Amortization Table : EDUCATIONAL

Initial Data

LOAN DATA

Loan amount:	**47,000.00**
Annual interest rate:	**18%**
Term in years:	**2**
Payments per year:	**24**
First payment due:	**8/31/2012**

TABLE DATA

Table starts at date:	**8/31/2012**
or at payment number:	**1**

18%

PERIODIC PAYMENT

semi-monthly Payments	**1,169.60**

Emp.No: 0

Villanueva, Laurice T.
GLOBE TELECOM, INC.

CALCULATIONS

Use payment of:	**1,169.60**	Beginning balance at payment 1:	**47,000.00**
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	08/31/12	47,000.00	352.50	817.10	46,182.90	8,788.16	352.50
2	09/15/12	46,182.90	346.37	823.23	45,359.68	8,441.78	698.87
3	09/30/12	45,359.68	340.20	829.40	44,530.28	8,101.59	1,039.07
4	10/15/12	44,530.28	333.98	835.62	43,694.66	7,767.61	1,373.05
5	10/31/12	43,694.66	327.71	841.89	42,852.77	7,439.90	1,700.76
6	11/15/12	42,852.77	321.40	848.20	42,004.57	7,118.50	2,022.15
7	11/30/12	42,004.57	315.03	854.56	41,150.01	6,803.47	2,337.19
8	12/15/12	41,150.01	308.63	860.97	40,289.04	6,494.84	2,645.81
9	12/31/12	40,289.04	302.17	867.43	39,421.61	6,192.68	2,947.98
10	01/15/13	39,421.61	295.66	873.93	38,547.67	5,897.01	3,243.64
11	01/31/13	38,547.67	289.11	880.49	37,667.18	5,607.91	3,532.75
12	02/15/13	37,667.18	282.50	887.09	36,780.09	5,325.40	3,815.25
13	02/28/13	36,780.09	275.85	893.75	35,886.34	5,049.55	4,091.10
14	03/15/13	35,886.34	269.15	900.45	34,985.89	4,780.40	4,360.25
15	03/31/13	34,985.89	262.39	907.20	34,078.69	4,518.01	4,622.65
16	04/15/13	34,078.69	255.59	914.01	33,164.68	4,262.42	4,878.24
17	04/30/13	33,164.68	248.74	920.86	32,243.82	4,013.69	5,126.97
18	05/15/13	32,243.82	241.83	927.77	31,316.05	3,771.86	5,368.80
19	05/31/13	31,316.05	234.87	934.73	30,381.33	3,536.99	5,603.67
20	06/15/13	30,381.33	227.86	941.74	29,439.59	3,309.13	5,831.53
21	06/30/13	29,439.59	220.80	948.80	28,490.79	3,088.33	6,052.33
22	07/15/13	28,490.79	213.68	955.92	27,534.87	2,874.65	6,266.01
23	07/31/13	27,534.87	206.51	963.09	26,571.79	2,668.14	6,472.52
24	08/15/13	26,571.79	199.29	970.31	25,601.48	2,468.85	6,671.81
25	08/31/13	25,601.48	192.01	977.59	24,623.89	2,276.84	6,863.82
26	09/15/13	24,623.89	184.68	984.92	23,638.98	2,092.16	7,048.50
27	09/30/13	23,638.98	177.29	992.30	22,646.67	1,914.87	7,225.79
28	10/15/13	22,646.67	169.85	999.75	21,646.92	1,745.02	7,395.64
29	10/31/13	21,646.92	162.35	1,007.25	20,639.68	1,582.66	7,557.99
30	11/15/13	20,639.68	154.80	1,014.80	19,624.88	1,427.87	7,712.79
31	11/30/13	19,624.88	147.19	1,022.41	18,602.47	1,280.68	7,859.98
32	12/15/13	18,602.47	139.52	1,030.08	17,572.39	1,141.16	7,999.49
33	12/31/13	17,572.39	131.79	1,037.80	16,534.59	1,009.37	8,131.29
34	01/15/14	16,534.59	124.01	1,045.59	15,489.00	885.36	8,255.30
35	01/31/14	15,489.00	116.17	1,053.43	14,435.57	769.19	8,371.46
36	02/15/14	14,435.57	108.27	1,061.33	13,374.24	660.92	8,479.73
37	02/28/14	13,374.24	100.31	1,069.29	12,304.95	560.62	8,580.04
38	03/15/14	12,304.95	92.29	1,077.31	11,227.64	468.33	8,672.33
39	03/31/14	11,227.64	84.21	1,085.39	10,142.25	384.12	8,756.53
40	04/15/14	10,142.25	76.07	1,093.53	9,048.72	308.06	8,832.60
41	04/30/14	9,048.72	67.87	1,101.73	7,946.99	240.19	8,900.46
42	05/15/14	7,946.99	59.60	1,109.99	6,836.99	180.59	8,960.07
43	05/31/14	6,836.99	51.28	1,118.32	5,718.67	129.31	9,011.34
44	06/15/14	5,718.67	42.89	1,126.71	4,591.97	86.42	9,054.23
45	06/30/14	4,591.97	34.44	1,135.16	3,456.81	51.98	9,088.67
46	07/15/14	3,456.81	25.93	1,143.67	2,313.14	26.06	9,114.60
47	07/31/14	2,313.14	17.35	1,152.25	1,160.89	8.71	9,131.95
48	08/15/14	1,160.89	8.71	1,160.89	-	0.00	9,140.66
	TOTAL	**56,140.66**	**9,140.66**	**47,000.00**			

Conforme : _____