Amortization Table : TRAVEL

Initial Data

LOAN DATA

Loan amount:	**24,000.00**
Annual interest rate:	**24%**
Term in years:	**1**
Payments per year:	**24**
First payment due:	**7/15/2012**

TABLE DATA

Table starts at date:	**7/15/2012**
or at payment number:	**1**
SPECIAL PROMO	

PERIODIC PAYMENT

semi-monthly Payments	**1,129.76**

0000152701 **24%**

ARSENIO, EDRALIN U
BPI

CALCULATIONS

Use payment of:	**1,129.76**	Beginning balance at payment 1:	**24,000.00**
1st payment in table:	**1**	Cumulative interest prior to payment 1:	**0.00**

Table

No.	Payment Date	Beginning Balance	Interest	Outstanding Balance Principal	Outstanding Balance Principal	Outstanding Balance Interest	Cumulative Interest
1	07/15/12	24,000.00	240.00	889.76	23,110.24	2,874.32	240.00
2	07/31/12	23,110.24	231.10	898.66	22,211.58	2,643.22	471.10
3	08/15/12	22,211.58	222.12	907.65	21,303.93	2,421.10	693.22
4	08/31/12	21,303.93	213.04	916.72	20,387.20	2,208.06	906.26
5	09/15/12	20,387.20	203.87	925.89	19,461.31	2,004.19	1,110.13
6	09/30/12	19,461.31	194.61	935.15	18,526.16	1,809.58	1,304.74
7	10/15/12	18,526.16	185.26	944.50	17,581.66	1,624.32	1,490.00
8	10/31/12	17,581.66	175.82	953.95	16,627.71	1,448.50	1,665.82
9	11/15/12	16,627.71	166.28	963.49	15,664.23	1,282.22	1,832.10
10	11/30/12	15,664.23	156.64	973.12	14,691.11	1,125.58	1,988.74
11	12/15/12	14,691.11	146.91	982.85	13,708.25	978.67	2,135.65
12	12/31/12	13,708.25	137.08	992.68	12,715.57	841.59	2,272.73
13	01/15/13	12,715.57	127.16	1,002.61	11,712.97	714.43	2,399.89
14	01/31/13	11,712.97	117.13	1,012.63	10,700.33	597.30	2,517.02
15	02/15/13	10,700.33	107.00	1,022.76	9,677.57	490.30	2,624.02
16	02/28/13	9,677.57	96.78	1,032.99	8,644.58	393.52	2,720.80
17	03/15/13	8,644.58	86.45	1,043.32	7,601.27	307.08	2,807.24
18	03/31/13	7,601.27	76.01	1,053.75	6,547.52	231.06	2,883.26
19	04/15/13	6,547.52	65.48	1,064.29	5,483.23	165.59	2,948.73
20	04/30/13	5,483.23	54.83	1,074.93	4,408.30	110.76	3,003.56
21	05/15/13	4,408.30	44.08	1,085.68	3,322.62	66.67	3,047.65
22	05/31/13	3,322.62	33.23	1,096.54	2,226.08	33.45	3,080.87
23	06/15/13	2,226.08	22.26	1,107.50	1,118.58	11.19	3,103.13
24	06/30/13	1,118.58	11.19	1,118.58	-	0.00	3,114.32
	TOTAL	**27,114.32**	**3,114.32**	**24,000.00**			

Conforme : _____