

Amortization Table :

TRAVEL

Initial Data

LOAN DATA

Loan amount: **142,000.00**
 Annual interest rate: **24%**
 Term in years: **2**
 Payments per year: **24**
 First payment due: **10/31/2011**

TABLE DATA

Table starts at date: **10/31/2011**
 or at payment number: **1**

PERIODIC PAYMENT

0000164002

24%

semi-monthly
 Payments **3,739.40**

**CABRAL, MA CECILIA G
 BPI**

CALCULATIONS

Use payment of: **3,739.40**
 1st payment in table: 1

Beginning balance at payment 1: **142,000.00**
 Cumulative interest prior to payment 1: **0.00**

Table

No.	Payment Date	Beginning Balance	Interest	Outstanding Balance		Cumulative Interest
				Principal	Interest	
1	10/31/11	142,000.00	1,420.00	2,319.40	139,680.60	1,420.00
2	11/15/11	139,680.60	1,396.81	2,342.60	137,338.00	2,816.81
3	11/30/11	137,338.00	1,373.38	2,366.02	134,971.97	4,190.19
4	12/15/11	134,971.97	1,349.72	2,389.68	132,582.29	5,539.91
5	12/31/11	132,582.29	1,325.82	2,413.58	130,168.71	6,865.73
6	01/15/12	130,168.71	1,301.69	2,437.72	127,730.99	8,167.42
7	01/31/12	127,730.99	1,277.31	2,462.09	125,268.89	9,444.73
8	02/15/12	125,268.89	1,252.69	2,486.72	122,782.18	10,697.41
9	02/29/12	122,782.18	1,227.82	2,511.58	120,270.59	11,925.24
10	03/15/12	120,270.59	1,202.71	2,536.70	117,733.90	13,127.94
11	03/31/12	117,733.90	1,177.34	2,562.07	115,171.83	14,305.28
12	04/15/12	115,171.83	1,151.72	2,587.69	112,584.14	15,457.00
13	04/30/12	112,584.14	1,125.84	2,613.56	109,970.58	16,582.84
14	05/15/12	109,970.58	1,099.71	2,639.70	107,330.88	17,682.55
15	05/31/12	107,330.88	1,073.31	2,666.10	104,664.79	18,755.86
16	06/15/12	104,664.79	1,046.65	2,692.76	101,972.03	19,802.50
17	06/30/12	101,972.03	1,019.72	2,719.68	99,252.34	20,822.22
18	07/15/12	99,252.34	992.52	2,746.88	96,505.46	21,814.75
19	07/31/12	96,505.46	965.05	2,774.35	93,731.11	22,779.80
20	08/15/12	93,731.11	937.31	2,802.09	90,929.02	23,717.11
21	08/31/12	90,929.02	909.29	2,830.11	88,098.91	24,626.40
22	09/15/12	88,098.91	880.99	2,858.42	85,240.49	25,507.39
23	09/30/12	85,240.49	852.40	2,887.00	82,353.49	26,359.80
24	10/15/12	82,353.49	823.53	2,915.87	79,437.62	27,183.33
25	10/31/12	79,437.62	794.38	2,945.03	76,492.59	27,977.71
26	11/15/12	76,492.59	764.93	2,974.48	73,518.11	28,742.63
27	11/30/12	73,518.11	735.18	3,004.22	70,513.89	29,477.82
28	12/15/12	70,513.89	705.14	3,034.27	67,479.62	30,182.95
29	12/31/12	67,479.62	674.80	3,064.61	64,415.02	30,857.75
30	01/15/13	64,415.02	644.15	3,095.25	61,319.76	31,501.90
31	01/31/13	61,319.76	613.20	3,126.21	58,193.55	32,115.10
32	02/15/13	58,193.55	581.94	3,157.47	55,036.09	32,697.03
33	02/28/13	55,036.09	550.36	3,189.04	51,847.04	33,247.39
34	03/15/13	51,847.04	518.47	3,220.93	48,626.11	33,765.86
35	03/31/13	48,626.11	486.26	3,253.14	45,372.96	34,252.13
36	04/15/13	45,372.96	453.73	3,285.67	42,087.29	34,705.86
37	04/30/13	42,087.29	420.87	3,318.53	38,768.76	35,126.73
38	05/15/13	38,768.76	387.69	3,351.72	35,417.04	35,514.42
39	05/31/13	35,417.04	354.17	3,385.23	32,031.81	35,868.59
40	06/15/13	32,031.81	320.32	3,419.09	28,612.72	36,188.90
41	06/30/13	28,612.72	286.13	3,453.28	25,159.44	36,475.03
42	07/15/13	25,159.44	251.59	3,487.81	21,671.63	36,726.63
43	07/31/13	21,671.63	216.72	3,522.69	18,148.94	36,943.34
44	08/15/13	18,148.94	181.49	3,557.92	14,591.03	37,124.83
45	08/31/13	14,591.03	145.91	3,593.49	10,997.53	37,270.74
46	09/15/13	10,997.53	109.98	3,629.43	7,368.10	37,380.72
47	09/30/13	7,368.10	73.68	3,665.72	3,702.38	37,454.40
48	10/15/13	3,702.38	37.02	3,702.38	0.00	37,491.42
TOTAL		179,491.42	37,491.42	142,000.00		

Conforme : _____