Amortization Table : HOSPITALIZATION/WELLNESS

Initial Data

LOAN DATA

Loan amount:	**10,000.00**
Annual interest rate:	**18%**
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**

18%

PERIODIC PAYMENT

semi-monthly Payments	**248.85**

Emp.No: 141769

CHRIZENA BEA TUMBEGA
STREAM GLOBAL SERVICES, INC. - ALABANG

CALCULATIONS

Use payment of:	**248.85**	Beginning balance at payment 1:	**10,000.00**
1st payment in table:	**1**	Cumulative interest prior to payment 1:	**0.00**

TABLE

No.	Payment Date	Beginning Balance	Interest	Principal	Outstanding Balance Principal	Outstanding Balance Interest	Cumulative Interest
1	11/15/12	10,000.00	75.00	173.85	9,826.15	1,869.82	75.00
2	11/30/12	9,826.15	73.70	175.15	9,651.00	1,796.12	148.70
3	12/15/12	9,651.00	72.38	176.47	9,474.53	1,723.74	221.08
4	12/31/12	9,474.53	71.06	177.79	9,296.74	1,652.68	292.14
5	01/15/13	9,296.74	69.73	179.12	9,117.61	1,582.96	361.86
6	01/31/13	9,117.61	68.38	180.47	8,937.14	1,514.58	430.25
7	02/15/13	8,937.14	67.03	181.82	8,755.32	1,447.55	497.27
8	02/28/13	8,755.32	65.66	183.19	8,572.14	1,381.88	562.94
9	03/15/13	8,572.14	64.29	184.56	8,387.58	1,317.59	627.23
10	03/31/13	8,387.58	62.91	185.94	8,201.63	1,254.68	690.14
11	04/15/13	8,201.63	61.51	187.34	8,014.29	1,193.17	751.65
12	04/30/13	8,014.29	60.11	188.74	7,825.55	1,133.06	811.76
13	05/15/13	7,825.55	58.69	190.16	7,635.39	1,074.37	870.45
14	05/31/13	7,635.39	57.27	191.58	7,443.81	1,017.11	927.71
15	06/15/13	7,443.81	55.83	193.02	7,250.79	961.28	983.54
16	06/30/13	7,250.79	54.38	194.47	7,056.32	906.90	1,037.92
17	07/15/13	7,056.32	52.92	195.93	6,860.39	853.98	1,090.84
18	07/31/13	6,860.39	51.45	197.40	6,662.99	802.52	1,142.30
19	08/15/13	6,662.99	49.97	198.88	6,464.11	752.55	1,192.27
20	08/31/13	6,464.11	48.48	200.37	6,263.74	704.07	1,240.75
21	09/15/13	6,263.74	46.98	201.87	6,061.87	657.09	1,287.73
22	09/30/13	6,061.87	45.46	203.39	5,858.48	611.63	1,333.19
23	10/15/13	5,858.48	43.94	204.91	5,653.57	567.69	1,377.13
24	10/31/13	5,653.57	42.40	206.45	5,447.12	525.29	1,419.53
25	11/15/13	5,447.12	40.85	208.00	5,239.13	484.43	1,460.39
26	11/30/13	5,239.13	39.29	209.56	5,029.57	445.14	1,499.68
27	12/15/13	5,029.57	37.72	211.13	4,818.44	407.42	1,537.40
28	12/31/13	4,818.44	36.14	212.71	4,605.73	371.28	1,573.54
29	01/15/14	4,605.73	34.54	214.31	4,391.42	336.74	1,608.08
30	01/31/14	4,391.42	32.94	215.91	4,175.51	303.80	1,641.02
31	02/15/14	4,175.51	31.32	217.53	3,957.97	272.49	1,672.34
32	02/28/14	3,957.97	29.68	219.17	3,738.81	242.80	1,702.02
33	03/15/14	3,738.81	28.04	220.81	3,518.00	214.76	1,730.06
34	03/31/14	3,518.00	26.38	222.47	3,295.53	188.37	1,756.45
35	04/15/14	3,295.53	24.72	224.13	3,071.40	163.66	1,781.16
36	04/30/14	3,071.40	23.04	225.81	2,845.58	140.62	1,804.20
37	05/15/14	2,845.58	21.34	227.51	2,618.07	119.28	1,825.54
38	05/31/14	2,618.07	19.64	229.21	2,388.86	99.64	1,845.18
39	06/15/14	2,388.86	17.92	230.93	2,157.93	81.73	1,863.09
40	06/30/14	2,157.93	16.18	232.67	1,925.26	65.54	1,879.28
41	07/15/14	1,925.26	14.44	234.41	1,690.85	51.10	1,893.72
42	07/31/14	1,690.85	12.68	236.17	1,454.68	38.42	1,906.40
43	08/15/14	1,454.68	10.91	237.94	1,216.74	27.51	1,917.31
44	08/31/14	1,216.74	9.13	239.72	977.01	18.39	1,926.43
45	09/15/14	977.01	7.33	241.52	735.49	11.06	1,933.76
46	09/30/14	735.49	5.52	243.33	492.16	5.54	1,939.28
47	10/15/14	492.16	3.69	245.16	247.00	1.85	1,942.97
48	10/31/14	247.00	1.85	247.00	-	0.00	1,944.82
	TOTAL	**11,944.82**	**1,944.82**	**10,000.00**			

Conforme : _____