

# Amortization Table :

# HOSPITALIZATION/WELLNESS

## Initial Data

### LOAN DATA

Loan amount: **20,000.00**  
 Annual interest rate: **18%**  
 Term in years: **0.5**  
 Payments per year: **24**  
 First payment due: **12/15/2012**

### TABLE DATA

Table starts at date: **12/15/2012**  
 or at payment number: **1**

**18%**

### PERIODIC PAYMENT

semi-monthly  
 Payments **1,749.03**

Emp.No: 215806

**MICHAEL GONZALES**  
**STREAM GLOBAL SERVICES, INC. - MAKATI**

### CALCULATIONS

Use payment of: **1,749.03**  
 1st payment in table: **1**

Beginning balance at payment 1: **20,000.00**  
 Cumulative interest prior to payment 1: **0.00**

## TABLE

No.	Payment Date	Beginning Balance	Interest	Principal	Outstanding Balance		Cumulative Interest
					Principal	Interest	
1	12/15/12	20,000.00	150.00	1,599.03	18,400.97	838.35	150.00
2	12/31/12	18,400.97	138.01	1,611.02	16,789.95	700.35	288.01
3	01/15/13	16,789.95	125.92	1,623.10	15,166.84	574.42	413.93
4	01/31/13	15,166.84	113.75	1,635.28	13,531.57	460.67	527.68
5	02/15/13	13,531.57	101.49	1,647.54	11,884.02	359.18	629.17
6	02/28/13	11,884.02	89.13	1,659.90	10,224.12	270.05	718.30
7	03/15/13	10,224.12	76.68	1,672.35	8,551.77	193.37	794.98
8	03/31/13	8,551.77	64.14	1,684.89	6,866.88	129.24	859.12
9	04/15/13	6,866.88	51.50	1,697.53	5,169.36	77.73	910.62
10	04/30/13	5,169.36	38.77	1,710.26	3,459.10	38.96	949.39
11	05/15/13	3,459.10	25.94	1,723.09	1,736.01	13.02	975.33
12	05/31/13	1,736.01	13.02	1,736.01	0.00	0.00	988.35
	TOTAL	20,988.35	988.35	20,000.00			

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