

# Amortization Table :

# TRAVEL

## Initial Data

### LOAN DATA

Loan amount: **126,000.00**  
 Annual interest rate: **24%**  
 Term in years: **2**  
 Payments per year: **24**  
 First payment due: **12/31/2011**

### TABLE DATA

Table starts at date: **12/31/2011**  
 or at payment number: **1**

### PERIODIC PAYMENT

0000155353

**24%**

semi-monthly  
Payments

**3,318.06**

**NULUD, RICARDO P  
BPI**

### CALCULATIONS

Use payment of: **3,318.06**  
 1st payment in table: **1**

Beginning balance at payment 1: **126,000.00**  
 Cumulative interest prior to payment 1: **0.00**

### Table

No.	Payment Date	Beginning Balance	Interest	Outstanding Balance			Cumulative Interest
				Principal	Principal	Interest	
1	12/31/11	126,000.00	1,260.00	2,058.06	123,941.94	32,007.04	1,260.00
2	01/15/12	123,941.94	1,239.42	2,078.64	121,863.29	30,767.62	2,499.42
3	01/31/12	121,863.29	1,218.63	2,099.43	119,763.86	29,548.98	3,718.05
4	02/15/12	119,763.86	1,197.64	2,120.42	117,643.44	28,351.35	4,915.69
5	02/29/12	117,643.44	1,176.43	2,141.63	115,501.81	27,174.91	6,092.13
6	03/15/12	115,501.81	1,155.02	2,163.05	113,338.76	26,019.89	7,247.14
7	03/31/12	113,338.76	1,133.39	2,184.68	111,154.09	24,886.51	8,380.53
8	04/15/12	111,154.09	1,111.54	2,206.52	108,947.57	23,774.96	9,492.07
9	04/30/12	108,947.57	1,089.48	2,228.59	106,718.98	22,685.49	10,581.55
10	05/15/12	106,718.98	1,067.19	2,250.87	104,468.10	21,618.30	11,648.74
11	05/31/12	104,468.10	1,044.68	2,273.38	102,194.72	20,573.62	12,693.42
12	06/15/12	102,194.72	1,021.95	2,296.12	99,898.61	19,551.67	13,715.37
13	06/30/12	99,898.61	998.99	2,319.08	97,579.53	18,552.69	14,714.35
14	07/15/12	97,579.53	975.80	2,342.27	95,237.26	17,576.89	15,690.15
15	07/31/12	95,237.26	952.37	2,365.69	92,871.57	16,624.52	16,642.52
16	08/15/12	92,871.57	928.72	2,389.35	90,482.22	15,695.80	17,571.24
17	08/31/12	90,482.22	904.82	2,413.24	88,068.98	14,790.98	18,476.06
18	09/15/12	88,068.98	880.69	2,437.37	85,631.61	13,910.29	19,356.75
19	09/30/12	85,631.61	856.32	2,461.75	83,169.86	13,053.97	20,213.06
20	10/15/12	83,169.86	831.70	2,486.36	80,683.50	12,222.27	21,044.76
21	10/31/12	80,683.50	806.83	2,511.23	78,172.27	11,415.44	21,851.60
22	11/15/12	78,172.27	781.72	2,536.34	75,635.93	10,633.72	22,633.32
23	11/30/12	75,635.93	756.36	2,561.70	73,074.22	9,877.36	23,389.68
24	12/15/12	73,074.22	730.74	2,587.32	70,486.90	9,146.62	24,120.42
25	12/31/12	70,486.90	704.87	2,613.19	67,873.71	8,441.75	24,825.29
26	01/15/13	67,873.71	678.74	2,639.33	65,234.38	7,763.01	25,504.03
27	01/31/13	65,234.38	652.34	2,665.72	62,568.66	7,110.67	26,156.37
28	02/15/13	62,568.66	625.69	2,692.38	59,876.29	6,484.98	26,782.06
29	02/28/13	59,876.29	598.76	2,719.30	57,156.99	5,886.22	27,380.82
30	03/15/13	57,156.99	571.57	2,746.49	54,410.49	5,314.65	27,952.39
31	03/31/13	54,410.49	544.10	2,773.96	51,636.53	4,770.54	28,496.50
32	04/15/13	51,636.53	516.37	2,801.70	48,834.84	4,254.18	29,012.86
33	04/30/13	48,834.84	488.35	2,829.71	46,005.12	3,765.83	29,501.21
34	05/15/13	46,005.12	460.05	2,858.01	43,147.11	3,305.78	29,961.26
35	05/31/13	43,147.11	431.47	2,886.59	40,260.52	2,874.31	30,392.73
36	06/15/13	40,260.52	402.61	2,915.46	37,345.06	2,471.70	30,795.34
37	06/30/13	37,345.06	373.45	2,944.61	34,400.45	2,098.25	31,168.79
38	07/15/13	34,400.45	344.00	2,974.06	31,426.39	1,754.25	31,512.79
39	07/31/13	31,426.39	314.26	3,003.80	28,422.59	1,439.98	31,827.06
40	08/15/13	28,422.59	284.23	3,033.84	25,388.75	1,155.76	32,111.28
41	08/31/13	25,388.75	253.89	3,064.18	22,324.58	901.87	32,365.17
42	09/15/13	22,324.58	223.25	3,094.82	19,229.76	678.62	32,588.41
43	09/30/13	19,229.76	192.30	3,125.77	16,103.99	486.32	32,780.71
44	10/15/13	16,103.99	161.04	3,157.02	12,946.97	325.28	32,941.75
45	10/31/13	12,946.97	129.47	3,188.59	9,758.37	195.81	33,071.22
46	11/15/13	9,758.37	97.58	3,220.48	6,537.90	98.23	33,168.81
47	11/30/13	6,537.90	65.38	3,252.68	3,285.21	32.85	33,234.18
48	12/15/13	3,285.21	32.85	3,285.21	0.00	0.00	33,267.04
TOTAL		<b>159,267.04</b>	<b>33,267.04</b>	<b>126,000.00</b>			

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