

Amortization Table :

TRAVEL

Initial Data

LOAN DATA

Loan amount: **39,000.00**
 Annual interest rate: **24%**
 Term in years: **2**
 Payments per year: **24**
 First payment due: **2/15/2012**

TABLE DATA

Table starts at date: **2/15/2012**
 or at payment number: **1**

PERIODIC PAYMENT

0000157578

24%

semi-monthly
 Payments **1,027.02**

**BELAMIDE, MARIA CRISTINA V
 BPI**

CALCULATIONS

Use payment of: **1,027.02**
 1st payment in table: 1

Beginning balance at payment 1: **39,000.00**
 Cumulative interest prior to payment 1: **0.00**

Table

No.	Payment Date	Beginning Balance	Interest	Outstanding Balance			Cumulative Interest
				Principal	Principal	Interest	
1	02/15/12	39,000.00	390.00	637.02	38,362.98	9,906.94	390.00
2	02/29/12	38,362.98	383.63	643.39	37,719.59	9,523.31	773.63
3	03/15/12	37,719.59	377.20	649.82	37,069.77	9,146.11	1,150.83
4	03/31/12	37,069.77	370.70	656.32	36,413.45	8,775.42	1,521.52
5	04/15/12	36,413.45	364.13	662.89	35,750.56	8,411.28	1,885.66
6	04/30/12	35,750.56	357.51	669.51	35,081.05	8,053.78	2,243.16
7	05/15/12	35,081.05	350.81	676.21	34,404.84	7,702.97	2,593.97
8	05/31/12	34,404.84	344.05	682.97	33,721.87	7,358.92	2,938.02
9	06/15/12	33,721.87	337.22	689.80	33,032.06	7,021.70	3,275.24
10	06/30/12	33,032.06	330.32	696.70	32,335.37	6,691.38	3,605.56
11	07/15/12	32,335.37	323.35	703.67	31,631.70	6,368.02	3,928.92
12	07/31/12	31,631.70	316.32	710.70	30,921.00	6,051.71	4,245.23
13	08/15/12	30,921.00	309.21	717.81	30,203.19	5,742.50	4,554.44
14	08/31/12	30,203.19	302.03	724.99	29,478.20	5,440.47	4,856.47
15	09/15/12	29,478.20	294.78	732.24	28,745.96	5,145.68	5,151.26
16	09/30/12	28,745.96	287.46	739.56	28,006.40	4,858.22	5,438.72
17	10/15/12	28,006.40	280.06	746.96	27,259.45	4,578.16	5,718.78
18	10/31/12	27,259.45	272.59	754.43	26,505.02	4,305.57	5,991.37
19	11/15/12	26,505.02	265.05	761.97	25,743.05	4,040.52	6,256.42
20	11/30/12	25,743.05	257.43	769.59	24,973.46	3,783.09	6,513.85
21	12/15/12	24,973.46	249.73	777.28	24,196.18	3,533.35	6,763.59
22	12/31/12	24,196.18	241.96	785.06	23,411.12	3,291.39	7,005.55
23	01/15/13	23,411.12	234.11	792.91	22,618.21	3,057.28	7,239.66
24	01/31/13	22,618.21	226.18	800.84	21,817.37	2,831.10	7,465.84
25	02/15/13	21,817.37	218.17	808.85	21,008.53	2,612.92	7,684.02
26	02/28/13	21,008.53	210.09	816.93	20,191.59	2,402.84	7,894.10
27	03/15/13	20,191.59	201.92	825.10	19,366.49	2,200.92	8,096.02
28	03/31/13	19,366.49	193.66	833.35	18,533.14	2,007.26	8,289.68
29	04/15/13	18,533.14	185.33	841.69	17,691.45	1,821.92	8,475.02
30	04/30/13	17,691.45	176.91	850.11	16,841.34	1,645.01	8,651.93
31	05/15/13	16,841.34	168.41	858.61	15,982.74	1,476.60	8,820.34
32	05/31/13	15,982.74	159.83	867.19	15,115.54	1,316.77	8,980.17
33	06/15/13	15,115.54	151.16	875.86	14,239.68	1,165.61	9,131.33
34	06/30/13	14,239.68	142.40	884.62	13,355.06	1,023.22	9,273.72
35	07/15/13	13,355.06	133.55	893.47	12,461.59	889.67	9,407.27
36	07/31/13	12,461.59	124.62	902.40	11,559.18	765.05	9,531.89
37	08/15/13	11,559.18	115.59	911.43	10,647.76	649.46	9,647.48
38	08/31/13	10,647.76	106.48	920.54	9,727.22	542.98	9,753.96
39	09/15/13	9,727.22	97.27	929.75	8,797.47	445.71	9,851.23
40	09/30/13	8,797.47	87.97	939.04	7,858.42	357.73	9,939.21
41	10/15/13	7,858.42	78.58	948.44	6,909.99	279.15	10,017.79
42	10/31/13	6,909.99	69.10	957.92	5,952.07	210.05	10,086.89
43	11/15/13	5,952.07	59.52	967.50	4,984.57	150.53	10,146.41
44	11/30/13	4,984.57	49.85	977.17	4,007.40	100.68	10,196.26
45	12/15/13	4,007.40	40.07	986.95	3,020.45	60.61	10,236.33
46	12/31/13	3,020.45	30.20	996.82	2,023.63	30.40	10,266.54
47	01/15/14	2,023.63	20.24	1,006.78	1,016.85	10.17	10,286.77
48	01/31/14	1,016.85	10.17	1,016.85	0.00	0.00	10,296.94
TOTAL		49,296.94	10,296.94	39,000.00			

Conforme : _____