

# Amortization Table :

# TRAVEL

## Initial Data

### LOAN DATA

Loan amount: **103,000.00**  
 Annual interest rate: **24%**  
 Term in years: **2**  
 Payments per year: **24**  
 First payment due: **2/29/2012**

### TABLE DATA

Table starts at date: **2/29/2012**  
 or at payment number: **1**

### PERIODIC PAYMENT

**0000018716** **24%**

semi-monthly  
 Payments **2,712.39**

**MICU, JESUSA B  
 BPI**

### CALCULATIONS

Use payment of: **2,712.39**  
 1st payment in table: **1**

Beginning balance at payment 1: **103,000.00**  
 Cumulative interest prior to payment 1: **0.00**

### Table

No.	Payment Date	Beginning Balance	Interest	Outstanding Balance			Cumulative Interest
				Principal	Principal	Interest	
1	02/29/12	103,000.00	1,030.00	1,682.39	101,317.61	26,164.48	1,030.00
2	03/15/12	101,317.61	1,013.18	1,699.21	99,618.41	25,151.31	2,043.18
3	03/31/12	99,618.41	996.18	1,716.20	97,902.21	24,155.12	3,039.36
4	04/15/12	97,902.21	979.02	1,733.36	96,168.84	23,176.10	4,018.38
5	04/30/12	96,168.84	961.69	1,750.70	94,418.15	22,214.41	4,980.07
6	05/15/12	94,418.15	944.18	1,768.20	92,649.94	21,270.23	5,924.25
7	05/31/12	92,649.94	926.50	1,785.89	90,864.06	20,343.73	6,850.75
8	06/15/12	90,864.06	908.64	1,803.74	89,060.31	19,435.09	7,759.39
9	06/30/12	89,060.31	890.60	1,821.78	87,238.53	18,544.49	8,650.00
10	07/15/12	87,238.53	872.39	1,840.00	85,398.53	17,672.10	9,522.38
11	07/31/12	85,398.53	853.99	1,858.40	83,540.13	16,818.12	10,376.37
12	08/15/12	83,540.13	835.40	1,876.98	81,663.15	15,982.72	11,211.77
13	08/31/12	81,663.15	816.63	1,895.75	79,767.39	15,166.08	12,028.40
14	09/15/12	79,767.39	797.67	1,914.71	77,852.68	14,368.41	12,826.07
15	09/30/12	77,852.68	778.53	1,933.86	75,918.82	13,589.88	13,604.60
16	10/15/12	75,918.82	759.19	1,953.20	73,965.63	12,830.69	14,363.79
17	10/31/12	73,965.63	739.66	1,972.73	71,992.90	12,091.04	15,103.44
18	11/15/12	71,992.90	719.93	1,992.46	70,000.44	11,371.11	15,823.37
19	11/30/12	70,000.44	700.00	2,012.38	67,988.06	10,671.11	16,523.38
20	12/15/12	67,988.06	679.88	2,032.50	65,955.56	9,991.22	17,203.26
21	12/31/12	65,955.56	659.56	2,052.83	63,902.73	9,331.67	17,862.81
22	01/15/13	63,902.73	639.03	2,073.36	61,829.37	8,692.64	18,501.84
23	01/31/13	61,829.37	618.29	2,094.09	59,735.28	8,074.35	19,120.13
24	02/15/13	59,735.28	597.35	2,115.03	57,620.25	7,477.00	19,717.49
25	02/28/13	57,620.25	576.20	2,136.18	55,484.06	6,900.79	20,293.69
26	03/15/13	55,484.06	554.84	2,157.54	53,326.52	6,345.95	20,848.53
27	03/31/13	53,326.52	533.27	2,179.12	51,147.40	5,812.69	21,381.80
28	04/15/13	51,147.40	511.47	2,200.91	48,946.49	5,301.21	21,893.27
29	04/30/13	48,946.49	489.46	2,222.92	46,723.57	4,811.75	22,382.73
30	05/15/13	46,723.57	467.24	2,245.15	44,478.42	4,344.51	22,849.97
31	05/31/13	44,478.42	444.78	2,267.60	42,210.82	3,899.73	23,294.75
32	06/15/13	42,210.82	422.11	2,290.28	39,920.54	3,477.62	23,716.86
33	06/30/13	39,920.54	399.21	2,313.18	37,607.36	3,078.41	24,116.07
34	07/15/13	37,607.36	376.07	2,336.31	35,271.05	2,702.34	24,492.14
35	07/31/13	35,271.05	352.71	2,359.67	32,911.38	2,349.63	24,844.85
36	08/15/13	32,911.38	329.11	2,383.27	30,528.10	2,020.52	25,173.97
37	08/31/13	30,528.10	305.28	2,407.10	28,121.00	1,715.24	25,479.25
38	09/15/13	28,121.00	281.21	2,431.18	25,689.82	1,434.03	25,760.46
39	09/30/13	25,689.82	256.90	2,455.49	23,234.34	1,177.13	26,017.35
40	10/15/13	23,234.34	232.34	2,480.04	20,754.30	944.78	26,249.70
41	10/31/13	20,754.30	207.54	2,504.84	18,249.45	737.24	26,457.24
42	11/15/13	18,249.45	182.49	2,529.89	15,719.56	554.75	26,639.74
43	11/30/13	15,719.56	157.20	2,555.19	13,164.37	397.55	26,796.93
44	12/15/13	13,164.37	131.64	2,580.74	10,583.63	265.91	26,928.58
45	12/31/13	10,583.63	105.84	2,606.55	7,977.08	160.07	27,034.41
46	01/15/14	7,977.08	79.77	2,632.61	5,344.47	80.30	27,114.18
47	01/31/14	5,344.47	53.44	2,658.94	2,685.53	26.86	27,167.63
48	02/15/14	2,685.53	26.86	2,685.53	0.00	0.00	27,194.48
<b>TOTAL</b>		<b>130,194.48</b>	<b>27,194.48</b>	<b>103,000.00</b>			

Conforme : \_\_\_\_\_