

# Amortization Table : EDUCATIONAL

## Initial Data

### LOAN DATA

Loan amount: **16,000.00**  
 Annual interest rate: **18%**  
 Term in years: **1**  
 Payments per year: **24**  
 First payment due: **12/31/2010**

### TABLE DATA

Table starts at date: **12/31/2010**  
 or at payment number: **1**

**18%**

### PERIODIC PAYMENT

semi-monthly  
 Payments **730.96**

**COSTALES, EVA MERGAL**  
**INTEGRATED MICROELECTRONICS, INC.**

### CALCULATIONS

Use payment of: **730.96** Beginning balance at payment 1: **16,000.00**  
 1st payment in table: **1** Cumulative interest prior to payment 1: **0.00**

## Table

No.	Payment Date	Beginning Balance	Interest	Principal	Outstanding Balance		Cumulative Interest
					Principal	Interest	
1	12/31/10	16,000.00	120.00	610.96	15,389.04	1,422.94	120.00
2	01/15/11	15,389.04	115.42	615.54	14,773.51	1,307.52	235.42
3	01/31/11	14,773.51	110.80	620.15	14,153.35	1,196.72	346.22
4	02/15/11	14,153.35	106.15	624.81	13,528.55	1,090.57	452.37
5	02/28/11	13,528.55	101.46	629.49	12,899.05	989.11	553.83
6	03/15/11	12,899.05	96.74	634.21	12,264.84	892.36	650.58
7	03/31/11	12,264.84	91.99	638.97	11,625.87	800.38	742.56
8	04/15/11	11,625.87	87.19	643.76	10,982.11	713.18	829.76
9	04/30/11	10,982.11	82.37	648.59	10,333.52	630.82	912.12
10	05/15/11	10,333.52	77.50	653.45	9,680.07	553.32	989.62
11	05/31/11	9,680.07	72.60	658.36	9,021.71	480.72	1,062.22
12	06/15/11	9,021.71	67.66	663.29	8,358.42	413.05	1,129.89
13	06/30/11	8,358.42	62.69	668.27	7,690.15	350.37	1,192.58
14	07/15/11	7,690.15	57.68	673.28	7,016.87	292.69	1,250.25
15	07/31/11	7,016.87	52.63	678.33	6,338.54	240.06	1,302.88
16	08/15/11	6,338.54	47.54	683.42	5,655.12	192.52	1,350.42
17	08/31/11	5,655.12	42.41	688.54	4,966.58	150.11	1,392.83
18	09/15/11	4,966.58	37.25	693.71	4,272.87	112.86	1,430.08
19	09/30/11	4,272.87	32.05	698.91	3,573.96	80.81	1,462.13
20	10/15/11	3,573.96	26.80	704.15	2,869.81	54.01	1,488.93
21	10/31/11	2,869.81	21.52	709.43	2,160.38	32.49	1,510.45
22	11/15/11	2,160.38	16.20	714.75	1,445.63	16.28	1,526.66
23	11/30/11	1,445.63	10.84	720.11	725.51	5.44	1,537.50
24	12/15/11	725.51	5.44	725.51	0.00	0.00	1,542.94
	<b>TOTAL</b>	<b>17,542.94</b>	<b>1,542.94</b>	<b>16,000.00</b>			

Conforme : \_\_\_\_\_