

Amortization Table :

EDUCATIONAL

Initial Data

LOAN DATA

Loan amount: **27,250.00**
 Annual interest rate: **18%**
 Term in years: **2**
 Payments per year: **24**
 First payment due: **7/31/2012**

TABLE DATA

Table starts at date: **7/31/2012**
 or at payment number: **1**

18%

PERIODIC PAYMENT

semi-monthly
 Payments **678.12**

GALPO, RENATO C.
MANILA WATER CO. (MWC)

CALCULATIONS

Use payment of: **678.12**
 1st payment in table: **1**

Beginning balance at payment 1: **27,250.00**
 Cumulative interest prior to payment 1: **0.00**

Table

No.	Payment Date	Beginning Balance	Interest	Principal	Outstanding Balance		Cumulative Interest
					Principal	Interest	
1	07/31/12	27,250.00	204.38	473.74	26,776.26	5,095.26	204.38
2	08/15/12	26,776.26	200.82	477.30	26,298.96	4,894.44	405.20
3	08/31/12	26,298.96	197.24	480.88	25,818.09	4,697.20	602.44
4	09/15/12	25,818.09	193.64	484.48	25,333.61	4,503.56	796.07
5	09/30/12	25,333.61	190.00	488.12	24,845.49	4,313.56	986.08
6	10/15/12	24,845.49	186.34	491.78	24,353.71	4,127.22	1,172.42
7	10/31/12	24,353.71	182.65	495.46	23,858.25	3,944.56	1,355.07
8	11/15/12	23,858.25	178.94	499.18	23,359.07	3,765.63	1,534.01
9	11/30/12	23,359.07	175.19	502.92	22,856.14	3,590.43	1,709.20
10	12/15/12	22,856.14	171.42	506.70	22,349.45	3,419.01	1,880.62
11	12/31/12	22,349.45	167.62	510.50	21,838.95	3,251.39	2,048.24
12	01/15/13	21,838.95	163.79	514.33	21,324.63	3,087.60	2,212.03
13	01/31/13	21,324.63	159.93	518.18	20,806.44	2,927.67	2,371.97
14	02/15/13	20,806.44	156.05	522.07	20,284.37	2,771.62	2,528.02
15	02/28/13	20,284.37	152.13	525.98	19,758.39	2,619.48	2,680.15
16	03/15/13	19,758.39	148.19	529.93	19,228.46	2,471.30	2,828.34
17	03/31/13	19,228.46	144.21	533.90	18,694.56	2,327.08	2,972.55
18	04/15/13	18,694.56	140.21	537.91	18,156.65	2,186.87	3,112.76
19	04/30/13	18,156.65	136.17	541.94	17,614.71	2,050.70	3,248.94
20	05/15/13	17,614.71	132.11	546.01	17,068.70	1,918.59	3,381.05
21	05/31/13	17,068.70	128.02	550.10	16,518.60	1,790.57	3,509.06
22	06/15/13	16,518.60	123.89	554.23	15,964.37	1,666.68	3,632.95
23	06/30/13	15,964.37	119.73	558.38	15,405.98	1,546.95	3,752.68
24	07/15/13	15,405.98	115.54	562.57	14,843.41	1,431.41	3,868.23
25	07/31/13	14,843.41	111.33	566.79	14,276.62	1,320.08	3,979.55
26	08/15/13	14,276.62	107.07	571.04	13,705.58	1,213.01	4,086.63
27	08/31/13	13,705.58	102.79	575.33	13,130.25	1,110.21	4,189.42
28	09/15/13	13,130.25	98.48	579.64	12,550.61	1,011.74	4,287.90
29	09/30/13	12,550.61	94.13	583.99	11,966.62	917.61	4,382.03
30	10/15/13	11,966.62	89.75	588.37	11,378.25	827.86	4,471.78
31	10/31/13	11,378.25	85.34	592.78	10,785.47	742.52	4,557.11
32	11/15/13	10,785.47	80.89	597.23	10,188.25	661.63	4,638.00
33	11/30/13	10,188.25	76.41	601.71	9,586.54	585.22	4,714.42
34	12/15/13	9,586.54	71.90	606.22	8,980.32	513.32	4,786.32
35	12/31/13	8,980.32	67.35	610.76	8,369.56	445.97	4,853.67
36	01/15/14	8,369.56	62.77	615.35	7,754.21	383.20	4,916.44
37	01/31/14	7,754.21	58.16	619.96	7,134.25	325.04	4,974.60
38	02/15/14	7,134.25	53.51	624.61	6,509.64	271.53	5,028.10
39	02/28/14	6,509.64	48.82	629.30	5,880.35	222.71	5,076.93
40	03/15/14	5,880.35	44.10	634.01	5,246.33	178.61	5,121.03
41	03/31/14	5,246.33	39.35	638.77	4,607.56	139.26	5,160.38
42	04/15/14	4,607.56	34.56	643.56	3,964.00	104.70	5,194.93
43	04/30/14	3,964.00	29.73	648.39	3,315.61	74.97	5,224.66
44	05/15/14	3,315.61	24.87	653.25	2,662.36	50.11	5,249.53
45	05/31/14	2,662.36	19.97	658.15	2,004.21	30.14	5,269.50
46	06/15/14	2,004.21	15.03	663.09	1,341.13	15.11	5,284.53
47	06/30/14	1,341.13	10.06	668.06	673.07	5.05	5,294.59
48	07/15/14	673.07	5.05	673.07	-	0.00	5,299.64
TOTAL		32,549.64	5,299.64	27,250.00			

Conforme : _____