

# Amortization Table :

# HOSPITALIZATION

## Initial Data

### LOAN DATA

Loan amount: **85,000.00**  
 Annual interest rate: **18%**  
 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**

**18%**

### PERIODIC PAYMENT

semi-monthly  
 Payments **2,115.23**

**VINOYA, JAIME B.**  
**MANILA WATER CO. ( MWC )**

### CALCULATIONS

Use payment of: **2,115.23**  
 1st payment in table: **1**

Beginning balance at payment 1: **85,000.00**  
 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	85,000.00	637.50	1,477.73	83,522.27	15,893.47	637.50
2	09/15/12	83,522.27	626.42	1,488.81	82,033.46	15,267.06	1,263.92
3	09/30/12	82,033.46	615.25	1,499.98	80,533.48	14,651.80	1,879.17
4	10/15/12	80,533.48	604.00	1,511.23	79,022.25	14,047.80	2,483.17
5	10/31/12	79,022.25	592.67	1,522.56	77,499.69	13,455.14	3,075.84
6	11/15/12	77,499.69	581.25	1,533.98	75,965.71	12,873.89	3,657.08
7	11/30/12	75,965.71	569.74	1,545.49	74,420.23	12,304.15	4,226.83
8	12/15/12	74,420.23	558.15	1,557.08	72,863.15	11,745.99	4,784.98
9	12/31/12	72,863.15	546.47	1,568.75	71,294.39	11,199.52	5,331.45
10	01/15/13	71,294.39	534.71	1,580.52	69,713.87	10,664.81	5,866.16
11	01/31/13	69,713.87	522.85	1,592.37	68,121.50	10,141.96	6,389.01
12	02/15/13	68,121.50	510.91	1,604.32	66,517.18	9,631.05	6,899.93
13	02/28/13	66,517.18	498.88	1,616.35	64,900.83	9,132.17	7,398.80
14	03/15/13	64,900.83	486.76	1,628.47	63,272.36	8,645.41	7,885.56
15	03/31/13	63,272.36	474.54	1,640.69	61,631.67	8,170.87	8,360.10
16	04/15/13	61,631.67	462.24	1,652.99	59,978.68	7,708.63	8,822.34
17	04/30/13	59,978.68	449.84	1,665.39	58,313.29	7,258.79	9,272.18
18	05/15/13	58,313.29	437.35	1,677.88	56,635.42	6,821.44	9,709.53
19	05/31/13	56,635.42	424.77	1,690.46	54,944.95	6,396.68	10,134.30
20	06/15/13	54,944.95	412.09	1,703.14	53,241.81	5,984.59	10,546.38
21	06/30/13	53,241.81	399.31	1,715.92	51,525.90	5,585.28	10,945.70
22	07/15/13	51,525.90	386.44	1,728.78	49,797.11	5,198.83	11,332.14
23	07/31/13	49,797.11	373.48	1,741.75	48,055.36	4,825.35	11,705.62
24	08/15/13	48,055.36	360.42	1,754.81	46,300.55	4,464.94	12,066.03
25	08/31/13	46,300.55	347.25	1,767.97	44,532.57	4,117.68	12,413.29
26	09/15/13	44,532.57	333.99	1,781.23	42,751.34	3,783.69	12,747.28
27	09/30/13	42,751.34	320.64	1,794.59	40,956.75	3,463.06	13,067.92
28	10/15/13	40,956.75	307.18	1,808.05	39,148.69	3,155.88	13,375.09
29	10/31/13	39,148.69	293.62	1,821.61	37,327.08	2,862.26	13,668.71
30	11/15/13	37,327.08	279.95	1,835.28	35,491.80	2,582.31	13,948.66
31	11/30/13	35,491.80	266.19	1,849.04	33,642.76	2,316.12	14,214.85
32	12/15/13	33,642.76	252.32	1,862.91	31,779.86	2,063.80	14,467.17
33	12/31/13	31,779.86	238.35	1,876.88	29,902.98	1,825.45	14,705.52
34	01/15/14	29,902.98	224.27	1,890.96	28,012.02	1,601.18	14,929.79
35	01/31/14	28,012.02	210.09	1,905.14	26,106.88	1,391.09	15,139.88
36	02/15/14	26,106.88	195.80	1,919.43	24,187.45	1,195.29	15,335.68
37	02/28/14	24,187.45	181.41	1,933.82	22,253.63	1,013.88	15,517.09
38	03/15/14	22,253.63	166.90	1,948.33	20,305.31	846.98	15,683.99
39	03/31/14	20,305.31	152.29	1,962.94	18,342.37	694.69	15,836.28
40	04/15/14	18,342.37	137.57	1,977.66	16,364.71	557.12	15,973.85
41	04/30/14	16,364.71	122.74	1,992.49	14,372.21	434.39	16,096.58
42	05/15/14	14,372.21	107.79	2,007.44	12,364.78	326.60	16,204.38
43	05/31/14	12,364.78	92.74	2,022.49	10,342.28	233.86	16,297.11
44	06/15/14	10,342.28	77.57	2,037.66	8,304.62	156.29	16,374.68
45	06/30/14	8,304.62	62.28	2,052.94	6,251.68	94.01	16,436.96
46	07/15/14	6,251.68	46.89	2,068.34	4,183.34	47.12	16,483.85
47	07/31/14	4,183.34	31.38	2,083.85	2,099.48	15.75	16,515.23
48	08/15/14	2,099.48	15.75	2,099.48	-	0.00	16,530.97
	TOTAL	101,530.97	16,530.97	85,000.00			

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