

Amortization Table :

HOSPITALIZATION

Initial Data

LOAN DATA

Loan amount: **68,000.00**
 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 **1,692.18**

Emp.No: 0000162904

18%

CALCULATIONS

Use payment of: **1,692.18**
 1st payment in table: 1

Beginning balance at payment 1: **68,000.00**
 Cumulative interest prior to payment 1: **0.00**

**PAYUMO, LERMA T
 BPI**

Table

No.	Payment Date	Beginning Balance	Interest	Principal	Outstanding Balance		Cumulative Interest
					Principal	Interest	
1	10/31/12	68,000.00	510.00	1,182.18	66,817.82	12,714.78	510.00
2	11/15/12	66,817.82	501.13	1,191.05	65,626.77	12,213.64	1,011.13
3	11/30/12	65,626.77	492.20	1,199.98	64,426.79	11,721.44	1,503.33
4	12/15/12	64,426.79	483.20	1,208.98	63,217.80	11,238.24	1,986.54
5	12/31/12	63,217.80	474.13	1,218.05	61,999.75	10,764.11	2,460.67
6	01/15/13	61,999.75	465.00	1,227.18	60,772.57	10,299.11	2,925.67
7	01/31/13	60,772.57	455.79	1,236.39	59,536.18	9,843.32	3,381.46
8	02/15/13	59,536.18	446.52	1,245.66	58,290.52	9,396.80	3,827.98
9	02/28/13	58,290.52	437.18	1,255.00	57,035.52	8,959.62	4,265.16
10	03/15/13	57,035.52	427.77	1,264.42	55,771.10	8,531.85	4,692.93
11	03/31/13	55,771.10	418.28	1,273.90	54,497.20	8,113.57	5,111.21
12	04/15/13	54,497.20	408.73	1,283.45	53,213.75	7,704.84	5,519.94
13	04/30/13	53,213.75	399.10	1,293.08	51,920.67	7,305.74	5,919.04
14	05/15/13	51,920.67	389.40	1,302.78	50,617.89	6,916.33	6,308.45
15	05/31/13	50,617.89	379.63	1,312.55	49,305.34	6,536.70	6,688.08
16	06/15/13	49,305.34	369.79	1,322.39	47,982.95	6,166.91	7,057.87
17	06/30/13	47,982.95	359.87	1,332.31	46,650.64	5,807.03	7,417.74
18	07/15/13	46,650.64	349.88	1,342.30	45,308.33	5,457.15	7,767.62
19	07/31/13	45,308.33	339.81	1,352.37	43,955.96	5,117.34	8,107.44
20	08/15/13	43,955.96	329.67	1,362.51	42,593.45	4,787.67	8,437.11
21	08/31/13	42,593.45	319.45	1,372.73	41,220.72	4,468.22	8,756.56
22	09/15/13	41,220.72	309.16	1,383.03	39,837.69	4,159.07	9,065.71
23	09/30/13	39,837.69	298.78	1,393.40	38,444.29	3,860.28	9,364.50
24	10/15/13	38,444.29	288.33	1,403.85	37,040.44	3,571.95	9,652.83
25	10/31/13	37,040.44	277.80	1,414.38	35,626.06	3,294.15	9,930.63
26	11/15/13	35,626.06	267.20	1,424.99	34,201.07	3,026.95	10,197.83
27	11/30/13	34,201.07	256.51	1,435.67	32,765.40	2,770.44	10,454.33
28	12/15/13	32,765.40	245.74	1,446.44	31,318.95	2,524.70	10,700.07
29	12/31/13	31,318.95	234.89	1,457.29	29,861.66	2,289.81	10,934.97
30	01/15/14	29,861.66	223.96	1,468.22	28,393.44	2,065.85	11,158.93
31	01/31/14	28,393.44	212.95	1,479.23	26,914.21	1,852.90	11,371.88
32	02/15/14	26,914.21	201.86	1,490.33	25,423.88	1,651.04	11,573.74
33	02/28/14	25,423.88	190.68	1,501.50	23,922.38	1,460.36	11,764.42
34	03/15/14	23,922.38	179.42	1,512.77	22,409.62	1,280.94	11,943.83
35	03/31/14	22,409.62	168.07	1,524.11	20,885.51	1,112.87	12,111.91
36	04/15/14	20,885.51	156.64	1,535.54	19,349.96	956.23	12,268.55
37	04/30/14	19,349.96	145.12	1,547.06	17,802.91	811.11	12,413.67
38	05/15/14	17,802.91	133.52	1,558.66	16,244.24	677.58	12,547.19
39	05/31/14	16,244.24	121.83	1,570.35	14,673.89	555.75	12,669.03
40	06/15/14	14,673.89	110.05	1,582.13	13,091.76	445.70	12,779.08
41	06/30/14	13,091.76	98.19	1,593.99	11,497.77	347.51	12,877.27
42	07/15/14	11,497.77	86.23	1,605.95	9,891.82	261.28	12,963.50
43	07/31/14	9,891.82	74.19	1,617.99	8,273.83	187.09	13,037.69
44	08/15/14	8,273.83	62.05	1,630.13	6,643.70	125.03	13,099.74
45	08/31/14	6,643.70	49.83	1,642.36	5,001.34	75.21	13,149.57
46	09/15/14	5,001.34	37.51	1,654.67	3,346.67	37.70	13,187.08
47	09/30/14	3,346.67	25.10	1,667.08	1,679.59	12.60	13,212.18
48	10/15/14	1,679.59	12.60	1,679.59	-	0.00	13,224.78
	TOTAL	81,224.78	13,224.78	68,000.00			

Conforme : _____