# Amortization Table : EDUCATIONAL

## Initial Data

**LOAN DATA**

| | |
|---|---|
| Loan amount: | **30,000.00** |
| Annual interest rate: | **18%** |
| Term in years: | **2** |
| Payments per year: | **24** |
| First payment due: | **12/15/2011** |

**TABLE DATA**

| | |
|---|---|
| Table starts at date: | **12/15/2011** |
| or at payment number: | **1** |

**18%**

**PERIODIC PAYMENT**

| | |
|---|---|
| semi-monthly Payments | **746.55** |

**VINALON, RIA POTOT**
**INTEGRATED MICROELECTRONICS, INC.**

**CALCULATIONS**

| | | | |
|---|---|---|---|
| Use payment of: | **746.55** | 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 | 12/15/11 | 30,000.00 | 225.00 | 521.55 | 29,478.45 | 5,609.46 | 225.00 |
| 2 | 12/31/11 | 29,478.45 | 221.09 | 525.46 | 28,952.99 | 5,388.37 | 446.09 |
| 3 | 01/15/12 | 28,952.99 | 217.15 | 529.40 | 28,423.58 | 5,171.23 | 663.24 |
| 4 | 01/31/12 | 28,423.58 | 213.18 | 533.37 | 27,890.21 | 4,958.05 | 876.41 |
| 5 | 02/15/12 | 27,890.21 | 209.18 | 537.37 | 27,352.83 | 4,748.87 | 1,085.59 |
| 6 | 02/29/12 | 27,352.83 | 205.15 | 541.41 | 26,811.43 | 4,543.73 | 1,290.74 |
| 7 | 03/15/12 | 26,811.43 | 201.09 | 545.47 | 26,265.96 | 4,342.64 | 1,491.82 |
| 8 | 03/31/12 | 26,265.96 | 196.99 | 549.56 | 25,716.41 | 4,145.65 | 1,688.82 |
| 9 | 04/15/12 | 25,716.41 | 192.87 | 553.68 | 25,162.73 | 3,952.77 | 1,881.69 |
| 10 | 04/30/12 | 25,162.73 | 188.72 | 557.83 | 24,604.90 | 3,764.05 | 2,070.41 |
| 11 | 05/15/12 | 24,604.90 | 184.54 | 562.01 | 24,042.88 | 3,579.51 | 2,254.95 |
| 12 | 05/31/12 | 24,042.88 | 180.32 | 566.23 | 23,476.65 | 3,399.19 | 2,435.27 |
| 13 | 06/15/12 | 23,476.65 | 176.07 | 570.48 | 22,906.18 | 3,223.12 | 2,611.34 |
| 14 | 06/30/12 | 22,906.18 | 171.80 | 574.75 | 22,331.42 | 3,051.32 | 2,783.14 |
| 15 | 07/15/12 | 22,331.42 | 167.49 | 579.07 | 21,752.36 | 2,883.84 | 2,950.62 |
| 16 | 07/31/12 | 21,752.36 | 163.14 | 583.41 | 21,168.95 | 2,720.69 | 3,113.77 |
| 17 | 08/15/12 | 21,168.95 | 158.77 | 587.78 | 20,581.16 | 2,561.93 | 3,272.53 |
| 18 | 08/31/12 | 20,581.16 | 154.36 | 592.19 | 19,988.97 | 2,407.57 | 3,426.89 |
| 19 | 09/15/12 | 19,988.97 | 149.92 | 596.63 | 19,392.34 | 2,257.65 | 3,576.81 |
| 20 | 09/30/12 | 19,392.34 | 145.44 | 601.11 | 18,791.23 | 2,112.21 | 3,722.25 |
| 21 | 10/15/12 | 18,791.23 | 140.93 | 605.62 | 18,185.61 | 1,971.27 | 3,863.19 |
| 22 | 10/31/12 | 18,185.61 | 136.39 | 610.16 | 17,575.45 | 1,834.88 | 3,999.58 |
| 23 | 11/15/12 | 17,575.45 | 131.82 | 614.74 | 16,960.72 | 1,703.07 | 4,131.40 |
| 24 | 11/30/12 | 16,960.72 | 127.21 | 619.35 | 16,341.37 | 1,575.86 | 4,258.60 |
| 25 | 12/15/12 | 16,341.37 | 122.56 | 623.99 | 15,717.38 | 1,453.30 | 4,381.16 |
| 26 | 12/31/12 | 15,717.38 | 117.88 | 628.67 | 15,088.71 | 1,335.42 | 4,499.04 |
| 27 | 01/15/13 | 15,088.71 | 113.17 | 633.39 | 14,455.32 | 1,222.25 | 4,612.21 |
| 28 | 01/31/13 | 14,455.32 | 108.41 | 638.14 | 13,817.19 | 1,113.84 | 4,720.62 |
| 29 | 02/15/13 | 13,817.19 | 103.63 | 642.92 | 13,174.26 | 1,010.21 | 4,824.25 |
| 30 | 02/28/13 | 13,174.26 | 98.81 | 647.74 | 12,526.52 | 911.40 | 4,923.06 |
| 31 | 03/15/13 | 12,526.52 | 93.95 | 652.60 | 11,873.92 | 817.46 | 5,017.01 |
| 32 | 03/31/13 | 11,873.92 | 89.05 | 657.50 | 11,216.42 | 728.40 | 5,106.06 |
| 33 | 04/15/13 | 11,216.42 | 84.12 | 662.43 | 10,553.99 | 644.28 | 5,190.18 |
| 34 | 04/30/13 | 10,553.99 | 79.15 | 667.40 | 9,886.60 | 565.12 | 5,269.34 |
| 35 | 05/15/13 | 9,886.60 | 74.15 | 672.40 | 9,214.19 | 490.97 | 5,343.49 |
| 36 | 05/31/13 | 9,214.19 | 69.11 | 677.44 | 8,536.75 | 421.87 | 5,412.59 |
| 37 | 06/15/13 | 8,536.75 | 64.03 | 682.53 | 7,854.22 | 357.84 | 5,476.62 |
| 38 | 06/30/13 | 7,854.22 | 58.91 | 687.64 | 7,166.58 | 298.93 | 5,535.53 |
| 39 | 07/15/13 | 7,166.58 | 53.75 | 692.80 | 6,473.78 | 245.19 | 5,589.28 |
| 40 | 07/31/13 | 6,473.78 | 48.55 | 698.00 | 5,775.78 | 196.63 | 5,637.83 |
| 41 | 08/15/13 | 5,775.78 | 43.32 | 703.23 | 5,072.55 | 153.31 | 5,681.15 |
| 42 | 08/31/13 | 5,072.55 | 38.04 | 708.51 | 4,364.04 | 115.27 | 5,719.19 |
| 43 | 09/15/13 | 4,364.04 | 32.73 | 713.82 | 3,650.22 | 82.54 | 5,751.92 |
| 44 | 09/30/13 | 3,650.22 | 27.38 | 719.17 | 2,931.04 | 55.16 | 5,779.30 |
| 45 | 10/15/13 | 2,931.04 | 21.98 | 724.57 | 2,206.47 | 33.18 | 5,801.28 |
| 46 | 10/31/13 | 2,206.47 | 16.55 | 730.00 | 1,476.47 | 16.63 | 5,817.83 |
| 47 | 11/15/13 | 1,476.47 | 11.07 | 735.48 | 740.99 | 5.56 | 5,828.90 |
| 48 | 11/30/13 | 740.99 | 5.56 | 740.99 | - | 0.00 | 5,834.46 |
| | | | | | | | |
| | TOTAL | **35,834.46** | **5,834.46** | **30,000.00** | | | |

Conforme : _____