

Amortization Table :

EDUCATIONAL

Initial Data

LOAN DATA

Loan amount: **20,000.00**
 Annual interest rate: **18%**
 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**

18%

PERIODIC PAYMENT

semi-monthly Payments **497.70**

Emp.No: 48006691

**CASAS, ELSA AUSTRIA
 INTEGRATED MICROELECTRONICS, INC.**

CALCULATIONS

Use payment of: **497.70**
 1st payment in table: 1

Beginning balance at payment 1: **20,000.00**
 Cumulative interest prior to payment 1: **0.00**

Table

No.	Payment Date	Beginning Balance	Interest	Principal	Outstanding Balance		Cumulative Interest
					Principal	Interest	
1	10/31/12	20,000.00	150.00	347.70	19,652.30	3,739.64	150.00
2	11/15/12	19,652.30	147.39	350.31	19,301.99	3,592.25	297.39
3	11/30/12	19,301.99	144.76	352.94	18,949.05	3,447.48	442.16
4	12/15/12	18,949.05	142.12	355.58	18,593.47	3,305.37	584.28
5	12/31/12	18,593.47	139.45	358.25	18,235.22	3,165.91	723.73
6	01/15/13	18,235.22	136.76	360.94	17,874.29	3,029.15	860.49
7	01/31/13	17,874.29	134.06	363.64	17,510.64	2,895.09	994.55
8	02/15/13	17,510.64	131.33	366.37	17,144.27	2,763.76	1,125.88
9	02/28/13	17,144.27	128.58	369.12	16,775.15	2,635.18	1,254.46
10	03/15/13	16,775.15	125.81	371.89	16,403.26	2,509.37	1,380.27
11	03/31/13	16,403.26	123.02	374.68	16,028.59	2,386.34	1,503.30
12	04/15/13	16,028.59	120.21	377.49	15,651.10	2,266.13	1,623.51
13	04/30/13	15,651.10	117.38	380.32	15,270.78	2,148.75	1,740.90
14	05/15/13	15,270.78	114.53	383.17	14,887.61	2,034.21	1,855.43
15	05/31/13	14,887.61	111.66	386.04	14,501.57	1,922.56	1,967.08
16	06/15/13	14,501.57	108.76	388.94	14,112.63	1,813.80	2,075.84
17	06/30/13	14,112.63	105.84	391.86	13,720.78	1,707.95	2,181.69
18	07/15/13	13,720.78	102.91	394.80	13,325.98	1,605.05	2,284.60
19	07/31/13	13,325.98	99.94	397.76	12,928.22	1,505.10	2,384.54
20	08/15/13	12,928.22	96.96	400.74	12,527.48	1,408.14	2,481.50
21	08/31/13	12,527.48	93.96	403.74	12,123.74	1,314.18	2,575.46
22	09/15/13	12,123.74	90.93	406.77	11,716.97	1,223.25	2,666.39
23	09/30/13	11,716.97	87.88	409.82	11,307.14	1,135.38	2,754.26
24	10/15/13	11,307.14	84.80	412.90	10,894.25	1,050.57	2,839.07
25	10/31/13	10,894.25	81.71	415.99	10,478.25	968.87	2,920.77
26	11/15/13	10,478.25	78.59	419.11	10,059.14	890.28	2,999.36
27	11/30/13	10,059.14	75.44	422.26	9,636.88	814.84	3,074.80
28	12/15/13	9,636.88	72.28	425.42	9,211.46	742.56	3,147.08
29	12/31/13	9,211.46	69.09	428.61	8,782.84	673.47	3,216.17
30	01/15/14	8,782.84	65.87	431.83	8,351.01	607.60	3,282.04
31	01/31/14	8,351.01	62.63	435.07	7,915.94	544.97	3,344.67
32	02/15/14	7,915.94	59.37	438.33	7,477.61	485.60	3,404.04
33	02/28/14	7,477.61	56.08	441.62	7,035.99	429.52	3,460.12
34	03/15/14	7,035.99	52.77	444.93	6,591.06	376.75	3,512.89
35	03/31/14	6,591.06	49.43	448.27	6,142.80	327.32	3,562.33
36	04/15/14	6,142.80	46.07	451.63	5,691.17	281.24	3,608.40
37	04/30/14	5,691.17	42.68	455.02	5,236.15	238.56	3,651.08
38	05/15/14	5,236.15	39.27	458.43	4,777.72	199.29	3,690.35
39	05/31/14	4,777.72	35.83	461.87	4,315.85	163.46	3,726.18
40	06/15/14	4,315.85	32.37	465.33	3,850.52	131.09	3,758.55
41	06/30/14	3,850.52	28.88	468.82	3,381.70	102.21	3,787.43
42	07/15/14	3,381.70	25.36	472.34	2,909.36	76.85	3,812.79
43	07/31/14	2,909.36	21.82	475.88	2,433.48	55.03	3,834.61
44	08/15/14	2,433.48	18.25	479.45	1,954.03	36.77	3,852.87
45	08/31/14	1,954.03	14.66	483.05	1,470.98	22.12	3,867.52
46	09/15/14	1,470.98	11.03	486.67	984.31	11.09	3,878.55
47	09/30/14	984.31	7.38	490.32	494.00	3.70	3,885.94
48	10/15/14	494.00	3.70	494.00	-	0.00	3,889.64
	TOTAL	23,889.64	3,889.64	20,000.00			

Conforme :