

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: **7/31/2012**

TABLE DATA

Table starts at date: **7/31/2012**
 or at payment number: **1**

PERIODIC PAYMENT

0000163317

24%

semi-monthly
 Payments **2,106.71**

CANAYNAY, MARIANNE V
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	Principal	Interest	
1	07/31/12	80,000.00	800.00	1,306.71	78,693.29	20,321.93	800.00
2	08/15/12	78,693.29	786.93	1,319.77	77,373.52	19,535.00	1,586.93
3	08/31/12	77,373.52	773.74	1,332.97	76,040.55	18,761.26	2,360.67
4	09/15/12	76,040.55	760.41	1,346.30	74,694.25	18,000.85	3,121.07
5	09/30/12	74,694.25	746.94	1,359.76	73,334.48	17,253.91	3,868.02
6	10/15/12	73,334.48	733.34	1,373.36	71,961.12	16,520.57	4,601.36
7	10/31/12	71,961.12	719.61	1,387.10	70,574.02	15,800.96	5,320.97
8	11/15/12	70,574.02	705.74	1,400.97	69,173.06	15,095.22	6,026.71
9	11/30/12	69,173.06	691.73	1,414.98	67,758.08	14,403.49	6,718.44
10	12/15/12	67,758.08	677.58	1,429.13	66,328.96	13,725.90	7,396.02
11	12/31/12	66,328.96	663.29	1,443.42	64,885.54	13,062.61	8,059.31
12	01/15/13	64,885.54	648.86	1,457.85	63,427.69	12,413.76	8,708.17
13	01/31/13	63,427.69	634.28	1,472.43	61,955.26	11,779.48	9,342.45
14	02/15/13	61,955.26	619.55	1,487.15	60,468.10	11,159.93	9,962.00
15	02/28/13	60,468.10	604.68	1,502.03	58,966.08	10,555.25	10,566.68
16	03/15/13	58,966.08	589.66	1,517.05	57,449.03	9,965.59	11,156.34
17	03/31/13	57,449.03	574.49	1,532.22	55,916.81	9,391.10	11,730.83
18	04/15/13	55,916.81	559.17	1,547.54	54,369.28	8,831.93	12,290.00
19	04/30/13	54,369.28	543.69	1,563.01	52,806.26	8,288.24	12,833.69
20	05/15/13	52,806.26	528.06	1,578.64	51,227.62	7,760.17	13,361.75
21	05/31/13	51,227.62	512.28	1,594.43	49,633.19	7,247.90	13,874.03
22	06/15/13	49,633.19	496.33	1,610.37	48,022.81	6,751.57	14,370.36
23	06/30/13	48,022.81	480.23	1,626.48	46,396.33	6,271.34	14,850.59
24	07/15/13	46,396.33	463.96	1,642.74	44,753.59	5,807.37	15,314.55
25	07/31/13	44,753.59	447.54	1,659.17	43,094.42	5,359.84	15,762.09
26	08/15/13	43,094.42	430.94	1,675.76	41,418.66	4,928.89	16,193.03
27	08/31/13	41,418.66	414.19	1,692.52	39,726.14	4,514.71	16,607.22
28	09/15/13	39,726.14	397.26	1,709.45	38,016.69	4,117.45	17,004.48
29	09/30/13	38,016.69	380.17	1,726.54	36,290.15	3,737.28	17,384.65
30	10/15/13	36,290.15	362.90	1,743.81	34,546.34	3,374.38	17,747.55
31	10/31/13	34,546.34	345.46	1,761.24	32,785.10	3,028.92	18,093.01
32	11/15/13	32,785.10	327.85	1,778.86	31,006.25	2,701.06	18,420.86
33	11/30/13	31,006.25	310.06	1,796.64	29,209.60	2,391.00	18,730.93
34	12/15/13	29,209.60	292.10	1,814.61	27,394.99	2,098.91	19,023.02
35	12/31/13	27,394.99	273.95	1,832.76	25,562.23	1,824.96	19,296.97
36	01/15/14	25,562.23	255.62	1,851.08	23,711.15	1,569.33	19,552.59
37	01/31/14	23,711.15	237.11	1,869.60	21,841.55	1,332.22	19,789.71
38	02/15/14	21,841.55	218.42	1,888.29	19,953.26	1,113.81	20,008.12
39	02/28/14	19,953.26	199.53	1,907.17	18,046.09	914.27	20,207.65
40	03/15/14	18,046.09	180.46	1,926.25	16,119.84	733.81	20,388.12
41	03/31/14	16,119.84	161.20	1,945.51	14,174.33	572.61	20,549.31
42	04/15/14	14,174.33	141.74	1,964.96	12,209.37	430.87	20,691.06
43	04/30/14	12,209.37	122.09	1,984.61	10,224.76	308.78	20,813.15
44	05/15/14	10,224.76	102.25	2,004.46	8,220.30	206.53	20,915.40
45	05/31/14	8,220.30	82.20	2,024.50	6,195.79	124.33	20,997.60
46	06/15/14	6,195.79	61.96	2,044.75	4,151.04	62.37	21,059.56
47	06/30/14	4,151.04	41.51	2,065.20	2,085.85	20.86	21,101.07
48	07/15/14	2,085.85	20.86	2,085.85	0.00	0.00	21,121.93
TOTAL		101,121.93	21,121.93	80,000.00			

Conforme : _____