

Amortization Table :

EDUCATIONAL

Initial Data

LOAN DATA

Loan amount: **59,750.00**
 Annual interest rate: **18%**
 Term in years: **2**
 Payments per year: **24**
 First payment due: **12/15/2011**

TABLE DATA

Table starts at date: **12/15/2011**
 or at payment number: **1**

18%

PERIODIC PAYMENT

semi-monthly
 Payments **1,486.88**

**LIM, CLAUDINE MAE F.
 HRMALL INC.**

CALCULATIONS

Use payment of: **1,486.88**
 1st payment in table: **1**

Beginning balance at payment 1: **59,750.00**
 Cumulative interest prior to payment 1: **0.00**

Table

No.	Payment Date	Beginning Balance	Interest	Principal	Outstanding Balance		Cumulative Interest
					Principal	Interest	
1	12/15/11	59,750.00	448.13	1,038.76	58,711.24	11,172.18	448.13
2	12/31/11	58,711.24	440.33	1,046.55	57,664.70	10,731.84	888.46
3	01/15/12	57,664.70	432.49	1,054.40	56,610.30	10,299.36	1,320.94
4	01/31/12	56,610.30	424.58	1,062.30	55,548.00	9,874.78	1,745.52
5	02/15/12	55,548.00	416.61	1,070.27	54,477.73	9,458.17	2,162.13
6	02/29/12	54,477.73	408.58	1,078.30	53,399.43	9,049.59	2,570.71
7	03/15/12	53,399.43	400.50	1,086.39	52,313.04	8,649.09	2,971.21
8	03/31/12	52,313.04	392.35	1,094.53	51,218.51	8,256.74	3,363.56
9	04/15/12	51,218.51	384.14	1,102.74	50,115.77	7,872.60	3,747.70
10	04/30/12	50,115.77	375.87	1,111.01	49,004.75	7,496.74	4,123.57
11	05/15/12	49,004.75	367.54	1,119.35	47,885.41	7,129.20	4,491.10
12	05/31/12	47,885.41	359.14	1,127.74	46,757.67	6,770.06	4,850.24
13	06/15/12	46,757.67	350.68	1,136.20	45,621.47	6,419.38	5,200.92
14	06/30/12	45,621.47	342.16	1,144.72	44,476.75	6,077.22	5,543.08
15	07/15/12	44,476.75	333.58	1,153.31	43,323.44	5,743.64	5,876.66
16	07/31/12	43,323.44	324.93	1,161.96	42,161.49	5,418.72	6,201.59
17	08/15/12	42,161.49	316.21	1,170.67	40,990.82	5,102.50	6,517.80
18	08/31/12	40,990.82	307.43	1,179.45	39,811.37	4,795.07	6,825.23
19	09/15/12	39,811.37	298.59	1,188.30	38,623.07	4,496.49	7,123.81
20	09/30/12	38,623.07	289.67	1,197.21	37,425.86	4,206.81	7,413.49
21	10/15/12	37,425.86	280.69	1,206.19	36,219.67	3,926.12	7,694.18
22	10/31/12	36,219.67	271.65	1,215.23	35,004.44	3,654.47	7,965.83
23	11/15/12	35,004.44	262.53	1,224.35	33,780.09	3,391.94	8,228.36
24	11/30/12	33,780.09	253.35	1,233.53	32,546.56	3,138.59	8,481.71
25	12/15/12	32,546.56	244.10	1,242.78	31,303.78	2,894.49	8,725.81
26	12/31/12	31,303.78	234.78	1,252.10	30,051.68	2,659.71	8,960.59
27	01/15/13	30,051.68	225.39	1,261.49	28,790.18	2,434.32	9,185.98
28	01/31/13	28,790.18	215.93	1,270.95	27,519.23	2,218.40	9,401.90
29	02/15/13	27,519.23	206.39	1,280.49	26,238.74	2,012.00	9,608.30
30	02/28/13	26,238.74	196.79	1,290.09	24,948.65	1,815.21	9,805.09
31	03/15/13	24,948.65	187.11	1,299.77	23,648.88	1,628.10	9,992.20
32	03/31/13	23,648.88	177.37	1,309.51	22,339.37	1,450.73	10,169.57
33	04/15/13	22,339.37	167.55	1,319.34	21,020.03	1,283.19	10,337.12
34	04/30/13	21,020.03	157.65	1,329.23	19,690.80	1,125.54	10,494.77
35	05/15/13	19,690.80	147.68	1,339.20	18,351.60	977.85	10,642.45
36	05/31/13	18,351.60	137.64	1,349.24	17,002.36	840.22	10,780.08
37	06/15/13	17,002.36	127.52	1,359.36	15,642.99	712.70	10,907.60
38	06/30/13	15,642.99	117.32	1,369.56	14,273.44	595.38	11,024.92
39	07/15/13	14,273.44	107.05	1,379.83	12,893.60	488.33	11,131.97
40	07/31/13	12,893.60	96.70	1,390.18	11,503.43	391.62	11,228.68
41	08/15/13	11,503.43	86.28	1,400.61	10,102.82	305.35	11,314.95
42	08/31/13	10,102.82	75.77	1,411.11	8,691.71	229.58	11,390.72
43	09/15/13	8,691.71	65.19	1,421.69	7,270.02	164.39	11,455.91
44	09/30/13	7,270.02	54.53	1,432.36	5,837.66	109.87	11,510.44
45	10/15/13	5,837.66	43.78	1,443.10	4,394.56	66.08	11,554.22
46	10/31/13	4,394.56	32.96	1,453.92	2,940.64	33.12	11,587.18
47	11/15/13	2,940.64	22.05	1,464.83	1,475.81	11.07	11,609.23
48	11/30/13	1,475.81	11.07	1,475.81	-	0.00	11,620.30
	TOTAL	71,370.30	11,620.30	59,750.00			

Conforme :