

Amortization Table :

HOSPITALIZATION

Initial Data

LOAN DATA

Loan amount: **72,000.00**
 Annual interest rate: **18%**
 Term in years: **2**
 Payments per year: **24**
 First payment due: **11/30/2012**

TABLE DATA

Table starts at date: **11/30/2012**
 or at payment number: **1**

PERIODIC PAYMENT

0000157246

18%

semi-monthly
 Payments **1,791.72**

**VIBAR, BABY JANE T
 BPI**

CALCULATIONS

Use payment of: **1,791.72**
 1st payment in table: 1

Beginning balance at payment 1: **72,000.00**
 Cumulative interest prior to payment 1: **0.00**

Table

No.	Payment Date	Beginning Balance	Interest	Outstanding Balance			Cumulative Interest
				Principal	Principal	Interest	
1	11/30/12	72,000.00	540.00	1,251.72	70,748.28	13,462.71	540.00
2	12/15/12	70,748.28	530.61	1,261.11	69,487.17	12,932.09	1,070.61
3	12/31/12	69,487.17	521.15	1,270.57	68,216.60	12,410.94	1,591.77
4	01/15/13	68,216.60	511.62	1,280.10	66,936.50	11,899.32	2,103.39
5	01/31/13	66,936.50	502.02	1,289.70	65,646.80	11,397.29	2,605.41
6	02/15/13	65,646.80	492.35	1,299.37	64,347.43	10,904.94	3,097.77
7	02/28/13	64,347.43	482.61	1,309.12	63,038.31	10,422.34	3,580.37
8	03/15/13	63,038.31	472.79	1,318.94	61,719.37	9,949.55	4,053.16
9	03/31/13	61,719.37	462.90	1,328.83	60,390.55	9,486.65	4,516.05
10	04/15/13	60,390.55	452.93	1,338.79	59,051.75	9,033.72	4,968.98
11	04/30/13	59,051.75	442.89	1,348.83	57,702.92	8,590.84	5,411.87
12	05/15/13	57,702.92	432.77	1,358.95	56,343.97	8,158.06	5,844.64
13	05/31/13	56,343.97	422.58	1,369.14	54,974.82	7,735.48	6,267.22
14	06/15/13	54,974.82	412.31	1,379.41	53,595.41	7,323.17	6,679.53
15	06/30/13	53,595.41	401.97	1,389.76	52,205.65	6,921.21	7,081.50
16	07/15/13	52,205.65	391.54	1,400.18	50,805.47	6,529.67	7,473.04
17	07/31/13	50,805.47	381.04	1,410.68	49,394.79	6,148.62	7,854.08
18	08/15/13	49,394.79	370.46	1,421.26	47,973.53	5,778.16	8,224.54
19	08/31/13	47,973.53	359.80	1,431.92	46,541.61	5,418.36	8,584.34
20	09/15/13	46,541.61	349.06	1,442.66	45,098.95	5,069.30	8,933.41
21	09/30/13	45,098.95	338.24	1,453.48	43,645.46	4,731.06	9,271.65
22	10/15/13	43,645.46	327.34	1,464.38	42,181.08	4,403.72	9,598.99
23	10/31/13	42,181.08	316.36	1,475.36	40,705.72	4,087.36	9,915.35
24	11/15/13	40,705.72	305.29	1,486.43	39,219.29	3,782.07	10,220.64
25	11/30/13	39,219.29	294.14	1,497.58	37,721.71	3,487.92	10,514.79
26	12/15/13	37,721.71	282.91	1,508.81	36,212.90	3,205.01	10,797.70
27	12/31/13	36,212.90	271.60	1,520.13	34,692.77	2,933.41	11,069.30
28	01/15/14	34,692.77	260.20	1,531.53	33,161.25	2,673.22	11,329.49
29	01/31/14	33,161.25	248.71	1,543.01	31,618.23	2,424.51	11,578.20
30	02/15/14	31,618.23	237.14	1,554.59	30,063.65	2,187.37	11,815.34
31	02/28/14	30,063.65	225.48	1,566.25	28,497.40	1,961.89	12,040.81
32	03/15/14	28,497.40	213.73	1,577.99	26,919.41	1,748.16	12,254.54
33	03/31/14	26,919.41	201.90	1,589.83	25,329.58	1,546.27	12,456.44
34	04/15/14	25,329.58	189.97	1,601.75	23,727.83	1,356.29	12,646.41
35	04/30/14	23,727.83	177.96	1,613.76	22,114.06	1,178.34	12,824.37
36	05/15/14	22,114.06	165.86	1,625.87	20,488.20	1,012.48	12,990.23
37	05/31/14	20,488.20	153.66	1,638.06	18,850.14	858.82	13,143.89
38	06/15/14	18,850.14	141.38	1,650.35	17,199.79	717.44	13,285.26
39	06/30/14	17,199.79	129.00	1,662.72	15,537.06	588.44	13,414.26
40	07/15/14	15,537.06	116.53	1,675.20	13,861.87	471.92	13,530.79
41	07/31/14	13,861.87	103.96	1,687.76	12,174.11	367.95	13,634.75
42	08/15/14	12,174.11	91.31	1,700.42	10,473.69	276.65	13,726.06
43	08/31/14	10,473.69	78.55	1,713.17	8,760.52	198.09	13,804.61
44	09/15/14	8,760.52	65.70	1,726.02	7,034.50	132.39	13,870.32
45	09/30/14	7,034.50	52.76	1,738.96	5,295.54	79.63	13,923.08
46	10/15/14	5,295.54	39.72	1,752.01	3,543.53	39.91	13,962.79
47	10/31/14	3,543.53	26.58	1,765.15	1,778.39	13.34	13,989.37
48	11/15/14	1,778.39	13.34	1,778.39	0.00	0.00	14,002.71
TOTAL		86,002.71	14,002.71	72,000.00			

Conforme : _____