Amortization Table : EDUCATIONAL

Initial Data

LOAN DATA

Loan amount:	**60,000.00**
Annual interest rate:	**18%**
Term in years:	**1**
Payments per year:	**24**
First payment due:	**12/31/2012**

TABLE DATA

Table starts at date:	**12/31/2012**
or at payment number:	**1**

18%

PERIODIC PAYMENT

semi-monthly Payments	**2,741.08**

Emp.No: 0

Sanchez, Kerrwin O.
MARRIOTT HOTEL - CEBU CITY

CALCULATIONS

Use payment of:	**2,741.08**
1st payment in table:	**1**
Beginning balance at payment 1:	**60,000.00**
Cumulative interest prior to payment 1:	**0.00**

Table

	Payment	Beginning			Outstanding Balance		Cumulative
No.	Date	Balance	Interest	Principal	Principal	Interest	Interest
1	12/31/12	60,000.00	450.00	2,291.08	57,708.92	5,336.03	450.00
2	01/15/13	57,708.92	432.82	2,308.27	55,400.65	4,903.21	882.82
3	01/31/13	55,400.65	415.50	2,325.58	53,075.07	4,487.71	1,298.32
4	02/15/13	53,075.07	398.06	2,343.02	50,732.05	4,089.64	1,696.38
5	02/28/13	50,732.05	380.49	2,360.59	48,371.45	3,709.15	2,076.88
6	03/15/13	48,371.45	362.79	2,378.30	45,993.15	3,346.37	2,439.66
7	03/31/13	45,993.15	344.95	2,396.14	43,597.02	3,001.42	2,784.61
8	04/15/13	43,597.02	326.98	2,414.11	41,182.91	2,674.44	3,111.59
9	04/30/13	41,182.91	308.87	2,432.21	38,750.70	2,365.57	3,420.46
10	05/15/13	38,750.70	290.63	2,450.45	36,300.24	2,074.94	3,711.09
11	05/31/13	36,300.24	272.25	2,468.83	33,831.41	1,802.69	3,983.34
12	06/15/13	33,831.41	253.74	2,487.35	31,344.06	1,548.95	4,237.08
13	06/30/13	31,344.06	235.08	2,506.00	28,838.06	1,313.87	4,472.16
14	07/15/13	28,838.06	216.29	2,524.80	26,313.26	1,097.59	4,688.44
15	07/31/13	26,313.26	197.35	2,543.74	23,769.52	900.24	4,885.79
16	08/15/13	23,769.52	178.27	2,562.81	21,206.71	721.97	5,064.06
17	08/31/13	21,206.71	159.05	2,582.03	18,624.68	562.92	5,223.11
18	09/15/13	18,624.68	139.69	2,601.40	16,023.28	423.23	5,362.80
19	09/30/13	16,023.28	120.17	2,620.91	13,402.37	303.06	5,482.97
20	10/15/13	13,402.37	100.52	2,640.57	10,761.80	202.54	5,583.49
21	10/31/13	10,761.80	80.71	2,660.37	8,101.43	121.82	5,664.20
22	11/15/13	8,101.43	60.76	2,680.32	5,421.11	61.06	5,724.97
23	11/30/13	5,421.11	40.66	2,700.43	2,720.68	20.41	5,765.62
24	12/15/13	2,720.68	20.41	2,720.68	0.00	0.00	5,786.03
	TOTAL	**65,786.03**	**5,786.03**	**60,000.00**			

Conforme : _____