

# Amortization Table :

# WEDDING

## Initial Data

### LOAN DATA

Loan amount: **66,000.00**  
 Annual interest rate: **24%**  
 Term in years: **2**  
 Payments per year: **24**  
 First payment due: **2/15/2011**

### TABLE DATA

Table starts at date: **2/15/2011**  
 or at payment number: **1**

### PERIODIC PAYMENT

**24%**

semi-monthly  
 Payments **1,738.03**

### CALCULATIONS

**REYES, ELINO UMALI**

**INTEGRATED MICROELECTRONICS, INC.**

Use payment of: **1,738.03**  
 1st payment in table: 1

Beginning balance at payment 1: **66,000.00**  
 Cumulative interest prior to payment 1: **0.00**

## Table

No.	Payment Date	Beginning Balance	Interest	Principal	Outstanding Balance		Cumulative Interest
					Principal	Interest	
1	02/15/11	66,000.00	660.00	1,078.03	64,921.97	16,765.59	660.00
2	02/28/11	64,921.97	649.22	1,088.81	63,833.15	16,116.37	1,309.22
3	03/15/11	63,833.15	638.33	1,099.70	62,733.45	15,478.04	1,947.55
4	03/31/11	62,733.45	627.33	1,110.70	61,622.75	14,850.70	2,574.89
5	04/15/11	61,622.75	616.23	1,121.81	60,500.95	14,234.48	3,191.11
6	04/30/11	60,500.95	605.01	1,133.02	59,367.92	13,629.47	3,796.12
7	05/15/11	59,367.92	593.68	1,144.35	58,223.57	13,035.79	4,389.80
8	05/31/11	58,223.57	582.24	1,155.80	57,067.77	12,453.55	4,972.04
9	06/15/11	57,067.77	570.68	1,167.36	55,900.42	11,882.88	5,542.72
10	06/30/11	55,900.42	559.00	1,179.03	54,721.39	11,323.87	6,101.72
11	07/15/11	54,721.39	547.21	1,190.82	53,530.57	10,776.66	6,648.93
12	07/31/11	53,530.57	535.31	1,202.73	52,327.84	10,241.35	7,184.24
13	08/15/11	52,327.84	523.28	1,214.75	51,113.09	9,718.07	7,707.52
14	08/31/11	51,113.09	511.13	1,226.90	49,886.18	9,206.94	8,218.65
15	09/15/11	49,886.18	498.86	1,239.17	48,647.01	8,708.08	8,717.51
16	09/30/11	48,647.01	486.47	1,251.56	47,395.45	8,221.61	9,203.98
17	10/15/11	47,395.45	473.95	1,264.08	46,131.37	7,747.66	9,677.93
18	10/31/11	46,131.37	461.31	1,276.72	44,854.65	7,286.34	10,139.25
19	11/15/11	44,854.65	448.55	1,289.49	43,565.17	6,837.80	10,587.80
20	11/30/11	43,565.17	435.65	1,302.38	42,262.78	6,402.14	11,023.45
21	12/15/11	42,262.78	422.63	1,315.41	40,947.38	5,979.52	11,446.07
22	12/31/11	40,947.38	409.47	1,328.56	39,618.82	5,570.04	11,855.55
23	01/15/12	39,618.82	396.19	1,341.84	38,276.97	5,173.85	12,251.74
24	01/31/12	38,276.97	382.77	1,355.26	36,921.71	4,791.08	12,634.51
25	02/15/12	36,921.71	369.22	1,368.82	35,552.89	4,421.87	13,003.72
26	02/29/12	35,552.89	355.53	1,382.50	34,170.39	4,066.34	13,359.25
27	03/15/12	34,170.39	341.70	1,396.33	32,774.06	3,724.63	13,700.96
28	03/31/12	32,774.06	327.74	1,410.29	31,363.77	3,396.89	14,028.70
29	04/15/12	31,363.77	313.64	1,424.40	29,939.37	3,083.26	14,342.33
30	04/30/12	29,939.37	299.39	1,438.64	28,500.73	2,783.86	14,641.73
31	05/15/12	28,500.73	285.01	1,453.03	27,047.71	2,498.85	14,926.74
32	05/31/12	27,047.71	270.48	1,467.56	25,580.15	2,228.38	15,197.21
33	06/15/12	25,580.15	255.80	1,482.23	24,097.92	1,972.58	15,453.01
34	06/30/12	24,097.92	240.98	1,497.05	22,600.87	1,731.60	15,693.99
35	07/15/12	22,600.87	226.01	1,512.02	21,088.84	1,505.59	15,920.00
36	07/31/12	21,088.84	210.89	1,527.14	19,561.70	1,294.70	16,130.89
37	08/15/12	19,561.70	195.62	1,542.42	18,019.28	1,099.08	16,326.51
38	08/31/12	18,019.28	180.19	1,557.84	16,461.44	918.89	16,506.70
39	09/15/12	16,461.44	164.61	1,573.42	14,888.02	754.28	16,671.31
40	09/30/12	14,888.02	148.88	1,589.15	13,298.87	605.40	16,820.20
41	10/15/12	13,298.87	132.99	1,605.04	11,693.83	472.41	16,953.18
42	10/31/12	11,693.83	116.94	1,621.09	10,072.73	355.47	17,070.12
43	11/15/12	10,072.73	100.73	1,637.31	8,435.42	254.74	17,170.85
44	11/30/12	8,435.42	84.35	1,653.68	6,781.75	170.39	17,255.20
45	12/15/12	6,781.75	67.82	1,670.22	5,111.53	102.57	17,323.02
46	12/31/12	5,111.53	51.12	1,686.92	3,424.61	51.45	17,374.14
47	01/15/13	3,424.61	34.25	1,703.79	1,720.82	17.21	17,408.38
48	01/31/13	1,720.82	17.21	1,720.82	0.00	0.00	17,425.59
<b>TOTAL</b>		<b>83,425.59</b>	<b>17,425.59</b>	<b>66,000.00</b>			

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