

# Amortization Table :

# TRAVEL

## Initial Data

### LOAN DATA

Loan amount: **90,000.00**  
 Annual interest rate: **24%**  
 Term in years: **2**  
 Payments per year: **24**  
 First payment due: **2/15/2012**

### TABLE DATA

Table starts at date: **2/15/2012**  
 or at payment number: **1**

### PERIODIC PAYMENT

0000163299

**24%**

semi-monthly  
 Payments **2,370.05**

**LUMAPAG, EFREN M  
 BPI**

### CALCULATIONS

Use payment of: **2,370.05**  
 1st payment in table: **1**

Beginning balance at payment 1: **90,000.00**  
 Cumulative interest prior to payment 1: **0.00**

### Table

No.	Payment Date	Beginning Balance	Interest	Outstanding Balance		Cumulative Interest
				Principal	Interest	
1	02/15/12	90,000.00	900.00	1,470.05	88,529.95	22,862.17
2	02/29/12	88,529.95	885.30	1,484.75	87,045.21	21,976.87
3	03/15/12	87,045.21	870.45	1,499.59	85,545.62	21,106.42
4	03/31/12	85,545.62	855.46	1,514.59	84,031.03	20,250.96
5	04/15/12	84,031.03	840.31	1,529.73	82,501.29	19,410.65
6	04/30/12	82,501.29	825.01	1,545.03	80,956.26	18,585.64
7	05/15/12	80,956.26	809.56	1,560.48	79,395.78	17,776.08
8	05/31/12	79,395.78	793.96	1,576.09	77,819.69	16,982.12
9	06/15/12	77,819.69	778.20	1,591.85	76,227.84	16,203.92
10	06/30/12	76,227.84	762.28	1,607.77	74,620.07	15,441.64
11	07/15/12	74,620.07	746.20	1,623.84	72,996.23	14,695.44
12	07/31/12	72,996.23	729.96	1,640.08	71,356.15	13,965.48
13	08/15/12	71,356.15	713.56	1,656.48	69,699.66	13,251.92
14	08/31/12	69,699.66	697.00	1,673.05	68,026.62	12,554.92
15	09/15/12	68,026.62	680.27	1,689.78	66,336.84	11,874.66
16	09/30/12	66,336.84	663.37	1,706.68	64,630.16	11,211.29
17	10/15/12	64,630.16	646.30	1,723.74	62,906.42	10,564.99
18	10/31/12	62,906.42	629.06	1,740.98	61,165.43	9,935.92
19	11/15/12	61,165.43	611.65	1,758.39	59,407.04	9,324.27
20	11/30/12	59,407.04	594.07	1,775.97	57,631.07	8,730.20
21	12/15/12	57,631.07	576.31	1,793.73	55,837.33	8,153.89
22	12/31/12	55,837.33	558.37	1,811.67	54,025.66	7,595.51
23	01/15/13	54,025.66	540.26	1,829.79	52,195.87	7,055.26
24	01/31/13	52,195.87	521.96	1,848.09	50,347.79	6,533.30
25	02/15/13	50,347.79	503.48	1,866.57	48,481.22	6,029.82
26	02/28/13	48,481.22	484.81	1,885.23	46,595.99	5,545.01
27	03/15/13	46,595.99	465.96	1,904.09	44,691.90	5,079.05
28	03/31/13	44,691.90	446.92	1,923.13	42,768.78	4,632.13
29	04/15/13	42,768.78	427.69	1,942.36	40,826.42	4,204.44
30	04/30/13	40,826.42	408.26	1,961.78	38,864.64	3,796.18
31	05/15/13	38,864.64	388.65	1,981.40	36,883.24	3,407.53
32	05/31/13	36,883.24	368.83	2,001.21	34,882.03	3,038.70
33	06/15/13	34,882.03	348.82	2,021.22	32,860.80	2,689.88
34	06/30/13	32,860.80	328.61	2,041.44	30,819.36	2,361.27
35	07/15/13	30,819.36	308.19	2,061.85	28,757.51	2,053.08
36	07/31/13	28,757.51	287.58	2,082.47	26,675.04	1,765.50
37	08/15/13	26,675.04	266.75	2,103.29	24,571.75	1,498.75
38	08/31/13	24,571.75	245.72	2,124.33	22,447.42	1,253.03
39	09/15/13	22,447.42	224.47	2,145.57	20,301.85	1,028.56
40	09/30/13	20,301.85	203.02	2,167.03	18,134.82	825.54
41	10/15/13	18,134.82	181.35	2,188.70	15,946.13	644.19
42	10/31/13	15,946.13	159.46	2,210.58	13,735.54	484.73
43	11/15/13	13,735.54	137.36	2,232.69	11,502.85	347.37
44	11/30/13	11,502.85	115.03	2,255.02	9,247.83	232.35
45	12/15/13	9,247.83	92.48	2,277.57	6,970.27	139.87
46	12/31/13	6,970.27	69.70	2,300.34	4,669.93	70.17
47	01/15/14	4,669.93	46.70	2,323.35	2,346.58	23.47
48	01/31/14	2,346.58	23.47	2,346.58	0.00	0.00
	<b>TOTAL</b>	<b>113,762.17</b>	<b>23,762.17</b>	<b>90,000.00</b>		

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