

# Amortization Table :

# TRANSPORTATION NEW

## Initial Data

### LOAN DATA

Loan amount: **151,000.00**  
 Annual interest rate: **18%**  
 Term in years: **4**  
 Payments per year: **24**  
 First payment due: **1/31/2012**

### TABLE DATA

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

### PERIODIC PAYMENT

0000153665

**18%**

semi-monthly  
 Payments **2,212.18**

**DE VERA, MARIA FE C  
 BPI**

### CALCULATIONS

Use payment of: **2,212.18**  
 1st payment in table: **1**

Beginning balance at payment 1: **151,000.00**  
 Cumulative interest prior to payment 1: **0.00**

### Table

No.	Payment Date	Beginning Balance	Interest	Outstanding Balance			Cumulative Interest
				Principal	Principal	Interest	
1	01/31/12	151,000.00	1,132.50	1,079.68	149,920.32	60,236.85	1,132.50
2	02/15/12	149,920.32	1,124.40	1,087.78	148,832.54	59,112.44	2,256.90
3	02/29/12	148,832.54	1,116.24	1,095.94	147,736.60	57,996.20	3,373.15
4	03/15/12	147,736.60	1,108.02	1,104.16	146,632.45	56,888.18	4,481.17
5	03/31/12	146,632.45	1,099.74	1,112.44	145,520.01	55,788.43	5,580.91
6	04/15/12	145,520.01	1,091.40	1,120.78	144,399.23	54,697.03	6,672.31
7	04/30/12	144,399.23	1,082.99	1,129.19	143,270.04	53,614.04	7,755.31
8	05/15/12	143,270.04	1,074.53	1,137.66	142,132.39	52,539.51	8,829.83
9	05/31/12	142,132.39	1,065.99	1,146.19	140,986.20	51,473.52	9,895.83
10	06/15/12	140,986.20	1,057.40	1,154.78	139,831.42	50,416.12	10,953.22
11	06/30/12	139,831.42	1,048.74	1,163.45	138,667.97	49,367.39	12,001.96
12	07/15/12	138,667.97	1,040.01	1,172.17	137,495.80	48,327.38	13,041.97
13	07/31/12	137,495.80	1,031.22	1,180.96	136,314.84	47,296.16	14,073.19
14	08/15/12	136,314.84	1,022.36	1,189.82	135,125.02	46,273.80	15,095.55
15	08/31/12	135,125.02	1,013.44	1,198.74	133,926.28	45,260.36	16,108.99
16	09/15/12	133,926.28	1,004.45	1,207.73	132,718.54	44,255.91	17,113.43
17	09/30/12	132,718.54	995.39	1,216.79	131,501.75	43,260.52	18,108.82
18	10/15/12	131,501.75	986.26	1,225.92	130,275.83	42,274.26	19,095.09
19	10/31/12	130,275.83	977.07	1,235.11	129,040.72	41,297.19	20,072.15
20	11/15/12	129,040.72	967.81	1,244.38	127,796.35	40,329.39	21,039.96
21	11/30/12	127,796.35	958.47	1,253.71	126,542.64	39,370.91	21,998.43
22	12/15/12	126,542.64	949.07	1,263.11	125,279.53	38,421.84	22,947.50
23	12/31/12	125,279.53	939.60	1,272.58	124,006.94	37,482.25	23,887.10
24	01/15/13	124,006.94	930.05	1,282.13	122,724.81	36,552.20	24,817.15
25	01/31/13	122,724.81	920.44	1,291.74	121,433.07	35,631.76	25,737.59
26	02/15/13	121,433.07	910.75	1,301.43	120,131.64	34,721.01	26,648.33
27	02/28/13	120,131.64	900.99	1,311.19	118,820.44	33,820.02	27,549.32
28	03/15/13	118,820.44	891.15	1,321.03	117,499.42	32,928.87	28,440.48
29	03/31/13	117,499.42	881.25	1,330.94	116,168.48	32,047.63	29,321.72
30	04/15/13	116,168.48	871.26	1,340.92	114,827.56	31,176.36	30,192.98
31	04/30/13	114,827.56	861.21	1,350.97	113,476.59	30,315.16	31,054.19
32	05/15/13	113,476.59	851.07	1,361.11	112,115.48	29,464.08	31,905.27
33	05/31/13	112,115.48	840.87	1,371.31	110,744.17	28,623.21	32,746.13
34	06/15/13	110,744.17	830.58	1,381.60	109,362.57	27,792.63	33,576.71
35	06/30/13	109,362.57	820.22	1,391.96	107,970.61	26,972.41	34,396.93
36	07/15/13	107,970.61	809.78	1,402.40	106,568.21	26,162.63	35,206.71
37	07/31/13	106,568.21	799.26	1,412.92	105,155.29	25,363.37	36,005.97
38	08/15/13	105,155.29	788.66	1,423.52	103,731.77	24,574.71	36,794.64
39	08/31/13	103,731.77	777.99	1,434.19	102,297.58	23,796.72	37,572.63
40	09/15/13	102,297.58	767.23	1,444.95	100,852.63	23,029.49	38,339.86
41	09/30/13	100,852.63	756.39	1,455.79	99,396.84	22,273.09	39,096.25
42	10/15/13	99,396.84	745.48	1,466.70	97,930.14	21,527.62	39,841.73
43	10/31/13	97,930.14	734.48	1,477.70	96,452.44	20,793.14	40,576.21
44	11/15/13	96,452.44	723.39	1,488.79	94,963.65	20,069.75	41,299.60
45	11/30/13	94,963.65	712.23	1,499.95	93,463.69	19,357.52	42,011.83
46	12/15/13	93,463.69	700.98	1,511.20	91,952.49	18,656.54	42,712.80
47	12/31/13	91,952.49	689.64	1,522.54	90,429.95	17,966.90	43,402.45
48	01/15/14	90,429.95	678.22	1,533.96	88,896.00	17,288.67	44,080.67
49	01/31/14	88,896.00	666.72	1,545.46	87,350.54	16,621.95	44,747.39
50	02/15/14	87,350.54	655.13	1,557.05	85,793.49	15,966.83	45,402.52
51	02/28/14	85,793.49	643.45	1,568.73	84,224.76	15,323.37	46,045.97

52	03/15/14	84,224.76	631.69	1,580.50	82,644.26	14,691.69	46,677.66
53	03/31/14	82,644.26	619.83	1,592.35	81,051.91	14,071.86	47,297.49
54	04/15/14	81,051.91	607.89	1,604.29	79,447.62	13,463.97	47,905.38
55	04/30/14	79,447.62	595.86	1,616.32	77,831.30	12,868.11	48,501.24
56	05/15/14	77,831.30	583.73	1,628.45	76,202.85	12,284.38	49,084.97
57	05/31/14	76,202.85	571.52	1,640.66	74,562.19	11,712.85	49,656.49
58	06/15/14	74,562.19	559.22	1,652.96	72,909.23	11,153.64	50,215.71
59	06/30/14	72,909.23	546.82	1,665.36	71,243.87	10,606.82	50,762.53
60	07/15/14	71,243.87	534.33	1,677.85	69,566.02	10,072.49	51,296.86
61	07/31/14	69,566.02	521.75	1,690.44	67,875.58	9,550.74	51,818.60
62	08/15/14	67,875.58	509.07	1,703.11	66,172.47	9,041.68	52,327.67
63	08/31/14	66,172.47	496.29	1,715.89	64,456.58	8,545.38	52,823.96
64	09/15/14	64,456.58	483.42	1,728.76	62,727.82	8,061.96	53,307.39
65	09/30/14	62,727.82	470.46	1,741.72	60,986.10	7,591.50	53,777.85
66	10/15/14	60,986.10	457.40	1,754.78	59,231.32	7,134.11	54,235.24
67	10/31/14	59,231.32	444.23	1,767.95	57,463.37	6,689.87	54,679.48
68	11/15/14	57,463.37	430.98	1,781.21	55,682.16	6,258.90	55,110.45
69	11/30/14	55,682.16	417.62	1,794.56	53,887.60	5,841.28	55,528.07
70	12/15/14	53,887.60	404.16	1,808.02	52,079.58	5,437.12	55,932.22
71	12/31/14	52,079.58	390.60	1,821.58	50,257.99	5,046.53	56,322.82
72	01/15/15	50,257.99	376.93	1,835.25	48,422.75	4,669.59	56,699.76
73	01/31/15	48,422.75	363.17	1,849.01	46,573.74	4,306.42	57,062.93
74	02/15/15	46,573.74	349.30	1,862.88	44,710.86	3,957.12	57,412.23
75	02/28/15	44,710.86	335.33	1,876.85	42,834.01	3,621.79	57,747.56
76	03/15/15	42,834.01	321.26	1,890.93	40,943.08	3,300.53	58,068.82
77	03/31/15	40,943.08	307.07	1,905.11	39,037.98	2,993.46	58,375.89
78	04/15/15	39,037.98	292.78	1,919.40	37,118.58	2,700.67	58,668.67
79	04/30/15	37,118.58	278.39	1,933.79	35,184.79	2,422.28	58,947.06
80	05/15/15	35,184.79	263.89	1,948.29	33,236.49	2,158.40	59,210.95
81	05/31/15	33,236.49	249.27	1,962.91	31,273.59	1,909.12	59,460.22
82	06/15/15	31,273.59	234.55	1,977.63	29,295.96	1,674.57	59,694.78
83	06/30/15	29,295.96	219.72	1,992.46	27,303.50	1,454.85	59,914.50
84	07/15/15	27,303.50	204.78	2,007.40	25,296.09	1,250.08	60,119.27
85	07/31/15	25,296.09	189.72	2,022.46	23,273.63	1,060.35	60,308.99
86	08/15/15	23,273.63	174.55	2,037.63	21,236.00	885.80	60,483.54
87	08/31/15	21,236.00	159.27	2,052.91	19,183.09	726.53	60,642.81
88	09/15/15	19,183.09	143.87	2,068.31	17,114.79	582.66	60,786.69
89	09/30/15	17,114.79	128.36	2,083.82	15,030.97	454.30	60,915.05
90	10/15/15	15,030.97	112.73	2,099.45	12,931.52	341.57	61,027.78
91	10/31/15	12,931.52	96.99	2,115.19	10,816.32	244.58	61,124.77
92	11/15/15	10,816.32	81.12	2,131.06	8,685.27	163.46	61,205.89
93	11/30/15	8,685.27	65.14	2,147.04	6,538.22	98.32	61,271.03
94	12/15/15	6,538.22	49.04	2,163.14	4,375.08	49.28	61,320.07
95	12/31/15	4,375.08	32.81	2,179.37	2,195.71	16.47	61,352.88
96	01/15/16	2,195.71	16.47	2,195.71	-	0.00	61,369.35
	<b>TOTAL</b>	<b>212,369.35</b>	<b>61,369.35</b>	<b>151,000.00</b>			

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