

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: **9/30/2012**

TABLE DATA

Table starts at date: **9/30/2012**
 or at payment number: **1**

PERIODIC PAYMENT

0000164185 **24%**

semi-monthly
 Payments **2,370.05**

**CUA, ARTURO C
 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	09/30/12	90,000.00	900.00	1,470.05	88,529.95	22,862.17	900.00
2	10/15/12	88,529.95	885.30	1,484.75	87,045.21	21,976.87	1,785.30
3	10/31/12	87,045.21	870.45	1,499.59	85,545.62	21,106.42	2,655.75
4	11/15/12	85,545.62	855.46	1,514.59	84,031.03	20,250.96	3,511.21
5	11/30/12	84,031.03	840.31	1,529.73	82,501.29	19,410.65	4,351.52
6	12/15/12	82,501.29	825.01	1,545.03	80,956.26	18,585.64	5,176.53
7	12/31/12	80,956.26	809.56	1,560.48	79,395.78	17,776.08	5,986.09
8	01/15/13	79,395.78	793.96	1,576.09	77,819.69	16,982.12	6,780.05
9	01/31/13	77,819.69	778.20	1,591.85	76,227.84	16,203.92	7,558.25
10	02/15/13	76,227.84	762.28	1,607.77	74,620.07	15,441.64	8,320.53
11	02/28/13	74,620.07	746.20	1,623.84	72,996.23	14,695.44	9,066.73
12	03/15/13	72,996.23	729.96	1,640.08	71,356.15	13,965.48	9,796.69
13	03/31/13	71,356.15	713.56	1,656.48	69,699.66	13,251.92	10,510.25
14	04/15/13	69,699.66	697.00	1,673.05	68,026.62	12,554.92	11,207.25
15	04/30/13	68,026.62	680.27	1,689.78	66,336.84	11,874.66	11,887.51
16	05/15/13	66,336.84	663.37	1,706.68	64,630.16	11,211.29	12,550.88
17	05/31/13	64,630.16	646.30	1,723.74	62,906.42	10,564.99	13,197.18
18	06/15/13	62,906.42	629.06	1,740.98	61,165.43	9,935.92	13,826.25
19	06/30/13	61,165.43	611.65	1,758.39	59,407.04	9,324.27	14,437.90
20	07/15/13	59,407.04	594.07	1,775.97	57,631.07	8,730.20	15,031.97
21	07/31/13	57,631.07	576.31	1,793.73	55,837.33	8,153.89	15,608.28
22	08/15/13	55,837.33	558.37	1,811.67	54,025.66	7,595.51	16,166.66
23	08/31/13	54,025.66	540.26	1,829.79	52,195.87	7,055.26	16,706.91
24	09/15/13	52,195.87	521.96	1,848.09	50,347.79	6,533.30	17,228.87
25	09/30/13	50,347.79	503.48	1,866.57	48,481.22	6,029.82	17,732.35
26	10/15/13	48,481.22	484.81	1,885.23	46,595.99	5,545.01	18,217.16
27	10/31/13	46,595.99	465.96	1,904.09	44,691.90	5,079.05	18,683.12
28	11/15/13	44,691.90	446.92	1,923.13	42,768.78	4,632.13	19,130.04
29	11/30/13	42,768.78	427.69	1,942.36	40,826.42	4,204.44	19,557.73
30	12/15/13	40,826.42	408.26	1,961.78	38,864.64	3,796.18	19,965.99
31	12/31/13	38,864.64	388.65	1,981.40	36,883.24	3,407.53	20,354.64
32	01/15/14	36,883.24	368.83	2,001.21	34,882.03	3,038.70	20,723.47
33	01/31/14	34,882.03	348.82	2,021.22	32,860.80	2,689.88	21,072.29
34	02/15/14	32,860.80	328.61	2,041.44	30,819.36	2,361.27	21,400.90
35	02/28/14	30,819.36	308.19	2,061.85	28,757.51	2,053.08	21,709.09
36	03/15/14	28,757.51	287.58	2,082.47	26,675.04	1,765.50	21,996.67
37	03/31/14	26,675.04	266.75	2,103.29	24,571.75	1,498.75	22,263.42
38	04/15/14	24,571.75	245.72	2,124.33	22,447.42	1,253.03	22,509.14
39	04/30/14	22,447.42	224.47	2,145.57	20,301.85	1,028.56	22,733.61
40	05/15/14	20,301.85	203.02	2,167.03	18,134.82	825.54	22,936.63
41	05/31/14	18,134.82	181.35	2,188.70	15,946.13	644.19	23,117.98
42	06/15/14	15,946.13	159.46	2,210.58	13,735.54	484.73	23,277.44
43	06/30/14	13,735.54	137.36	2,232.69	11,502.85	347.37	23,414.79
44	07/15/14	11,502.85	115.03	2,255.02	9,247.83	232.35	23,529.82
45	07/31/14	9,247.83	92.48	2,277.57	6,970.27	139.87	23,622.30
46	08/15/14	6,970.27	69.70	2,300.34	4,669.93	70.17	23,692.00
47	08/31/14	4,669.93	46.70	2,323.35	2,346.58	23.47	23,738.70
48	09/15/14	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 : _____