

# Amortization Table :

# SPECIAL EMER.

## Initial Data

### LOAN DATA

Loan amount: **31,750.00**  
 Annual interest rate: **5%**  
 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

### SPECIAL PROMO

**5%**

semi-monthly Payments **695.77**

Emp.No: 0000159255  
**VELASQUEZ, MARY ARLENE DOROTY L**  
**BPI**

### CALCULATIONS

Use payment of: **695.77**  
 1st payment in table: 1

Beginning balance at payment 1: **31,750.00**  
 Cumulative interest prior to payment 1: **0.00**

## Table

No.	Payment Date	Beginning Balance	Interest	Principal	Outstanding Balance		Cumulative Interest
					Principal	Interest	
1	11/30/12	31,750.00	66.15	629.62	31,120.38	1,580.84	66.15
2	12/15/12	31,120.38	64.83	630.94	30,489.44	1,516.01	130.98
3	12/31/12	30,489.44	63.52	632.25	29,857.19	1,452.49	194.50
4	01/15/13	29,857.19	62.20	633.57	29,223.62	1,390.29	256.70
5	01/31/13	29,223.62	60.88	634.89	28,588.73	1,329.40	317.58
6	02/15/13	28,588.73	59.56	636.21	27,952.52	1,269.84	377.14
7	02/28/13	27,952.52	58.23	637.54	27,314.98	1,211.61	435.38
8	03/15/13	27,314.98	56.91	638.86	26,676.12	1,154.70	492.29
9	03/31/13	26,676.12	55.58	640.20	26,035.93	1,099.13	547.86
10	04/15/13	26,035.93	54.24	641.53	25,394.40	1,044.89	602.10
11	04/30/13	25,394.40	52.90	642.87	24,751.53	991.98	655.01
12	05/15/13	24,751.53	51.57	644.20	24,107.33	940.42	706.57
13	05/31/13	24,107.33	50.22	645.55	23,461.78	890.19	756.80
14	06/15/13	23,461.78	48.88	646.89	22,814.89	841.31	805.67
15	06/30/13	22,814.89	47.53	648.24	22,166.65	793.78	853.21
16	07/15/13	22,166.65	46.18	649.59	21,517.06	747.60	899.39
17	07/31/13	21,517.06	44.83	650.94	20,866.11	702.77	944.21
18	08/15/13	20,866.11	43.47	652.30	20,213.81	659.30	987.68
19	08/31/13	20,213.81	42.11	653.66	19,560.16	617.19	1,029.80
20	09/15/13	19,560.16	40.75	655.02	18,905.14	576.44	1,070.55
21	09/30/13	18,905.14	39.39	656.38	18,248.75	537.06	1,109.93
22	10/15/13	18,248.75	38.02	657.75	17,591.00	499.04	1,147.95
23	10/31/13	17,591.00	36.65	659.12	16,931.88	462.39	1,184.60
24	11/15/13	16,931.88	35.27	660.50	16,271.38	427.11	1,219.87
25	11/30/13	16,271.38	33.90	661.87	15,609.51	393.22	1,253.77
26	12/15/13	15,609.51	32.52	663.25	14,946.26	360.70	1,286.29
27	12/31/13	14,946.26	31.14	664.63	14,281.62	329.56	1,317.43
28	01/15/14	14,281.62	29.75	666.02	13,615.61	299.80	1,347.18
29	01/31/14	13,615.61	28.37	667.40	12,948.20	271.44	1,375.55
30	02/15/14	12,948.20	26.98	668.80	12,279.41	244.46	1,402.52
31	02/28/14	12,279.41	25.58	670.19	11,609.22	218.88	1,428.11
32	03/15/14	11,609.22	24.19	671.58	10,937.63	194.69	1,452.29
33	03/31/14	10,937.63	22.79	672.98	10,264.65	171.91	1,475.08
34	04/15/14	10,264.65	21.38	674.39	9,590.26	150.52	1,496.46
35	04/30/14	9,590.26	19.98	675.79	8,914.47	130.54	1,516.44
36	05/15/14	8,914.47	18.57	677.20	8,237.27	111.97	1,535.02
37	05/31/14	8,237.27	17.16	678.61	7,558.67	94.81	1,552.18
38	06/15/14	7,558.67	15.75	680.02	6,878.64	79.06	1,567.92
39	06/30/14	6,878.64	14.33	681.44	6,197.20	64.73	1,582.25
40	07/15/14	6,197.20	12.91	682.86	5,514.34	51.82	1,595.17
41	07/31/14	5,514.34	11.49	684.28	4,830.06	40.33	1,606.65
42	08/15/14	4,830.06	10.06	685.71	4,144.35	30.27	1,616.72
43	08/31/14	4,144.35	8.63	687.14	3,457.22	21.64	1,625.35
44	09/15/14	3,457.22	7.20	688.57	2,768.65	14.44	1,632.55
45	09/30/14	2,768.65	5.77	690.00	2,078.64	8.67	1,638.32
46	10/15/14	2,078.64	4.33	691.44	1,387.20	4.34	1,642.65
47	10/31/14	1,387.20	2.89	692.88	694.32	1.45	1,645.54
48	11/15/14	694.32	1.45	694.32	0.00	0.00	1,646.99
	TOTAL	33,396.99	1,646.99	31,750.00			

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