Amortization Table : EDUCATIONAL

Initial Data

LOAN DATA

Loan amount:	**35,800.00**
Annual interest rate:	**18%**
Term in years:	**2**
Payments per year:	**24**
First payment due:	**11/30/2011**

TABLE DATA

Table starts at date:	**11/30/2011**
or at payment number:	**1**

18%

PERIODIC PAYMENT

semi-monthly Payments	**890.88**

ABRENICA, OLIVIA AUSTRIA
INTEGRATED MICROELECTRONICS, INC.

CALCULATIONS

Use payment of:	**890.88**	Beginning balance at payment 1:	**35,800.00**
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	11/30/11	35,800.00	268.50	622.38	35,177.62	6,693.96	268.50
2	12/15/11	35,177.62	263.83	627.05	34,550.56	6,430.12	532.33
3	12/31/11	34,550.56	259.13	631.76	33,918.81	6,171.00	791.46
4	01/15/12	33,918.81	254.39	636.49	33,282.31	5,916.60	1,045.85
5	01/31/12	33,282.31	249.62	641.27	32,641.05	5,666.99	1,295.47
6	02/15/12	32,641.05	244.81	646.08	31,994.97	5,422.18	1,540.28
7	02/29/12	31,994.97	239.96	650.92	31,344.05	5,182.22	1,780.24
8	03/15/12	31,344.05	235.08	655.80	30,688.24	4,947.14	2,015.32
9	03/31/12	30,688.24	230.16	660.72	30,027.52	4,716.97	2,245.48
10	04/15/12	30,027.52	225.21	665.68	29,361.84	4,491.77	2,470.69
11	04/30/12	29,361.84	220.21	670.67	28,691.17	4,271.55	2,690.90
12	05/15/12	28,691.17	215.18	675.70	28,015.47	4,056.37	2,906.09
13	05/31/12	28,015.47	210.12	680.77	27,334.70	3,846.25	3,116.20
14	06/15/12	27,334.70	205.01	685.87	26,648.83	3,641.24	3,321.21
15	06/30/12	26,648.83	199.87	691.02	25,957.81	3,441.38	3,521.08
16	07/15/12	25,957.81	194.68	696.20	25,261.61	3,246.69	3,715.76
17	07/31/12	25,261.61	189.46	701.42	24,560.19	3,057.23	3,905.22
18	08/15/12	24,560.19	184.20	706.68	23,853.50	2,873.03	4,089.43
19	08/31/12	23,853.50	178.90	711.98	23,141.52	2,694.13	4,268.33
20	09/15/12	23,141.52	173.56	717.32	22,424.20	2,520.57	4,441.89
21	09/30/12	22,424.20	168.18	722.70	21,701.50	2,352.39	4,610.07
22	10/15/12	21,701.50	162.76	728.12	20,973.37	2,189.63	4,772.83
23	10/31/12	20,973.37	157.30	733.58	20,239.79	2,032.33	4,930.13
24	11/15/12	20,239.79	151.80	739.09	19,500.70	1,880.53	5,081.93
25	11/30/12	19,500.70	146.26	744.63	18,756.07	1,734.27	5,228.19
26	12/15/12	18,756.07	140.67	750.21	18,005.86	1,593.60	5,368.86
27	12/31/12	18,005.86	135.04	755.84	17,250.02	1,458.56	5,503.90
28	01/15/13	17,250.02	129.38	761.51	16,488.51	1,329.18	5,633.27
29	01/31/13	16,488.51	123.66	767.22	15,721.29	1,205.52	5,756.94
30	02/15/13	15,721.29	117.91	772.97	14,948.31	1,087.61	5,874.85
31	02/28/13	14,948.31	112.11	778.77	14,169.54	975.50	5,986.96
32	03/15/13	14,169.54	106.27	784.61	13,384.93	869.22	6,093.23
33	03/31/13	13,384.93	100.39	790.50	12,594.43	768.84	6,193.62
34	04/15/13	12,594.43	94.46	796.43	11,798.00	674.38	6,288.08
35	04/30/13	11,798.00	88.49	802.40	10,995.60	585.89	6,376.56
36	05/15/13	10,995.60	82.47	808.42	10,187.19	503.43	6,459.03
37	05/31/13	10,187.19	76.40	814.48	9,372.71	427.02	6,535.43
38	06/15/13	9,372.71	70.30	820.59	8,552.12	356.73	6,605.73
39	06/30/13	8,552.12	64.14	826.74	7,725.37	292.59	6,669.87
40	07/15/13	7,725.37	57.94	832.94	6,892.43	234.65	6,727.81
41	07/31/13	6,892.43	51.69	839.19	6,053.24	182.95	6,779.50
42	08/15/13	6,053.24	45.40	845.49	5,207.75	137.55	6,824.90
43	08/31/13	5,207.75	39.06	851.83	4,355.93	98.50	6,863.96
44	09/15/13	4,355.93	32.67	858.22	3,497.71	65.83	6,896.63
45	09/30/13	3,497.71	26.23	864.65	2,633.06	39.59	6,922.86
46	10/15/13	2,633.06	19.75	871.14	1,761.92	19.85	6,942.61
47	10/31/13	1,761.92	13.21	877.67	884.25	6.63	6,955.82
48	11/15/13	884.25	6.63	884.25	-	0.00	6,962.46
	TOTAL	**42,762.46**	**6,962.46**	**35,800.00**			

Conforme : _____