

Amortization Table :

HOSPITALIZATION

Initial Data

LOAN DATA

Loan amount: **98,000.00**
 Annual interest rate: **18%**
 Term in years: **2**
 Payments per year: **24**
 First payment due: **4/30/2012**

TABLE DATA

Table starts at date: **4/30/2012**
 or at payment number: **1**

PERIODIC PAYMENT

0000168398

18%

semi-monthly
 Payments **2,438.73**

**ROXAS, ABIGAIL C
 BPI**

CALCULATIONS

Use payment of: **2,438.73**
 1st payment in table: **1**

Beginning balance at payment 1: **98,000.00**
 Cumulative interest prior to payment 1: **0.00**

Table

No.	Payment Date	Beginning Balance	Interest	Outstanding Balance		Cumulative Interest
				Principal	Interest	
1	04/30/12	98,000.00	735.00	1,703.73	96,296.27	18,324.24
2	05/15/12	96,296.27	722.22	1,716.51	94,579.75	17,602.02
3	05/31/12	94,579.75	709.35	1,729.39	92,850.37	16,892.67
4	06/15/12	92,850.37	696.38	1,742.36	91,108.01	16,196.29
5	06/30/12	91,108.01	683.31	1,755.42	89,352.59	15,512.98
6	07/15/12	89,352.59	670.14	1,768.59	87,584.00	14,842.84
7	07/31/12	87,584.00	656.88	1,781.85	85,802.14	14,185.96
8	08/15/12	85,802.14	643.52	1,795.22	84,006.93	13,542.44
9	08/31/12	84,006.93	630.05	1,808.68	82,198.24	12,912.39
10	09/15/12	82,198.24	616.49	1,822.25	80,376.00	12,295.90
11	09/30/12	80,376.00	602.82	1,835.91	78,540.08	11,693.08
12	10/15/12	78,540.08	589.05	1,849.68	76,690.40	11,104.03
13	10/31/12	76,690.40	575.18	1,863.56	74,826.84	10,528.85
14	11/15/12	74,826.84	561.20	1,877.53	72,949.31	9,967.65
15	11/30/12	72,949.31	547.12	1,891.61	71,057.69	9,420.53
16	12/15/12	71,057.69	532.93	1,905.80	69,151.89	8,887.60
17	12/31/12	69,151.89	518.64	1,920.09	67,231.80	8,368.96
18	01/15/13	67,231.80	504.24	1,934.50	65,297.30	7,864.72
19	01/31/13	65,297.30	489.73	1,949.00	63,348.30	7,374.99
20	02/15/13	63,348.30	475.11	1,963.62	61,384.68	6,899.88
21	02/28/13	61,384.68	460.39	1,978.35	59,406.33	6,439.49
22	03/15/13	59,406.33	445.55	1,993.19	57,413.14	5,993.95
23	03/31/13	57,413.14	430.60	2,008.14	55,405.00	5,563.35
24	04/15/13	55,405.00	415.54	2,023.20	53,381.81	5,147.81
25	04/30/13	53,381.81	400.36	2,038.37	51,343.44	4,747.45
26	05/15/13	51,343.44	385.08	2,053.66	49,289.78	4,362.37
27	05/31/13	49,289.78	369.67	2,069.06	47,220.72	3,992.70
28	06/15/13	47,220.72	354.16	2,084.58	45,136.14	3,638.54
29	06/30/13	45,136.14	338.52	2,100.21	43,035.93	3,300.02
30	07/15/13	43,035.93	322.77	2,115.96	40,919.96	2,977.25
31	07/31/13	40,919.96	306.90	2,131.83	38,788.13	2,670.35
32	08/15/13	38,788.13	290.91	2,147.82	36,640.30	2,379.44
33	08/31/13	36,640.30	274.80	2,163.93	34,476.37	2,104.64
34	09/15/13	34,476.37	258.57	2,180.16	32,296.21	1,846.07
35	09/30/13	32,296.21	242.22	2,196.51	30,099.70	1,603.85
36	10/15/13	30,099.70	225.75	2,212.99	27,886.71	1,378.10
37	10/31/13	27,886.71	209.15	2,229.58	25,657.13	1,168.95
38	11/15/13	25,657.13	192.43	2,246.31	23,410.82	976.52
39	11/30/13	23,410.82	175.58	2,263.15	21,147.67	800.94
40	12/15/13	21,147.67	158.61	2,280.13	18,867.54	642.33
41	12/31/13	18,867.54	141.51	2,297.23	16,570.32	500.82
42	01/15/14	16,570.32	124.28	2,314.46	14,255.86	376.55
43	01/31/14	14,255.86	106.92	2,331.82	11,924.04	269.63
44	02/15/14	11,924.04	89.43	2,349.30	9,574.74	180.20
45	02/28/14	9,574.74	71.81	2,366.92	7,207.82	108.39
46	03/15/14	7,207.82	54.06	2,384.68	4,823.14	54.33
47	03/31/14	4,823.14	36.17	2,402.56	2,420.58	18.15
48	04/15/14	2,420.58	18.15	2,420.58	-	0.00
	TOTAL	117,059.24	19,059.24	98,000.00		

Conforme : _____