

# Amortization Table :

# TRAVEL

## Initial Data

### LOAN DATA

Loan amount: **10,000.00**  
 Annual interest rate: **24%**  
 Term in years: **2**  
 Payments per year: **24**  
 First payment due: **8/15/2011**

### TABLE DATA

Table starts at date: **8/15/2011**  
 or at payment number: **1**

### PERIODIC PAYMENT

SPECIAL PROMO

**24%**

semi-monthly  
 Payments **263.34**

**ROBERTO N. GUBOT**  
**BPI**

### CALCULATIONS

Use payment of: **263.34**  
 1st payment in table: **1**

Beginning balance at payment 1: **10,000.00**  
 Cumulative interest prior to payment 1: **0.00**

### Table

No.	Payment Date	Beginning Balance	Interest	Outstanding Balance			Cumulative Interest
				Principal	Principal	Interest	
1	08/15/11	10,000.00	100.00	163.34	9,836.66	2,540.24	100.00
2	08/31/11	9,836.66	98.37	164.97	9,671.69	2,441.87	198.37
3	09/15/11	9,671.69	96.72	166.62	9,505.07	2,345.16	295.08
4	09/30/11	9,505.07	95.05	168.29	9,336.78	2,250.11	390.13
5	10/15/11	9,336.78	93.37	169.97	9,166.81	2,156.74	483.50
6	10/31/11	9,166.81	91.67	171.67	8,995.14	2,065.07	575.17
7	11/15/11	8,995.14	89.95	173.39	8,821.75	1,975.12	665.12
8	11/30/11	8,821.75	88.22	175.12	8,646.63	1,886.90	753.34
9	12/15/11	8,646.63	86.47	176.87	8,469.76	1,800.44	839.81
10	12/31/11	8,469.76	84.70	178.64	8,291.12	1,715.74	924.50
11	01/15/12	8,291.12	82.91	180.43	8,110.69	1,632.83	1,007.41
12	01/31/12	8,110.69	81.11	182.23	7,928.46	1,551.72	1,088.52
13	02/15/12	7,928.46	79.28	184.05	7,744.41	1,472.44	1,167.81
14	02/29/12	7,744.41	77.44	185.89	7,558.51	1,394.99	1,245.25
15	03/15/12	7,558.51	75.59	187.75	7,370.76	1,319.41	1,320.83
16	03/31/12	7,370.76	73.71	189.63	7,181.13	1,245.70	1,394.54
17	04/15/12	7,181.13	71.81	191.53	6,989.60	1,173.89	1,466.35
18	04/30/12	6,989.60	69.90	193.44	6,796.16	1,103.99	1,536.25
19	05/15/12	6,796.16	67.96	195.38	6,600.78	1,036.03	1,604.21
20	05/31/12	6,600.78	66.01	197.33	6,403.45	970.02	1,670.22
21	06/15/12	6,403.45	64.03	199.30	6,204.15	905.99	1,734.25
22	06/30/12	6,204.15	62.04	201.30	6,002.85	843.95	1,796.30
23	07/15/12	6,002.85	60.03	203.31	5,799.54	783.92	1,856.32
24	07/31/12	5,799.54	58.00	205.34	5,594.20	725.92	1,914.32
25	08/15/12	5,594.20	55.94	207.40	5,386.80	669.98	1,970.26
26	08/31/12	5,386.80	53.87	209.47	5,177.33	616.11	2,024.13
27	09/15/12	5,177.33	51.77	211.57	4,965.77	564.34	2,075.90
28	09/30/12	4,965.77	49.66	213.68	4,752.09	514.68	2,125.56
29	10/15/12	4,752.09	47.52	215.82	4,536.27	467.16	2,173.08
30	10/31/12	4,536.27	45.36	217.98	4,318.29	421.80	2,218.44
31	11/15/12	4,318.29	43.18	220.16	4,098.14	378.61	2,261.63
32	11/30/12	4,098.14	40.98	222.36	3,875.78	337.63	2,302.61
33	12/15/12	3,875.78	38.76	224.58	3,651.20	298.88	2,341.37
34	12/31/12	3,651.20	36.51	226.83	3,424.37	262.36	2,377.88
35	01/15/13	3,424.37	34.24	229.09	3,195.28	228.12	2,412.12
36	01/31/13	3,195.28	31.95	231.39	2,963.89	196.17	2,444.07
37	02/15/13	2,963.89	29.64	233.70	2,730.19	166.53	2,473.71
38	02/28/13	2,730.19	27.30	236.04	2,494.16	139.23	2,501.02
39	03/15/13	2,494.16	24.94	238.40	2,255.76	114.28	2,525.96
40	03/31/13	2,255.76	22.56	240.78	2,014.98	91.73	2,548.51
41	04/15/13	2,014.98	20.15	243.19	1,771.79	71.58	2,568.66
42	04/30/13	1,771.79	17.72	245.62	1,526.17	53.86	2,586.38
43	05/15/13	1,526.17	15.26	248.08	1,278.09	38.60	2,601.64
44	05/31/13	1,278.09	12.78	250.56	1,027.54	25.82	2,614.42
45	06/15/13	1,027.54	10.28	253.06	774.47	15.54	2,624.70
46	06/30/13	774.47	7.74	255.59	518.88	7.80	2,632.44
47	07/15/13	518.88	5.19	258.15	260.73	2.61	2,637.63
48	07/31/13	260.73	2.61	260.73	0.00	0.00	2,640.24
TOTAL		12,640.24	2,640.24	10,000.00			

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