Amortization Table : EDUCATIONAL

Initial Data

LOAN DATA

Loan amount:	**20,000.00**
Annual interest rate:	**18%**
Term in years:	**1**
Payments per year:	**24**
First payment due:	**4/30/2011**

TABLE DATA

Table starts at date:	**4/30/2011**
or at payment number:	**1**

18%

PERIODIC PAYMENT

semi-monthly Payments	**913.69**

BUGAYONG, RODOLFO DE GUZMAN
INTEGRATED MICROELECTRONICS, INC.

CALCULATIONS

Use payment of:	**913.69**	Beginning balance at payment 1:	**20,000.00**
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	04/30/11	20,000.00	150.00	763.69	19,236.31	1,778.68	150.00
2	05/15/11	19,236.31	144.27	769.42	18,466.88	1,634.40	294.27
3	05/31/11	18,466.88	138.50	775.19	17,691.69	1,495.90	432.77
4	06/15/11	17,691.69	132.69	781.01	16,910.68	1,363.21	565.46
5	06/30/11	16,910.68	126.83	786.86	16,123.82	1,236.38	692.29
6	07/15/11	16,123.82	120.93	792.77	15,331.05	1,115.46	813.22
7	07/31/11	15,331.05	114.98	798.71	14,532.34	1,000.47	928.20
8	08/15/11	14,532.34	108.99	804.70	13,727.64	891.48	1,037.20
9	08/31/11	13,727.64	102.96	810.74	12,916.90	788.52	1,140.15
10	09/15/11	12,916.90	96.88	816.82	12,100.08	691.65	1,237.03
11	09/30/11	12,100.08	90.75	822.94	11,277.14	600.90	1,327.78
12	10/15/11	11,277.14	84.58	829.12	10,448.02	516.32	1,412.36
13	10/31/11	10,448.02	78.36	835.33	9,612.69	437.96	1,490.72
14	11/15/11	9,612.69	72.10	841.60	8,771.09	365.86	1,562.81
15	11/30/11	8,771.09	65.78	847.91	7,923.17	300.08	1,628.60
16	12/15/11	7,923.17	59.42	854.27	7,068.90	240.66	1,688.02
17	12/31/11	7,068.90	53.02	860.68	6,208.23	187.64	1,741.04
18	01/15/12	6,208.23	46.56	867.13	5,341.09	141.08	1,787.60
19	01/31/12	5,341.09	40.06	873.64	4,467.46	101.02	1,827.66
20	02/15/12	4,467.46	33.51	880.19	3,587.27	67.51	1,861.16
21	02/29/12	3,587.27	26.90	886.79	2,700.48	40.61	1,888.07
22	03/15/12	2,700.48	20.25	893.44	1,807.04	20.35	1,908.32
23	03/31/12	1,807.04	13.55	900.14	906.89	6.80	1,921.87
24	04/15/12	906.89	6.80	906.89	0.00	0.00	1,928.68
	TOTAL	**21,928.68**	**1,928.68**	**20,000.00**			

Conforme : _____