

Amortization Table :

TRAVEL

Initial Data

LOAN DATA

Loan amount: **94,000.00**
 Annual interest rate: **24%**
 Term in years: **2**
 Payments per year: **24**
 First payment due: **4/30/2012**

TABLE DATA

Table starts at date: **4/30/2012**
 or at payment number: **1**

PERIODIC PAYMENT

0000158696

24%

semi-monthly
 Payments

2,475.38

**DOMINGO, SOL GRACE C
 BPI**

CALCULATIONS

Use payment of: **2,475.38**
 1st payment in table: 1

Beginning balance at payment 1: **94,000.00**
 Cumulative interest prior to payment 1: **0.00**

Table

No.	Payment Date	Beginning Balance	Interest	Outstanding Balance			Cumulative Interest
				Principal	Principal	Interest	
1	04/30/12	94,000.00	940.00	1,535.38	92,464.62	23,878.27	940.00
2	05/15/12	92,464.62	924.65	1,550.73	90,913.89	22,953.62	1,864.65
3	05/31/12	90,913.89	909.14	1,566.24	89,347.64	22,044.48	2,773.79
4	06/15/12	89,347.64	893.48	1,581.90	87,765.74	21,151.00	3,667.26
5	06/30/12	87,765.74	877.66	1,597.72	86,168.02	20,273.35	4,544.92
6	07/15/12	86,168.02	861.68	1,613.70	84,554.32	19,411.67	5,406.60
7	07/31/12	84,554.32	845.54	1,629.84	82,924.48	18,566.12	6,252.14
8	08/15/12	82,924.48	829.24	1,646.14	81,278.34	17,736.88	7,081.39
9	08/31/12	81,278.34	812.78	1,662.60	79,615.75	16,924.10	7,894.17
10	09/15/12	79,615.75	796.16	1,679.22	77,936.52	16,127.94	8,690.33
11	09/30/12	77,936.52	779.37	1,696.02	76,240.51	15,348.57	9,469.69
12	10/15/12	76,240.51	762.41	1,712.98	74,527.53	14,586.17	10,232.10
13	10/31/12	74,527.53	745.28	1,730.11	72,797.43	13,840.89	10,977.37
14	11/15/12	72,797.43	727.97	1,747.41	71,050.02	13,112.92	11,705.35
15	11/30/12	71,050.02	710.50	1,764.88	69,285.14	12,402.42	12,415.85
16	12/15/12	69,285.14	692.85	1,782.53	67,502.61	11,709.57	13,108.70
17	12/31/12	67,502.61	675.03	1,800.35	65,702.26	11,034.54	13,783.73
18	01/15/13	65,702.26	657.02	1,818.36	63,883.90	10,377.52	14,440.75
19	01/31/13	63,883.90	638.84	1,836.54	62,047.36	9,738.68	15,079.59
20	02/15/13	62,047.36	620.47	1,854.91	60,192.45	9,118.20	15,700.06
21	02/28/13	60,192.45	601.92	1,873.46	58,318.99	8,516.28	16,301.99
22	03/15/13	58,318.99	583.19	1,892.19	56,426.80	7,933.09	16,885.18
23	03/31/13	56,426.80	564.27	1,911.11	54,515.69	7,368.82	17,449.44
24	04/15/13	54,515.69	545.16	1,930.22	52,585.47	6,823.67	17,994.60
25	04/30/13	52,585.47	525.85	1,949.53	50,635.94	6,297.81	18,520.45
26	05/15/13	50,635.94	506.36	1,969.02	48,666.92	5,791.45	19,026.81
27	05/31/13	48,666.92	486.67	1,988.71	46,678.21	5,304.78	19,513.48
28	06/15/13	46,678.21	466.78	2,008.60	44,669.61	4,838.00	19,980.27
29	06/30/13	44,669.61	446.70	2,028.68	42,640.93	4,391.30	20,426.96
30	07/15/13	42,640.93	426.41	2,048.97	40,591.95	3,964.89	20,853.37
31	07/31/13	40,591.95	405.92	2,069.46	38,522.49	3,558.98	21,259.29
32	08/15/13	38,522.49	385.22	2,090.16	36,432.34	3,173.75	21,644.52
33	08/31/13	36,432.34	364.32	2,111.06	34,321.28	2,809.43	22,008.84
34	09/15/13	34,321.28	343.21	2,132.17	32,189.11	2,466.21	22,352.05
35	09/30/13	32,189.11	321.89	2,153.49	30,035.62	2,144.32	22,673.94
36	10/15/13	30,035.62	300.36	2,175.02	27,860.60	1,843.97	22,974.30
37	10/31/13	27,860.60	278.61	2,196.77	25,663.83	1,565.36	23,252.90
38	11/15/13	25,663.83	256.64	2,218.74	23,445.08	1,308.72	23,509.54
39	11/30/13	23,445.08	234.45	2,240.93	21,204.15	1,074.27	23,743.99
40	12/15/13	21,204.15	212.04	2,263.34	18,940.81	862.23	23,956.04
41	12/31/13	18,940.81	189.41	2,285.97	16,654.84	672.82	24,145.44
42	01/15/14	16,654.84	166.55	2,308.83	14,346.01	506.27	24,311.99
43	01/31/14	14,346.01	143.46	2,331.92	12,014.09	362.81	24,455.45
44	02/15/14	12,014.09	120.14	2,355.24	9,658.85	242.67	24,575.59
45	02/28/14	9,658.85	96.59	2,378.79	7,280.06	146.08	24,672.18
46	03/15/14	7,280.06	72.80	2,402.58	4,877.48	73.28	24,744.98
47	03/31/14	4,877.48	48.77	2,426.61	2,450.87	24.51	24,793.76
48	04/15/14	2,450.87	24.51	2,450.87	-	0.00	24,818.27
TOTAL		118,818.27	24,818.27	94,000.00			

Conforme : _____