Amortization Table : EDUCATIONAL

Initial Data

LOAN DATA

Loan amount:	**16,000.00**
Annual interest rate:	**18%**
Term in years:	**2**
Payments per year:	**24**
First payment due:	**10/15/2011**

TABLE DATA

Table starts at date:	**10/15/2011**
or at payment number:	**1**

18%

PERIODIC PAYMENT

semi-monthly Payments	**398.16**

CALCULATIONS

CAMACHO, MARITES BAOANAN
INTEGRATED MICROELECTRONICS, INC.

Use payment of:	**398.16**	Beginning balance at payment 1:	**16,000.00**
1st payment in table:	**1**	Cumulative interest prior to payment 1:	**0.00**

Table

	Payment	Beginning			Outstanding Balance		Cumulative
No.	Date	Balance	Interest	Principal	Principal	Interest	Interest
1	10/15/11	16,000.00	120.00	278.16	15,721.84	2,991.71	120.00
2	10/31/11	15,721.84	117.91	280.25	15,441.59	2,873.80	237.91
3	11/15/11	15,441.59	115.81	282.35	15,159.24	2,757.99	353.73
4	11/30/11	15,159.24	113.69	284.47	14,874.78	2,644.29	467.42
5	12/15/11	14,874.78	111.56	286.60	14,588.18	2,532.73	578.98
6	12/31/11	14,588.18	109.41	288.75	14,299.43	2,423.32	688.39
7	01/15/12	14,299.43	107.25	290.91	14,008.51	2,316.07	795.64
8	01/31/12	14,008.51	105.06	293.10	13,715.42	2,211.01	900.70
9	02/15/12	13,715.42	102.87	295.30	13,420.12	2,108.15	1,003.57
10	02/29/12	13,420.12	100.65	297.51	13,122.61	2,007.49	1,104.22
11	03/15/12	13,122.61	98.42	299.74	12,822.87	1,909.07	1,202.64
12	03/31/12	12,822.87	96.17	301.99	12,520.88	1,812.90	1,298.81
13	04/15/12	12,520.88	93.91	304.25	12,216.63	1,719.00	1,392.72
14	04/30/12	12,216.63	91.62	306.54	11,910.09	1,627.37	1,484.34
15	05/15/12	11,910.09	89.33	308.83	11,601.26	1,538.05	1,573.67
16	05/31/12	11,601.26	87.01	311.15	11,290.11	1,451.04	1,660.68
17	06/15/12	11,290.11	84.68	313.48	10,976.62	1,366.36	1,745.35
18	06/30/12	10,976.62	82.32	315.84	10,660.78	1,284.04	1,827.68
19	07/15/12	10,660.78	79.96	318.20	10,342.58	1,204.08	1,907.63
20	07/31/12	10,342.58	77.57	320.59	10,021.99	1,126.51	1,985.20
21	08/15/12	10,021.99	75.16	323.00	9,698.99	1,051.35	2,060.37
22	08/31/12	9,698.99	72.74	325.42	9,373.57	978.60	2,133.11
23	09/15/12	9,373.57	70.30	327.86	9,045.72	908.30	2,203.41
24	09/30/12	9,045.72	67.84	330.32	8,715.40	840.46	2,271.25
25	10/15/12	8,715.40	65.37	332.80	8,382.60	775.09	2,336.62
26	10/31/12	8,382.60	62.87	335.29	8,047.31	712.22	2,399.49
27	11/15/12	8,047.31	60.35	337.81	7,709.51	651.87	2,459.84
28	11/30/12	7,709.51	57.82	340.34	7,369.17	594.05	2,517.66
29	12/15/12	7,369.17	55.27	342.89	7,026.27	538.78	2,572.93
30	12/31/12	7,026.27	52.70	345.46	6,680.81	486.08	2,625.63
31	01/15/13	6,680.81	50.11	348.05	6,332.76	435.98	2,675.74
32	01/31/13	6,332.76	47.50	350.67	5,982.09	388.48	2,723.23
33	02/15/13	5,982.09	44.87	353.29	5,628.80	343.61	2,768.10
34	02/28/13	5,628.80	42.22	355.94	5,272.85	301.40	2,810.31
35	03/15/13	5,272.85	39.55	358.61	4,914.24	261.85	2,849.86
36	03/31/13	4,914.24	36.86	361.30	4,552.93	225.00	2,886.72
37	04/15/13	4,552.93	34.15	364.01	4,188.92	190.85	2,920.86
38	04/30/13	4,188.92	31.42	366.74	3,822.18	159.43	2,952.28
39	05/15/13	3,822.18	28.67	369.49	3,452.68	130.77	2,980.95
40	05/31/13	3,452.68	25.90	372.27	3,080.42	104.87	3,006.84
41	06/15/13	3,080.42	23.10	375.06	2,705.36	81.77	3,029.95
42	06/30/13	2,705.36	20.29	377.87	2,327.49	61.48	3,050.24
43	07/15/13	2,327.49	17.46	380.70	1,946.78	44.02	3,067.69
44	07/31/13	1,946.78	14.60	383.56	1,563.22	29.42	3,082.29
45	08/15/13	1,563.22	11.72	386.44	1,176.79	17.70	3,094.02
46	08/31/13	1,176.79	8.83	389.33	787.45	8.87	3,102.84
47	09/15/13	787.45	5.91	392.25	395.20	2.96	3,108.75
48	09/30/13	395.20	2.96	395.20	-	0.00	3,111.71
	TOTAL	**19,111.71**	**3,111.71**	**16,000.00**			

Conforme : _____