Amortization Table : EDUCATIONAL

Initial Data

LOAN DATA

Loan amount:	**100,000.00**
Annual interest rate:	**18%**
Term in years:	**1.5**
Payments per year:	**24**
First payment due:	**7/31/2012**

TABLE DATA

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

PERIODIC PAYMENT

semi-monthly Payments	**3,179.97**

SPECIAL PROMO **18%**

Emp.No: 48002793

MILANES, JAWAHARLAL (manager)
INTEGRATED MICROELECTRONICS, INC.

CALCULATIONS

Use payment of:	**3,179.97**
1st payment in table:	**1**
Beginning balance at payment 1:	**100,000.00**
Cumulative interest prior to payment 1:	**0.00**

Table

	Payment	Beginning			Outstanding Balance		Cumulative
No.	Date	Balance	Interest	Principal	Principal	Interest	Interest
1	07/31/12	100,000.00	750.00	2,429.97	97,570.03	13,729.04	750.00
2	08/15/12	97,570.03	731.78	2,448.20	95,121.83	12,997.26	1,481.78
3	08/31/12	95,121.83	713.41	2,466.56	92,655.27	12,283.85	2,195.19
4	09/15/12	92,655.27	694.91	2,485.06	90,170.21	11,588.93	2,890.10
5	09/30/12	90,170.21	676.28	2,503.70	87,666.51	10,912.66	3,566.38
6	10/15/12	87,666.51	657.50	2,522.47	85,144.04	10,255.16	4,223.88
7	10/31/12	85,144.04	638.58	2,541.39	82,602.65	9,616.58	4,862.46
8	11/15/12	82,602.65	619.52	2,560.45	80,042.19	8,997.06	5,481.98
9	11/30/12	80,042.19	600.32	2,579.66	77,462.54	8,396.74	6,082.30
10	12/15/12	77,462.54	580.97	2,599.00	74,863.53	7,815.77	6,663.26
11	12/31/12	74,863.53	561.48	2,618.50	72,245.04	7,254.30	7,224.74
12	01/15/13	72,245.04	541.84	2,638.14	69,606.90	6,712.46	7,766.58
13	01/31/13	69,606.90	522.05	2,657.92	66,948.98	6,190.41	8,288.63
14	02/15/13	66,948.98	502.12	2,677.86	64,271.12	5,688.29	8,790.75
15	02/28/13	64,271.12	482.03	2,697.94	61,573.18	5,206.26	9,272.78
16	03/15/13	61,573.18	461.80	2,718.17	58,855.01	4,744.46	9,734.58
17	03/31/13	58,855.01	441.41	2,738.56	56,116.45	4,303.04	10,175.99
18	04/15/13	56,116.45	420.87	2,759.10	53,357.35	3,882.17	10,596.87
19	04/30/13	53,357.35	400.18	2,779.79	50,577.55	3,481.99	10,997.05
20	05/15/13	50,577.55	379.33	2,800.64	47,776.91	3,102.66	11,376.38
21	05/31/13	47,776.91	358.33	2,821.65	44,955.27	2,744.33	11,734.70
22	06/15/13	44,955.27	337.16	2,842.81	42,112.46	2,407.17	12,071.87
23	06/30/13	42,112.46	315.84	2,864.13	39,248.33	2,091.33	12,387.71
24	07/15/13	39,248.33	294.36	2,885.61	36,362.72	1,796.96	12,682.07
25	07/31/13	36,362.72	272.72	2,907.25	33,455.46	1,524.24	12,954.80
26	08/15/13	33,455.46	250.92	2,929.06	30,526.41	1,273.33	13,205.71
27	08/31/13	30,526.41	228.95	2,951.03	27,575.38	1,044.38	13,434.66
28	09/15/13	27,575.38	206.82	2,973.16	24,602.22	837.56	13,641.47
29	09/30/13	24,602.22	184.52	2,995.46	21,606.77	653.05	13,825.99
30	10/15/13	21,606.77	162.05	3,017.92	18,588.84	491.00	13,988.04
31	10/31/13	18,588.84	139.42	3,040.56	15,548.29	351.58	14,127.46
32	11/15/13	15,548.29	116.61	3,063.36	12,484.93	234.97	14,244.07
33	11/30/13	12,484.93	93.64	3,086.34	9,398.59	141.33	14,337.71
34	12/15/13	9,398.59	70.49	3,109.48	6,289.11	70.84	14,408.20
35	12/31/13	6,289.11	47.17	3,132.80	3,156.30	23.67	14,455.37
36	01/15/14	3,156.30	23.67	3,156.30	0.00	0.00	14,479.04
	TOTAL	**114,479.04**	**14,479.04**	**100,000.00**			

Conforme : _____