

Amortization Table :

TRAVEL

Initial Data

LOAN DATA

Loan amount: **79,000.00**
 Annual interest rate: **24%**
 Term in years: **2**
 Payments per year: **24**
 First payment due: **6/15/2012**

TABLE DATA

Table starts at date: **6/15/2012**
 or at payment number: **1**
 SPECIAL PROMO

PERIODIC PAYMENT

0000165200 **24%**

semi-monthly
 Payments **2,080.37**

REYES, ELMER C
BPI

CALCULATIONS

Use payment of: **2,080.37**
 1st payment in table: **1**

Beginning balance at payment 1: **79,000.00**
 Cumulative interest prior to payment 1: **0.00**

Table

No.	Payment Date	Beginning Balance	Interest	Outstanding Balance			Cumulative Interest
				Principal	Principal	Interest	
1	06/15/12	79,000.00	790.00	1,290.37	77,709.63	20,067.90	790.00
2	06/30/12	77,709.63	777.10	1,303.28	76,406.35	19,290.81	1,567.10
3	07/15/12	76,406.35	764.06	1,316.31	75,090.04	18,526.74	2,331.16
4	07/31/12	75,090.04	750.90	1,329.47	73,760.57	17,775.84	3,082.06
5	08/15/12	73,760.57	737.61	1,342.77	72,417.80	17,038.24	3,819.67
6	08/31/12	72,417.80	724.18	1,356.19	71,061.61	16,314.06	4,543.84
7	09/15/12	71,061.61	710.62	1,369.76	69,691.85	15,603.44	5,254.46
8	09/30/12	69,691.85	696.92	1,383.45	68,308.39	14,906.53	5,951.38
9	10/15/12	68,308.39	683.08	1,397.29	66,911.11	14,223.44	6,634.46
10	10/31/12	66,911.11	669.11	1,411.26	65,499.84	13,554.33	7,303.57
11	11/15/12	65,499.84	655.00	1,425.37	64,074.47	12,899.33	7,958.57
12	11/30/12	64,074.47	640.74	1,439.63	62,634.84	12,258.59	8,599.32
13	12/15/12	62,634.84	626.35	1,454.02	61,180.82	11,632.24	9,225.66
14	12/31/12	61,180.82	611.81	1,468.56	59,712.25	11,020.43	9,837.47
15	01/15/13	59,712.25	597.12	1,483.25	58,229.00	10,423.31	10,434.60
16	01/31/13	58,229.00	582.29	1,498.08	56,730.92	9,841.02	11,016.89
17	02/15/13	56,730.92	567.31	1,513.06	55,217.85	9,273.71	11,584.19
18	02/28/13	55,217.85	552.18	1,528.19	53,689.66	8,721.53	12,136.37
19	03/15/13	53,689.66	536.90	1,543.48	52,146.18	8,184.63	12,673.27
20	03/31/13	52,146.18	521.46	1,558.91	50,587.27	7,663.17	13,194.73
21	04/15/13	50,587.27	505.87	1,574.50	49,012.77	7,157.30	13,700.60
22	04/30/13	49,012.77	490.13	1,590.25	47,422.53	6,667.17	14,190.73
23	05/15/13	47,422.53	474.23	1,606.15	45,816.38	6,192.95	14,664.96
24	05/31/13	45,816.38	458.16	1,622.21	44,194.17	5,734.78	15,123.12
25	06/15/13	44,194.17	441.94	1,638.43	42,555.74	5,292.84	15,565.06
26	06/30/13	42,555.74	425.56	1,654.82	40,900.92	4,867.28	15,990.62
27	07/15/13	40,900.92	409.01	1,671.36	39,229.56	4,458.27	16,399.63
28	07/31/13	39,229.56	392.30	1,688.08	37,541.48	4,065.98	16,791.93
29	08/15/13	37,541.48	375.41	1,704.96	35,836.52	3,690.56	17,167.34
30	08/31/13	35,836.52	358.37	1,722.01	34,114.52	3,332.20	17,525.71
31	09/15/13	34,114.52	341.15	1,739.23	32,375.29	2,991.05	17,866.85
32	09/30/13	32,375.29	323.75	1,756.62	30,618.67	2,667.30	18,190.60
33	10/15/13	30,618.67	306.19	1,774.19	28,844.48	2,361.11	18,496.79
34	10/31/13	28,844.48	288.44	1,791.93	27,052.55	2,072.67	18,785.23
35	11/15/13	27,052.55	270.53	1,809.85	25,242.71	1,802.14	19,055.76
36	11/30/13	25,242.71	252.43	1,827.95	23,414.76	1,549.72	19,308.19
37	12/15/13	23,414.76	234.15	1,846.23	21,568.53	1,315.57	19,542.33
38	12/31/13	21,568.53	215.69	1,864.69	19,703.85	1,099.88	19,758.02
39	01/15/14	19,703.85	197.04	1,883.33	17,820.51	902.85	19,955.06
40	01/31/14	17,820.51	178.21	1,902.17	15,918.34	724.64	20,133.26
41	02/15/14	15,918.34	159.18	1,921.19	13,997.15	565.46	20,292.45
42	02/28/14	13,997.15	139.97	1,940.40	12,056.75	425.49	20,432.42
43	03/15/14	12,056.75	120.57	1,959.81	10,096.95	304.92	20,552.99
44	03/31/14	10,096.95	100.97	1,979.40	8,117.54	203.95	20,653.96
45	04/15/14	8,117.54	81.18	1,999.20	6,118.35	122.77	20,735.13
46	04/30/14	6,118.35	61.18	2,019.19	4,099.16	61.59	20,796.31
47	05/15/14	4,099.16	40.99	2,039.38	2,059.78	20.60	20,837.31
48	05/31/14	2,059.78	20.60	2,059.78	0.00	0.00	20,857.90
TOTAL		99,857.90	20,857.90	79,000.00			

Conforme : _____