

Amortization Table :

HOSPITALIZATION

Initial Data

LOAN DATA

Loan amount: **112,000.00**
 Annual interest rate: **18%**
 Term in years: **2**
 Payments per year: **24**
 First payment due: **7/15/2012**

TABLE DATA

Table starts at date: **7/15/2012**
 or at payment number: **1**

PERIODIC PAYMENT

0000154364

18%

semi-monthly
 Payments **2,787.12**

GUERRERO, MILAGROS D
BPI

CALCULATIONS

Use payment of: **2,787.12**
 1st payment in table: 1

Beginning balance at payment 1: **112,000.00**
 Cumulative interest prior to payment 1: **0.00**

Table

No.	Payment Date	Beginning Balance	Interest	Outstanding Balance			Cumulative Interest
				Principal	Principal	Interest	
1	07/15/12	112,000.00	840.00	1,947.12	110,052.88	20,941.99	840.00
2	07/31/12	110,052.88	825.40	1,961.73	108,091.15	20,116.59	1,665.40
3	08/15/12	108,091.15	810.68	1,976.44	106,114.71	19,305.91	2,476.08
4	08/31/12	106,114.71	795.86	1,991.26	104,123.44	18,510.05	3,271.94
5	09/15/12	104,123.44	780.93	2,006.20	102,117.24	17,729.12	4,052.87
6	09/30/12	102,117.24	765.88	2,021.25	100,096.00	16,963.24	4,818.75
7	10/15/12	100,096.00	750.72	2,036.40	98,059.59	16,212.52	5,569.47
8	10/31/12	98,059.59	735.45	2,051.68	96,007.91	15,477.08	6,304.91
9	11/15/12	96,007.91	720.06	2,067.07	93,940.85	14,757.02	7,024.97
10	11/30/12	93,940.85	704.56	2,082.57	91,858.28	14,052.46	7,729.53
11	12/15/12	91,858.28	688.94	2,098.19	89,760.09	13,363.52	8,418.47
12	12/31/12	89,760.09	673.20	2,113.92	87,646.17	12,690.32	9,091.67
13	01/15/13	87,646.17	657.35	2,129.78	85,516.39	12,032.98	9,749.01
14	01/31/13	85,516.39	641.37	2,145.75	83,370.64	11,391.60	10,390.39
15	02/15/13	83,370.64	625.28	2,161.84	81,208.79	10,766.32	11,015.67
16	02/28/13	81,208.79	609.07	2,178.06	79,030.74	10,157.26	11,624.73
17	03/15/13	79,030.74	592.73	2,194.39	76,836.34	9,564.53	12,217.46
18	03/31/13	76,836.34	576.27	2,210.85	74,625.49	8,988.25	12,793.73
19	04/15/13	74,625.49	559.69	2,227.43	72,398.06	8,428.56	13,353.43
20	04/30/13	72,398.06	542.99	2,244.14	70,153.92	7,885.58	13,896.41
21	05/15/13	70,153.92	526.15	2,260.97	67,892.95	7,359.42	14,422.57
22	05/31/13	67,892.95	509.20	2,277.93	65,615.02	6,850.23	14,931.76
23	06/15/13	65,615.02	492.11	2,295.01	63,320.01	6,358.11	15,423.87
24	06/30/13	63,320.01	474.90	2,312.22	61,007.78	5,883.21	15,898.77
25	07/15/13	61,007.78	457.56	2,329.57	58,678.21	5,425.65	16,356.33
26	07/31/13	58,678.21	440.09	2,347.04	56,331.18	4,985.57	16,796.42
27	08/15/13	56,331.18	422.48	2,364.64	53,966.54	4,563.08	17,218.90
28	08/31/13	53,966.54	404.75	2,382.38	51,584.16	4,158.34	17,623.65
29	09/15/13	51,584.16	386.88	2,400.24	49,183.92	3,771.45	18,010.53
30	09/30/13	49,183.92	368.88	2,418.25	46,765.67	3,402.57	18,379.41
31	10/15/13	46,765.67	350.74	2,436.38	44,329.29	3,051.83	18,730.16
32	10/31/13	44,329.29	332.47	2,454.66	41,874.63	2,719.36	19,062.63
33	11/15/13	41,874.63	314.06	2,473.06	39,401.57	2,405.30	19,376.69
34	11/30/13	39,401.57	295.51	2,491.61	36,909.96	2,109.79	19,672.20
35	12/15/13	36,909.96	276.82	2,510.30	34,399.66	1,832.97	19,949.02
36	12/31/13	34,399.66	258.00	2,529.13	31,870.53	1,574.97	20,207.02
37	01/15/14	31,870.53	239.03	2,548.10	29,322.43	1,335.94	20,446.05
38	01/31/14	29,322.43	219.92	2,567.21	26,755.23	1,116.02	20,665.97
39	02/15/14	26,755.23	200.66	2,586.46	24,168.77	915.36	20,866.63
40	02/28/14	24,168.77	181.27	2,605.86	21,562.91	734.09	21,047.90
41	03/15/14	21,562.91	161.72	2,625.40	18,937.50	572.37	21,209.62
42	03/31/14	18,937.50	142.03	2,645.09	16,292.41	430.34	21,351.65
43	04/15/14	16,292.41	122.19	2,664.93	13,627.48	308.15	21,473.84
44	04/30/14	13,627.48	102.21	2,684.92	10,942.56	205.94	21,576.05
45	05/15/14	10,942.56	82.07	2,705.06	8,237.50	123.87	21,658.12
46	05/31/14	8,237.50	61.78	2,725.34	5,512.16	62.09	21,719.90
47	06/15/14	5,512.16	41.34	2,745.78	2,766.38	20.75	21,761.24
48	06/30/14	2,766.38	20.75	2,766.38	-	0.00	21,781.99
	TOTAL	133,781.99	21,781.99	112,000.00			

Conforme : _____