

Amortization Table :

WEDDING

Initial Data

LOAN DATA

Loan amount: **70,000.00**
 Annual interest rate: **24%**
 Term in years: **2**
 Payments per year: **24**
 First payment due: **7/31/2012**

TABLE DATA

Table starts at date: **7/31/2012**
 or at payment number: **1**

24%

PERIODIC PAYMENT

semi-monthly Payments **1,843.37**

Emp.No: 48011190

**GAGARIN, JOVEN CABANGBANG
 INTEGRATED MICROELECTRONICS, INC.**

CALCULATIONS

Use payment of: **1,843.37**
 1st payment in table: 1

Beginning balance at payment 1: **70,000.00**
 Cumulative interest prior to payment 1: **0.00**

TABLE

No.	Payment Date	Beginning Balance	Interest	Principal	Outstanding Balance		Cumulative Interest
					Principal	Interest	
1	07/31/12	70,000.00	700.00	1,143.37	68,856.63	17,781.69	700.00
2	08/15/12	68,856.63	688.57	1,154.80	67,701.83	17,093.12	1,388.57
3	08/31/12	67,701.83	677.02	1,166.35	66,535.48	16,416.10	2,065.58
4	09/15/12	66,535.48	665.35	1,178.01	65,357.47	15,750.75	2,730.94
5	09/30/12	65,357.47	653.57	1,189.79	64,167.67	15,097.17	3,384.51
6	10/15/12	64,167.67	641.68	1,201.69	62,965.98	14,455.50	4,026.19
7	10/31/12	62,965.98	629.66	1,213.71	61,752.27	13,825.84	4,655.85
8	11/15/12	61,752.27	617.52	1,225.85	60,526.43	13,208.31	5,273.37
9	11/30/12	60,526.43	605.26	1,238.10	59,288.32	12,603.05	5,878.64
10	12/15/12	59,288.32	592.88	1,250.49	58,037.84	12,010.17	6,471.52
11	12/31/12	58,037.84	580.38	1,262.99	56,774.85	11,429.79	7,051.90
12	01/15/13	56,774.85	567.75	1,275.62	55,499.23	10,862.04	7,619.65
13	01/31/13	55,499.23	554.99	1,288.38	54,210.85	10,307.05	8,174.64
14	02/15/13	54,210.85	542.11	1,301.26	52,909.59	9,764.94	8,716.75
15	02/28/13	52,909.59	529.10	1,314.27	51,595.32	9,235.84	9,245.84
16	03/15/13	51,595.32	515.95	1,327.42	50,267.90	8,719.89	9,761.80
17	03/31/13	50,267.90	502.68	1,340.69	48,927.21	8,217.21	10,264.48
18	04/15/13	48,927.21	489.27	1,354.10	47,573.12	7,727.94	10,753.75
19	04/30/13	47,573.12	475.73	1,367.64	46,205.48	7,252.21	11,229.48
20	05/15/13	46,205.48	462.05	1,381.31	44,824.16	6,790.15	11,691.53
21	05/31/13	44,824.16	448.24	1,395.13	43,429.04	6,341.91	12,139.78
22	06/15/13	43,429.04	434.29	1,409.08	42,019.96	5,907.62	12,574.07
23	06/30/13	42,019.96	420.20	1,423.17	40,596.79	5,487.42	12,994.27
24	07/15/13	40,596.79	405.97	1,437.40	39,159.39	5,081.45	13,400.23
25	07/31/13	39,159.39	391.59	1,451.77	37,707.62	4,689.86	13,791.83
26	08/15/13	37,707.62	377.08	1,466.29	36,241.32	4,312.78	14,168.90
27	08/31/13	36,241.32	362.41	1,480.96	34,760.37	3,950.37	14,531.32
28	09/15/13	34,760.37	347.60	1,495.76	33,264.60	3,602.77	14,878.92
29	09/30/13	33,264.60	332.65	1,510.72	31,753.88	3,270.12	15,211.57
30	10/15/13	31,753.88	317.54	1,525.83	30,228.05	2,952.58	15,529.11
31	10/31/13	30,228.05	302.28	1,541.09	28,686.96	2,650.30	15,831.39
32	11/15/13	28,686.96	286.87	1,556.50	27,130.46	2,363.43	16,118.26
33	11/30/13	27,130.46	271.30	1,572.06	25,558.40	2,092.13	16,389.56
34	12/15/13	25,558.40	255.58	1,587.78	23,970.62	1,836.54	16,645.14
35	12/31/13	23,970.62	239.71	1,603.66	22,366.95	1,596.84	16,884.85
36	01/15/14	22,366.95	223.67	1,619.70	20,747.26	1,373.17	17,108.52
37	01/31/14	20,747.26	207.47	1,635.90	19,111.36	1,165.69	17,315.99
38	02/15/14	19,111.36	191.11	1,652.25	17,459.10	974.58	17,507.11
39	02/28/14	17,459.10	174.59	1,668.78	15,790.33	799.99	17,681.70
40	03/15/14	15,790.33	157.90	1,685.47	14,104.86	642.09	17,839.60
41	03/31/14	14,104.86	141.05	1,702.32	12,402.54	501.04	17,980.65
42	04/15/14	12,402.54	124.03	1,719.34	10,683.20	377.01	18,104.67
43	04/30/14	10,683.20	106.83	1,736.54	8,946.66	270.18	18,211.51
44	05/15/14	8,946.66	89.47	1,753.90	7,192.76	180.71	18,300.97
45	05/31/14	7,192.76	71.93	1,771.44	5,421.32	108.79	18,372.90
46	06/15/14	5,421.32	54.21	1,789.16	3,632.16	54.57	18,427.11
47	06/30/14	3,632.16	36.32	1,807.05	1,825.12	18.25	18,463.44
48	07/15/14	1,825.12	18.25	1,825.12	0.00	0.00	18,481.69
	TOTAL	88,481.69	18,481.69	70,000.00			

Conforme : _____