Amortization Table : TRAVEL

Initial Data

LOAN DATA

Loan amount:	**30,000.00**
Annual interest rate:	**24%**
Term in years:	**1**
Payments per year:	**24**
First payment due:	**7/31/2011**

TABLE DATA

Table starts at date:	**7/31/2011**
or at payment number:	**1**

PERIODIC PAYMENT

semi-monthly Payments	**1,412.20**

SPECIAL PROMO **24%**

MA. TERESA S. PUNSALAN
BPI

CALCULATIONS

Use payment of:	**1,412.20**	Beginning balance at payment 1:	**30,000.00**
1st payment in table:	**1**	Cumulative interest prior to payment 1:	**0.00**

Table

No.	Payment Date	Beginning Balance	Interest	Outstanding Balance Principal	Outstanding Balance Principal	Outstanding Balance Interest	Cumulative Interest
1	07/31/11	30,000.00	300.00	1,112.20	28,887.80	3,592.90	300.00
2	08/15/11	28,887.80	288.88	1,123.33	27,764.47	3,304.02	588.88
3	08/31/11	27,764.47	277.64	1,134.56	26,629.91	3,026.38	866.52
4	09/15/11	26,629.91	266.30	1,145.91	25,484.01	2,760.08	1,132.82
5	09/30/11	25,484.01	254.84	1,157.36	24,326.64	2,505.24	1,387.66
6	10/15/11	24,326.64	243.27	1,168.94	23,157.70	2,261.97	1,630.93
7	10/31/11	23,157.70	231.58	1,180.63	21,977.08	2,030.39	1,862.51
8	11/15/11	21,977.08	219.77	1,192.43	20,784.64	1,810.62	2,082.28
9	11/30/11	20,784.64	207.85	1,204.36	19,580.28	1,602.78	2,290.12
10	12/15/11	19,580.28	195.80	1,216.40	18,363.88	1,406.97	2,485.93
11	12/31/11	18,363.88	183.64	1,228.57	17,135.32	1,223.34	2,669.56
12	01/15/12	17,135.32	171.35	1,240.85	15,894.47	1,051.98	2,840.92
13	01/31/12	15,894.47	158.94	1,253.26	14,641.21	893.04	2,999.86
14	02/15/12	14,641.21	146.41	1,265.79	13,375.42	746.63	3,146.27
15	02/29/12	13,375.42	133.75	1,278.45	12,096.97	612.87	3,280.03
16	03/15/12	12,096.97	120.97	1,291.23	10,805.73	491.90	3,401.00
17	03/31/12	10,805.73	108.06	1,304.15	9,501.58	383.84	3,509.06
18	04/15/12	9,501.58	95.02	1,317.19	8,184.40	288.83	3,604.07
19	04/30/12	8,184.40	81.84	1,330.36	6,854.04	206.99	3,685.91
20	05/15/12	6,854.04	68.54	1,343.66	5,510.37	138.44	3,754.46
21	05/31/12	5,510.37	55.10	1,357.10	4,153.27	83.34	3,809.56
22	06/15/12	4,153.27	41.53	1,370.67	2,782.60	41.81	3,851.09
23	06/30/12	2,782.60	27.83	1,384.38	1,398.22	13.98	3,878.92
24	07/15/12	1,398.22	13.98	1,398.22	0.00	0.00	3,892.90
	TOTAL	**33,892.90**	**3,892.90**	**30,000.00**			

Conforme : _____