

# Amortization Table :

# EDUCATIONAL

## Initial Data

### LOAN DATA

Loan amount: **9,800.00**  
 Annual interest rate: **18%**  
 Term in years: **2**  
 Payments per year: **24**  
 First payment due: **8/15/2012**

### TABLE DATA

Table starts at date: **8/15/2012**  
 or at payment number: **1**

### PERIODIC PAYMENT

### SPECIAL PROMO

**18%**

semi-monthly Payments **243.87**

Emp.No: 0

**Guerrero, Mikael R**  
**GLOBE TELECOM, INC.**

### CALCULATIONS

Use payment of: **243.87**  
 1st payment in table: 1

Beginning balance at payment 1: **9,800.00**  
 Cumulative interest prior to payment 1: **0.00**

## Table

No.	Payment Date	Beginning Balance	Interest	Principal	Outstanding Balance		Cumulative Interest
					Principal	Interest	
1	08/15/12	9,800.00	73.50	170.37	9,629.63	1,832.42	73.50
2	08/31/12	9,629.63	72.22	171.65	9,457.98	1,760.20	145.72
3	09/15/12	9,457.98	70.93	172.94	9,285.04	1,689.27	216.66
4	09/30/12	9,285.04	69.64	174.24	9,110.80	1,619.63	286.29
5	10/15/12	9,110.80	68.33	175.54	8,935.26	1,551.30	354.63
6	10/31/12	8,935.26	67.01	176.86	8,758.40	1,484.28	421.64
7	11/15/12	8,758.40	65.69	178.19	8,580.21	1,418.60	487.33
8	11/30/12	8,580.21	64.35	179.52	8,400.69	1,354.24	551.68
9	12/15/12	8,400.69	63.01	180.87	8,219.82	1,291.24	614.69
10	12/31/12	8,219.82	61.65	182.22	8,037.60	1,229.59	676.33
11	01/15/13	8,037.60	60.28	183.59	7,854.01	1,169.31	736.62
12	01/31/13	7,854.01	58.91	184.97	7,669.04	1,110.40	795.52
13	02/15/13	7,669.04	57.52	186.36	7,482.68	1,052.89	853.04
14	02/28/13	7,482.68	56.12	187.75	7,294.93	996.77	909.16
15	03/15/13	7,294.93	54.71	189.16	7,105.77	942.05	963.87
16	03/31/13	7,105.77	53.29	190.58	6,915.19	888.76	1,017.16
17	04/15/13	6,915.19	51.86	192.01	6,723.18	836.90	1,069.03
18	04/30/13	6,723.18	50.42	193.45	6,529.73	786.47	1,119.45
19	05/15/13	6,529.73	48.97	194.90	6,334.83	737.50	1,168.42
20	05/31/13	6,334.83	47.51	196.36	6,138.47	689.99	1,215.94
21	06/15/13	6,138.47	46.04	197.83	5,940.63	643.95	1,261.97
22	06/30/13	5,940.63	44.55	199.32	5,741.31	599.39	1,306.53
23	07/15/13	5,741.31	43.06	200.81	5,540.50	556.33	1,349.59
24	07/31/13	5,540.50	41.55	202.32	5,338.18	514.78	1,391.14
25	08/15/13	5,338.18	40.04	203.84	5,134.34	474.74	1,431.18
26	08/31/13	5,134.34	38.51	205.37	4,928.98	436.24	1,469.69
27	09/15/13	4,928.98	36.97	206.91	4,722.07	399.27	1,506.65
28	09/30/13	4,722.07	35.42	208.46	4,513.61	363.85	1,542.07
29	10/15/13	4,513.61	33.85	210.02	4,303.59	330.00	1,575.92
30	10/31/13	4,303.59	32.28	211.60	4,092.00	297.73	1,608.20
31	11/15/13	4,092.00	30.69	213.18	3,878.81	267.04	1,638.89
32	11/30/13	3,878.81	29.09	214.78	3,664.03	237.94	1,667.98
33	12/15/13	3,664.03	27.48	216.39	3,447.64	210.46	1,695.46
34	12/31/13	3,447.64	25.86	218.02	3,229.62	184.61	1,721.32
35	01/15/14	3,229.62	24.22	219.65	3,009.97	160.38	1,745.54
36	01/31/14	3,009.97	22.57	221.30	2,788.67	137.81	1,768.11
37	02/15/14	2,788.67	20.92	222.96	2,565.71	116.89	1,789.03
38	02/28/14	2,565.71	19.24	224.63	2,341.08	97.65	1,808.27
39	03/15/14	2,341.08	17.56	226.32	2,114.77	80.09	1,825.83
40	03/31/14	2,114.77	15.86	228.01	1,886.75	64.23	1,841.69
41	04/15/14	1,886.75	14.15	229.72	1,657.03	50.08	1,855.84
42	04/30/14	1,657.03	12.43	231.45	1,425.59	37.65	1,868.27
43	05/15/14	1,425.59	10.69	233.18	1,192.40	26.96	1,878.96
44	05/31/14	1,192.40	8.94	234.93	957.47	18.02	1,887.90
45	06/15/14	957.47	7.18	236.69	720.78	10.84	1,895.09
46	06/30/14	720.78	5.41	238.47	482.31	5.43	1,900.49
47	07/15/14	482.31	3.62	240.26	242.06	1.82	1,904.11
48	07/31/14	242.06	1.82	242.06	0.00	0.00	1,905.92
	TOTAL	11,705.92	1,905.92	9,800.00			

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