

Amortization Table :

SPECIAL EMER.

Initial Data

LOAN DATA

Loan amount: **35,000.00**
 Annual interest rate: **5%**
 Term in years: **2**
 Payments per year: **24**
 First payment due: **11/15/2012**

TABLE DATA

Table starts at date: **11/15/2012**
 or at payment number: **1**

PERIODIC PAYMENT

SPECIAL PROMO (OPLAN HABAGAT) 60DAYS

5%

semi-monthly
 Payments **766.99**

Emp.No: **0**

Payas, Jenelyn P.

CALCULATIONS

SPEEDY TECH PHILS.INC. (IMI-CAVITE)

Use payment of: **766.99**
 1st payment in table: **1**

Beginning balance at payment 1: **35,000.00**
 Cumulative interest prior to payment 1: **0.00**

Table

| No. | Payment Date | Beginning Balance | Interest | Principal | Outstanding Balance | | Cumulative Interest |
|-----|--------------|-------------------|----------|-----------|---------------------|----------|---------------------|
| | | | | | Principal | Interest | |
| 1 | 11/15/12 | 35,000.00 | 72.92 | 694.07 | 34,305.93 | 1,742.66 | 72.92 |
| 2 | 11/30/12 | 34,305.93 | 71.47 | 695.52 | 33,610.40 | 1,671.19 | 144.39 |
| 3 | 12/15/12 | 33,610.40 | 70.02 | 696.97 | 32,913.44 | 1,601.17 | 214.41 |
| 4 | 12/31/12 | 32,913.44 | 68.57 | 698.42 | 32,215.01 | 1,532.60 | 282.98 |
| 5 | 01/15/13 | 32,215.01 | 67.11 | 699.88 | 31,515.14 | 1,465.48 | 350.09 |
| 6 | 01/31/13 | 31,515.14 | 65.66 | 701.33 | 30,813.80 | 1,399.83 | 415.75 |
| 7 | 02/15/13 | 30,813.80 | 64.20 | 702.80 | 30,111.01 | 1,335.63 | 479.95 |
| 8 | 02/28/13 | 30,111.01 | 62.73 | 704.26 | 29,406.75 | 1,272.90 | 542.68 |
| 9 | 03/15/13 | 29,406.75 | 61.26 | 705.73 | 28,701.02 | 1,211.64 | 603.94 |
| 10 | 03/31/13 | 28,701.02 | 59.79 | 707.20 | 27,993.82 | 1,151.84 | 663.73 |
| 11 | 04/15/13 | 27,993.82 | 58.32 | 708.67 | 27,285.15 | 1,093.52 | 722.05 |
| 12 | 04/30/13 | 27,285.15 | 56.84 | 710.15 | 26,575.00 | 1,036.68 | 778.90 |
| 13 | 05/15/13 | 26,575.00 | 55.36 | 711.63 | 25,863.38 | 981.31 | 834.26 |
| 14 | 05/31/13 | 25,863.38 | 53.88 | 713.11 | 25,150.27 | 927.43 | 888.15 |
| 15 | 06/15/13 | 25,150.27 | 52.40 | 714.59 | 24,435.67 | 875.04 | 940.54 |
| 16 | 06/30/13 | 24,435.67 | 50.91 | 716.08 | 23,719.59 | 824.13 | 991.45 |
| 17 | 07/15/13 | 23,719.59 | 49.42 | 717.58 | 23,002.02 | 774.71 | 1,040.87 |
| 18 | 07/31/13 | 23,002.02 | 47.92 | 719.07 | 22,282.94 | 726.79 | 1,088.79 |
| 19 | 08/15/13 | 22,282.94 | 46.42 | 720.57 | 21,562.38 | 680.37 | 1,135.21 |
| 20 | 08/31/13 | 21,562.38 | 44.92 | 722.07 | 20,840.31 | 635.45 | 1,180.13 |
| 21 | 09/15/13 | 20,840.31 | 43.42 | 723.57 | 20,116.73 | 592.03 | 1,223.55 |
| 22 | 09/30/13 | 20,116.73 | 41.91 | 725.08 | 19,391.65 | 550.12 | 1,265.46 |
| 23 | 10/15/13 | 19,391.65 | 40.40 | 726.59 | 18,665.06 | 509.72 | 1,305.86 |
| 24 | 10/31/13 | 18,665.06 | 38.89 | 728.11 | 17,936.95 | 470.83 | 1,344.74 |
| 25 | 11/15/13 | 17,936.95 | 37.37 | 729.62 | 17,207.33 | 433.47 | 1,382.11 |
| 26 | 11/30/13 | 17,207.33 | 35.85 | 731.14 | 16,476.19 | 397.62 | 1,417.96 |
| 27 | 12/15/13 | 16,476.19 | 34.33 | 732.67 | 15,743.52 | 363.29 | 1,452.29 |
| 28 | 12/31/13 | 15,743.52 | 32.80 | 734.19 | 15,009.33 | 330.49 | 1,485.08 |
| 29 | 01/15/14 | 15,009.33 | 31.27 | 735.72 | 14,273.61 | 299.22 | 1,516.35 |
| 30 | 01/31/14 | 14,273.61 | 29.74 | 737.25 | 13,536.35 | 269.49 | 1,546.09 |
| 31 | 02/15/14 | 13,536.35 | 28.20 | 738.79 | 12,797.56 | 241.29 | 1,574.29 |
| 32 | 02/28/14 | 12,797.56 | 26.66 | 740.33 | 12,057.23 | 214.62 | 1,600.95 |
| 33 | 03/15/14 | 12,057.23 | 25.12 | 741.87 | 11,315.36 | 189.51 | 1,626.07 |
| 34 | 03/31/14 | 11,315.36 | 23.57 | 743.42 | 10,571.95 | 165.93 | 1,649.65 |
| 35 | 04/15/14 | 10,571.95 | 22.02 | 744.97 | 9,826.98 | 143.91 | 1,671.67 |
| 36 | 04/30/14 | 9,826.98 | 20.47 | 746.52 | 9,080.46 | 123.43 | 1,692.14 |
| 37 | 05/15/14 | 9,080.46 | 18.92 | 748.07 | 8,332.39 | 104.52 | 1,711.06 |
| 38 | 05/31/14 | 8,332.39 | 17.36 | 749.63 | 7,582.75 | 87.16 | 1,728.42 |
| 39 | 06/15/14 | 7,582.75 | 15.80 | 751.19 | 6,831.56 | 71.36 | 1,744.22 |
| 40 | 06/30/14 | 6,831.56 | 14.23 | 752.76 | 6,078.80 | 57.13 | 1,758.45 |
| 41 | 07/15/14 | 6,078.80 | 12.66 | 754.33 | 5,324.48 | 44.46 | 1,771.11 |
| 42 | 07/31/14 | 5,324.48 | 11.09 | 755.90 | 4,568.58 | 33.37 | 1,782.21 |
| 43 | 08/15/14 | 4,568.58 | 9.52 | 757.47 | 3,811.10 | 23.85 | 1,791.72 |
| 44 | 08/31/14 | 3,811.10 | 7.94 | 759.05 | 3,052.05 | 15.91 | 1,799.66 |
| 45 | 09/15/14 | 3,052.05 | 6.36 | 760.63 | 2,291.42 | 9.55 | 1,806.02 |
| 46 | 09/30/14 | 2,291.42 | 4.77 | 762.22 | 1,529.20 | 4.78 | 1,810.80 |
| 47 | 10/15/14 | 1,529.20 | 3.19 | 763.81 | 765.40 | 1.59 | 1,813.98 |
| 48 | 10/31/14 | 765.40 | 1.59 | 765.40 | - | 0.00 | 1,815.58 |
| | TOTAL | 36,815.58 | 1,815.58 | 35,000.00 | | | |

Conforme : _____