

# Amortization Table :

# WEDDING

## Initial Data

### LOAN DATA

Loan amount: **29,000.00**  
 Annual interest rate: **24%**  
 Term in years: **2**  
 Payments per year: **24**  
 First payment due: **1/15/2011**

### TABLE DATA

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

### PERIODIC PAYMENT

semi-monthly  
 Payments **763.68**

**24%**

### CALCULATIONS

Use payment of: **763.68**  
 1st payment in table: **1**

**AQUINO, JESUSA ARCAAYA**  
**INTEGRATED MICROELECTRONICS, INC.**  
 Beginning balance at payment 1: **29,000.00**  
 Cumulative interest prior to payment 1: **0.00**

## Table

No.	Payment Date	Beginning Balance	Interest	Principal	Outstanding Balance		Cumulative Interest
					Principal	Interest	
1	01/15/11	29,000.00	290.00	473.68	28,526.32	7,366.70	290.00
2	01/31/11	28,526.32	285.26	478.42	28,047.90	7,081.44	575.26
3	02/15/11	28,047.90	280.48	483.20	27,564.70	6,800.96	855.74
4	02/28/11	27,564.70	275.65	488.03	27,076.66	6,525.31	1,131.39
5	03/15/11	27,076.66	270.77	492.91	26,583.75	6,254.54	1,402.16
6	03/31/11	26,583.75	265.84	497.84	26,085.91	5,988.71	1,667.99
7	04/15/11	26,085.91	260.86	502.82	25,583.08	5,727.85	1,928.85
8	04/30/11	25,583.08	255.83	507.85	25,075.23	5,472.02	2,184.68
9	05/15/11	25,075.23	250.75	512.93	24,562.30	5,221.26	2,435.44
10	05/31/11	24,562.30	245.62	518.06	24,044.25	4,975.64	2,681.06
11	06/15/11	24,044.25	240.44	523.24	23,521.01	4,735.20	2,921.50
12	06/30/11	23,521.01	235.21	528.47	22,992.54	4,499.99	3,156.71
13	07/15/11	22,992.54	229.93	533.76	22,458.78	4,270.06	3,386.64
14	07/31/11	22,458.78	224.59	539.09	21,919.69	4,045.47	3,611.22
15	08/15/11	21,919.69	219.20	544.48	21,375.20	3,826.28	3,830.42
16	08/31/11	21,375.20	213.75	549.93	20,825.27	3,612.53	4,044.17
17	09/15/11	20,825.27	208.25	555.43	20,269.85	3,404.27	4,252.43
18	09/30/11	20,269.85	202.70	560.98	19,708.86	3,201.57	4,455.12
19	10/15/11	19,708.86	197.09	566.59	19,142.27	3,004.49	4,652.21
20	10/31/11	19,142.27	191.42	572.26	18,570.01	2,813.06	4,843.64
21	11/15/11	18,570.01	185.70	577.98	17,992.03	2,627.36	5,029.34
22	11/30/11	17,992.03	179.92	583.76	17,408.27	2,447.44	5,209.26
23	12/15/11	17,408.27	174.08	589.60	16,818.67	2,273.36	5,383.34
24	12/31/11	16,818.67	168.19	595.49	16,223.18	2,105.17	5,551.53
25	01/15/12	16,223.18	162.23	601.45	15,621.73	1,942.94	5,713.76
26	01/31/12	15,621.73	156.22	607.46	15,014.26	1,786.72	5,869.97
27	02/15/12	15,014.26	150.14	613.54	14,400.72	1,636.58	6,020.12
28	02/29/12	14,400.72	144.01	619.67	13,781.05	1,492.57	6,164.12
29	03/15/12	13,781.05	137.81	625.87	13,155.18	1,354.76	6,301.93
30	03/31/12	13,155.18	131.55	632.13	12,523.05	1,223.21	6,433.49
31	04/15/12	12,523.05	125.23	638.45	11,884.60	1,097.98	6,558.72
32	04/30/12	11,884.60	118.85	644.84	11,239.76	979.14	6,677.56
33	05/15/12	11,239.76	112.40	651.28	10,588.48	866.74	6,789.96
34	05/31/12	10,588.48	105.88	657.80	9,930.68	760.85	6,895.85
35	06/15/12	9,930.68	99.31	664.37	9,266.31	661.55	6,995.15
36	06/30/12	9,266.31	92.66	671.02	8,595.29	568.88	7,087.82
37	07/15/12	8,595.29	85.95	677.73	7,917.56	482.93	7,173.77
38	07/31/12	7,917.56	79.18	684.51	7,233.06	403.75	7,252.94
39	08/15/12	7,233.06	72.33	691.35	6,541.71	331.42	7,325.27
40	08/31/12	6,541.71	65.42	698.26	5,843.44	266.01	7,390.69
41	09/15/12	5,843.44	58.43	705.25	5,138.20	207.57	7,449.13
42	09/30/12	5,138.20	51.38	712.30	4,425.90	156.19	7,500.51
43	10/15/12	4,425.90	44.26	719.42	3,706.47	111.93	7,544.77
44	10/31/12	3,706.47	37.06	726.62	2,979.86	74.87	7,581.83
45	11/15/12	2,979.86	29.80	733.88	2,245.98	45.07	7,611.63
46	11/30/12	2,245.98	22.46	741.22	1,504.75	22.61	7,634.09
47	12/15/12	1,504.75	15.05	748.63	756.12	7.56	7,649.14
48	12/31/12	756.12	7.56	756.12	0.00	0.00	7,656.70
	<b>TOTAL</b>	<b>36,656.70</b>	<b>7,656.70</b>	<b>29,000.00</b>			

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