Amortization Table : EDUCATIONAL

Initial Data

LOAN DATA

Loan amount:	**50,000.00**
Annual interest rate:	**18%**
Term in years:	**1.5**
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	**1,589.99**

Emp.No: 0

Demaisip, Eldrin T.
MARRIOTT HOTEL - CEBU CITY

CALCULATIONS

Use payment of:	**1,589.99**	Beginning balance at payment 1:	**50,000.00**
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	09/30/12	50,000.00	375.00	1,214.99	48,785.01	6,864.52	375.00
2	10/15/12	48,785.01	365.89	1,224.10	47,560.91	6,498.63	740.89
3	10/31/12	47,560.91	356.71	1,233.28	46,327.63	6,141.92	1,097.59
4	11/15/12	46,327.63	347.46	1,242.53	45,085.11	5,794.47	1,445.05
5	11/30/12	45,085.11	338.14	1,251.85	43,833.26	5,456.33	1,783.19
6	12/15/12	43,833.26	328.75	1,261.24	42,572.02	5,127.58	2,111.94
7	12/31/12	42,572.02	319.29	1,270.70	41,301.32	4,808.29	2,431.23
8	01/15/13	41,301.32	309.76	1,280.23	40,021.10	4,498.53	2,740.99
9	01/31/13	40,021.10	300.16	1,289.83	38,731.27	4,198.37	3,041.15
10	02/15/13	38,731.27	290.48	1,299.50	37,431.77	3,907.89	3,331.63
11	02/28/13	37,431.77	280.74	1,309.25	36,122.52	3,627.15	3,612.37
12	03/15/13	36,122.52	270.92	1,319.07	34,803.45	3,356.23	3,883.29
13	03/31/13	34,803.45	261.03	1,328.96	33,474.49	3,095.20	4,144.32
14	04/15/13	33,474.49	251.06	1,338.93	32,135.56	2,844.14	4,395.37
15	04/30/13	32,135.56	241.02	1,348.97	30,786.59	2,603.13	4,636.39
16	05/15/13	30,786.59	230.90	1,359.09	29,427.50	2,372.23	4,867.29
17	05/31/13	29,427.50	220.71	1,369.28	28,058.22	2,151.52	5,088.00
18	06/15/13	28,058.22	210.44	1,379.55	26,678.67	1,941.09	5,298.43
19	06/30/13	26,678.67	200.09	1,389.90	25,288.78	1,741.00	5,498.52
20	07/15/13	25,288.78	189.67	1,400.32	23,888.46	1,551.33	5,688.19
21	07/31/13	23,888.46	179.16	1,410.82	22,477.63	1,372.17	5,867.35
22	08/15/13	22,477.63	168.58	1,421.40	21,056.23	1,203.58	6,035.93
23	08/31/13	21,056.23	157.92	1,432.06	19,624.16	1,045.66	6,193.86
24	09/15/13	19,624.16	147.18	1,442.81	18,181.36	898.48	6,341.04
25	09/30/13	18,181.36	136.36	1,453.63	16,727.73	762.12	6,477.40
26	10/15/13	16,727.73	125.46	1,464.53	15,263.20	636.66	6,602.86
27	10/31/13	15,263.20	114.47	1,475.51	13,787.69	522.19	6,717.33
28	11/15/13	13,787.69	103.41	1,486.58	12,301.11	418.78	6,820.74
29	11/30/13	12,301.11	92.26	1,497.73	10,803.38	326.52	6,913.00
30	12/15/13	10,803.38	81.03	1,508.96	9,294.42	245.50	6,994.02
31	12/31/13	9,294.42	69.71	1,520.28	7,774.14	175.79	7,063.73
32	01/15/14	7,774.14	58.31	1,531.68	6,242.46	117.48	7,122.04
33	01/31/14	6,242.46	46.82	1,543.17	4,699.29	70.66	7,168.85
34	02/15/14	4,699.29	35.24	1,554.74	3,144.55	35.42	7,204.10
35	02/28/14	3,144.55	23.58	1,566.40	1,578.15	11.84	7,227.68
36	03/15/14	1,578.15	11.84	1,578.15	0.00	0.00	7,239.52
	TOTAL	**57,239.52**	**7,239.52**	**50,000.00**			

Conforme : _____