

Amortization Table :

HOSPITALIZATION

Initial Data

LOAN DATA

Loan amount: **90,000.00**
 Annual interest rate: **18%**
 Term in years: **2**
 Payments per year: **24**
 First payment due: **11/30/2011**

TABLE DATA

Table starts at date: **11/30/2011**
 or at payment number: **1**

PERIODIC PAYMENT

0000152759

18%

semi-monthly
 Payments **2,239.65**

**BACUNGAN, EVELYN E
 BPI**

CALCULATIONS

Use payment of: **2,239.65**
 1st payment in table: 1

Beginning balance at payment 1: **90,000.00**
 Cumulative interest prior to payment 1: **0.00**

Table

| No. | Payment Date | Beginning Balance | Interest | Outstanding Balance | | | Cumulative Interest |
|-------|--------------|-------------------|-----------|---------------------|-----------|-----------|---------------------|
| | | | | Principal | Principal | Interest | |
| 1 | 11/30/11 | 90,000.00 | 675.00 | 1,564.65 | 88,435.35 | 16,828.38 | 675.00 |
| 2 | 12/15/11 | 88,435.35 | 663.27 | 1,576.39 | 86,858.96 | 16,165.12 | 1,338.27 |
| 3 | 12/31/11 | 86,858.96 | 651.44 | 1,588.21 | 85,270.75 | 15,513.68 | 1,989.71 |
| 4 | 01/15/12 | 85,270.75 | 639.53 | 1,600.12 | 83,670.62 | 14,874.15 | 2,629.24 |
| 5 | 01/31/12 | 83,670.62 | 627.53 | 1,612.12 | 82,058.50 | 14,246.62 | 3,256.77 |
| 6 | 02/15/12 | 82,058.50 | 615.44 | 1,624.22 | 80,434.28 | 13,631.18 | 3,872.21 |
| 7 | 02/29/12 | 80,434.28 | 603.26 | 1,636.40 | 78,797.89 | 13,027.92 | 4,475.46 |
| 8 | 03/15/12 | 78,797.89 | 590.98 | 1,648.67 | 77,149.22 | 12,436.94 | 5,066.45 |
| 9 | 03/31/12 | 77,149.22 | 578.62 | 1,661.03 | 75,488.18 | 11,858.32 | 5,645.07 |
| 10 | 04/15/12 | 75,488.18 | 566.16 | 1,673.49 | 73,814.69 | 11,292.16 | 6,211.23 |
| 11 | 04/30/12 | 73,814.69 | 553.61 | 1,686.04 | 72,128.65 | 10,738.54 | 6,764.84 |
| 12 | 05/15/12 | 72,128.65 | 540.96 | 1,698.69 | 70,429.96 | 10,197.58 | 7,305.80 |
| 13 | 05/31/12 | 70,429.96 | 528.22 | 1,711.43 | 68,718.53 | 9,669.36 | 7,834.03 |
| 14 | 06/15/12 | 68,718.53 | 515.39 | 1,724.26 | 66,994.26 | 9,153.97 | 8,349.42 |
| 15 | 06/30/12 | 66,994.26 | 502.46 | 1,737.20 | 65,257.07 | 8,651.51 | 8,851.87 |
| 16 | 07/15/12 | 65,257.07 | 489.43 | 1,750.23 | 63,506.84 | 8,162.08 | 9,341.30 |
| 17 | 07/31/12 | 63,506.84 | 476.30 | 1,763.35 | 61,743.49 | 7,685.78 | 9,817.60 |
| 18 | 08/15/12 | 61,743.49 | 463.08 | 1,776.58 | 59,966.91 | 7,222.70 | 10,280.68 |
| 19 | 08/31/12 | 59,966.91 | 449.75 | 1,789.90 | 58,177.01 | 6,772.95 | 10,730.43 |
| 20 | 09/15/12 | 58,177.01 | 436.33 | 1,803.33 | 56,373.68 | 6,336.62 | 11,166.76 |
| 21 | 09/30/12 | 56,373.68 | 422.80 | 1,816.85 | 54,556.83 | 5,913.82 | 11,589.56 |
| 22 | 10/15/12 | 54,556.83 | 409.18 | 1,830.48 | 52,726.35 | 5,504.65 | 11,998.74 |
| 23 | 10/31/12 | 52,726.35 | 395.45 | 1,844.21 | 50,882.15 | 5,109.20 | 12,394.19 |
| 24 | 11/15/12 | 50,882.15 | 381.62 | 1,858.04 | 49,024.11 | 4,727.58 | 12,775.80 |
| 25 | 11/30/12 | 49,024.11 | 367.68 | 1,871.97 | 47,152.14 | 4,359.90 | 13,143.48 |
| 26 | 12/15/12 | 47,152.14 | 353.64 | 1,886.01 | 45,266.12 | 4,006.26 | 13,497.12 |
| 27 | 12/31/12 | 45,266.12 | 339.50 | 1,900.16 | 43,365.97 | 3,666.76 | 13,836.62 |
| 28 | 01/15/13 | 43,365.97 | 325.24 | 1,914.41 | 41,451.56 | 3,341.52 | 14,161.86 |
| 29 | 01/31/13 | 41,451.56 | 310.89 | 1,928.77 | 39,522.79 | 3,030.63 | 14,472.75 |
| 30 | 02/15/13 | 39,522.79 | 296.42 | 1,943.23 | 37,579.56 | 2,734.21 | 14,769.17 |
| 31 | 02/28/13 | 37,579.56 | 281.85 | 1,957.81 | 35,621.75 | 2,452.37 | 15,051.02 |
| 32 | 03/15/13 | 35,621.75 | 267.16 | 1,972.49 | 33,649.26 | 2,185.20 | 15,318.18 |
| 33 | 03/31/13 | 33,649.26 | 252.37 | 1,987.28 | 31,661.97 | 1,932.83 | 15,570.55 |
| 34 | 04/15/13 | 31,661.97 | 237.46 | 2,002.19 | 29,659.79 | 1,695.37 | 15,808.02 |
| 35 | 04/30/13 | 29,659.79 | 222.45 | 2,017.21 | 27,642.58 | 1,472.92 | 16,030.46 |
| 36 | 05/15/13 | 27,642.58 | 207.32 | 2,032.33 | 25,610.25 | 1,265.60 | 16,237.78 |
| 37 | 05/31/13 | 25,610.25 | 192.08 | 2,047.58 | 23,562.67 | 1,073.52 | 16,429.86 |
| 38 | 06/15/13 | 23,562.67 | 176.72 | 2,062.93 | 21,499.74 | 896.80 | 16,606.58 |
| 39 | 06/30/13 | 21,499.74 | 161.25 | 2,078.41 | 19,421.33 | 735.56 | 16,767.83 |
| 40 | 07/15/13 | 19,421.33 | 145.66 | 2,093.99 | 17,327.34 | 589.90 | 16,913.49 |
| 41 | 07/31/13 | 17,327.34 | 129.96 | 2,109.70 | 15,217.64 | 459.94 | 17,043.44 |
| 42 | 08/15/13 | 15,217.64 | 114.13 | 2,125.52 | 13,092.12 | 345.81 | 17,157.58 |
| 43 | 08/31/13 | 13,092.12 | 98.19 | 2,141.46 | 10,950.65 | 247.62 | 17,255.77 |
| 44 | 09/15/13 | 10,950.65 | 82.13 | 2,157.52 | 8,793.13 | 165.49 | 17,337.90 |
| 45 | 09/30/13 | 8,793.13 | 65.95 | 2,173.71 | 6,619.42 | 99.54 | 17,403.84 |
| 46 | 10/15/13 | 6,619.42 | 49.65 | 2,190.01 | 4,429.41 | 49.89 | 17,453.49 |
| 47 | 10/31/13 | 4,429.41 | 33.22 | 2,206.43 | 2,222.98 | 16.67 | 17,486.71 |
| 48 | 11/15/13 | 2,222.98 | 16.67 | 2,222.98 | - | 0.00 | 17,503.38 |
| TOTAL | | 107,503.38 | 17,503.38 | 90,000.00 | | | |

Conforme : _____