

# Amortization Table :

# TRAVEL

## Initial Data

### LOAN DATA

Loan amount: **90,000.00**  
 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

0000164646

**24%**

semi-monthly  
 Payments **2,370.05**

**LANCERO, SHIRLEY V**  
**BPI**

### CALCULATIONS

Use payment of: **2,370.05**  
 1st payment in table: **1**

Beginning balance at payment 1: **90,000.00**  
 Cumulative interest prior to payment 1: **0.00**

### Table

| No.   | Payment Date | Beginning Balance | Interest  | Outstanding Balance |           |           | Cumulative Interest |
|-------|--------------|-------------------|-----------|---------------------|-----------|-----------|---------------------|
|       |              |                   |           | Principal           | Principal | Interest  |                     |
| 1     | 12/31/11     | 90,000.00         | 900.00    | 1,470.05            | 88,529.95 | 22,862.17 | 900.00              |
| 2     | 01/15/12     | 88,529.95         | 885.30    | 1,484.75            | 87,045.21 | 21,976.87 | 1,785.30            |
| 3     | 01/31/12     | 87,045.21         | 870.45    | 1,499.59            | 85,545.62 | 21,106.42 | 2,655.75            |
| 4     | 02/15/12     | 85,545.62         | 855.46    | 1,514.59            | 84,031.03 | 20,250.96 | 3,511.21            |
| 5     | 02/29/12     | 84,031.03         | 840.31    | 1,529.73            | 82,501.29 | 19,410.65 | 4,351.52            |
| 6     | 03/15/12     | 82,501.29         | 825.01    | 1,545.03            | 80,956.26 | 18,585.64 | 5,176.53            |
| 7     | 03/31/12     | 80,956.26         | 809.56    | 1,560.48            | 79,395.78 | 17,776.08 | 5,986.09            |
| 8     | 04/15/12     | 79,395.78         | 793.96    | 1,576.09            | 77,819.69 | 16,982.12 | 6,780.05            |
| 9     | 04/30/12     | 77,819.69         | 778.20    | 1,591.85            | 76,227.84 | 16,203.92 | 7,558.25            |
| 10    | 05/15/12     | 76,227.84         | 762.28    | 1,607.77            | 74,620.07 | 15,441.64 | 8,320.53            |
| 11    | 05/31/12     | 74,620.07         | 746.20    | 1,623.84            | 72,996.23 | 14,695.44 | 9,066.73            |
| 12    | 06/15/12     | 72,996.23         | 729.96    | 1,640.08            | 71,356.15 | 13,965.48 | 9,796.69            |
| 13    | 06/30/12     | 71,356.15         | 713.56    | 1,656.48            | 69,699.66 | 13,251.92 | 10,510.25           |
| 14    | 07/15/12     | 69,699.66         | 697.00    | 1,673.05            | 68,026.62 | 12,554.92 | 11,207.25           |
| 15    | 07/31/12     | 68,026.62         | 680.27    | 1,689.78            | 66,336.84 | 11,874.66 | 11,887.51           |
| 16    | 08/15/12     | 66,336.84         | 663.37    | 1,706.68            | 64,630.16 | 11,211.29 | 12,550.88           |
| 17    | 08/31/12     | 64,630.16         | 646.30    | 1,723.74            | 62,906.42 | 10,564.99 | 13,197.18           |
| 18    | 09/15/12     | 62,906.42         | 629.06    | 1,740.98            | 61,165.43 | 9,935.92  | 13,826.25           |
| 19    | 09/30/12     | 61,165.43         | 611.65    | 1,758.39            | 59,407.04 | 9,324.27  | 14,437.90           |
| 20    | 10/15/12     | 59,407.04         | 594.07    | 1,775.97            | 57,631.07 | 8,730.20  | 15,031.97           |
| 21    | 10/31/12     | 57,631.07         | 576.31    | 1,793.73            | 55,837.33 | 8,153.89  | 15,608.28           |
| 22    | 11/15/12     | 55,837.33         | 558.37    | 1,811.67            | 54,025.66 | 7,595.51  | 16,166.66           |
| 23    | 11/30/12     | 54,025.66         | 540.26    | 1,829.79            | 52,195.87 | 7,055.26  | 16,706.91           |
| 24    | 12/15/12     | 52,195.87         | 521.96    | 1,848.09            | 50,347.79 | 6,533.30  | 17,228.87           |
| 25    | 12/31/12     | 50,347.79         | 503.48    | 1,866.57            | 48,481.22 | 6,029.82  | 17,732.35           |
| 26    | 01/15/13     | 48,481.22         | 484.81    | 1,885.23            | 46,595.99 | 5,545.01  | 18,217.16           |
| 27    | 01/31/13     | 46,595.99         | 465.96    | 1,904.09            | 44,691.90 | 5,079.05  | 18,683.12           |
| 28    | 02/15/13     | 44,691.90         | 446.92    | 1,923.13            | 42,768.78 | 4,632.13  | 19,130.04           |
| 29    | 02/28/13     | 42,768.78         | 427.69    | 1,942.36            | 40,826.42 | 4,204.44  | 19,557.73           |
| 30    | 03/15/13     | 40,826.42         | 408.26    | 1,961.78            | 38,864.64 | 3,796.18  | 19,965.99           |
| 31    | 03/31/13     | 38,864.64         | 388.65    | 1,981.40            | 36,883.24 | 3,407.53  | 20,354.64           |
| 32    | 04/15/13     | 36,883.24         | 368.83    | 2,001.21            | 34,882.03 | 3,038.70  | 20,723.47           |
| 33    | 04/30/13     | 34,882.03         | 348.82    | 2,021.22            | 32,860.80 | 2,689.88  | 21,072.29           |
| 34    | 05/15/13     | 32,860.80         | 328.61    | 2,041.44            | 30,819.36 | 2,361.27  | 21,400.90           |
| 35    | 05/31/13     | 30,819.36         | 308.19    | 2,061.85            | 28,757.51 | 2,053.08  | 21,709.09           |
| 36    | 06/15/13     | 28,757.51         | 287.58    | 2,082.47            | 26,675.04 | 1,765.50  | 21,996.67           |
| 37    | 06/30/13     | 26,675.04         | 266.75    | 2,103.29            | 24,571.75 | 1,498.75  | 22,263.42           |
| 38    | 07/15/13     | 24,571.75         | 245.72    | 2,124.33            | 22,447.42 | 1,253.03  | 22,509.14           |
| 39    | 07/31/13     | 22,447.42         | 224.47    | 2,145.57            | 20,301.85 | 1,028.56  | 22,733.61           |
| 40    | 08/15/13     | 20,301.85         | 203.02    | 2,167.03            | 18,134.82 | 825.54    | 22,936.63           |
| 41    | 08/31/13     | 18,134.82         | 181.35    | 2,188.70            | 15,946.13 | 644.19    | 23,117.98           |
| 42    | 09/15/13     | 15,946.13         | 159.46    | 2,210.58            | 13,735.54 | 484.73    | 23,277.44           |
| 43    | 09/30/13     | 13,735.54         | 137.36    | 2,232.69            | 11,502.85 | 347.37    | 23,414.79           |
| 44    | 10/15/13     | 11,502.85         | 115.03    | 2,255.02            | 9,247.83  | 232.35    | 23,529.82           |
| 45    | 10/31/13     | 9,247.83          | 92.48     | 2,277.57            | 6,970.27  | 139.87    | 23,622.30           |
| 46    | 11/15/13     | 6,970.27          | 69.70     | 2,300.34            | 4,669.93  | 70.17     | 23,692.00           |
| 47    | 11/30/13     | 4,669.93          | 46.70     | 2,323.35            | 2,346.58  | 23.47     | 23,738.70           |
| 48    | 12/15/13     | 2,346.58          | 23.47     | 2,346.58            | 0.00      | 0.00      | 23,762.17           |
| TOTAL |              | 113,762.17        | 23,762.17 | 90,000.00           |           |           |                     |

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