Amortization Table : SPECIAL EMER.

Initial Data

LOAN DATA

Loan amount:	**15,000.00**
Annual interest rate:	**5%**
Term in years:	**1**
Payments per year:	**24**
First payment due:	**11/15/2012**

TABLE DATA

Table starts at date:	**11/15/2012**
or at payment number:	**1**

PERIODIC PAYMENT

semi-monthly Payments	**641.41**

SPECIAL PROMO (OPLAN HABAGAT) 60DAYS **5%**

Emp.No: 0

ABELLANO, JELLIE CONSTANTINO
INTEGRATED MICROELECTRONICS, INC.

CALCULATIONS

Use payment of:	**641.41**	Beginning balance at payment 1:	**15,000.00**
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	11/15/12	15,000.00	31.25	610.16	14,389.84	362.49	31.25
2	11/30/12	14,389.84	29.98	611.43	13,778.42	332.51	61.23
3	12/15/12	13,778.42	28.71	612.70	13,165.72	303.81	89.93
4	12/31/12	13,165.72	27.43	613.98	12,551.74	276.38	117.36
5	01/15/13	12,551.74	26.15	615.26	11,936.48	250.23	143.51
6	01/31/13	11,936.48	24.87	616.54	11,319.94	225.36	168.38
7	02/15/13	11,319.94	23.58	617.82	10,702.12	201.78	191.96
8	02/28/13	10,702.12	22.30	619.11	10,083.01	179.48	214.26
9	03/15/13	10,083.01	21.01	620.40	9,462.61	158.48	235.27
10	03/31/13	9,462.61	19.71	621.69	8,840.92	138.76	254.98
11	04/15/13	8,840.92	18.42	622.99	8,217.93	120.34	273.40
12	04/30/13	8,217.93	17.12	624.29	7,593.65	103.22	290.52
13	05/15/13	7,593.65	15.82	625.59	6,968.06	87.40	306.34
14	05/31/13	6,968.06	14.52	626.89	6,341.17	72.89	320.86
15	06/15/13	6,341.17	13.21	628.20	5,712.98	59.68	334.07
16	06/30/13	5,712.98	11.90	629.50	5,083.47	47.77	345.97
17	07/15/13	5,083.47	10.59	630.82	4,452.66	37.18	356.56
18	07/31/13	4,452.66	9.28	632.13	3,820.53	27.91	365.83
19	08/15/13	3,820.53	7.96	633.45	3,187.08	19.95	373.79
20	08/31/13	3,187.08	6.64	634.77	2,552.32	13.31	380.43
21	09/15/13	2,552.32	5.32	636.09	1,916.23	7.99	385.75
22	09/30/13	1,916.23	3.99	637.41	1,278.81	4.00	389.74
23	10/15/13	1,278.81	2.66	638.74	640.07	1.33	392.41
24	10/31/13	640.07	1.33	640.07	0.00	0.00	393.74
	TOTAL	**15,393.74**	**393.74**	**15,000.00**			

Conforme : _____