

Amortization Table :

TRAVEL

Initial Data

LOAN DATA

Loan amount: **13,000.00**
 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

0000165523

24%

semi-monthly
 Payments **342.34**

**VIADOR, ALELI M
 BPI**

CALCULATIONS

Use payment of: **342.34**
 1st payment in table: 1

Beginning balance at payment 1: **13,000.00**
 Cumulative interest prior to payment 1: **0.00**

Table

No.	Payment Date	Beginning Balance	Interest	Outstanding Balance			Cumulative Interest
				Principal	Principal	Interest	
1	07/15/12	13,000.00	130.00	212.34	12,787.66	3,302.31	130.00
2	07/31/12	12,787.66	127.88	214.46	12,573.20	3,174.44	257.88
3	08/15/12	12,573.20	125.73	216.61	12,356.59	3,048.70	383.61
4	08/31/12	12,356.59	123.57	218.77	12,137.82	2,925.14	507.17
5	09/15/12	12,137.82	121.38	220.96	11,916.85	2,803.76	628.55
6	09/30/12	11,916.85	119.17	223.17	11,693.68	2,684.59	747.72
7	10/15/12	11,693.68	116.94	225.40	11,468.28	2,567.66	864.66
8	10/31/12	11,468.28	114.68	227.66	11,240.62	2,452.97	979.34
9	11/15/12	11,240.62	112.41	229.93	11,010.69	2,340.57	1,091.75
10	11/30/12	11,010.69	110.11	232.23	10,778.46	2,230.46	1,201.85
11	12/15/12	10,778.46	107.78	234.56	10,543.90	2,122.67	1,309.64
12	12/31/12	10,543.90	105.44	236.90	10,307.00	2,017.24	1,415.08
13	01/15/13	10,307.00	103.07	239.27	10,067.73	1,914.17	1,518.15
14	01/31/13	10,067.73	100.68	241.66	9,826.07	1,813.49	1,618.82
15	02/15/13	9,826.07	98.26	244.08	9,581.99	1,715.23	1,717.09
16	02/28/13	9,581.99	95.82	246.52	9,335.47	1,619.41	1,812.91
17	03/15/13	9,335.47	93.35	248.99	9,086.48	1,526.05	1,906.26
18	03/31/13	9,086.48	90.86	251.48	8,835.01	1,435.19	1,997.12
19	04/15/13	8,835.01	88.35	253.99	8,581.02	1,346.84	2,085.47
20	04/30/13	8,581.02	85.81	256.53	8,324.49	1,261.03	2,171.28
21	05/15/13	8,324.49	83.24	259.09	8,065.39	1,177.78	2,254.53
22	05/31/13	8,065.39	80.65	261.69	7,803.71	1,097.13	2,335.18
23	06/15/13	7,803.71	78.04	264.30	7,539.40	1,019.09	2,413.22
24	06/30/13	7,539.40	75.39	266.95	7,272.46	943.70	2,488.61
25	07/15/13	7,272.46	72.72	269.62	7,002.84	870.97	2,561.34
26	07/31/13	7,002.84	70.03	272.31	6,730.53	800.95	2,631.37
27	08/15/13	6,730.53	67.31	275.03	6,455.50	733.64	2,698.67
28	08/31/13	6,455.50	64.55	277.78	6,177.71	669.09	2,763.23
29	09/15/13	6,177.71	61.78	280.56	5,897.15	607.31	2,825.01
30	09/30/13	5,897.15	58.97	283.37	5,613.78	548.34	2,883.98
31	10/15/13	5,613.78	56.14	286.20	5,327.58	492.20	2,940.11
32	10/31/13	5,327.58	53.28	289.06	5,038.51	438.92	2,993.39
33	11/15/13	5,038.51	50.39	291.95	4,746.56	388.54	3,043.78
34	11/30/13	4,746.56	47.47	294.87	4,451.69	341.07	3,091.24
35	12/15/13	4,451.69	44.52	297.82	4,153.86	296.56	3,135.76
36	12/31/13	4,153.86	41.54	300.80	3,853.06	255.02	3,177.30
37	01/15/14	3,853.06	38.53	303.81	3,549.25	216.49	3,215.83
38	01/31/14	3,549.25	35.49	306.85	3,242.41	180.99	3,251.32
39	02/15/14	3,242.41	32.42	309.92	2,932.49	148.57	3,283.74
40	02/28/14	2,932.49	29.32	313.01	2,619.47	119.24	3,313.07
41	03/15/14	2,619.47	26.19	316.15	2,303.33	93.05	3,339.26
42	03/31/14	2,303.33	23.03	319.31	1,984.02	70.02	3,362.30
43	04/15/14	1,984.02	19.84	322.50	1,661.52	50.18	3,382.14
44	04/30/14	1,661.52	16.62	325.72	1,335.80	33.56	3,398.75
45	05/15/14	1,335.80	13.36	328.98	1,006.82	20.20	3,412.11
46	05/31/14	1,006.82	10.07	332.27	674.54	10.13	3,422.18
47	06/15/14	674.54	6.75	335.59	338.95	3.39	3,428.92
48	06/30/14	338.95	3.39	338.95	-	0.00	3,432.31
TOTAL		16,432.31	3,432.31	13,000.00			

Conforme : _____