# Amortization Table : EDUCATIONAL

## Initial Data

**LOAN DATA**

| | |
|---|---|
| Loan amount: | **50,000.00** |
| Annual interest rate: | **18%** |
| Term in years: | **2** |
| Payments per year: | **24** |
| First payment due: | **9/30/2011** |

**TABLE DATA**

| | |
|---|---|
| Table starts at date: | **9/30/2011** |
| or at payment number: | **1** |

**18%**

**PERIODIC PAYMENT**

| | |
|---|---|
| semi-monthly Payments | **1,244.25** |

**ROXAS, WELSON ESQUIVEL**
**INTEGRATED MICROELECTRONICS, INC.**

**CALCULATIONS**

| | | | |
|---|---|---|---|
| Use payment of: | **1,244.25** | Beginning balance at payment 1: | **50,000.00** |
| 1st payment in table: | **1** | Cumulative interest prior to payment 1: | **0.00** |

## Table

| No. | Payment Date | Beginning Balance | Interest | Principal | Outstanding Balance Principal | Outstanding Balance Interest | Cumulative Interest |
|---|---|---|---|---|---|---|---|
| 1 | 09/30/11 | 50,000.00 | 375.00 | 869.25 | 49,130.75 | 9,349.10 | 375.00 |
| 2 | 10/15/11 | 49,130.75 | 368.48 | 875.77 | 48,254.98 | 8,980.62 | 743.48 |
| 3 | 10/31/11 | 48,254.98 | 361.91 | 882.34 | 47,372.64 | 8,618.71 | 1,105.39 |
| 4 | 11/15/11 | 47,372.64 | 355.29 | 888.96 | 46,483.68 | 8,263.41 | 1,460.69 |
| 5 | 11/30/11 | 46,483.68 | 348.63 | 895.62 | 45,588.05 | 7,914.79 | 1,809.32 |
| 6 | 12/15/11 | 45,588.05 | 341.91 | 902.34 | 44,685.71 | 7,572.88 | 2,151.23 |
| 7 | 12/31/11 | 44,685.71 | 335.14 | 909.11 | 43,776.60 | 7,237.73 | 2,486.37 |
| 8 | 01/15/12 | 43,776.60 | 328.32 | 915.93 | 42,860.68 | 6,909.41 | 2,814.69 |
| 9 | 01/31/12 | 42,860.68 | 321.46 | 922.80 | 41,937.88 | 6,587.95 | 3,136.15 |
| 10 | 02/15/12 | 41,937.88 | 314.53 | 929.72 | 41,008.16 | 6,273.42 | 3,450.68 |
| 11 | 02/29/12 | 41,008.16 | 307.56 | 936.69 | 40,071.47 | 5,965.86 | 3,758.24 |
| 12 | 03/15/12 | 40,071.47 | 300.54 | 943.72 | 39,127.75 | 5,665.32 | 4,058.78 |
| 13 | 03/31/12 | 39,127.75 | 293.46 | 950.79 | 38,176.96 | 5,371.86 | 4,352.24 |
| 14 | 04/15/12 | 38,176.96 | 286.33 | 957.92 | 37,219.04 | 5,085.54 | 4,638.56 |
| 15 | 04/30/12 | 37,219.04 | 279.14 | 965.11 | 36,253.93 | 4,806.39 | 4,917.71 |
| 16 | 05/15/12 | 36,253.93 | 271.90 | 972.35 | 35,281.58 | 4,534.49 | 5,189.61 |
| 17 | 05/31/12 | 35,281.58 | 264.61 | 979.64 | 34,301.94 | 4,269.88 | 5,454.22 |
| 18 | 06/15/12 | 34,301.94 | 257.26 | 986.99 | 33,314.95 | 4,012.61 | 5,711.49 |
| 19 | 06/30/12 | 33,314.95 | 249.86 | 994.39 | 32,320.56 | 3,762.75 | 5,961.35 |
| 20 | 07/15/12 | 32,320.56 | 242.40 | 1,001.85 | 31,318.71 | 3,520.35 | 6,203.75 |
| 21 | 07/31/12 | 31,318.71 | 234.89 | 1,009.36 | 30,309.35 | 3,285.46 | 6,438.65 |
| 22 | 08/15/12 | 30,309.35 | 227.32 | 1,016.93 | 29,292.42 | 3,058.14 | 6,665.97 |
| 23 | 08/31/12 | 29,292.42 | 219.69 | 1,024.56 | 28,267.86 | 2,838.44 | 6,885.66 |
| 24 | 09/15/12 | 28,267.86 | 212.01 | 1,032.24 | 27,235.62 | 2,626.43 | 7,097.67 |
| 25 | 09/30/12 | 27,235.62 | 204.27 | 1,039.98 | 26,195.63 | 2,422.17 | 7,301.93 |
| 26 | 10/15/12 | 26,195.63 | 196.47 | 1,047.78 | 25,147.85 | 2,225.70 | 7,498.40 |
| 27 | 10/31/12 | 25,147.85 | 188.61 | 1,055.64 | 24,092.20 | 2,037.09 | 7,687.01 |
| 28 | 11/15/12 | 24,092.20 | 180.69 | 1,063.56 | 23,028.64 | 1,856.40 | 7,867.70 |
| 29 | 11/30/12 | 23,028.64 | 172.71 | 1,071.54 | 21,957.11 | 1,683.68 | 8,040.42 |
| 30 | 12/15/12 | 21,957.11 | 164.68 | 1,079.57 | 20,877.53 | 1,519.01 | 8,205.10 |
| 31 | 12/31/12 | 20,877.53 | 156.58 | 1,087.67 | 19,789.86 | 1,362.43 | 8,361.68 |
| 32 | 01/15/13 | 19,789.86 | 148.42 | 1,095.83 | 18,694.03 | 1,214.00 | 8,510.10 |
| 33 | 01/31/13 | 18,694.03 | 140.21 | 1,104.05 | 17,589.99 | 1,073.80 | 8,650.31 |
| 34 | 02/15/13 | 17,589.99 | 131.92 | 1,112.33 | 16,477.66 | 941.87 | 8,782.23 |
| 35 | 02/28/13 | 16,477.66 | 123.58 | 1,120.67 | 15,356.99 | 818.29 | 8,905.81 |
| 36 | 03/15/13 | 15,356.99 | 115.18 | 1,129.07 | 14,227.91 | 703.11 | 9,020.99 |
| 37 | 03/31/13 | 14,227.91 | 106.71 | 1,137.54 | 13,090.37 | 596.40 | 9,127.70 |
| 38 | 04/15/13 | 13,090.37 | 98.18 | 1,146.07 | 11,944.30 | 498.22 | 9,225.88 |
| 39 | 04/30/13 | 11,944.30 | 89.58 | 1,154.67 | 10,789.63 | 408.64 | 9,315.46 |
| 40 | 05/15/13 | 10,789.63 | 80.92 | 1,163.33 | 9,626.30 | 327.72 | 9,396.38 |
| 41 | 05/31/13 | 9,626.30 | 72.20 | 1,172.05 | 8,454.24 | 255.52 | 9,468.58 |
| 42 | 06/15/13 | 8,454.24 | 63.41 | 1,180.85 | 7,273.40 | 192.12 | 9,531.99 |
| 43 | 06/30/13 | 7,273.40 | 54.55 | 1,189.70 | 6,083.70 | 137.56 | 9,586.54 |
| 44 | 07/15/13 | 6,083.70 | 45.63 | 1,198.62 | 4,885.07 | 91.94 | 9,632.16 |
| 45 | 07/31/13 | 4,885.07 | 36.64 | 1,207.61 | 3,677.46 | 55.30 | 9,668.80 |
| 46 | 08/15/13 | 3,677.46 | 27.58 | 1,216.67 | 2,460.79 | 27.72 | 9,696.38 |
| 47 | 08/31/13 | 2,460.79 | 18.46 | 1,225.80 | 1,234.99 | 9.26 | 9,714.84 |
| 48 | 09/15/13 | 1,234.99 | 9.26 | 1,234.99 | - | 0.00 | 9,724.10 |
| | | | | | | | |
| | TOTAL | **59,724.10** | **9,724.10** | **50,000.00** | | | |

Conforme : _____