

# Amortization Table :

# TRAVEL

## Initial Data

### LOAN DATA

Loan amount: **12,000.00**  
 Annual interest rate: **24%**  
 Term in years: **2**  
 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 **316.01**

**24%**

### CALCULATIONS

Use payment of: **316.01**  
 1st payment in table: **1**

Beginning balance at payment 1: **12,000.00**  
 Cumulative interest prior to payment 1: **0.00**

**LORIBELLE R. ROSARIO**  
**BPI**

### Table

No.	Payment Date	Beginning Balance	Interest	Outstanding Balance			Cumulative Interest
				Principal	Principal	Interest	
1	07/31/11	12,000.00	120.00	196.01	11,803.99	3,048.29	120.00
2	08/15/11	11,803.99	118.04	197.97	11,606.03	2,930.25	238.04
3	08/31/11	11,606.03	116.06	199.95	11,406.08	2,814.19	354.10
4	09/15/11	11,406.08	114.06	201.95	11,204.14	2,700.13	468.16
5	09/30/11	11,204.14	112.04	203.96	11,000.17	2,588.09	580.20
6	10/15/11	11,000.17	110.00	206.00	10,794.17	2,478.09	690.20
7	10/31/11	10,794.17	107.94	208.06	10,586.10	2,370.14	798.15
8	11/15/11	10,586.10	105.86	210.14	10,375.96	2,264.28	904.01
9	11/30/11	10,375.96	103.76	212.25	10,163.71	2,160.52	1,007.77
10	12/15/11	10,163.71	101.64	214.37	9,949.34	2,058.89	1,109.40
11	12/31/11	9,949.34	99.49	216.51	9,732.83	1,959.39	1,208.90
12	01/15/12	9,732.83	97.33	218.68	9,514.15	1,862.06	1,306.23
13	01/31/12	9,514.15	95.14	220.86	9,293.29	1,766.92	1,401.37
14	02/15/12	9,293.29	92.93	223.07	9,070.22	1,673.99	1,494.30
15	02/29/12	9,070.22	90.70	225.30	8,844.91	1,583.29	1,585.00
16	03/15/12	8,844.91	88.45	227.56	8,617.35	1,494.84	1,673.45
17	03/31/12	8,617.35	86.17	229.83	8,387.52	1,408.66	1,759.62
18	04/15/12	8,387.52	83.88	232.13	8,155.39	1,324.79	1,843.50
19	04/30/12	8,155.39	81.55	234.45	7,920.94	1,243.24	1,925.05
20	05/15/12	7,920.94	79.21	236.80	7,684.14	1,164.03	2,004.26
21	05/31/12	7,684.14	76.84	239.16	7,444.98	1,087.18	2,081.10
22	06/15/12	7,444.98	74.45	241.56	7,203.42	1,012.73	2,155.55
23	06/30/12	7,203.42	72.03	243.97	6,959.45	940.70	2,227.59
24	07/15/12	6,959.45	69.59	246.41	6,713.04	871.11	2,297.18
25	07/31/12	6,713.04	67.13	248.88	6,464.16	803.98	2,364.31
26	08/15/12	6,464.16	64.64	251.36	6,212.80	739.33	2,428.95
27	08/31/12	6,212.80	62.13	253.88	5,958.92	677.21	2,491.08
28	09/15/12	5,958.92	59.59	256.42	5,702.50	617.62	2,550.67
29	09/30/12	5,702.50	57.03	258.98	5,443.52	560.59	2,607.70
30	10/15/12	5,443.52	54.44	261.57	5,181.95	506.16	2,662.13
31	10/31/12	5,181.95	51.82	264.19	4,917.77	454.34	2,713.95
32	11/15/12	4,917.77	49.18	266.83	4,650.94	405.16	2,763.13
33	11/30/12	4,650.94	46.51	269.50	4,381.44	358.65	2,809.64
34	12/15/12	4,381.44	43.81	272.19	4,109.25	314.84	2,853.45
35	12/31/12	4,109.25	41.09	274.91	3,834.33	273.74	2,894.55
36	01/15/13	3,834.33	38.34	277.66	3,556.67	235.40	2,932.89
37	01/31/13	3,556.67	35.57	280.44	3,276.23	199.83	2,968.46
38	02/15/13	3,276.23	32.76	283.24	2,992.99	167.07	3,001.22
39	02/28/13	2,992.99	29.93	286.08	2,706.91	137.14	3,031.15
40	03/15/13	2,706.91	27.07	288.94	2,417.98	110.07	3,058.22
41	03/31/13	2,417.98	24.18	291.83	2,126.15	85.89	3,082.40
42	04/15/13	2,126.15	21.26	294.74	1,831.41	64.63	3,103.66
43	04/30/13	1,831.41	18.31	297.69	1,533.71	46.32	3,121.97
44	05/15/13	1,533.71	15.34	300.67	1,233.04	30.98	3,137.31
45	05/31/13	1,233.04	12.33	303.68	929.37	18.65	3,149.64
46	06/15/13	929.37	9.29	306.71	622.66	9.36	3,158.93
47	06/30/13	622.66	6.23	309.78	312.88	3.13	3,165.16
48	07/15/13	312.88	3.13	312.88	-	0.00	3,168.29
TOTAL		15,168.29	3,168.29	12,000.00			

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