Amortization Table : HOSPITALIZATION

Initial Data

LOAN DATA

Loan amount:	**23,000.00**
Annual interest rate:	**18%**
Term in years:	**1**
Payments per year:	**24**
First payment due:	**8/31/2012**

TABLE DATA

Table starts at date:	**8/31/2012**
or at payment number:	**1**

PERIODIC PAYMENT

semi-monthly Payments	**1,050.75**

0000169723 **18%**

TALAVERA, ERWIN M
BPI

CALCULATIONS

Use payment of:	**1,050.75**	Beginning balance at payment 1:	**23,000.00**
1st payment in table:	**1**	Cumulative interest prior to payment 1:	**0.00**

Table

	Payment	Beginning		Outstanding Balance			Cumulative
No.	Date	Balance	Interest	Principal	Principal	Interest	Interest
1	08/31/12	23,000.00	172.50	878.25	22,121.75	2,045.48	172.50
2	09/15/12	22,121.75	165.91	884.84	21,236.91	1,879.56	338.41
3	09/30/12	21,236.91	159.28	891.47	20,345.44	1,720.29	497.69
4	10/15/12	20,345.44	152.59	898.16	19,447.28	1,567.70	650.28
5	10/31/12	19,447.28	145.85	904.89	18,542.39	1,421.84	796.14
6	11/15/12	18,542.39	139.07	911.68	17,630.71	1,282.77	935.20
7	11/30/12	17,630.71	132.23	918.52	16,712.19	1,150.54	1,067.43
8	12/15/12	16,712.19	125.34	925.41	15,786.78	1,025.20	1,192.78
9	12/31/12	15,786.78	118.40	932.35	14,854.43	906.80	1,311.18
10	01/15/13	14,854.43	111.41	939.34	13,915.09	795.39	1,422.58
11	01/31/13	13,915.09	104.36	946.39	12,968.71	691.03	1,526.95
12	02/15/13	12,968.71	97.27	953.48	12,015.22	593.76	1,624.21
13	02/28/13	12,015.22	90.11	960.63	11,054.59	503.65	1,714.33
14	03/15/13	11,054.59	82.91	967.84	10,086.75	420.74	1,797.24
15	03/31/13	10,086.75	75.65	975.10	9,111.65	345.09	1,872.89
16	04/15/13	9,111.65	68.34	982.41	8,129.24	276.75	1,941.22
17	04/30/13	8,129.24	60.97	989.78	7,139.46	215.78	2,002.19
18	05/15/13	7,139.46	53.55	997.20	6,142.26	162.24	2,055.74
19	05/31/13	6,142.26	46.07	1,004.68	5,137.57	116.17	2,101.81
20	06/15/13	5,137.57	38.53	1,012.22	4,125.36	77.64	2,140.34
21	06/30/13	4,125.36	30.94	1,019.81	3,105.55	46.70	2,171.28
22	07/15/13	3,105.55	23.29	1,027.46	2,078.09	23.41	2,194.57
23	07/31/13	2,078.09	15.59	1,035.16	1,042.93	7.82	2,210.16
24	08/15/13	1,042.93	7.82	1,042.93	-	0.00	2,217.98
	TOTAL	**25,217.98**	**2,217.98**	**23,000.00**			

Conforme : _____