

Amortization Table :

TRAVEL

Initial Data

LOAN DATA

Loan amount: **50,000.00**
 Annual interest rate: **24%**
 Term in years: **2**
 Payments per year: **24**
 First payment due: **8/15/2012**

TABLE DATA

Table starts at date: **8/15/2012**
 or at payment number: **1**

PERIODIC PAYMENT

0000165245

24%

semi-monthly
 Payments **1,316.69**

ROQUE, EDELYN V
BPI

CALCULATIONS

Use payment of: **1,316.69**
 1st payment in table: **1**

Beginning balance at payment 1: **50,000.00**
 Cumulative interest prior to payment 1: **0.00**

Table

No.	Payment Date	Beginning Balance	Interest	Outstanding Balance		Cumulative Interest
				Principal	Interest	
1	08/15/12	50,000.00	500.00	816.69	49,183.31	12,701.21
2	08/31/12	49,183.31	491.83	824.86	48,358.45	12,209.37
3	09/15/12	48,358.45	483.58	833.11	47,525.34	11,725.79
4	09/30/12	47,525.34	475.25	841.44	46,683.90	11,250.53
5	10/15/12	46,683.90	466.84	849.85	45,834.05	10,783.69
6	10/31/12	45,834.05	458.34	858.35	44,975.70	10,325.35
7	11/15/12	44,975.70	449.76	866.93	44,108.77	9,875.60
8	11/30/12	44,108.77	441.09	875.60	43,233.16	9,434.51
9	12/15/12	43,233.16	432.33	884.36	42,348.80	9,002.18
10	12/31/12	42,348.80	423.49	893.20	41,455.60	8,578.69
11	01/15/13	41,455.60	414.56	902.14	40,553.46	8,164.13
12	01/31/13	40,553.46	405.53	911.16	39,642.30	7,758.60
13	02/15/13	39,642.30	396.42	920.27	38,722.04	7,362.18
14	02/28/13	38,722.04	387.22	929.47	37,792.56	6,974.96
15	03/15/13	37,792.56	377.93	938.77	36,853.80	6,597.03
16	03/31/13	36,853.80	368.54	948.15	35,905.64	6,228.49
17	04/15/13	35,905.64	359.06	957.64	34,948.01	5,869.44
18	04/30/13	34,948.01	349.48	967.21	33,980.80	5,519.96
19	05/15/13	33,980.80	339.81	976.88	33,003.91	5,180.15
20	05/31/13	33,003.91	330.04	986.65	32,017.26	4,850.11
21	06/15/13	32,017.26	320.17	996.52	31,020.74	4,529.94
22	06/30/13	31,020.74	310.21	1,006.48	30,014.26	4,219.73
23	07/15/13	30,014.26	300.14	1,016.55	28,997.71	3,919.59
24	07/31/13	28,997.71	289.98	1,026.71	27,970.99	3,629.61
25	08/15/13	27,970.99	279.71	1,036.98	26,934.01	3,349.90
26	08/31/13	26,934.01	269.34	1,047.35	25,886.66	3,080.56
27	09/15/13	25,886.66	258.87	1,057.83	24,828.83	2,821.69
28	09/30/13	24,828.83	248.29	1,068.40	23,760.43	2,573.40
29	10/15/13	23,760.43	237.60	1,079.09	22,681.34	2,335.80
30	10/31/13	22,681.34	226.81	1,089.88	21,591.47	2,108.99
31	11/15/13	21,591.47	215.91	1,100.78	20,490.69	1,893.07
32	11/30/13	20,490.69	204.91	1,111.78	19,378.90	1,688.17
33	12/15/13	19,378.90	193.79	1,122.90	18,256.00	1,494.38
34	12/31/13	18,256.00	182.56	1,134.13	17,121.87	1,311.82
35	01/15/14	17,121.87	171.22	1,145.47	15,976.40	1,140.60
36	01/31/14	15,976.40	159.76	1,156.93	14,819.47	980.83
37	02/15/14	14,819.47	148.19	1,168.50	13,650.97	832.64
38	02/28/14	13,650.97	136.51	1,180.18	12,470.79	696.13
39	03/15/14	12,470.79	124.71	1,191.98	11,278.80	571.42
40	03/31/14	11,278.80	112.79	1,203.90	10,074.90	458.63
41	04/15/14	10,074.90	100.75	1,215.94	8,858.96	357.88
42	04/30/14	8,858.96	88.59	1,228.10	7,630.86	269.29
43	05/15/14	7,630.86	76.31	1,240.38	6,390.47	192.99
44	05/31/14	6,390.47	63.90	1,252.79	5,137.69	129.08
45	06/15/14	5,137.69	51.38	1,265.31	3,872.37	77.70
46	06/30/14	3,872.37	38.72	1,277.97	2,594.40	38.98
47	07/15/14	2,594.40	25.94	1,290.75	1,303.66	13.04
48	07/31/14	1,303.66	13.04	1,303.66	0.00	0.00
	TOTAL	63,201.21	13,201.21	50,000.00		

Conforme : _____