

# Amortization Table :

# HOSPITALIZATION

## Initial Data

### LOAN DATA

Loan amount: **25,000.00**  
 Annual interest rate: **18%**  
 Term in years: **2**  
 Payments per year: **24**  
 First payment due: **9/30/2012**

### TABLE DATA

Table starts at date: **9/30/2012**  
 or at payment number: **1**

### PERIODIC PAYMENT

0000166569

**18%**

semi-monthly  
 Payments **622.13**

**MIRANDA, MARICEL R**  
**BPI**

### CALCULATIONS

Use payment of: **622.13**  
 1st payment in table: **1**

Beginning balance at payment 1: **25,000.00**  
 Cumulative interest prior to payment 1: **0.00**

### Table

| No. | Payment Date | Beginning Balance | Interest        | Outstanding Balance |           | Cumulative Interest |
|-----|--------------|-------------------|-----------------|---------------------|-----------|---------------------|
|     |              |                   |                 | Principal           | Interest  |                     |
| 1   | 09/30/12     | 25,000.00         | 187.50          | 434.63              | 24,565.37 | 187.50              |
| 2   | 10/15/12     | 24,565.37         | 184.24          | 437.89              | 24,127.49 | 371.74              |
| 3   | 10/31/12     | 24,127.49         | 180.96          | 441.17              | 23,686.32 | 552.70              |
| 4   | 11/15/12     | 23,686.32         | 177.65          | 444.48              | 23,241.84 | 730.34              |
| 5   | 11/30/12     | 23,241.84         | 174.31          | 447.81              | 22,794.03 | 904.66              |
| 6   | 12/15/12     | 22,794.03         | 170.96          | 451.17              | 22,342.86 | 1,075.61            |
| 7   | 12/31/12     | 22,342.86         | 167.57          | 454.55              | 21,888.30 | 1,243.18            |
| 8   | 01/15/13     | 21,888.30         | 164.16          | 457.96              | 21,430.34 | 1,407.35            |
| 9   | 01/31/13     | 21,430.34         | 160.73          | 461.40              | 20,968.94 | 1,568.07            |
| 10  | 02/15/13     | 20,968.94         | 157.27          | 464.86              | 20,504.08 | 1,725.34            |
| 11  | 02/28/13     | 20,504.08         | 153.78          | 468.35              | 20,035.74 | 1,879.12            |
| 12  | 03/15/13     | 20,035.74         | 150.27          | 471.86              | 19,563.88 | 2,029.39            |
| 13  | 03/31/13     | 19,563.88         | 146.73          | 475.40              | 19,088.48 | 2,176.12            |
| 14  | 04/15/13     | 19,088.48         | 143.16          | 478.96              | 18,609.52 | 2,319.28            |
| 15  | 04/30/13     | 18,609.52         | 139.57          | 482.55              | 18,126.96 | 2,458.85            |
| 16  | 05/15/13     | 18,126.96         | 135.95          | 486.17              | 17,640.79 | 2,594.81            |
| 17  | 05/31/13     | 17,640.79         | 132.31          | 489.82              | 17,150.97 | 2,727.11            |
| 18  | 06/15/13     | 17,150.97         | 128.63          | 493.49              | 16,657.48 | 2,855.74            |
| 19  | 06/30/13     | 16,657.48         | 124.93          | 497.19              | 16,160.28 | 2,980.68            |
| 20  | 07/15/13     | 16,160.28         | 121.20          | 500.92              | 15,659.36 | 3,101.88            |
| 21  | 07/31/13     | 15,659.36         | 117.45          | 504.68              | 15,154.68 | 3,219.32            |
| 22  | 08/15/13     | 15,154.68         | 113.66          | 508.47              | 14,646.21 | 3,332.98            |
| 23  | 08/31/13     | 14,646.21         | 109.85          | 512.28              | 14,133.93 | 3,442.83            |
| 24  | 09/15/13     | 14,133.93         | 106.00          | 516.12              | 13,617.81 | 3,548.83            |
| 25  | 09/30/13     | 13,617.81         | 102.13          | 519.99              | 13,097.82 | 3,650.97            |
| 26  | 10/15/13     | 13,097.82         | 98.23           | 523.89              | 12,573.92 | 3,749.20            |
| 27  | 10/31/13     | 12,573.92         | 94.30           | 527.82              | 12,046.10 | 3,843.51            |
| 28  | 11/15/13     | 12,046.10         | 90.35           | 531.78              | 11,514.32 | 3,933.85            |
| 29  | 11/30/13     | 11,514.32         | 86.36           | 535.77              | 10,978.55 | 4,020.21            |
| 30  | 12/15/13     | 10,978.55         | 82.34           | 539.79              | 10,438.77 | 4,102.55            |
| 31  | 12/31/13     | 10,438.77         | 78.29           | 543.84              | 9,894.93  | 4,180.84            |
| 32  | 01/15/14     | 9,894.93          | 74.21           | 547.91              | 9,347.02  | 4,255.05            |
| 33  | 01/31/14     | 9,347.02          | 70.10           | 552.02              | 8,794.99  | 4,325.15            |
| 34  | 02/15/14     | 8,794.99          | 65.96           | 556.16              | 8,238.83  | 4,391.12            |
| 35  | 02/28/14     | 8,238.83          | 61.79           | 560.33              | 7,678.49  | 4,452.91            |
| 36  | 03/15/14     | 7,678.49          | 57.59           | 564.54              | 7,113.96  | 4,510.50            |
| 37  | 03/31/14     | 7,113.96          | 53.35           | 568.77              | 6,545.19  | 4,563.85            |
| 38  | 04/15/14     | 6,545.19          | 49.09           | 573.04              | 5,972.15  | 4,612.94            |
| 39  | 04/30/14     | 5,972.15          | 44.79           | 577.33              | 5,394.81  | 4,657.73            |
| 40  | 05/15/14     | 5,394.81          | 40.46           | 581.66              | 4,813.15  | 4,698.19            |
| 41  | 05/31/14     | 4,813.15          | 36.10           | 586.03              | 4,227.12  | 4,734.29            |
| 42  | 06/15/14     | 4,227.12          | 31.70           | 590.42              | 3,636.70  | 4,765.99            |
| 43  | 06/30/14     | 3,636.70          | 27.28           | 594.85              | 3,041.85  | 4,793.27            |
| 44  | 07/15/14     | 3,041.85          | 22.81           | 599.31              | 2,442.54  | 4,816.08            |
| 45  | 07/31/14     | 2,442.54          | 18.32           | 603.81              | 1,838.73  | 4,834.40            |
| 46  | 08/15/14     | 1,838.73          | 13.79           | 608.34              | 1,230.39  | 4,848.19            |
| 47  | 08/31/14     | 1,230.39          | 9.23            | 612.90              | 617.49    | 4,857.42            |
| 48  | 09/15/14     | 617.49            | 4.63            | 617.49              | -         | 4,862.05            |
|     | <b>TOTAL</b> | <b>29,862.05</b>  | <b>4,862.05</b> | <b>25,000.00</b>    |           |                     |

Conforme : \_\_\_\_\_