Amortization Table : SPECIAL EMER.

Initial Data

LOAN DATA

Loan amount:	**40,000.00**
Annual interest rate:	**5%**
Term in years:	**1**
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

semi-monthly Payments	**1,710.42**

SPECIAL PROMO **5%**

Emp.No: 0000164377

ESPANOLA, AGNES R

BPI

CALCULATIONS

Use payment of:	**1,710.42**
1st payment in table:	**1**
Beginning balance at payment 1:	**40,000.00**
Cumulative interest prior to payment 1:	**0.00**

Table

No.	Payment Date	Beginning Balance	Interest	Principal	Outstanding Balance Principal	Outstanding Balance Interest	Cumulative Interest
1	12/15/12	40,000.00	83.33	1,627.08	38,372.92	966.64	83.33
2	12/31/12	38,372.92	79.94	1,630.47	36,742.45	886.70	163.28
3	01/15/13	36,742.45	76.55	1,633.87	35,108.58	810.15	239.82
4	01/31/13	35,108.58	73.14	1,637.27	33,471.30	737.01	312.97
5	02/15/13	33,471.30	69.73	1,640.68	31,830.62	667.28	382.70
6	02/28/13	31,830.62	66.31	1,644.10	30,186.52	600.96	449.01
7	03/15/13	30,186.52	62.89	1,647.53	28,538.99	538.08	511.90
8	03/31/13	28,538.99	59.46	1,650.96	26,888.03	478.62	571.36
9	04/15/13	26,888.03	56.02	1,654.40	25,233.63	422.60	627.37
10	04/30/13	25,233.63	52.57	1,657.85	23,575.79	370.03	679.94
11	05/15/13	23,575.79	49.12	1,661.30	21,914.49	320.92	729.06
12	05/31/13	21,914.49	45.66	1,664.76	20,249.73	275.26	774.72
13	06/15/13	20,249.73	42.19	1,668.23	18,581.50	233.07	816.90
14	06/30/13	18,581.50	38.71	1,671.70	16,909.79	194.36	855.61
15	07/15/13	16,909.79	35.23	1,675.19	15,234.61	159.13	890.84
16	07/31/13	15,234.61	31.74	1,678.68	13,555.93	127.40	922.58
17	08/15/13	13,555.93	28.24	1,682.17	11,873.76	99.15	950.82
18	08/31/13	11,873.76	24.74	1,685.68	10,188.08	74.42	975.56
19	09/15/13	10,188.08	21.23	1,689.19	8,498.89	53.19	996.78
20	09/30/13	8,498.89	17.71	1,692.71	6,806.18	35.49	1,014.49
21	10/15/13	6,806.18	14.18	1,696.24	5,109.94	21.31	1,028.67
22	10/31/13	5,109.94	10.65	1,699.77	3,410.17	10.66	1,039.32
23	11/15/13	3,410.17	7.10	1,703.31	1,706.86	3.56	1,046.42
24	11/30/13	1,706.86	3.56	1,706.86	0.00	0.00	1,049.98
	TOTAL	**41,049.98**	**1,049.98**	**40,000.00**			

Conforme : _____