Amortization Table : EDUCATIONAL

Initial Data

LOAN DATA

Loan amount:	**47,800.00**
Annual interest rate:	**18%**
Term in years:	**2**
Payments per year:	**24**
First payment due:	**11/30/2011**

TABLE DATA

Table starts at date:	**11/30/2011**
or at payment number:	**1**

18%

PERIODIC PAYMENT

semi-monthly Payments	**1,189.51**

TABANAO, LOEN
GLOBE TELECOM, INC.

CALCULATIONS

Use payment of:	**1,189.51**	Beginning balance at payment 1:	**47,800.00**
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	11/30/11	47,800.00	358.50	831.01	46,968.99	8,937.74	358.50
2	12/15/11	46,968.99	352.27	837.24	46,131.76	8,585.47	710.77
3	12/31/11	46,131.76	345.99	843.52	45,288.24	8,239.49	1,056.76
4	01/15/12	45,288.24	339.66	849.84	44,438.40	7,899.82	1,396.42
5	01/31/12	44,438.40	333.29	856.22	43,582.18	7,566.54	1,729.71
6	02/15/12	43,582.18	326.87	862.64	42,719.54	7,239.67	2,056.57
7	02/29/12	42,719.54	320.40	869.11	41,850.43	6,919.27	2,376.97
8	03/15/12	41,850.43	313.88	875.63	40,974.81	6,605.39	2,690.85
9	03/31/12	40,974.81	307.31	882.19	40,092.61	6,298.08	2,998.16
10	04/15/12	40,092.61	300.69	888.81	39,203.80	5,997.39	3,298.85
11	04/30/12	39,203.80	294.03	895.48	38,308.33	5,703.36	3,592.88
12	05/15/12	38,308.33	287.31	902.19	37,406.13	5,416.05	3,880.19
13	05/31/12	37,406.13	280.55	908.96	36,497.17	5,135.50	4,160.74
14	06/15/12	36,497.17	273.73	915.78	35,581.40	4,861.77	4,434.47
15	06/30/12	35,581.40	266.86	922.64	34,658.75	4,594.91	4,701.33
16	07/15/12	34,658.75	259.94	929.56	33,729.19	4,334.97	4,961.27
17	07/31/12	33,729.19	252.97	936.54	32,792.65	4,082.00	5,214.24
18	08/15/12	32,792.65	245.94	943.56	31,849.09	3,836.06	5,460.18
19	08/31/12	31,849.09	238.87	950.64	30,898.46	3,597.19	5,699.05
20	09/15/12	30,898.46	231.74	957.77	29,940.69	3,365.45	5,930.79
21	09/30/12	29,940.69	224.56	964.95	28,975.74	3,140.90	6,155.34
22	10/15/12	28,975.74	217.32	972.19	28,003.55	2,923.58	6,372.66
23	10/31/12	28,003.55	210.03	979.48	27,024.07	2,713.55	6,582.69
24	11/15/12	27,024.07	202.68	986.82	26,037.25	2,510.87	6,785.37
25	11/30/12	26,037.25	195.28	994.23	25,043.02	2,315.59	6,980.65
26	12/15/12	25,043.02	187.82	1,001.68	24,041.34	2,127.77	7,168.47
27	12/31/12	24,041.34	180.31	1,009.19	23,032.15	1,947.46	7,348.78
28	01/15/13	23,032.15	172.74	1,016.76	22,015.38	1,774.72	7,521.52
29	01/31/13	22,015.38	165.12	1,024.39	20,990.99	1,609.60	7,686.64
30	02/15/13	20,990.99	157.43	1,032.07	19,958.92	1,452.17	7,844.07
31	02/28/13	19,958.92	149.69	1,039.81	18,919.11	1,302.48	7,993.76
32	03/15/13	18,919.11	141.89	1,047.61	17,871.50	1,160.59	8,135.66
33	03/31/13	17,871.50	134.04	1,055.47	16,816.03	1,026.55	8,269.69
34	04/15/13	16,816.03	126.12	1,063.38	15,752.64	900.43	8,395.81
35	04/30/13	15,752.64	118.14	1,071.36	14,681.28	782.28	8,513.96
36	05/15/13	14,681.28	110.11	1,079.40	13,601.89	672.17	8,624.07
37	05/31/13	13,601.89	102.01	1,087.49	12,514.40	570.16	8,726.08
38	06/15/13	12,514.40	93.86	1,095.65	11,418.75	476.30	8,819.94
39	06/30/13	11,418.75	85.64	1,103.86	10,314.88	390.66	8,905.58
40	07/15/13	10,314.88	77.36	1,112.14	9,202.74	313.30	8,982.94
41	07/31/13	9,202.74	69.02	1,120.48	8,082.26	244.28	9,051.96
42	08/15/13	8,082.26	60.62	1,128.89	6,953.37	183.66	9,112.58
43	08/31/13	6,953.37	52.15	1,137.35	5,816.01	131.51	9,164.73
44	09/15/13	5,816.01	43.62	1,145.88	4,670.13	87.89	9,208.35
45	09/30/13	4,670.13	35.03	1,154.48	3,515.65	52.87	9,243.38
46	10/15/13	3,515.65	26.37	1,163.14	2,352.51	26.50	9,269.74
47	10/31/13	2,352.51	17.64	1,171.86	1,180.65	8.85	9,287.39
48	11/15/13	1,180.65	8.85	1,180.65	0.00	0.00	9,296.24
	TOTAL	**57,096.24**	**9,296.24**	**47,800.00**			

Conforme : _____