

# Amortization Table :

## Initial Data

# TRAVEL

### LOAN DATA

Loan amount: **56,000.00**  
 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

semi-monthly  
 Payments **1,474.69**

## 24%

### CALCULATIONS

**FLAVIO, ROMANO**  
**BPI family**

Use payment of: **1,474.69**      Beginning balance at payment 1: **56,000.00**  
 1st payment in table: 1      Cumulative interest prior to payment 1: **0.00**

## Table

No.	Payment Date	Beginning Balance				Outstanding Balance		Cumulative Interest
			Interest	Principal	Principal	Interest		
1	01/15/11	56,000.00	560.00	914.69	55,085.31	14,225.35	560.00	
2	01/31/11	55,085.31	550.85	923.84	54,161.46	13,674.50	1,110.85	
3	02/15/11	54,161.46	541.61	933.08	53,228.38	13,132.88	1,652.47	
4	02/28/11	53,228.38	532.28	942.41	52,285.97	12,600.60	2,184.75	
5	03/15/11	52,285.97	522.86	951.84	51,334.14	12,077.74	2,707.61	
6	03/31/11	51,334.14	513.34	961.35	50,372.78	11,564.40	3,220.95	
7	04/15/11	50,372.78	503.73	970.97	49,401.82	11,060.67	3,724.68	
8	04/30/11	49,401.82	494.02	980.68	48,421.14	10,566.65	4,218.70	
9	05/15/11	48,421.14	484.21	990.48	47,430.66	10,082.44	4,702.91	
10	05/31/11	47,430.66	474.31	1,000.39	46,430.27	9,608.13	5,177.22	
11	06/15/11	46,430.27	464.30	1,010.39	45,419.88	9,143.83	5,641.52	
12	06/30/11	45,419.88	454.20	1,020.50	44,399.38	8,689.63	6,095.72	
13	07/15/11	44,399.38	443.99	1,030.70	43,368.68	8,245.64	6,539.71	
14	07/31/11	43,368.68	433.69	1,041.01	42,327.67	7,811.95	6,973.40	
15	08/15/11	42,327.67	423.28	1,051.42	41,276.25	7,388.67	7,396.68	
16	08/31/11	41,276.25	412.76	1,061.93	40,214.32	6,975.91	7,809.44	
17	09/15/11	40,214.32	402.14	1,072.55	39,141.77	6,573.77	8,211.58	
18	09/30/11	39,141.77	391.42	1,083.28	38,058.49	6,182.35	8,603.00	
19	10/15/11	38,058.49	380.58	1,094.11	36,964.38	5,801.77	8,983.58	
20	10/31/11	36,964.38	369.64	1,105.05	35,859.33	5,432.12	9,353.23	
21	11/15/11	35,859.33	358.59	1,116.10	34,743.23	5,073.53	9,711.82	
22	11/30/11	34,743.23	347.43	1,127.26	33,615.97	4,726.10	10,059.25	
23	12/15/11	33,615.97	336.16	1,138.54	32,477.43	4,389.94	10,395.41	
24	12/31/11	32,477.43	324.77	1,149.92	31,327.51	4,065.16	10,720.19	
25	01/15/12	31,327.51	313.28	1,161.42	30,166.09	3,751.89	11,033.46	
26	01/31/12	30,166.09	301.66	1,173.03	28,993.06	3,450.23	11,335.12	
27	02/15/12	28,993.06	289.93	1,184.76	27,808.29	3,160.30	11,625.05	
28	02/29/12	27,808.29	278.08	1,196.61	26,611.68	2,882.21	11,903.14	
29	03/15/12	26,611.68	266.12	1,208.58	25,403.10	2,616.10	12,169.25	
30	03/31/12	25,403.10	254.03	1,220.66	24,182.44	2,362.06	12,423.28	
31	04/15/12	24,182.44	241.82	1,232.87	22,949.57	2,120.24	12,665.11	
32	04/30/12	22,949.57	229.50	1,245.20	21,704.37	1,890.74	12,894.60	
33	05/15/12	21,704.37	217.04	1,257.65	20,446.72	1,673.70	13,111.65	
34	05/31/12	20,446.72	204.47	1,270.23	19,176.49	1,469.23	13,316.12	
35	06/15/12	19,176.49	191.76	1,282.93	17,893.56	1,277.47	13,507.88	
36	06/30/12	17,893.56	178.94	1,295.76	16,597.80	1,098.53	13,686.82	

37	07/15/12	16,597.80	165.98	1,308.72	15,289.09	932.56	13,852.79
38	07/31/12	15,289.09	152.89	1,321.80	13,967.28	779.66	14,005.69
39	08/15/12	13,967.28	139.67	1,335.02	12,632.26	639.99	14,145.36
40	08/31/12	12,632.26	126.32	1,348.37	11,283.89	513.67	14,271.68
41	09/15/12	11,283.89	112.84	1,361.86	9,922.03	400.83	14,384.52
42	09/30/12	9,922.03	99.22	1,375.47	8,546.56	301.61	14,483.74
43	10/15/12	8,546.56	85.47	1,389.23	7,157.33	216.14	14,569.21
44	10/31/12	7,157.33	71.57	1,403.12	5,754.21	144.57	14,640.78
45	11/15/12	5,754.21	57.54	1,417.15	4,337.06	87.03	14,698.32
46	11/30/12	4,337.06	43.37	1,431.32	2,905.73	43.66	14,741.69
47	12/15/12	2,905.73	29.06	1,445.64	1,460.09	14.60	14,770.75
48	12/31/12	1,460.09	14.60	1,460.09	0.00	0.00	14,785.35
	<b>TOTAL</b>	<b>70,785.35</b>	<b>14,785.35</b>	<b>56,000.00</b>			

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