

# Amortization Table :

# TRAVEL

## Initial Data

### LOAN DATA

Loan amount: **42,000.00**  
 Annual interest rate: **24%**  
 Term in years: **2**  
 Payments per year: **24**  
 First payment due: **9/30/2012**

### TABLE DATA

Table starts at date: **9/30/2012**  
 or at payment number: **1**

### PERIODIC PAYMENT

0000162077

**24%**

semi-monthly  
 Payments **1,106.02**

**MALACAMAN, MARY JOYCE J**  
**BPI-MS**

### CALCULATIONS

Use payment of: **1,106.02**  
 1st payment in table: 1

Beginning balance at payment 1: **42,000.00**  
 Cumulative interest prior to payment 1: **0.00**

### Table

No.	Payment Date	Beginning Balance	Interest	Outstanding Balance			Cumulative Interest
				Principal	Principal	Interest	
1	09/30/12	42,000.00	420.00	686.02	41,313.98	10,669.01	420.00
2	10/15/12	41,313.98	413.14	692.88	40,621.10	10,255.87	833.14
3	10/31/12	40,621.10	406.21	699.81	39,921.29	9,849.66	1,239.35
4	11/15/12	39,921.29	399.21	706.81	39,214.48	9,450.45	1,638.56
5	11/30/12	39,214.48	392.14	713.88	38,500.60	9,058.30	2,030.71
6	12/15/12	38,500.60	385.01	721.02	37,779.59	8,673.30	2,415.71
7	12/31/12	37,779.59	377.80	728.23	37,051.36	8,295.50	2,793.51
8	01/15/13	37,051.36	370.51	735.51	36,315.86	7,924.99	3,164.02
9	01/31/13	36,315.86	363.16	742.86	35,572.99	7,561.83	3,527.18
10	02/15/13	35,572.99	355.73	750.29	34,822.70	7,206.10	3,882.91
11	02/28/13	34,822.70	348.23	757.79	34,064.91	6,857.87	4,231.14
12	03/15/13	34,064.91	340.65	765.37	33,299.54	6,517.22	4,571.79
13	03/31/13	33,299.54	333.00	773.03	32,526.51	6,184.23	4,904.78
14	04/15/13	32,526.51	325.27	780.76	31,745.75	5,858.96	5,230.05
15	04/30/13	31,745.75	317.46	788.56	30,957.19	5,541.51	5,547.51
16	05/15/13	30,957.19	309.57	796.45	30,160.74	5,231.93	5,857.08
17	05/31/13	30,160.74	301.61	804.41	29,356.33	4,930.33	6,158.69
18	06/15/13	29,356.33	293.56	812.46	28,543.87	4,636.76	6,452.25
19	06/30/13	28,543.87	285.44	820.58	27,723.29	4,351.32	6,737.69
20	07/15/13	27,723.29	277.23	828.79	26,894.50	4,074.09	7,014.92
21	07/31/13	26,894.50	268.94	837.08	26,057.42	3,805.15	7,283.87
22	08/15/13	26,057.42	260.57	845.45	25,211.98	3,544.57	7,544.44
23	08/31/13	25,211.98	252.12	853.90	24,358.07	3,292.45	7,796.56
24	09/15/13	24,358.07	243.58	862.44	23,495.63	3,048.87	8,040.14
25	09/30/13	23,495.63	234.96	871.06	22,624.57	2,813.92	8,275.10
26	10/15/13	22,624.57	226.25	879.78	21,744.79	2,587.67	8,501.34
27	10/31/13	21,744.79	217.45	888.57	20,856.22	2,370.22	8,718.79
28	11/15/13	20,856.22	208.56	897.46	19,958.76	2,161.66	8,927.35
29	11/30/13	19,958.76	199.59	906.43	19,052.33	1,962.07	9,126.94
30	12/15/13	19,052.33	190.52	915.50	18,136.83	1,771.55	9,317.46
31	12/31/13	18,136.83	181.37	924.65	17,212.18	1,590.18	9,498.83
32	01/15/14	17,212.18	172.12	933.90	16,278.28	1,418.06	9,670.95
33	01/31/14	16,278.28	162.78	943.24	15,335.04	1,255.28	9,833.74
34	02/15/14	15,335.04	153.35	952.67	14,382.37	1,101.93	9,987.09
35	02/28/14	14,382.37	143.82	962.20	13,420.17	958.10	10,130.91
36	03/15/14	13,420.17	134.20	971.82	12,448.35	823.90	10,265.11
37	03/31/14	12,448.35	124.48	981.54	11,466.82	699.42	10,389.60
38	04/15/14	11,466.82	114.67	991.35	10,475.46	584.75	10,504.26
39	04/30/14	10,475.46	104.75	1,001.27	9,474.20	479.99	10,609.02
40	05/15/14	9,474.20	94.74	1,011.28	8,462.92	385.25	10,703.76
41	05/31/14	8,462.92	84.63	1,021.39	7,441.53	300.62	10,788.39
42	06/15/14	7,441.53	74.42	1,031.61	6,409.92	226.21	10,862.80
43	06/30/14	6,409.92	64.10	1,041.92	5,368.00	162.11	10,926.90
44	07/15/14	5,368.00	53.68	1,052.34	4,315.66	108.43	10,980.58
45	07/31/14	4,315.66	43.16	1,062.86	3,252.79	65.27	11,023.74
46	08/15/14	3,252.79	32.53	1,073.49	2,179.30	32.74	11,056.27
47	08/31/14	2,179.30	21.79	1,084.23	1,095.07	10.95	11,078.06
48	09/15/14	1,095.07	10.95	1,095.07	0.00	0.00	11,089.01
TOTAL		<b>53,089.01</b>	<b>11,089.01</b>	<b>42,000.00</b>			

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