Amortization Table : EDUCATIONAL

Initial Data

LOAN DATA

Loan amount:	**60,000.00**
Annual interest rate:	**18%**
Term in years:	**1.5**
Payments per year:	**24**
First payment due:	**6/30/2012**

TABLE DATA

Table starts at date:	**6/30/2012**
or at payment number:	**1**

PERIODIC PAYMENT

semi-monthly Payments	**1,907.98**

SPECIAL PROMO **18%**

Emp.No: 0

Jumapao, Roeuan Joiefrah
GLOBE TELECOM, INC.

CALCULATIONS

Use payment of:	**1,907.98**	Beginning balance at payment 1:	**60,000.00**
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	06/30/12	60,000.00	450.00	1,457.98	58,542.02	8,237.42	450.00
2	07/15/12	58,542.02	439.07	1,468.92	57,073.10	7,798.36	889.07
3	07/31/12	57,073.10	428.05	1,479.94	55,593.16	7,370.31	1,317.11
4	08/15/12	55,593.16	416.95	1,491.04	54,102.13	6,953.36	1,734.06
5	08/31/12	54,102.13	405.77	1,502.22	52,599.91	6,547.59	2,139.83
6	09/15/12	52,599.91	394.50	1,513.48	51,086.42	6,153.10	2,534.33
7	09/30/12	51,086.42	383.15	1,524.84	49,561.59	5,769.95	2,917.48
8	10/15/12	49,561.59	371.71	1,536.27	48,025.32	5,398.24	3,289.19
9	10/31/12	48,025.32	360.19	1,547.79	46,477.52	5,038.05	3,649.38
10	11/15/12	46,477.52	348.58	1,559.40	44,918.12	4,689.46	3,997.96
11	11/30/12	44,918.12	336.89	1,571.10	43,347.02	4,352.58	4,334.84
12	12/15/12	43,347.02	325.10	1,582.88	41,764.14	4,027.48	4,659.95
13	12/31/12	41,764.14	313.23	1,594.75	40,169.39	3,714.24	4,973.18
14	01/15/13	40,169.39	301.27	1,606.71	38,562.67	3,412.97	5,274.45
15	01/31/13	38,562.67	289.22	1,618.76	36,943.91	3,123.75	5,563.67
16	02/15/13	36,943.91	277.08	1,630.90	35,313.00	2,846.67	5,840.75
17	02/28/13	35,313.00	264.85	1,643.14	33,669.87	2,581.83	6,105.60
18	03/15/13	33,669.87	252.52	1,655.46	32,014.41	2,329.30	6,358.12
19	03/31/13	32,014.41	240.11	1,667.88	30,346.53	2,089.19	6,598.23
20	04/15/13	30,346.53	227.60	1,680.38	28,666.15	1,861.60	6,825.83
21	04/30/13	28,666.15	215.00	1,692.99	26,973.16	1,646.60	7,040.82
22	05/15/13	26,973.16	202.30	1,705.69	25,267.47	1,444.30	7,243.12
23	05/31/13	25,267.47	189.51	1,718.48	23,549.00	1,254.80	7,432.63
24	06/15/13	23,549.00	176.62	1,731.37	21,817.63	1,078.18	7,609.24
25	06/30/13	21,817.63	163.63	1,744.35	20,073.28	914.55	7,772.88
26	07/15/13	20,073.28	150.55	1,757.43	18,315.84	764.00	7,923.43
27	07/31/13	18,315.84	137.37	1,770.62	16,545.23	626.63	8,060.80
28	08/15/13	16,545.23	124.09	1,783.89	14,761.33	502.54	8,184.88
29	08/31/13	14,761.33	110.71	1,797.27	12,964.06	391.83	8,295.59
30	09/15/13	12,964.06	97.23	1,810.75	11,153.31	294.60	8,392.83
31	09/30/13	11,153.31	83.65	1,824.33	9,328.97	210.95	8,476.48
32	10/15/13	9,328.97	69.97	1,838.02	7,490.96	140.98	8,546.44
33	10/31/13	7,490.96	56.18	1,851.80	5,639.15	84.80	8,602.62
34	11/15/13	5,639.15	42.29	1,865.69	3,773.46	42.50	8,644.92
35	11/30/13	3,773.46	28.30	1,879.68	1,893.78	14.20	8,673.22
36	12/15/13	1,893.78	14.20	1,893.78	-	0.00	8,687.42
	TOTAL	**68,687.42**	**8,687.42**	**60,000.00**			

Conforme : _____