Amortization Table : EDUCATIONAL

Initial Data

LOAN DATA

Loan amount:	**15,000.00**
Annual interest rate:	**18%**
Term in years:	**0.5**
Payments per year:	**24**
First payment due:	**8/15/2012**

TABLE DATA

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

18%

PERIODIC PAYMENT

semi-monthly Payments	**1,311.77**

Emp.No: 0

Ogena, Dondon S.
FORT BONIFACIO DEVT.CORP.

CALCULATIONS

Use payment of:	**1,311.77**	Beginning balance at payment 1:	**15,000.00**
1st payment in table:	**1**	Cumulative interest prior to payment 1:	**0.00**

Table

	Payment	Beginning			Outstanding Balance		Cumulative
No.	**Date**	**Balance**	**Interest**	**Principal**	**Principal**	**Interest**	**Interest**
1	08/15/12	15,000.00	112.50	1,199.27	13,800.73	628.77	112.50
2	08/31/12	13,800.73	103.51	1,208.27	12,592.46	525.26	216.01
3	09/15/12	12,592.46	94.44	1,217.33	11,375.13	430.82	310.45
4	09/30/12	11,375.13	85.31	1,226.46	10,148.67	345.50	395.76
5	10/15/12	10,148.67	76.12	1,235.66	8,913.02	269.39	471.88
6	10/31/12	8,913.02	66.85	1,244.92	7,668.09	202.54	538.73
7	11/15/12	7,668.09	57.51	1,254.26	6,413.83	145.03	596.24
8	11/30/12	6,413.83	48.10	1,263.67	5,150.16	96.93	644.34
9	12/15/12	5,150.16	38.63	1,273.15	3,877.02	58.30	682.97
10	12/31/12	3,877.02	29.08	1,282.69	2,594.32	29.22	712.04
11	01/15/13	2,594.32	19.46	1,292.31	1,302.01	9.77	731.50
12	01/31/13	1,302.01	9.77	1,302.01	0.00	0.00	741.27
	TOTAL	**15,741.27**	**741.27**	**15,000.00**			

Conforme : _____