

Amortization Table :

EDUCATIONAL

Initial Data

LOAN DATA

Loan amount: **24,800.00**
 Annual interest rate: **18%**
 Term in years: **2**
 Payments per year: **24**
 First payment due: **3/15/2012**

TABLE DATA

Table starts at date: **3/15/2012**
 or at payment number: **1**

18%

PERIODIC PAYMENT

semi-monthly
 Payments **617.15**

CALCULATIONS

Use payment of: **617.15**
 1st payment in table: **1**

PULIDO, JENNILYN QUIROS
INTEGRATED MICROELECTRONICS, INC.

Beginning balance at payment 1: **24,800.00**
 Cumulative interest prior to payment 1: **0.00**

Table

No.	Payment Date	Beginning Balance	Interest	Principal	Outstanding Balance		Cumulative Interest
					Principal	Interest	
1	03/15/12	24,800.00	186.00	431.15	24,368.85	4,637.15	186.00
2	03/31/12	24,368.85	182.77	434.38	23,934.47	4,454.39	368.77
3	04/15/12	23,934.47	179.51	437.64	23,496.83	4,274.88	548.27
4	04/30/12	23,496.83	176.23	440.92	23,055.90	4,098.65	724.50
5	05/15/12	23,055.90	172.92	444.23	22,611.68	3,925.73	897.42
6	05/31/12	22,611.68	169.59	447.56	22,164.11	3,756.15	1,067.01
7	06/15/12	22,164.11	166.23	450.92	21,713.20	3,589.92	1,233.24
8	06/30/12	21,713.20	162.85	454.30	21,258.90	3,427.07	1,396.09
9	07/15/12	21,258.90	159.44	457.71	20,801.19	3,267.62	1,555.53
10	07/31/12	20,801.19	156.01	461.14	20,340.05	3,111.62	1,711.54
11	08/15/12	20,340.05	152.55	464.60	19,875.45	2,959.07	1,864.09
12	08/31/12	19,875.45	149.07	468.08	19,407.37	2,810.00	2,013.15
13	09/15/12	19,407.37	145.56	471.59	18,935.77	2,664.44	2,158.71
14	09/30/12	18,935.77	142.02	475.13	18,460.64	2,522.43	2,300.73
15	10/15/12	18,460.64	138.45	478.69	17,981.95	2,383.97	2,439.18
16	10/31/12	17,981.95	134.86	482.28	17,499.66	2,249.11	2,574.05
17	11/15/12	17,499.66	131.25	485.90	17,013.76	2,117.86	2,705.30
18	11/30/12	17,013.76	127.60	489.55	16,524.22	1,990.26	2,832.90
19	12/15/12	16,524.22	123.93	493.22	16,031.00	1,866.32	2,956.83
20	12/31/12	16,031.00	120.23	496.92	15,534.08	1,746.09	3,077.06
21	01/15/13	15,534.08	116.51	500.64	15,033.44	1,629.59	3,193.57
22	01/31/13	15,033.44	112.75	504.40	14,529.04	1,516.84	3,306.32
23	02/15/13	14,529.04	108.97	508.18	14,020.86	1,407.87	3,415.29
24	02/28/13	14,020.86	105.16	511.99	13,508.87	1,302.71	3,520.44
25	03/15/13	13,508.87	101.32	515.83	12,993.03	1,201.39	3,621.76
26	03/31/13	12,993.03	97.45	519.70	12,473.33	1,103.95	3,719.21
27	04/15/13	12,473.33	93.55	523.60	11,949.73	1,010.40	3,812.76
28	04/30/13	11,949.73	89.62	527.53	11,422.21	920.77	3,902.38
29	05/15/13	11,422.21	85.67	531.48	10,890.72	835.11	3,988.05
30	05/31/13	10,890.72	81.68	535.47	10,355.26	753.43	4,069.73
31	06/15/13	10,355.26	77.66	539.48	9,815.77	675.76	4,147.39
32	06/30/13	9,815.77	73.62	543.53	9,272.24	602.14	4,221.01
33	07/15/13	9,272.24	69.54	547.61	8,724.63	532.60	4,290.55
34	07/31/13	8,724.63	65.43	551.71	8,172.92	467.17	4,355.99
35	08/15/13	8,172.92	61.30	555.85	7,617.07	405.87	4,417.28
36	08/31/13	7,617.07	57.13	560.02	7,057.05	348.74	4,474.41
37	09/15/13	7,057.05	52.93	564.22	6,492.82	295.82	4,527.34
38	09/30/13	6,492.82	48.70	568.45	5,924.37	247.12	4,576.04
39	10/15/13	5,924.37	44.43	572.72	5,351.66	202.69	4,620.47
40	10/31/13	5,351.66	40.14	577.01	4,774.64	162.55	4,660.61
41	11/15/13	4,774.64	35.81	581.34	4,193.30	126.74	4,696.42
42	11/30/13	4,193.30	31.45	585.70	3,607.61	95.29	4,727.87
43	12/15/13	3,607.61	27.06	590.09	3,017.51	68.23	4,754.92
44	12/31/13	3,017.51	22.63	594.52	2,423.00	45.60	4,777.55
45	01/15/14	2,423.00	18.17	598.98	1,824.02	27.43	4,795.73
46	01/31/14	1,824.02	13.68	603.47	1,220.55	13.75	4,809.41
47	02/15/14	1,220.55	9.15	607.99	612.55	4.59	4,818.56
48	02/28/14	612.55	4.59	612.55	-	0.00	4,823.15
	TOTAL	29,623.15	4,823.15	24,800.00			

Conforme : _____