

# Amortization Table :

# SPECIAL EMER.

## Initial Data

### LOAN DATA

Loan amount: **18,800.00**  
 Annual interest rate: **5%**  
 Term in years: **2**  
 Payments per year: **24**  
 First payment due: **12/15/2012**

### TABLE DATA

Table starts at date: **12/15/2012**  
 or at payment number: **1**

### PERIODIC PAYMENT

### SPECIAL PROMO

**5%**

semi-monthly Payments **411.98**

Emp.No: 0000167284

**JAO, EULALIA G  
BPI**

### CALCULATIONS

Use payment of: **411.98**  
 1st payment in table: 1

Beginning balance at payment 1: **18,800.00**  
 Cumulative interest prior to payment 1: **0.00**

## Table

No.	Payment Date	Beginning Balance	Interest	Principal	Outstanding Balance		Cumulative Interest
					Principal	Interest	
1	12/15/12	18,800.00	39.17	372.82	18,427.18	936.06	39.17
2	12/31/12	18,427.18	38.39	373.59	18,053.59	897.67	77.56
3	01/15/13	18,053.59	37.61	374.37	17,679.22	860.06	115.17
4	01/31/13	17,679.22	36.83	375.15	17,304.06	823.22	152.00
5	02/15/13	17,304.06	36.05	375.93	16,928.13	787.17	188.05
6	02/28/13	16,928.13	35.27	376.72	16,551.41	751.91	223.32
7	03/15/13	16,551.41	34.48	377.50	16,173.91	717.43	257.80
8	03/31/13	16,173.91	33.70	378.29	15,795.62	683.73	291.49
9	04/15/13	15,795.62	32.91	379.08	15,416.55	650.82	324.40
10	04/30/13	15,416.55	32.12	379.87	15,036.68	618.70	356.52
11	05/15/13	15,036.68	31.33	380.66	14,656.02	587.38	387.85
12	05/31/13	14,656.02	30.53	381.45	14,274.57	556.84	418.38
13	06/15/13	14,274.57	29.74	382.25	13,892.33	527.11	448.12
14	06/30/13	13,892.33	28.94	383.04	13,509.29	498.16	477.06
15	07/15/13	13,509.29	28.14	383.84	13,125.45	470.02	505.21
16	07/31/13	13,125.45	27.34	384.64	12,740.81	442.67	532.55
17	08/15/13	12,740.81	26.54	385.44	12,355.37	416.13	559.09
18	08/31/13	12,355.37	25.74	386.24	11,969.12	390.39	584.83
19	09/15/13	11,969.12	24.94	387.05	11,582.08	365.45	609.77
20	09/30/13	11,582.08	24.13	387.85	11,194.22	341.33	633.90
21	10/15/13	11,194.22	23.32	388.66	10,805.56	318.00	657.22
22	10/31/13	10,805.56	22.51	389.47	10,416.09	295.49	679.73
23	11/15/13	10,416.09	21.70	390.28	10,025.80	273.79	701.43
24	11/30/13	10,025.80	20.89	391.10	9,634.71	252.91	722.32
25	12/15/13	9,634.71	20.07	391.91	9,242.80	232.83	742.39
26	12/31/13	9,242.80	19.26	392.73	8,850.07	213.58	761.65
27	01/15/14	8,850.07	18.44	393.55	8,456.52	195.14	780.08
28	01/31/14	8,456.52	17.62	394.37	8,062.15	177.52	797.70
29	02/15/14	8,062.15	16.80	395.19	7,666.97	160.73	814.50
30	02/28/14	7,666.97	15.97	396.01	7,270.96	144.75	830.47
31	03/15/14	7,270.96	15.15	396.84	6,874.12	129.61	845.62
32	03/31/14	6,874.12	14.32	397.66	6,476.46	115.28	859.94
33	04/15/14	6,476.46	13.49	398.49	6,077.97	101.79	873.43
34	04/30/14	6,077.97	12.66	399.32	5,678.64	89.13	886.10
35	05/15/14	5,678.64	11.83	400.15	5,278.49	77.30	897.93
36	05/31/14	5,278.49	11.00	400.99	4,877.50	66.30	908.92
37	06/15/14	4,877.50	10.16	401.82	4,475.68	56.14	919.08
38	06/30/14	4,475.68	9.32	402.66	4,073.02	46.82	928.41
39	07/15/14	4,073.02	8.49	403.50	3,669.52	38.33	936.89
40	07/31/14	3,669.52	7.64	404.34	3,265.19	30.69	944.54
41	08/15/14	3,265.19	6.80	405.18	2,860.00	23.88	951.34
42	08/31/14	2,860.00	5.96	406.03	2,453.98	17.92	957.30
43	09/15/14	2,453.98	5.11	406.87	2,047.11	12.81	962.41
44	09/30/14	2,047.11	4.26	407.72	1,639.39	8.55	966.68
45	10/15/14	1,639.39	3.42	408.57	1,230.82	5.13	970.09
46	10/31/14	1,230.82	2.56	409.42	821.40	2.57	972.66
47	11/15/14	821.40	1.71	410.27	411.13	0.86	974.37
48	11/30/14	411.13	0.86	411.13	0.00	0.00	975.22
	<b>TOTAL</b>	<b>19,775.22</b>	<b>975.22</b>	<b>18,800.00</b>			

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