

# Amortization Table :

# EDUCATIONAL

## Initial Data

### LOAN DATA

Loan amount: **73,000.00**  
 Annual interest rate: **18%**  
 Term in years: **2**  
 Payments per year: **24**  
 First payment due: **3/15/2012**

### TABLE DATA

Table starts at date: **3/15/2012**  
 or at payment number: **1**

**18%**

### PERIODIC PAYMENT

semi-monthly  
 Payments **1,816.61**

### CALCULATIONS

Use payment of: **1,816.61**  
 1st payment in table: **1**

**Abelilla, Salem**  
**SPEEDY TECH PHILS.INC. ( IMI-CAVITE)**

Beginning balance at payment 1: **73,000.00**  
 Cumulative interest prior to payment 1: **0.00**

## Table

No.	Payment Date	Beginning Balance	Interest	Principal	Outstanding Balance		Cumulative Interest
					Principal	Interest	
1	03/15/12	73,000.00	547.50	1,269.11	71,730.89	13,649.69	547.50
2	03/31/12	71,730.89	537.98	1,278.63	70,452.27	13,111.71	1,085.48
3	04/15/12	70,452.27	528.39	1,288.22	69,164.05	12,583.31	1,613.87
4	04/30/12	69,164.05	518.73	1,297.88	67,866.17	12,064.58	2,132.60
5	05/15/12	67,866.17	509.00	1,307.61	66,558.56	11,555.59	2,641.60
6	05/31/12	66,558.56	499.19	1,317.42	65,241.14	11,056.40	3,140.79
7	06/15/12	65,241.14	489.31	1,327.30	63,913.84	10,567.09	3,630.10
8	06/30/12	63,913.84	479.35	1,337.25	62,576.59	10,087.74	4,109.45
9	07/15/12	62,576.59	469.32	1,347.28	61,229.30	9,618.41	4,578.78
10	07/31/12	61,229.30	459.22	1,357.39	59,871.92	9,159.19	5,038.00
11	08/15/12	59,871.92	449.04	1,367.57	58,504.35	8,710.15	5,487.04
12	08/31/12	58,504.35	438.78	1,377.83	57,126.52	8,271.37	5,925.82
13	09/15/12	57,126.52	428.45	1,388.16	55,738.36	7,842.92	6,354.27
14	09/30/12	55,738.36	418.04	1,398.57	54,339.79	7,424.88	6,772.30
15	10/15/12	54,339.79	407.55	1,409.06	52,930.73	7,017.34	7,179.85
16	10/31/12	52,930.73	396.98	1,419.63	51,511.10	6,620.35	7,576.83
17	11/15/12	51,511.10	386.33	1,430.27	50,080.83	6,234.02	7,963.17
18	11/30/12	50,080.83	375.61	1,441.00	48,639.83	5,858.42	8,338.77
19	12/15/12	48,639.83	364.80	1,451.81	47,188.02	5,493.62	8,703.57
20	12/31/12	47,188.02	353.91	1,462.70	45,725.32	5,139.71	9,057.48
21	01/15/13	45,725.32	342.94	1,473.67	44,251.65	4,796.77	9,400.42
22	01/31/13	44,251.65	331.89	1,484.72	42,766.93	4,464.88	9,732.31
23	02/15/13	42,766.93	320.75	1,495.86	41,271.08	4,144.13	10,053.06
24	02/28/13	41,271.08	309.53	1,507.08	39,764.00	3,834.59	10,362.59
25	03/15/13	39,764.00	298.23	1,518.38	38,245.62	3,536.36	10,660.82
26	03/31/13	38,245.62	286.84	1,529.77	36,715.86	3,249.52	10,947.67
27	04/15/13	36,715.86	275.37	1,541.24	35,174.62	2,974.15	11,223.04
28	04/30/13	35,174.62	263.81	1,552.80	33,621.82	2,710.34	11,486.84
29	05/15/13	33,621.82	252.16	1,564.44	32,057.37	2,458.18	11,739.01
30	05/31/13	32,057.37	240.43	1,576.18	30,481.20	2,217.75	11,979.44
31	06/15/13	30,481.20	228.61	1,588.00	28,893.20	1,989.14	12,208.05
32	06/30/13	28,893.20	216.70	1,599.91	27,293.29	1,772.44	12,424.75
33	07/15/13	27,293.29	204.70	1,611.91	25,681.38	1,567.74	12,629.45
34	07/31/13	25,681.38	192.61	1,624.00	24,057.38	1,375.13	12,822.06
35	08/15/13	24,057.38	180.43	1,636.18	22,421.20	1,194.70	13,002.49
36	08/31/13	22,421.20	168.16	1,648.45	20,772.75	1,026.54	13,170.65
37	09/15/13	20,772.75	155.80	1,660.81	19,111.94	870.75	13,326.44
38	09/30/13	19,111.94	143.34	1,673.27	17,438.67	727.41	13,469.78
39	10/15/13	17,438.67	130.79	1,685.82	15,752.86	596.62	13,600.57
40	10/31/13	15,752.86	118.15	1,698.46	14,054.39	478.47	13,718.72
41	11/15/13	14,054.39	105.41	1,711.20	12,343.19	373.06	13,824.13
42	11/30/13	12,343.19	92.57	1,724.03	10,619.16	280.49	13,916.70
43	12/15/13	10,619.16	79.64	1,736.96	8,882.20	200.84	13,996.34
44	12/31/13	8,882.20	66.62	1,749.99	7,132.20	134.23	14,062.96
45	01/15/14	7,132.20	53.49	1,763.12	5,369.09	80.74	14,116.45
46	01/31/14	5,369.09	40.27	1,776.34	3,592.75	40.47	14,156.72
47	02/15/14	3,592.75	26.95	1,789.66	1,803.08	13.52	14,183.67
48	02/28/14	1,803.08	13.52	1,803.08	0.00	0.00	14,197.19
	TOTAL	87,197.19	14,197.19	73,000.00			

Conforme : \_\_\_\_\_