Amortization Table : EDUCATIONAL

Initial Data

LOAN DATA

Loan amount:	**10,000.00**
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	**874.51**

Emp.No: 0

Bugna, Erica Joy
ISUZU-ILOILO

CALCULATIONS

Use payment of:	**874.51**	Beginning balance at payment 1:	**10,000.00**
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	08/15/12	10,000.00	75.00	799.51	9,200.49	419.18	75.00
2	08/31/12	9,200.49	69.00	805.51	8,394.97	350.17	144.00
3	09/15/12	8,394.97	62.96	811.55	7,583.42	287.21	206.97
4	09/30/12	7,583.42	56.88	817.64	6,765.78	230.34	263.84
5	10/15/12	6,765.78	50.74	823.77	5,942.01	179.59	314.58
6	10/31/12	5,942.01	44.57	829.95	5,112.06	135.03	359.15
7	11/15/12	5,112.06	38.34	836.17	4,275.89	96.69	397.49
8	11/30/12	4,275.89	32.07	842.45	3,433.44	64.62	429.56
9	12/15/12	3,433.44	25.75	848.76	2,584.68	38.87	455.31
10	12/31/12	2,584.68	19.39	855.13	1,729.55	19.48	474.70
11	01/15/13	1,729.55	12.97	861.54	868.00	6.51	487.67
12	01/31/13	868.00	6.51	868.00	0.00	0.00	494.18
	TOTAL	**10,494.18**	**494.18**	**10,000.00**			

Conforme : _____