Amortization Table : TRAVEL

Initial Data

LOAN DATA

Loan amount:	**75,000.00**
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	**1,975.04**

Emp.No: 48008607

QUINTO, CHRISTINE EVE ARCEO
INTEGRATED MICROELECTRONICS, INC.

CALCULATIONS

Use payment of:	**1,975.04**	Beginning balance at payment 1:	**75,000.00**
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	75,000.00	750.00	1,225.04	73,774.96	19,051.81	750.00
2	11/15/12	73,774.96	737.75	1,237.29	72,537.67	18,314.06	1,487.75
3	11/30/12	72,537.67	725.38	1,249.66	71,288.01	17,588.68	2,213.13
4	12/15/12	71,288.01	712.88	1,262.16	70,025.86	16,875.80	2,926.01
5	12/31/12	70,025.86	700.26	1,274.78	68,751.08	16,175.54	3,626.27
6	01/15/13	68,751.08	687.51	1,287.53	67,463.55	15,488.03	4,313.78
7	01/31/13	67,463.55	674.64	1,300.40	66,163.15	14,813.40	4,988.41
8	02/15/13	66,163.15	661.63	1,313.41	64,849.74	14,151.76	5,650.04
9	02/28/13	64,849.74	648.50	1,326.54	63,523.20	13,503.27	6,298.54
10	03/15/13	63,523.20	635.23	1,339.81	62,183.40	12,868.04	6,933.77
11	03/31/13	62,183.40	621.83	1,353.20	60,830.19	12,246.20	7,555.61
12	04/15/13	60,830.19	608.30	1,366.74	59,463.46	11,637.90	8,163.91
13	04/30/13	59,463.46	594.63	1,380.40	58,083.05	11,043.26	8,758.54
14	05/15/13	58,083.05	580.83	1,394.21	56,688.85	10,462.43	9,339.37
15	05/31/13	56,688.85	566.89	1,408.15	55,280.70	9,895.55	9,906.26
16	06/15/13	55,280.70	552.81	1,422.23	53,858.47	9,342.74	10,459.07
17	06/30/13	53,858.47	538.58	1,436.45	52,422.01	8,804.15	10,997.65
18	07/15/13	52,422.01	524.22	1,450.82	50,971.20	8,279.93	11,521.87
19	07/31/13	50,971.20	509.71	1,465.33	49,505.87	7,770.22	12,031.59
20	08/15/13	49,505.87	495.06	1,479.98	48,025.89	7,275.16	12,526.64
21	08/31/13	48,025.89	480.26	1,494.78	46,531.11	6,794.90	13,006.90
22	09/15/13	46,531.11	465.31	1,509.73	45,021.39	6,329.59	13,472.21
23	09/30/13	45,021.39	450.21	1,524.82	43,496.56	5,879.38	13,922.43
24	10/15/13	43,496.56	434.97	1,540.07	41,956.49	5,444.41	14,357.39
25	10/31/13	41,956.49	419.56	1,555.47	40,401.02	5,024.85	14,776.96
26	11/15/13	40,401.02	404.01	1,571.03	38,829.99	4,620.84	15,180.97
27	11/30/13	38,829.99	388.30	1,586.74	37,243.25	4,232.54	15,569.27
28	12/15/13	37,243.25	372.43	1,602.61	35,640.65	3,860.11	15,941.70
29	12/31/13	35,640.65	356.41	1,618.63	34,022.02	3,503.70	16,298.11
30	01/15/14	34,022.02	340.22	1,634.82	32,387.20	3,163.48	16,638.33
31	01/31/14	32,387.20	323.87	1,651.17	30,736.03	2,839.61	16,962.20
32	02/15/14	30,736.03	307.36	1,667.68	29,068.35	2,532.25	17,269.56
33	02/28/14	29,068.35	290.68	1,684.35	27,384.00	2,241.56	17,560.24
34	03/15/14	27,384.00	273.84	1,701.20	25,682.80	1,967.72	17,834.08
35	03/31/14	25,682.80	256.83	1,718.21	23,964.59	1,710.90	18,090.91
36	04/15/14	23,964.59	239.65	1,735.39	22,229.20	1,471.25	18,330.56
37	04/30/14	22,229.20	222.29	1,752.75	20,476.46	1,248.96	18,552.85
38	05/15/14	20,476.46	204.76	1,770.27	18,706.18	1,044.19	18,757.61
39	05/31/14	18,706.18	187.06	1,787.98	16,918.21	857.13	18,944.68
40	06/15/14	16,918.21	169.18	1,805.86	15,112.35	687.95	19,113.86
41	06/30/14	15,112.35	151.12	1,823.91	13,288.44	536.83	19,264.98
42	07/15/14	13,288.44	132.88	1,842.15	11,446.28	403.94	19,397.87
43	07/31/14	11,446.28	114.46	1,860.57	9,585.71	289.48	19,512.33
44	08/15/14	9,585.71	95.86	1,879.18	7,706.53	193.62	19,608.19
45	08/31/14	7,706.53	77.07	1,897.97	5,808.56	116.56	19,685.25
46	09/15/14	5,808.56	58.09	1,916.95	3,891.60	58.47	19,743.34
47	09/30/14	3,891.60	38.92	1,936.12	1,955.48	19.55	19,782.25
48	10/15/14	1,955.48	19.55	1,955.48	0.00	0.00	19,801.81
	TOTAL	**94,801.81**	**19,801.81**	**75,000.00**			

Conforme : _____