

Amortization Table :

TRAVEL

Initial Data

LOAN DATA

Loan amount: **58,000.00**
 Annual interest rate: **24%**
 Term in years: **2**
 Payments per year: **24**
 First payment due: **7/31/2011**

TABLE DATA

Table starts at date: **7/31/2011**
 or at payment number: **1**

PERIODIC PAYMENT

SPECIAL PROMO

24%

semi-monthly
 Payments **1,527.36**

**MA. MARISSA D. PIDOR
 BPI**

CALCULATIONS

Use payment of: **1,527.36**
 1st payment in table: **1**

Beginning balance at payment 1: **58,000.00**
 Cumulative interest prior to payment 1: **0.00**

Table

No.	Payment Date	Beginning Balance	Interest	Outstanding Balance			Cumulative Interest
				Principal	Principal	Interest	
1	07/31/11	58,000.00	580.00	947.36	57,052.64	14,733.40	580.00
2	08/15/11	57,052.64	570.53	956.84	56,095.80	14,162.87	1,150.53
3	08/31/11	56,095.80	560.96	966.40	55,129.40	13,601.91	1,711.48
4	09/15/11	55,129.40	551.29	976.07	54,153.33	13,050.62	2,262.78
5	09/30/11	54,153.33	541.53	985.83	53,167.50	12,509.09	2,804.31
6	10/15/11	53,167.50	531.67	995.69	52,171.81	11,977.41	3,335.99
7	10/31/11	52,171.81	521.72	1,005.64	51,166.17	11,455.69	3,857.70
8	11/15/11	51,166.17	511.66	1,015.70	50,150.47	10,944.03	4,369.37
9	11/30/11	50,150.47	501.50	1,025.86	49,124.61	10,442.53	4,870.87
10	12/15/11	49,124.61	491.25	1,036.12	48,088.49	9,951.28	5,362.12
11	12/31/11	48,088.49	480.88	1,046.48	47,042.02	9,470.40	5,843.00
12	01/15/12	47,042.02	470.42	1,056.94	45,985.07	8,999.98	6,313.42
13	01/31/12	45,985.07	459.85	1,067.51	44,917.56	8,540.12	6,773.27
14	02/15/12	44,917.56	449.18	1,078.19	43,839.37	8,090.95	7,222.45
15	02/29/12	43,839.37	438.39	1,088.97	42,750.41	7,652.56	7,660.84
16	03/15/12	42,750.41	427.50	1,099.86	41,650.55	7,225.05	8,088.35
17	03/31/12	41,650.55	416.51	1,110.86	40,539.69	6,808.55	8,504.85
18	04/15/12	40,539.69	405.40	1,121.97	39,417.72	6,403.15	8,910.25
19	04/30/12	39,417.72	394.18	1,133.19	38,284.54	6,008.97	9,304.43
20	05/15/12	38,284.54	382.85	1,144.52	37,140.02	5,626.13	9,687.27
21	05/31/12	37,140.02	371.40	1,155.96	35,984.06	5,254.73	10,058.67
22	06/15/12	35,984.06	359.84	1,167.52	34,816.54	4,894.89	10,418.51
23	06/30/12	34,816.54	348.17	1,179.20	33,637.34	4,546.72	10,766.68
24	07/15/12	33,637.34	336.37	1,190.99	32,446.35	4,210.35	11,103.05
25	07/31/12	32,446.35	324.46	1,202.90	31,243.45	3,885.88	11,427.51
26	08/15/12	31,243.45	312.43	1,214.93	30,028.53	3,573.45	11,739.95
27	08/31/12	30,028.53	300.29	1,227.08	28,801.45	3,273.16	12,040.23
28	09/15/12	28,801.45	288.01	1,239.35	27,562.10	2,985.15	12,328.25
29	09/30/12	27,562.10	275.62	1,251.74	26,310.36	2,709.53	12,603.87
30	10/15/12	26,310.36	263.10	1,264.26	25,046.10	2,446.42	12,866.97
31	10/31/12	25,046.10	250.46	1,276.90	23,769.20	2,195.96	13,117.43
32	11/15/12	23,769.20	237.69	1,289.67	22,479.53	1,958.27	13,355.13
33	11/30/12	22,479.53	224.80	1,302.57	21,176.96	1,733.48	13,579.92
34	12/15/12	21,176.96	211.77	1,315.59	19,861.37	1,521.71	13,791.69
35	12/31/12	19,861.37	198.61	1,328.75	18,532.62	1,323.09	13,990.30
36	01/15/13	18,532.62	185.33	1,342.04	17,190.58	1,137.77	14,175.63
37	01/31/13	17,190.58	171.91	1,355.46	15,835.13	965.86	14,347.54
38	02/15/13	15,835.13	158.35	1,369.01	14,466.11	807.51	14,505.89
39	02/28/13	14,466.11	144.66	1,382.70	13,083.41	662.85	14,650.55
40	03/15/13	13,083.41	130.83	1,396.53	11,686.89	532.01	14,781.38
41	03/31/13	11,686.89	116.87	1,410.49	10,276.39	415.15	14,898.25
42	04/15/13	10,276.39	102.76	1,424.60	8,851.79	312.38	15,001.02
43	04/30/13	8,851.79	88.52	1,438.84	7,412.95	223.86	15,089.53
44	05/15/13	7,412.95	74.13	1,453.23	5,959.72	149.73	15,163.66
45	05/31/13	5,959.72	59.60	1,467.77	4,491.95	90.14	15,223.26
46	06/15/13	4,491.95	44.92	1,482.44	3,009.51	45.22	15,268.18
47	06/30/13	3,009.51	30.10	1,497.27	1,512.24	15.12	15,298.28
48	07/15/13	1,512.24	15.12	1,512.24	0.00	0.00	15,313.40
TOTAL		73,313.40	15,313.40	58,000.00			

Conforme : _____