# Amortization Table : HOSPITALIZATION

## Initial Data

**LOAN DATA**

| | |
|---|---|
| Loan amount: | **15,000.00** |
| Annual interest rate: | **18%** |
| Term in years: | **2** |
| Payments per year: | **24** |
| First payment due: | **11/15/2011** |

**TABLE DATA**

| | |
|---|---|
| Table starts at date: | **11/15/2011** |
| or at payment number: | **1** |

**18%**

**PERIODIC PAYMENT**

| | |
|---|---|
| semi-monthly Payments | **373.28** |

**GERAL, MARIELLE ECAO**
**INTEGRATED MICROELECTRONICS, INC.**

**CALCULATIONS**

| | | | |
|---|---|---|---|
| Use payment of: | **373.28** | Beginning balance at payment 1: | **15,000.00** |
| 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 | 11/15/11 | 15,000.00 | 112.50 | 260.78 | 14,739.22 | 2,804.73 | 112.50 |
| 2 | 11/30/11 | 14,739.22 | 110.54 | 262.73 | 14,476.49 | 2,694.19 | 223.04 |
| 3 | 12/15/11 | 14,476.49 | 108.57 | 264.70 | 14,211.79 | 2,585.61 | 331.62 |
| 4 | 12/31/11 | 14,211.79 | 106.59 | 266.69 | 13,945.10 | 2,479.02 | 438.21 |
| 5 | 01/15/12 | 13,945.10 | 104.59 | 268.69 | 13,676.42 | 2,374.44 | 542.79 |
| 6 | 01/31/12 | 13,676.42 | 102.57 | 270.70 | 13,405.71 | 2,271.86 | 645.37 |
| 7 | 02/15/12 | 13,405.71 | 100.54 | 272.73 | 13,132.98 | 2,171.32 | 745.91 |
| 8 | 02/29/12 | 13,132.98 | 98.50 | 274.78 | 12,858.20 | 2,072.82 | 844.41 |
| 9 | 03/15/12 | 12,858.20 | 96.44 | 276.84 | 12,581.36 | 1,976.39 | 940.84 |
| 10 | 03/31/12 | 12,581.36 | 94.36 | 278.92 | 12,302.45 | 1,882.03 | 1,035.20 |
| 11 | 04/15/12 | 12,302.45 | 92.27 | 281.01 | 12,021.44 | 1,789.76 | 1,127.47 |
| 12 | 04/30/12 | 12,021.44 | 90.16 | 283.11 | 11,738.33 | 1,699.60 | 1,217.63 |
| 13 | 05/15/12 | 11,738.33 | 88.04 | 285.24 | 11,453.09 | 1,611.56 | 1,305.67 |
| 14 | 05/31/12 | 11,453.09 | 85.90 | 287.38 | 11,165.71 | 1,525.66 | 1,391.57 |
| 15 | 06/15/12 | 11,165.71 | 83.74 | 289.53 | 10,876.18 | 1,441.92 | 1,475.31 |
| 16 | 06/30/12 | 10,876.18 | 81.57 | 291.70 | 10,584.47 | 1,360.35 | 1,556.88 |
| 17 | 07/15/12 | 10,584.47 | 79.38 | 293.89 | 10,290.58 | 1,280.96 | 1,636.27 |
| 18 | 07/31/12 | 10,290.58 | 77.18 | 296.10 | 9,994.49 | 1,203.78 | 1,713.45 |
| 19 | 08/15/12 | 9,994.49 | 74.96 | 298.32 | 9,696.17 | 1,128.83 | 1,788.41 |
| 20 | 08/31/12 | 9,696.17 | 72.72 | 300.55 | 9,395.61 | 1,056.10 | 1,861.13 |
| 21 | 09/15/12 | 9,395.61 | 70.47 | 302.81 | 9,092.81 | 985.64 | 1,931.59 |
| 22 | 09/30/12 | 9,092.81 | 68.20 | 305.08 | 8,787.73 | 917.44 | 1,999.79 |
| 23 | 10/15/12 | 8,787.73 | 65.91 | 307.37 | 8,480.36 | 851.53 | 2,065.70 |
| 24 | 10/31/12 | 8,480.36 | 63.60 | 309.67 | 8,170.68 | 787.93 | 2,129.30 |
| 25 | 11/15/12 | 8,170.68 | 61.28 | 312.00 | 7,858.69 | 726.65 | 2,190.58 |
| 26 | 11/30/12 | 7,858.69 | 58.94 | 314.34 | 7,544.35 | 667.71 | 2,249.52 |
| 27 | 12/15/12 | 7,544.35 | 56.58 | 316.69 | 7,227.66 | 611.13 | 2,306.10 |
| 28 | 12/31/12 | 7,227.66 | 54.21 | 319.07 | 6,908.59 | 556.92 | 2,360.31 |
| 29 | 01/15/13 | 6,908.59 | 51.81 | 321.46 | 6,587.13 | 505.11 | 2,412.13 |
| 30 | 01/31/13 | 6,587.13 | 49.40 | 323.87 | 6,263.26 | 455.70 | 2,461.53 |
| 31 | 02/15/13 | 6,263.26 | 46.97 | 326.30 | 5,936.96 | 408.73 | 2,508.50 |
| 32 | 02/28/13 | 5,936.96 | 44.53 | 328.75 | 5,608.21 | 364.20 | 2,553.03 |
| 33 | 03/15/13 | 5,608.21 | 42.06 | 331.21 | 5,277.00 | 322.14 | 2,595.09 |
| 34 | 03/31/13 | 5,277.00 | 39.58 | 333.70 | 4,943.30 | 282.56 | 2,634.67 |
| 35 | 04/15/13 | 4,943.30 | 37.07 | 336.20 | 4,607.10 | 245.49 | 2,671.74 |
| 36 | 04/30/13 | 4,607.10 | 34.55 | 338.72 | 4,268.37 | 210.93 | 2,706.30 |
| 37 | 05/15/13 | 4,268.37 | 32.01 | 341.26 | 3,927.11 | 178.92 | 2,738.31 |
| 38 | 05/31/13 | 3,927.11 | 29.45 | 343.82 | 3,583.29 | 149.47 | 2,767.76 |
| 39 | 06/15/13 | 3,583.29 | 26.87 | 346.40 | 3,236.89 | 122.59 | 2,794.64 |
| 40 | 06/30/13 | 3,236.89 | 24.28 | 349.00 | 2,887.89 | 98.32 | 2,818.91 |
| 41 | 07/15/13 | 2,887.89 | 21.66 | 351.62 | 2,536.27 | 76.66 | 2,840.57 |
| 42 | 07/31/13 | 2,536.27 | 19.02 | 354.25 | 2,182.02 | 57.63 | 2,859.60 |
| 43 | 08/15/13 | 2,182.02 | 16.37 | 356.91 | 1,825.11 | 41.27 | 2,875.96 |
| 44 | 08/31/13 | 1,825.11 | 13.69 | 359.59 | 1,465.52 | 27.58 | 2,889.65 |
| 45 | 09/15/13 | 1,465.52 | 10.99 | 362.28 | 1,103.24 | 16.59 | 2,900.64 |
| 46 | 09/30/13 | 1,103.24 | 8.27 | 365.00 | 738.24 | 8.32 | 2,908.92 |
| 47 | 10/15/13 | 738.24 | 5.54 | 367.74 | 370.50 | 2.78 | 2,914.45 |
| 48 | 10/31/13 | 370.50 | 2.78 | 370.50 | - | 0.00 | 2,917.23 |
| | TOTAL | **17,917.23** | **2,917.23** | **15,000.00** | | | |

Conforme : _____