

Amortization Table :

TRAVEL

Initial Data

LOAN DATA

Loan amount: **48,000.00**
 Annual interest rate: **24%**
 Term in years: **2**
 Payments per year: **24**
 First payment due: **10/15/2011**

TABLE DATA

Table starts at date: **10/15/2011**
 or at payment number: **1**

PERIODIC PAYMENT

semi-monthly
 Payments **1,264.02**

24%

CALCULATIONS

Use payment of: **1,264.02**
 1st payment in table: **1**

Beginning balance at payment 1: **48,000.00**
 Cumulative interest prior to payment 1: **0.00**

**ENOC, JOY B
 BPI**

Table

No.	Payment Date	Beginning Balance	Interest	Outstanding Balance			Cumulative Interest
				Principal	Principal	Interest	
1	10/15/11	48,000.00	480.00	784.02	47,215.98	12,193.16	480.00
2	10/31/11	47,215.98	472.16	791.86	46,424.11	11,721.00	952.16
3	11/15/11	46,424.11	464.24	799.78	45,624.33	11,256.76	1,416.40
4	11/30/11	45,624.33	456.24	807.78	44,816.55	10,800.51	1,872.64
5	12/15/11	44,816.55	448.17	815.86	44,000.69	10,352.35	2,320.81
6	12/31/11	44,000.69	440.01	824.02	43,176.67	9,912.34	2,760.82
7	01/15/12	43,176.67	431.77	832.26	42,344.41	9,480.57	3,192.58
8	01/31/12	42,344.41	423.44	840.58	41,503.83	9,057.13	3,616.03
9	02/15/12	41,503.83	415.04	848.99	40,654.85	8,642.09	4,031.07
10	02/29/12	40,654.85	406.55	857.48	39,797.37	8,235.54	4,437.61
11	03/15/12	39,797.37	397.97	866.05	38,931.32	7,837.57	4,835.59
12	03/31/12	38,931.32	389.31	874.71	38,056.61	7,448.26	5,224.90
13	04/15/12	38,056.61	380.57	883.46	37,173.15	7,067.69	5,605.47
14	04/30/12	37,173.15	371.73	892.29	36,280.86	6,695.96	5,977.20
15	05/15/12	36,280.86	362.81	901.22	35,379.65	6,333.15	6,340.01
16	05/31/12	35,379.65	353.80	910.23	34,469.42	5,979.35	6,693.80
17	06/15/12	34,469.42	344.69	919.33	33,550.09	5,634.66	7,038.50
18	06/30/12	33,550.09	335.50	928.52	32,621.57	5,299.16	7,374.00
19	07/15/12	32,621.57	326.22	937.81	31,683.76	4,972.94	7,700.21
20	07/31/12	31,683.76	316.84	947.19	30,736.57	4,656.10	8,017.05
21	08/15/12	30,736.57	307.37	956.66	29,779.91	4,348.74	8,324.42
22	08/31/12	29,779.91	297.80	966.22	28,813.69	4,050.94	8,622.22
23	09/15/12	28,813.69	288.14	975.89	27,837.80	3,762.80	8,910.35
24	09/30/12	27,837.80	278.38	985.65	26,852.15	3,484.42	9,188.73
25	10/15/12	26,852.15	268.52	995.50	25,856.65	3,215.90	9,457.25
26	10/31/12	25,856.65	258.57	1,005.46	24,851.19	2,957.34	9,715.82
27	11/15/12	24,851.19	248.51	1,015.51	23,835.68	2,708.82	9,964.33
28	11/30/12	23,835.68	238.36	1,025.67	22,810.01	2,470.47	10,202.69
29	12/15/12	22,810.01	228.10	1,035.92	21,774.09	2,242.37	10,430.79
30	12/31/12	21,774.09	217.74	1,046.28	20,727.81	2,024.63	10,648.53
31	01/15/13	20,727.81	207.28	1,056.75	19,671.06	1,817.35	10,855.81
32	01/31/13	19,671.06	196.71	1,067.31	18,603.75	1,620.64	11,052.52
33	02/15/13	18,603.75	186.04	1,077.99	17,525.76	1,434.60	11,238.56
34	02/28/13	17,525.76	175.26	1,088.77	16,436.99	1,259.34	11,413.81
35	03/15/13	16,436.99	164.37	1,099.65	15,337.34	1,094.97	11,578.18
36	03/31/13	15,337.34	153.37	1,110.65	14,226.69	941.60	11,731.56
37	04/15/13	14,226.69	142.27	1,121.76	13,104.93	799.33	11,873.82
38	04/30/13	13,104.93	131.05	1,132.97	11,971.96	668.28	12,004.87
39	05/15/13	11,971.96	119.72	1,144.30	10,827.65	548.56	12,124.59
40	05/31/13	10,827.65	108.28	1,155.75	9,671.91	440.29	12,232.87
41	06/15/13	9,671.91	96.72	1,167.31	8,504.60	343.57	12,329.59
42	06/30/13	8,504.60	85.05	1,178.98	7,325.62	258.52	12,414.63
43	07/15/13	7,325.62	73.26	1,190.77	6,134.85	185.27	12,487.89
44	07/31/13	6,134.85	61.35	1,202.68	4,932.18	123.92	12,549.24
45	08/15/13	4,932.18	49.32	1,214.70	3,717.48	74.60	12,598.56
46	08/31/13	3,717.48	37.17	1,226.85	2,490.63	37.42	12,635.74
47	09/15/13	2,490.63	24.91	1,239.12	1,251.51	12.52	12,660.64
48	09/30/13	1,251.51	12.52	1,251.51	-	0.00	12,673.16
TOTAL		60,673.16	12,673.16	48,000.00			

Conforme : _____