

Amortization Table :

CALAMITY LOAN

Initial Data

LOAN DATA

Loan amount: **30,000.00**
 Annual interest rate: **5%**
 Term in years: **2**
 Payments per year: **24**
 First payment due: **11/15/2012**

TABLE DATA

Table starts at date: **11/15/2012**
 or at payment number: **1**

PERIODIC PAYMENT

SPECIAL PROMO

5%

semi-monthly
 Payments **657.42**

Emp.No: **0**

**LIBRADO, RHEA D.
 MANILA WATER COMPANY**

CALCULATIONS

Use payment of: **657.42**
 1st payment in table: **1**

Beginning balance at payment 1: **30,000.00**
 Cumulative interest prior to payment 1: **0.00**

Table

No.	Payment Date	Beginning Balance	Interest	Principal	Outstanding Balance		Cumulative Interest
					Principal	Interest	
1	11/15/12	30,000.00	62.50	594.92	29,405.08	1,493.71	62.50
2	11/30/12	29,405.08	61.26	596.16	28,808.92	1,432.45	123.76
3	12/15/12	28,808.92	60.02	597.40	28,211.52	1,372.43	183.78
4	12/31/12	28,211.52	58.77	598.65	27,612.87	1,313.66	242.55
5	01/15/13	27,612.87	57.53	599.89	27,012.97	1,256.13	300.08
6	01/31/13	27,012.97	56.28	601.14	26,411.83	1,199.85	356.36
7	02/15/13	26,411.83	55.02	602.40	25,809.43	1,144.83	411.38
8	02/28/13	25,809.43	53.77	603.65	25,205.78	1,091.06	465.15
9	03/15/13	25,205.78	52.51	604.91	24,600.87	1,038.55	517.66
10	03/31/13	24,600.87	51.25	606.17	23,994.70	987.29	568.92
11	04/15/13	23,994.70	49.99	607.43	23,387.27	937.30	618.90
12	04/30/13	23,387.27	48.72	608.70	22,778.58	888.58	667.63
13	05/15/13	22,778.58	47.46	609.97	22,168.61	841.13	715.08
14	05/31/13	22,168.61	46.18	611.24	21,557.37	794.94	761.27
15	06/15/13	21,557.37	44.91	612.51	20,944.86	750.03	806.18
16	06/30/13	20,944.86	43.64	613.79	20,331.08	706.40	849.81
17	07/15/13	20,331.08	42.36	615.06	19,716.01	664.04	892.17
18	07/31/13	19,716.01	41.08	616.35	19,099.67	622.96	933.25
19	08/15/13	19,099.67	39.79	617.63	18,482.04	583.17	973.04
20	08/31/13	18,482.04	38.50	618.92	17,863.12	544.67	1,011.54
21	09/15/13	17,863.12	37.21	620.21	17,242.91	507.45	1,048.76
22	09/30/13	17,242.91	35.92	621.50	16,621.42	471.53	1,084.68
23	10/15/13	16,621.42	34.63	622.79	15,998.62	436.90	1,119.31
24	10/31/13	15,998.62	33.33	624.09	15,374.53	403.57	1,152.64
25	11/15/13	15,374.53	32.03	625.39	14,749.14	371.54	1,184.67
26	11/30/13	14,749.14	30.73	626.69	14,122.45	340.81	1,215.39
27	12/15/13	14,122.45	29.42	628.00	13,494.45	311.39	1,244.82
28	12/31/13	13,494.45	28.11	629.31	12,865.14	283.28	1,272.93
29	01/15/14	12,865.14	26.80	630.62	12,234.52	256.48	1,299.73
30	01/31/14	12,234.52	25.49	631.93	11,602.59	230.99	1,325.22
31	02/15/14	11,602.59	24.17	633.25	10,969.34	206.82	1,349.39
32	02/28/14	10,969.34	22.85	634.57	10,334.77	183.96	1,372.25
33	03/15/14	10,334.77	21.53	635.89	9,698.88	162.43	1,393.78
34	03/31/14	9,698.88	20.21	637.22	9,061.67	142.23	1,413.98
35	04/15/14	9,061.67	18.88	638.54	8,423.12	123.35	1,432.86
36	04/30/14	8,423.12	17.55	639.87	7,783.25	105.80	1,450.41
37	05/15/14	7,783.25	16.22	641.21	7,142.05	89.59	1,466.62
38	05/31/14	7,142.05	14.88	642.54	6,499.50	74.71	1,481.50
39	06/15/14	6,499.50	13.54	643.88	5,855.62	61.17	1,495.04
40	06/30/14	5,855.62	12.20	645.22	5,210.40	48.97	1,507.24
41	07/15/14	5,210.40	10.86	646.57	4,563.84	38.11	1,518.10
42	07/31/14	4,563.84	9.51	647.91	3,915.92	28.60	1,527.61
43	08/15/14	3,915.92	8.16	649.26	3,266.66	20.44	1,535.76
44	08/31/14	3,266.66	6.81	650.62	2,616.04	13.64	1,542.57
45	09/15/14	2,616.04	5.45	651.97	1,964.07	8.19	1,548.02
46	09/30/14	1,964.07	4.09	653.33	1,310.74	4.10	1,552.11
47	10/15/14	1,310.74	2.73	654.69	656.05	1.37	1,554.84
48	10/31/14	656.05	1.37	656.05	0.00	0.00	1,556.21
	TOTAL	31,556.21	1,556.21	30,000.00			

Conforme : _____