

Amortization Table :

SPECIAL EMER.

Initial Data

LOAN DATA

Loan amount: **44,500.00**
 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 **975.17**

Emp.No: 0000154990

**TOLEDO, RACHELLE ANN M
BPI**

CALCULATIONS

Use payment of: **975.17**
 1st payment in table: 1

Beginning balance at payment 1: **44,500.00**
 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	44,500.00	92.71	882.47	43,617.53	2,215.67	92.71
2	12/15/12	43,617.53	90.87	884.30	42,733.23	2,124.80	183.58
3	12/31/12	42,733.23	89.03	886.15	41,847.08	2,035.77	272.61
4	01/15/13	41,847.08	87.18	887.99	40,959.09	1,948.59	359.79
5	01/31/13	40,959.09	85.33	889.84	40,069.25	1,863.26	445.12
6	02/15/13	40,069.25	83.48	891.70	39,177.55	1,779.78	528.60
7	02/28/13	39,177.55	81.62	893.55	38,283.99	1,698.16	610.22
8	03/15/13	38,283.99	79.76	895.42	37,388.58	1,618.40	689.97
9	03/31/13	37,388.58	77.89	897.28	36,491.30	1,540.51	767.87
10	04/15/13	36,491.30	76.02	899.15	35,592.15	1,464.49	843.89
11	04/30/13	35,592.15	74.15	901.02	34,691.12	1,390.34	918.04
12	05/15/13	34,691.12	72.27	902.90	33,788.22	1,318.06	990.31
13	05/31/13	33,788.22	70.39	904.78	32,883.44	1,247.67	1,060.71
14	06/15/13	32,883.44	68.51	906.67	31,976.77	1,179.16	1,129.21
15	06/30/13	31,976.77	66.62	908.56	31,068.21	1,112.54	1,195.83
16	07/15/13	31,068.21	64.73	910.45	30,157.77	1,047.82	1,260.56
17	07/31/13	30,157.77	62.83	912.35	29,245.42	984.99	1,323.39
18	08/15/13	29,245.42	60.93	914.25	28,331.17	924.06	1,384.31
19	08/31/13	28,331.17	59.02	916.15	27,415.02	865.04	1,443.34
20	09/15/13	27,415.02	57.11	918.06	26,496.96	807.92	1,500.45
21	09/30/13	26,496.96	55.20	919.97	25,576.99	752.72	1,555.65
22	10/15/13	25,576.99	53.29	921.89	24,655.10	699.44	1,608.94
23	10/31/13	24,655.10	51.36	923.81	23,731.29	648.07	1,660.30
24	11/15/13	23,731.29	49.44	925.73	22,805.56	598.63	1,709.74
25	11/30/13	22,805.56	47.51	927.66	21,877.89	551.12	1,757.26
26	12/15/13	21,877.89	45.58	929.60	20,948.30	505.54	1,802.83
27	12/31/13	20,948.30	43.64	931.53	20,016.77	461.90	1,846.48
28	01/15/14	20,016.77	41.70	933.47	19,083.29	420.20	1,888.18
29	01/31/14	19,083.29	39.76	935.42	18,147.87	380.44	1,927.94
30	02/15/14	18,147.87	37.81	937.37	17,210.51	342.63	1,965.74
31	02/28/14	17,210.51	35.86	939.32	16,271.19	306.78	2,001.60
32	03/15/14	16,271.19	33.90	941.28	15,329.91	272.88	2,035.50
33	03/31/14	15,329.91	31.94	943.24	14,386.68	240.94	2,067.43
34	04/15/14	14,386.68	29.97	945.20	13,441.47	210.97	2,097.41
35	04/30/14	13,441.47	28.00	947.17	12,494.30	182.97	2,125.41
36	05/15/14	12,494.30	26.03	949.14	11,545.16	156.94	2,151.44
37	05/31/14	11,545.16	24.05	951.12	10,594.03	132.88	2,175.49
38	06/15/14	10,594.03	22.07	953.10	9,640.93	110.81	2,197.56
39	06/30/14	9,640.93	20.09	955.09	8,685.84	90.73	2,217.65
40	07/15/14	8,685.84	18.10	957.08	7,728.76	72.63	2,235.74
41	07/31/14	7,728.76	16.10	959.07	6,769.69	56.53	2,251.85
42	08/15/14	6,769.69	14.10	961.07	5,808.62	42.43	2,265.95
43	08/31/14	5,808.62	12.10	963.07	4,845.55	30.33	2,278.05
44	09/15/14	4,845.55	10.09	965.08	3,880.47	20.23	2,288.14
45	09/30/14	3,880.47	8.08	967.09	2,913.38	12.15	2,296.23
46	10/15/14	2,913.38	6.07	969.10	1,944.27	6.08	2,302.30
47	10/31/14	1,944.27	4.05	971.12	973.15	2.03	2,306.35
48	11/15/14	973.15	2.03	973.15	-	0.00	2,308.38
	TOTAL	46,808.38	2,308.38	44,500.00			

Conforme : _____