

Amortization Table :

TRAVEL

Initial Data

LOAN DATA

Loan amount: **63,000.00**
 Annual interest rate: **24%**
 Term in years: **2**
 Payments per year: **24**
 First payment due: **12/15/2011**

TABLE DATA

Table starts at date: **12/15/2011**
 or at payment number: **1**

PERIODIC PAYMENT

0000162408

24%

semi-monthly
 Payments **1,659.03**

**RAGUDO, CLAIRE T
 BPI**

CALCULATIONS

Use payment of: **1,659.03**
 1st payment in table: 1

Beginning balance at payment 1: **63,000.00**
 Cumulative interest prior to payment 1: **0.00**

Table

No.	Payment Date	Beginning Balance	Interest	Outstanding Balance			Cumulative Interest
				Principal	Principal	Interest	
1	12/15/11	63,000.00	630.00	1,029.03	61,970.97	16,003.52	630.00
2	12/31/11	61,970.97	619.71	1,039.32	60,931.65	15,383.81	1,249.71
3	01/15/12	60,931.65	609.32	1,049.72	59,881.93	14,774.49	1,859.03
4	01/31/12	59,881.93	598.82	1,060.21	58,821.72	14,175.67	2,457.85
5	02/15/12	58,821.72	588.22	1,070.81	57,750.90	13,587.46	3,046.06
6	02/29/12	57,750.90	577.51	1,081.52	56,669.38	13,009.95	3,623.57
7	03/15/12	56,669.38	566.69	1,092.34	55,577.04	12,443.25	4,190.27
8	03/31/12	55,577.04	555.77	1,103.26	54,473.78	11,887.48	4,746.04
9	04/15/12	54,473.78	544.74	1,114.29	53,359.49	11,342.74	5,290.77
10	04/30/12	53,359.49	533.59	1,125.44	52,234.05	10,809.15	5,824.37
11	05/15/12	52,234.05	522.34	1,136.69	51,097.36	10,286.81	6,346.71
12	05/31/12	51,097.36	510.97	1,148.06	49,949.30	9,775.84	6,857.68
13	06/15/12	49,949.30	499.49	1,159.54	48,789.76	9,276.34	7,357.18
14	06/30/12	48,789.76	487.90	1,171.13	47,618.63	8,788.44	7,845.07
15	07/15/12	47,618.63	476.19	1,182.85	46,435.79	8,312.26	8,321.26
16	07/31/12	46,435.79	464.36	1,194.67	45,241.11	7,847.90	8,785.62
17	08/15/12	45,241.11	452.41	1,206.62	44,034.49	7,395.49	9,238.03
18	08/31/12	44,034.49	440.34	1,218.69	42,815.80	6,955.14	9,678.37
19	09/15/12	42,815.80	428.16	1,230.87	41,584.93	6,526.99	10,106.53
20	09/30/12	41,584.93	415.85	1,243.18	40,341.75	6,111.14	10,522.38
21	10/15/12	40,341.75	403.42	1,255.61	39,086.13	5,707.72	10,925.80
22	10/31/12	39,086.13	390.86	1,268.17	37,817.96	5,316.86	11,316.66
23	11/15/12	37,817.96	378.18	1,280.85	36,537.11	4,938.68	11,694.84
24	11/30/12	36,537.11	365.37	1,293.66	35,243.45	4,573.31	12,060.21
25	12/15/12	35,243.45	352.43	1,306.60	33,936.85	4,220.87	12,412.65
26	12/31/12	33,936.85	339.37	1,319.66	32,617.19	3,881.50	12,752.01
27	01/15/13	32,617.19	326.17	1,332.86	31,284.33	3,555.33	13,078.19
28	01/31/13	31,284.33	312.84	1,346.19	29,938.14	3,242.49	13,391.03
29	02/15/13	29,938.14	299.38	1,359.65	28,578.49	2,943.11	13,690.41
30	02/28/13	28,578.49	285.78	1,373.25	27,205.25	2,657.32	13,976.20
31	03/15/13	27,205.25	272.05	1,386.98	25,818.27	2,385.27	14,248.25
32	03/31/13	25,818.27	258.18	1,400.85	24,417.42	2,127.09	14,506.43
33	04/15/13	24,417.42	244.17	1,414.86	23,002.56	1,882.91	14,750.60
34	04/30/13	23,002.56	230.03	1,429.01	21,573.55	1,652.89	14,980.63
35	05/15/13	21,573.55	215.74	1,443.30	20,130.26	1,437.15	15,196.37
36	05/31/13	20,130.26	201.30	1,457.73	18,672.53	1,235.85	15,397.67
37	06/15/13	18,672.53	186.73	1,472.31	17,200.22	1,049.12	15,584.39
38	06/30/13	17,200.22	172.00	1,487.03	15,713.19	877.12	15,756.40
39	07/15/13	15,713.19	157.13	1,501.90	14,211.29	719.99	15,913.53
40	07/31/13	14,211.29	142.11	1,516.92	12,694.38	577.88	16,055.64
41	08/15/13	12,694.38	126.94	1,532.09	11,162.29	450.93	16,182.58
42	08/31/13	11,162.29	111.62	1,547.41	9,614.88	339.31	16,294.21
43	09/15/13	9,614.88	96.15	1,562.88	8,052.00	243.16	16,390.36
44	09/30/13	8,052.00	80.52	1,578.51	6,473.48	162.64	16,470.88
45	10/15/13	6,473.48	64.73	1,594.30	4,879.19	97.91	16,535.61
46	10/31/13	4,879.19	48.79	1,610.24	3,268.95	49.12	16,584.40
47	11/15/13	3,268.95	32.69	1,626.34	1,642.61	16.43	16,617.09
48	11/30/13	1,642.61	16.43	1,642.61	0.00	0.00	16,633.52
TOTAL		79,633.52	16,633.52	63,000.00			

Conforme : _____