

Amortization Table :

TRAVEL

Initial Data

LOAN DATA

Loan amount: **47,000.00**
 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

0000164582

24%

semi-monthly
 Payments **1,237.69**

JACA, JOSEPHINE C
BPI

CALCULATIONS

Use payment of: **1,237.69**
 1st payment in table: 1

Beginning balance at payment 1: **47,000.00**
 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	47,000.00	470.00	767.69	46,232.31	11,939.13	470.00
2	01/15/12	46,232.31	462.32	775.37	45,456.94	11,476.81	932.32
3	01/31/12	45,456.94	454.57	783.12	44,673.82	11,022.24	1,386.89
4	02/15/12	44,673.82	446.74	790.95	43,882.87	10,575.50	1,833.63
5	02/29/12	43,882.87	438.83	798.86	43,084.01	10,136.67	2,272.46
6	03/15/12	43,084.01	430.84	806.85	42,277.16	9,705.83	2,703.30
7	03/31/12	42,277.16	422.77	814.92	41,462.24	9,283.06	3,126.07
8	04/15/12	41,462.24	414.62	823.07	40,639.17	8,868.44	3,540.69
9	04/30/12	40,639.17	406.39	831.30	39,807.87	8,462.05	3,947.09
10	05/15/12	39,807.87	398.08	839.61	38,968.26	8,063.97	4,345.16
11	05/31/12	38,968.26	389.68	848.01	38,120.25	7,674.29	4,734.85
12	06/15/12	38,120.25	381.20	856.49	37,263.77	7,293.08	5,116.05
13	06/30/12	37,263.77	372.64	865.05	36,398.71	6,920.45	5,488.69
14	07/15/12	36,398.71	363.99	873.70	35,525.01	6,556.46	5,852.67
15	07/31/12	35,525.01	355.25	882.44	34,642.57	6,201.21	6,207.92
16	08/15/12	34,642.57	346.43	891.26	33,751.31	5,854.78	6,554.35
17	08/31/12	33,751.31	337.51	900.18	32,851.13	5,517.27	6,891.86
18	09/15/12	32,851.13	328.51	909.18	31,941.95	5,188.76	7,220.37
19	09/30/12	31,941.95	319.42	918.27	31,023.68	4,869.34	7,539.79
20	10/15/12	31,023.68	310.24	927.45	30,096.22	4,559.10	7,850.03
21	10/31/12	30,096.22	300.96	936.73	29,159.50	4,258.14	8,150.99
22	11/15/12	29,159.50	291.59	946.10	28,213.40	3,966.55	8,442.59
23	11/30/12	28,213.40	282.13	955.56	27,257.85	3,684.41	8,724.72
24	12/15/12	27,257.85	272.58	965.11	26,292.73	3,411.83	8,997.30
25	12/31/12	26,292.73	262.93	974.76	25,317.97	3,148.91	9,260.23
26	01/15/13	25,317.97	253.18	984.51	24,333.46	2,895.73	9,513.41
27	01/31/13	24,333.46	243.33	994.36	23,339.10	2,652.39	9,756.74
28	02/15/13	23,339.10	233.39	1,004.30	22,334.81	2,419.00	9,990.13
29	02/28/13	22,334.81	223.35	1,014.34	21,320.46	2,195.65	10,213.48
30	03/15/13	21,320.46	213.20	1,024.49	20,295.98	1,982.45	10,426.69
31	03/31/13	20,295.98	202.96	1,034.73	19,261.25	1,779.49	10,629.65
32	04/15/13	19,261.25	192.61	1,045.08	18,216.17	1,586.88	10,822.26
33	04/30/13	18,216.17	182.16	1,055.53	17,160.64	1,404.71	11,004.42
34	05/15/13	17,160.64	171.61	1,066.08	16,094.56	1,233.11	11,176.03
35	05/31/13	16,094.56	160.95	1,076.74	15,017.81	1,072.16	11,336.97
36	06/15/13	15,017.81	150.18	1,087.51	13,930.30	921.98	11,487.15
37	06/30/13	13,930.30	139.30	1,098.39	12,831.91	782.68	11,626.45
38	07/15/13	12,831.91	128.32	1,109.37	11,722.54	654.36	11,754.77
39	07/31/13	11,722.54	117.23	1,120.46	10,602.08	537.14	11,872.00
40	08/15/13	10,602.08	106.02	1,131.67	9,470.41	431.12	11,978.02
41	08/31/13	9,470.41	94.70	1,142.99	8,327.42	336.41	12,072.72
42	09/15/13	8,327.42	83.27	1,154.42	7,173.00	253.14	12,156.00
43	09/30/13	7,173.00	71.73	1,165.96	6,007.04	181.41	12,227.73
44	10/15/13	6,007.04	60.07	1,177.62	4,829.42	121.34	12,287.80
45	10/31/13	4,829.42	48.29	1,189.40	3,640.03	73.04	12,336.09
46	11/15/13	3,640.03	36.40	1,201.29	2,438.74	36.64	12,372.49
47	11/30/13	2,438.74	24.39	1,213.30	1,225.44	12.25	12,396.88
48	12/15/13	1,225.44	12.25	1,225.44	-	0.00	12,409.13
TOTAL		59,409.13	12,409.13	47,000.00			

Conforme : _____