

Amortization Table :

TRAVEL

Initial Data

LOAN DATA

Loan amount: **82,000.00**
 Annual interest rate: **24%**
 Term in years: **2**
 Payments per year: **24**
 First payment due: **11/30/2012**

TABLE DATA

Table starts at date: **11/30/2012**
 or at payment number: **1**

PERIODIC PAYMENT

0000156000

24%

semi-monthly
 Payments **2,159.37**

**LIM, MA URSULA R
 BPI**

CALCULATIONS

Use payment of: **2,159.37**
 1st payment in table: 1

Beginning balance at payment 1: **82,000.00**
 Cumulative interest prior to payment 1: **0.00**

Table

No.	Payment Date	Beginning Balance	Interest	Outstanding Balance		Cumulative Interest
				Principal	Interest	
1	11/30/12	82,000.00	820.00	1,339.37	80,660.63	20,829.98
2	12/15/12	80,660.63	806.61	1,352.77	79,307.86	20,023.37
3	12/31/12	79,307.86	793.08	1,366.30	77,941.56	19,230.29
4	01/15/13	77,941.56	779.42	1,379.96	76,561.60	18,450.88
5	01/31/13	76,561.60	765.62	1,393.76	75,167.84	17,685.26
6	02/15/13	75,167.84	751.68	1,407.70	73,760.15	16,933.58
7	02/28/13	73,760.15	737.60	1,421.77	72,338.37	16,195.98
8	03/15/13	72,338.37	723.38	1,435.99	70,902.38	15,472.60
9	03/31/13	70,902.38	709.02	1,450.35	69,452.03	14,763.57
10	04/15/13	69,452.03	694.52	1,464.85	67,987.18	14,069.05
11	04/30/13	67,987.18	679.87	1,479.50	66,507.68	13,389.18
12	05/15/13	66,507.68	665.08	1,494.30	65,013.38	12,724.10
13	05/31/13	65,013.38	650.13	1,509.24	63,504.14	12,073.97
14	06/15/13	63,504.14	635.04	1,524.33	61,979.80	11,438.93
15	06/30/13	61,979.80	619.80	1,539.58	60,440.23	10,819.13
16	07/15/13	60,440.23	604.40	1,554.97	58,885.26	10,214.73
17	07/31/13	58,885.26	588.85	1,570.52	57,314.73	9,625.88
18	08/15/13	57,314.73	573.15	1,586.23	55,728.51	9,052.73
19	08/31/13	55,728.51	557.29	1,602.09	54,126.42	8,495.44
20	09/15/13	54,126.42	541.26	1,618.11	52,508.31	7,954.18
21	09/30/13	52,508.31	525.08	1,634.29	50,874.02	7,429.10
22	10/15/13	50,874.02	508.74	1,650.63	49,223.38	6,920.36
23	10/31/13	49,223.38	492.23	1,667.14	47,556.24	6,428.12
24	11/15/13	47,556.24	475.56	1,683.81	45,872.43	5,952.56
25	11/30/13	45,872.43	458.72	1,700.65	44,171.78	5,493.83
26	12/15/13	44,171.78	441.72	1,717.66	42,454.12	5,052.12
27	12/31/13	42,454.12	424.54	1,734.83	40,719.29	4,627.58
28	01/15/14	40,719.29	407.19	1,752.18	38,967.11	4,220.38
29	01/31/14	38,967.11	389.67	1,769.70	37,197.40	3,830.71
30	02/15/14	37,197.40	371.97	1,787.40	35,410.00	3,458.74
31	02/28/14	35,410.00	354.10	1,805.27	33,604.73	3,104.64
32	03/15/14	33,604.73	336.05	1,823.33	31,781.40	2,768.59
33	03/31/14	31,781.40	317.81	1,841.56	29,939.84	2,450.78
34	04/15/14	29,939.84	299.40	1,859.98	28,079.86	2,151.38
35	04/30/14	28,079.86	280.80	1,878.58	26,201.29	1,870.58
36	05/15/14	26,201.29	262.01	1,897.36	24,303.93	1,608.57
37	05/31/14	24,303.93	243.04	1,916.34	22,387.59	1,365.53
38	06/15/14	22,387.59	223.88	1,935.50	20,452.09	1,141.65
39	06/30/14	20,452.09	204.52	1,954.85	18,497.24	937.13
40	07/15/14	18,497.24	184.97	1,974.40	16,522.84	752.16
41	07/31/14	16,522.84	165.23	1,994.15	14,528.69	586.93
42	08/15/14	14,528.69	145.29	2,014.09	12,514.60	441.64
43	08/31/14	12,514.60	125.15	2,034.23	10,480.38	316.50
44	09/15/14	10,480.38	104.80	2,054.57	8,425.80	211.69
45	09/30/14	8,425.80	84.26	2,075.12	6,350.69	127.44
46	10/15/14	6,350.69	63.51	2,095.87	4,254.82	63.93
47	10/31/14	4,254.82	42.55	2,116.83	2,137.99	21.38
48	11/15/14	2,137.99	21.38	2,137.99	0.00	0.00
	TOTAL	103,649.98	21,649.98	82,000.00		

Conforme : _____