

# Amortization Table : TRAVEL

## Initial Data

### LOAN DATA

Loan amount: **141,000.00**  
 Annual interest rate: **24%**  
 Term in years: **2**  
 Payments per year: **24**  
 First payment due: **1/15/2011**

### TABLE DATA

Table starts at date: **1/15/2011**  
 or at payment number: **1**

### PERIODIC PAYMENT

**24%**

semi-monthly

Payments **3,713.07**

**CYNTHIA LACSA**

### CALCULATIONS

**BPI**

Use payment of: **3,713.07**      Beginning balance at payment 1: **141,000.00**  
 1st payment in table: 1      Cumulative interest prior to payment 1: **0.00**

## Table

No.	Payment Date	Beginning Balance	Interest	Outstanding Balance			Cumulative Interest
				Principal	Principal	Interest	
1	01/15/11	141,000.00	1,410.00	2,303.07	138,696.93	35,817.40	1,410.00
2	01/31/11	138,696.93	1,386.97	2,326.10	136,370.83	34,430.43	2,796.97
3	02/15/11	136,370.83	1,363.71	2,349.36	134,021.47	33,066.72	4,160.68
4	02/28/11	134,021.47	1,340.21	2,372.86	131,648.61	31,726.51	5,500.89
5	03/15/11	131,648.61	1,316.49	2,396.58	129,252.02	30,410.02	6,817.38
6	03/31/11	129,252.02	1,292.52	2,420.55	126,831.47	29,117.50	8,109.90
7	04/15/11	126,831.47	1,268.31	2,444.76	124,386.72	27,849.18	9,378.21
8	04/30/11	124,386.72	1,243.87	2,469.20	121,917.51	26,605.32	10,622.08
9	05/15/11	121,917.51	1,219.18	2,493.90	119,423.62	25,386.14	11,841.26
10	05/31/11	119,423.62	1,194.24	2,518.83	116,904.78	24,191.91	13,035.49
11	06/15/11	116,904.78	1,169.05	2,544.02	114,360.76	23,022.86	14,204.54
12	06/30/11	114,360.76	1,143.61	2,569.46	111,791.30	21,879.25	15,348.15
13	07/15/11	111,791.30	1,117.91	2,595.16	109,196.14	20,761.34	16,466.06
14	07/31/11	109,196.14	1,091.96	2,621.11	106,575.03	19,669.38	17,558.02
15	08/15/11	106,575.03	1,065.75	2,647.32	103,927.71	18,603.63	18,623.77
16	08/31/11	103,927.71	1,039.28	2,673.79	101,253.92	17,564.35	19,663.05
17	09/15/11	101,253.92	1,012.54	2,700.53	98,553.38	16,551.81	20,675.59
18	09/30/11	98,553.38	985.53	2,727.54	95,825.85	15,566.28	21,661.12
19	10/15/11	95,825.85	958.26	2,754.81	93,071.04	14,608.02	22,619.38
20	10/31/11	93,071.04	930.71	2,782.36	90,288.67	13,677.31	23,550.09
21	11/15/11	90,288.67	902.89	2,810.18	87,478.49	12,774.42	24,452.98
22	11/30/11	87,478.49	874.78	2,838.29	84,640.21	11,899.64	25,327.76
23	12/15/11	84,640.21	846.40	2,866.67	81,773.54	11,053.23	26,174.16
24	12/31/11	81,773.54	817.74	2,895.34	78,878.20	10,235.50	26,991.90
25	01/15/12	78,878.20	788.78	2,924.29	75,953.91	9,446.72	27,780.68

26	01/31/12	75,953.91	759.54	2,953.53	73,000.38	8,687.18	28,540.22
27	02/15/12	73,000.38	730.00	2,983.07	70,017.31	7,957.17	29,270.22
28	02/29/12	70,017.31	700.17	3,012.90	67,004.42	7,257.00	29,970.40
29	03/15/12	67,004.42	670.04	3,043.03	63,961.39	6,586.96	30,640.44
30	03/31/12	63,961.39	639.61	3,073.46	60,887.93	5,947.34	31,280.06
31	04/15/12	60,887.93	608.88	3,104.19	57,783.74	5,338.46	31,888.94
32	04/30/12	57,783.74	577.84	3,135.23	54,648.51	4,760.63	32,466.77
33	05/15/12	54,648.51	546.49	3,166.59	51,481.92	4,214.14	33,013.26
34	05/31/12	51,481.92	514.82	3,198.25	48,283.67	3,699.32	33,528.08
35	06/15/12	48,283.67	482.84	3,230.23	45,053.44	3,216.48	34,010.91
36	06/30/12	45,053.44	450.53	3,262.54	41,790.90	2,765.95	34,461.45
37	07/15/12	41,790.90	417.91	3,295.16	38,495.74	2,348.04	34,879.36
38	07/31/12	38,495.74	384.96	3,328.11	35,167.62	1,963.08	35,264.31
39	08/15/12	35,167.62	351.68	3,361.39	31,806.23	1,611.41	35,615.99
40	08/31/12	31,806.23	318.06	3,395.01	28,411.22	1,293.35	35,934.05
41	09/15/12	28,411.22	284.11	3,428.96	24,982.26	1,009.23	36,218.17
42	09/30/12	24,982.26	249.82	3,463.25	21,519.01	759.41	36,467.99
43	10/15/12	21,519.01	215.19	3,497.88	18,021.13	544.22	36,683.18
44	10/31/12	18,021.13	180.21	3,532.86	14,488.27	364.01	36,863.39
45	11/15/12	14,488.27	144.88	3,568.19	10,920.09	219.13	37,008.27
46	11/30/12	10,920.09	109.20	3,603.87	7,316.22	109.93	37,117.47
47	12/15/12	7,316.22	73.16	3,639.91	3,676.31	36.76	37,190.64
48	12/31/12	3,676.31	36.76	3,676.31	0.00	0.00	37,227.40
	<b>TOTAL</b>	<b>178,227.40</b>	<b>37,227.40</b>	<b>141,000.00</b>			

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