

Amortization Table :

TRAVEL

Initial Data

LOAN DATA

Loan amount: **124,000.00**
 Annual interest rate: **24%**
 Term in years: **2**
 Payments per year: **24**
 First payment due: **8/15/2011**

TABLE DATA

Table starts at date: **8/15/2011**
 or at payment number: **1**

PERIODIC PAYMENT

SPECIAL PROMO 24%

semi-monthly
 Payments **3,265.40**

**RAUL F. ARUTA
 BPI**

CALCULATIONS

Use payment of: **3,265.40**
 1st payment in table: **1**

Beginning balance at payment 1: **124,000.00**
 Cumulative interest prior to payment 1: **0.00**

Table

No.	Payment Date	Beginning Balance	Interest	Outstanding Balance			Cumulative Interest
				Principal	Principal	Interest	
1	08/15/11	124,000.00	1,240.00	2,025.40	121,974.60	31,498.99	1,240.00
2	08/31/11	121,974.60	1,219.75	2,045.65	119,928.95	30,279.24	2,459.75
3	09/15/11	119,928.95	1,199.29	2,066.11	117,862.85	29,079.95	3,659.04
4	09/30/11	117,862.85	1,178.63	2,086.77	115,776.08	27,901.32	4,837.66
5	10/15/11	115,776.08	1,157.76	2,107.63	113,668.45	26,743.56	5,995.42
6	10/31/11	113,668.45	1,136.68	2,128.71	111,539.74	25,606.88	7,132.11
7	11/15/11	111,539.74	1,115.40	2,150.00	109,389.74	24,491.48	8,247.51
8	11/30/11	109,389.74	1,093.90	2,171.50	107,218.24	23,397.58	9,341.40
9	12/15/11	107,218.24	1,072.18	2,193.21	105,025.03	22,325.40	10,413.59
10	12/31/11	105,025.03	1,050.25	2,215.15	102,809.88	21,275.15	11,463.84
11	01/15/12	102,809.88	1,028.10	2,237.30	100,572.58	20,247.05	12,491.94
12	01/31/12	100,572.58	1,005.73	2,259.67	98,312.91	19,241.33	13,497.66
13	02/15/12	98,312.91	983.13	2,282.27	96,030.65	18,258.20	14,480.79
14	02/29/12	96,030.65	960.31	2,305.09	93,725.56	17,297.89	15,441.10
15	03/15/12	93,725.56	937.26	2,328.14	91,397.42	16,360.64	16,378.35
16	03/31/12	91,397.42	913.97	2,351.42	89,046.00	15,446.66	17,292.33
17	04/15/12	89,046.00	890.46	2,374.94	86,671.06	14,556.20	18,182.79
18	04/30/12	86,671.06	866.71	2,398.68	84,272.38	13,689.49	19,049.50
19	05/15/12	84,272.38	842.72	2,422.67	81,849.70	12,846.77	19,892.22
20	05/31/12	81,849.70	818.50	2,446.90	79,402.81	12,028.27	20,710.72
21	06/15/12	79,402.81	794.03	2,471.37	76,931.44	11,234.24	21,504.75
22	06/30/12	76,931.44	769.31	2,496.08	74,435.36	10,464.93	22,274.06
23	07/15/12	74,435.36	744.35	2,521.04	71,914.32	9,720.57	23,018.41
24	07/31/12	71,914.32	719.14	2,546.25	69,368.06	9,001.43	23,737.56
25	08/15/12	69,368.06	693.68	2,571.71	66,796.35	8,307.75	24,431.24
26	08/31/12	66,796.35	667.96	2,597.43	64,198.92	7,639.79	25,099.20
27	09/15/12	64,198.92	641.99	2,623.41	61,575.51	6,997.80	25,741.19
28	09/30/12	61,575.51	615.76	2,649.64	58,925.87	6,382.04	26,356.95
29	10/15/12	58,925.87	589.26	2,676.14	56,249.73	5,792.78	26,946.20
30	10/31/12	56,249.73	562.50	2,702.90	53,546.83	5,230.29	27,508.70
31	11/15/12	53,546.83	535.47	2,729.93	50,816.91	4,694.82	28,044.17
32	11/30/12	50,816.91	508.17	2,757.23	48,059.68	4,186.65	28,552.34
33	12/15/12	48,059.68	480.60	2,784.80	45,274.88	3,706.05	29,032.94
34	12/31/12	45,274.88	452.75	2,812.65	42,462.23	3,253.30	29,485.68
35	01/15/13	42,462.23	424.62	2,840.77	39,621.46	2,828.68	29,910.31
36	01/31/13	39,621.46	396.21	2,869.18	36,752.28	2,432.47	30,306.52
37	02/15/13	36,752.28	367.52	2,897.87	33,854.41	2,064.94	30,674.04
38	02/28/13	33,854.41	338.54	2,926.85	30,927.56	1,726.40	31,012.59
39	03/15/13	30,927.56	309.28	2,956.12	27,971.44	1,417.12	31,321.86
40	03/31/13	27,971.44	279.71	2,985.68	24,985.75	1,137.41	31,601.58
41	04/15/13	24,985.75	249.86	3,015.54	21,970.22	887.55	31,851.44
42	04/30/13	21,970.22	219.70	3,045.69	18,924.52	667.85	32,071.14
43	05/15/13	18,924.52	189.25	3,076.15	15,848.37	478.60	32,260.38
44	05/31/13	15,848.37	158.48	3,106.91	12,741.46	320.12	32,418.87
45	06/15/13	12,741.46	127.41	3,137.98	9,603.48	192.71	32,546.28
46	06/30/13	9,603.48	96.03	3,169.36	6,434.12	96.67	32,642.32
47	07/15/13	6,434.12	64.34	3,201.05	3,233.06	32.33	32,706.66
48	07/31/13	3,233.06	32.33	3,233.06	0.00	0.00	32,738.99
TOTAL		156,738.99	32,738.99	124,000.00			

Conforme : _____