# Amortization Table : HOSPITALIZATION

## Initial Data

**LOAN DATA**

| | |
|---|---|
| Loan amount: | **35,000.00** |
| Annual interest rate: | **18%** |
| Term in years: | **2** |
| Payments per year: | **24** |
| First payment due: | **9/15/2011** |

**TABLE DATA**

| | |
|---|---|
| Table starts at date: | **9/15/2011** |
| or at payment number: | **1** |

**18%**

**PERIODIC PAYMENT**

| | |
|---|---|
| semi-monthly Payments | **870.98** |

**MANDIN, LOVELLA**
**SPEEDY TECH PHILS.INC. ( IMI-CAVITE)**

**CALCULATIONS**

| | | | |
|---|---|---|---|
| Use payment of: | **870.98** | Beginning balance at payment 1: | **35,000.00** |
| 1st payment in table: | **1** | Cumulative interest prior to payment 1: | **0.00** |

## Table

| | Payment | Beginning | | | Outstanding Balance | | Cumulative |
|---|---|---|---|---|---|---|---|
| No. | Date | Balance | Interest | Principal | Principal | Interest | Interest |
| 1 | 09/15/11 | 35,000.00 | 262.50 | 608.48 | 34,391.52 | 6,544.37 | 262.50 |
| 2 | 09/30/11 | 34,391.52 | 257.94 | 613.04 | 33,778.48 | 6,286.43 | 520.44 |
| 3 | 10/15/11 | 33,778.48 | 253.34 | 617.64 | 33,160.85 | 6,033.10 | 773.78 |
| 4 | 10/31/11 | 33,160.85 | 248.71 | 622.27 | 32,538.58 | 5,784.39 | 1,022.48 |
| 5 | 11/15/11 | 32,538.58 | 244.04 | 626.94 | 31,911.64 | 5,540.35 | 1,266.52 |
| 6 | 11/30/11 | 31,911.64 | 239.34 | 631.64 | 31,280.00 | 5,301.01 | 1,505.86 |
| 7 | 12/15/11 | 31,280.00 | 234.60 | 636.38 | 30,643.62 | 5,066.41 | 1,740.46 |
| 8 | 12/31/11 | 30,643.62 | 229.83 | 641.15 | 30,002.47 | 4,836.59 | 1,970.29 |
| 9 | 01/15/12 | 30,002.47 | 225.02 | 645.96 | 29,356.52 | 4,611.57 | 2,195.30 |
| 10 | 01/31/12 | 29,356.52 | 220.17 | 650.80 | 28,705.71 | 4,391.39 | 2,415.48 |
| 11 | 02/15/12 | 28,705.71 | 215.29 | 655.68 | 28,050.03 | 4,176.10 | 2,630.77 |
| 12 | 02/29/12 | 28,050.03 | 210.38 | 660.60 | 27,389.43 | 3,965.73 | 2,841.15 |
| 13 | 03/15/12 | 27,389.43 | 205.42 | 665.56 | 26,723.87 | 3,760.30 | 3,046.57 |
| 14 | 03/31/12 | 26,723.87 | 200.43 | 670.55 | 26,053.32 | 3,559.88 | 3,247.00 |
| 15 | 04/15/12 | 26,053.32 | 195.40 | 675.58 | 25,377.75 | 3,364.48 | 3,442.40 |
| 16 | 04/30/12 | 25,377.75 | 190.33 | 680.64 | 24,697.10 | 3,174.14 | 3,632.73 |
| 17 | 05/15/12 | 24,697.10 | 185.23 | 685.75 | 24,011.36 | 2,988.91 | 3,817.96 |
| 18 | 05/31/12 | 24,011.36 | 180.09 | 690.89 | 23,320.47 | 2,808.83 | 3,998.04 |
| 19 | 06/15/12 | 23,320.47 | 174.90 | 696.07 | 22,624.39 | 2,633.93 | 4,172.95 |
| 20 | 06/30/12 | 22,624.39 | 169.68 | 701.29 | 21,923.10 | 2,464.24 | 4,342.63 |
| 21 | 07/15/12 | 21,923.10 | 164.42 | 706.55 | 21,216.55 | 2,299.82 | 4,507.05 |
| 22 | 07/31/12 | 21,216.55 | 159.12 | 711.85 | 20,504.69 | 2,140.70 | 4,666.18 |
| 23 | 08/15/12 | 20,504.69 | 153.79 | 717.19 | 19,787.50 | 1,986.91 | 4,819.96 |
| 24 | 08/31/12 | 19,787.50 | 148.41 | 722.57 | 19,064.93 | 1,838.50 | 4,968.37 |
| 25 | 09/15/12 | 19,064.93 | 142.99 | 727.99 | 18,336.94 | 1,695.52 | 5,111.35 |
| 26 | 09/30/12 | 18,336.94 | 137.53 | 733.45 | 17,603.49 | 1,557.99 | 5,248.88 |
| 27 | 10/15/12 | 17,603.49 | 132.03 | 738.95 | 16,864.54 | 1,425.96 | 5,380.91 |
| 28 | 10/31/12 | 16,864.54 | 126.48 | 744.49 | 16,120.05 | 1,299.48 | 5,507.39 |
| 29 | 11/15/12 | 16,120.05 | 120.90 | 750.08 | 15,369.97 | 1,178.58 | 5,628.29 |
| 30 | 11/30/12 | 15,369.97 | 115.27 | 755.70 | 14,614.27 | 1,063.30 | 5,743.57 |
| 31 | 12/15/12 | 14,614.27 | 109.61 | 761.37 | 13,852.90 | 953.70 | 5,853.17 |
| 32 | 12/31/12 | 13,852.90 | 103.90 | 767.08 | 13,085.82 | 849.80 | 5,957.07 |
| 33 | 01/15/13 | 13,085.82 | 98.14 | 772.83 | 12,312.99 | 751.66 | 6,055.21 |
| 34 | 01/31/13 | 12,312.99 | 92.35 | 778.63 | 11,534.36 | 659.31 | 6,147.56 |
| 35 | 02/15/13 | 11,534.36 | 86.51 | 784.47 | 10,749.89 | 572.80 | 6,234.07 |
| 36 | 02/28/13 | 10,749.89 | 80.62 | 790.35 | 9,959.54 | 492.18 | 6,314.69 |
| 37 | 03/15/13 | 9,959.54 | 74.70 | 796.28 | 9,163.26 | 417.48 | 6,389.39 |
| 38 | 03/31/13 | 9,163.26 | 68.72 | 802.25 | 8,361.01 | 348.76 | 6,458.11 |
| 39 | 04/15/13 | 8,361.01 | 62.71 | 808.27 | 7,552.74 | 286.05 | 6,520.82 |
| 40 | 04/30/13 | 7,552.74 | 56.65 | 814.33 | 6,738.41 | 229.40 | 6,577.47 |
| 41 | 05/15/13 | 6,738.41 | 50.54 | 820.44 | 5,917.97 | 178.87 | 6,628.01 |
| 42 | 05/31/13 | 5,917.97 | 44.38 | 826.59 | 5,091.38 | 134.48 | 6,672.39 |
| 43 | 06/15/13 | 5,091.38 | 38.19 | 832.79 | 4,258.59 | 96.30 | 6,710.58 |
| 44 | 06/30/13 | 4,258.59 | 31.94 | 839.04 | 3,419.55 | 64.36 | 6,742.52 |
| 45 | 07/15/13 | 3,419.55 | 25.65 | 845.33 | 2,574.22 | 38.71 | 6,768.16 |
| 46 | 07/31/13 | 2,574.22 | 19.31 | 851.67 | 1,722.55 | 19.40 | 6,787.47 |
| 47 | 08/15/13 | 1,722.55 | 12.92 | 858.06 | 864.49 | 6.48 | 6,800.39 |
| 48 | 08/31/13 | 864.49 | 6.48 | 864.49 | 0.00 | 0.00 | 6,806.87 |
| | TOTAL | **41,806.87** | **6,806.87** | **35,000.00** | | | |

Conforme : _____