Amortization Table : TRAVEL

Initial Data

LOAN DATA

Loan amount:	**75,000.00**
Annual interest rate:	**24%**
Term in years:	**1.5**
Payments per year:	**24**
First payment due:	**10/31/2012**

TABLE DATA

Table starts at date:	**10/31/2012**
or at payment number:	**1**

24%

PERIODIC PAYMENT

semi-monthly Payments	**2,491.07**

Emp.No: 133228

CRISTINA AQUINO
STREAM GLOBAL SERVICES, INC. - ALABANG

CALCULATIONS

Use payment of:	**2,491.07**
1st payment in table:	**1**
Beginning balance at payment 1:	**75,000.00**
Cumulative interest prior to payment 1:	**0.00**

TABLE

No.	Payment Date	Beginning Balance	Interest	Principal	Outstanding Balance Principal	Outstanding Balance Interest	Cumulative Interest
1	10/31/12	75,000.00	750.00	1,741.07	73,258.93	13,928.64	750.00
2	11/15/12	73,258.93	732.59	1,758.48	71,500.44	13,196.05	1,482.59
3	11/30/12	71,500.44	715.00	1,776.07	69,724.37	12,481.04	2,197.59
4	12/15/12	69,724.37	697.24	1,793.83	67,930.54	11,783.80	2,894.84
5	12/31/12	67,930.54	679.31	1,811.77	66,118.78	11,104.49	3,574.14
6	01/15/13	66,118.78	661.19	1,829.89	64,288.89	10,443.31	4,235.33
7	01/31/13	64,288.89	642.89	1,848.18	62,440.71	9,800.42	4,878.22
8	02/15/13	62,440.71	624.41	1,866.67	60,574.04	9,176.01	5,502.63
9	02/28/13	60,574.04	605.74	1,885.33	58,688.71	8,570.27	6,108.37
10	03/15/13	58,688.71	586.89	1,904.19	56,784.52	7,983.38	6,695.25
11	03/31/13	56,784.52	567.85	1,923.23	54,861.29	7,415.54	7,263.10
12	04/15/13	54,861.29	548.61	1,942.46	52,918.83	6,866.92	7,811.71
13	04/30/13	52,918.83	529.19	1,961.88	50,956.95	6,337.74	8,340.90
14	05/15/13	50,956.95	509.57	1,981.50	48,975.44	5,828.17	8,850.47
15	05/31/13	48,975.44	489.75	2,001.32	46,974.13	5,338.41	9,340.22
16	06/15/13	46,974.13	469.74	2,021.33	44,952.79	4,868.67	9,809.97
17	06/30/13	44,952.79	449.53	2,041.55	42,911.25	4,419.14	10,259.49
18	07/15/13	42,911.25	429.11	2,061.96	40,849.29	3,990.03	10,688.61
19	07/31/13	40,849.29	408.49	2,082.58	38,766.71	3,581.54	11,097.10
20	08/15/13	38,766.71	387.67	2,103.41	36,663.30	3,193.87	11,484.77
21	08/31/13	36,663.30	366.63	2,124.44	34,538.86	2,827.24	11,851.40
22	09/15/13	34,538.86	345.39	2,145.68	32,393.18	2,481.85	12,196.79
23	09/30/13	32,393.18	323.93	2,167.14	30,226.04	2,157.92	12,520.72
24	10/15/13	30,226.04	302.26	2,188.81	28,037.22	1,855.66	12,822.98
25	10/31/13	28,037.22	280.37	2,210.70	25,826.52	1,575.28	13,103.35
26	11/15/13	25,826.52	258.27	2,232.81	23,593.71	1,317.02	13,361.62
27	11/30/13	23,593.71	235.94	2,255.14	21,338.58	1,081.08	13,597.55
28	12/15/13	21,338.58	213.39	2,277.69	19,060.89	867.70	13,810.94
29	12/31/13	19,060.89	190.61	2,300.46	16,760.43	677.09	14,001.55
30	01/15/14	16,760.43	167.60	2,323.47	14,436.96	509.48	14,169.15
31	01/31/14	14,436.96	144.37	2,346.70	12,090.25	365.11	14,313.52
32	02/15/14	12,090.25	120.90	2,370.17	9,720.08	244.21	14,434.43
33	02/28/14	9,720.08	97.20	2,393.87	7,326.21	147.01	14,531.63
34	03/15/14	7,326.21	73.26	2,417.81	4,908.40	73.75	14,604.89
35	03/31/14	4,908.40	49.08	2,441.99	2,466.41	24.66	14,653.97
36	04/15/14	2,466.41	24.66	2,466.41	0.00	0.00	14,678.64
	TOTAL	**89,678.64**	**14,678.64**	**75,000.00**			

Conforme : _____