

# Amortization Table :

# HOSPITALIZATION

## Initial Data

### LOAN DATA

Loan amount: **50,000.00**  
 Annual interest rate: **18%**  
 Term in years: **2**  
 Payments per year: **24**  
 First payment due: **4/15/2012**

### TABLE DATA

Table starts at date: **4/15/2012**  
 or at payment number: **1**

**18%**

### PERIODIC PAYMENT

semi-monthly  
 Payments **1,244.25**

**BALUYOT, BERNARDO H.**  
**MANILA WATER CO. ( MWC )**

### CALCULATIONS

Use payment of: **1,244.25**  
 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   | 04/15/12     | 50,000.00         | 375.00          | 869.25           | 49,130.75           | 9,349.10 | 375.00              |
| 2   | 04/30/12     | 49,130.75         | 368.48          | 875.77           | 48,254.98           | 8,980.62 | 743.48              |
| 3   | 05/15/12     | 48,254.98         | 361.91          | 882.34           | 47,372.64           | 8,618.71 | 1,105.39            |
| 4   | 05/31/12     | 47,372.64         | 355.29          | 888.96           | 46,483.68           | 8,263.41 | 1,460.69            |
| 5   | 06/15/12     | 46,483.68         | 348.63          | 895.62           | 45,588.05           | 7,914.79 | 1,809.32            |
| 6   | 06/30/12     | 45,588.05         | 341.91          | 902.34           | 44,685.71           | 7,572.88 | 2,151.23            |
| 7   | 07/15/12     | 44,685.71         | 335.14          | 909.11           | 43,776.60           | 7,237.73 | 2,486.37            |
| 8   | 07/31/12     | 43,776.60         | 328.32          | 915.93           | 42,860.68           | 6,909.41 | 2,814.69            |
| 9   | 08/15/12     | 42,860.68         | 321.46          | 922.80           | 41,937.88           | 6,587.95 | 3,136.15            |
| 10  | 08/31/12     | 41,937.88         | 314.53          | 929.72           | 41,008.16           | 6,273.42 | 3,450.68            |
| 11  | 09/15/12     | 41,008.16         | 307.56          | 936.69           | 40,071.47           | 5,965.86 | 3,758.24            |
| 12  | 09/30/12     | 40,071.47         | 300.54          | 943.72           | 39,127.75           | 5,665.32 | 4,058.78            |
| 13  | 10/15/12     | 39,127.75         | 293.46          | 950.79           | 38,176.96           | 5,371.86 | 4,352.24            |
| 14  | 10/31/12     | 38,176.96         | 286.33          | 957.92           | 37,219.04           | 5,085.54 | 4,638.56            |
| 15  | 11/15/12     | 37,219.04         | 279.14          | 965.11           | 36,253.93           | 4,806.39 | 4,917.71            |
| 16  | 11/30/12     | 36,253.93         | 271.90          | 972.35           | 35,281.58           | 4,534.49 | 5,189.61            |
| 17  | 12/15/12     | 35,281.58         | 264.61          | 979.64           | 34,301.94           | 4,269.88 | 5,454.22            |
| 18  | 12/31/12     | 34,301.94         | 257.26          | 986.99           | 33,314.95           | 4,012.61 | 5,711.49            |
| 19  | 01/15/13     | 33,314.95         | 249.86          | 994.39           | 32,320.56           | 3,762.75 | 5,961.35            |
| 20  | 01/31/13     | 32,320.56         | 242.40          | 1,001.85         | 31,318.71           | 3,520.35 | 6,203.75            |
| 21  | 02/15/13     | 31,318.71         | 234.89          | 1,009.36         | 30,309.35           | 3,285.46 | 6,438.65            |
| 22  | 02/28/13     | 30,309.35         | 227.32          | 1,016.93         | 29,292.42           | 3,058.14 | 6,665.97            |
| 23  | 03/15/13     | 29,292.42         | 219.69          | 1,024.56         | 28,267.86           | 2,838.44 | 6,885.66            |
| 24  | 03/31/13     | 28,267.86         | 212.01          | 1,032.24         | 27,235.62           | 2,626.43 | 7,097.67            |
| 25  | 04/15/13     | 27,235.62         | 204.27          | 1,039.98         | 26,195.63           | 2,422.17 | 7,301.93            |
| 26  | 04/30/13     | 26,195.63         | 196.47          | 1,047.78         | 25,147.85           | 2,225.70 | 7,498.40            |
| 27  | 05/15/13     | 25,147.85         | 188.61          | 1,055.64         | 24,092.20           | 2,037.09 | 7,687.01            |
| 28  | 05/31/13     | 24,092.20         | 180.69          | 1,063.56         | 23,028.64           | 1,856.40 | 7,867.70            |
| 29  | 06/15/13     | 23,028.64         | 172.71          | 1,071.54         | 21,957.11           | 1,683.68 | 8,040.42            |
| 30  | 06/30/13     | 21,957.11         | 164.68          | 1,079.57         | 20,877.53           | 1,519.01 | 8,205.10            |
| 31  | 07/15/13     | 20,877.53         | 156.58          | 1,087.67         | 19,789.86           | 1,362.43 | 8,361.68            |
| 32  | 07/31/13     | 19,789.86         | 148.42          | 1,095.83         | 18,694.03           | 1,214.00 | 8,510.10            |
| 33  | 08/15/13     | 18,694.03         | 140.21          | 1,104.05         | 17,589.99           | 1,073.80 | 8,650.31            |
| 34  | 08/31/13     | 17,589.99         | 131.92          | 1,112.33         | 16,477.66           | 941.87   | 8,782.23            |
| 35  | 09/15/13     | 16,477.66         | 123.58          | 1,120.67         | 15,356.99           | 818.29   | 8,905.81            |
| 36  | 09/30/13     | 15,356.99         | 115.18          | 1,129.07         | 14,227.91           | 703.11   | 9,020.99            |
| 37  | 10/15/13     | 14,227.91         | 106.71          | 1,137.54         | 13,090.37           | 596.40   | 9,127.70            |
| 38  | 10/31/13     | 13,090.37         | 98.18           | 1,146.07         | 11,944.30           | 498.22   | 9,225.88            |
| 39  | 11/15/13     | 11,944.30         | 89.58           | 1,154.67         | 10,789.63           | 408.64   | 9,315.46            |
| 40  | 11/30/13     | 10,789.63         | 80.92           | 1,163.33         | 9,626.30            | 327.72   | 9,396.38            |
| 41  | 12/15/13     | 9,626.30          | 72.20           | 1,172.05         | 8,454.24            | 255.52   | 9,468.58            |
| 42  | 12/31/13     | 8,454.24          | 63.41           | 1,180.85         | 7,273.40            | 192.12   | 9,531.99            |
| 43  | 01/15/14     | 7,273.40          | 54.55           | 1,189.70         | 6,083.70            | 137.56   | 9,586.54            |
| 44  | 01/31/14     | 6,083.70          | 45.63           | 1,198.62         | 4,885.07            | 91.94    | 9,632.16            |
| 45  | 02/15/14     | 4,885.07          | 36.64           | 1,207.61         | 3,677.46            | 55.30    | 9,668.80            |
| 46  | 02/28/14     | 3,677.46          | 27.58           | 1,216.67         | 2,460.79            | 27.72    | 9,696.38            |
| 47  | 03/15/14     | 2,460.79          | 18.46           | 1,225.80         | 1,234.99            | 9.26     | 9,714.84            |
| 48  | 03/31/14     | 1,234.99          | 9.26            | 1,234.99         | -                   | 0.00     | 9,724.10            |
|     | TOTAL        | <b>59,724.10</b>  | <b>9,724.10</b> | <b>50,000.00</b> |                     |          |                     |

Conforme :