

# Amortization Table :

# SPECIAL EMER.

## Initial Data

### LOAN DATA

Loan amount: **10,000.00**  
 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 **219.14**

Emp.No: 0000155104

**MEDIANA, ESTRELLA A  
BPI**

### CALCULATIONS

Use payment of: **219.14**  
 1st payment in table: 1

Beginning balance at payment 1: **10,000.00**  
 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	10,000.00	20.83	198.31	9,801.69	497.90	20.83
2	12/15/12	9,801.69	20.42	198.72	9,602.97	477.48	41.25
3	12/31/12	9,602.97	20.01	199.13	9,403.84	457.48	61.26
4	01/15/13	9,403.84	19.59	199.55	9,204.29	437.89	80.85
5	01/31/13	9,204.29	19.18	199.96	9,004.32	418.71	100.03
6	02/15/13	9,004.32	18.76	200.38	8,803.94	399.95	118.79
7	02/28/13	8,803.94	18.34	200.80	8,603.14	381.61	137.13
8	03/15/13	8,603.14	17.92	201.22	8,401.93	363.69	155.05
9	03/31/13	8,401.93	17.50	201.64	8,200.29	346.18	172.55
10	04/15/13	8,200.29	17.08	202.06	7,998.23	329.10	189.64
11	04/30/13	7,998.23	16.66	202.48	7,795.76	312.43	206.30
12	05/15/13	7,795.76	16.24	202.90	7,592.86	296.19	222.54
13	05/31/13	7,592.86	15.82	203.32	7,389.54	280.38	238.36
14	06/15/13	7,389.54	15.39	203.75	7,185.79	264.98	253.76
15	06/30/13	7,185.79	14.97	204.17	6,981.62	250.01	268.73
16	07/15/13	6,981.62	14.55	204.60	6,777.03	235.47	283.27
17	07/31/13	6,777.03	14.12	205.02	6,572.00	221.35	297.39
18	08/15/13	6,572.00	13.69	205.45	6,366.56	207.65	311.08
19	08/31/13	6,366.56	13.26	205.88	6,160.68	194.39	324.35
20	09/15/13	6,160.68	12.83	206.31	5,954.37	181.56	337.18
21	09/30/13	5,954.37	12.40	206.74	5,747.64	169.15	349.59
22	10/15/13	5,747.64	11.97	207.17	5,540.47	157.18	361.56
23	10/31/13	5,540.47	11.54	207.60	5,332.87	145.63	373.10
24	11/15/13	5,332.87	11.11	208.03	5,124.84	134.52	384.21
25	11/30/13	5,124.84	10.68	208.46	4,916.38	123.85	394.89
26	12/15/13	4,916.38	10.24	208.90	4,707.48	113.60	405.13
27	12/31/13	4,707.48	9.81	209.33	4,498.15	103.80	414.94
28	01/15/14	4,498.15	9.37	209.77	4,288.38	94.43	424.31
29	01/31/14	4,288.38	8.93	210.21	4,078.17	85.49	433.24
30	02/15/14	4,078.17	8.50	210.64	3,867.53	77.00	441.74
31	02/28/14	3,867.53	8.06	211.08	3,656.45	68.94	449.80
32	03/15/14	3,656.45	7.62	211.52	3,444.92	61.32	457.42
33	03/31/14	3,444.92	7.18	211.96	3,232.96	54.14	464.59
34	04/15/14	3,232.96	6.74	212.41	3,020.56	47.41	471.33
35	04/30/14	3,020.56	6.29	212.85	2,807.71	41.12	477.62
36	05/15/14	2,807.71	5.85	213.29	2,594.42	35.27	483.47
37	05/31/14	2,594.42	5.41	213.74	2,380.68	29.86	488.87
38	06/15/14	2,380.68	4.96	214.18	2,166.50	24.90	493.83
39	06/30/14	2,166.50	4.51	214.63	1,951.87	20.39	498.35
40	07/15/14	1,951.87	4.07	215.07	1,736.80	16.32	502.41
41	07/31/14	1,736.80	3.62	215.52	1,521.28	12.70	506.03
42	08/15/14	1,521.28	3.17	215.97	1,305.31	9.53	509.20
43	08/31/14	1,305.31	2.72	216.42	1,088.89	6.81	511.92
44	09/15/14	1,088.89	2.27	216.87	872.01	4.55	514.19
45	09/30/14	872.01	1.82	217.32	654.69	2.73	516.01
46	10/15/14	654.69	1.36	217.78	436.91	1.37	517.37
47	10/31/14	436.91	0.91	218.23	218.68	0.46	518.28
48	11/15/14	218.68	0.46	218.68	0.00	0.00	518.74
	TOTAL	10,518.74	518.74	10,000.00			

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