Amortization Table : EDUCATIONAL

Initial Data

LOAN DATA

Loan amount:	**60,000.00**
Annual interest rate:	**18%**
Term in years:	**2**
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	**1,493.10**

Emp.No: 132716

BRYAN NESTOR NADAL
STREAM GLOBAL SERVICES, INC. - ALABANG

CALCULATIONS

Use payment of:	**1,493.10**	Beginning balance at payment 1:	**60,000.00**
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	12/31/12	60,000.00	450.00	1,043.10	58,956.90	11,218.92	450.00
2	01/15/13	58,956.90	442.18	1,050.93	57,905.97	10,776.75	892.18
3	01/31/13	57,905.97	434.29	1,058.81	56,847.16	10,342.45	1,326.47
4	02/15/13	56,847.16	426.35	1,066.75	55,780.42	9,916.10	1,752.83
5	02/28/13	55,780.42	418.35	1,074.75	54,705.67	9,497.74	2,171.18
6	03/15/13	54,705.67	410.29	1,082.81	53,622.86	9,087.45	2,581.47
7	03/31/13	53,622.86	402.17	1,090.93	52,531.92	8,685.28	2,983.64
8	04/15/13	52,531.92	393.99	1,099.11	51,432.81	8,291.29	3,377.63
9	04/30/13	51,432.81	385.75	1,107.36	50,325.45	7,905.54	3,763.38
10	05/15/13	50,325.45	377.44	1,115.66	49,209.79	7,528.10	4,140.82
11	05/31/13	49,209.79	369.07	1,124.03	48,085.76	7,159.03	4,509.89
12	06/15/13	48,085.76	360.64	1,132.46	46,953.30	6,798.39	4,870.54
13	06/30/13	46,953.30	352.15	1,140.95	45,812.35	6,446.24	5,222.69
14	07/15/13	45,812.35	343.59	1,149.51	44,662.84	6,102.64	5,566.28
15	07/31/13	44,662.84	334.97	1,158.13	43,504.71	5,767.67	5,901.25
16	08/15/13	43,504.71	326.29	1,166.82	42,337.89	5,441.39	6,227.53
17	08/31/13	42,337.89	317.53	1,175.57	41,162.33	5,123.85	6,545.07
18	09/15/13	41,162.33	308.72	1,184.39	39,977.94	4,815.14	6,853.79
19	09/30/13	39,977.94	299.83	1,193.27	38,784.67	4,515.30	7,153.62
20	10/15/13	38,784.67	290.89	1,202.22	37,582.45	4,224.42	7,444.51
21	10/31/13	37,582.45	281.87	1,211.23	36,371.22	3,942.55	7,726.37
22	11/15/13	36,371.22	272.78	1,220.32	35,150.90	3,669.76	7,999.16
23	11/30/13	35,150.90	263.63	1,229.47	33,921.43	3,406.13	8,262.79
24	12/15/13	33,921.43	254.41	1,238.69	32,682.74	3,151.72	8,517.20
25	12/31/13	32,682.74	245.12	1,247.98	31,434.76	2,906.60	8,762.32
26	01/15/14	31,434.76	235.76	1,257.34	30,177.42	2,670.84	8,998.08
27	01/31/14	30,177.42	226.33	1,266.77	28,910.64	2,444.51	9,224.41
28	02/15/14	28,910.64	216.83	1,276.27	27,634.37	2,227.68	9,441.24
29	02/28/14	27,634.37	207.26	1,285.84	26,348.53	2,020.42	9,648.50
30	03/15/14	26,348.53	197.61	1,295.49	25,053.04	1,822.81	9,846.11
31	03/31/14	25,053.04	187.90	1,305.20	23,747.83	1,634.91	10,034.01
32	04/15/14	23,747.83	178.11	1,314.99	22,432.84	1,456.80	10,212.12
33	04/30/14	22,432.84	168.25	1,324.86	21,107.98	1,288.56	10,380.37
34	05/15/14	21,107.98	158.31	1,334.79	19,773.19	1,130.25	10,538.68
35	05/31/14	19,773.19	148.30	1,344.80	18,428.39	981.95	10,686.98
36	06/15/14	18,428.39	138.21	1,354.89	17,073.50	843.73	10,825.19
37	06/30/14	17,073.50	128.05	1,365.05	15,708.45	715.68	10,953.24
38	07/15/14	15,708.45	117.81	1,375.29	14,333.16	597.87	11,071.05
39	07/31/14	14,333.16	107.50	1,385.60	12,947.55	490.37	11,178.55
40	08/15/14	12,947.55	97.11	1,396.00	11,551.56	393.26	11,275.66
41	08/31/14	11,551.56	86.64	1,406.47	10,145.09	306.63	11,362.30
42	09/15/14	10,145.09	76.09	1,417.01	8,728.08	230.54	11,438.38
43	09/30/14	8,728.08	65.46	1,427.64	7,300.43	165.08	11,503.84
44	10/15/14	7,300.43	54.75	1,438.35	5,862.09	110.32	11,558.60
45	10/31/14	5,862.09	43.97	1,449.14	4,412.95	66.36	11,602.56
46	11/15/14	4,412.95	33.10	1,460.01	2,952.94	33.26	11,635.66
47	11/30/14	2,952.94	22.15	1,470.96	1,481.99	11.11	11,657.81
48	12/15/14	1,481.99	11.11	1,481.99	-	0.00	11,668.92
	TOTAL	**71,668.92**	**11,668.92**	**60,000.00**			

Conforme : _____