

Amortization Table :

TRAVEL

Initial Data

LOAN DATA

Loan amount: **120,000.00**
 Annual interest rate: **24%**
 Term in years: **2**
 Payments per year: **24**
 First payment due: **11/30/2011**

TABLE DATA

Table starts at date: **11/30/2011**
 or at payment number: **1**

PERIODIC PAYMENT

0000157925

24%

semi-monthly
 Payments **3,160.06**

**MABBORANG, TRECEFIN TERESITA R
 BPI**

CALCULATIONS

Use payment of: **3,160.06**
 1st payment in table: **1**

Beginning balance at payment 1: **120,000.00**
 Cumulative interest prior to payment 1: **0.00**

Table

No.	Payment Date	Beginning Balance	Interest	Outstanding Balance		Cumulative Interest
				Principal	Interest	
1	11/30/11	120,000.00	1,200.00	1,960.06	118,039.94	30,482.89
2	12/15/11	118,039.94	1,180.40	1,979.66	116,060.28	29,302.49
3	12/31/11	116,060.28	1,160.60	1,999.46	114,060.82	28,141.89
4	01/15/12	114,060.82	1,140.61	2,019.45	112,041.37	27,001.28
5	01/31/12	112,041.37	1,120.41	2,039.65	110,001.72	25,880.87
6	02/15/12	110,001.72	1,100.02	2,060.04	107,941.68	24,780.85
7	02/29/12	107,941.68	1,079.42	2,080.64	105,861.04	23,701.43
8	03/15/12	105,861.04	1,058.61	2,101.45	103,759.59	22,642.82
9	03/31/12	103,759.59	1,037.60	2,122.46	101,637.12	21,605.23
10	04/15/12	101,637.12	1,016.37	2,143.69	99,493.43	20,588.86
11	04/30/12	99,493.43	994.93	2,165.13	97,328.31	19,593.92
12	05/15/12	97,328.31	973.28	2,186.78	95,141.53	18,620.64
13	05/31/12	95,141.53	951.42	2,208.64	92,932.88	17,669.22
14	06/15/12	92,932.88	929.33	2,230.73	90,702.15	16,739.89
15	06/30/12	90,702.15	907.02	2,253.04	88,449.11	15,832.87
16	07/15/12	88,449.11	884.49	2,275.57	86,173.55	14,948.38
17	07/31/12	86,173.55	861.74	2,298.32	83,875.22	14,086.65
18	08/15/12	83,875.22	838.75	2,321.31	81,553.91	13,247.89
19	08/31/12	81,553.91	815.54	2,344.52	79,209.39	12,432.36
20	09/15/12	79,209.39	792.09	2,367.97	76,841.43	11,640.26
21	09/30/12	76,841.43	768.41	2,391.65	74,449.78	10,871.85
22	10/15/12	74,449.78	744.50	2,415.56	72,034.22	10,127.35
23	10/31/12	72,034.22	720.34	2,439.72	69,594.50	9,407.01
24	11/15/12	69,594.50	695.94	2,464.12	67,130.38	8,711.06
25	11/30/12	67,130.38	671.30	2,488.76	64,641.63	8,039.76
26	12/15/12	64,641.63	646.42	2,513.64	62,127.98	7,393.34
27	12/31/12	62,127.98	621.28	2,538.78	59,589.20	6,772.06
28	01/15/13	59,589.20	595.89	2,564.17	57,025.03	6,176.17
29	01/31/13	57,025.03	570.25	2,589.81	54,435.22	5,605.92
30	02/15/13	54,435.22	544.35	2,615.71	51,819.52	5,061.57
31	02/28/13	51,819.52	518.20	2,641.87	49,177.65	4,543.37
32	03/15/13	49,177.65	491.78	2,668.28	46,509.37	4,051.60
33	03/31/13	46,509.37	465.09	2,694.97	43,814.40	3,586.50
34	04/15/13	43,814.40	438.14	2,721.92	41,092.49	3,148.36
35	04/30/13	41,092.49	410.92	2,749.14	38,343.35	2,737.43
36	05/15/13	38,343.35	383.43	2,776.63	35,566.72	2,354.00
37	05/31/13	35,566.72	355.67	2,804.39	32,762.33	1,998.33
38	06/15/13	32,762.33	327.62	2,832.44	29,929.89	1,670.71
39	06/30/13	29,929.89	299.30	2,860.76	27,069.13	1,371.41
40	07/15/13	27,069.13	270.69	2,889.37	24,179.76	1,100.72
41	07/31/13	24,179.76	241.80	2,918.26	21,261.50	858.92
42	08/15/13	21,261.50	212.62	2,947.45	18,314.05	646.31
43	08/31/13	18,314.05	183.14	2,976.92	15,337.14	463.17
44	09/15/13	15,337.14	153.37	3,006.69	12,330.45	309.79
45	09/30/13	12,330.45	123.30	3,036.76	9,293.69	186.49
46	10/15/13	9,293.69	92.94	3,067.12	6,226.57	93.55
47	10/31/13	6,226.57	62.27	3,097.79	3,128.77	31.29
48	11/15/13	3,128.77	31.29	3,128.77	-	0.00
	TOTAL	151,682.89	31,682.89	120,000.00		

Conforme : _____