

Amortization Table :

EDUCATIONAL

Initial Data

LOAN DATA

Loan amount: **35,000.00**
 Annual interest rate: **18%**
 Term in years: **0.5**
 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 **3,060.80**

Emp.No: 131264

AMELITO SANTOS

CALCULATIONS

STREAM GLOBAL SERVICES, INC. - ALABANG

Use payment of: **3,060.80**
 1st payment in table: 1

Beginning balance at payment 1: **35,000.00**
 Cumulative interest prior to payment 1: **0.00**

TABLE

No.	Payment Date	Beginning Balance	Interest	Principal	Outstanding Balance		Cumulative Interest
					Principal	Interest	
1	12/31/12	35,000.00	262.50	2,798.30	32,201.70	1,467.12	262.50
2	01/15/13	32,201.70	241.51	2,819.29	29,382.41	1,225.61	504.01
3	01/31/13	29,382.41	220.37	2,840.43	26,541.98	1,005.24	724.38
4	02/15/13	26,541.98	199.06	2,861.74	23,680.24	806.17	923.45
5	02/28/13	23,680.24	177.60	2,883.20	20,797.04	628.57	1,101.05
6	03/15/13	20,797.04	155.98	2,904.82	17,892.22	472.60	1,257.03
7	03/31/13	17,892.22	134.19	2,926.61	14,965.61	338.40	1,391.22
8	04/15/13	14,965.61	112.24	2,948.56	12,017.05	226.16	1,503.46
9	04/30/13	12,017.05	90.13	2,970.67	9,046.37	136.03	1,593.59
10	05/15/13	9,046.37	67.85	2,992.95	6,053.42	68.19	1,661.43
11	05/31/13	6,053.42	45.40	3,015.40	3,038.02	22.79	1,706.84
12	06/15/13	3,038.02	22.79	3,038.02	-	0.00	1,729.62
	TOTAL	36,729.62	1,729.62	35,000.00			

Conforme : _____