

Amortization Table :

WEDDING

Initial Data

LOAN DATA

Loan amount: **64,000.00**
 Annual interest rate: **24%**
 Term in years: **2**
 Payments per year: **24**
 First payment due: **7/31/2012**

TABLE DATA

Table starts at date: **7/31/2012**
 or at payment number: **1**

24%

PERIODIC PAYMENT

semi-monthly
 Payments **1,685.37**

Emp.No: 0

Aranzanso, Aimee A.

CALCULATIONS

SPEEDY TECH PHILS.INC. (IMI-CAVITE)

Use payment of: **1,685.37**
 1st payment in table: 1

Beginning balance at payment 1: **64,000.00**
 Cumulative interest prior to payment 1: **0.00**

TABLE

No.	Payment Date	Beginning Balance	Interest	Principal	Outstanding Balance		Cumulative Interest
					Principal	Interest	
1	07/31/12	64,000.00	640.00	1,045.37	62,954.63	16,257.54	640.00
2	08/15/12	62,954.63	629.55	1,055.82	61,898.82	15,628.00	1,269.55
3	08/31/12	61,898.82	618.99	1,066.38	60,832.44	15,009.01	1,888.53
4	09/15/12	60,832.44	608.32	1,077.04	59,755.40	14,400.68	2,496.86
5	09/30/12	59,755.40	597.55	1,087.81	58,667.59	13,803.13	3,094.41
6	10/15/12	58,667.59	586.68	1,098.69	57,568.90	13,216.45	3,681.09
7	10/31/12	57,568.90	575.69	1,109.68	56,459.22	12,640.76	4,256.78
8	11/15/12	56,459.22	564.59	1,120.77	55,338.45	12,076.17	4,821.37
9	11/30/12	55,338.45	553.38	1,131.98	54,206.47	11,522.79	5,374.75
10	12/15/12	54,206.47	542.06	1,143.30	53,063.16	10,980.72	5,916.82
11	12/31/12	53,063.16	530.63	1,154.73	51,908.43	10,450.09	6,447.45
12	01/15/13	51,908.43	519.08	1,166.28	50,742.15	9,931.01	6,966.53
13	01/31/13	50,742.15	507.42	1,177.94	49,564.21	9,423.59	7,473.96
14	02/15/13	49,564.21	495.64	1,189.72	48,374.48	8,927.94	7,969.60
15	02/28/13	48,374.48	483.74	1,201.62	47,172.86	8,444.20	8,453.34
16	03/15/13	47,172.86	471.73	1,213.64	45,959.22	7,972.47	8,925.07
17	03/31/13	45,959.22	459.59	1,225.77	44,733.45	7,512.88	9,384.66
18	04/15/13	44,733.45	447.33	1,238.03	43,495.42	7,065.54	9,832.00
19	04/30/13	43,495.42	434.95	1,250.41	42,245.01	6,630.59	10,266.95
20	05/15/13	42,245.01	422.45	1,262.92	40,982.09	6,208.14	10,689.40
21	05/31/13	40,982.09	409.82	1,275.54	39,706.55	5,798.32	11,099.22
22	06/15/13	39,706.55	397.07	1,288.30	38,418.25	5,401.25	11,496.29
23	06/30/13	38,418.25	384.18	1,301.18	37,117.07	5,017.07	11,880.47
24	07/15/13	37,117.07	371.17	1,314.19	35,802.87	4,645.90	12,251.64
25	07/31/13	35,802.87	358.03	1,327.34	34,475.53	4,287.87	12,609.67
26	08/15/13	34,475.53	344.76	1,340.61	33,134.92	3,943.12	12,954.43
27	08/31/13	33,134.92	331.35	1,354.02	31,780.91	3,611.77	13,285.78
28	09/15/13	31,780.91	317.81	1,367.56	30,413.35	3,293.96	13,603.58
29	09/30/13	30,413.35	304.13	1,381.23	29,032.12	2,989.82	13,907.72
30	10/15/13	29,032.12	290.32	1,395.04	27,637.08	2,699.50	14,198.04
31	10/31/13	27,637.08	276.37	1,408.99	26,228.08	2,423.13	14,474.41
32	11/15/13	26,228.08	262.28	1,423.08	24,805.00	2,160.85	14,736.69
33	11/30/13	24,805.00	248.05	1,437.32	23,367.68	1,912.80	14,984.74
34	12/15/13	23,367.68	233.68	1,451.69	21,915.99	1,679.12	15,218.42
35	12/31/13	21,915.99	219.16	1,466.21	20,449.79	1,459.96	15,437.58
36	01/15/14	20,449.79	204.50	1,480.87	18,968.92	1,255.47	15,642.08
37	01/31/14	18,968.92	189.69	1,495.68	17,473.24	1,065.78	15,831.76
38	02/15/14	17,473.24	174.73	1,510.63	15,962.61	891.05	16,006.50
39	02/28/14	15,962.61	159.63	1,525.74	14,436.87	731.42	16,166.12
40	03/15/14	14,436.87	144.37	1,541.00	12,895.87	587.05	16,310.49
41	03/31/14	12,895.87	128.96	1,556.41	11,339.47	458.09	16,439.45
42	04/15/14	11,339.47	113.39	1,571.97	9,767.50	344.70	16,552.85
43	04/30/14	9,767.50	97.67	1,587.69	8,179.81	247.02	16,650.52
44	05/15/14	8,179.81	81.80	1,603.57	6,576.24	165.22	16,732.32
45	05/31/14	6,576.24	65.76	1,619.60	4,956.63	99.46	16,798.08
46	06/15/14	4,956.63	49.57	1,635.80	3,320.84	49.90	16,847.65
47	06/30/14	3,320.84	33.21	1,652.16	1,668.68	16.69	16,880.86
48	07/15/14	1,668.68	16.69	1,668.68	0.00	0.00	16,897.54
	TOTAL	80,897.54	16,897.54	64,000.00			

Conforme : _____