

Amortization Table :

TRAVEL

Initial Data

LOAN DATA

Loan amount: **41,000.00**
 Annual interest rate: **24%**
 Term in years: **2**
 Payments per year: **24**
 First payment due: **11/30/2012**

TABLE DATA

Table starts at date: **11/30/2012**
 or at payment number: **1**

PERIODIC PAYMENT

0000140791

24%

semi-monthly
 Payments **1,079.69**

**HILADO, CLARISSA C
 BPI**

CALCULATIONS

Use payment of: **1,079.69**
 1st payment in table: 1

Beginning balance at payment 1: **41,000.00**
 Cumulative interest prior to payment 1: **0.00**

Table

No.	Payment Date	Beginning Balance	Interest	Outstanding Balance			Cumulative Interest
				Principal	Principal	Interest	
1	11/30/12	41,000.00	410.00	669.69	40,330.31	10,414.99	410.00
2	12/15/12	40,330.31	403.30	676.38	39,653.93	10,011.69	813.30
3	12/31/12	39,653.93	396.54	683.15	38,970.78	9,615.15	1,209.84
4	01/15/13	38,970.78	389.71	689.98	38,280.80	9,225.44	1,599.55
5	01/31/13	38,280.80	382.81	696.88	37,583.92	8,842.63	1,982.36
6	02/15/13	37,583.92	375.84	703.85	36,880.07	8,466.79	2,358.20
7	02/28/13	36,880.07	368.80	710.89	36,169.19	8,097.99	2,727.00
8	03/15/13	36,169.19	361.69	718.00	35,451.19	7,736.30	3,088.69
9	03/31/13	35,451.19	354.51	725.18	34,726.02	7,381.79	3,443.20
10	04/15/13	34,726.02	347.26	732.43	33,993.59	7,034.53	3,790.46
11	04/30/13	33,993.59	339.94	739.75	33,253.84	6,694.59	4,130.40
12	05/15/13	33,253.84	332.54	747.15	32,506.69	6,362.05	4,462.94
13	05/31/13	32,506.69	325.07	754.62	31,752.07	6,036.98	4,788.00
14	06/15/13	31,752.07	317.52	762.17	30,989.90	5,719.46	5,105.52
15	06/30/13	30,989.90	309.90	769.79	30,220.11	5,409.57	5,415.42
16	07/15/13	30,220.11	302.20	777.49	29,442.63	5,107.36	5,717.62
17	07/31/13	29,442.63	294.43	785.26	28,657.37	4,812.94	6,012.05
18	08/15/13	28,657.37	286.57	793.11	27,864.25	4,526.36	6,298.62
19	08/31/13	27,864.25	278.64	801.04	27,063.21	4,247.72	6,577.27
20	09/15/13	27,063.21	270.63	809.06	26,254.15	3,977.09	6,847.90
21	09/30/13	26,254.15	262.54	817.15	25,437.01	3,714.55	7,110.44
22	10/15/13	25,437.01	254.37	825.32	24,611.69	3,460.18	7,364.81
23	10/31/13	24,611.69	246.12	833.57	23,778.12	3,214.06	7,610.93
24	11/15/13	23,778.12	237.78	841.91	22,936.21	2,976.28	7,848.71
25	11/30/13	22,936.21	229.36	850.33	22,085.89	2,746.92	8,078.07
26	12/15/13	22,085.89	220.86	858.83	21,227.06	2,526.06	8,298.93
27	12/31/13	21,227.06	212.27	867.42	20,359.64	2,313.79	8,511.20
28	01/15/14	20,359.64	203.60	876.09	19,483.55	2,110.19	8,714.80
29	01/31/14	19,483.55	194.84	884.85	18,598.70	1,915.36	8,909.63
30	02/15/14	18,598.70	185.99	893.70	17,705.00	1,729.37	9,095.62
31	02/28/14	17,705.00	177.05	902.64	16,802.36	1,552.32	9,272.67
32	03/15/14	16,802.36	168.02	911.66	15,890.70	1,384.30	9,440.69
33	03/31/14	15,890.70	158.91	920.78	14,969.92	1,225.39	9,599.60
34	04/15/14	14,969.92	149.70	929.99	14,039.93	1,075.69	9,749.30
35	04/30/14	14,039.93	140.40	939.29	13,100.64	935.29	9,889.70
36	05/15/14	13,100.64	131.01	948.68	12,151.96	804.28	10,020.70
37	05/31/14	12,151.96	121.52	958.17	11,193.80	682.76	10,142.22
38	06/15/14	11,193.80	111.94	967.75	10,226.05	570.83	10,254.16
39	06/30/14	10,226.05	102.26	977.43	9,248.62	468.57	10,356.42
40	07/15/14	9,248.62	92.49	987.20	8,261.42	376.08	10,448.91
41	07/31/14	8,261.42	82.61	997.07	7,264.35	293.46	10,531.52
42	08/15/14	7,264.35	72.64	1,007.04	6,257.30	220.82	10,604.17
43	08/31/14	6,257.30	62.57	1,017.11	5,240.19	158.25	10,666.74
44	09/15/14	5,240.19	52.40	1,027.29	4,212.90	105.85	10,719.14
45	09/30/14	4,212.90	42.13	1,037.56	3,175.34	63.72	10,761.27
46	10/15/14	3,175.34	31.75	1,047.93	2,127.41	31.96	10,793.02
47	10/31/14	2,127.41	21.27	1,058.41	1,069.00	10.69	10,814.30
48	11/15/14	1,069.00	10.69	1,069.00	0.00	0.00	10,824.99
TOTAL		51,824.99	10,824.99	41,000.00			

Conforme : _____