

Amortization Table :

TRAVEL

Initial Data

LOAN DATA

Loan amount: **95,000.00**
 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 **2,501.71**

**MARIA CECILIA C. ESPIRITU
 BPI**

CALCULATIONS

Use payment of: **2,501.71**
 1st payment in table: **1**

Beginning balance at payment 1: **95,000.00**
 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	95,000.00	950.00	1,551.71	93,448.29	24,132.29	950.00
2	08/31/11	93,448.29	934.48	1,567.23	91,881.05	23,197.81	1,884.48
3	09/15/11	91,881.05	918.81	1,582.90	90,298.15	22,279.00	2,803.29
4	09/30/11	90,298.15	902.98	1,598.73	88,699.42	21,376.01	3,706.27
5	10/15/11	88,699.42	886.99	1,614.72	87,084.70	20,489.02	4,593.27
6	10/31/11	87,084.70	870.85	1,630.87	85,453.83	19,618.17	5,464.12
7	11/15/11	85,453.83	854.54	1,647.18	83,806.65	18,763.64	6,318.65
8	11/30/11	83,806.65	838.07	1,663.65	82,143.01	17,925.57	7,156.72
9	12/15/11	82,143.01	821.43	1,680.28	80,462.72	17,104.14	7,978.15
10	12/31/11	80,462.72	804.63	1,697.09	78,765.63	16,299.51	8,782.78
11	01/15/12	78,765.63	787.66	1,714.06	77,051.58	15,511.86	9,570.43
12	01/31/12	77,051.58	770.52	1,731.20	75,320.38	14,741.34	10,340.95
13	02/15/12	75,320.38	753.20	1,748.51	73,571.87	13,988.14	11,094.15
14	02/29/12	73,571.87	735.72	1,766.00	71,805.87	13,252.42	11,829.87
15	03/15/12	71,805.87	718.06	1,783.66	70,022.22	12,534.36	12,547.93
16	03/31/12	70,022.22	700.22	1,801.49	68,220.72	11,834.14	13,248.15
17	04/15/12	68,220.72	682.21	1,819.51	66,401.22	11,151.93	13,930.36
18	04/30/12	66,401.22	664.01	1,837.70	64,563.51	10,487.92	14,594.37
19	05/15/12	64,563.51	645.64	1,856.08	62,707.44	9,842.28	15,240.01
20	05/31/12	62,707.44	627.07	1,874.64	60,832.80	9,215.21	15,867.08
21	06/15/12	60,832.80	608.33	1,893.39	58,939.41	8,606.88	16,475.41
22	06/30/12	58,939.41	589.39	1,912.32	57,027.09	8,017.49	17,064.80
23	07/15/12	57,027.09	570.27	1,931.44	55,095.65	7,447.21	17,635.08
24	07/31/12	55,095.65	550.96	1,950.76	53,144.89	6,896.26	18,186.03
25	08/15/12	53,144.89	531.45	1,970.27	51,174.62	6,364.81	18,717.48
26	08/31/12	51,174.62	511.75	1,989.97	49,184.65	5,853.06	19,229.23
27	09/15/12	49,184.65	491.85	2,009.87	47,174.79	5,361.22	19,721.07
28	09/30/12	47,174.79	471.75	2,029.97	45,144.82	4,889.47	20,192.82
29	10/15/12	45,144.82	451.45	2,050.27	43,094.55	4,438.02	20,644.27
30	10/31/12	43,094.55	430.95	2,070.77	41,023.78	4,007.07	21,075.22
31	11/15/12	41,023.78	410.24	2,091.48	38,932.31	3,596.84	21,485.45
32	11/30/12	38,932.31	389.32	2,112.39	36,819.92	3,207.51	21,874.78
33	12/15/12	36,819.92	368.20	2,133.52	34,686.40	2,839.31	22,242.98
34	12/31/12	34,686.40	346.86	2,154.85	32,531.55	2,492.45	22,589.84
35	01/15/13	32,531.55	325.32	2,176.40	30,355.15	2,167.13	22,915.15
36	01/31/13	30,355.15	303.55	2,198.16	28,156.99	1,863.58	23,218.71
37	02/15/13	28,156.99	281.57	2,220.14	25,936.84	1,582.01	23,500.28
38	02/28/13	25,936.84	259.37	2,242.35	23,694.50	1,322.65	23,759.64
39	03/15/13	23,694.50	236.94	2,264.77	21,429.73	1,085.70	23,996.59
40	03/31/13	21,429.73	214.30	2,287.42	19,142.31	871.40	24,210.89
41	04/15/13	19,142.31	191.42	2,310.29	16,832.02	679.98	24,402.31
42	04/30/13	16,832.02	168.32	2,333.39	14,498.63	511.66	24,570.63
43	05/15/13	14,498.63	144.99	2,356.73	12,141.90	366.67	24,715.62
44	05/31/13	12,141.90	121.42	2,380.30	9,761.60	245.25	24,837.04
45	06/15/13	9,761.60	97.62	2,404.10	7,357.50	147.64	24,934.65
46	06/30/13	7,357.50	73.58	2,428.14	4,929.37	74.06	25,008.23
47	07/15/13	4,929.37	49.29	2,452.42	2,476.94	24.77	25,057.52
48	07/31/13	2,476.94	24.77	2,476.94	0.00	0.00	25,082.29
TOTAL		120,082.29	25,082.29	95,000.00			

Conforme : _____