# Amortization Table : TRAVEL

## Initial Data

**LOAN DATA**

| | |
|---|---|
| Loan amount: | **30,000.00** |
| Annual interest rate: | **24%** |
| 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** |

**24%**

**PERIODIC PAYMENT**

| | |
|---|---|
| semi-monthly Payments | **790.02** |

Emp.No: 48003948

**HANAPIN, MARECEL SOLANOY**
**INTEGRATED MICROELECTRONICS, INC.**

**CALCULATIONS**

| | | | |
|---|---|---|---|
| Use payment of: | **790.02** | Beginning balance at payment 1: | **30,000.00** |
| 1st payment in table: | **1** | Cumulative interest prior to payment 1: | **0.00** |

## Table

| No. | Payment Date | Beginning Balance | Interest | Principal | Outstanding Balance Principal | Outstanding Balance Interest | Cumulative Interest |
|---|---|---|---|---|---|---|---|
| 1 | 10/31/12 | 30,000.00 | 300.00 | 490.02 | 29,509.98 | 7,620.72 | 300.00 |
| 2 | 11/15/12 | 29,509.98 | 295.10 | 494.92 | 29,015.07 | 7,325.62 | 595.10 |
| 3 | 11/30/12 | 29,015.07 | 290.15 | 499.86 | 28,515.21 | 7,035.47 | 885.25 |
| 4 | 12/15/12 | 28,515.21 | 285.15 | 504.86 | 28,010.34 | 6,750.32 | 1,170.40 |
| 5 | 12/31/12 | 28,010.34 | 280.10 | 509.91 | 27,500.43 | 6,470.22 | 1,450.51 |
| 6 | 01/15/13 | 27,500.43 | 275.00 | 515.01 | 26,985.42 | 6,195.21 | 1,725.51 |
| 7 | 01/31/13 | 26,985.42 | 269.85 | 520.16 | 26,465.26 | 5,925.36 | 1,995.36 |
| 8 | 02/15/13 | 26,465.26 | 264.65 | 525.36 | 25,939.90 | 5,660.71 | 2,260.02 |
| 9 | 02/28/13 | 25,939.90 | 259.40 | 530.62 | 25,409.28 | 5,401.31 | 2,519.42 |
| 10 | 03/15/13 | 25,409.28 | 254.09 | 535.92 | 24,873.36 | 5,147.21 | 2,773.51 |
| 11 | 03/31/13 | 24,873.36 | 248.73 | 541.28 | 24,332.08 | 4,898.48 | 3,022.24 |
| 12 | 04/15/13 | 24,332.08 | 243.32 | 546.69 | 23,785.38 | 4,655.16 | 3,265.56 |
| 13 | 04/30/13 | 23,785.38 | 237.85 | 552.16 | 23,233.22 | 4,417.31 | 3,503.42 |
| 14 | 05/15/13 | 23,233.22 | 232.33 | 557.68 | 22,675.54 | 4,184.97 | 3,735.75 |
| 15 | 05/31/13 | 22,675.54 | 226.76 | 563.26 | 22,112.28 | 3,958.22 | 3,962.50 |
| 16 | 06/15/13 | 22,112.28 | 221.12 | 568.89 | 21,543.39 | 3,737.10 | 4,183.63 |
| 17 | 06/30/13 | 21,543.39 | 215.43 | 574.58 | 20,968.81 | 3,521.66 | 4,399.06 |
| 18 | 07/15/13 | 20,968.81 | 209.69 | 580.33 | 20,388.48 | 3,311.97 | 4,608.75 |
| 19 | 07/31/13 | 20,388.48 | 203.88 | 586.13 | 19,802.35 | 3,108.09 | 4,812.63 |
| 20 | 08/15/13 | 19,802.35 | 198.02 | 591.99 | 19,210.36 | 2,910.07 | 5,010.66 |
| 21 | 08/31/13 | 19,210.36 | 192.10 | 597.91 | 18,612.44 | 2,717.96 | 5,202.76 |
| 22 | 09/15/13 | 18,612.44 | 186.12 | 603.89 | 18,008.55 | 2,531.84 | 5,388.89 |
| 23 | 09/30/13 | 18,008.55 | 180.09 | 609.93 | 17,398.62 | 2,351.75 | 5,568.97 |
| 24 | 10/15/13 | 17,398.62 | 173.99 | 616.03 | 16,782.60 | 2,177.77 | 5,742.96 |
| 25 | 10/31/13 | 16,782.60 | 167.83 | 622.19 | 16,160.41 | 2,009.94 | 5,910.78 |
| 26 | 11/15/13 | 16,160.41 | 161.60 | 628.41 | 15,532.00 | 1,848.34 | 6,072.39 |
| 27 | 11/30/13 | 15,532.00 | 155.32 | 634.70 | 14,897.30 | 1,693.02 | 6,227.71 |
| 28 | 12/15/13 | 14,897.30 | 148.97 | 641.04 | 14,256.26 | 1,544.04 | 6,376.68 |
| 29 | 12/31/13 | 14,256.26 | 142.56 | 647.45 | 13,608.81 | 1,401.48 | 6,519.24 |
| 30 | 01/15/14 | 13,608.81 | 136.09 | 653.93 | 12,954.88 | 1,265.39 | 6,655.33 |
| 31 | 01/31/14 | 12,954.88 | 129.55 | 660.47 | 12,294.41 | 1,135.84 | 6,784.88 |
| 32 | 02/15/14 | 12,294.41 | 122.94 | 667.07 | 11,627.34 | 1,012.90 | 6,907.82 |
| 33 | 02/28/14 | 11,627.34 | 116.27 | 673.74 | 10,953.60 | 896.63 | 7,024.10 |
| 34 | 03/15/14 | 10,953.60 | 109.54 | 680.48 | 10,273.12 | 787.09 | 7,133.63 |
| 35 | 03/31/14 | 10,273.12 | 102.73 | 687.28 | 9,585.84 | 684.36 | 7,236.36 |
| 36 | 04/15/14 | 9,585.84 | 95.86 | 694.16 | 8,891.68 | 588.50 | 7,332.22 |
| 37 | 04/30/14 | 8,891.68 | 88.92 | 701.10 | 8,190.58 | 499.58 | 7,421.14 |
| 38 | 05/15/14 | 8,190.58 | 81.91 | 708.11 | 7,482.47 | 417.68 | 7,503.05 |
| 39 | 05/31/14 | 7,482.47 | 74.82 | 715.19 | 6,767.28 | 342.85 | 7,577.87 |
| 40 | 06/15/14 | 6,767.28 | 67.67 | 722.34 | 6,044.94 | 275.18 | 7,645.54 |
| 41 | 06/30/14 | 6,044.94 | 60.45 | 729.57 | 5,315.38 | 214.73 | 7,705.99 |
| 42 | 07/15/14 | 5,315.38 | 53.15 | 736.86 | 4,578.51 | 161.58 | 7,759.15 |
| 43 | 07/31/14 | 4,578.51 | 45.79 | 744.23 | 3,834.28 | 115.79 | 7,804.93 |
| 44 | 08/15/14 | 3,834.28 | 38.34 | 751.67 | 3,082.61 | 77.45 | 7,843.27 |
| 45 | 08/31/14 | 3,082.61 | 30.83 | 759.19 | 2,323.42 | 46.62 | 7,874.10 |
| 46 | 09/15/14 | 2,323.42 | 23.23 | 766.78 | 1,556.64 | 23.39 | 7,897.33 |
| 47 | 09/30/14 | 1,556.64 | 15.57 | 774.45 | 782.19 | 7.82 | 7,912.90 |
| 48 | 10/15/14 | 782.19 | 7.82 | 782.19 | - | 0.00 | 7,920.72 |
| | | | | | | | |
| | TOTAL | **37,920.72** | **7,920.72** | **30,000.00** | | | |

Conforme : _____