

# Amortization Table :

# EDUCATIONAL

## Initial Data

### LOAN DATA

Loan amount: **20,000.00**  
 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 **497.70**

Emp.No: 212358

**JUNCHELL CABAHUG**  
**STREAM GLOBAL SERVICES, INC. - MAKATI**

### CALCULATIONS

Use payment of: **497.70**  
 1st payment in table: 1

Beginning balance at payment 1: **20,000.00**  
 Cumulative interest prior to payment 1: **0.00**

## TABLE

| No. | Payment Date | Beginning Balance | Interest | Principal | Outstanding Balance |          | Cumulative Interest |
|-----|--------------|-------------------|----------|-----------|---------------------|----------|---------------------|
|     |              |                   |          |           | Principal           | Interest |                     |
| 1   | 10/15/12     | 20,000.00         | 150.00   | 347.70    | 19,652.30           | 3,739.64 | 150.00              |
| 2   | 10/31/12     | 19,652.30         | 147.39   | 350.31    | 19,301.99           | 3,592.25 | 297.39              |
| 3   | 11/15/12     | 19,301.99         | 144.76   | 352.94    | 18,949.05           | 3,447.48 | 442.16              |
| 4   | 11/30/12     | 18,949.05         | 142.12   | 355.58    | 18,593.47           | 3,305.37 | 584.28              |
| 5   | 12/15/12     | 18,593.47         | 139.45   | 358.25    | 18,235.22           | 3,165.91 | 723.73              |
| 6   | 12/31/12     | 18,235.22         | 136.76   | 360.94    | 17,874.29           | 3,029.15 | 860.49              |
| 7   | 01/15/13     | 17,874.29         | 134.06   | 363.64    | 17,510.64           | 2,895.09 | 994.55              |
| 8   | 01/31/13     | 17,510.64         | 131.33   | 366.37    | 17,144.27           | 2,763.76 | 1,125.88            |
| 9   | 02/15/13     | 17,144.27         | 128.58   | 369.12    | 16,775.15           | 2,635.18 | 1,254.46            |
| 10  | 02/28/13     | 16,775.15         | 125.81   | 371.89    | 16,403.26           | 2,509.37 | 1,380.27            |
| 11  | 03/15/13     | 16,403.26         | 123.02   | 374.68    | 16,028.59           | 2,386.34 | 1,503.30            |
| 12  | 03/31/13     | 16,028.59         | 120.21   | 377.49    | 15,651.10           | 2,266.13 | 1,623.51            |
| 13  | 04/15/13     | 15,651.10         | 117.38   | 380.32    | 15,270.78           | 2,148.75 | 1,740.90            |
| 14  | 04/30/13     | 15,270.78         | 114.53   | 383.17    | 14,887.61           | 2,034.21 | 1,855.43            |
| 15  | 05/15/13     | 14,887.61         | 111.66   | 386.04    | 14,501.57           | 1,922.56 | 1,967.08            |
| 16  | 05/31/13     | 14,501.57         | 108.76   | 388.94    | 14,112.63           | 1,813.80 | 2,075.84            |
| 17  | 06/15/13     | 14,112.63         | 105.84   | 391.86    | 13,720.78           | 1,707.95 | 2,181.69            |
| 18  | 06/30/13     | 13,720.78         | 102.91   | 394.80    | 13,325.98           | 1,605.05 | 2,284.60            |
| 19  | 07/15/13     | 13,325.98         | 99.94    | 397.76    | 12,928.22           | 1,505.10 | 2,384.54            |
| 20  | 07/31/13     | 12,928.22         | 96.96    | 400.74    | 12,527.48           | 1,408.14 | 2,481.50            |
| 21  | 08/15/13     | 12,527.48         | 93.96    | 403.74    | 12,123.74           | 1,314.18 | 2,575.46            |
| 22  | 08/31/13     | 12,123.74         | 90.93    | 406.77    | 11,716.97           | 1,223.25 | 2,666.39            |
| 23  | 09/15/13     | 11,716.97         | 87.88    | 409.82    | 11,307.14           | 1,135.38 | 2,754.26            |
| 24  | 09/30/13     | 11,307.14         | 84.80    | 412.90    | 10,894.25           | 1,050.57 | 2,839.07            |
| 25  | 10/15/13     | 10,894.25         | 81.71    | 415.99    | 10,478.25           | 968.87   | 2,920.77            |
| 26  | 10/31/13     | 10,478.25         | 78.59    | 419.11    | 10,059.14           | 890.28   | 2,999.36            |
| 27  | 11/15/13     | 10,059.14         | 75.44    | 422.26    | 9,636.88            | 814.84   | 3,074.80            |
| 28  | 11/30/13     | 9,636.88          | 72.28    | 425.42    | 9,211.46            | 742.56   | 3,147.08            |
| 29  | 12/15/13     | 9,211.46          | 69.09    | 428.61    | 8,782.84            | 673.47   | 3,216.17            |
| 30  | 12/31/13     | 8,782.84          | 65.87    | 431.83    | 8,351.01            | 607.60   | 3,282.04            |
| 31  | 01/15/14     | 8,351.01          | 62.63    | 435.07    | 7,915.94            | 544.97   | 3,344.67            |
| 32  | 01/31/14     | 7,915.94          | 59.37    | 438.33    | 7,477.61            | 485.60   | 3,404.04            |
| 33  | 02/15/14     | 7,477.61          | 56.08    | 441.62    | 7,035.99            | 429.52   | 3,460.12            |
| 34  | 02/28/14     | 7,035.99          | 52.77    | 444.93    | 6,591.06            | 376.75   | 3,512.89            |
| 35  | 03/15/14     | 6,591.06          | 49.43    | 448.27    | 6,142.80            | 327.32   | 3,562.33            |
| 36  | 03/31/14     | 6,142.80          | 46.07    | 451.63    | 5,691.17            | 281.24   | 3,608.40            |
| 37  | 04/15/14     | 5,691.17          | 42.68    | 455.02    | 5,236.15            | 238.56   | 3,651.08            |
| 38  | 04/30/14     | 5,236.15          | 39.27    | 458.43    | 4,777.72            | 199.29   | 3,690.35            |
| 39  | 05/15/14     | 4,777.72          | 35.83    | 461.87    | 4,315.85            | 163.46   | 3,726.18            |
| 40  | 05/31/14     | 4,315.85          | 32.37    | 465.33    | 3,850.52            | 131.09   | 3,758.55            |
| 41  | 06/15/14     | 3,850.52          | 28.88    | 468.82    | 3,381.70            | 102.21   | 3,787.43            |
| 42  | 06/30/14     | 3,381.70          | 25.36    | 472.34    | 2,909.36            | 76.85    | 3,812.79            |
| 43  | 07/15/14     | 2,909.36          | 21.82    | 475.88    | 2,433.48            | 55.03    | 3,834.61            |
| 44  | 07/31/14     | 2,433.48          | 18.25    | 479.45    | 1,954.03            | 36.77    | 3,852.87            |
| 45  | 08/15/14     | 1,954.03          | 14.66    | 483.05    | 1,470.98            | 22.12    | 3,867.52            |
| 46  | 08/31/14     | 1,470.98          | 11.03    | 486.67    | 984.31              | 11.09    | 3,878.55            |
| 47  | 09/15/14     | 984.31            | 7.38     | 490.32    | 494.00              | 3.70     | 3,885.94            |
| 48  | 09/30/14     | 494.00            | 3.70     | 494.00    | -                   | 0.00     | 3,889.64            |
|     | TOTAL        | 23,889.64         | 3,889.64 | 20,000.00 |                     |          |                     |

Conforme :