

# Amortization Table :

# SPECIAL EMER.

## Initial Data

### LOAN DATA

Loan amount: **50,000.00**  
 Annual interest rate: **5%**  
 Term in years: **2**  
 Payments per year: **24**  
 First payment due: **10/31/2012**

### TABLE DATA

Table starts at date: **10/31/2012**  
 or at payment number: **1**

### PERIODIC PAYMENT

### SPECIAL PROMO

**5%**

semi-monthly  
 Payments **1,095.70**

Emp.No: 0000006823

**BAUTISTA, JAVIER C**  
**BPI**

### CALCULATIONS

Use payment of: **1,095.70**  
 1st payment in table: 1

Beginning balance at payment 1: **50,000.00**  
 Cumulative interest prior to payment 1: **0.00**

### Table

No.	Payment Date	Beginning Balance	Interest	Principal	Outstanding Balance		Cumulative Interest
					Principal	Interest	
1	10/31/12	50,000.00	104.17	991.54	49,008.46	2,489.52	104.17
2	11/15/12	49,008.46	102.10	993.60	48,014.86	2,387.41	206.27
3	11/30/12	48,014.86	100.03	995.67	47,019.19	2,287.38	306.30
4	12/15/12	47,019.19	97.96	997.75	46,021.45	2,189.43	404.26
5	12/31/12	46,021.45	95.88	999.82	45,021.62	2,093.55	500.13
6	01/15/13	45,021.62	93.80	1,001.91	44,019.72	1,999.75	593.93
7	01/31/13	44,019.72	91.71	1,003.99	43,015.72	1,908.05	685.64
8	02/15/13	43,015.72	89.62	1,006.09	42,009.64	1,818.43	775.25
9	02/28/13	42,009.64	87.52	1,008.18	41,001.46	1,730.91	862.77
10	03/15/13	41,001.46	85.42	1,010.28	39,991.17	1,645.49	948.19
11	03/31/13	39,991.17	83.31	1,012.39	38,978.79	1,562.17	1,031.51
12	04/15/13	38,978.79	81.21	1,014.50	37,964.29	1,480.97	1,112.71
13	04/30/13	37,964.29	79.09	1,016.61	36,947.68	1,401.88	1,191.80
14	05/15/13	36,947.68	76.97	1,018.73	35,928.96	1,324.90	1,268.78
15	05/31/13	35,928.96	74.85	1,020.85	34,908.11	1,250.05	1,343.63
16	06/15/13	34,908.11	72.73	1,022.98	33,885.13	1,177.33	1,416.36
17	06/30/13	33,885.13	70.59	1,025.11	32,860.02	1,106.73	1,486.95
18	07/15/13	32,860.02	68.46	1,027.24	31,832.78	1,038.27	1,555.41
19	07/31/13	31,832.78	66.32	1,029.38	30,803.39	971.95	1,621.73
20	08/15/13	30,803.39	64.17	1,031.53	29,771.87	907.78	1,685.90
21	08/31/13	29,771.87	62.02	1,033.68	28,738.19	845.76	1,747.93
22	09/15/13	28,738.19	59.87	1,035.83	27,702.36	785.88	1,807.80
23	09/30/13	27,702.36	57.71	1,037.99	26,664.37	728.17	1,865.51
24	10/15/13	26,664.37	55.55	1,040.15	25,624.22	672.62	1,921.06
25	10/31/13	25,624.22	53.38	1,042.32	24,581.90	619.24	1,974.44
26	11/15/13	24,581.90	51.21	1,044.49	23,537.41	568.02	2,025.66
27	11/30/13	23,537.41	49.04	1,046.67	22,490.75	518.99	2,074.69
28	12/15/13	22,490.75	46.86	1,048.85	21,441.90	472.13	2,121.55
29	12/31/13	21,441.90	44.67	1,051.03	20,390.87	427.46	2,166.22
30	01/15/14	20,390.87	42.48	1,053.22	19,337.65	384.98	2,208.70
31	01/31/14	19,337.65	40.29	1,055.41	18,282.23	344.69	2,248.99
32	02/15/14	18,282.23	38.09	1,057.61	17,224.62	306.61	2,287.08
33	02/28/14	17,224.62	35.88	1,059.82	16,164.80	270.72	2,322.96
34	03/15/14	16,164.80	33.68	1,062.03	15,102.78	237.04	2,356.64
35	03/31/14	15,102.78	31.46	1,064.24	14,038.54	205.58	2,388.10
36	04/15/14	14,038.54	29.25	1,066.45	12,972.09	176.33	2,417.35
37	04/30/14	12,972.09	27.03	1,068.68	11,903.41	149.31	2,444.37
38	05/15/14	11,903.41	24.80	1,070.90	10,832.51	124.51	2,469.17
39	05/31/14	10,832.51	22.57	1,073.13	9,759.37	101.94	2,491.74
40	06/15/14	9,759.37	20.33	1,075.37	8,684.00	81.61	2,512.07
41	06/30/14	8,684.00	18.09	1,077.61	7,606.39	63.52	2,530.16
42	07/15/14	7,606.39	15.85	1,079.86	6,526.54	47.67	2,546.01
43	07/31/14	6,526.54	13.60	1,082.10	5,444.43	34.07	2,559.61
44	08/15/14	5,444.43	11.34	1,084.36	4,360.07	22.73	2,570.95
45	08/31/14	4,360.07	9.08	1,086.62	3,273.46	13.65	2,580.03
46	09/15/14	3,273.46	6.82	1,088.88	2,184.57	6.83	2,586.85
47	09/30/14	2,184.57	4.55	1,091.15	1,093.42	2.28	2,591.40
48	10/15/14	1,093.42	2.28	1,093.42	0.00	0.00	2,593.68
	TOTAL	52,593.68	2,593.68	50,000.00			

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