

Amortization Table :

TRAVEL

Initial Data

LOAN DATA

Loan amount: **106,000.00**
 Annual interest rate: **24%**
 Term in years: **2**
 Payments per year: **24**
 First payment due: **11/15/2012**

TABLE DATA

Table starts at date: **11/15/2012**
 or at payment number: **1**

PERIODIC PAYMENT

0000161910

24%

semi-monthly
 Payments **2,791.39**

**HIZON, ZENAIDA C
 BPI**

CALCULATIONS

Use payment of: **2,791.39**
 1st payment in table: 1

Beginning balance at payment 1: **106,000.00**
 Cumulative interest prior to payment 1: **0.00**

Table

No.	Payment Date	Beginning Balance	Interest	Outstanding Balance		Cumulative Interest
				Principal	Interest	
1	11/15/12	106,000.00	1,060.00	1,731.39	104,268.61	26,926.55
2	11/30/12	104,268.61	1,042.69	1,748.70	102,519.91	25,883.87
3	12/15/12	102,519.91	1,025.20	1,766.19	100,753.73	24,858.67
4	12/31/12	100,753.73	1,007.54	1,783.85	98,969.88	23,851.13
5	01/15/13	98,969.88	989.70	1,801.69	97,168.19	22,861.43
6	01/31/13	97,168.19	971.68	1,819.70	95,348.48	21,889.75
7	02/15/13	95,348.48	953.48	1,837.90	93,510.58	20,936.27
8	02/28/13	93,510.58	935.11	1,856.28	91,654.30	20,001.16
9	03/15/13	91,654.30	916.54	1,874.84	89,779.46	19,084.62
10	03/31/13	89,779.46	897.79	1,893.59	87,885.87	18,186.82
11	04/15/13	87,885.87	878.86	1,912.53	85,973.34	17,307.96
12	04/30/13	85,973.34	859.73	1,931.65	84,041.68	16,448.23
13	05/15/13	84,041.68	840.42	1,950.97	82,090.72	15,607.81
14	05/31/13	82,090.72	820.91	1,970.48	80,120.24	14,786.91
15	06/15/13	80,120.24	801.20	1,990.18	78,130.05	13,985.70
16	06/30/13	78,130.05	781.30	2,010.09	76,119.97	13,204.40
17	07/15/13	76,119.97	761.20	2,030.19	74,089.78	12,443.20
18	07/31/13	74,089.78	740.90	2,050.49	72,039.29	11,702.31
19	08/15/13	72,039.29	720.39	2,070.99	69,968.30	10,981.91
20	08/31/13	69,968.30	699.68	2,091.70	67,876.59	10,282.23
21	09/15/13	67,876.59	678.77	2,112.62	65,763.97	9,603.47
22	09/30/13	65,763.97	657.64	2,133.75	63,630.23	8,945.83
23	10/15/13	63,630.23	636.30	2,155.08	61,475.14	8,309.52
24	10/31/13	61,475.14	614.75	2,176.64	59,298.51	7,694.77
25	11/15/13	59,298.51	592.99	2,198.40	57,100.10	7,101.79
26	11/30/13	57,100.10	571.00	2,220.39	54,879.72	6,530.79
27	12/15/13	54,879.72	548.80	2,242.59	52,637.13	5,981.99
28	12/31/13	52,637.13	526.37	2,265.02	50,372.11	5,455.62
29	01/15/14	50,372.11	503.72	2,287.67	48,084.45	4,951.90
30	01/31/14	48,084.45	480.84	2,310.54	45,773.91	4,471.05
31	02/15/14	45,773.91	457.74	2,333.65	43,440.26	4,013.31
32	02/28/14	43,440.26	434.40	2,356.98	41,083.27	3,578.91
33	03/15/14	41,083.27	410.83	2,380.55	38,702.72	3,168.08
34	03/31/14	38,702.72	387.03	2,404.36	36,298.36	2,781.05
35	04/15/14	36,298.36	362.98	2,428.40	33,869.96	2,418.07
36	04/30/14	33,869.96	338.70	2,452.69	31,417.27	2,079.37
37	05/15/14	31,417.27	314.17	2,477.21	28,940.06	1,765.19
38	05/31/14	28,940.06	289.40	2,501.99	26,438.07	1,475.79
39	06/15/14	26,438.07	264.38	2,527.01	23,911.07	1,211.41
40	06/30/14	23,911.07	239.11	2,552.28	21,358.79	972.30
41	07/15/14	21,358.79	213.59	2,577.80	18,780.99	758.71
42	07/31/14	18,780.99	187.81	2,603.58	16,177.42	570.90
43	08/15/14	16,177.42	161.77	2,629.61	13,547.80	409.13
44	08/31/14	13,547.80	135.48	2,655.91	10,891.89	273.65
45	09/15/14	10,891.89	108.92	2,682.47	8,209.43	164.73
46	09/30/14	8,209.43	82.09	2,709.29	5,500.13	82.64
47	10/15/14	5,500.13	55.00	2,736.39	2,763.75	27.64
48	10/31/14	2,763.75	27.64	2,763.75	0.00	0.00
	TOTAL	133,986.55	27,986.55	106,000.00		

Conforme : _____