Amortization Table : EDUCATIONAL

Initial Data

LOAN DATA

Loan amount:	**40,000.00**
Annual interest rate:	**18%**
Term in years:	**2**
Payments per year:	**24**
First payment due:	**10/15/2012**

TABLE DATA

Table starts at date:	**10/15/2012**
or at payment number:	**1**

18%

PERIODIC PAYMENT

semi-monthly Payments	**995.40**

Emp.No: 0

Estomaguio, April B
MARRIOTT HOTEL - CEBU CITY

CALCULATIONS

Use payment of:	**995.40**	Beginning balance at payment 1:	**40,000.00**
1st payment in table:	**1**	Cumulative interest prior to payment 1:	**0.00**

Table

	Payment	Beginning			Outstanding Balance		Cumulative
No.	Date	Balance	Interest	Principal	Principal	Interest	Interest
1	10/15/12	40,000.00	300.00	695.40	39,304.60	7,479.28	300.00
2	10/31/12	39,304.60	294.78	700.62	38,603.98	7,184.50	594.78
3	11/15/12	38,603.98	289.53	705.87	37,898.11	6,894.97	884.31
4	11/30/12	37,898.11	284.24	711.17	37,186.94	6,610.73	1,168.55
5	12/15/12	37,186.94	278.90	716.50	36,470.44	6,331.83	1,447.45
6	12/31/12	36,470.44	273.53	721.87	35,748.57	6,058.30	1,720.98
7	01/15/13	35,748.57	268.11	727.29	35,021.28	5,790.19	1,989.09
8	01/31/13	35,021.28	262.66	732.74	34,288.54	5,527.53	2,251.75
9	02/15/13	34,288.54	257.16	738.24	33,550.30	5,270.36	2,508.92
10	02/28/13	33,550.30	251.63	743.77	32,806.53	5,018.74	2,760.55
11	03/15/13	32,806.53	246.05	749.35	32,057.18	4,772.69	3,006.59
12	03/31/13	32,057.18	240.43	754.97	31,302.20	4,532.26	3,247.02
13	04/15/13	31,302.20	234.77	760.64	30,541.57	4,297.49	3,481.79
14	04/30/13	30,541.57	229.06	766.34	29,775.23	4,068.43	3,710.85
15	05/15/13	29,775.23	223.31	772.09	29,003.14	3,845.12	3,934.17
16	05/31/13	29,003.14	217.52	777.88	28,225.26	3,627.59	4,151.69
17	06/15/13	28,225.26	211.69	783.71	27,441.55	3,415.90	4,363.38
18	06/30/13	27,441.55	205.81	789.59	26,651.96	3,210.09	4,569.19
19	07/15/13	26,651.96	199.89	795.51	25,856.45	3,010.20	4,769.08
20	07/31/13	25,856.45	193.92	801.48	25,054.97	2,816.28	4,963.00
21	08/15/13	25,054.97	187.91	807.49	24,247.48	2,628.37	5,150.92
22	08/31/13	24,247.48	181.86	813.55	23,433.93	2,446.51	5,332.77
23	09/15/13	23,433.93	175.75	819.65	22,614.29	2,270.75	5,508.53
24	09/30/13	22,614.29	169.61	825.79	21,788.49	2,101.15	5,678.13
25	10/15/13	21,788.49	163.41	831.99	20,956.51	1,937.73	5,841.55
26	10/31/13	20,956.51	157.17	838.23	20,118.28	1,780.56	5,998.72
27	11/15/13	20,118.28	150.89	844.51	19,273.76	1,629.67	6,149.61
28	11/30/13	19,273.76	144.55	850.85	18,422.91	1,485.12	6,294.16
29	12/15/13	18,422.91	138.17	857.23	17,565.68	1,346.95	6,432.33
30	12/31/13	17,565.68	131.74	863.66	16,702.03	1,215.21	6,564.08
31	01/15/14	16,702.03	125.27	870.14	15,831.89	1,089.94	6,689.34
32	01/31/14	15,831.89	118.74	876.66	14,955.23	971.20	6,808.08
33	02/15/14	14,955.23	112.16	883.24	14,071.99	859.04	6,920.24
34	02/28/14	14,071.99	105.54	889.86	13,182.13	753.50	7,025.78
35	03/15/14	13,182.13	98.87	896.54	12,285.59	654.63	7,124.65
36	03/31/14	12,285.59	92.14	903.26	11,382.33	562.49	7,216.79
37	04/15/14	11,382.33	85.37	910.03	10,472.30	477.12	7,302.16
38	04/30/14	10,472.30	78.54	916.86	9,555.44	398.58	7,380.70
39	05/15/14	9,555.44	71.67	923.74	8,631.70	326.91	7,452.37
40	05/31/14	8,631.70	64.74	930.66	7,701.04	262.18	7,517.11
41	06/15/14	7,701.04	57.76	937.64	6,763.39	204.42	7,574.86
42	06/30/14	6,763.39	50.73	944.68	5,818.72	153.69	7,625.59
43	07/15/14	5,818.72	43.64	951.76	4,866.96	110.05	7,669.23
44	07/31/14	4,866.96	36.50	958.90	3,908.06	73.55	7,705.73
45	08/15/14	3,908.06	29.31	966.09	2,941.97	44.24	7,735.04
46	08/31/14	2,941.97	22.06	973.34	1,968.63	22.17	7,757.11
47	09/15/14	1,968.63	14.76	980.64	987.99	7.41	7,771.87
48	09/30/14	987.99	7.41	987.99	-	0.00	7,779.28
	TOTAL	**47,779.28**	**7,779.28**	**40,000.00**			

Conforme : _____