Amortization Table : EDUCATIONAL

Initial Data

LOAN DATA

Loan amount:	**27,000.00**
Annual interest rate:	**18%**
Term in years:	**2**
Payments per year:	**24**
First payment due:	**10/15/2011**

TABLE DATA

Table starts at date:	**10/15/2011**
or at payment number:	**1**

18%

PERIODIC PAYMENT

semi-monthly Payments	**671.90**

VERGARA, AILYN
SPEEDY TECH PHILS.INC. (IMI-CAVITE)

CALCULATIONS

Use payment of:	**671.90**	Beginning balance at payment 1:	**27,000.00**
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	10/15/11	27,000.00	202.50	469.40	26,530.60	5,048.51	202.50
2	10/31/11	26,530.60	198.98	472.92	26,057.69	4,849.54	401.48
3	11/15/11	26,057.69	195.43	476.46	25,581.22	4,654.10	596.91
4	11/30/11	25,581.22	191.86	480.04	25,101.19	4,462.24	788.77
5	12/15/11	25,101.19	188.26	483.64	24,617.55	4,273.98	977.03
6	12/31/11	24,617.55	184.63	487.26	24,130.29	4,089.35	1,161.66
7	01/15/12	24,130.29	180.98	490.92	23,639.37	3,908.38	1,342.64
8	01/31/12	23,639.37	177.30	494.60	23,144.77	3,731.08	1,519.93
9	02/15/12	23,144.77	173.59	498.31	22,646.45	3,557.49	1,693.52
10	02/29/12	22,646.45	169.85	502.05	22,144.41	3,387.65	1,863.37
11	03/15/12	22,144.41	166.08	505.81	21,638.59	3,221.56	2,029.45
12	03/31/12	21,638.59	162.29	509.61	21,128.99	3,059.27	2,191.74
13	04/15/12	21,128.99	158.47	513.43	20,615.56	2,900.81	2,350.21
14	04/30/12	20,615.56	154.62	517.28	20,098.28	2,746.19	2,504.83
15	05/15/12	20,098.28	150.74	521.16	19,577.12	2,595.45	2,655.56
16	05/31/12	19,577.12	146.83	525.07	19,052.05	2,448.62	2,802.39
17	06/15/12	19,052.05	142.89	529.01	18,523.05	2,305.73	2,945.28
18	06/30/12	18,523.05	138.92	532.97	17,990.07	2,166.81	3,084.20
19	07/15/12	17,990.07	134.93	536.97	17,453.10	2,031.89	3,219.13
20	07/31/12	17,453.10	130.90	541.00	16,912.10	1,900.99	3,350.03
21	08/15/12	16,912.10	126.84	545.06	16,367.05	1,774.15	3,476.87
22	08/31/12	16,367.05	122.75	549.14	15,817.91	1,651.39	3,599.62
23	09/15/12	15,817.91	118.63	553.26	15,264.64	1,532.76	3,718.26
24	09/30/12	15,264.64	114.48	557.41	14,707.23	1,418.27	3,832.74
25	10/15/12	14,707.23	110.30	561.59	14,145.64	1,307.97	3,943.04
26	10/31/12	14,145.64	106.09	565.80	13,579.84	1,201.88	4,049.14
27	11/15/12	13,579.84	101.85	570.05	13,009.79	1,100.03	4,150.99
28	11/30/12	13,009.79	97.57	574.32	12,435.47	1,002.46	4,248.56
29	12/15/12	12,435.47	93.27	578.63	11,856.84	909.19	4,341.83
30	12/31/12	11,856.84	88.93	582.97	11,273.87	820.26	4,430.75
31	01/15/13	11,273.87	84.55	587.34	10,686.52	735.71	4,515.31
32	01/31/13	10,686.52	80.15	591.75	10,094.78	655.56	4,595.45
33	02/15/13	10,094.78	75.71	596.19	9,498.59	579.85	4,671.17
34	02/28/13	9,498.59	71.24	600.66	8,897.94	508.61	4,742.40
35	03/15/13	8,897.94	66.73	605.16	8,292.77	441.88	4,809.14
36	03/31/13	8,292.77	62.20	609.70	7,683.07	379.68	4,871.33
37	04/15/13	7,683.07	57.62	614.27	7,068.80	322.06	4,928.96
38	04/30/13	7,068.80	53.02	618.88	6,449.92	269.04	4,981.97
39	05/15/13	6,449.92	48.37	623.52	5,826.40	220.67	5,030.35
40	05/31/13	5,826.40	43.70	628.20	5,198.20	176.97	5,074.05
41	06/15/13	5,198.20	38.99	632.91	4,565.29	137.98	5,113.03
42	06/30/13	4,565.29	34.24	637.66	3,927.63	103.74	5,147.27
43	07/15/13	3,927.63	29.46	642.44	3,285.20	74.29	5,176.73
44	07/31/13	3,285.20	24.64	647.26	2,637.94	49.65	5,201.37
45	08/15/13	2,637.94	19.78	652.11	1,985.83	29.86	5,221.15
46	08/31/13	1,985.83	14.89	657.00	1,328.82	14.97	5,236.05
47	09/15/13	1,328.82	9.97	661.93	666.89	5.00	5,246.01
48	09/30/13	666.89	5.00	666.89	-	0.00	5,251.01
	TOTAL	**32,251.01**	**5,251.01**	**27,000.00**			

Conforme : _____