

Amortization Table :

HOSPITALIZATION

Initial Data

LOAN DATA

Loan amount: **128,000.00**
 Annual interest rate: **18%**
 Term in years: **2**
 Payments per year: **24**
 First payment due: **5/31/2011**

TABLE DATA

Table starts at date: **5/31/2011**
 or at payment number: **1**

PERIODIC PAYMENT

semi-monthly
 Payments **3,185.29**

18%

MARIA VICTORIA ANTOINETTE P. VILLEGAS
BPI

CALCULATIONS

Use payment of: **3,185.29**
 1st payment in table: **1**

Beginning balance at payment 1: **128,000.00**
 Cumulative interest prior to payment 1: **0.00**

Table

No.	Payment Date	Beginning Balance	Interest	Outstanding Balance			Cumulative Interest
				Principal	Principal	Interest	
1	05/31/11	128,000.00	960.00	2,225.29	125,774.71	23,933.70	960.00
2	06/15/11	125,774.71	943.31	2,241.98	123,532.74	22,990.39	1,903.31
3	06/30/11	123,532.74	926.50	2,258.79	121,273.95	22,063.89	2,829.81
4	07/15/11	121,273.95	909.55	2,275.73	118,998.22	21,154.34	3,739.36
5	07/31/11	118,998.22	892.49	2,292.80	116,705.42	20,261.85	4,631.85
6	08/15/11	116,705.42	875.29	2,309.99	114,395.43	19,386.56	5,507.14
7	08/31/11	114,395.43	857.97	2,327.32	112,068.11	18,528.60	6,365.10
8	09/15/11	112,068.11	840.51	2,344.77	109,723.33	17,688.09	7,205.61
9	09/30/11	109,723.33	822.92	2,362.36	107,360.97	16,865.16	8,028.54
10	10/15/11	107,360.97	805.21	2,380.08	104,980.89	16,059.95	8,833.75
11	10/31/11	104,980.89	787.36	2,397.93	102,582.96	15,272.60	9,621.10
12	11/15/11	102,582.96	769.37	2,415.91	100,167.05	14,503.22	10,390.48
13	11/30/11	100,167.05	751.25	2,434.03	97,733.02	13,751.97	11,141.73
14	12/15/11	97,733.02	733.00	2,452.29	95,280.73	13,018.97	11,874.73
15	12/31/11	95,280.73	714.61	2,470.68	92,810.05	12,304.37	12,589.33
16	01/15/12	92,810.05	696.08	2,489.21	90,320.84	11,608.29	13,285.41
17	01/31/12	90,320.84	677.41	2,507.88	87,812.96	10,930.89	13,962.81
18	02/15/12	87,812.96	658.60	2,526.69	85,286.27	10,272.29	14,621.41
19	02/29/12	85,286.27	639.65	2,545.64	82,740.63	9,632.64	15,261.06
20	03/15/12	82,740.63	620.55	2,564.73	80,175.90	9,012.09	15,881.61
21	03/31/12	80,175.90	601.32	2,583.97	77,591.94	8,410.77	16,482.93
22	04/15/12	77,591.94	581.94	2,603.35	74,988.59	7,828.83	17,064.87
23	04/30/12	74,988.59	562.41	2,622.87	72,365.72	7,266.41	17,627.29
24	05/15/12	72,365.72	542.74	2,642.54	69,723.18	6,723.67	18,170.03
25	05/31/12	69,723.18	522.92	2,662.36	67,060.82	6,200.75	18,692.95
26	06/15/12	67,060.82	502.96	2,682.33	64,378.49	5,697.79	19,195.91
27	06/30/12	64,378.49	482.84	2,702.45	61,676.04	5,214.95	19,678.75
28	07/15/12	61,676.04	462.57	2,722.72	58,953.33	4,752.38	20,141.32
29	07/31/12	58,953.33	442.15	2,743.14	56,210.19	4,310.23	20,583.47
30	08/15/12	56,210.19	421.58	2,763.71	53,446.48	3,888.66	21,005.04
31	08/31/12	53,446.48	400.85	2,784.44	50,662.04	3,487.81	21,405.89
32	09/15/12	50,662.04	379.97	2,805.32	47,856.72	3,107.84	21,785.86
33	09/30/12	47,856.72	358.93	2,826.36	45,030.36	2,748.92	22,144.78
34	10/15/12	45,030.36	337.73	2,847.56	42,182.81	2,411.19	22,482.51
35	10/31/12	42,182.81	316.37	2,868.91	39,313.89	2,094.82	22,798.88
36	11/15/12	39,313.89	294.85	2,890.43	36,423.46	1,799.96	23,093.74
37	11/30/12	36,423.46	273.18	2,912.11	33,511.35	1,526.79	23,366.91
38	12/15/12	33,511.35	251.34	2,933.95	30,577.40	1,275.45	23,618.25
39	12/31/12	30,577.40	229.33	2,955.95	27,621.45	1,046.12	23,847.58
40	01/15/13	27,621.45	207.16	2,978.12	24,643.32	838.96	24,054.74
41	01/31/13	24,643.32	184.82	3,000.46	21,642.86	654.14	24,239.56
42	02/15/13	21,642.86	162.32	3,022.96	18,619.90	491.82	24,401.88
43	02/28/13	18,619.90	139.65	3,045.64	15,574.26	352.17	24,541.53
44	03/15/13	15,574.26	116.81	3,068.48	12,505.78	235.36	24,658.34
45	03/31/13	12,505.78	93.79	3,091.49	9,414.29	141.57	24,752.13
46	04/15/13	9,414.29	70.61	3,114.68	6,299.61	70.96	24,822.74
47	04/30/13	6,299.61	47.25	3,138.04	3,161.57	23.71	24,869.99
48	05/15/13	3,161.57	23.71	3,161.57	-	0.00	24,893.70
TOTAL		152,893.70	24,893.70	128,000.00			

Conforme : _____