

Amortization Table :

EDUCATIONAL

Initial Data

LOAN DATA

Loan amount: **28,000.00**
 Annual interest rate: **18%**
 Term in years: **2**
 Payments per year: **24**
 First payment due: **4/15/2011**

TABLE DATA

Table starts at date: **4/15/2011**
 or at payment number: **1**

PERIODIC PAYMENT

semi-monthly
 Payments **696.78**

18%

CALCULATIONS

Use payment of: **696.78**
 1st payment in table: **1**

BANAAG, DAISY QUITA
INTEGRATED MICROELECTRONICS, INC.

Beginning balance at payment 1: **28,000.00**
 Cumulative interest prior to payment 1: **0.00**

Table

No.	Payment Date	Beginning Balance	Interest	Principal	Outstanding Balance		Cumulative Interest
					Principal	Interest	
1	04/15/11	28,000.00	210.00	486.78	27,513.22	5,235.50	210.00
2	04/30/11	27,513.22	206.35	490.43	27,022.79	5,029.15	416.35
3	05/15/11	27,022.79	202.67	494.11	26,528.68	4,826.48	619.02
4	05/31/11	26,528.68	198.97	497.82	26,030.86	4,627.51	817.99
5	06/15/11	26,030.86	195.23	501.55	25,529.31	4,432.28	1,013.22
6	06/30/11	25,529.31	191.47	505.31	25,024.00	4,240.81	1,204.69
7	07/15/11	25,024.00	187.68	509.10	24,514.90	4,053.13	1,392.37
8	07/31/11	24,514.90	183.86	512.92	24,001.98	3,869.27	1,576.23
9	08/15/11	24,001.98	180.01	516.77	23,485.21	3,689.25	1,756.24
10	08/31/11	23,485.21	176.14	520.64	22,964.57	3,513.11	1,932.38
11	09/15/11	22,964.57	172.23	524.55	22,440.02	3,340.88	2,104.62
12	09/30/11	22,440.02	168.30	528.48	21,911.54	3,172.58	2,272.92
13	10/15/11	21,911.54	164.34	532.44	21,379.10	3,008.24	2,437.25
14	10/31/11	21,379.10	160.34	536.44	20,842.66	2,847.90	2,597.60
15	11/15/11	20,842.66	156.32	540.46	20,302.20	2,691.58	2,753.92
16	11/30/11	20,302.20	152.27	544.51	19,757.68	2,539.31	2,906.18
17	12/15/11	19,757.68	148.18	548.60	19,209.09	2,391.13	3,054.37
18	12/31/11	19,209.09	144.07	552.71	18,656.37	2,247.06	3,198.43
19	01/15/12	18,656.37	139.92	556.86	18,099.51	2,107.14	3,338.36
20	01/31/12	18,099.51	135.75	561.03	17,538.48	1,971.39	3,474.10
21	02/15/12	17,538.48	131.54	565.24	16,973.24	1,839.86	3,605.64
22	02/29/12	16,973.24	127.30	569.48	16,403.75	1,712.56	3,732.94
23	03/15/12	16,403.75	123.03	573.75	15,830.00	1,589.53	3,855.97
24	03/31/12	15,830.00	118.73	578.06	15,251.95	1,470.80	3,974.69
25	04/15/12	15,251.95	114.39	582.39	14,669.55	1,356.41	4,089.08
26	04/30/12	14,669.55	110.02	586.76	14,082.79	1,246.39	4,199.10
27	05/15/12	14,082.79	105.62	591.16	13,491.63	1,140.77	4,304.73
28	05/31/12	13,491.63	101.19	595.59	12,896.04	1,039.58	4,405.91
29	06/15/12	12,896.04	96.72	600.06	12,295.98	942.86	4,502.63
30	06/30/12	12,295.98	92.22	604.56	11,691.42	850.64	4,594.85
31	07/15/12	11,691.42	87.69	609.10	11,082.32	762.96	4,682.54
32	07/31/12	11,082.32	83.12	613.66	10,468.66	679.84	4,765.66
33	08/15/12	10,468.66	78.51	618.27	9,850.39	601.33	4,844.17
34	08/31/12	9,850.39	73.88	622.90	9,227.49	527.45	4,918.05
35	09/15/12	9,227.49	69.21	627.58	8,599.91	458.24	4,987.26
36	09/30/12	8,599.91	64.50	632.28	7,967.63	393.74	5,051.75
37	10/15/12	7,967.63	59.76	637.02	7,330.61	333.98	5,111.51
38	10/31/12	7,330.61	54.98	641.80	6,688.81	279.01	5,166.49
39	11/15/12	6,688.81	50.17	646.62	6,042.19	228.84	5,216.66
40	11/30/12	6,042.19	45.32	651.46	5,390.73	183.52	5,261.97
41	12/15/12	5,390.73	40.43	656.35	4,734.38	143.09	5,302.40
42	12/31/12	4,734.38	35.51	661.27	4,073.10	107.58	5,337.91
43	01/15/13	4,073.10	30.55	666.23	3,406.87	77.04	5,368.46
44	01/31/13	3,406.87	25.55	671.23	2,735.64	51.48	5,394.01
45	02/15/13	2,735.64	20.52	676.26	2,059.38	30.97	5,414.53
46	02/28/13	2,059.38	15.45	681.34	1,378.04	15.52	5,429.97
47	03/15/13	1,378.04	10.34	686.45	691.59	5.19	5,440.31
48	03/31/13	691.59	5.19	691.59	0.00	0.00	5,445.50
	TOTAL	33,445.50	5,445.50	28,000.00			

Conforme : _____