

# Amortization Table :

# TRAVEL

## Initial Data

### LOAN DATA

Loan amount: **8,000.00**  
 Annual interest rate: **24%**  
 Term in years: **2**  
 Payments per year: **24**  
 First payment due: **4/30/2012**

### TABLE DATA

Table starts at date: **4/30/2012**  
 or at payment number: **1**

### PERIODIC PAYMENT

0000164870

**24%**

semi-monthly  
 Payments **210.67**

**MENDOZA, RICARDO N  
 BPI**

### CALCULATIONS

Use payment of: **210.67**  
 1st payment in table: 1

Beginning balance at payment 1: **8,000.00**  
 Cumulative interest prior to payment 1: **0.00**

### Table

No.	Payment Date	Beginning Balance	Interest	Outstanding Balance			Cumulative Interest
				Principal	Principal	Interest	
1	04/30/12	8,000.00	80.00	130.67	7,869.33	2,032.19	80.00
2	05/15/12	7,869.33	78.69	131.98	7,737.35	1,953.50	158.69
3	05/31/12	7,737.35	77.37	133.30	7,604.05	1,876.13	236.07
4	06/15/12	7,604.05	76.04	134.63	7,469.42	1,800.09	312.11
5	06/30/12	7,469.42	74.69	135.98	7,333.45	1,725.39	386.80
6	07/15/12	7,333.45	73.33	137.34	7,196.11	1,652.06	460.14
7	07/31/12	7,196.11	71.96	138.71	7,057.40	1,580.10	532.10
8	08/15/12	7,057.40	70.57	140.10	6,917.31	1,509.52	602.67
9	08/31/12	6,917.31	69.17	141.50	6,775.81	1,440.35	671.84
10	09/15/12	6,775.81	67.76	142.91	6,632.90	1,372.59	739.60
11	09/30/12	6,632.90	66.33	144.34	6,488.55	1,306.26	805.93
12	10/15/12	6,488.55	64.89	145.79	6,342.77	1,241.38	870.82
13	10/31/12	6,342.77	63.43	147.24	6,195.53	1,177.95	934.24
14	11/15/12	6,195.53	61.96	148.72	6,046.81	1,115.99	996.20
15	11/30/12	6,046.81	60.47	150.20	5,896.61	1,055.52	1,056.67
16	12/15/12	5,896.61	58.97	151.70	5,744.90	996.56	1,115.63
17	12/31/12	5,744.90	57.45	153.22	5,591.68	939.11	1,173.08
18	01/15/13	5,591.68	55.92	154.75	5,436.93	883.19	1,229.00
19	01/31/13	5,436.93	54.37	156.30	5,280.63	828.82	1,283.37
20	02/15/13	5,280.63	52.81	157.86	5,122.76	776.02	1,336.18
21	02/28/13	5,122.76	51.23	159.44	4,963.32	724.79	1,387.40
22	03/15/13	4,963.32	49.63	161.04	4,802.28	675.16	1,437.04
23	03/31/13	4,802.28	48.02	162.65	4,639.63	627.13	1,485.06
24	04/15/13	4,639.63	46.40	164.27	4,475.36	580.74	1,531.46
25	04/30/13	4,475.36	44.75	165.92	4,309.44	535.98	1,576.21
26	05/15/13	4,309.44	43.09	167.58	4,141.87	492.89	1,619.30
27	05/31/13	4,141.87	41.42	169.25	3,972.61	451.47	1,660.72
28	06/15/13	3,972.61	39.73	170.94	3,801.67	411.74	1,700.45
29	06/30/13	3,801.67	38.02	172.65	3,629.01	373.73	1,738.46
30	07/15/13	3,629.01	36.29	174.38	3,454.63	337.44	1,774.75
31	07/31/13	3,454.63	34.55	176.12	3,278.51	302.89	1,809.30
32	08/15/13	3,278.51	32.79	177.89	3,100.62	270.11	1,842.09
33	08/31/13	3,100.62	31.01	179.66	2,920.96	239.10	1,873.09
34	09/15/13	2,920.96	29.21	181.46	2,739.50	209.89	1,902.30
35	09/30/13	2,739.50	27.39	183.28	2,556.22	182.50	1,929.70
36	10/15/13	2,556.22	25.56	185.11	2,371.11	156.93	1,955.26
37	10/31/13	2,371.11	23.71	186.96	2,184.16	133.22	1,978.97
38	11/15/13	2,184.16	21.84	188.83	1,995.33	111.38	2,000.81
39	11/30/13	1,995.33	19.95	190.72	1,804.61	91.43	2,020.77
40	12/15/13	1,804.61	18.05	192.62	1,611.98	73.38	2,038.81
41	12/31/13	1,611.98	16.12	194.55	1,417.43	57.26	2,054.93
42	01/15/14	1,417.43	14.17	196.50	1,220.94	43.09	2,069.11
43	01/31/14	1,220.94	12.21	198.46	1,022.48	30.88	2,081.32
44	02/15/14	1,022.48	10.22	200.45	822.03	20.65	2,091.54
45	02/28/14	822.03	8.22	202.45	619.58	12.43	2,099.76
46	03/15/14	619.58	6.20	204.47	415.10	6.24	2,105.96
47	03/31/14	415.10	4.15	206.52	208.58	2.09	2,110.11
48	04/15/14	208.58	2.09	208.58	0.00	0.00	2,112.19
TOTAL		10,112.19	2,112.19	8,000.00			

Conforme : \_\_\_\_\_