

# Amortization Table :

# HOSPITALIZATION

## Initial Data

### LOAN DATA

Loan amount: **106,000.00**  
 Annual interest rate: **18%**  
 Term in years: **2**  
 Payments per year: **24**  
 First payment due: **10/15/2012**

### TABLE DATA

Table starts at date: **10/15/2012**  
 or at payment number: **1**

### PERIODIC PAYMENT

0000168771

**18%**

semi-monthly  
 Payments **2,637.81**

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 BPI**

### CALCULATIONS

Use payment of: **2,637.81**  
 1st payment in table: 1

Beginning balance at payment 1: **106,000.00**  
 Cumulative interest prior to payment 1: **0.00**

### Table

| No. | Payment Date | Beginning Balance | Interest         | Outstanding Balance |            | Cumulative Interest |
|-----|--------------|-------------------|------------------|---------------------|------------|---------------------|
|     |              |                   |                  | Principal           | Interest   |                     |
| 1   | 10/15/12     | 106,000.00        | 795.00           | 1,842.81            | 104,157.19 | 19,820.10           |
| 2   | 10/31/12     | 104,157.19        | 781.18           | 1,856.64            | 102,300.55 | 19,038.92           |
| 3   | 11/15/12     | 102,300.55        | 767.25           | 1,870.56            | 100,429.99 | 18,271.66           |
| 4   | 11/30/12     | 100,429.99        | 753.22           | 1,884.59            | 98,545.40  | 17,518.44           |
| 5   | 12/15/12     | 98,545.40         | 739.09           | 1,898.72            | 96,646.68  | 16,779.35           |
| 6   | 12/31/12     | 96,646.68         | 724.85           | 1,912.96            | 94,733.71  | 16,054.50           |
| 7   | 01/15/13     | 94,733.71         | 710.50           | 1,927.31            | 92,806.40  | 15,343.99           |
| 8   | 01/31/13     | 92,806.40         | 696.05           | 1,941.77            | 90,864.63  | 14,647.95           |
| 9   | 02/15/13     | 90,864.63         | 681.48           | 1,956.33            | 88,908.30  | 13,966.46           |
| 10  | 02/28/13     | 88,908.30         | 666.81           | 1,971.00            | 86,937.30  | 13,299.65           |
| 11  | 03/15/13     | 86,937.30         | 652.03           | 1,985.78            | 84,951.52  | 12,647.62           |
| 12  | 03/31/13     | 84,951.52         | 637.14           | 2,000.68            | 82,950.84  | 12,010.48           |
| 13  | 04/15/13     | 82,950.84         | 622.13           | 2,015.68            | 80,935.16  | 11,388.35           |
| 14  | 04/30/13     | 80,935.16         | 607.01           | 2,030.80            | 78,904.35  | 10,781.34           |
| 15  | 05/15/13     | 78,904.35         | 591.78           | 2,046.03            | 76,858.32  | 10,189.56           |
| 16  | 05/31/13     | 76,858.32         | 576.44           | 2,061.38            | 74,796.95  | 9,613.12            |
| 17  | 06/15/13     | 74,796.95         | 560.98           | 2,076.84            | 72,720.11  | 9,052.14            |
| 18  | 06/30/13     | 72,720.11         | 545.40           | 2,092.41            | 70,627.69  | 8,506.74            |
| 19  | 07/15/13     | 70,627.69         | 529.71           | 2,108.11            | 68,519.59  | 7,977.03            |
| 20  | 07/31/13     | 68,519.59         | 513.90           | 2,123.92            | 66,395.67  | 7,463.14            |
| 21  | 08/15/13     | 66,395.67         | 497.97           | 2,139.85            | 64,255.82  | 6,965.17            |
| 22  | 08/31/13     | 64,255.82         | 481.92           | 2,155.90            | 62,099.93  | 6,483.25            |
| 23  | 09/15/13     | 62,099.93         | 465.75           | 2,172.07            | 59,927.86  | 6,017.50            |
| 24  | 09/30/13     | 59,927.86         | 449.46           | 2,188.36            | 57,739.51  | 5,568.04            |
| 25  | 10/15/13     | 57,739.51         | 433.05           | 2,204.77            | 55,534.74  | 5,134.99            |
| 26  | 10/31/13     | 55,534.74         | 416.51           | 2,221.30            | 53,313.43  | 4,718.48            |
| 27  | 11/15/13     | 53,313.43         | 399.85           | 2,237.96            | 51,075.47  | 4,318.63            |
| 28  | 11/30/13     | 51,075.47         | 383.07           | 2,254.75            | 48,820.72  | 3,935.57            |
| 29  | 12/15/13     | 48,820.72         | 366.16           | 2,271.66            | 46,549.06  | 3,569.41            |
| 30  | 12/31/13     | 46,549.06         | 349.12           | 2,288.70            | 44,260.37  | 3,220.29            |
| 31  | 01/15/14     | 44,260.37         | 331.95           | 2,305.86            | 41,954.51  | 2,888.34            |
| 32  | 01/31/14     | 41,954.51         | 314.66           | 2,323.16            | 39,631.35  | 2,573.68            |
| 33  | 02/15/14     | 39,631.35         | 297.24           | 2,340.58            | 37,290.77  | 2,276.45            |
| 34  | 02/28/14     | 37,290.77         | 279.68           | 2,358.13            | 34,932.64  | 1,996.77            |
| 35  | 03/15/14     | 34,932.64         | 261.99           | 2,375.82            | 32,556.82  | 1,734.77            |
| 36  | 03/31/14     | 32,556.82         | 244.18           | 2,393.64            | 30,163.18  | 1,490.60            |
| 37  | 04/15/14     | 30,163.18         | 226.22           | 2,411.59            | 27,751.59  | 1,264.37            |
| 38  | 04/30/14     | 27,751.59         | 208.14           | 2,429.68            | 25,321.91  | 1,056.23            |
| 39  | 05/15/14     | 25,321.91         | 189.91           | 2,447.90            | 22,874.01  | 866.32              |
| 40  | 05/31/14     | 22,874.01         | 171.56           | 2,466.26            | 20,407.75  | 694.77              |
| 41  | 06/15/14     | 20,407.75         | 153.06           | 2,484.76            | 17,922.99  | 541.71              |
| 42  | 06/30/14     | 17,922.99         | 134.42           | 2,503.39            | 15,419.60  | 407.28              |
| 43  | 07/15/14     | 15,419.60         | 115.65           | 2,522.17            | 12,897.43  | 291.64              |
| 44  | 07/31/14     | 12,897.43         | 96.73            | 2,541.08            | 10,356.35  | 194.91              |
| 45  | 08/15/14     | 10,356.35         | 77.67            | 2,560.14            | 7,796.21   | 117.23              |
| 46  | 08/31/14     | 7,796.21          | 58.47            | 2,579.34            | 5,216.87   | 58.76               |
| 47  | 09/15/14     | 5,216.87          | 39.13            | 2,598.69            | 2,618.18   | 19.64               |
| 48  | 09/30/14     | 2,618.18          | 19.64            | 2,618.18            | -          | 0.00                |
|     | <b>TOTAL</b> | <b>126,615.10</b> | <b>20,615.10</b> | <b>106,000.00</b>   |            |                     |

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