

Amortization Table :

HOSPITALIZATION

Initial Data

LOAN DATA

Loan amount: **145,000.00**
 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 **3,608.33**

Emp.No: 0000162599

18%

**MARO, AUBREY E
BPI**

CALCULATIONS

Use payment of: **3,608.33**
 1st payment in table: 1

Beginning balance at payment 1: **145,000.00**
 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	145,000.00	1,087.50	2,520.83	142,479.17	27,112.39	1,087.50
2	11/15/12	142,479.17	1,068.59	2,539.74	139,939.43	26,043.80	2,156.09
3	11/30/12	139,939.43	1,049.55	2,558.79	137,380.65	24,994.26	3,205.64
4	12/15/12	137,380.65	1,030.35	2,577.98	134,802.67	23,963.90	4,235.99
5	12/31/12	134,802.67	1,011.02	2,597.31	132,205.36	22,952.88	5,247.01
6	01/15/13	132,205.36	991.54	2,616.79	129,588.57	21,961.34	6,238.55
7	01/31/13	129,588.57	971.91	2,636.42	126,952.15	20,989.43	7,210.47
8	02/15/13	126,952.15	952.14	2,656.19	124,295.96	20,037.28	8,162.61
9	02/28/13	124,295.96	932.22	2,676.11	121,619.85	19,105.07	9,094.83
10	03/15/13	121,619.85	912.15	2,696.18	118,923.67	18,192.92	10,006.98
11	03/31/13	118,923.67	891.93	2,716.40	116,207.26	17,300.99	10,898.91
12	04/15/13	116,207.26	871.55	2,736.78	113,470.49	16,429.43	11,770.46
13	04/30/13	113,470.49	851.03	2,757.30	110,713.18	15,578.41	12,621.49
14	05/15/13	110,713.18	830.35	2,777.98	107,935.20	14,748.06	13,451.84
15	05/31/13	107,935.20	809.51	2,798.82	105,136.38	13,938.54	14,261.35
16	06/15/13	105,136.38	788.52	2,819.81	102,316.58	13,150.02	15,049.87
17	06/30/13	102,316.58	767.37	2,840.96	99,475.62	12,382.65	15,817.25
18	07/15/13	99,475.62	746.07	2,862.26	96,613.36	11,636.58	16,563.32
19	07/31/13	96,613.36	724.60	2,883.73	93,729.62	10,911.98	17,287.92
20	08/15/13	93,729.62	702.97	2,905.36	90,824.27	10,209.01	17,990.89
21	08/31/13	90,824.27	681.18	2,927.15	87,897.12	9,527.82	18,672.07
22	09/15/13	87,897.12	659.23	2,949.10	84,948.01	8,868.60	19,331.30
23	09/30/13	84,948.01	637.11	2,971.22	81,976.79	8,231.49	19,968.41
24	10/15/13	81,976.79	614.83	2,993.51	78,983.29	7,616.66	20,583.24
25	10/31/13	78,983.29	592.37	3,015.96	75,967.33	7,024.29	21,175.61
26	11/15/13	75,967.33	569.75	3,038.58	72,928.76	6,454.53	21,745.36
27	11/30/13	72,928.76	546.97	3,061.37	69,867.39	5,907.56	22,292.33
28	12/15/13	69,867.39	524.01	3,084.33	66,783.06	5,383.56	22,816.34
29	12/31/13	66,783.06	500.87	3,107.46	63,675.61	4,882.69	23,317.21
30	01/15/14	63,675.61	477.57	3,130.76	60,544.84	4,405.12	23,794.78
31	01/31/14	60,544.84	454.09	3,154.24	57,390.60	3,951.03	24,248.86
32	02/15/14	57,390.60	430.43	3,177.90	54,212.70	3,520.60	24,679.29
33	02/28/14	54,212.70	406.60	3,201.74	51,010.96	3,114.01	25,085.89
34	03/15/14	51,010.96	382.58	3,225.75	47,785.21	2,731.43	25,468.47
35	03/31/14	47,785.21	358.39	3,249.94	44,535.27	2,373.04	25,826.86
36	04/15/14	44,535.27	334.01	3,274.32	41,260.95	2,039.02	26,160.87
37	04/30/14	41,260.95	309.46	3,298.87	37,962.08	1,729.57	26,470.33
38	05/15/14	37,962.08	284.72	3,323.62	34,638.46	1,444.85	26,755.05
39	05/31/14	34,638.46	259.79	3,348.54	31,289.92	1,185.06	27,014.83
40	06/15/14	31,289.92	234.67	3,373.66	27,916.26	950.39	27,249.51
41	06/30/14	27,916.26	209.37	3,398.96	24,517.30	741.01	27,458.88
42	07/15/14	24,517.30	183.88	3,424.45	21,092.85	557.13	27,642.76
43	07/31/14	21,092.85	158.20	3,450.13	17,642.72	398.94	27,800.96
44	08/15/14	17,642.72	132.32	3,476.01	14,166.71	266.62	27,933.28
45	08/31/14	14,166.71	106.25	3,502.08	10,664.63	160.37	28,039.53
46	09/15/14	10,664.63	79.98	3,528.35	7,136.28	80.38	28,119.51
47	09/30/14	7,136.28	53.52	3,554.81	3,581.47	26.86	28,173.03
48	10/15/14	3,581.47	26.86	3,581.47	-	0.00	28,199.89
	TOTAL	173,199.89	28,199.89	145,000.00			

Conforme : _____