

Amortization Table :

TRAVEL

Initial Data

LOAN DATA

Loan amount: **44,000.00**
 Annual interest rate: **24%**
 Term in years: **2**
 Payments per year: **24**
 First payment due: **10/15/2011**

TABLE DATA

Table starts at date: **10/15/2011**
 or at payment number: **1**

PERIODIC PAYMENT

semi-monthly
 Payments **1,158.69**

24%

CALCULATIONS

Use payment of: **1,158.69**
 1st payment in table: **1**

Beginning balance at payment 1: **44,000.00**
 Cumulative interest prior to payment 1: **0.00**

**ASUNCION, MARIECRIS M
 BPI**

Table

No.	Payment Date	Beginning Balance	Interest	Outstanding Balance			Cumulative Interest
				Principal	Principal	Interest	
1	10/15/11	44,000.00	440.00	718.69	43,281.31	11,177.06	440.00
2	10/31/11	43,281.31	432.81	725.88	42,555.44	10,744.25	872.81
3	11/15/11	42,555.44	425.55	733.13	41,822.30	10,318.69	1,298.37
4	11/30/11	41,822.30	418.22	740.47	41,081.84	9,900.47	1,716.59
5	12/15/11	41,081.84	410.82	747.87	40,333.97	9,489.65	2,127.41
6	12/31/11	40,333.97	403.34	755.35	39,578.62	9,086.31	2,530.75
7	01/15/12	39,578.62	395.79	762.90	38,815.71	8,690.53	2,926.53
8	01/31/12	38,815.71	388.16	770.53	38,045.18	8,302.37	3,314.69
9	02/15/12	38,045.18	380.45	778.24	37,266.94	7,921.92	3,695.14
10	02/29/12	37,266.94	372.67	786.02	36,480.93	7,549.25	4,067.81
11	03/15/12	36,480.93	364.81	793.88	35,687.05	7,184.44	4,432.62
12	03/31/12	35,687.05	356.87	801.82	34,885.23	6,827.57	4,789.49
13	04/15/12	34,885.23	348.85	809.84	34,075.39	6,478.72	5,138.35
14	04/30/12	34,075.39	340.75	817.93	33,257.46	6,137.96	5,479.10
15	05/15/12	33,257.46	332.57	826.11	32,431.34	5,805.39	5,811.67
16	05/31/12	32,431.34	324.31	834.38	31,596.97	5,481.07	6,135.99
17	06/15/12	31,596.97	315.97	842.72	30,754.25	5,165.10	6,451.96
18	06/30/12	30,754.25	307.54	851.15	29,903.10	4,857.56	6,759.50
19	07/15/12	29,903.10	299.03	859.66	29,043.44	4,558.53	7,058.53
20	07/31/12	29,043.44	290.43	868.25	28,175.19	4,268.10	7,348.96
21	08/15/12	28,175.19	281.75	876.94	27,298.25	3,986.34	7,630.72
22	08/31/12	27,298.25	272.98	885.71	26,412.55	3,713.36	7,903.70
23	09/15/12	26,412.55	264.13	894.56	25,517.98	3,449.24	8,167.82
24	09/30/12	25,517.98	255.18	903.51	24,614.47	3,194.06	8,423.00
25	10/15/12	24,614.47	246.14	912.54	23,701.93	2,947.91	8,669.15
26	10/31/12	23,701.93	237.02	921.67	22,780.26	2,710.89	8,906.17
27	11/15/12	22,780.26	227.80	930.89	21,849.37	2,483.09	9,133.97
28	11/30/12	21,849.37	218.49	940.20	20,909.18	2,264.60	9,352.46
29	12/15/12	20,909.18	209.09	949.60	19,959.58	2,055.50	9,561.56
30	12/31/12	19,959.58	199.60	959.09	19,000.49	1,855.91	9,761.15
31	01/15/13	19,000.49	190.00	968.68	18,031.81	1,665.90	9,951.16
32	01/31/13	18,031.81	180.32	978.37	17,053.43	1,485.59	10,131.48
33	02/15/13	17,053.43	170.53	988.15	16,065.28	1,315.05	10,302.01
34	02/28/13	16,065.28	160.65	998.04	15,067.24	1,154.40	10,462.66
35	03/15/13	15,067.24	150.67	1,008.02	14,059.23	1,003.73	10,613.33
36	03/31/13	14,059.23	140.59	1,018.10	13,041.13	863.13	10,753.93
37	04/15/13	13,041.13	130.41	1,028.28	12,012.85	732.72	10,884.34
38	04/30/13	12,012.85	120.13	1,038.56	10,974.29	612.59	11,004.47
39	05/15/13	10,974.29	109.74	1,048.95	9,925.35	502.85	11,114.21
40	05/31/13	9,925.35	99.25	1,059.44	8,865.91	403.60	11,213.46
41	06/15/13	8,865.91	88.66	1,070.03	7,795.88	314.94	11,302.12
42	06/30/13	7,795.88	77.96	1,080.73	6,715.15	236.98	11,380.08
43	07/15/13	6,715.15	67.15	1,091.54	5,623.62	169.83	11,447.23
44	07/31/13	5,623.62	56.24	1,102.45	4,521.16	113.59	11,503.47
45	08/15/13	4,521.16	45.21	1,113.48	3,407.69	68.38	11,548.68
46	08/31/13	3,407.69	34.08	1,124.61	2,283.07	34.30	11,582.76
47	09/15/13	2,283.07	22.83	1,135.86	1,147.22	11.47	11,605.59
48	09/30/13	1,147.22	11.47	1,147.22	0.00	0.00	11,617.06
TOTAL		55,617.06	11,617.06	44,000.00			

Conforme : _____