

# Amortization Table :

# EDUCATIONAL

## Initial Data

### LOAN DATA

Loan amount: **25,000.00**  
 Annual interest rate: **18%**  
 Term in years: **2**  
 Payments per year: **24**  
 First payment due: **11/30/2012**

### TABLE DATA

Table starts at date: **11/30/2012**  
 or at payment number: **1**

### PERIODIC PAYMENT

#####

**18%**

semi-monthly  
 Payments **622.13**

### CALCULATIONS

**ANITO, NATALIE SIAPNC**  
**INTEGRATED MICROELECTRONICS, INC.**

Use payment of: **622.13**  
 1st payment in table: **1**

Beginning balance at payment 1: **25,000.00**  
 Cumulative interest prior to payment 1: **0.00**

### Table

No.	Payment Date	Beginning Balance	Interest	Outstanding Balance		Cumulative Interest
				Principal	Interest	
1	11/30/12	25,000.00	187.50	434.63	24,565.37	4,674.55
2	12/15/12	24,565.37	184.24	437.89	24,127.49	4,490.31
3	12/31/12	24,127.49	180.96	441.17	23,686.32	4,309.35
4	01/15/13	23,686.32	177.65	444.48	23,241.84	4,131.71
5	01/31/13	23,241.84	174.31	447.81	22,794.03	3,957.39
6	02/15/13	22,794.03	170.96	451.17	22,342.86	3,786.44
7	02/28/13	22,342.86	167.57	454.55	21,888.30	3,618.87
8	03/15/13	21,888.30	164.16	457.96	21,430.34	3,454.70
9	03/31/13	21,430.34	160.73	461.40	20,968.94	3,293.98
10	04/15/13	20,968.94	157.27	464.86	20,504.08	3,136.71
11	04/30/13	20,504.08	153.78	468.35	20,035.74	2,982.93
12	05/15/13	20,035.74	150.27	471.86	19,563.88	2,832.66
13	05/31/13	19,563.88	146.73	475.40	19,088.48	2,685.93
14	06/15/13	19,088.48	143.16	478.96	18,609.52	2,542.77
15	06/30/13	18,609.52	139.57	482.55	18,126.96	2,403.20
16	07/15/13	18,126.96	135.95	486.17	17,640.79	2,267.24
17	07/31/13	17,640.79	132.31	489.82	17,150.97	2,134.94
18	08/15/13	17,150.97	128.63	493.49	16,657.48	2,006.31
19	08/31/13	16,657.48	124.93	497.19	16,160.28	1,881.38
20	09/15/13	16,160.28	121.20	500.92	15,659.36	1,760.17
21	09/30/13	15,659.36	117.45	504.68	15,154.68	1,642.73
22	10/15/13	15,154.68	113.66	508.47	14,646.21	1,529.07
23	10/31/13	14,646.21	109.85	512.28	14,133.93	1,419.22
24	11/15/13	14,133.93	106.00	516.12	13,617.81	1,313.22
25	11/30/13	13,617.81	102.13	519.99	13,097.82	1,211.08
26	12/15/13	13,097.82	98.23	523.89	12,573.92	1,112.85
27	12/31/13	12,573.92	94.30	527.82	12,046.10	1,018.55
28	01/15/14	12,046.10	90.35	531.78	11,514.32	928.20
29	01/31/14	11,514.32	86.36	535.77	10,978.55	841.84
30	02/15/14	10,978.55	82.34	539.79	10,438.77	759.50
31	02/28/14	10,438.77	78.29	543.84	9,894.93	681.21
32	03/15/14	9,894.93	74.21	547.91	9,347.02	607.00
33	03/31/14	9,347.02	70.10	552.02	8,794.99	536.90
34	04/15/14	8,794.99	65.96	556.16	8,238.83	470.94
35	04/30/14	8,238.83	61.79	560.33	7,678.49	409.14
36	05/15/14	7,678.49	57.59	564.54	7,113.96	351.56
37	05/31/14	7,113.96	53.35	568.77	6,545.19	298.20
38	06/15/14	6,545.19	49.09	573.04	5,972.15	249.11
39	06/30/14	5,972.15	44.79	577.33	5,394.81	204.32
40	07/15/14	5,394.81	40.46	581.66	4,813.15	163.86
41	07/31/14	4,813.15	36.10	586.03	4,227.12	127.76
42	08/15/14	4,227.12	31.70	590.42	3,636.70	96.06
43	08/31/14	3,636.70	27.28	594.85	3,041.85	68.78
44	09/15/14	3,041.85	22.81	599.31	2,442.54	45.97
45	09/30/14	2,442.54	18.32	603.81	1,838.73	27.65
46	10/15/14	1,838.73	13.79	608.34	1,230.39	13.86
47	10/31/14	1,230.39	9.23	612.90	617.49	4.63
48	11/15/14	617.49	4.63	617.49	-	0.00
	<b>TOTAL</b>	<b>29,862.05</b>	<b>4,862.05</b>	<b>25,000.00</b>		

Conforme : \_\_\_\_\_