

# Amortization Table :

# HOSPITALIZATION

## Initial Data

### LOAN DATA

Loan amount: **77,500.00**  
 Annual interest rate: **18%**  
 Term in years: **2**  
 Payments per year: **24**  
 First payment due: **5/15/2011**

### TABLE DATA

Table starts at date: **5/15/2011**  
 or at payment number: **1**

### PERIODIC PAYMENT

semi-monthly  
 Payments **1,928.59**

**18%**

### CALCULATIONS

Use payment of: **1,928.59**  
 1st payment in table: **1**

Beginning balance at payment 1: **77,500.00**  
 Cumulative interest prior to payment 1: **0.00**

**JOSEFA T. ZABALA**  
**BPI**

### Table

No.	Payment Date	Beginning Balance	Interest	Outstanding Balance			Cumulative Interest
				Principal	Principal	Interest	
1	05/15/11	77,500.00	581.25	1,347.34	76,152.66	14,491.11	581.25
2	05/31/11	76,152.66	571.14	1,357.45	74,795.21	13,919.96	1,152.39
3	06/15/11	74,795.21	560.96	1,367.63	73,427.59	13,359.00	1,713.36
4	06/30/11	73,427.59	550.71	1,377.88	72,049.70	12,808.29	2,264.07
5	07/15/11	72,049.70	540.37	1,388.22	70,661.48	12,267.92	2,804.44
6	07/31/11	70,661.48	529.96	1,398.63	69,262.86	11,737.96	3,334.40
7	08/15/11	69,262.86	519.47	1,409.12	67,853.74	11,218.49	3,853.87
8	08/31/11	67,853.74	508.90	1,419.69	66,434.05	10,709.58	4,362.77
9	09/15/11	66,434.05	498.26	1,430.34	65,003.71	10,211.33	4,861.03
10	09/30/11	65,003.71	487.53	1,441.06	63,562.65	9,723.80	5,348.56
11	10/15/11	63,562.65	476.72	1,451.87	62,110.78	9,247.08	5,825.28
12	10/31/11	62,110.78	465.83	1,462.76	60,648.02	8,781.25	6,291.11
13	11/15/11	60,648.02	454.86	1,473.73	59,174.29	8,326.39	6,745.97
14	11/30/11	59,174.29	443.81	1,484.78	57,689.50	7,882.58	7,189.78
15	12/15/11	57,689.50	432.67	1,495.92	56,193.59	7,449.91	7,622.45
16	12/31/11	56,193.59	421.45	1,507.14	54,686.45	7,028.46	8,043.90
17	01/15/12	54,686.45	410.15	1,518.44	53,168.00	6,618.31	8,454.05
18	01/31/12	53,168.00	398.76	1,529.83	51,638.17	6,219.55	8,852.81
19	02/15/12	51,638.17	387.29	1,541.30	50,096.87	5,832.26	9,240.09
20	02/29/12	50,096.87	375.73	1,552.86	48,544.00	5,456.54	9,615.82
21	03/15/12	48,544.00	364.08	1,564.51	46,979.49	5,092.46	9,979.90
22	03/31/12	46,979.49	352.35	1,576.24	45,403.25	4,740.11	10,332.25
23	04/15/12	45,403.25	340.52	1,588.07	43,815.18	4,399.59	10,672.77
24	04/30/12	43,815.18	328.61	1,599.98	42,215.21	4,070.97	11,001.38
25	05/15/12	42,215.21	316.61	1,611.98	40,603.23	3,754.36	11,318.00
26	05/31/12	40,603.23	304.52	1,624.07	38,979.16	3,449.84	11,622.52
27	06/15/12	38,979.16	292.34	1,636.25	37,342.92	3,157.49	11,914.87
28	06/30/12	37,342.92	280.07	1,648.52	35,694.40	2,877.42	12,194.94
29	07/15/12	35,694.40	267.71	1,660.88	34,033.51	2,609.71	12,462.65
30	07/31/12	34,033.51	255.25	1,673.34	32,360.17	2,354.46	12,717.90
31	08/15/12	32,360.17	242.70	1,685.89	30,674.28	2,111.76	12,960.60
32	08/31/12	30,674.28	230.06	1,698.53	28,975.75	1,881.70	13,190.66
33	09/15/12	28,975.75	217.32	1,711.27	27,264.48	1,664.38	13,407.97
34	09/30/12	27,264.48	204.48	1,724.11	25,540.37	1,459.90	13,612.46
35	10/15/12	25,540.37	191.55	1,737.04	23,803.33	1,268.35	13,804.01
36	10/31/12	23,803.33	178.52	1,750.07	22,053.27	1,089.82	13,982.54
37	11/15/12	22,053.27	165.40	1,763.19	20,290.08	924.42	14,147.93
38	11/30/12	20,290.08	152.18	1,776.42	18,513.66	772.25	14,300.11
39	12/15/12	18,513.66	138.85	1,789.74	16,723.92	633.39	14,438.96
40	12/31/12	16,723.92	125.43	1,803.16	14,920.76	507.97	14,564.39
41	01/15/13	14,920.76	111.91	1,816.69	13,104.08	396.06	14,676.30
42	01/31/13	13,104.08	98.28	1,830.31	11,273.77	297.78	14,774.58
43	02/15/13	11,273.77	84.55	1,844.04	9,429.73	213.23	14,859.13
44	02/28/13	9,429.73	70.72	1,857.87	7,571.86	142.50	14,929.85
45	03/15/13	7,571.86	56.79	1,871.80	5,700.06	85.71	14,986.64
46	03/31/13	5,700.06	42.75	1,885.84	3,814.22	42.96	15,029.39
47	04/15/13	3,814.22	28.61	1,899.98	1,914.23	14.36	15,058.00
48	04/30/13	1,914.23	14.36	1,914.23	-	0.00	15,072.36
TOTAL		<b>92,572.36</b>	<b>15,072.36</b>	<b>77,500.00</b>			

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