

# Amortization Table :

# TRAVEL

## Initial Data

### LOAN DATA

Loan amount: **50,000.00**  
 Annual interest rate: **24%**  
 Term in years: **2**  
 Payments per year: **24**  
 First payment due: **8/31/2012**

### TABLE DATA

Table starts at date: **8/31/2012**  
 or at payment number: **1**

**24%**

### PERIODIC PAYMENT

semi-monthly  
 Payments **1,316.69**

**PATULOT, MARCELINO C. JR.**  
**MANILA WATER CO. ( MWC )**

### CALCULATIONS

Use payment of: **1,316.69**  
 1st payment in table: **1**

Beginning balance at payment 1: **50,000.00**  
 Cumulative interest prior to payment 1: **0.00**

### Table

No.	Payment Date	Beginning Balance	Interest	Principal	Outstanding Balance		Cumulative Interest
					Principal	Interest	
1	08/31/12	50,000.00	500.00	816.69	49,183.31	12,701.21	500.00
2	09/15/12	49,183.31	491.83	824.86	48,358.45	12,209.37	991.83
3	09/30/12	48,358.45	483.58	833.11	47,525.34	11,725.79	1,475.42
4	10/15/12	47,525.34	475.25	841.44	46,683.90	11,250.53	1,950.67
5	10/31/12	46,683.90	466.84	849.85	45,834.05	10,783.69	2,417.51
6	11/15/12	45,834.05	458.34	858.35	44,975.70	10,325.35	2,875.85
7	11/30/12	44,975.70	449.76	866.93	44,108.77	9,875.60	3,325.61
8	12/15/12	44,108.77	441.09	875.60	43,233.16	9,434.51	3,766.70
9	12/31/12	43,233.16	432.33	884.36	42,348.80	9,002.18	4,199.03
10	01/15/13	42,348.80	423.49	893.20	41,455.60	8,578.69	4,622.51
11	01/31/13	41,455.60	414.56	902.14	40,553.46	8,164.13	5,037.07
12	02/15/13	40,553.46	405.53	911.16	39,642.30	7,758.60	5,442.61
13	02/28/13	39,642.30	396.42	920.27	38,722.04	7,362.18	5,839.03
14	03/15/13	38,722.04	387.22	929.47	37,792.56	6,974.96	6,226.25
15	03/31/13	37,792.56	377.93	938.77	36,853.80	6,597.03	6,604.17
16	04/15/13	36,853.80	368.54	948.15	35,905.64	6,228.49	6,972.71
17	04/30/13	35,905.64	359.06	957.64	34,948.01	5,869.44	7,331.77
18	05/15/13	34,948.01	349.48	967.21	33,980.80	5,519.96	7,681.25
19	05/31/13	33,980.80	339.81	976.88	33,003.91	5,180.15	8,021.06
20	06/15/13	33,003.91	330.04	986.65	32,017.26	4,850.11	8,351.10
21	06/30/13	32,017.26	320.17	996.52	31,020.74	4,529.94	8,671.27
22	07/15/13	31,020.74	310.21	1,006.48	30,014.26	4,219.73	8,981.48
23	07/31/13	30,014.26	300.14	1,016.55	28,997.71	3,919.59	9,281.62
24	08/15/13	28,997.71	289.98	1,026.71	27,970.99	3,629.61	9,571.60
25	08/31/13	27,970.99	279.71	1,036.98	26,934.01	3,349.90	9,851.31
26	09/15/13	26,934.01	269.34	1,047.35	25,886.66	3,080.56	10,120.65
27	09/30/13	25,886.66	258.87	1,057.83	24,828.83	2,821.69	10,379.51
28	10/15/13	24,828.83	248.29	1,068.40	23,760.43	2,573.40	10,627.80
29	10/31/13	23,760.43	237.60	1,079.09	22,681.34	2,335.80	10,865.41
30	11/15/13	22,681.34	226.81	1,089.88	21,591.47	2,108.99	11,092.22
31	11/30/13	21,591.47	215.91	1,100.78	20,490.69	1,893.07	11,308.13
32	12/15/13	20,490.69	204.91	1,111.78	19,378.90	1,688.17	11,513.04
33	12/31/13	19,378.90	193.79	1,122.90	18,256.00	1,494.38	11,706.83
34	01/15/14	18,256.00	182.56	1,134.13	17,121.87	1,311.82	11,889.39
35	01/31/14	17,121.87	171.22	1,145.47	15,976.40	1,140.60	12,060.61
36	02/15/14	15,976.40	159.76	1,156.93	14,819.47	980.83	12,220.37
37	02/28/14	14,819.47	148.19	1,168.50	13,650.97	832.64	12,368.57
38	03/15/14	13,650.97	136.51	1,180.18	12,470.79	696.13	12,505.08
39	03/31/14	12,470.79	124.71	1,191.98	11,278.80	571.42	12,629.78
40	04/15/14	11,278.80	112.79	1,203.90	10,074.90	458.63	12,742.57
41	04/30/14	10,074.90	100.75	1,215.94	8,858.96	357.88	12,843.32
42	05/15/14	8,858.96	88.59	1,228.10	7,630.86	269.29	12,931.91
43	05/31/14	7,630.86	76.31	1,240.38	6,390.47	192.99	13,008.22
44	06/15/14	6,390.47	63.90	1,252.79	5,137.69	129.08	13,072.12
45	06/30/14	5,137.69	51.38	1,265.31	3,872.37	77.70	13,123.50
46	07/15/14	3,872.37	38.72	1,277.97	2,594.40	38.98	13,162.22
47	07/31/14	2,594.40	25.94	1,290.75	1,303.66	13.04	13,188.17
48	08/15/14	1,303.66	13.04	1,303.66	0.00	0.00	13,201.21
	TOTAL	63,201.21	13,201.21	50,000.00			

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