

Amortization Table :

SPECIAL EMER.

Initial Data

LOAN DATA

Loan amount: **20,000.00**
 Annual interest rate: **5%**
 Term in years: **2**
 Payments per year: **24**
 First payment due: **11/15/2012**

TABLE DATA

Table starts at date: **11/15/2012**
 or at payment number: **1**

PERIODIC PAYMENT

SPECIAL PROMO (OPLAN HABAGAT) 60DAYS

5%

semi-monthly
 Payments **438.28**

Emp.No: 48019671

**BUKID, NERIE GONZALES
 INTEGRATED MICROELECTRONICS, INC.**

CALCULATIONS

Use payment of: **438.28**
 1st payment in table: **1**

Beginning balance at payment 1: **20,000.00**
 Cumulative interest prior to payment 1: **0.00**

Table

| No. | Payment Date | Beginning Balance | Interest | Principal | Outstanding Balance | | Cumulative Interest |
|-----|--------------|-------------------|----------|-----------|---------------------|----------|---------------------|
| | | | | | Principal | Interest | |
| 1 | 11/15/12 | 20,000.00 | 41.67 | 396.61 | 19,603.39 | 995.81 | 41.67 |
| 2 | 11/30/12 | 19,603.39 | 40.84 | 397.44 | 19,205.95 | 954.97 | 82.51 |
| 3 | 12/15/12 | 19,205.95 | 40.01 | 398.27 | 18,807.68 | 914.95 | 122.52 |
| 4 | 12/31/12 | 18,807.68 | 39.18 | 399.10 | 18,408.58 | 875.77 | 161.70 |
| 5 | 01/15/13 | 18,408.58 | 38.35 | 399.93 | 18,008.65 | 837.42 | 200.05 |
| 6 | 01/31/13 | 18,008.65 | 37.52 | 400.76 | 17,607.89 | 799.90 | 237.57 |
| 7 | 02/15/13 | 17,607.89 | 36.68 | 401.60 | 17,206.29 | 763.22 | 274.25 |
| 8 | 02/28/13 | 17,206.29 | 35.85 | 402.43 | 16,803.86 | 727.37 | 310.10 |
| 9 | 03/15/13 | 16,803.86 | 35.01 | 403.27 | 16,400.58 | 692.36 | 345.11 |
| 10 | 03/31/13 | 16,400.58 | 34.17 | 404.11 | 15,996.47 | 658.20 | 379.28 |
| 11 | 04/15/13 | 15,996.47 | 33.33 | 404.95 | 15,591.52 | 624.87 | 412.60 |
| 12 | 04/30/13 | 15,591.52 | 32.48 | 405.80 | 15,185.72 | 592.39 | 445.09 |
| 13 | 05/15/13 | 15,185.72 | 31.64 | 406.64 | 14,779.07 | 560.75 | 476.72 |
| 14 | 05/31/13 | 14,779.07 | 30.79 | 407.49 | 14,371.58 | 529.96 | 507.51 |
| 15 | 06/15/13 | 14,371.58 | 29.94 | 408.34 | 13,963.24 | 500.02 | 537.45 |
| 16 | 06/30/13 | 13,963.24 | 29.09 | 409.19 | 13,554.05 | 470.93 | 566.54 |
| 17 | 07/15/13 | 13,554.05 | 28.24 | 410.04 | 13,144.01 | 442.69 | 594.78 |
| 18 | 07/31/13 | 13,144.01 | 27.38 | 410.90 | 12,733.11 | 415.31 | 622.16 |
| 19 | 08/15/13 | 12,733.11 | 26.53 | 411.75 | 12,321.36 | 388.78 | 648.69 |
| 20 | 08/31/13 | 12,321.36 | 25.67 | 412.61 | 11,908.75 | 363.11 | 674.36 |
| 21 | 09/15/13 | 11,908.75 | 24.81 | 413.47 | 11,495.28 | 338.30 | 699.17 |
| 22 | 09/30/13 | 11,495.28 | 23.95 | 414.33 | 11,080.94 | 314.35 | 723.12 |
| 23 | 10/15/13 | 11,080.94 | 23.09 | 415.20 | 10,665.75 | 291.27 | 746.20 |
| 24 | 10/31/13 | 10,665.75 | 22.22 | 416.06 | 10,249.69 | 269.05 | 768.42 |
| 25 | 11/15/13 | 10,249.69 | 21.35 | 416.93 | 9,832.76 | 247.69 | 789.78 |
| 26 | 11/30/13 | 9,832.76 | 20.48 | 417.80 | 9,414.97 | 227.21 | 810.26 |
| 27 | 12/15/13 | 9,414.97 | 19.61 | 418.67 | 8,996.30 | 207.60 | 829.88 |
| 28 | 12/31/13 | 8,996.30 | 18.74 | 419.54 | 8,576.76 | 188.85 | 848.62 |
| 29 | 01/15/14 | 8,576.76 | 17.87 | 420.41 | 8,156.35 | 170.98 | 866.49 |
| 30 | 01/31/14 | 8,156.35 | 16.99 | 421.29 | 7,735.06 | 153.99 | 883.48 |
| 31 | 02/15/14 | 7,735.06 | 16.11 | 422.17 | 7,312.89 | 137.88 | 899.59 |
| 32 | 02/28/14 | 7,312.89 | 15.24 | 423.05 | 6,889.85 | 122.64 | 914.83 |
| 33 | 03/15/14 | 6,889.85 | 14.35 | 423.93 | 6,465.92 | 108.29 | 929.18 |
| 34 | 03/31/14 | 6,465.92 | 13.47 | 424.81 | 6,041.11 | 94.82 | 942.65 |
| 35 | 04/15/14 | 6,041.11 | 12.59 | 425.70 | 5,615.42 | 82.23 | 955.24 |
| 36 | 04/30/14 | 5,615.42 | 11.70 | 426.58 | 5,188.83 | 70.53 | 966.94 |
| 37 | 05/15/14 | 5,188.83 | 10.81 | 427.47 | 4,761.36 | 59.72 | 977.75 |
| 38 | 05/31/14 | 4,761.36 | 9.92 | 428.36 | 4,333.00 | 49.80 | 987.67 |
| 39 | 06/15/14 | 4,333.00 | 9.03 | 429.25 | 3,903.75 | 40.78 | 996.70 |
| 40 | 06/30/14 | 3,903.75 | 8.13 | 430.15 | 3,473.60 | 32.64 | 1,004.83 |
| 41 | 07/15/14 | 3,473.60 | 7.24 | 431.04 | 3,042.56 | 25.41 | 1,012.07 |
| 42 | 07/31/14 | 3,042.56 | 6.34 | 431.94 | 2,610.62 | 19.07 | 1,018.40 |
| 43 | 08/15/14 | 2,610.62 | 5.44 | 432.84 | 2,177.77 | 13.63 | 1,023.84 |
| 44 | 08/31/14 | 2,177.77 | 4.54 | 433.74 | 1,744.03 | 9.09 | 1,028.38 |
| 45 | 09/15/14 | 1,744.03 | 3.63 | 434.65 | 1,309.38 | 5.46 | 1,032.01 |
| 46 | 09/30/14 | 1,309.38 | 2.73 | 435.55 | 873.83 | 2.73 | 1,034.74 |
| 47 | 10/15/14 | 873.83 | 1.82 | 436.46 | 437.37 | 0.91 | 1,036.56 |
| 48 | 10/31/14 | 437.37 | 0.91 | 437.37 | 0.00 | 0.00 | 1,037.47 |
| | TOTAL | 21,037.47 | 1,037.47 | 20,000.00 | | | |

Conforme : _____