

# Amortization Table :

# TRAVEL

## Initial Data

### LOAN DATA

Loan amount: **80,000.00**  
 Annual interest rate: **24%**  
 Term in years: **2**  
 Payments per year: **24**  
 First payment due: **3/15/2012**

### TABLE DATA

Table starts at date: **3/15/2012**  
 or at payment number: **1**

### PERIODIC PAYMENT

0000153513

**24%**

semi-monthly  
 Payments **2,106.71**

**DACANAY, ANA VICTORIA E  
 BPI**

### CALCULATIONS

Use payment of: **2,106.71**  
 1st payment in table: **1**

Beginning balance at payment 1: **80,000.00**  
 Cumulative interest prior to payment 1: **0.00**

### Table

No.	Payment Date	Beginning Balance	Interest	Outstanding Balance		Cumulative Interest
				Principal	Interest	
1	03/15/12	80,000.00	800.00	1,306.71	78,693.29	20,321.93
2	03/31/12	78,693.29	786.93	1,319.77	77,373.52	19,535.00
3	04/15/12	77,373.52	773.74	1,332.97	76,040.55	18,761.26
4	04/30/12	76,040.55	760.41	1,346.30	74,694.25	18,000.85
5	05/15/12	74,694.25	746.94	1,359.76	73,334.48	17,253.91
6	05/31/12	73,334.48	733.34	1,373.36	71,961.12	16,520.57
7	06/15/12	71,961.12	719.61	1,387.10	70,574.02	15,800.96
8	06/30/12	70,574.02	705.74	1,400.97	69,173.06	15,095.22
9	07/15/12	69,173.06	691.73	1,414.98	67,758.08	14,403.49
10	07/31/12	67,758.08	677.58	1,429.13	66,328.96	13,725.90
11	08/15/12	66,328.96	663.29	1,443.42	64,885.54	13,062.61
12	08/31/12	64,885.54	648.86	1,457.85	63,427.69	12,413.76
13	09/15/12	63,427.69	634.28	1,472.43	61,955.26	11,779.48
14	09/30/12	61,955.26	619.55	1,487.15	60,468.10	11,159.93
15	10/15/12	60,468.10	604.68	1,502.03	58,966.08	10,555.25
16	10/31/12	58,966.08	589.66	1,517.05	57,449.03	9,965.59
17	11/15/12	57,449.03	574.49	1,532.22	55,916.81	9,391.10
18	11/30/12	55,916.81	559.17	1,547.54	54,369.28	8,831.93
19	12/15/12	54,369.28	543.69	1,563.01	52,806.26	8,288.24
20	12/31/12	52,806.26	528.06	1,578.64	51,227.62	7,760.17
21	01/15/13	51,227.62	512.28	1,594.43	49,633.19	7,247.90
22	01/31/13	49,633.19	496.33	1,610.37	48,022.81	6,751.57
23	02/15/13	48,022.81	480.23	1,626.48	46,396.33	6,271.34
24	02/28/13	46,396.33	463.96	1,642.74	44,753.59	5,807.37
25	03/15/13	44,753.59	447.54	1,659.17	43,094.42	5,359.84
26	03/31/13	43,094.42	430.94	1,675.76	41,418.66	4,928.89
27	04/15/13	41,418.66	414.19	1,692.52	39,726.14	4,514.71
28	04/30/13	39,726.14	397.26	1,709.45	38,016.69	4,117.45
29	05/15/13	38,016.69	380.17	1,726.54	36,290.15	3,737.28
30	05/31/13	36,290.15	362.90	1,743.81	34,546.34	3,374.38
31	06/15/13	34,546.34	345.46	1,761.24	32,785.10	3,028.92
32	06/30/13	32,785.10	327.85	1,778.86	31,006.25	2,701.06
33	07/15/13	31,006.25	310.06	1,796.64	29,209.60	2,391.00
34	07/31/13	29,209.60	292.10	1,814.61	27,394.99	2,098.91
35	08/15/13	27,394.99	273.95	1,832.76	25,562.23	1,824.96
36	08/31/13	25,562.23	255.62	1,851.08	23,711.15	1,569.33
37	09/15/13	23,711.15	237.11	1,869.60	21,841.55	1,332.22
38	09/30/13	21,841.55	218.42	1,888.29	19,953.26	1,113.81
39	10/15/13	19,953.26	199.53	1,907.17	18,046.09	914.27
40	10/31/13	18,046.09	180.46	1,926.25	16,119.84	733.81
41	11/15/13	16,119.84	161.20	1,945.51	14,174.33	572.61
42	11/30/13	14,174.33	141.74	1,964.96	12,209.37	430.87
43	12/15/13	12,209.37	122.09	1,984.61	10,224.76	308.78
44	12/31/13	10,224.76	102.25	2,004.46	8,220.30	206.53
45	01/15/14	8,220.30	82.20	2,024.50	6,195.79	124.33
46	01/31/14	6,195.79	61.96	2,044.75	4,151.04	62.37
47	02/15/14	4,151.04	41.51	2,065.20	2,085.85	20.86
48	02/28/14	2,085.85	20.86	2,085.85	0.00	0.00
	TOTAL	101,121.93	21,121.93	80,000.00		

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