Amortization Table : EDUCATIONAL

Initial Data

LOAN DATA

Loan amount:	**100,000.00**
Annual interest rate:	**18%**
Term in years:	**2**
Payments per year:	**24**
First payment due:	**10/31/2012**

TABLE DATA

Table starts at date:	**10/31/2012**
or at payment number:	**1**

18%

PERIODIC PAYMENT

semi-monthly Payments	**2,488.50**

Emp.No: 0

Cabanday, Gladdys Ceballos
ISUZU-CEBU

CALCULATIONS

Use payment of:	**2,488.50**	Beginning balance at payment 1:	**100,000.00**
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	10/31/12	100,000.00	750.00	1,738.50	98,261.50	18,698.20	750.00
2	11/15/12	98,261.50	736.96	1,751.54	96,509.95	17,961.24	1,486.96
3	11/30/12	96,509.95	723.82	1,764.68	94,745.27	17,237.42	2,210.79
4	12/15/12	94,745.27	710.59	1,777.91	92,967.36	16,526.83	2,921.38
5	12/31/12	92,967.36	697.26	1,791.25	91,176.11	15,829.57	3,618.63
6	01/15/13	91,176.11	683.82	1,804.68	89,371.43	15,145.75	4,302.45
7	01/31/13	89,371.43	670.29	1,818.22	87,553.21	14,475.47	4,972.74
8	02/15/13	87,553.21	656.65	1,831.86	85,721.35	13,818.82	5,629.39
9	02/28/13	85,721.35	642.91	1,845.59	83,875.76	13,175.91	6,272.30
10	03/15/13	83,875.76	629.07	1,859.44	82,016.32	12,546.84	6,901.36
11	03/31/13	82,016.32	615.12	1,873.38	80,142.94	11,931.72	7,516.49
12	04/15/13	80,142.94	601.07	1,887.43	78,255.51	11,330.64	8,117.56
13	04/30/13	78,255.51	586.92	1,901.59	76,353.92	10,743.73	8,704.48
14	05/15/13	76,353.92	572.65	1,915.85	74,438.07	10,171.07	9,277.13
15	05/31/13	74,438.07	558.29	1,930.22	72,507.85	9,612.79	9,835.42
16	06/15/13	72,507.85	543.81	1,944.70	70,563.16	9,068.98	10,379.22
17	06/30/13	70,563.16	529.22	1,959.28	68,603.88	8,539.76	10,908.45
18	07/15/13	68,603.88	514.53	1,973.98	66,629.90	8,025.23	11,422.98
19	07/31/13	66,629.90	499.72	1,988.78	64,641.12	7,525.50	11,922.70
20	08/15/13	64,641.12	484.81	2,003.70	62,637.42	7,040.69	12,407.51
21	08/31/13	62,637.42	469.78	2,018.72	60,618.70	6,570.91	12,877.29
22	09/15/13	60,618.70	454.64	2,033.86	58,584.84	6,116.27	13,331.93
23	09/30/13	58,584.84	439.39	2,049.12	56,535.72	5,676.89	13,771.32
24	10/15/13	56,535.72	424.02	2,064.49	54,471.23	5,252.87	14,195.33
25	10/31/13	54,471.23	408.53	2,079.97	52,391.26	4,844.33	14,603.87
26	11/15/13	52,391.26	392.93	2,095.57	50,295.69	4,451.40	14,996.80
27	11/30/13	50,295.69	377.22	2,111.29	48,184.41	4,074.18	15,374.02
28	12/15/13	48,184.41	361.38	2,127.12	46,057.29	3,712.80	15,735.40
29	12/31/13	46,057.29	345.43	2,143.07	43,914.21	3,367.37	16,080.83
30	01/15/14	43,914.21	329.36	2,159.15	41,755.06	3,038.01	16,410.19
31	01/31/14	41,755.06	313.16	2,175.34	39,579.72	2,724.85	16,723.35
32	02/15/14	39,579.72	296.85	2,191.66	37,388.07	2,428.00	17,020.20
33	02/28/14	37,388.07	280.41	2,208.09	35,179.97	2,147.59	17,300.61
34	03/15/14	35,179.97	263.85	2,224.65	32,955.32	1,883.74	17,564.46
35	03/31/14	32,955.32	247.16	2,241.34	30,713.98	1,636.58	17,811.63
36	04/15/14	30,713.98	230.35	2,258.15	28,455.83	1,406.22	18,041.98
37	04/30/14	28,455.83	213.42	2,275.09	26,180.74	1,192.80	18,255.40
38	05/15/14	26,180.74	196.36	2,292.15	23,888.59	996.45	18,451.76
39	05/31/14	23,888.59	179.16	2,309.34	21,579.25	817.28	18,630.92
40	06/15/14	21,579.25	161.84	2,326.66	19,252.59	655.44	18,792.76
41	06/30/14	19,252.59	144.39	2,344.11	16,908.49	511.04	18,937.16
42	07/15/14	16,908.49	126.81	2,361.69	14,546.79	384.23	19,063.97
43	07/31/14	14,546.79	109.10	2,379.40	12,167.39	275.13	19,173.07
44	08/15/14	12,167.39	91.26	2,397.25	9,770.14	183.87	19,264.33
45	08/31/14	9,770.14	73.28	2,415.23	7,354.91	110.60	19,337.60
46	09/15/14	7,354.91	55.16	2,433.34	4,921.57	55.44	19,392.77
47	09/30/14	4,921.57	36.91	2,451.59	2,469.98	18.52	19,429.68
48	10/15/14	2,469.98	18.52	2,469.98	-	0.00	19,448.20
	TOTAL	**119,448.20**	**19,448.20**	**100,000.00**			

Conforme : _____