

Amortization Table :

EDUCATIONAL

Initial Data

LOAN DATA

Loan amount: **45,000.00**
 Annual interest rate: **18%**
 Term in years: **2**
 Payments per year: **24**
 First payment due: **11/30/2010**

TABLE DATA

Table starts at date: **11/30/2010**
 or at payment number: **1**

PERIODIC PAYMENT

semi-monthly
 Payments **1,119.83**

18%

CALCULATIONS

Use payment of: **1,119.83**
 1st payment in table: **1**

Beginning balance at payment 1: **45,000.00**
 Cumulative interest prior to payment 1: **0.00**

**NIEM, MARIBEL UNTALAN
 INTEGRATED MICROELECTRONICS, INC.**

Table

No.	Payment Date	Beginning Balance	Interest	Principal	Outstanding Balance		Cumulative Interest
					Principal	Interest	
1	11/30/10	45,000.00	337.50	782.33	44,217.67	8,414.19	337.50
2	12/15/10	44,217.67	331.63	788.19	43,429.48	8,082.56	669.13
3	12/31/10	43,429.48	325.72	794.11	42,635.37	7,756.84	994.85
4	01/15/11	42,635.37	319.77	800.06	41,835.31	7,437.07	1,314.62
5	01/31/11	41,835.31	313.76	806.06	41,029.25	7,123.31	1,628.38
6	02/15/11	41,029.25	307.72	812.11	40,217.14	6,815.59	1,936.10
7	02/28/11	40,217.14	301.63	818.20	39,398.94	6,513.96	2,237.73
8	03/15/11	39,398.94	295.49	824.33	38,574.61	6,218.47	2,533.22
9	03/31/11	38,574.61	289.31	830.52	37,744.09	5,929.16	2,822.53
10	04/15/11	37,744.09	283.08	836.75	36,907.34	5,646.08	3,105.61
11	04/30/11	36,907.34	276.81	843.02	36,064.32	5,369.27	3,382.42
12	05/15/11	36,064.32	270.48	849.34	35,214.98	5,098.79	3,652.90
13	05/31/11	35,214.98	264.11	855.71	34,359.26	4,834.68	3,917.01
14	06/15/11	34,359.26	257.69	862.13	33,497.13	4,576.98	4,174.71
15	06/30/11	33,497.13	251.23	868.60	32,628.53	4,325.75	4,425.94
16	07/15/11	32,628.53	244.71	875.11	31,753.42	4,081.04	4,670.65
17	07/31/11	31,753.42	238.15	881.68	30,871.74	3,842.89	4,908.80
18	08/15/11	30,871.74	231.54	888.29	29,983.46	3,611.35	5,140.34
19	08/31/11	29,983.46	224.88	894.95	29,088.50	3,386.48	5,365.22
20	09/15/11	29,088.50	218.16	901.66	28,186.84	3,168.31	5,583.38
21	09/30/11	28,186.84	211.40	908.43	27,278.42	2,956.91	5,794.78
22	10/15/11	27,278.42	204.59	915.24	26,363.18	2,752.32	5,999.37
23	10/31/11	26,363.18	197.72	922.10	25,441.07	2,554.60	6,197.09
24	11/15/11	25,441.07	190.81	929.02	24,512.05	2,363.79	6,387.90
25	11/30/11	24,512.05	183.84	935.99	23,576.07	2,179.95	6,571.74
26	12/15/11	23,576.07	176.82	943.01	22,633.06	2,003.13	6,748.56
27	12/31/11	22,633.06	169.75	950.08	21,682.98	1,833.38	6,918.31
28	01/15/12	21,682.98	162.62	957.20	20,725.78	1,670.76	7,080.93
29	01/31/12	20,725.78	155.44	964.38	19,761.39	1,515.32	7,236.38
30	02/15/12	19,761.39	148.21	971.62	18,789.78	1,367.11	7,384.59
31	02/29/12	18,789.78	140.92	978.90	17,810.87	1,226.18	7,525.51
32	03/15/12	17,810.87	133.58	986.25	16,824.63	1,092.60	7,659.09
33	03/31/12	16,824.63	126.18	993.64	15,830.99	966.42	7,785.28
34	04/15/12	15,830.99	118.73	1,001.09	14,829.89	847.68	7,904.01
35	04/30/12	14,829.89	111.22	1,008.60	13,821.29	736.46	8,015.23
36	05/15/12	13,821.29	103.66	1,016.17	12,805.12	632.80	8,118.89
37	05/31/12	12,805.12	96.04	1,023.79	11,781.33	536.76	8,214.93
38	06/15/12	11,781.33	88.36	1,031.47	10,749.87	448.40	8,303.29
39	06/30/12	10,749.87	80.62	1,039.20	9,710.66	367.78	8,383.91
40	07/15/12	9,710.66	72.83	1,047.00	8,663.67	294.95	8,456.74
41	07/31/12	8,663.67	64.98	1,054.85	7,608.82	229.97	8,521.72
42	08/15/12	7,608.82	57.07	1,062.76	6,546.06	172.90	8,578.79
43	08/31/12	6,546.06	49.10	1,070.73	5,475.33	123.81	8,627.88
44	09/15/12	5,475.33	41.06	1,078.76	4,396.56	82.74	8,668.95
45	09/30/12	4,396.56	32.97	1,086.85	3,309.71	49.77	8,701.92
46	10/15/12	3,309.71	24.82	1,095.00	2,214.71	24.95	8,726.75
47	10/31/12	2,214.71	16.61	1,103.22	1,111.49	8.34	8,743.36
48	11/15/12	1,111.49	8.34	1,111.49	0.00	0.00	8,751.69
	TOTAL	53,751.69	8,751.69	45,000.00			

Conforme : _____