

Amortization Table :

EDUCATIONAL

Initial Data

LOAN DATA

Loan amount: **120,000.00**
 Annual interest rate: **18%**
 Term in years: **2**
 Payments per year: **24**
 First payment due: **9/30/2012**

TABLE DATA

Table starts at date: **9/30/2012**
 or at payment number: **1**

18%

PERIODIC PAYMENT

semi-monthly
 Payments **2,986.21**

**MARQUEZ, MELISSA A.
 MANILA WATER CO. (MWC)**

CALCULATIONS

Use payment of: **2,986.21**
 1st payment in table: **1**

Beginning balance at payment 1: **120,000.00**
 Cumulative interest prior to payment 1: **0.00**

Table

No.	Payment Date	Beginning Balance	Interest	Principal	Outstanding Balance		Cumulative Interest
					Principal	Interest	
1	09/30/12	120,000.00	900.00	2,086.21	117,913.79	22,437.84	900.00
2	10/15/12	117,913.79	884.35	2,101.85	115,811.94	21,553.49	1,784.35
3	10/31/12	115,811.94	868.59	2,117.62	113,694.33	20,684.90	2,652.94
4	11/15/12	113,694.33	852.71	2,133.50	111,560.83	19,832.19	3,505.65
5	11/30/12	111,560.83	836.71	2,149.50	109,411.33	18,995.49	4,342.36
6	12/15/12	109,411.33	820.58	2,165.62	107,245.71	18,174.90	5,162.94
7	12/31/12	107,245.71	804.34	2,181.86	105,063.85	17,370.56	5,967.28
8	01/15/13	105,063.85	787.98	2,198.23	102,865.62	16,582.58	6,755.26
9	01/31/13	102,865.62	771.49	2,214.71	100,650.91	15,811.09	7,526.76
10	02/15/13	100,650.91	754.88	2,231.32	98,419.59	15,056.21	8,281.64
11	02/28/13	98,419.59	738.15	2,248.06	96,171.53	14,318.06	9,019.78
12	03/15/13	96,171.53	721.29	2,264.92	93,906.61	13,596.77	9,741.07
13	03/31/13	93,906.61	704.30	2,281.91	91,624.70	12,892.47	10,445.37
14	04/15/13	91,624.70	687.19	2,299.02	89,325.68	12,205.29	11,132.56
15	04/30/13	89,325.68	669.94	2,316.26	87,009.42	11,535.35	11,802.50
16	05/15/13	87,009.42	652.57	2,333.63	84,675.79	10,882.78	12,455.07
17	05/31/13	84,675.79	635.07	2,351.14	82,324.65	10,247.71	13,090.14
18	06/15/13	82,324.65	617.43	2,368.77	79,955.88	9,630.27	13,707.57
19	06/30/13	79,955.88	599.67	2,386.54	77,569.34	9,030.60	14,307.24
20	07/15/13	77,569.34	581.77	2,404.43	75,164.91	8,448.83	14,889.01
21	07/31/13	75,164.91	563.74	2,422.47	72,742.44	7,885.10	15,452.75
22	08/15/13	72,742.44	545.57	2,440.64	70,301.80	7,339.53	15,998.32
23	08/31/13	70,301.80	527.26	2,458.94	67,842.86	6,812.26	16,525.58
24	09/15/13	67,842.86	508.82	2,477.38	65,365.48	6,303.44	17,034.40
25	09/30/13	65,365.48	490.24	2,495.96	62,869.52	5,813.20	17,524.64
26	10/15/13	62,869.52	471.52	2,514.68	60,354.83	5,341.68	17,996.16
27	10/31/13	60,354.83	452.66	2,533.54	57,821.29	4,889.02	18,448.83
28	11/15/13	57,821.29	433.66	2,552.55	55,268.74	4,455.36	18,882.48
29	11/30/13	55,268.74	414.52	2,571.69	52,697.05	4,040.84	19,297.00
30	12/15/13	52,697.05	395.23	2,590.98	50,106.08	3,645.62	19,692.23
31	12/31/13	50,106.08	375.80	2,610.41	47,495.67	3,269.82	20,068.02
32	01/15/14	47,495.67	356.22	2,629.99	44,865.68	2,913.60	20,424.24
33	01/31/14	44,865.68	336.49	2,649.71	42,215.97	2,577.11	20,760.73
34	02/15/14	42,215.97	316.62	2,669.59	39,546.38	2,260.49	21,077.35
35	02/28/14	39,546.38	296.60	2,689.61	36,856.77	1,963.89	21,373.95
36	03/15/14	36,856.77	276.43	2,709.78	34,146.99	1,687.47	21,650.38
37	03/31/14	34,146.99	256.10	2,730.10	31,416.89	1,431.36	21,906.48
38	04/15/14	31,416.89	235.63	2,750.58	28,666.31	1,195.74	22,142.11
39	04/30/14	28,666.31	215.00	2,771.21	25,895.11	980.74	22,357.10
40	05/15/14	25,895.11	194.21	2,791.99	23,103.11	786.53	22,551.32
41	05/31/14	23,103.11	173.27	2,812.93	20,290.18	613.25	22,724.59
42	06/15/14	20,290.18	152.18	2,834.03	17,456.15	461.08	22,876.77
43	06/30/14	17,456.15	130.92	2,855.28	14,600.87	330.16	23,007.69
44	07/15/14	14,600.87	109.51	2,876.70	11,724.17	220.65	23,117.19
45	07/31/14	11,724.17	87.93	2,898.27	8,825.90	132.72	23,205.13
46	08/15/14	8,825.90	66.19	2,920.01	5,905.89	66.52	23,271.32
47	08/31/14	5,905.89	44.29	2,941.91	2,963.98	22.23	23,315.61
48	09/15/14	2,963.98	22.23	2,963.98	-	0.00	23,337.84
	TOTAL	143,337.84	23,337.84	120,000.00			

Conforme : _____