Amortization Table : TRAVEL

Initial Data

LOAN DATA

Loan amount:	**10,000.00**
Annual interest rate:	**24%**
Term in years:	**1**
Payments per year:	**24**
First payment due:	**11/15/2012**

TABLE DATA

Table starts at date:	**11/15/2012**
or at payment number:	**1**

PERIODIC PAYMENT

semi-monthly Payments	**470.73**

0000168583 **24%**

HERRERO, MARICOR A
BPI-MS

CALCULATIONS

Use payment of:	**470.73**	Beginning balance at payment 1:	**10,000.00**
1st payment in table:	**1**	Cumulative interest prior to payment 1:	**0.00**

Table

No.	Payment Date	Beginning Balance	Interest	Outstanding Balance Principal	Outstanding Balance Principal	Outstanding Balance Interest	Cumulative Interest
1	11/15/12	10,000.00	100.00	370.73	9,629.27	1,197.63	100.00
2	11/30/12	9,629.27	96.29	374.44	9,254.82	1,101.34	196.29
3	12/15/12	9,254.82	92.55	378.19	8,876.64	1,008.79	288.84
4	12/31/12	8,876.64	88.77	381.97	8,494.67	920.03	377.61
5	01/15/13	8,494.67	84.95	385.79	8,108.88	835.08	462.55
6	01/31/13	8,108.88	81.09	389.65	7,719.23	753.99	543.64
7	02/15/13	7,719.23	77.19	393.54	7,325.69	676.80	620.84
8	02/28/13	7,325.69	73.26	397.48	6,928.21	603.54	694.09
9	03/15/13	6,928.21	69.28	401.45	6,526.76	534.26	763.37
10	03/31/13	6,526.76	65.27	405.47	6,121.29	468.99	828.64
11	04/15/13	6,121.29	61.21	409.52	5,711.77	407.78	889.85
12	04/30/13	5,711.77	57.12	413.62	5,298.16	350.66	946.97
13	05/15/13	5,298.16	52.98	417.75	4,880.40	297.68	999.95
14	05/31/13	4,880.40	48.80	421.93	4,458.47	248.88	1,048.76
15	06/15/13	4,458.47	44.58	426.15	4,032.32	204.29	1,093.34
16	06/30/13	4,032.32	40.32	430.41	3,601.91	163.97	1,133.67
17	07/15/13	3,601.91	36.02	434.72	3,167.19	127.95	1,169.69
18	07/31/13	3,167.19	31.67	439.06	2,728.13	96.28	1,201.36
19	08/15/13	2,728.13	27.28	443.45	2,284.68	69.00	1,228.64
20	08/31/13	2,284.68	22.85	447.89	1,836.79	46.15	1,251.49
21	09/15/13	1,836.79	18.37	452.37	1,384.42	27.78	1,269.85
22	09/30/13	1,384.42	13.84	456.89	927.53	13.94	1,283.70
23	10/15/13	927.53	9.28	461.46	466.07	4.66	1,292.97
24	10/31/13	466.07	4.66	466.07	0.00	0.00	1,297.63
	TOTAL	**11,297.63**	**1,297.63**	**10,000.00**			

Conforme : _____