

Amortization Table :

SPECIAL EMER.

Initial Data

LOAN DATA

Loan amount: **15,100.00**
 Annual interest rate: **5%**
 Term in years: **2**
 Payments per year: **24**
 First payment due: **10/31/2012**

TABLE DATA

Table starts at date: **10/31/2012**
 or at payment number: **1**

PERIODIC PAYMENT

SPECIAL PROMO

5%

semi-monthly
 Payments **330.90**

Emp.No: 0000041343

**EUGENIO, AILEEN B
 BPI**

CALCULATIONS

Use payment of: **330.90**
 1st payment in table: 1

Beginning balance at payment 1: **15,100.00**
 Cumulative interest prior to payment 1: **0.00**

Table

No.	Payment Date	Beginning Balance	Interest	Principal	Outstanding Balance		Cumulative Interest
					Principal	Interest	
1	10/31/12	15,100.00	31.46	299.44	14,800.56	751.83	31.46
2	11/15/12	14,800.56	30.83	300.07	14,500.49	721.00	62.29
3	11/30/12	14,500.49	30.21	300.69	14,199.80	690.79	92.50
4	12/15/12	14,199.80	29.58	301.32	13,898.48	661.21	122.09
5	12/31/12	13,898.48	28.96	301.95	13,596.53	632.25	151.04
6	01/15/13	13,596.53	28.33	302.58	13,293.95	603.93	179.37
7	01/31/13	13,293.95	27.70	303.21	12,990.75	576.23	207.06
8	02/15/13	12,990.75	27.06	303.84	12,686.91	549.17	234.13
9	02/28/13	12,686.91	26.43	304.47	12,382.44	522.73	260.56
10	03/15/13	12,382.44	25.80	305.11	12,077.33	496.94	286.35
11	03/31/13	12,077.33	25.16	305.74	11,771.59	471.78	311.52
12	04/15/13	11,771.59	24.52	306.38	11,465.22	447.25	336.04
13	04/30/13	11,465.22	23.89	307.02	11,158.20	423.37	359.93
14	05/15/13	11,158.20	23.25	307.66	10,850.54	400.12	383.17
15	05/31/13	10,850.54	22.61	308.30	10,542.25	377.52	405.78
16	06/15/13	10,542.25	21.96	308.94	10,233.31	355.55	427.74
17	06/30/13	10,233.31	21.32	309.58	9,923.73	334.23	449.06
18	07/15/13	9,923.73	20.67	310.23	9,613.50	313.56	469.73
19	07/31/13	9,613.50	20.03	310.87	9,302.63	293.53	489.76
20	08/15/13	9,302.63	19.38	311.52	8,991.10	274.15	509.14
21	08/31/13	8,991.10	18.73	312.17	8,678.93	255.42	527.87
22	09/15/13	8,678.93	18.08	312.82	8,366.11	237.34	545.95
23	09/30/13	8,366.11	17.43	313.47	8,052.64	219.91	563.38
24	10/15/13	8,052.64	16.78	314.13	7,738.51	203.13	580.16
25	10/31/13	7,738.51	16.12	314.78	7,423.73	187.01	596.28
26	11/15/13	7,423.73	15.47	315.44	7,108.30	171.54	611.75
27	11/30/13	7,108.30	14.81	316.09	6,792.21	156.73	626.56
28	12/15/13	6,792.21	14.15	316.75	6,475.45	142.58	640.71
29	12/31/13	6,475.45	13.49	317.41	6,158.04	129.09	654.20
30	01/15/14	6,158.04	12.83	318.07	5,839.97	116.26	667.03
31	01/31/14	5,839.97	12.17	318.74	5,521.23	104.10	679.19
32	02/15/14	5,521.23	11.50	319.40	5,201.84	92.60	690.70
33	02/28/14	5,201.84	10.84	320.06	4,881.77	81.76	701.53
34	03/15/14	4,881.77	10.17	320.73	4,561.04	71.59	711.70
35	03/31/14	4,561.04	9.50	321.40	4,239.64	62.09	721.21
36	04/15/14	4,239.64	8.83	322.07	3,917.57	53.25	730.04
37	04/30/14	3,917.57	8.16	322.74	3,594.83	45.09	738.20
38	05/15/14	3,594.83	7.49	323.41	3,271.42	37.60	745.69
39	05/31/14	3,271.42	6.82	324.09	2,947.33	30.79	752.51
40	06/15/14	2,947.33	6.14	324.76	2,622.57	24.65	758.65
41	06/30/14	2,622.57	5.46	325.44	2,297.13	19.18	764.11
42	07/15/14	2,297.13	4.79	326.12	1,971.01	14.40	768.89
43	07/31/14	1,971.01	4.11	326.80	1,644.22	10.29	773.00
44	08/15/14	1,644.22	3.43	327.48	1,316.74	6.87	776.43
45	08/31/14	1,316.74	2.74	328.16	988.58	4.12	779.17
46	09/15/14	988.58	2.06	328.84	659.74	2.06	781.23
47	09/30/14	659.74	1.37	329.53	330.21	0.69	782.60
48	10/15/14	330.21	0.69	330.21	0.00	0.00	783.29
	TOTAL	15,883.29	783.29	15,100.00			

Conforme : _____