

Amortization Table :

TRAVEL

Initial Data

LOAN DATA

Loan amount: **85,000.00**
 Annual interest rate: **24%**
 Term in years: **2**
 Payments per year: **24**
 First payment due: **7/31/2012**

TABLE DATA

Table starts at date: **7/31/2012**
 or at payment number: **1**

PERIODIC PAYMENT

0000163904

24%

semi-monthly
 Payments **2,238.38**

BARUELO, RACHELLE S
BPI

CALCULATIONS

Use payment of: **2,238.38**
 1st payment in table: 1

Beginning balance at payment 1: **85,000.00**
 Cumulative interest prior to payment 1: **0.00**

Table

No.	Payment Date	Beginning Balance	Interest	Outstanding Balance			Cumulative Interest
				Principal	Principal	Interest	
1	07/31/12	85,000.00	850.00	1,388.38	83,611.62	21,592.05	850.00
2	08/15/12	83,611.62	836.12	1,402.26	82,209.36	20,755.93	1,686.12
3	08/31/12	82,209.36	822.09	1,416.28	80,793.08	19,933.84	2,508.21
4	09/15/12	80,793.08	807.93	1,430.45	79,362.64	19,125.91	3,316.14
5	09/30/12	79,362.64	793.63	1,444.75	77,917.89	18,332.28	4,109.77
6	10/15/12	77,917.89	779.18	1,459.20	76,458.69	17,553.10	4,888.95
7	10/31/12	76,458.69	764.59	1,473.79	74,984.90	16,788.52	5,653.53
8	11/15/12	74,984.90	749.85	1,488.53	73,496.37	16,038.67	6,403.38
9	11/30/12	73,496.37	734.96	1,503.41	71,992.96	15,303.70	7,138.35
10	12/15/12	71,992.96	719.93	1,518.45	70,474.52	14,583.77	7,858.28
11	12/31/12	70,474.52	704.75	1,533.63	68,940.88	13,879.03	8,563.02
12	01/15/13	68,940.88	689.41	1,548.97	67,391.92	13,189.62	9,252.43
13	01/31/13	67,391.92	673.92	1,564.46	65,827.46	12,515.70	9,926.35
14	02/15/13	65,827.46	658.27	1,580.10	64,247.36	11,857.43	10,584.62
15	02/28/13	64,247.36	642.47	1,595.90	62,651.46	11,214.95	11,227.10
16	03/15/13	62,651.46	626.51	1,611.86	61,039.59	10,588.44	11,853.61
17	03/31/13	61,039.59	610.40	1,627.98	59,411.61	9,978.04	12,464.01
18	04/15/13	59,411.61	594.12	1,644.26	57,767.35	9,383.93	13,058.12
19	04/30/13	57,767.35	577.67	1,660.70	56,106.65	8,806.25	13,635.80
20	05/15/13	56,106.65	561.07	1,677.31	54,429.34	8,245.19	14,196.86
21	05/31/13	54,429.34	544.29	1,694.08	52,735.26	7,700.89	14,741.16
22	06/15/13	52,735.26	527.35	1,711.02	51,024.24	7,173.54	15,268.51
23	06/30/13	51,024.24	510.24	1,728.13	49,296.10	6,663.30	15,778.75
24	07/15/13	49,296.10	492.96	1,745.41	47,550.69	6,170.34	16,271.71
25	07/31/13	47,550.69	475.51	1,762.87	45,787.82	5,694.83	16,747.22
26	08/15/13	45,787.82	457.88	1,780.50	44,007.32	5,236.95	17,205.10
27	08/31/13	44,007.32	440.07	1,798.30	42,209.02	4,796.88	17,645.17
28	09/15/13	42,209.02	422.09	1,816.29	40,392.73	4,374.79	18,067.26
29	09/30/13	40,392.73	403.93	1,834.45	38,558.28	3,970.86	18,471.19
30	10/15/13	38,558.28	385.58	1,852.79	36,705.49	3,585.28	18,856.77
31	10/31/13	36,705.49	367.05	1,871.32	34,834.17	3,218.22	19,223.83
32	11/15/13	34,834.17	348.34	1,890.03	32,944.14	2,869.88	19,572.17
33	11/30/13	32,944.14	329.44	1,908.93	31,035.20	2,540.44	19,901.61
34	12/15/13	31,035.20	310.35	1,928.02	29,107.18	2,230.09	20,211.96
35	12/31/13	29,107.18	291.07	1,947.30	27,159.87	1,939.02	20,503.03
36	01/15/14	27,159.87	271.60	1,966.78	25,193.10	1,667.42	20,774.63
37	01/31/14	25,193.10	251.93	1,986.45	23,206.65	1,415.49	21,026.56
38	02/15/14	23,206.65	232.07	2,006.31	21,200.34	1,183.42	21,258.63
39	02/28/14	21,200.34	212.00	2,026.37	19,173.97	971.42	21,470.63
40	03/15/14	19,173.97	191.74	2,046.64	17,127.33	779.68	21,662.37
41	03/31/14	17,127.33	171.27	2,067.10	15,060.23	608.40	21,833.65
42	04/15/14	15,060.23	150.60	2,087.77	12,972.46	457.80	21,984.25
43	04/30/14	12,972.46	129.72	2,108.65	10,863.80	328.08	22,113.97
44	05/15/14	10,863.80	108.64	2,129.74	8,734.07	219.44	22,222.61
45	05/31/14	8,734.07	87.34	2,151.04	6,583.03	132.10	22,309.95
46	06/15/14	6,583.03	65.83	2,172.55	4,410.49	66.27	22,375.78
47	06/30/14	4,410.49	44.10	2,194.27	2,216.21	22.16	22,419.89
48	07/15/14	2,216.21	22.16	2,216.21	0.00	0.00	22,442.05
TOTAL		107,442.05	22,442.05	85,000.00			

Conforme : _____