Amortization Table : EDUCATIONAL

Initial Data

LOAN DATA

Loan amount:	**35,000.00**
Annual interest rate:	**18%**
Term in years:	**1.5**
Payments per year:	**24**
First payment due:	**6/15/2012**

TABLE DATA

Table starts at date:	**6/15/2012**
or at payment number:	**1**

PERIODIC PAYMENT

semi-monthly Payments	**1,112.99**

SPECIAL PROMO **18%**

Emp.No: 48006446

ORDONEZ, JENALYN ERISPE
INTEGRATED MICROELECTRONICS, INC.

CALCULATIONS

Use payment of:	**1,112.99**
1st payment in table:	**1**
Beginning balance at payment 1:	**35,000.00**
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	06/15/12	35,000.00	262.50	850.49	34,149.51	4,805.16	262.50
2	06/30/12	34,149.51	256.12	856.87	33,292.64	4,549.04	518.62
3	07/15/12	33,292.64	249.69	863.30	32,429.34	4,299.35	768.32
4	07/31/12	32,429.34	243.22	869.77	31,559.57	4,056.13	1,011.54
5	08/15/12	31,559.57	236.70	876.29	30,683.28	3,819.43	1,248.23
6	08/31/12	30,683.28	230.12	882.87	29,800.41	3,589.31	1,478.36
7	09/15/12	29,800.41	223.50	889.49	28,910.93	3,365.80	1,701.86
8	09/30/12	28,910.93	216.83	896.16	28,014.77	3,148.97	1,918.69
9	10/15/12	28,014.77	210.11	902.88	27,111.89	2,938.86	2,128.80
10	10/31/12	27,111.89	203.34	909.65	26,202.24	2,735.52	2,332.14
11	11/15/12	26,202.24	196.52	916.47	25,285.76	2,539.00	2,528.66
12	11/30/12	25,285.76	189.64	923.35	24,362.41	2,349.36	2,718.30
13	12/15/12	24,362.41	182.72	930.27	23,432.14	2,166.64	2,901.02
14	12/31/12	23,432.14	175.74	937.25	22,494.89	1,990.90	3,076.76
15	01/15/13	22,494.89	168.71	944.28	21,550.61	1,822.19	3,245.47
16	01/31/13	21,550.61	161.63	951.36	20,599.25	1,660.56	3,407.10
17	02/15/13	20,599.25	154.49	958.50	19,640.76	1,506.07	3,561.60
18	02/28/13	19,640.76	147.31	965.68	18,675.07	1,358.76	3,708.90
19	03/15/13	18,675.07	140.06	972.93	17,702.14	1,218.70	3,848.97
20	03/31/13	17,702.14	132.77	980.22	16,721.92	1,085.93	3,981.73
21	04/15/13	16,721.92	125.41	987.58	15,734.34	960.52	4,107.15
22	04/30/13	15,734.34	118.01	994.98	14,739.36	842.51	4,225.15
23	05/15/13	14,739.36	110.55	1,002.45	13,736.91	731.96	4,335.70
24	05/31/13	13,736.91	103.03	1,009.96	12,726.95	628.94	4,438.73
25	06/15/13	12,726.95	95.45	1,017.54	11,709.41	533.48	4,534.18
26	06/30/13	11,709.41	87.82	1,025.17	10,684.24	445.66	4,622.00
27	07/15/13	10,684.24	80.13	1,032.86	9,651.38	365.53	4,702.13
28	07/31/13	9,651.38	72.39	1,040.61	8,610.78	293.15	4,774.52
29	08/15/13	8,610.78	64.58	1,048.41	7,562.37	228.57	4,839.10
30	08/31/13	7,562.37	56.72	1,056.27	6,506.10	171.85	4,895.81
31	09/15/13	6,506.10	48.80	1,064.19	5,441.90	123.05	4,944.61
32	09/30/13	5,441.90	40.81	1,072.18	4,369.72	82.24	4,985.42
33	10/15/13	4,369.72	32.77	1,080.22	3,289.51	49.47	5,018.20
34	10/31/13	3,289.51	24.67	1,088.32	2,201.19	24.79	5,042.87
35	11/15/13	2,201.19	16.51	1,096.48	1,104.71	8.29	5,059.38
36	11/30/13	1,104.71	8.29	1,104.71	-	0.00	5,067.66
	TOTAL	**40,067.66**	**5,067.66**	**35,000.00**			

Conforme : _____