

# Amortization Table :

# TRAVEL

## Initial Data

### LOAN DATA

Loan amount: **30,000.00**  
 Annual interest rate: **24%**  
 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

0000127809

**24%**

semi-monthly  
 Payments **790.02**

**GALIMBA, LUCRECIA B  
 BPI**

### CALCULATIONS

Use payment of: **790.02**  
 1st payment in table: **1**

Beginning balance at payment 1: **30,000.00**  
 Cumulative interest prior to payment 1: **0.00**

### Table

| No.          | Payment Date | Beginning Balance | Interest        | Outstanding Balance |           |          | Cumulative Interest |
|--------------|--------------|-------------------|-----------------|---------------------|-----------|----------|---------------------|
|              |              |                   |                 | Principal           | Principal | Interest |                     |
| 1            | 04/30/12     | 30,000.00         | 300.00          | 490.02              | 29,509.98 | 7,620.72 | 300.00              |
| 2            | 05/15/12     | 29,509.98         | 295.10          | 494.92              | 29,015.07 | 7,325.62 | 595.10              |
| 3            | 05/31/12     | 29,015.07         | 290.15          | 499.86              | 28,515.21 | 7,035.47 | 885.25              |
| 4            | 06/15/12     | 28,515.21         | 285.15          | 504.86              | 28,010.34 | 6,750.32 | 1,170.40            |
| 5            | 06/30/12     | 28,010.34         | 280.10          | 509.91              | 27,500.43 | 6,470.22 | 1,450.51            |
| 6            | 07/15/12     | 27,500.43         | 275.00          | 515.01              | 26,985.42 | 6,195.21 | 1,725.51            |
| 7            | 07/31/12     | 26,985.42         | 269.85          | 520.16              | 26,465.26 | 5,925.36 | 1,995.36            |
| 8            | 08/15/12     | 26,465.26         | 264.65          | 525.36              | 25,939.90 | 5,660.71 | 2,260.02            |
| 9            | 08/31/12     | 25,939.90         | 259.40          | 530.62              | 25,409.28 | 5,401.31 | 2,519.42            |
| 10           | 09/15/12     | 25,409.28         | 254.09          | 535.92              | 24,873.36 | 5,147.21 | 2,773.51            |
| 11           | 09/30/12     | 24,873.36         | 248.73          | 541.28              | 24,332.08 | 4,898.48 | 3,022.24            |
| 12           | 10/15/12     | 24,332.08         | 243.32          | 546.69              | 23,785.38 | 4,655.16 | 3,265.56            |
| 13           | 10/31/12     | 23,785.38         | 237.85          | 552.16              | 23,233.22 | 4,417.31 | 3,503.42            |
| 14           | 11/15/12     | 23,233.22         | 232.33          | 557.68              | 22,675.54 | 4,184.97 | 3,735.75            |
| 15           | 11/30/12     | 22,675.54         | 226.76          | 563.26              | 22,112.28 | 3,958.22 | 3,962.50            |
| 16           | 12/15/12     | 22,112.28         | 221.12          | 568.89              | 21,543.39 | 3,737.10 | 4,183.63            |
| 17           | 12/31/12     | 21,543.39         | 215.43          | 574.58              | 20,968.81 | 3,521.66 | 4,399.06            |
| 18           | 01/15/13     | 20,968.81         | 209.69          | 580.33              | 20,388.48 | 3,311.97 | 4,608.75            |
| 19           | 01/31/13     | 20,388.48         | 203.88          | 586.13              | 19,802.35 | 3,108.09 | 4,812.63            |
| 20           | 02/15/13     | 19,802.35         | 198.02          | 591.99              | 19,210.36 | 2,910.07 | 5,010.66            |
| 21           | 02/28/13     | 19,210.36         | 192.10          | 597.91              | 18,612.44 | 2,717.96 | 5,202.76            |
| 22           | 03/15/13     | 18,612.44         | 186.12          | 603.89              | 18,008.55 | 2,531.84 | 5,388.89            |
| 23           | 03/31/13     | 18,008.55         | 180.09          | 609.93              | 17,398.62 | 2,351.75 | 5,568.97            |
| 24           | 04/15/13     | 17,398.62         | 173.99          | 616.03              | 16,782.60 | 2,177.77 | 5,742.96            |
| 25           | 04/30/13     | 16,782.60         | 167.83          | 622.19              | 16,160.41 | 2,009.94 | 5,910.78            |
| 26           | 05/15/13     | 16,160.41         | 161.60          | 628.41              | 15,532.00 | 1,848.34 | 6,072.39            |
| 27           | 05/31/13     | 15,532.00         | 155.32          | 634.70              | 14,897.30 | 1,693.02 | 6,227.71            |
| 28           | 06/15/13     | 14,897.30         | 148.97          | 641.04              | 14,256.26 | 1,544.04 | 6,376.68            |
| 29           | 06/30/13     | 14,256.26         | 142.56          | 647.45              | 13,608.81 | 1,401.48 | 6,519.24            |
| 30           | 07/15/13     | 13,608.81         | 136.09          | 653.93              | 12,954.88 | 1,265.39 | 6,655.33            |
| 31           | 07/31/13     | 12,954.88         | 129.55          | 660.47              | 12,294.41 | 1,135.84 | 6,784.88            |
| 32           | 08/15/13     | 12,294.41         | 122.94          | 667.07              | 11,627.34 | 1,012.90 | 6,907.82            |
| 33           | 08/31/13     | 11,627.34         | 116.27          | 673.74              | 10,953.60 | 896.63   | 7,024.10            |
| 34           | 09/15/13     | 10,953.60         | 109.54          | 680.48              | 10,273.12 | 787.09   | 7,133.63            |
| 35           | 09/30/13     | 10,273.12         | 102.73          | 687.28              | 9,585.84  | 684.36   | 7,236.36            |
| 36           | 10/15/13     | 9,585.84          | 95.86           | 694.16              | 8,891.68  | 588.50   | 7,332.22            |
| 37           | 10/31/13     | 8,891.68          | 88.92           | 701.10              | 8,190.58  | 499.58   | 7,421.14            |
| 38           | 11/15/13     | 8,190.58          | 81.91           | 708.11              | 7,482.47  | 417.68   | 7,503.05            |
| 39           | 11/30/13     | 7,482.47          | 74.82           | 715.19              | 6,767.28  | 342.85   | 7,577.87            |
| 40           | 12/15/13     | 6,767.28          | 67.67           | 722.34              | 6,044.94  | 275.18   | 7,645.54            |
| 41           | 12/31/13     | 6,044.94          | 60.45           | 729.57              | 5,315.38  | 214.73   | 7,705.99            |
| 42           | 01/15/14     | 5,315.38          | 53.15           | 736.86              | 4,578.51  | 161.58   | 7,759.15            |
| 43           | 01/31/14     | 4,578.51          | 45.79           | 744.23              | 3,834.28  | 115.79   | 7,804.93            |
| 44           | 02/15/14     | 3,834.28          | 38.34           | 751.67              | 3,082.61  | 77.45    | 7,843.27            |
| 45           | 02/28/14     | 3,082.61          | 30.83           | 759.19              | 2,323.42  | 46.62    | 7,874.10            |
| 46           | 03/15/14     | 2,323.42          | 23.23           | 766.78              | 1,556.64  | 23.39    | 7,897.33            |
| 47           | 03/31/14     | 1,556.64          | 15.57           | 774.45              | 782.19    | 7.82     | 7,912.90            |
| 48           | 04/15/14     | 782.19            | 7.82            | 782.19              | -         | 0.00     | 7,920.72            |
| <b>TOTAL</b> |              | <b>37,920.72</b>  | <b>7,920.72</b> | <b>30,000.00</b>    |           |          |                     |

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