

# Amortization Table :

# HOSPITALIZATION

## Initial Data

### LOAN DATA

Loan amount: **30,000.00**  
 Annual interest rate: **18%**  
 Term in years: **2**  
 Payments per year: **24**  
 First payment due: **7/15/2011**

### TABLE DATA

Table starts at date: **7/15/2011**  
 or at payment number: **1**

### PERIODIC PAYMENT

semi-monthly  
 Payments **746.55**

**18%**

### CALCULATIONS

Use payment of: **746.55**  
 1st payment in table: **1**

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

**JULIE ANN B. GALLARDO**  
**BPI-PHILAM ( BPLAC )**

### Table

| No.          | Payment Date | Beginning Balance | Interest        | Outstanding Balance |           |          | Cumulative Interest |
|--------------|--------------|-------------------|-----------------|---------------------|-----------|----------|---------------------|
|              |              |                   |                 | Principal           | Principal | Interest |                     |
| 1            | 07/15/11     | 30,000.00         | 225.00          | 521.55              | 29,478.45 | 5,609.46 | 225.00              |
| 2            | 07/31/11     | 29,478.45         | 221.09          | 525.46              | 28,952.99 | 5,388.37 | 446.09              |
| 3            | 08/15/11     | 28,952.99         | 217.15          | 529.40              | 28,423.58 | 5,171.23 | 663.24              |
| 4            | 08/31/11     | 28,423.58         | 213.18          | 533.37              | 27,890.21 | 4,958.05 | 876.41              |
| 5            | 09/15/11     | 27,890.21         | 209.18          | 537.37              | 27,352.83 | 4,748.87 | 1,085.59            |
| 6            | 09/30/11     | 27,352.83         | 205.15          | 541.41              | 26,811.43 | 4,543.73 | 1,290.74            |
| 7            | 10/15/11     | 26,811.43         | 201.09          | 545.47              | 26,265.96 | 4,342.64 | 1,491.82            |
| 8            | 10/31/11     | 26,265.96         | 196.99          | 549.56              | 25,716.41 | 4,145.65 | 1,688.82            |
| 9            | 11/15/11     | 25,716.41         | 192.87          | 553.68              | 25,162.73 | 3,952.77 | 1,881.69            |
| 10           | 11/30/11     | 25,162.73         | 188.72          | 557.83              | 24,604.90 | 3,764.05 | 2,070.41            |
| 11           | 12/15/11     | 24,604.90         | 184.54          | 562.01              | 24,042.88 | 3,579.51 | 2,254.95            |
| 12           | 12/31/11     | 24,042.88         | 180.32          | 566.23              | 23,476.65 | 3,399.19 | 2,435.27            |
| 13           | 01/15/12     | 23,476.65         | 176.07          | 570.48              | 22,906.18 | 3,223.12 | 2,611.34            |
| 14           | 01/31/12     | 22,906.18         | 171.80          | 574.75              | 22,331.42 | 3,051.32 | 2,783.14            |
| 15           | 02/15/12     | 22,331.42         | 167.49          | 579.07              | 21,752.36 | 2,883.84 | 2,950.62            |
| 16           | 02/29/12     | 21,752.36         | 163.14          | 583.41              | 21,168.95 | 2,720.69 | 3,113.77            |
| 17           | 03/15/12     | 21,168.95         | 158.77          | 587.78              | 20,581.16 | 2,561.93 | 3,272.53            |
| 18           | 03/31/12     | 20,581.16         | 154.36          | 592.19              | 19,988.97 | 2,407.57 | 3,426.89            |
| 19           | 04/15/12     | 19,988.97         | 149.92          | 596.63              | 19,392.34 | 2,257.65 | 3,576.81            |
| 20           | 04/30/12     | 19,392.34         | 145.44          | 601.11              | 18,791.23 | 2,112.21 | 3,722.25            |
| 21           | 05/15/12     | 18,791.23         | 140.93          | 605.62              | 18,185.61 | 1,971.27 | 3,863.19            |
| 22           | 05/31/12     | 18,185.61         | 136.39          | 610.16              | 17,575.45 | 1,834.88 | 3,999.58            |
| 23           | 06/15/12     | 17,575.45         | 131.82          | 614.74              | 16,960.72 | 1,703.07 | 4,131.40            |
| 24           | 06/30/12     | 16,960.72         | 127.21          | 619.35              | 16,341.37 | 1,575.86 | 4,258.60            |
| 25           | 07/15/12     | 16,341.37         | 122.56          | 623.99              | 15,717.38 | 1,453.30 | 4,381.16            |
| 26           | 07/31/12     | 15,717.38         | 117.88          | 628.67              | 15,088.71 | 1,335.42 | 4,499.04            |
| 27           | 08/15/12     | 15,088.71         | 113.17          | 633.39              | 14,455.32 | 1,222.25 | 4,612.21            |
| 28           | 08/31/12     | 14,455.32         | 108.41          | 638.14              | 13,817.19 | 1,113.84 | 4,720.62            |
| 29           | 09/15/12     | 13,817.19         | 103.63          | 642.92              | 13,174.26 | 1,010.21 | 4,824.25            |
| 30           | 09/30/12     | 13,174.26         | 98.81           | 647.74              | 12,526.52 | 911.40   | 4,923.06            |
| 31           | 10/15/12     | 12,526.52         | 93.95           | 652.60              | 11,873.92 | 817.46   | 5,017.01            |
| 32           | 10/31/12     | 11,873.92         | 89.05           | 657.50              | 11,216.42 | 728.40   | 5,106.06            |
| 33           | 11/15/12     | 11,216.42         | 84.12           | 662.43              | 10,553.99 | 644.28   | 5,190.18            |
| 34           | 11/30/12     | 10,553.99         | 79.15           | 667.40              | 9,886.60  | 565.12   | 5,269.34            |
| 35           | 12/15/12     | 9,886.60          | 74.15           | 672.40              | 9,214.19  | 490.97   | 5,343.49            |
| 36           | 12/31/12     | 9,214.19          | 69.11           | 677.44              | 8,536.75  | 421.87   | 5,412.59            |
| 37           | 01/15/13     | 8,536.75          | 64.03           | 682.53              | 7,854.22  | 357.84   | 5,476.62            |
| 38           | 01/31/13     | 7,854.22          | 58.91           | 687.64              | 7,166.58  | 298.93   | 5,535.53            |
| 39           | 02/15/13     | 7,166.58          | 53.75           | 692.80              | 6,473.78  | 245.19   | 5,589.28            |
| 40           | 02/28/13     | 6,473.78          | 48.55           | 698.00              | 5,775.78  | 196.63   | 5,637.83            |
| 41           | 03/15/13     | 5,775.78          | 43.32           | 703.23              | 5,072.55  | 153.31   | 5,681.15            |
| 42           | 03/31/13     | 5,072.55          | 38.04           | 708.51              | 4,364.04  | 115.27   | 5,719.19            |
| 43           | 04/15/13     | 4,364.04          | 32.73           | 713.82              | 3,650.22  | 82.54    | 5,751.92            |
| 44           | 04/30/13     | 3,650.22          | 27.38           | 719.17              | 2,931.04  | 55.16    | 5,779.30            |
| 45           | 05/15/13     | 2,931.04          | 21.98           | 724.57              | 2,206.47  | 33.18    | 5,801.28            |
| 46           | 05/31/13     | 2,206.47          | 16.55           | 730.00              | 1,476.47  | 16.63    | 5,817.83            |
| 47           | 06/15/13     | 1,476.47          | 11.07           | 735.48              | 740.99    | 5.56     | 5,828.90            |
| 48           | 06/30/13     | 740.99            | 5.56            | 740.99              | -         | 0.00     | 5,834.46            |
| <b>TOTAL</b> |              | <b>35,834.46</b>  | <b>5,834.46</b> | <b>30,000.00</b>    |           |          |                     |

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