

Amortization Table :

HOSPITALIZATION

Initial Data

LOAN DATA

Loan amount: **123,000.00**
 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

0000166404

18%

semi-monthly
 Payments

3,060.86

**CAYABYAB, LOURDES G
 BPI**

CALCULATIONS

Use payment of: **3,060.86**
 1st payment in table: **1**

Beginning balance at payment 1: **123,000.00**
 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	123,000.00	922.50	2,138.36	120,861.64	922.50
2	06/30/12	120,861.64	906.46	2,154.40	118,707.24	1,828.96
3	07/15/12	118,707.24	890.30	2,170.56	116,536.69	2,719.27
4	07/31/12	116,536.69	874.03	2,186.84	114,349.85	3,593.29
5	08/15/12	114,349.85	857.62	2,203.24	112,146.61	4,450.92
6	08/31/12	112,146.61	841.10	2,219.76	109,926.85	5,292.02
7	09/15/12	109,926.85	824.45	2,236.41	107,690.45	6,116.47
8	09/30/12	107,690.45	807.68	2,253.18	105,437.26	6,924.14
9	10/15/12	105,437.26	790.78	2,270.08	103,167.18	7,714.92
10	10/31/12	103,167.18	773.75	2,287.11	100,880.08	8,488.68
11	11/15/12	100,880.08	756.60	2,304.26	98,575.82	9,245.28
12	11/30/12	98,575.82	739.32	2,321.54	96,254.27	9,984.60
13	12/15/12	96,254.27	721.91	2,338.95	93,915.32	10,706.50
14	12/31/12	93,915.32	704.36	2,356.50	91,558.83	11,410.87
15	01/15/13	91,558.83	686.69	2,374.17	89,184.66	12,097.56
16	01/31/13	89,184.66	668.88	2,391.98	86,792.68	12,766.45
17	02/15/13	86,792.68	650.95	2,409.92	84,382.77	13,417.39
18	02/28/13	84,382.77	632.87	2,427.99	81,954.78	14,050.26
19	03/15/13	81,954.78	614.66	2,446.20	79,508.58	14,664.92
20	03/31/13	79,508.58	596.31	2,464.55	77,044.03	15,261.24
21	04/15/13	77,044.03	577.83	2,483.03	74,561.00	15,839.07
22	04/30/13	74,561.00	559.21	2,501.65	72,059.35	16,398.27
23	05/15/13	72,059.35	540.45	2,520.42	69,538.93	16,938.72
24	05/31/13	69,538.93	521.54	2,539.32	66,999.62	17,460.26
25	06/15/13	66,999.62	502.50	2,558.36	64,441.25	17,962.76
26	06/30/13	64,441.25	483.31	2,577.55	61,863.70	18,446.07
27	07/15/13	61,863.70	463.98	2,596.88	59,266.82	18,910.05
28	07/31/13	59,266.82	444.50	2,616.36	56,650.46	19,354.55
29	08/15/13	56,650.46	424.88	2,635.98	54,014.48	19,779.43
30	08/31/13	54,014.48	405.11	2,655.75	51,358.73	20,184.53
31	09/15/13	51,358.73	385.19	2,675.67	48,683.06	20,569.72
32	09/30/13	48,683.06	365.12	2,695.74	45,987.32	20,934.85
33	10/15/13	45,987.32	344.90	2,715.96	43,271.37	21,279.75
34	10/31/13	43,271.37	324.54	2,736.32	40,535.04	21,604.29
35	11/15/13	40,535.04	304.01	2,756.85	37,778.19	21,908.30
36	11/30/13	37,778.19	283.34	2,777.52	35,000.67	22,191.64
37	12/15/13	35,000.67	262.51	2,798.36	32,202.31	22,454.14
38	12/31/13	32,202.31	241.52	2,819.34	29,382.97	22,695.66
39	01/15/14	29,382.97	220.37	2,840.49	26,542.48	22,916.03
40	01/31/14	26,542.48	199.07	2,861.79	23,680.69	23,115.10
41	02/15/14	23,680.69	177.61	2,883.26	20,797.44	23,292.71
42	02/28/14	20,797.44	155.98	2,904.88	17,892.56	23,448.69
43	03/15/14	17,892.56	134.19	2,926.67	14,965.89	23,582.88
44	03/31/14	14,965.89	112.24	2,948.62	12,017.28	23,695.12
45	04/15/14	12,017.28	90.13	2,970.73	9,046.54	23,785.25
46	04/30/14	9,046.54	67.85	2,993.01	6,053.53	23,853.10
47	05/15/14	6,053.53	45.40	3,015.46	3,038.07	23,898.50
48	05/31/14	3,038.07	22.79	3,038.07	-	23,921.29
TOTAL		146,921.29	23,921.29	123,000.00		

Conforme : _____