

Amortization Table :

HOSPITALIZATION

Initial Data

LOAN DATA

Loan amount: **13,000.00**
 Annual interest rate: **18%**
 Term in years: **2**
 Payments per year: **24**
 First payment due: **6/15/2012**

TABLE DATA

Table starts at date: **6/15/2012**
 or at payment number: **1**

PERIODIC PAYMENT

0000004847

18%

semi-monthly
 Payments **323.51**

**AUSTERO, REMEDIOS T
 BPI**

CALCULATIONS

Use payment of: **323.51**
 1st payment in table: 1

Beginning balance at payment 1: **13,000.00**
 Cumulative interest prior to payment 1: **0.00**

Table

No.	Payment Date	Beginning Balance	Interest	Outstanding Balance		Cumulative Interest
				Principal	Interest	
1	06/15/12	13,000.00	97.50	226.01	12,773.99	2,430.77
2	06/30/12	12,773.99	95.80	227.70	12,546.29	2,334.96
3	07/15/12	12,546.29	94.10	229.41	12,316.89	2,240.86
4	07/31/12	12,316.89	92.38	231.13	12,085.76	2,148.49
5	08/15/12	12,085.76	90.64	232.86	11,852.89	2,057.84
6	08/31/12	11,852.89	88.90	234.61	11,618.29	1,968.95
7	09/15/12	11,618.29	87.14	236.37	11,381.92	1,881.81
8	09/30/12	11,381.92	85.36	238.14	11,143.78	1,796.45
9	10/15/12	11,143.78	83.58	239.93	10,903.85	1,712.87
10	10/31/12	10,903.85	81.78	241.73	10,662.12	1,631.09
11	11/15/12	10,662.12	79.97	243.54	10,418.58	1,551.12
12	11/30/12	10,418.58	78.14	245.37	10,173.22	1,472.98
13	12/15/12	10,173.22	76.30	247.21	9,926.01	1,396.68
14	12/31/12	9,926.01	74.45	249.06	9,676.95	1,322.24
15	01/15/13	9,676.95	72.58	250.93	9,426.02	1,249.66
16	01/31/13	9,426.02	70.70	252.81	9,173.21	1,178.97
17	02/15/13	9,173.21	68.80	254.71	8,918.50	1,110.17
18	02/28/13	8,918.50	66.89	256.62	8,661.89	1,043.28
19	03/15/13	8,661.89	64.96	258.54	8,403.35	978.32
20	03/31/13	8,403.35	63.03	260.48	8,142.87	915.29
21	04/15/13	8,142.87	61.07	262.43	7,880.43	854.22
22	04/30/13	7,880.43	59.10	264.40	7,616.03	795.12
23	05/15/13	7,616.03	57.12	266.39	7,349.64	738.00
24	05/31/13	7,349.64	55.12	268.38	7,081.26	682.87
25	06/15/13	7,081.26	53.11	270.40	6,810.86	629.76
26	06/30/13	6,810.86	51.08	272.42	6,538.44	578.68
27	07/15/13	6,538.44	49.04	274.47	6,263.97	529.64
28	07/31/13	6,263.97	46.98	276.53	5,987.45	482.66
29	08/15/13	5,987.45	44.91	278.60	5,708.85	437.76
30	08/31/13	5,708.85	42.82	280.69	5,428.16	394.94
31	09/15/13	5,428.16	40.71	282.79	5,145.36	354.23
32	09/30/13	5,145.36	38.59	284.92	4,860.45	315.64
33	10/15/13	4,860.45	36.45	287.05	4,573.40	279.19
34	10/31/13	4,573.40	34.30	289.21	4,284.19	244.89
35	11/15/13	4,284.19	32.13	291.37	3,992.82	212.76
36	11/30/13	3,992.82	29.95	293.56	3,699.26	182.81
37	12/15/13	3,699.26	27.74	295.76	3,403.50	155.06
38	12/31/13	3,403.50	25.53	297.98	3,105.52	129.54
39	01/15/14	3,105.52	23.29	300.21	2,805.30	106.25
40	01/31/14	2,805.30	21.04	302.47	2,502.84	85.21
41	02/15/14	2,502.84	18.77	304.73	2,198.10	66.44
42	02/28/14	2,198.10	16.49	307.02	1,891.08	49.95
43	03/15/14	1,891.08	14.18	309.32	1,581.76	35.77
44	03/31/14	1,581.76	11.86	311.64	1,270.12	23.90
45	04/15/14	1,270.12	9.53	313.98	956.14	14.38
46	04/30/14	956.14	7.17	316.33	639.80	7.21
47	05/15/14	639.80	4.80	318.71	321.10	2.41
48	05/31/14	321.10	2.41	321.10	-	0.00
	TOTAL	15,528.27	2,528.27	13,000.00		

Conforme : _____