	09/15/15	77,558.89	581.69	3,813.37	73,745.52	5,365.57	116,560.28
79	09/30/15	73,745.52	553.09	3,841.97	69,903.55	4,812.48	117,113.37
80	10/15/15	69,903.55	524.28	3,870.78	66,032.77	4,288.21	117,637.65
81	10/31/15	66,032.77	495.25	3,899.82	62,132.95	3,792.96	118,132.89
82	11/15/15	62,132.95	466.00	3,929.06	58,203.89	3,326.96	118,598.89
83	11/30/15	58,203.89	436.53	3,958.53	54,245.36	2,890.43	119,035.42
84	12/15/15	54,245.36	406.84	3,988.22	50,257.14	2,483.59	119,442.26
85	12/31/15	50,257.14	376.93	4,018.13	46,239.01	2,106.66	119,819.19
86	01/15/16	46,239.01	346.79	4,048.27	42,190.74	1,759.87	120,165.98
87	01/31/16	42,190.74	316.43	4,078.63	38,112.11	1,443.44	120,482.41
88	02/15/16	38,112.11	285.84	4,109.22	34,002.89	1,157.60	120,768.25
89	02/29/16	34,002.89	255.02	4,140.04	29,862.85	902.58	121,023.28
90	03/15/16	29,862.85	223.97	4,171.09	25,691.76	678.61	121,247.25
91	03/31/16	25,691.76	192.69	4,202.37	21,489.39	485.92	121,439.93
92	04/15/16	21,489.39	161.17	4,233.89	17,255.49	324.75	121,601.11
93	04/30/16	17,255.49	129.42	4,265.64	12,989.85	195.33	121,730.52
94	05/15/16	12,989.85	97.42	4,297.64	8,692.21	97.91	121,827.95
95	05/31/16	8,692.21	65.19	4,329.87	4,362.34	32.72	121,893.14
96	06/15/16	4,362.34	32.72	4,362.34	0.00	0.00	121,925.85
	TOTAL	421,925.85	121,925.85	300,000.00			
Conforme :							