

# Amortization Table :

# TRAVEL

## Initial Data

### LOAN DATA

Loan amount: **94,000.00**  
 Annual interest rate: **24%**  
 Term in years: **2**  
 Payments per year: **24**  
 First payment due: **12/31/2011**

### TABLE DATA

Table starts at date: **12/31/2011**  
 or at payment number: **1**

### PERIODIC PAYMENT

0000166195

**24%**

semi-monthly  
 Payments **2,475.38**

**TIONGCO, CHELIE V**  
**BPI**

### CALCULATIONS

Use payment of: **2,475.38**  
 1st payment in table: **1**

Beginning balance at payment 1: **94,000.00**  
 Cumulative interest prior to payment 1: **0.00**

### Table

No.	Payment Date	Beginning Balance	Interest	Outstanding Balance		Cumulative Interest
				Principal	Interest	
1	12/31/11	94,000.00	940.00	1,535.38	92,464.62	23,878.27
2	01/15/12	92,464.62	924.65	1,550.73	90,913.89	22,953.62
3	01/31/12	90,913.89	909.14	1,566.24	89,347.64	22,044.48
4	02/15/12	89,347.64	893.48	1,581.90	87,765.74	21,151.00
5	02/29/12	87,765.74	877.66	1,597.72	86,168.02	20,273.35
6	03/15/12	86,168.02	861.68	1,613.70	84,554.32	19,411.67
7	03/31/12	84,554.32	845.54	1,629.84	82,924.48	18,566.12
8	04/15/12	82,924.48	829.24	1,646.14	81,278.34	17,736.88
9	04/30/12	81,278.34	812.78	1,662.60	79,615.75	16,924.10
10	05/15/12	79,615.75	796.16	1,679.22	77,936.52	16,127.94
11	05/31/12	77,936.52	779.37	1,696.02	76,240.51	15,348.57
12	06/15/12	76,240.51	762.41	1,712.98	74,527.53	14,586.17
13	06/30/12	74,527.53	745.28	1,730.11	72,797.43	13,840.89
14	07/15/12	72,797.43	727.97	1,747.41	71,050.02	13,112.92
15	07/31/12	71,050.02	710.50	1,764.88	69,285.14	12,402.42
16	08/15/12	69,285.14	692.85	1,782.53	67,502.61	11,709.57
17	08/31/12	67,502.61	675.03	1,800.35	65,702.26	11,034.54
18	09/15/12	65,702.26	657.02	1,818.36	63,883.90	10,377.52
19	09/30/12	63,883.90	638.84	1,836.54	62,047.36	9,738.68
20	10/15/12	62,047.36	620.47	1,854.91	60,192.45	9,118.20
21	10/31/12	60,192.45	601.92	1,873.46	58,318.99	8,516.28
22	11/15/12	58,318.99	583.19	1,892.19	56,426.80	7,933.09
23	11/30/12	56,426.80	564.27	1,911.11	54,515.69	7,368.82
24	12/15/12	54,515.69	545.16	1,930.22	52,585.47	6,823.67
25	12/31/12	52,585.47	525.85	1,949.53	50,635.94	6,297.81
26	01/15/13	50,635.94	506.36	1,969.02	48,666.92	5,791.45
27	01/31/13	48,666.92	486.67	1,988.71	46,678.21	5,304.78
28	02/15/13	46,678.21	466.78	2,008.60	44,669.61	4,838.00
29	02/28/13	44,669.61	446.70	2,028.68	42,640.93	4,391.30
30	03/15/13	42,640.93	426.41	2,048.97	40,591.95	3,964.89
31	03/31/13	40,591.95	405.92	2,069.46	38,522.49	3,558.98
32	04/15/13	38,522.49	385.22	2,090.16	36,432.34	3,173.75
33	04/30/13	36,432.34	364.32	2,111.06	34,321.28	2,809.43
34	05/15/13	34,321.28	343.21	2,132.17	32,189.11	2,466.21
35	05/31/13	32,189.11	321.89	2,153.49	30,035.62	2,144.32
36	06/15/13	30,035.62	300.36	2,175.02	27,860.60	1,843.97
37	06/30/13	27,860.60	278.61	2,196.77	25,663.83	1,565.36
38	07/15/13	25,663.83	256.64	2,218.74	23,445.08	1,308.72
39	07/31/13	23,445.08	234.45	2,240.93	21,204.15	1,074.27
40	08/15/13	21,204.15	212.04	2,263.34	18,940.81	862.23
41	08/31/13	18,940.81	189.41	2,285.97	16,654.84	672.82
42	09/15/13	16,654.84	166.55	2,308.83	14,346.01	506.27
43	09/30/13	14,346.01	143.46	2,331.92	12,014.09	362.81
44	10/15/13	12,014.09	120.14	2,355.24	9,658.85	242.67
45	10/31/13	9,658.85	96.59	2,378.79	7,280.06	146.08
46	11/15/13	7,280.06	72.80	2,402.58	4,877.48	73.28
47	11/30/13	4,877.48	48.77	2,426.61	2,450.87	24.51
48	12/15/13	2,450.87	24.51	2,450.87	-	0.00
	<b>TOTAL</b>	<b>118,818.27</b>	<b>24,818.27</b>	<b>94,000.00</b>		

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