

Amortization Table :

TRAVEL

Initial Data

LOAN DATA

Loan amount: **23,000.00**
 Annual interest rate: **24%**
 Term in years: **2**
 Payments per year: **24**
 First payment due: **12/15/2012**

TABLE DATA

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

PERIODIC PAYMENT

0000167414

24%

semi-monthly
 Payments

605.68

**POLICARPIO, NORINA C
 BPI**

CALCULATIONS

Use payment of: **605.68**
 1st payment in table: 1

Beginning balance at payment 1: **23,000.00**
 Cumulative interest prior to payment 1: **0.00**

Table

No.	Payment Date	Beginning Balance	Interest	Outstanding Balance			Cumulative Interest
				Principal	Principal	Interest	
1	12/15/12	23,000.00	230.00	375.68	22,624.32	5,842.55	230.00
2	12/31/12	22,624.32	226.24	379.43	22,244.89	5,616.31	456.24
3	01/15/13	22,244.89	222.45	383.23	21,861.66	5,393.86	678.69
4	01/31/13	21,861.66	218.62	387.06	21,474.60	5,175.25	897.31
5	02/15/13	21,474.60	214.75	390.93	21,083.66	4,960.50	1,112.05
6	02/28/13	21,083.66	210.84	394.84	20,688.82	4,749.66	1,322.89
7	03/15/13	20,688.82	206.89	398.79	20,290.03	4,542.77	1,529.78
8	03/31/13	20,290.03	202.90	402.78	19,887.25	4,339.87	1,732.68
9	04/15/13	19,887.25	198.87	406.81	19,480.45	4,141.00	1,931.55
10	04/30/13	19,480.45	194.80	410.87	19,069.57	3,946.20	2,126.36
11	05/15/13	19,069.57	190.70	414.98	18,654.59	3,755.50	2,317.05
12	05/31/13	18,654.59	186.55	419.13	18,235.46	3,568.96	2,503.60
13	06/15/13	18,235.46	182.35	423.32	17,812.14	3,386.60	2,685.95
14	06/30/13	17,812.14	178.12	427.56	17,384.58	3,208.48	2,864.07
15	07/15/13	17,384.58	173.85	431.83	16,952.75	3,034.63	3,037.92
16	07/31/13	16,952.75	169.53	436.15	16,516.60	2,865.11	3,207.45
17	08/15/13	16,516.60	165.17	440.51	16,076.08	2,699.94	3,372.61
18	08/31/13	16,076.08	160.76	444.92	15,631.17	2,539.18	3,533.37
19	09/15/13	15,631.17	156.31	449.37	15,181.80	2,382.87	3,689.69
20	09/30/13	15,181.80	151.82	453.86	14,727.94	2,231.05	3,841.50
21	10/15/13	14,727.94	147.28	458.40	14,269.54	2,083.77	3,988.78
22	10/31/13	14,269.54	142.70	462.98	13,806.56	1,941.08	4,131.48
23	11/15/13	13,806.56	138.07	467.61	13,338.95	1,803.01	4,269.54
24	11/30/13	13,338.95	133.39	472.29	12,866.66	1,669.62	4,402.93
25	12/15/13	12,866.66	128.67	477.01	12,389.65	1,540.95	4,531.60
26	12/31/13	12,389.65	123.90	481.78	11,907.86	1,417.06	4,655.50
27	01/15/14	11,907.86	119.08	486.60	11,421.26	1,297.98	4,774.58
28	01/31/14	11,421.26	114.21	491.47	10,929.80	1,183.77	4,888.79
29	02/15/14	10,929.80	109.30	496.38	10,433.42	1,074.47	4,998.09
30	02/28/14	10,433.42	104.33	501.34	9,932.07	970.13	5,102.42
31	03/15/14	9,932.07	99.32	506.36	9,425.72	870.81	5,201.74
32	03/31/14	9,425.72	94.26	511.42	8,914.30	776.56	5,296.00
33	04/15/14	8,914.30	89.14	516.54	8,397.76	687.41	5,385.14
34	04/30/14	8,397.76	83.98	521.70	7,876.06	603.44	5,469.12
35	05/15/14	7,876.06	78.76	526.92	7,349.14	524.67	5,547.88
36	05/31/14	7,349.14	73.49	532.19	6,816.96	451.18	5,621.37
37	06/15/14	6,816.96	68.17	537.51	6,279.45	383.01	5,689.54
38	06/30/14	6,279.45	62.79	542.88	5,736.56	320.22	5,752.33
39	07/15/14	5,736.56	57.37	548.31	5,188.25	262.85	5,809.70
40	07/31/14	5,188.25	51.88	553.80	4,634.45	210.97	5,861.58
41	08/15/14	4,634.45	46.34	559.33	4,075.12	164.63	5,907.93
42	08/31/14	4,075.12	40.75	564.93	3,510.19	123.88	5,948.68
43	09/15/14	3,510.19	35.10	570.58	2,939.62	88.77	5,983.78
44	09/30/14	2,939.62	29.40	576.28	2,363.34	59.38	6,013.18
45	10/15/14	2,363.34	23.63	582.04	1,781.29	35.74	6,036.81
46	10/31/14	1,781.29	17.81	587.87	1,193.43	17.93	6,054.62
47	11/15/14	1,193.43	11.93	593.74	599.68	6.00	6,066.56
48	11/30/14	599.68	6.00	599.68	0.00	0.00	6,072.55
TOTAL		29,072.55	6,072.55	23,000.00			

Conforme : _____