

Amortization Table :

SPECIAL EMER.

Initial Data

LOAN DATA

Loan amount: **50,000.00**
 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 **1,095.70**

Emp.No: 0000163904

**BARUELO, RACHELLE S
 BPI**

CALCULATIONS

Use payment of: **1,095.70**
 1st payment in table: 1

Beginning balance at payment 1: **50,000.00**
 Cumulative interest prior to payment 1: **0.00**

Table

| No. | Payment Date | Beginning Balance | Interest | Principal | Outstanding Balance | | Cumulative Interest |
|-----|--------------|-------------------|----------|-----------|---------------------|----------|---------------------|
| | | | | | Principal | Interest | |
| 1 | 11/30/12 | 50,000.00 | 104.17 | 991.54 | 49,008.46 | 2,489.52 | 104.17 |
| 2 | 12/15/12 | 49,008.46 | 102.10 | 993.60 | 48,014.86 | 2,387.41 | 206.27 |
| 3 | 12/31/12 | 48,014.86 | 100.03 | 995.67 | 47,019.19 | 2,287.38 | 306.30 |
| 4 | 01/15/13 | 47,019.19 | 97.96 | 997.75 | 46,021.45 | 2,189.43 | 404.26 |
| 5 | 01/31/13 | 46,021.45 | 95.88 | 999.82 | 45,021.62 | 2,093.55 | 500.13 |
| 6 | 02/15/13 | 45,021.62 | 93.80 | 1,001.91 | 44,019.72 | 1,999.75 | 593.93 |
| 7 | 02/28/13 | 44,019.72 | 91.71 | 1,003.99 | 43,015.72 | 1,908.05 | 685.64 |
| 8 | 03/15/13 | 43,015.72 | 89.62 | 1,006.09 | 42,009.64 | 1,818.43 | 775.25 |
| 9 | 03/31/13 | 42,009.64 | 87.52 | 1,008.18 | 41,001.46 | 1,730.91 | 862.77 |
| 10 | 04/15/13 | 41,001.46 | 85.42 | 1,010.28 | 39,991.17 | 1,645.49 | 948.19 |
| 11 | 04/30/13 | 39,991.17 | 83.31 | 1,012.39 | 38,978.79 | 1,562.17 | 1,031.51 |
| 12 | 05/15/13 | 38,978.79 | 81.21 | 1,014.50 | 37,964.29 | 1,480.97 | 1,112.71 |
| 13 | 05/31/13 | 37,964.29 | 79.09 | 1,016.61 | 36,947.68 | 1,401.88 | 1,191.80 |
| 14 | 06/15/13 | 36,947.68 | 76.97 | 1,018.73 | 35,928.96 | 1,324.90 | 1,268.78 |
| 15 | 06/30/13 | 35,928.96 | 74.85 | 1,020.85 | 34,908.11 | 1,250.05 | 1,343.63 |
| 16 | 07/15/13 | 34,908.11 | 72.73 | 1,022.98 | 33,885.13 | 1,177.33 | 1,416.36 |
| 17 | 07/31/13 | 33,885.13 | 70.59 | 1,025.11 | 32,860.02 | 1,106.73 | 1,486.95 |
| 18 | 08/15/13 | 32,860.02 | 68.46 | 1,027.24 | 31,832.78 | 1,038.27 | 1,555.41 |
| 19 | 08/31/13 | 31,832.78 | 66.32 | 1,029.38 | 30,803.39 | 971.95 | 1,621.73 |
| 20 | 09/15/13 | 30,803.39 | 64.17 | 1,031.53 | 29,771.87 | 907.78 | 1,685.90 |
| 21 | 09/30/13 | 29,771.87 | 62.02 | 1,033.68 | 28,738.19 | 845.76 | 1,747.93 |
| 22 | 10/15/13 | 28,738.19 | 59.87 | 1,035.83 | 27,702.36 | 785.88 | 1,807.80 |
| 23 | 10/31/13 | 27,702.36 | 57.71 | 1,037.99 | 26,664.37 | 728.17 | 1,865.51 |
| 24 | 11/15/13 | 26,664.37 | 55.55 | 1,040.15 | 25,624.22 | 672.62 | 1,921.06 |
| 25 | 11/30/13 | 25,624.22 | 53.38 | 1,042.32 | 24,581.90 | 619.24 | 1,974.44 |
| 26 | 12/15/13 | 24,581.90 | 51.21 | 1,044.49 | 23,537.41 | 568.02 | 2,025.66 |
| 27 | 12/31/13 | 23,537.41 | 49.04 | 1,046.67 | 22,490.75 | 518.99 | 2,074.69 |
| 28 | 01/15/14 | 22,490.75 | 46.86 | 1,048.85 | 21,441.90 | 472.13 | 2,121.55 |
| 29 | 01/31/14 | 21,441.90 | 44.67 | 1,051.03 | 20,390.87 | 427.46 | 2,166.22 |
| 30 | 02/15/14 | 20,390.87 | 42.48 | 1,053.22 | 19,337.65 | 384.98 | 2,208.70 |
| 31 | 02/28/14 | 19,337.65 | 40.29 | 1,055.41 | 18,282.23 | 344.69 | 2,248.99 |
| 32 | 03/15/14 | 18,282.23 | 38.09 | 1,057.61 | 17,224.62 | 306.61 | 2,287.08 |
| 33 | 03/31/14 | 17,224.62 | 35.88 | 1,059.82 | 16,164.80 | 270.72 | 2,322.96 |
| 34 | 04/15/14 | 16,164.80 | 33.68 | 1,062.03 | 15,102.78 | 237.04 | 2,356.64 |
| 35 | 04/30/14 | 15,102.78 | 31.46 | 1,064.24 | 14,038.54 | 205.58 | 2,388.10 |
| 36 | 05/15/14 | 14,038.54 | 29.25 | 1,066.45 | 12,972.09 | 176.33 | 2,417.35 |
| 37 | 05/31/14 | 12,972.09 | 27.03 | 1,068.68 | 11,903.41 | 149.31 | 2,444.37 |
| 38 | 06/15/14 | 11,903.41 | 24.80 | 1,070.90 | 10,832.51 | 124.51 | 2,469.17 |
| 39 | 06/30/14 | 10,832.51 | 22.57 | 1,073.13 | 9,759.37 | 101.94 | 2,491.74 |
| 40 | 07/15/14 | 9,759.37 | 20.33 | 1,075.37 | 8,684.00 | 81.61 | 2,512.07 |
| 41 | 07/31/14 | 8,684.00 | 18.09 | 1,077.61 | 7,606.39 | 63.52 | 2,530.16 |
| 42 | 08/15/14 | 7,606.39 | 15.85 | 1,079.86 | 6,526.54 | 47.67 | 2,546.01 |
| 43 | 08/31/14 | 6,526.54 | 13.60 | 1,082.10 | 5,444.43 | 34.07 | 2,559.61 |
| 44 | 09/15/14 | 5,444.43 | 11.34 | 1,084.36 | 4,360.07 | 22.73 | 2,570.95 |
| 45 | 09/30/14 | 4,360.07 | 9.08 | 1,086.62 | 3,273.46 | 13.65 | 2,580.03 |
| 46 | 10/15/14 | 3,273.46 | 6.82 | 1,088.88 | 2,184.57 | 6.83 | 2,586.85 |
| 47 | 10/31/14 | 2,184.57 | 4.55 | 1,091.15 | 1,093.42 | 2.28 | 2,591.40 |
| 48 | 11/15/14 | 1,093.42 | 2.28 | 1,093.42 | 0.00 | 0.00 | 2,593.68 |
| | TOTAL | 52,593.68 | 2,593.68 | 50,000.00 | | | |

Conforme : _____