

Amortization Table :

TRAVEL

Initial Data

LOAN DATA

Loan amount: **100,000.00**
 Annual interest rate: **24%**
 Term in years: **2**
 Payments per year: **24**
 First payment due: **7/15/2012**

TABLE DATA

Table starts at date: **7/15/2012**
 or at payment number: **1**
 SPECIAL PROMO

PERIODIC PAYMENT

0000153891

24%

semi-monthly
 Payments **2,633.38**

ECHENIQUE, MARY JANE S
BPI

CALCULATIONS

Use payment of: **2,633.38**
 1st payment in table: 1

Beginning balance at payment 1: **100,000.00**
 Cumulative interest prior to payment 1: **0.00**

Table

No.	Payment Date	Beginning Balance	Interest	Outstanding Balance		Cumulative Interest
				Principal	Interest	
1	07/15/12	100,000.00	1,000.00	1,633.38	98,366.62	25,402.41
2	07/31/12	98,366.62	983.67	1,649.72	96,716.90	24,418.74
3	08/15/12	96,716.90	967.17	1,666.21	95,050.68	23,451.57
4	08/31/12	95,050.68	950.51	1,682.88	93,367.81	22,501.07
5	09/15/12	93,367.81	933.68	1,699.71	91,668.10	21,567.39
6	09/30/12	91,668.10	916.68	1,716.70	89,951.40	20,650.71
7	10/15/12	89,951.40	899.51	1,733.87	88,217.53	19,751.19
8	10/31/12	88,217.53	882.18	1,751.21	86,466.32	18,869.02
9	11/15/12	86,466.32	864.66	1,768.72	84,697.60	18,004.36
10	11/30/12	84,697.60	846.98	1,786.41	82,911.19	17,157.38
11	12/15/12	82,911.19	829.11	1,804.27	81,106.92	16,328.27
12	12/31/12	81,106.92	811.07	1,822.31	79,284.61	15,517.20
13	01/15/13	79,284.61	792.85	1,840.54	77,444.07	14,724.35
14	01/31/13	77,444.07	774.44	1,858.94	75,585.13	13,949.91
15	02/15/13	75,585.13	755.85	1,877.53	73,707.60	13,194.06
16	02/28/13	73,707.60	737.08	1,896.31	71,811.29	12,456.99
17	03/15/13	71,811.29	718.11	1,915.27	69,896.02	11,738.87
18	03/31/13	69,896.02	698.96	1,934.42	67,961.59	11,039.91
19	04/15/13	67,961.59	679.62	1,953.77	66,007.83	10,360.30
20	04/30/13	66,007.83	660.08	1,973.31	64,034.52	9,700.22
21	05/15/13	64,034.52	640.35	1,993.04	62,041.48	9,059.87
22	05/31/13	62,041.48	620.41	2,012.97	60,028.51	8,439.46
23	06/15/13	60,028.51	600.29	2,033.10	57,995.42	7,839.17
24	06/30/13	57,995.42	579.95	2,053.43	55,941.99	7,259.22
25	07/15/13	55,941.99	559.42	2,073.96	53,868.02	6,699.80
26	07/31/13	53,868.02	538.68	2,094.70	51,773.32	6,161.12
27	08/15/13	51,773.32	517.73	2,115.65	49,657.67	5,643.39
28	08/31/13	49,657.67	496.58	2,136.81	47,520.86	5,146.81
29	09/15/13	47,520.86	475.21	2,158.17	45,362.69	4,671.60
30	09/30/13	45,362.69	453.63	2,179.76	43,182.93	4,217.97
31	10/15/13	43,182.93	431.83	2,201.55	40,981.38	3,786.14
32	10/31/13	40,981.38	409.81	2,223.57	38,757.81	3,376.33
33	11/15/13	38,757.81	387.58	2,245.81	36,512.00	2,988.75
34	11/30/13	36,512.00	365.12	2,268.26	34,243.74	2,623.63
35	12/15/13	34,243.74	342.44	2,290.95	31,952.79	2,281.19
36	12/31/13	31,952.79	319.53	2,313.86	29,638.94	1,961.67
37	01/15/14	29,638.94	296.39	2,336.99	27,301.94	1,665.28
38	01/31/14	27,301.94	273.02	2,360.36	24,941.58	1,392.26
39	02/15/14	24,941.58	249.42	2,383.97	22,557.61	1,142.84
40	02/28/14	22,557.61	225.58	2,407.81	20,149.80	917.27
41	03/15/14	20,149.80	201.50	2,431.89	17,717.92	715.77
42	03/31/14	17,717.92	177.18	2,456.20	15,261.71	538.59
43	04/15/14	15,261.71	152.62	2,480.77	12,780.95	385.97
44	04/30/14	12,780.95	127.81	2,505.57	10,275.37	258.16
45	05/15/14	10,275.37	102.75	2,530.63	7,744.74	155.41
46	05/31/14	7,744.74	77.45	2,555.94	5,188.81	77.96
47	06/15/14	5,188.81	51.89	2,581.50	2,607.31	26.07
48	06/30/14	2,607.31	26.07	2,607.31	0.00	0.00
	TOTAL	126,402.41	26,402.41	100,000.00		

Conforme : _____