

# Amortization Table :

# WEDDING

## Initial Data

### LOAN DATA

Loan amount: **104,000.00**  
 Annual interest rate: **24%**  
 Term in years: **2**  
 Payments per year: **24**  
 First payment due: **12/15/2012**

### TABLE DATA

Table starts at date: **12/15/2012**  
 or at payment number: **1**

### PERIODIC PAYMENT

0000154059

**24%**

semi-monthly  
 Payments **2,738.72**

**LAGASCA, MA GLENDA F  
 BPI**

### CALCULATIONS

Use payment of: **2,738.72**  
 1st payment in table: 1

Beginning balance at payment 1: **104,000.00**  
 Cumulative interest prior to payment 1: **0.00**

### Table

No.	Payment Date	Beginning Balance	Interest	Outstanding Balance			Cumulative Interest
				Principal	Principal	Interest	
1	12/15/12	104,000.00	1,040.00	1,698.72	102,301.28	26,418.51	1,040.00
2	12/31/12	102,301.28	1,023.01	1,715.71	100,585.58	25,395.49	2,063.01
3	01/15/13	100,585.58	1,005.86	1,732.86	98,852.71	24,389.64	3,068.87
4	01/31/13	98,852.71	988.53	1,750.19	97,102.52	23,401.11	4,057.40
5	02/15/13	97,102.52	971.03	1,767.69	95,334.83	22,430.09	5,028.42
6	02/28/13	95,334.83	953.35	1,785.37	93,549.46	21,476.74	5,981.77
7	03/15/13	93,549.46	935.49	1,803.22	91,746.23	20,541.24	6,917.26
8	03/31/13	91,746.23	917.46	1,821.26	89,924.97	19,623.78	7,834.73
9	04/15/13	89,924.97	899.25	1,839.47	88,085.51	18,724.53	8,733.98
10	04/30/13	88,085.51	880.86	1,857.86	86,227.64	17,843.68	9,614.83
11	05/15/13	86,227.64	862.28	1,876.44	84,351.20	16,981.40	10,477.11
12	05/31/13	84,351.20	843.51	1,895.21	82,455.99	16,137.89	11,320.62
13	06/15/13	82,455.99	824.56	1,914.16	80,541.83	15,313.33	12,145.18
14	06/30/13	80,541.83	805.42	1,933.30	78,608.53	14,507.91	12,950.60
15	07/15/13	78,608.53	786.09	1,952.63	76,655.90	13,721.82	13,736.68
16	07/31/13	76,655.90	766.56	1,972.16	74,683.74	12,955.26	14,503.24
17	08/15/13	74,683.74	746.84	1,991.88	72,691.86	12,208.43	15,250.08
18	08/31/13	72,691.86	726.92	2,011.80	70,680.06	11,481.51	15,977.00
19	09/15/13	70,680.06	706.80	2,031.92	68,648.14	10,774.71	16,683.80
20	09/30/13	68,648.14	686.48	2,052.24	66,595.90	10,088.23	17,370.28
21	10/15/13	66,595.90	665.96	2,072.76	64,523.14	9,422.27	18,036.24
22	10/31/13	64,523.14	645.23	2,093.49	62,429.65	8,777.04	18,681.47
23	11/15/13	62,429.65	624.30	2,114.42	60,315.23	8,152.74	19,305.77
24	11/30/13	60,315.23	603.15	2,135.57	58,179.67	7,549.59	19,908.92
25	12/15/13	58,179.67	581.80	2,156.92	56,022.74	6,967.79	20,490.72
26	12/31/13	56,022.74	560.23	2,178.49	53,844.25	6,407.56	21,050.94
27	01/15/14	53,844.25	538.44	2,200.28	51,643.98	5,869.12	21,589.39
28	01/31/14	51,643.98	516.44	2,222.28	49,421.70	5,352.68	22,105.83
29	02/15/14	49,421.70	494.22	2,244.50	47,177.19	4,858.46	22,600.04
30	02/28/14	47,177.19	471.77	2,266.95	44,910.25	4,386.69	23,071.81
31	03/15/14	44,910.25	449.10	2,289.62	42,620.63	3,937.59	23,520.92
32	03/31/14	42,620.63	426.21	2,312.51	40,308.12	3,511.38	23,947.12
33	04/15/14	40,308.12	403.08	2,335.64	37,972.48	3,108.30	24,350.20
34	04/30/14	37,972.48	379.72	2,358.99	35,613.49	2,728.58	24,729.93
35	05/15/14	35,613.49	356.13	2,382.58	33,230.90	2,372.44	25,086.06
36	05/31/14	33,230.90	332.31	2,406.41	30,824.49	2,040.13	25,418.37
37	06/15/14	30,824.49	308.24	2,430.47	28,394.02	1,731.89	25,726.62
38	06/30/14	28,394.02	283.94	2,454.78	25,939.24	1,447.95	26,010.56
39	07/15/14	25,939.24	259.39	2,479.33	23,459.91	1,188.56	26,269.95
40	07/31/14	23,459.91	234.60	2,504.12	20,955.79	953.96	26,504.55
41	08/15/14	20,955.79	209.56	2,529.16	18,426.63	744.40	26,714.11
42	08/31/14	18,426.63	184.27	2,554.45	15,872.18	560.13	26,898.37
43	09/15/14	15,872.18	158.72	2,580.00	13,292.18	401.41	27,057.10
44	09/30/14	13,292.18	132.92	2,605.80	10,686.39	268.49	27,190.02
45	10/15/14	10,686.39	106.86	2,631.86	8,054.53	161.62	27,296.88
46	10/31/14	8,054.53	80.55	2,658.17	5,396.36	81.08	27,377.43
47	11/15/14	5,396.36	53.96	2,684.76	2,711.60	27.12	27,431.39
48	11/30/14	2,711.60	27.12	2,711.60	-	0.00	27,458.51
<b>TOTAL</b>		<b>131,458.51</b>	<b>27,458.51</b>	<b>104,000.00</b>			

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