# Amortization Table : CALAMITY

## Initial Data

**LOAN DATA**

| | |
|---|---|
| Loan amount: | **30,000.00** |
| Annual interest rate: | **5%** |
| Term in years: | **2** |
| Payments per year: | **24** |
| First payment due: | **11/15/2012** |

**TABLE DATA**

| | |
|---|---|
| Table starts at date: | **11/15/2012** |
| or at payment number: | **1** |

**PERIODIC PAYMENT**

| | |
|---|---|
| semi-monthly Payments | **657.42** |

***SPECIAL PROMO*** **5%**

Emp.No: 129871

**JESUSCITO TUBANGUI**
**STREAM GLOBAL SERVICES, INC. - CLARK**

**CALCULATIONS**

| | |
|---|---|
| Use payment of: | **657.42** |
| 1st payment in table: | **1** |
| Beginning balance at payment 1: | **30,000.00** |
| 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 | 11/15/12 | 30,000.00 | 62.50 | 594.92 | 29,405.08 | 1,493.71 | 62.50 |
| 2 | 11/30/12 | 29,405.08 | 61.26 | 596.16 | 28,808.92 | 1,432.45 | 123.76 |
| 3 | 12/15/12 | 28,808.92 | 60.02 | 597.40 | 28,211.52 | 1,372.43 | 183.78 |
| 4 | 12/31/12 | 28,211.52 | 58.77 | 598.65 | 27,612.87 | 1,313.66 | 242.55 |
| 5 | 01/15/13 | 27,612.87 | 57.53 | 599.89 | 27,012.97 | 1,256.13 | 300.08 |
| 6 | 01/31/13 | 27,012.97 | 56.28 | 601.14 | 26,411.83 | 1,199.85 | 356.36 |
| 7 | 02/15/13 | 26,411.83 | 55.02 | 602.40 | 25,809.43 | 1,144.83 | 411.38 |
| 8 | 02/28/13 | 25,809.43 | 53.77 | 603.65 | 25,205.78 | 1,091.06 | 465.15 |
| 9 | 03/15/13 | 25,205.78 | 52.51 | 604.91 | 24,600.87 | 1,038.55 | 517.66 |
| 10 | 03/31/13 | 24,600.87 | 51.25 | 606.17 | 23,994.70 | 987.29 | 568.92 |
| 11 | 04/15/13 | 23,994.70 | 49.99 | 607.43 | 23,387.27 | 937.30 | 618.90 |
| 12 | 04/30/13 | 23,387.27 | 48.72 | 608.70 | 22,778.58 | 888.58 | 667.63 |
| 13 | 05/15/13 | 22,778.58 | 47.46 | 609.97 | 22,168.61 | 841.13 | 715.08 |
| 14 | 05/31/13 | 22,168.61 | 46.18 | 611.24 | 21,557.37 | 794.94 | 761.27 |
| 15 | 06/15/13 | 21,557.37 | 44.91 | 612.51 | 20,944.86 | 750.03 | 806.18 |
| 16 | 06/30/13 | 20,944.86 | 43.64 | 613.79 | 20,331.08 | 706.40 | 849.81 |
| 17 | 07/15/13 | 20,331.08 | 42.36 | 615.06 | 19,716.01 | 664.04 | 892.17 |
| 18 | 07/31/13 | 19,716.01 | 41.08 | 616.35 | 19,099.67 | 622.96 | 933.25 |
| 19 | 08/15/13 | 19,099.67 | 39.79 | 617.63 | 18,482.04 | 583.17 | 973.04 |
| 20 | 08/31/13 | 18,482.04 | 38.50 | 618.92 | 17,863.12 | 544.67 | 1,011.54 |
| 21 | 09/15/13 | 17,863.12 | 37.21 | 620.21 | 17,242.91 | 507.45 | 1,048.76 |
| 22 | 09/30/13 | 17,242.91 | 35.92 | 621.50 | 16,621.42 | 471.53 | 1,084.68 |
| 23 | 10/15/13 | 16,621.42 | 34.63 | 622.79 | 15,998.62 | 436.90 | 1,119.31 |
| 24 | 10/31/13 | 15,998.62 | 33.33 | 624.09 | 15,374.53 | 403.57 | 1,152.64 |
| 25 | 11/15/13 | 15,374.53 | 32.03 | 625.39 | 14,749.14 | 371.54 | 1,184.67 |
| 26 | 11/30/13 | 14,749.14 | 30.73 | 626.69 | 14,122.45 | 340.81 | 1,215.39 |
| 27 | 12/15/13 | 14,122.45 | 29.42 | 628.00 | 13,494.45 | 311.39 | 1,244.82 |
| 28 | 12/31/13 | 13,494.45 | 28.11 | 629.31 | 12,865.14 | 283.28 | 1,272.93 |
| 29 | 01/15/14 | 12,865.14 | 26.80 | 630.62 | 12,234.52 | 256.48 | 1,299.73 |
| 30 | 01/31/14 | 12,234.52 | 25.49 | 631.93 | 11,602.59 | 230.99 | 1,325.22 |
| 31 | 02/15/14 | 11,602.59 | 24.17 | 633.25 | 10,969.34 | 206.82 | 1,349.39 |
| 32 | 02/28/14 | 10,969.34 | 22.85 | 634.57 | 10,334.77 | 183.96 | 1,372.25 |
| 33 | 03/15/14 | 10,334.77 | 21.53 | 635.89 | 9,698.88 | 162.43 | 1,393.78 |
| 34 | 03/31/14 | 9,698.88 | 20.21 | 637.22 | 9,061.67 | 142.23 | 1,413.98 |
| 35 | 04/15/14 | 9,061.67 | 18.88 | 638.54 | 8,423.12 | 123.35 | 1,432.86 |
| 36 | 04/30/14 | 8,423.12 | 17.55 | 639.87 | 7,783.25 | 105.80 | 1,450.41 |
| 37 | 05/15/14 | 7,783.25 | 16.22 | 641.21 | 7,142.05 | 89.59 | 1,466.62 |
| 38 | 05/31/14 | 7,142.05 | 14.88 | 642.54 | 6,499.50 | 74.71 | 1,481.50 |
| 39 | 06/15/14 | 6,499.50 | 13.54 | 643.88 | 5,855.62 | 61.17 | 1,495.04 |
| 40 | 06/30/14 | 5,855.62 | 12.20 | 645.22 | 5,210.40 | 48.97 | 1,507.24 |
| 41 | 07/15/14 | 5,210.40 | 10.86 | 646.57 | 4,563.84 | 38.11 | 1,518.10 |
| 42 | 07/31/14 | 4,563.84 | 9.51 | 647.91 | 3,915.92 | 28.60 | 1,527.61 |
| 43 | 08/15/14 | 3,915.92 | 8.16 | 649.26 | 3,266.66 | 20.44 | 1,535.76 |
| 44 | 08/31/14 | 3,266.66 | 6.81 | 650.62 | 2,616.04 | 13.64 | 1,542.57 |
| 45 | 09/15/14 | 2,616.04 | 5.45 | 651.97 | 1,964.07 | 8.19 | 1,548.02 |
| 46 | 09/30/14 | 1,964.07 | 4.09 | 653.33 | 1,310.74 | 4.10 | 1,552.11 |
| 47 | 10/15/14 | 1,310.74 | 2.73 | 654.69 | 656.05 | 1.37 | 1,554.84 |
| 48 | 10/31/14 | 656.05 | 1.37 | 656.05 | 0.00 | 0.00 | 1,556.21 |
| | TOTAL | **31,556.21** | **1,556.21** | **30,000.00** | | | |

Conforme : _____