

Amortization Table :

SPECIAL EMER.

Initial Data

LOAN DATA

Loan amount: **17,000.00**
 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

SPECIAL PROMO

5%

semi-monthly
 Payments **372.54**

Emp.No: 0000165156

**RAFAEL, JOCELYN M
 BPI**

CALCULATIONS

Use payment of: **372.54**
 1st payment in table: 1

Beginning balance at payment 1: **17,000.00**
 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	17,000.00	35.42	337.12	16,662.88	846.44	35.42
2	11/30/12	16,662.88	34.71	337.82	16,325.05	811.72	70.13
3	12/15/12	16,325.05	34.01	338.53	15,986.53	777.71	104.14
4	12/31/12	15,986.53	33.31	339.23	15,647.29	744.40	137.45
5	01/15/13	15,647.29	32.60	339.94	15,307.35	711.81	170.05
6	01/31/13	15,307.35	31.89	340.65	14,966.70	679.92	201.94
7	02/15/13	14,966.70	31.18	341.36	14,625.35	648.74	233.12
8	02/28/13	14,625.35	30.47	342.07	14,283.28	618.27	263.59
9	03/15/13	14,283.28	29.76	342.78	13,940.50	588.51	293.34
10	03/31/13	13,940.50	29.04	343.50	13,597.00	559.47	322.39
11	04/15/13	13,597.00	28.33	344.21	13,252.79	531.14	350.71
12	04/30/13	13,252.79	27.61	344.93	12,907.86	503.53	378.32
13	05/15/13	12,907.86	26.89	345.65	12,562.21	476.64	405.21
14	05/31/13	12,562.21	26.17	346.37	12,215.84	450.47	431.38
15	06/15/13	12,215.84	25.45	347.09	11,868.76	425.02	456.83
16	06/30/13	11,868.76	24.73	347.81	11,520.94	400.29	481.56
17	07/15/13	11,520.94	24.00	348.54	11,172.41	376.29	505.56
18	07/31/13	11,172.41	23.28	349.26	10,823.14	353.01	528.84
19	08/15/13	10,823.14	22.55	349.99	10,473.15	330.46	551.39
20	08/31/13	10,473.15	21.82	350.72	10,122.43	308.65	573.21
21	09/15/13	10,122.43	21.09	351.45	9,770.98	287.56	594.29
22	09/30/13	9,770.98	20.36	352.18	9,418.80	267.20	614.65
23	10/15/13	9,418.80	19.62	352.92	9,065.89	247.58	634.27
24	10/31/13	9,065.89	18.89	353.65	8,712.23	228.69	653.16
25	11/15/13	8,712.23	18.15	354.39	8,357.85	210.54	671.31
26	11/30/13	8,357.85	17.41	355.13	8,002.72	193.13	688.72
27	12/15/13	8,002.72	16.67	355.87	7,646.85	176.46	705.40
28	12/31/13	7,646.85	15.93	356.61	7,290.25	160.53	721.33
29	01/15/14	7,290.25	15.19	357.35	6,932.90	145.34	736.51
30	01/31/14	6,932.90	14.44	358.10	6,574.80	130.89	750.96
31	02/15/14	6,574.80	13.70	358.84	6,215.96	117.20	764.66
32	02/28/14	6,215.96	12.95	359.59	5,856.37	104.25	777.61
33	03/15/14	5,856.37	12.20	360.34	5,496.03	92.05	789.81
34	03/31/14	5,496.03	11.45	361.09	5,134.94	80.60	801.26
35	04/15/14	5,134.94	10.70	361.84	4,773.10	69.90	811.95
36	04/30/14	4,773.10	9.94	362.59	4,410.51	59.95	821.90
37	05/15/14	4,410.51	9.19	363.35	4,047.16	50.76	831.09
38	05/31/14	4,047.16	8.43	364.11	3,683.05	42.33	839.52
39	06/15/14	3,683.05	7.67	364.87	3,318.19	34.66	847.19
40	06/30/14	3,318.19	6.91	365.63	2,952.56	27.75	854.10
41	07/15/14	2,952.56	6.15	366.39	2,586.17	21.60	860.26
42	07/31/14	2,586.17	5.39	367.15	2,219.02	16.21	865.64
43	08/15/14	2,219.02	4.62	367.92	1,851.11	11.59	870.27
44	08/31/14	1,851.11	3.86	368.68	1,482.43	7.73	874.12
45	09/15/14	1,482.43	3.09	369.45	1,112.98	4.64	877.21
46	09/30/14	1,112.98	2.32	370.22	742.76	2.32	879.53
47	10/15/14	742.76	1.55	370.99	371.76	0.77	881.08
48	10/31/14	371.76	0.77	371.76	0.00	0.00	881.85
	TOTAL	17,881.85	881.85	17,000.00			

Conforme : _____