

Amortization Table :

WEDDING

Initial Data

LOAN DATA

Loan amount: **110,000.00**
 Annual interest rate: **24%**
 Term in years: **2**
 Payments per year: **24**
 First payment due: **2/15/2012**

TABLE DATA

Table starts at date: **2/15/2012**
 or at payment number: **1**

PERIODIC PAYMENT

0000075175

24%

semi-monthly
 Payments

2,896.72

**CRUZ, LORETO L
 BPI**

CALCULATIONS

Use payment of: **2,896.72**
 1st payment in table: 1

Beginning balance at payment 1: **110,000.00**
 Cumulative interest prior to payment 1: **0.00**

Table

No.	Payment Date	Beginning Balance	Interest	Outstanding Balance			Cumulative Interest
				Principal	Principal	Interest	
1	02/15/12	110,000.00	1,100.00	1,796.72	108,203.28	27,942.65	1,100.00
2	02/29/12	108,203.28	1,082.03	1,814.69	106,388.59	26,860.62	2,182.03
3	03/15/12	106,388.59	1,063.89	1,832.84	104,555.75	25,796.73	3,245.92
4	03/31/12	104,555.75	1,045.56	1,851.16	102,704.59	24,751.17	4,291.48
5	04/15/12	102,704.59	1,027.05	1,869.68	100,834.91	23,724.13	5,318.52
6	04/30/12	100,834.91	1,008.35	1,888.37	98,946.54	22,715.78	6,326.87
7	05/15/12	98,946.54	989.47	1,907.26	97,039.28	21,726.31	7,316.34
8	05/31/12	97,039.28	970.39	1,926.33	95,112.95	20,755.92	8,286.73
9	06/15/12	95,112.95	951.13	1,945.59	93,167.36	19,804.79	9,237.86
10	06/30/12	93,167.36	931.67	1,965.05	91,202.31	18,873.12	10,169.53
11	07/15/12	91,202.31	912.02	1,984.70	89,217.61	17,961.10	11,081.56
12	07/31/12	89,217.61	892.18	2,004.55	87,213.07	17,068.92	11,973.73
13	08/15/12	87,213.07	872.13	2,024.59	85,188.48	16,196.79	12,845.86
14	08/31/12	85,188.48	851.88	2,044.84	83,143.64	15,344.90	13,697.75
15	09/15/12	83,143.64	831.44	2,065.29	81,078.36	14,513.47	14,529.18
16	09/30/12	81,078.36	810.78	2,085.94	78,992.42	13,702.68	15,339.97
17	10/15/12	78,992.42	789.92	2,106.80	76,885.62	12,912.76	16,129.89
18	10/31/12	76,885.62	768.86	2,127.87	74,757.75	12,143.90	16,898.75
19	11/15/12	74,757.75	747.58	2,149.14	72,608.61	11,396.33	17,646.33
20	11/30/12	72,608.61	726.09	2,170.64	70,437.97	10,670.24	18,372.41
21	12/15/12	70,437.97	704.38	2,192.34	68,245.63	9,965.86	19,076.79
22	12/31/12	68,245.63	682.46	2,214.27	66,031.37	9,283.40	19,759.25
23	01/15/13	66,031.37	660.31	2,236.41	63,794.96	8,623.09	20,419.56
24	01/31/13	63,794.96	637.95	2,258.77	61,536.19	7,985.14	21,057.51
25	02/15/13	61,536.19	615.36	2,281.36	59,254.82	7,369.78	21,672.87
26	02/28/13	59,254.82	592.55	2,304.17	56,950.65	6,777.23	22,265.42
27	03/15/13	56,950.65	569.51	2,327.22	54,623.44	6,207.72	22,834.93
28	03/31/13	54,623.44	546.23	2,350.49	52,272.95	5,661.49	23,381.16
29	04/15/13	52,272.95	522.73	2,373.99	49,898.96	5,138.76	23,903.89
30	04/30/13	49,898.96	498.99	2,397.73	47,501.22	4,639.77	24,402.88
31	05/15/13	47,501.22	475.01	2,421.71	45,079.51	4,164.76	24,877.89
32	05/31/13	45,079.51	450.80	2,445.93	42,633.59	3,713.96	25,328.69
33	06/15/13	42,633.59	426.34	2,470.39	40,163.20	3,287.63	25,755.02
34	06/30/13	40,163.20	401.63	2,495.09	37,668.11	2,886.00	26,156.66
35	07/15/13	37,668.11	376.68	2,520.04	35,148.07	2,509.31	26,533.34
36	07/31/13	35,148.07	351.48	2,545.24	32,602.83	2,157.83	26,884.82
37	08/15/13	32,602.83	326.03	2,570.69	30,032.14	1,831.81	27,210.85
38	08/31/13	30,032.14	300.32	2,596.40	27,435.74	1,531.48	27,511.17
39	09/15/13	27,435.74	274.36	2,622.36	24,813.37	1,257.13	27,785.52
40	09/30/13	24,813.37	248.13	2,648.59	22,164.78	1,008.99	28,033.66
41	10/15/13	22,164.78	221.65	2,675.07	19,489.71	787.34	28,255.31
42	10/31/13	19,489.71	194.90	2,701.82	16,787.88	592.45	28,450.20
43	11/15/13	16,787.88	167.88	2,728.84	14,059.04	424.57	28,618.08
44	11/30/13	14,059.04	140.59	2,756.13	11,302.91	283.98	28,758.67
45	12/15/13	11,302.91	113.03	2,783.69	8,519.22	170.95	28,871.70
46	12/31/13	8,519.22	85.19	2,811.53	5,707.69	85.76	28,956.89
47	01/15/14	5,707.69	57.08	2,839.65	2,868.04	28.68	29,013.97
48	01/31/14	2,868.04	28.68	2,868.04	-	0.00	29,042.65
TOTAL		139,042.65	29,042.65	110,000.00			

Conforme : _____