

Amortization Table :

HOSPITALIZATION

Initial Data

LOAN DATA

Loan amount: **67,000.00**
 Annual interest rate: **18%**
 Term in years: **2**
 Payments per year: **24**
 First payment due: **10/31/2012**

TABLE DATA

Table starts at date: **10/31/2012**
 or at payment number: **1**

PERIODIC PAYMENT

semi-monthly
 Payments **1,667.30**

Emp.No: 0000155865

18%

**DE LEON, MARIA CRISTINA R
 BPI**

CALCULATIONS

Use payment of: **1,667.30**
 1st payment in table: 1

Beginning balance at payment 1: **67,000.00**
 Cumulative interest prior to payment 1: **0.00**

Table

| No. | Payment Date | Beginning Balance | Interest | Principal | Outstanding Balance | | Cumulative Interest |
|-------|--------------|-------------------|------------------|------------------|---------------------|-----------|---------------------|
| | | | | | Principal | Interest | |
| 1 | 10/31/12 | 67,000.00 | 502.50 | 1,164.80 | 65,835.20 | 12,527.80 | 502.50 |
| 2 | 11/15/12 | 65,835.20 | 493.76 | 1,173.53 | 64,661.67 | 12,034.03 | 996.26 |
| 3 | 11/30/12 | 64,661.67 | 484.96 | 1,182.34 | 63,479.33 | 11,549.07 | 1,481.23 |
| 4 | 12/15/12 | 63,479.33 | 476.09 | 1,191.20 | 62,288.13 | 11,072.97 | 1,957.32 |
| 5 | 12/31/12 | 62,288.13 | 467.16 | 1,200.14 | 61,087.99 | 10,605.81 | 2,424.48 |
| 6 | 01/15/13 | 61,087.99 | 458.16 | 1,209.14 | 59,878.86 | 10,147.65 | 2,882.64 |
| 7 | 01/31/13 | 59,878.86 | 449.09 | 1,218.21 | 58,660.65 | 9,698.56 | 3,331.73 |
| 8 | 02/15/13 | 58,660.65 | 439.95 | 1,227.34 | 57,433.31 | 9,258.61 | 3,771.69 |
| 9 | 02/28/13 | 57,433.31 | 430.75 | 1,236.55 | 56,196.76 | 8,827.86 | 4,202.44 |
| 10 | 03/15/13 | 56,196.76 | 421.48 | 1,245.82 | 54,950.94 | 8,406.38 | 4,623.91 |
| 11 | 03/31/13 | 54,950.94 | 412.13 | 1,255.17 | 53,695.77 | 7,994.25 | 5,036.05 |
| 12 | 04/15/13 | 53,695.77 | 402.72 | 1,264.58 | 52,431.19 | 7,591.53 | 5,438.76 |
| 13 | 04/30/13 | 52,431.19 | 393.23 | 1,274.06 | 51,157.13 | 7,198.30 | 5,832.00 |
| 14 | 05/15/13 | 51,157.13 | 383.68 | 1,283.62 | 49,873.51 | 6,814.62 | 6,215.68 |
| 15 | 05/31/13 | 49,873.51 | 374.05 | 1,293.25 | 48,580.26 | 6,440.57 | 6,589.73 |
| 16 | 06/15/13 | 48,580.26 | 364.35 | 1,302.95 | 47,277.31 | 6,076.22 | 6,954.08 |
| 17 | 06/30/13 | 47,277.31 | 354.58 | 1,312.72 | 45,964.60 | 5,721.64 | 7,308.66 |
| 18 | 07/15/13 | 45,964.60 | 344.73 | 1,322.56 | 44,642.03 | 5,376.90 | 7,653.39 |
| 19 | 07/31/13 | 44,642.03 | 334.82 | 1,332.48 | 43,309.55 | 5,042.09 | 7,988.21 |
| 20 | 08/15/13 | 43,309.55 | 324.82 | 1,342.48 | 41,967.07 | 4,717.26 | 8,313.03 |
| 21 | 08/31/13 | 41,967.07 | 314.75 | 1,352.54 | 40,614.53 | 4,402.51 | 8,627.78 |
| 22 | 09/15/13 | 40,614.53 | 304.61 | 1,362.69 | 39,251.84 | 4,097.90 | 8,932.39 |
| 23 | 09/30/13 | 39,251.84 | 294.39 | 1,372.91 | 37,878.93 | 3,803.51 | 9,226.78 |
| 24 | 10/15/13 | 37,878.93 | 284.09 | 1,383.21 | 36,495.73 | 3,519.42 | 9,510.87 |
| 25 | 10/31/13 | 36,495.73 | 273.72 | 1,393.58 | 35,102.15 | 3,245.70 | 9,784.59 |
| 26 | 11/15/13 | 35,102.15 | 263.27 | 1,404.03 | 33,698.11 | 2,982.44 | 10,047.86 |
| 27 | 11/30/13 | 33,698.11 | 252.74 | 1,414.56 | 32,283.55 | 2,729.70 | 10,300.59 |
| 28 | 12/15/13 | 32,283.55 | 242.13 | 1,425.17 | 30,858.38 | 2,487.58 | 10,542.72 |
| 29 | 12/31/13 | 30,858.38 | 231.44 | 1,435.86 | 29,422.52 | 2,256.14 | 10,774.16 |
| 30 | 01/15/14 | 29,422.52 | 220.67 | 1,446.63 | 27,975.89 | 2,035.47 | 10,994.83 |
| 31 | 01/31/14 | 27,975.89 | 209.82 | 1,457.48 | 26,518.41 | 1,825.65 | 11,204.65 |
| 32 | 02/15/14 | 26,518.41 | 198.89 | 1,468.41 | 25,050.00 | 1,626.76 | 11,403.53 |
| 33 | 02/28/14 | 25,050.00 | 187.88 | 1,479.42 | 23,570.58 | 1,438.89 | 11,591.41 |
| 34 | 03/15/14 | 23,570.58 | 176.78 | 1,490.52 | 22,080.06 | 1,262.11 | 11,768.19 |
| 35 | 03/31/14 | 22,080.06 | 165.60 | 1,501.70 | 20,578.37 | 1,096.51 | 11,933.79 |
| 36 | 04/15/14 | 20,578.37 | 154.34 | 1,512.96 | 19,065.41 | 942.17 | 12,088.13 |
| 37 | 04/30/14 | 19,065.41 | 142.99 | 1,524.31 | 17,541.10 | 799.18 | 12,231.12 |
| 38 | 05/15/14 | 17,541.10 | 131.56 | 1,535.74 | 16,005.36 | 667.62 | 12,362.68 |
| 39 | 05/31/14 | 16,005.36 | 120.04 | 1,547.26 | 14,458.10 | 547.58 | 12,482.72 |
| 40 | 06/15/14 | 14,458.10 | 108.44 | 1,558.86 | 12,899.24 | 439.14 | 12,591.15 |
| 41 | 06/30/14 | 12,899.24 | 96.74 | 1,570.55 | 11,328.68 | 342.40 | 12,687.90 |
| 42 | 07/15/14 | 11,328.68 | 84.97 | 1,582.33 | 9,746.35 | 257.43 | 12,772.86 |
| 43 | 07/31/14 | 9,746.35 | 73.10 | 1,594.20 | 8,152.15 | 184.34 | 12,845.96 |
| 44 | 08/15/14 | 8,152.15 | 61.14 | 1,606.16 | 6,546.00 | 123.20 | 12,907.10 |
| 45 | 08/31/14 | 6,546.00 | 49.09 | 1,618.20 | 4,927.79 | 74.10 | 12,956.20 |
| 46 | 09/15/14 | 4,927.79 | 36.96 | 1,630.34 | 3,297.45 | 37.14 | 12,993.15 |
| 47 | 09/30/14 | 3,297.45 | 24.73 | 1,642.57 | 1,654.89 | 12.41 | 13,017.88 |
| 48 | 10/15/14 | 1,654.89 | 12.41 | 1,654.89 | - | 0.00 | 13,030.30 |
| TOTAL | | 80,030.30 | 13,030.30 | 67,000.00 | | | |

Conforme : _____