Amortization Table : EDUCATIONAL

Initial Data

LOAN DATA

Loan amount:	**48,000.00**
Annual interest rate:	**18%**
Term in years:	**2**
Payments per year:	**24**
First payment due:	**9/30/2012**

TABLE DATA

Table starts at date:	**9/30/2012**
or at payment number:	**1**

18%

PERIODIC PAYMENT

semi-monthly Payments	**1,194.48**

Emp.No: 0

Cawayan, Arvin G.
MARRIOTT HOTEL - CEBU CITY

CALCULATIONS

Use payment of:	**1,194.48**
1st payment in table:	**1**
Beginning balance at payment 1:	**48,000.00**
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	09/30/12	48,000.00	360.00	834.48	47,165.52	8,975.14	360.00
2	10/15/12	47,165.52	353.74	840.74	46,324.78	8,621.40	713.74
3	10/31/12	46,324.78	347.44	847.05	45,477.73	8,273.96	1,061.18
4	11/15/12	45,477.73	341.08	853.40	44,624.33	7,932.88	1,402.26
5	11/30/12	44,624.33	334.68	859.80	43,764.53	7,598.19	1,736.94
6	12/15/12	43,764.53	328.23	866.25	42,898.28	7,269.96	2,065.18
7	12/31/12	42,898.28	321.74	872.74	42,025.54	6,948.22	2,386.91
8	01/15/13	42,025.54	315.19	879.29	41,146.25	6,633.03	2,702.11
9	01/31/13	41,146.25	308.60	885.89	40,260.36	6,324.44	3,010.70
10	02/15/13	40,260.36	301.95	892.53	39,367.83	6,022.48	3,312.65
11	02/28/13	39,367.83	295.26	899.22	38,468.61	5,727.22	3,607.91
12	03/15/13	38,468.61	288.51	905.97	37,562.64	5,438.71	3,896.43
13	03/31/13	37,562.64	281.72	912.76	36,649.88	5,156.99	4,178.15
14	04/15/13	36,649.88	274.87	919.61	35,730.27	4,882.12	4,453.02
15	04/30/13	35,730.27	267.98	926.50	34,803.77	4,614.14	4,721.00
16	05/15/13	34,803.77	261.03	933.45	33,870.32	4,353.11	4,982.03
17	05/31/13	33,870.32	254.03	940.45	32,929.86	4,099.08	5,236.05
18	06/15/13	32,929.86	246.97	947.51	31,982.35	3,852.11	5,483.03
19	06/30/13	31,982.35	239.87	954.61	31,027.74	3,612.24	5,722.90
20	07/15/13	31,027.74	232.71	961.77	30,065.96	3,379.53	5,955.60
21	07/31/13	30,065.96	225.49	968.99	29,096.98	3,154.04	6,181.10
22	08/15/13	29,096.98	218.23	976.25	28,120.72	2,935.81	6,399.33
23	08/31/13	28,120.72	210.91	983.58	27,137.15	2,724.91	6,610.23
24	09/15/13	27,137.15	203.53	990.95	26,146.19	2,521.38	6,813.76
25	09/30/13	26,146.19	196.10	998.39	25,147.81	2,325.28	7,009.86
26	10/15/13	25,147.81	188.61	1,005.87	24,141.93	2,136.67	7,198.47
27	10/31/13	24,141.93	181.06	1,013.42	23,128.52	1,955.61	7,379.53
28	11/15/13	23,128.52	173.46	1,021.02	22,107.50	1,782.14	7,552.99
29	11/30/13	22,107.50	165.81	1,028.68	21,078.82	1,616.34	7,718.80
30	12/15/13	21,078.82	158.09	1,036.39	20,042.43	1,458.25	7,876.89
31	12/31/13	20,042.43	150.32	1,044.16	18,998.27	1,307.93	8,027.21
32	01/15/14	18,998.27	142.49	1,052.00	17,946.27	1,165.44	8,169.70
33	01/31/14	17,946.27	134.60	1,059.88	16,886.39	1,030.84	8,304.29
34	02/15/14	16,886.39	126.65	1,067.83	15,818.55	904.20	8,430.94
35	02/28/14	15,818.55	118.64	1,075.84	14,742.71	785.56	8,549.58
36	03/15/14	14,742.71	110.57	1,083.91	13,658.80	674.99	8,660.15
37	03/31/14	13,658.80	102.44	1,092.04	12,566.76	572.55	8,762.59
38	04/15/14	12,566.76	94.25	1,100.23	11,466.53	478.30	8,856.84
39	04/30/14	11,466.53	86.00	1,108.48	10,358.04	392.30	8,942.84
40	05/15/14	10,358.04	77.69	1,116.80	9,241.25	314.61	9,020.53
41	05/31/14	9,241.25	69.31	1,125.17	8,116.07	245.30	9,089.84
42	06/15/14	8,116.07	60.87	1,133.61	6,982.46	184.43	9,150.71
43	06/30/14	6,982.46	52.37	1,142.11	5,840.35	132.06	9,203.08
44	07/15/14	5,840.35	43.80	1,150.68	4,689.67	88.26	9,246.88
45	07/31/14	4,689.67	35.17	1,159.31	3,530.36	53.09	9,282.05
46	08/15/14	3,530.36	26.48	1,168.00	2,362.35	26.61	9,308.53
47	08/31/14	2,362.35	17.72	1,176.76	1,185.59	8.89	9,326.25
48	09/15/14	1,185.59	8.89	1,185.59	-	0.00	9,335.14
	TOTAL	**57,335.14**	**9,335.14**	**48,000.00**			

Conforme : _____