

# Amortization Table :

# TRAVEL

## Initial Data

### LOAN DATA

Loan amount: **99,000.00**  
 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

0000165771

**24%**

semi-monthly  
 Payments **2,607.05**

**PALESTROQUE, MANELYN C  
 BPI**

### CALCULATIONS

Use payment of: **2,607.05**  
 1st payment in table: 1

Beginning balance at payment 1: **99,000.00**  
 Cumulative interest prior to payment 1: **0.00**

### Table

No.	Payment Date	Beginning Balance	Interest	Outstanding Balance		Cumulative Interest
				Principal	Interest	
1	04/30/12	99,000.00	990.00	1,617.05	97,382.95	25,148.39
2	05/15/12	97,382.95	973.83	1,633.22	95,749.73	24,174.56
3	05/31/12	95,749.73	957.50	1,649.55	94,100.18	23,217.06
4	06/15/12	94,100.18	941.00	1,666.05	92,434.13	22,276.06
5	06/30/12	92,434.13	924.34	1,682.71	90,751.42	21,351.72
6	07/15/12	90,751.42	907.51	1,699.54	89,051.89	20,444.20
7	07/31/12	89,051.89	890.52	1,716.53	87,335.35	19,553.68
8	08/15/12	87,335.35	873.35	1,733.70	85,601.66	18,680.33
9	08/31/12	85,601.66	856.02	1,751.03	83,850.63	17,824.31
10	09/15/12	83,850.63	838.51	1,768.54	82,082.08	16,985.81
11	09/30/12	82,082.08	820.82	1,786.23	80,295.85	16,164.99
12	10/15/12	80,295.85	802.96	1,804.09	78,491.76	15,362.03
13	10/31/12	78,491.76	784.92	1,822.13	76,669.63	14,577.11
14	11/15/12	76,669.63	766.70	1,840.35	74,829.28	13,810.41
15	11/30/12	74,829.28	748.29	1,858.76	72,970.52	13,062.12
16	12/15/12	72,970.52	729.71	1,877.34	71,093.18	12,332.42
17	12/31/12	71,093.18	710.93	1,896.12	69,197.06	11,621.48
18	01/15/13	69,197.06	691.97	1,915.08	67,281.98	10,929.51
19	01/31/13	67,281.98	672.82	1,934.23	65,347.75	10,256.69
20	02/15/13	65,347.75	653.48	1,953.57	63,394.18	9,603.22
21	02/28/13	63,394.18	633.94	1,973.11	61,421.07	8,969.27
22	03/15/13	61,421.07	614.21	1,992.84	59,428.23	8,355.06
23	03/31/13	59,428.23	594.28	2,012.77	57,415.46	7,760.78
24	04/15/13	57,415.46	574.15	2,032.90	55,382.57	7,186.63
25	04/30/13	55,382.57	553.83	2,053.22	53,329.34	6,632.80
26	05/15/13	53,329.34	533.29	2,073.76	51,255.59	6,099.51
27	05/31/13	51,255.59	512.56	2,094.49	49,161.09	5,586.95
28	06/15/13	49,161.09	491.61	2,115.44	47,045.65	5,095.34
29	06/30/13	47,045.65	470.46	2,136.59	44,909.06	4,624.88
30	07/15/13	44,909.06	449.09	2,157.96	42,751.10	4,175.79
31	07/31/13	42,751.10	427.51	2,179.54	40,571.56	3,748.28
32	08/15/13	40,571.56	405.72	2,201.33	38,370.23	3,342.57
33	08/31/13	38,370.23	383.70	2,223.35	36,146.88	2,958.86
34	09/15/13	36,146.88	361.47	2,245.58	33,901.30	2,597.40
35	09/30/13	33,901.30	339.01	2,268.04	31,633.26	2,258.38
36	10/15/13	31,633.26	316.33	2,290.72	29,342.55	1,942.05
37	10/31/13	29,342.55	293.43	2,313.62	27,028.92	1,648.62
38	11/15/13	27,028.92	270.29	2,336.76	24,692.16	1,378.34
39	11/30/13	24,692.16	246.92	2,360.13	22,332.03	1,131.41
40	12/15/13	22,332.03	223.32	2,383.73	19,948.30	908.09
41	12/31/13	19,948.30	199.48	2,407.57	17,540.74	708.61
42	01/15/14	17,540.74	175.41	2,431.64	15,109.10	533.20
43	01/31/14	15,109.10	151.09	2,455.96	12,653.14	382.11
44	02/15/14	12,653.14	126.53	2,480.52	10,172.62	255.58
45	02/28/14	10,172.62	101.73	2,505.32	7,667.29	153.85
46	03/15/14	7,667.29	76.67	2,530.38	5,136.92	77.18
47	03/31/14	5,136.92	51.37	2,555.68	2,581.24	25.81
48	04/15/14	2,581.24	25.81	2,581.24	0.00	0.00
	<b>TOTAL</b>	<b>125,138.39</b>	<b>26,138.39</b>	<b>99,000.00</b>		

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