

Amortization Table :

TRAVEL

Initial Data

LOAN DATA

Loan amount: **22,000.00**
 Annual interest rate: **24%**
 Term in years: **2**
 Payments per year: **24**
 First payment due: **8/15/2011**

TABLE DATA

Table starts at date: **8/15/2011**
 or at payment number: **1**

PERIODIC PAYMENT

SPECIAL PROMO

24%

semi-monthly
 Payments **579.34**

**PATRIA MARIE AUSTRIA
 BPI**

CALCULATIONS

Use payment of: **579.34**
 1st payment in table: 1

Beginning balance at payment 1: **22,000.00**
 Cumulative interest prior to payment 1: **0.00**

Table

No.	Payment Date	Beginning Balance	Interest	Outstanding Balance			Cumulative Interest
				Principal	Principal	Interest	
1	08/15/11	22,000.00	220.00	359.34	21,640.66	5,588.53	220.00
2	08/31/11	21,640.66	216.41	362.94	21,277.72	5,372.12	436.41
3	09/15/11	21,277.72	212.78	366.57	20,911.15	5,159.35	649.18
4	09/30/11	20,911.15	209.11	370.23	20,540.92	4,950.23	858.30
5	10/15/11	20,540.92	205.41	373.94	20,166.98	4,744.83	1,063.70
6	10/31/11	20,166.98	201.67	377.67	19,789.31	4,543.16	1,263.37
7	11/15/11	19,789.31	197.89	381.45	19,407.86	4,345.26	1,463.27
8	11/30/11	19,407.86	194.08	385.27	19,022.59	4,151.18	1,657.35
9	12/15/11	19,022.59	190.23	389.12	18,633.47	3,960.96	1,847.57
10	12/31/11	18,633.47	186.33	393.01	18,240.46	3,774.62	2,033.91
11	01/15/12	18,240.46	182.40	396.94	17,843.52	3,592.22	2,216.31
12	01/31/12	17,843.52	178.44	400.91	17,442.61	3,413.78	2,394.75
13	02/15/12	17,442.61	174.43	404.92	17,037.70	3,239.36	2,569.17
14	02/29/12	17,037.70	170.38	408.97	16,628.73	3,068.98	2,739.55
15	03/15/12	16,628.73	166.29	413.06	16,215.67	2,902.69	2,905.84
16	03/31/12	16,215.67	162.16	417.19	15,798.48	2,740.54	3,067.99
17	04/15/12	15,798.48	157.98	421.36	15,377.12	2,582.55	3,225.98
18	04/30/12	15,377.12	153.77	425.57	14,951.55	2,428.78	3,379.75
19	05/15/12	14,951.55	149.52	429.83	14,521.72	2,279.27	3,529.27
20	05/31/12	14,521.72	145.22	434.13	14,087.59	2,134.05	3,674.48
21	06/15/12	14,087.59	140.88	438.47	13,649.13	1,993.17	3,815.36
22	06/30/12	13,649.13	136.49	442.85	13,206.27	1,856.68	3,951.85
23	07/15/12	13,206.27	132.06	447.28	12,758.99	1,724.62	4,083.91
24	07/31/12	12,758.99	127.59	451.75	12,307.24	1,597.03	4,211.50
25	08/15/12	12,307.24	123.07	456.27	11,850.96	1,473.96	4,334.57
26	08/31/12	11,850.96	118.51	460.83	11,390.13	1,355.45	4,453.08
27	09/15/12	11,390.13	113.90	465.44	10,924.69	1,241.54	4,566.99
28	09/30/12	10,924.69	109.25	470.10	10,454.59	1,132.30	4,676.23
29	10/15/12	10,454.59	104.55	474.80	9,979.79	1,027.75	4,780.78
30	10/31/12	9,979.79	99.80	479.55	9,500.24	927.95	4,880.58
31	11/15/12	9,500.24	95.00	484.34	9,015.90	832.95	4,975.58
32	11/30/12	9,015.90	90.16	489.19	8,526.72	742.79	5,065.74
33	12/15/12	8,526.72	85.27	494.08	8,032.64	657.53	5,151.00
34	12/31/12	8,032.64	80.33	499.02	7,533.62	577.20	5,231.33
35	01/15/13	7,533.62	75.34	504.01	7,029.61	501.86	5,306.67
36	01/31/13	7,029.61	70.30	509.05	6,520.57	431.57	5,376.96
37	02/15/13	6,520.57	65.21	514.14	6,006.43	366.36	5,442.17
38	02/28/13	6,006.43	60.06	519.28	5,487.15	306.30	5,502.23
39	03/15/13	5,487.15	54.87	524.47	4,962.67	251.43	5,557.10
40	03/31/13	4,962.67	49.63	529.72	4,432.96	201.80	5,606.73
41	04/15/13	4,432.96	44.33	535.01	3,897.94	157.47	5,651.06
42	04/30/13	3,897.94	38.98	540.36	3,357.58	118.49	5,690.04
43	05/15/13	3,357.58	33.58	545.77	2,811.81	84.91	5,723.62
44	05/31/13	2,811.81	28.12	551.23	2,260.58	56.80	5,751.73
45	06/15/13	2,260.58	22.61	556.74	1,703.84	34.19	5,774.34
46	06/30/13	1,703.84	17.04	562.31	1,141.54	17.15	5,791.38
47	07/15/13	1,141.54	11.42	567.93	573.61	5.74	5,802.79
48	07/31/13	573.61	5.74	573.61	0.00	0.00	5,808.53
TOTAL		27,808.53	5,808.53	22,000.00			

Conforme : _____