

Amortization Table :

TRAVEL

Initial Data

LOAN DATA

Loan amount: **82,000.00**
 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

0000164584

24%

semi-monthly
 Payments **2,159.37**

**JACINTO, EDUARDO T
 BPI**

CALCULATIONS

Use payment of: **2,159.37**
 1st payment in table: 1

Beginning balance at payment 1: **82,000.00**
 Cumulative interest prior to payment 1: **0.00**

Table

No.	Payment Date	Beginning Balance	Interest	Outstanding Balance		Cumulative Interest
				Principal	Interest	
1	07/31/12	82,000.00	820.00	1,339.37	80,660.63	820.00
2	08/15/12	80,660.63	806.61	1,352.77	79,307.86	1,626.61
3	08/31/12	79,307.86	793.08	1,366.30	77,941.56	2,419.68
4	09/15/12	77,941.56	779.42	1,379.96	76,561.60	3,199.10
5	09/30/12	76,561.60	765.62	1,393.76	75,167.84	3,964.72
6	10/15/12	75,167.84	751.68	1,407.70	73,760.15	4,716.39
7	10/31/12	73,760.15	737.60	1,421.77	72,338.37	5,454.00
8	11/15/12	72,338.37	723.38	1,435.99	70,902.38	6,177.38
9	11/30/12	70,902.38	709.02	1,450.35	69,452.03	6,886.40
10	12/15/12	69,452.03	694.52	1,464.85	67,987.18	7,580.92
11	12/31/12	67,987.18	679.87	1,479.50	66,507.68	8,260.80
12	01/15/13	66,507.68	665.08	1,494.30	65,013.38	8,925.87
13	01/31/13	65,013.38	650.13	1,509.24	63,504.14	9,576.01
14	02/15/13	63,504.14	635.04	1,524.33	61,979.80	10,211.05
15	02/28/13	61,979.80	619.80	1,539.58	60,440.23	10,830.85
16	03/15/13	60,440.23	604.40	1,554.97	58,885.26	11,435.25
17	03/31/13	58,885.26	588.85	1,570.52	57,314.73	12,024.10
18	04/15/13	57,314.73	573.15	1,586.23	55,728.51	12,597.25
19	04/30/13	55,728.51	557.29	1,602.09	54,126.42	13,154.53
20	05/15/13	54,126.42	541.26	1,618.11	52,508.31	13,695.80
21	05/31/13	52,508.31	525.08	1,634.29	50,874.02	14,220.88
22	06/15/13	50,874.02	508.74	1,650.63	49,223.38	14,729.62
23	06/30/13	49,223.38	492.23	1,667.14	47,556.24	15,221.85
24	07/15/13	47,556.24	475.56	1,683.81	45,872.43	15,697.42
25	07/31/13	45,872.43	458.72	1,700.65	44,171.78	16,156.14
26	08/15/13	44,171.78	441.72	1,717.66	42,454.12	16,597.86
27	08/31/13	42,454.12	424.54	1,734.83	40,719.29	17,022.40
28	09/15/13	40,719.29	407.19	1,752.18	38,967.11	17,429.59
29	09/30/13	38,967.11	389.67	1,769.70	37,197.40	17,819.26
30	10/15/13	37,197.40	371.97	1,787.40	35,410.00	18,191.24
31	10/31/13	35,410.00	354.10	1,805.27	33,604.73	18,545.34
32	11/15/13	33,604.73	336.05	1,823.33	31,781.40	18,881.39
33	11/30/13	31,781.40	317.81	1,841.56	29,939.84	19,199.20
34	12/15/13	29,939.84	299.40	1,859.98	28,079.86	19,498.60
35	12/31/13	28,079.86	280.80	1,878.58	26,201.29	19,779.40
36	01/15/14	26,201.29	262.01	1,897.36	24,303.93	20,041.41
37	01/31/14	24,303.93	243.04	1,916.34	22,387.59	20,284.45
38	02/15/14	22,387.59	223.88	1,935.50	20,452.09	20,508.32
39	02/28/14	20,452.09	204.52	1,954.85	18,497.24	20,712.85
40	03/15/14	18,497.24	184.97	1,974.40	16,522.84	20,897.82
41	03/31/14	16,522.84	165.23	1,994.15	14,528.69	21,063.05
42	04/15/14	14,528.69	145.29	2,014.09	12,514.60	21,208.33
43	04/30/14	12,514.60	125.15	2,034.23	10,480.38	21,333.48
44	05/15/14	10,480.38	104.80	2,054.57	8,425.80	21,438.28
45	05/31/14	8,425.80	84.26	2,075.12	6,350.69	21,522.54
46	06/15/14	6,350.69	63.51	2,095.87	4,254.82	21,586.05
47	06/30/14	4,254.82	42.55	2,116.83	2,137.99	21,628.60
48	07/15/14	2,137.99	21.38	2,137.99	0.00	21,649.98
	TOTAL	103,649.98	21,649.98	82,000.00		

Conforme : _____