

# Amortization Table :

# SPECIAL EMER.

## Initial Data

### LOAN DATA

Loan amount: **26,000.00**  
 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 **569.76**

Emp.No: 0000168707

**EMATA, JUDY LEA T**  
**BPI**

### CALCULATIONS

Use payment of: **569.76**  
 1st payment in table: 1

Beginning balance at payment 1: **26,000.00**  
 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	26,000.00	54.17	515.60	25,484.40	1,294.55	54.17
2	12/15/12	25,484.40	53.09	516.67	24,967.73	1,241.46	107.26
3	12/31/12	24,967.73	52.02	517.75	24,449.98	1,189.44	159.28
4	01/15/13	24,449.98	50.94	518.83	23,931.15	1,138.50	210.21
5	01/31/13	23,931.15	49.86	519.91	23,411.24	1,088.65	260.07
6	02/15/13	23,411.24	48.77	520.99	22,890.25	1,039.87	308.84
7	02/28/13	22,890.25	47.69	522.08	22,368.18	992.18	356.53
8	03/15/13	22,368.18	46.60	523.16	21,845.01	945.58	403.13
9	03/31/13	21,845.01	45.51	524.25	21,320.76	900.07	448.64
10	04/15/13	21,320.76	44.42	525.35	20,795.41	855.65	493.06
11	04/30/13	20,795.41	43.32	526.44	20,268.97	812.33	536.38
12	05/15/13	20,268.97	42.23	527.54	19,741.43	770.10	578.61
13	05/31/13	19,741.43	41.13	528.64	19,212.80	728.98	619.74
14	06/15/13	19,212.80	40.03	529.74	18,683.06	688.95	659.77
15	06/30/13	18,683.06	38.92	530.84	18,152.22	650.03	698.69
16	07/15/13	18,152.22	37.82	531.95	17,620.27	612.21	736.51
17	07/31/13	17,620.27	36.71	533.06	17,087.21	575.50	773.21
18	08/15/13	17,087.21	35.60	534.17	16,553.04	539.90	808.81
19	08/31/13	16,553.04	34.49	535.28	16,017.77	505.42	843.30
20	09/15/13	16,017.77	33.37	536.39	15,481.37	472.05	876.67
21	09/30/13	15,481.37	32.25	537.51	14,943.86	439.79	908.92
22	10/15/13	14,943.86	31.13	538.63	14,405.23	408.66	940.05
23	10/31/13	14,405.23	30.01	539.75	13,865.47	378.65	970.07
24	11/15/13	13,865.47	28.89	540.88	13,324.59	349.76	998.95
25	11/30/13	13,324.59	27.76	542.01	12,782.59	322.00	1,026.71
26	12/15/13	12,782.59	26.63	543.13	12,239.45	295.37	1,053.34
27	12/31/13	12,239.45	25.50	544.27	11,695.19	269.87	1,078.84
28	01/15/14	11,695.19	24.36	545.40	11,149.79	245.51	1,103.21
29	01/31/14	11,149.79	23.23	546.54	10,603.25	222.28	1,126.43
30	02/15/14	10,603.25	22.09	547.67	10,055.58	200.19	1,148.52
31	02/28/14	10,055.58	20.95	548.82	9,506.76	179.24	1,169.47
32	03/15/14	9,506.76	19.81	549.96	8,956.80	159.44	1,189.28
33	03/31/14	8,956.80	18.66	551.10	8,405.70	140.78	1,207.94
34	04/15/14	8,405.70	17.51	552.25	7,853.44	123.26	1,225.45
35	04/30/14	7,853.44	16.36	553.40	7,300.04	106.90	1,241.81
36	05/15/14	7,300.04	15.21	554.56	6,745.48	91.69	1,257.02
37	05/31/14	6,745.48	14.05	555.71	6,189.77	77.64	1,271.07
38	06/15/14	6,189.77	12.90	556.87	5,632.90	64.75	1,283.97
39	06/30/14	5,632.90	11.74	558.03	5,074.87	53.01	1,295.70
40	07/15/14	5,074.87	10.57	559.19	4,515.68	42.44	1,306.28
41	07/31/14	4,515.68	9.41	560.36	3,955.32	33.03	1,315.68
42	08/15/14	3,955.32	8.24	561.52	3,393.80	24.79	1,323.93
43	08/31/14	3,393.80	7.07	562.69	2,831.11	17.72	1,331.00
44	09/15/14	2,831.11	5.90	563.87	2,267.24	11.82	1,336.89
45	09/30/14	2,267.24	4.72	565.04	1,702.20	7.10	1,341.62
46	10/15/14	1,702.20	3.55	566.22	1,135.98	3.55	1,345.16
47	10/31/14	1,135.98	2.37	567.40	568.58	1.18	1,347.53
48	11/15/14	568.58	1.18	568.58	0.00	0.00	1,348.71
	TOTAL	27,348.71	1,348.71	26,000.00			

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