

Amortization Table :

SPECIAL EMER.

Initial Data

LOAN DATA

Loan amount: **45,000.00**
 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

semi-monthly
 Payments **986.13**

SPECIAL PROMO (OPLAN HABAGAT) 60DAYS

5%

Emp.No: 48005031

CALCULATIONS

Use payment of: **986.13**
 1st payment in table: **1**

Beginning balance at payment 1: **45,000.00**
 Cumulative interest prior to payment 1: **0.00**

Table

| No. | Payment Date | Beginning Balance | Interest | Principal | Outstanding Balance | | Cumulative Interest |
|-----|--------------|-------------------|----------|-----------|---------------------|----------|---------------------|
| | | | | | Principal | Interest | |
| 1 | 11/15/12 | 45,000.00 | 93.75 | 892.38 | 44,107.62 | 2,240.56 | 93.75 |
| 2 | 11/30/12 | 44,107.62 | 91.89 | 894.24 | 43,213.38 | 2,148.67 | 185.64 |
| 3 | 12/15/12 | 43,213.38 | 90.03 | 896.10 | 42,317.27 | 2,058.64 | 275.67 |
| 4 | 12/31/12 | 42,317.27 | 88.16 | 897.97 | 41,419.30 | 1,970.48 | 363.83 |
| 5 | 01/15/13 | 41,419.30 | 86.29 | 899.84 | 40,519.46 | 1,884.19 | 450.12 |
| 6 | 01/31/13 | 40,519.46 | 84.42 | 901.72 | 39,617.75 | 1,799.78 | 534.54 |
| 7 | 02/15/13 | 39,617.75 | 82.54 | 903.59 | 38,714.15 | 1,717.24 | 617.07 |
| 8 | 02/28/13 | 38,714.15 | 80.65 | 905.48 | 37,808.67 | 1,636.59 | 697.73 |
| 9 | 03/15/13 | 37,808.67 | 78.77 | 907.36 | 36,901.31 | 1,557.82 | 776.50 |
| 10 | 03/31/13 | 36,901.31 | 76.88 | 909.25 | 35,992.06 | 1,480.94 | 853.37 |
| 11 | 04/15/13 | 35,992.06 | 74.98 | 911.15 | 35,080.91 | 1,405.96 | 928.36 |
| 12 | 04/30/13 | 35,080.91 | 73.09 | 913.05 | 34,167.86 | 1,332.87 | 1,001.44 |
| 13 | 05/15/13 | 34,167.86 | 71.18 | 914.95 | 33,252.91 | 1,261.69 | 1,072.62 |
| 14 | 05/31/13 | 33,252.91 | 69.28 | 916.85 | 32,336.06 | 1,192.41 | 1,141.90 |
| 15 | 06/15/13 | 32,336.06 | 67.37 | 918.76 | 31,417.30 | 1,125.05 | 1,209.27 |
| 16 | 06/30/13 | 31,417.30 | 65.45 | 920.68 | 30,496.62 | 1,059.59 | 1,274.72 |
| 17 | 07/15/13 | 30,496.62 | 63.53 | 922.60 | 29,574.02 | 996.06 | 1,338.26 |
| 18 | 07/31/13 | 29,574.02 | 61.61 | 924.52 | 28,649.50 | 934.45 | 1,399.87 |
| 19 | 08/15/13 | 28,649.50 | 59.69 | 926.45 | 27,723.06 | 874.76 | 1,459.55 |
| 20 | 08/31/13 | 27,723.06 | 57.76 | 928.38 | 26,794.68 | 817.00 | 1,517.31 |
| 21 | 09/15/13 | 26,794.68 | 55.82 | 930.31 | 25,864.37 | 761.18 | 1,573.13 |
| 22 | 09/30/13 | 25,864.37 | 53.88 | 932.25 | 24,932.12 | 707.30 | 1,627.02 |
| 23 | 10/15/13 | 24,932.12 | 51.94 | 934.19 | 23,997.93 | 655.35 | 1,678.96 |
| 24 | 10/31/13 | 23,997.93 | 50.00 | 936.14 | 23,061.80 | 605.36 | 1,728.95 |
| 25 | 11/15/13 | 23,061.80 | 48.05 | 938.09 | 22,123.71 | 557.31 | 1,777.00 |
| 26 | 11/30/13 | 22,123.71 | 46.09 | 940.04 | 21,183.67 | 511.22 | 1,823.09 |
| 27 | 12/15/13 | 21,183.67 | 44.13 | 942.00 | 20,241.67 | 467.09 | 1,867.22 |
| 28 | 12/31/13 | 20,241.67 | 42.17 | 943.96 | 19,297.71 | 424.92 | 1,909.39 |
| 29 | 01/15/14 | 19,297.71 | 40.20 | 945.93 | 18,351.78 | 384.72 | 1,949.60 |
| 30 | 01/31/14 | 18,351.78 | 38.23 | 947.90 | 17,403.88 | 346.48 | 1,987.83 |
| 31 | 02/15/14 | 17,403.88 | 36.26 | 949.87 | 16,454.01 | 310.22 | 2,024.09 |
| 32 | 02/28/14 | 16,454.01 | 34.28 | 951.85 | 15,502.16 | 275.95 | 2,058.37 |
| 33 | 03/15/14 | 15,502.16 | 32.30 | 953.84 | 14,548.32 | 243.65 | 2,090.66 |
| 34 | 03/31/14 | 14,548.32 | 30.31 | 955.82 | 13,592.50 | 213.34 | 2,120.97 |
| 35 | 04/15/14 | 13,592.50 | 28.32 | 957.81 | 12,634.69 | 185.02 | 2,149.29 |
| 36 | 04/30/14 | 12,634.69 | 26.32 | 959.81 | 11,674.88 | 158.70 | 2,175.61 |
| 37 | 05/15/14 | 11,674.88 | 24.32 | 961.81 | 10,713.07 | 134.38 | 2,199.94 |
| 38 | 05/31/14 | 10,713.07 | 22.32 | 963.81 | 9,749.26 | 112.06 | 2,222.25 |
| 39 | 06/15/14 | 9,749.26 | 20.31 | 965.82 | 8,783.44 | 91.75 | 2,242.57 |
| 40 | 06/30/14 | 8,783.44 | 18.30 | 967.83 | 7,815.60 | 73.45 | 2,260.86 |
| 41 | 07/15/14 | 7,815.60 | 16.28 | 969.85 | 6,845.75 | 57.17 | 2,277.15 |
| 42 | 07/31/14 | 6,845.75 | 14.26 | 971.87 | 5,873.88 | 42.90 | 2,291.41 |
| 43 | 08/15/14 | 5,873.88 | 12.24 | 973.89 | 4,899.99 | 30.67 | 2,303.65 |
| 44 | 08/31/14 | 4,899.99 | 10.21 | 975.92 | 3,924.07 | 20.46 | 2,313.85 |
| 45 | 09/15/14 | 3,924.07 | 8.18 | 977.96 | 2,946.11 | 12.28 | 2,322.03 |
| 46 | 09/30/14 | 2,946.11 | 6.14 | 979.99 | 1,966.12 | 6.15 | 2,328.17 |
| 47 | 10/15/14 | 1,966.12 | 4.10 | 982.04 | 984.08 | 2.05 | 2,332.26 |
| 48 | 10/31/14 | 984.08 | 2.05 | 984.08 | 0.00 | 0.00 | 2,334.31 |
| | TOTAL | 47,334.31 | 2,334.31 | 45,000.00 | | | |

Conforme : _____