

# Amortization Table :

# TRAVEL

## Initial Data

### LOAN DATA

Loan amount: **110,000.00**  
 Annual interest rate: **24%**  
 Term in years: **2**  
 Payments per year: **24**  
 First payment due: **11/30/2012**

### TABLE DATA

Table starts at date: **11/30/2012**  
 or at payment number: **1**

### PERIODIC PAYMENT

0000116343

**24%**

### CALCULATIONS

semi-monthly Payments **2,896.72**  
 Use payment of: **2,896.72**  
 1st payment in table: 1

**BERNARDO, ROWENA A**  
**BPI**

Beginning balance at payment 1: **110,000.00**  
 Cumulative interest prior to payment 1: **0.00**

### Table

No.	Payment Date	Beginning Balance	Interest	Outstanding Balance		Cumulative Interest
				Principal	Interest	
1	11/30/12	110,000.00	1,100.00	1,796.72	108,203.28	27,942.65
2	12/15/12	108,203.28	1,082.03	1,814.69	106,388.59	26,860.62
3	12/31/12	106,388.59	1,063.89	1,832.84	104,555.75	25,796.73
4	01/15/13	104,555.75	1,045.56	1,851.16	102,704.59	24,751.17
5	01/31/13	102,704.59	1,027.05	1,869.68	100,834.91	23,724.13
6	02/15/13	100,834.91	1,008.35	1,888.37	98,946.54	22,715.78
7	02/28/13	98,946.54	989.47	1,907.26	97,039.28	21,726.31
8	03/15/13	97,039.28	970.39	1,926.33	95,112.95	20,755.92
9	03/31/13	95,112.95	951.13	1,945.59	93,167.36	19,804.79
10	04/15/13	93,167.36	931.67	1,965.05	91,202.31	18,873.12
11	04/30/13	91,202.31	912.02	1,984.70	89,217.61	17,961.10
12	05/15/13	89,217.61	892.18	2,004.55	87,213.07	17,068.92
13	05/31/13	87,213.07	872.13	2,024.59	85,188.48	16,196.79
14	06/15/13	85,188.48	851.88	2,044.84	83,143.64	15,344.90
15	06/30/13	83,143.64	831.44	2,065.29	81,078.36	14,513.47
16	07/15/13	81,078.36	810.78	2,085.94	78,992.42	13,702.68
17	07/31/13	78,992.42	789.92	2,106.80	76,885.62	12,912.76
18	08/15/13	76,885.62	768.86	2,127.87	74,757.75	12,143.90
19	08/31/13	74,757.75	747.58	2,149.14	72,608.61	11,396.33
20	09/15/13	72,608.61	726.09	2,170.64	70,437.97	10,670.24
21	09/30/13	70,437.97	704.38	2,192.34	68,245.63	9,965.86
22	10/15/13	68,245.63	682.46	2,214.27	66,031.37	9,283.40
23	10/31/13	66,031.37	660.31	2,236.41	63,794.96	8,623.09
24	11/15/13	63,794.96	637.95	2,258.77	61,536.19	7,985.14
25	11/30/13	61,536.19	615.36	2,281.36	59,254.82	7,369.78
26	12/15/13	59,254.82	592.55	2,304.17	56,950.65	6,777.23
27	12/31/13	56,950.65	569.51	2,327.22	54,623.44	6,207.72
28	01/15/14	54,623.44	546.23	2,350.49	52,272.95	5,661.49
29	01/31/14	52,272.95	522.73	2,373.99	49,898.96	5,138.76
30	02/15/14	49,898.96	498.99	2,397.73	47,501.22	4,639.77
31	02/28/14	47,501.22	475.01	2,421.71	45,079.51	4,164.76
32	03/15/14	45,079.51	450.80	2,445.93	42,633.59	3,713.96
33	03/31/14	42,633.59	426.34	2,470.39	40,163.20	3,287.63
34	04/15/14	40,163.20	401.63	2,495.09	37,668.11	2,886.00
35	04/30/14	37,668.11	376.68	2,520.04	35,148.07	2,509.31
36	05/15/14	35,148.07	351.48	2,545.24	32,602.83	2,157.83
37	05/31/14	32,602.83	326.03	2,570.69	30,032.14	1,831.81
38	06/15/14	30,032.14	300.32	2,596.40	27,435.74	1,531.48
39	06/30/14	27,435.74	274.36	2,622.36	24,813.37	1,257.13
40	07/15/14	24,813.37	248.13	2,648.59	22,164.78	1,008.99
41	07/31/14	22,164.78	221.65	2,675.07	19,489.71	787.34
42	08/15/14	19,489.71	194.90	2,701.82	16,787.88	592.45
43	08/31/14	16,787.88	167.88	2,728.84	14,059.04	424.57
44	09/15/14	14,059.04	140.59	2,756.13	11,302.91	283.98
45	09/30/14	11,302.91	113.03	2,783.69	8,519.22	170.95
46	10/15/14	8,519.22	85.19	2,811.53	5,707.69	85.76
47	10/31/14	5,707.69	57.08	2,839.65	2,868.04	28.68
48	11/15/14	2,868.04	28.68	2,868.04	-	0.00
	<b>TOTAL</b>	<b>139,042.65</b>	<b>29,042.65</b>	<b>110,000.00</b>		

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