Amortization Table : EDUCATIONAL

Initial Data

LOAN DATA

Loan amount:	**65,000.00**
Annual interest rate:	**18%**
Term in years:	**2**
Payments per year:	**24**
First payment due:	**10/15/2011**

TABLE DATA

Table starts at date:	**10/15/2011**
or at payment number:	**1**

18%

PERIODIC PAYMENT

semi-monthly Payments	**1,617.53**

MAGPANTAY, ALINE LLANES
GLOBE TELECOM, INC.

CALCULATIONS

Use payment of:	**1,617.53**	Beginning balance at payment 1:	**65,000.00**
1st payment in table:	**1**	Cumulative interest prior to payment 1:	**0.00**

Table

No.	Payment Date	Beginning Balance	Interest	Principal	Outstanding Balance Principal	Outstanding Balance Interest	Cumulative Interest
1	10/15/11	65,000.00	487.50	1,130.03	63,869.97	12,153.83	487.50
2	10/31/11	63,869.97	479.02	1,138.50	62,731.47	11,674.81	966.52
3	11/15/11	62,731.47	470.49	1,147.04	61,584.43	11,204.32	1,437.01
4	11/30/11	61,584.43	461.88	1,155.64	60,428.78	10,742.44	1,898.89
5	12/15/11	60,428.78	453.22	1,164.31	59,264.47	10,289.22	2,352.11
6	12/31/11	59,264.47	444.48	1,173.04	58,091.43	9,844.74	2,796.59
7	01/15/12	58,091.43	435.69	1,181.84	56,909.58	9,409.05	3,232.28
8	01/31/12	56,909.58	426.82	1,190.71	55,718.88	8,982.23	3,659.10
9	02/15/12	55,718.88	417.89	1,199.64	54,519.24	8,564.34	4,076.99
10	02/29/12	54,519.24	408.89	1,208.63	53,310.61	8,155.45	4,485.89
11	03/15/12	53,310.61	399.83	1,217.70	52,092.91	7,755.62	4,885.72
12	03/31/12	52,092.91	390.70	1,226.83	50,866.08	7,364.92	5,276.41
13	04/15/12	50,866.08	381.50	1,236.03	49,630.05	6,983.42	5,657.91
14	04/30/12	49,630.05	372.23	1,245.30	48,384.75	6,611.20	6,030.13
15	05/15/12	48,384.75	362.89	1,254.64	47,130.10	6,248.31	6,393.02
16	05/31/12	47,130.10	353.48	1,264.05	45,866.05	5,894.84	6,746.50
17	06/15/12	45,866.05	344.00	1,273.53	44,592.52	5,550.84	7,090.49
18	06/30/12	44,592.52	334.44	1,283.08	43,309.44	5,216.40	7,424.93
19	07/15/12	43,309.44	324.82	1,292.71	42,016.73	4,891.58	7,749.76
20	07/31/12	42,016.73	315.13	1,302.40	40,714.33	4,576.45	8,064.88
21	08/15/12	40,714.33	305.36	1,312.17	39,402.16	4,271.09	8,370.24
22	08/31/12	39,402.16	295.52	1,322.01	38,080.14	3,975.58	8,665.75
23	09/15/12	38,080.14	285.60	1,331.93	36,748.22	3,689.98	8,951.36
24	09/30/12	36,748.22	275.61	1,341.92	35,406.30	3,414.36	9,226.97
25	10/15/12	35,406.30	265.55	1,351.98	34,054.32	3,148.82	9,492.51
26	10/31/12	34,054.32	255.41	1,362.12	32,692.20	2,893.41	9,747.92
27	11/15/12	32,692.20	245.19	1,372.34	31,319.86	2,648.22	9,993.11
28	11/30/12	31,319.86	234.90	1,382.63	29,937.24	2,413.32	10,228.01
29	12/15/12	29,937.24	224.53	1,393.00	28,544.24	2,188.79	10,452.54
30	12/31/12	28,544.24	214.08	1,403.45	27,140.79	1,974.71	10,666.62
31	01/15/13	27,140.79	203.56	1,413.97	25,726.82	1,771.15	10,870.18
32	01/31/13	25,726.82	192.95	1,424.58	24,302.24	1,578.20	11,063.13
33	02/15/13	24,302.24	182.27	1,435.26	22,866.98	1,395.93	11,245.40
34	02/28/13	22,866.98	171.50	1,446.03	21,420.96	1,224.43	11,416.90
35	03/15/13	21,420.96	160.66	1,456.87	19,964.09	1,063.78	11,577.56
36	03/31/13	19,964.09	149.73	1,467.80	18,496.29	914.04	11,727.29
37	04/15/13	18,496.29	138.72	1,478.81	17,017.48	775.32	11,866.01
38	04/30/13	17,017.48	127.63	1,489.90	15,527.59	647.69	11,993.64
39	05/15/13	15,527.59	116.46	1,501.07	14,026.52	531.23	12,110.10
40	05/31/13	14,026.52	105.20	1,512.33	12,514.19	426.04	12,215.30
41	06/15/13	12,514.19	93.86	1,523.67	10,990.52	332.18	12,309.15
42	06/30/13	10,990.52	82.43	1,535.10	9,455.42	249.75	12,391.58
43	07/15/13	9,455.42	70.92	1,546.61	7,908.80	178.83	12,462.50
44	07/31/13	7,908.80	59.32	1,558.21	6,350.59	119.52	12,521.81
45	08/15/13	6,350.59	47.63	1,569.90	4,780.69	71.89	12,569.44
46	08/31/13	4,780.69	35.86	1,581.67	3,199.02	36.03	12,605.30
47	09/15/13	3,199.02	23.99	1,593.54	1,605.49	12.04	12,629.29
48	09/30/13	1,605.49	12.04	1,605.49	-	0.00	12,641.33
	TOTAL	**77,641.33**	**12,641.33**	**65,000.00**			

Conforme : _____