

Amortization Table :

SPECIAL EMER.

Initial Data

LOAN DATA

Loan amount: **34,900.00**
 Annual interest rate: **5%**
 Term in years: **2**
 Payments per year: **24**
 First payment due: **11/15/2012**

TABLE DATA

Table starts at date: **11/15/2012**
 or at payment number: **1**

PERIODIC PAYMENT

SPECIAL PROMO

5%

semi-monthly Payments **764.80**

Emp.No: 0000167264

**RIVERA, JOSE ROGER A
BPI**

CALCULATIONS

Use payment of: **764.80**
 1st payment in table: 1

Beginning balance at payment 1: **34,900.00**
 Cumulative interest prior to payment 1: **0.00**

Table

No.	Payment Date	Beginning Balance	Interest	Principal	Outstanding Balance		Cumulative Interest
					Principal	Interest	
1	11/15/12	34,900.00	72.71	692.09	34,207.91	1,737.68	72.71
2	11/30/12	34,207.91	71.27	693.53	33,514.38	1,666.41	143.97
3	12/15/12	33,514.38	69.82	694.98	32,819.40	1,596.59	213.80
4	12/31/12	32,819.40	68.37	696.43	32,122.97	1,528.22	282.17
5	01/15/13	32,122.97	66.92	697.88	31,425.09	1,461.30	349.09
6	01/31/13	31,425.09	65.47	699.33	30,725.76	1,395.83	414.56
7	02/15/13	30,725.76	64.01	700.79	30,024.98	1,331.82	478.57
8	02/28/13	30,024.98	62.55	702.25	29,322.73	1,269.26	541.13
9	03/15/13	29,322.73	61.09	703.71	28,619.02	1,208.17	602.22
10	03/31/13	28,619.02	59.62	705.18	27,913.84	1,148.55	661.84
11	04/15/13	27,913.84	58.15	706.65	27,207.19	1,090.40	719.99
12	04/30/13	27,207.19	56.68	708.12	26,499.08	1,033.72	776.67
13	05/15/13	26,499.08	55.21	709.59	25,789.48	978.51	831.88
14	05/31/13	25,789.48	53.73	711.07	25,078.41	924.78	885.61
15	06/15/13	25,078.41	52.25	712.55	24,365.86	872.54	937.85
16	06/30/13	24,365.86	50.76	714.04	23,651.82	821.77	988.62
17	07/15/13	23,651.82	49.27	715.53	22,936.30	772.50	1,037.89
18	07/31/13	22,936.30	47.78	717.02	22,219.28	724.71	1,085.68
19	08/15/13	22,219.28	46.29	718.51	21,500.77	678.42	1,131.97
20	08/31/13	21,500.77	44.79	720.01	20,780.76	633.63	1,176.76
21	09/15/13	20,780.76	43.29	721.51	20,059.26	590.34	1,220.05
22	09/30/13	20,059.26	41.79	723.01	19,336.25	548.55	1,261.84
23	10/15/13	19,336.25	40.28	724.52	18,611.73	508.26	1,302.13
24	10/31/13	18,611.73	38.77	726.03	17,885.71	469.49	1,340.90
25	11/15/13	17,885.71	37.26	727.54	17,158.17	432.23	1,378.16
26	11/30/13	17,158.17	35.75	729.05	16,429.11	396.48	1,413.91
27	12/15/13	16,429.11	34.23	730.57	15,698.54	362.25	1,448.14
28	12/31/13	15,698.54	32.71	732.09	14,966.45	329.55	1,480.84
29	01/15/14	14,966.45	31.18	733.62	14,232.83	298.37	1,512.02
30	01/31/14	14,232.83	29.65	735.15	13,497.68	268.72	1,541.67
31	02/15/14	13,497.68	28.12	736.68	12,761.00	240.60	1,569.79
32	02/28/14	12,761.00	26.59	738.21	12,022.79	214.01	1,596.38
33	03/15/14	12,022.79	25.05	739.75	11,283.03	188.96	1,621.43
34	03/31/14	11,283.03	23.51	741.29	10,541.74	165.46	1,644.93
35	04/15/14	10,541.74	21.96	742.84	9,798.90	143.50	1,666.89
36	04/30/14	9,798.90	20.41	744.39	9,054.52	123.08	1,687.31
37	05/15/14	9,054.52	18.86	745.94	8,308.58	104.22	1,706.17
38	05/31/14	8,308.58	17.31	747.49	7,561.09	86.91	1,723.48
39	06/15/14	7,561.09	15.75	749.05	6,812.04	71.16	1,739.23
40	06/30/14	6,812.04	14.19	750.61	6,061.43	56.96	1,753.43
41	07/15/14	6,061.43	12.63	752.17	5,309.26	44.34	1,766.05
42	07/31/14	5,309.26	11.06	753.74	4,555.52	33.27	1,777.11
43	08/15/14	4,555.52	9.49	755.31	3,800.21	23.78	1,786.61
44	08/31/14	3,800.21	7.92	756.88	3,043.33	15.87	1,794.52
45	09/15/14	3,043.33	6.34	758.46	2,284.87	9.53	1,800.86
46	09/30/14	2,284.87	4.76	760.04	1,524.83	4.77	1,805.62
47	10/15/14	1,524.83	3.18	761.62	763.21	1.59	1,808.80
48	10/31/14	763.21	1.59	763.21	-	0.00	1,810.39
	TOTAL	36,710.39	1,810.39	34,900.00			

Conforme : _____