

Amortization Table :

TRAVEL

Initial Data

LOAN DATA

Loan amount: **60,000.00**
 Annual interest rate: **24%**
 Term in years: **2**
 Payments per year: **24**
 First payment due: **2/15/2012**

TABLE DATA

Table starts at date: **2/15/2012**
 or at payment number: **1**

PERIODIC PAYMENT

0000152659

24%

semi-monthly
 Payments **1,580.03**

AQUINO, RALPH JERYLL F
BPI

CALCULATIONS

Use payment of: **1,580.03**
 1st payment in table: 1

Beginning balance at payment 1: **60,000.00**
 Cumulative interest prior to payment 1: **0.00**

Table

No.	Payment Date	Beginning Balance	Interest	Outstanding Balance		Cumulative Interest
				Principal	Interest	
1	02/15/12	60,000.00	600.00	980.03	59,019.97	15,241.45
2	02/29/12	59,019.97	590.20	989.83	58,030.14	14,651.25
3	03/15/12	58,030.14	580.30	999.73	57,030.41	14,070.94
4	03/31/12	57,030.41	570.30	1,009.73	56,020.68	13,500.64
5	04/15/12	56,020.68	560.21	1,019.82	55,000.86	12,940.43
6	04/30/12	55,000.86	550.01	1,030.02	53,970.84	12,390.43
7	05/15/12	53,970.84	539.71	1,040.32	52,930.52	11,850.72
8	05/31/12	52,930.52	529.31	1,050.72	51,879.79	11,321.41
9	06/15/12	51,879.79	518.80	1,061.23	50,818.56	10,802.61
10	06/30/12	50,818.56	508.19	1,071.84	49,746.72	10,294.43
11	07/15/12	49,746.72	497.47	1,082.56	48,664.15	9,796.96
12	07/31/12	48,664.15	486.64	1,093.39	47,570.76	9,310.32
13	08/15/12	47,570.76	475.71	1,104.32	46,466.44	8,834.61
14	08/31/12	46,466.44	464.66	1,115.37	45,351.08	8,369.95
15	09/15/12	45,351.08	453.51	1,126.52	44,224.56	7,916.44
16	09/30/12	44,224.56	442.25	1,137.78	43,086.77	7,474.19
17	10/15/12	43,086.77	430.87	1,149.16	41,937.61	7,043.32
18	10/31/12	41,937.61	419.38	1,160.65	40,776.96	6,623.95
19	11/15/12	40,776.96	407.77	1,172.26	39,604.70	6,216.18
20	11/30/12	39,604.70	396.05	1,183.98	38,420.71	5,820.13
21	12/15/12	38,420.71	384.21	1,195.82	37,224.89	5,435.92
22	12/31/12	37,224.89	372.25	1,207.78	36,017.11	5,063.67
23	01/15/13	36,017.11	360.17	1,219.86	34,797.25	4,703.50
24	01/31/13	34,797.25	347.97	1,232.06	33,565.19	4,355.53
25	02/15/13	33,565.19	335.65	1,244.38	32,320.81	4,019.88
26	02/28/13	32,320.81	323.21	1,256.82	31,063.99	3,696.67
27	03/15/13	31,063.99	310.64	1,269.39	29,794.60	3,386.03
28	03/31/13	29,794.60	297.95	1,282.08	28,512.52	3,088.09
29	04/15/13	28,512.52	285.13	1,294.90	27,217.61	2,802.96
30	04/30/13	27,217.61	272.18	1,307.85	25,909.76	2,530.78
31	05/15/13	25,909.76	259.10	1,320.93	24,588.83	2,271.69
32	05/31/13	24,588.83	245.89	1,334.14	23,254.68	2,025.80
33	06/15/13	23,254.68	232.55	1,347.48	21,907.20	1,793.25
34	06/30/13	21,907.20	219.07	1,360.96	20,546.24	1,574.18
35	07/15/13	20,546.24	205.46	1,374.57	19,171.67	1,368.72
36	07/31/13	19,171.67	191.72	1,388.31	17,783.36	1,177.00
37	08/15/13	17,783.36	177.83	1,402.20	16,381.16	999.17
38	08/31/13	16,381.16	163.81	1,416.22	14,964.95	835.35
39	09/15/13	14,964.95	149.65	1,430.38	13,534.57	685.71
40	09/30/13	13,534.57	135.35	1,444.68	12,089.88	550.36
41	10/15/13	12,089.88	120.90	1,459.13	10,630.75	429.46
42	10/31/13	10,630.75	106.31	1,473.72	9,157.03	323.15
43	11/15/13	9,157.03	91.57	1,488.46	7,668.57	231.58
44	11/30/13	7,668.57	76.69	1,503.34	6,165.22	154.90
45	12/15/13	6,165.22	61.65	1,518.38	4,646.85	93.25
46	12/31/13	4,646.85	46.47	1,533.56	3,113.28	46.78
47	01/15/14	3,113.28	31.13	1,548.90	1,564.39	15.64
48	01/31/14	1,564.39	15.64	1,564.39	-	0.00
	TOTAL	75,841.45	15,841.45	60,000.00		

Conforme : _____