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:	**9/30/2011**

TABLE DATA

Table starts at date:	**9/30/2011**
or at payment number:	**1**

18%

PERIODIC PAYMENT

semi-monthly Payments	**622.13**

MALIGAD, CHERRIE LEGASPI
INTEGRATED MICROELECTRONICS, INC.

CALCULATIONS

Use payment of:	**622.13**	Beginning balance at payment 1:	**25,000.00**
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	09/30/11	25,000.00	187.50	434.63	24,565.37	4,674.55	187.50
2	10/15/11	24,565.37	184.24	437.89	24,127.49	4,490.31	371.74
3	10/31/11	24,127.49	180.96	441.17	23,686.32	4,309.35	552.70
4	11/15/11	23,686.32	177.65	444.48	23,241.84	4,131.71	730.34
5	11/30/11	23,241.84	174.31	447.81	22,794.03	3,957.39	904.66
6	12/15/11	22,794.03	170.96	451.17	22,342.86	3,786.44	1,075.61
7	12/31/11	22,342.86	167.57	454.55	21,888.30	3,618.87	1,243.18
8	01/15/12	21,888.30	164.16	457.96	21,430.34	3,454.70	1,407.35
9	01/31/12	21,430.34	160.73	461.40	20,968.94	3,293.98	1,568.07
10	02/15/12	20,968.94	157.27	464.86	20,504.08	3,136.71	1,725.34
11	02/29/12	20,504.08	153.78	468.35	20,035.74	2,982.93	1,879.12
12	03/15/12	20,035.74	150.27	471.86	19,563.88	2,832.66	2,029.39
13	03/31/12	19,563.88	146.73	475.40	19,088.48	2,685.93	2,176.12
14	04/15/12	19,088.48	143.16	478.96	18,609.52	2,542.77	2,319.28
15	04/30/12	18,609.52	139.57	482.55	18,126.96	2,403.20	2,458.85
16	05/15/12	18,126.96	135.95	486.17	17,640.79	2,267.24	2,594.81
17	05/31/12	17,640.79	132.31	489.82	17,150.97	2,134.94	2,727.11
18	06/15/12	17,150.97	128.63	493.49	16,657.48	2,006.31	2,855.74
19	06/30/12	16,657.48	124.93	497.19	16,160.28	1,881.38	2,980.68
20	07/15/12	16,160.28	121.20	500.92	15,659.36	1,760.17	3,101.88
21	07/31/12	15,659.36	117.45	504.68	15,154.68	1,642.73	3,219.32
22	08/15/12	15,154.68	113.66	508.47	14,646.21	1,529.07	3,332.98
23	08/31/12	14,646.21	109.85	512.28	14,133.93	1,419.22	3,442.83
24	09/15/12	14,133.93	106.00	516.12	13,617.81	1,313.22	3,548.83
25	09/30/12	13,617.81	102.13	519.99	13,097.82	1,211.08	3,650.97
26	10/15/12	13,097.82	98.23	523.89	12,573.92	1,112.85	3,749.20
27	10/31/12	12,573.92	94.30	527.82	12,046.10	1,018.55	3,843.51
28	11/15/12	12,046.10	90.35	531.78	11,514.32	928.20	3,933.85
29	11/30/12	11,514.32	86.36	535.77	10,978.55	841.84	4,020.21
30	12/15/12	10,978.55	82.34	539.79	10,438.77	759.50	4,102.55
31	12/31/12	10,438.77	78.29	543.84	9,894.93	681.21	4,180.84
32	01/15/13	9,894.93	74.21	547.91	9,347.02	607.00	4,255.05
33	01/31/13	9,347.02	70.10	552.02	8,794.99	536.90	4,325.15
34	02/15/13	8,794.99	65.96	556.16	8,238.83	470.94	4,391.12
35	02/28/13	8,238.83	61.79	560.33	7,678.49	409.14	4,452.91
36	03/15/13	7,678.49	57.59	564.54	7,113.96	351.56	4,510.50
37	03/31/13	7,113.96	53.35	568.77	6,545.19	298.20	4,563.85
38	04/15/13	6,545.19	49.09	573.04	5,972.15	249.11	4,612.94
39	04/30/13	5,972.15	44.79	577.33	5,394.81	204.32	4,657.73
40	05/15/13	5,394.81	40.46	581.66	4,813.15	163.86	4,698.19
41	05/31/13	4,813.15	36.10	586.03	4,227.12	127.76	4,734.29
42	06/15/13	4,227.12	31.70	590.42	3,636.70	96.06	4,765.99
43	06/30/13	3,636.70	27.28	594.85	3,041.85	68.78	4,793.27
44	07/15/13	3,041.85	22.81	599.31	2,442.54	45.97	4,816.08
45	07/31/13	2,442.54	18.32	603.81	1,838.73	27.65	4,834.40
46	08/15/13	1,838.73	13.79	608.34	1,230.39	13.86	4,848.19
47	08/31/13	1,230.39	9.23	612.90	617.49	4.63	4,857.42
48	09/15/13	617.49	4.63	617.49	-	0.00	4,862.05
	TOTAL	**29,862.05**	**4,862.05**	**25,000.00**			

Conforme : _____