

Amortization Table :

SPECIAL EMER.

Initial Data

LOAN DATA

Loan amount: **12,800.00**
 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 **280.50**

Emp.No: 0000153433

**CREGENCIA, RHONA F
 BPI**

CALCULATIONS

Use payment of: **280.50**
 1st payment in table: 1

Beginning balance at payment 1: **12,800.00**
 Cumulative interest prior to payment 1: **0.00**

Table

No.	Payment Date	Beginning Balance	Interest	Principal	Outstanding Balance		Cumulative Interest
					Principal	Interest	
1	11/30/12	12,800.00	26.67	253.83	12,546.17	637.32	26.67
2	12/15/12	12,546.17	26.14	254.36	12,291.81	611.18	52.80
3	12/31/12	12,291.81	25.61	254.89	12,036.91	585.57	78.41
4	01/15/13	12,036.91	25.08	255.42	11,781.49	560.49	103.49
5	01/31/13	11,781.49	24.54	255.95	11,525.54	535.95	128.03
6	02/15/13	11,525.54	24.01	256.49	11,269.05	511.94	152.05
7	02/28/13	11,269.05	23.48	257.02	11,012.03	488.46	175.52
8	03/15/13	11,012.03	22.94	257.56	10,754.47	465.52	198.46
9	03/31/13	10,754.47	22.41	258.09	10,496.37	443.11	220.87
10	04/15/13	10,496.37	21.87	258.63	10,237.74	421.25	242.74
11	04/30/13	10,237.74	21.33	259.17	9,978.57	399.92	264.07
12	05/15/13	9,978.57	20.79	259.71	9,718.86	379.13	284.85
13	05/31/13	9,718.86	20.25	260.25	9,458.61	358.88	305.10
14	06/15/13	9,458.61	19.71	260.79	9,197.81	339.18	324.81
15	06/30/13	9,197.81	19.16	261.34	8,936.48	320.01	343.97
16	07/15/13	8,936.48	18.62	261.88	8,674.59	301.40	362.59
17	07/31/13	8,674.59	18.07	262.43	8,412.17	283.32	380.66
18	08/15/13	8,412.17	17.53	262.97	8,149.19	265.80	398.18
19	08/31/13	8,149.19	16.98	263.52	7,885.67	248.82	415.16
20	09/15/13	7,885.67	16.43	264.07	7,621.60	232.39	431.59
21	09/30/13	7,621.60	15.88	264.62	7,356.98	216.51	447.47
22	10/15/13	7,356.98	15.33	265.17	7,091.80	201.19	462.80
23	10/31/13	7,091.80	14.77	265.73	6,826.08	186.41	477.57
24	11/15/13	6,826.08	14.22	266.28	6,559.80	172.19	491.79
25	11/30/13	6,559.80	13.67	266.83	6,292.97	158.52	505.46
26	12/15/13	6,292.97	13.11	267.39	6,025.58	145.41	518.57
27	12/31/13	6,025.58	12.55	267.95	5,757.63	132.86	531.12
28	01/15/14	5,757.63	12.00	268.50	5,489.13	120.87	543.12
29	01/31/14	5,489.13	11.44	269.06	5,220.06	109.43	554.55
30	02/15/14	5,220.06	10.88	269.62	4,950.44	98.56	565.43
31	02/28/14	4,950.44	10.31	270.19	4,680.25	88.24	575.74
32	03/15/14	4,680.25	9.75	270.75	4,409.50	78.49	585.49
33	03/31/14	4,409.50	9.19	271.31	4,138.19	69.30	594.68
34	04/15/14	4,138.19	8.62	271.88	3,866.31	60.68	603.30
35	04/30/14	3,866.31	8.05	272.44	3,593.87	52.63	611.35
36	05/15/14	3,593.87	7.49	273.01	3,320.85	45.14	618.84
37	05/31/14	3,320.85	6.92	273.58	3,047.27	38.22	625.76
38	06/15/14	3,047.27	6.35	274.15	2,773.12	31.87	632.11
39	06/30/14	2,773.12	5.78	274.72	2,498.40	26.10	637.89
40	07/15/14	2,498.40	5.20	275.29	2,223.10	20.89	643.09
41	07/31/14	2,223.10	4.63	275.87	1,947.24	16.26	647.72
42	08/15/14	1,947.24	4.06	276.44	1,670.79	12.20	651.78
43	08/31/14	1,670.79	3.48	277.02	1,393.77	8.72	655.26
44	09/15/14	1,393.77	2.90	277.60	1,116.18	5.82	658.16
45	09/30/14	1,116.18	2.33	278.17	838.00	3.49	660.49
46	10/15/14	838.00	1.75	278.75	559.25	1.75	662.23
47	10/31/14	559.25	1.17	279.33	279.92	0.58	663.40
48	11/15/14	279.92	0.58	279.92	0.00	0.00	663.98
	TOTAL	13,463.98	663.98	12,800.00			

Conforme : _____