

# Amortization Table :

# WEDDING

## Initial Data

### LOAN DATA

Loan amount: **19,000.00**  
 Annual interest rate: **24%**  
 Term in years: **2**  
 Payments per year: **24**  
 First payment due: **4/15/2012**

### TABLE DATA

Table starts at date: **4/15/2012**  
 or at payment number: **1**

### PERIODIC PAYMENT

0000155851

**24%**

semi-monthly  
 Payments **500.34**

**REBUYA, SONNY M  
 BPI**

### CALCULATIONS

Use payment of: **500.34**  
 1st payment in table: 1

Beginning balance at payment 1: **19,000.00**  
 Cumulative interest prior to payment 1: **0.00**

### Table

No.	Payment Date	Beginning Balance	Interest	Outstanding Balance		Cumulative Interest
				Principal	Interest	
1	04/15/12	19,000.00	190.00	310.34	18,689.66	190.00
2	04/30/12	18,689.66	186.90	313.45	18,376.21	376.90
3	05/15/12	18,376.21	183.76	316.58	18,059.63	560.66
4	05/31/12	18,059.63	180.60	319.75	17,739.88	741.25
5	06/15/12	17,739.88	177.40	322.94	17,416.94	918.65
6	06/30/12	17,416.94	174.17	326.17	17,090.77	1,092.82
7	07/15/12	17,090.77	170.91	329.44	16,761.33	1,263.73
8	07/31/12	16,761.33	167.61	332.73	16,428.60	1,431.34
9	08/15/12	16,428.60	164.29	336.06	16,092.54	1,595.63
10	08/31/12	16,092.54	160.93	339.42	15,753.13	1,756.56
11	09/15/12	15,753.13	157.53	342.81	15,410.32	1,914.09
12	09/30/12	15,410.32	154.10	346.24	15,064.08	2,068.19
13	10/15/12	15,064.08	150.64	349.70	14,714.37	2,218.83
14	10/31/12	14,714.37	147.14	353.20	14,361.17	2,365.97
15	11/15/12	14,361.17	143.61	356.73	14,004.44	2,509.59
16	11/30/12	14,004.44	140.04	360.30	13,644.14	2,649.63
17	12/15/12	13,644.14	136.44	363.90	13,280.24	2,786.07
18	12/31/12	13,280.24	132.80	367.54	12,912.70	2,918.87
19	01/15/13	12,912.70	129.13	371.22	12,541.49	3,048.00
20	01/31/13	12,541.49	125.41	374.93	12,166.56	3,173.42
21	02/15/13	12,166.56	121.67	378.68	11,787.88	3,295.08
22	02/28/13	11,787.88	117.88	382.46	11,405.42	3,412.96
23	03/15/13	11,405.42	114.05	386.29	11,019.13	3,527.02
24	03/31/13	11,019.13	110.19	390.15	10,628.98	3,637.21
25	04/15/13	10,628.98	106.29	394.05	10,234.92	3,743.50
26	04/30/13	10,234.92	102.35	397.99	9,836.93	3,845.85
27	05/15/13	9,836.93	98.37	401.97	9,434.96	3,944.21
28	05/31/13	9,434.96	94.35	405.99	9,028.96	4,038.56
29	06/15/13	9,028.96	90.29	410.05	8,618.91	4,128.85
30	06/30/13	8,618.91	86.19	414.15	8,204.76	4,215.04
31	07/15/13	8,204.76	82.05	418.30	7,786.46	4,297.09
32	07/31/13	7,786.46	77.86	422.48	7,363.98	4,374.96
33	08/15/13	7,363.98	73.64	426.70	6,937.28	4,448.60
34	08/31/13	6,937.28	69.37	430.97	6,506.31	4,517.97
35	09/15/13	6,506.31	65.06	435.28	6,071.03	4,583.03
36	09/30/13	6,071.03	60.71	439.63	5,631.40	4,643.74
37	10/15/13	5,631.40	56.31	444.03	5,187.37	4,700.06
38	10/31/13	5,187.37	51.87	448.47	4,738.90	4,751.93
39	11/15/13	4,738.90	47.39	452.95	4,285.95	4,799.32
40	11/30/13	4,285.95	42.86	457.48	3,828.46	4,842.18
41	12/15/13	3,828.46	38.28	462.06	3,366.40	4,880.46
42	12/31/13	3,366.40	33.66	466.68	2,899.73	4,914.13
43	01/15/14	2,899.73	29.00	471.35	2,428.38	4,943.12
44	01/31/14	2,428.38	24.28	476.06	1,952.32	4,967.41
45	02/15/14	1,952.32	19.52	480.82	1,471.50	4,986.93
46	02/28/14	1,471.50	14.72	485.63	985.87	5,001.65
47	03/15/14	985.87	9.86	490.48	495.39	5,011.50
48	03/31/14	495.39	4.95	495.39	-	5,016.46
<b>TOTAL</b>		<b>24,016.46</b>	<b>5,016.46</b>	<b>19,000.00</b>		

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