Amortization Table : EDUCATIONAL

Initial Data

LOAN DATA

Loan amount:	**40,000.00**
Annual interest rate:	**18%**
Term in years:	**1.5**
Payments per year:	**24**
First payment due:	**8/15/2012**

TABLE DATA

Table starts at date:	**8/15/2012**
or at payment number:	**1**

PERIODIC PAYMENT

semi-monthly Payments	**1,271.99**

SPECIAL PROMO **18%**

Emp.No: 48008227

LAYCO, MARILOU SUMADSAD
INTEGRATED MICROELECTRONICS, INC.

CALCULATIONS

Use payment of:	**1,271.99**
1st payment in table:	**1**
Beginning balance at payment 1:	**40,000.00**
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	08/15/12	40,000.00	300.00	971.99	39,028.01	5,491.62	300.00
2	08/31/12	39,028.01	292.71	979.28	38,048.73	5,198.90	592.71
3	09/15/12	38,048.73	285.37	986.62	37,062.11	4,913.54	878.08
4	09/30/12	37,062.11	277.97	994.02	36,068.08	4,635.57	1,156.04
5	10/15/12	36,068.08	270.51	1,001.48	35,066.61	4,365.06	1,426.55
6	10/31/12	35,066.61	263.00	1,008.99	34,057.62	4,102.06	1,689.55
7	11/15/12	34,057.62	255.43	1,016.56	33,041.06	3,846.63	1,944.98
8	11/30/12	33,041.06	247.81	1,024.18	32,016.88	3,598.82	2,192.79
9	12/15/12	32,016.88	240.13	1,031.86	30,985.01	3,358.70	2,432.92
10	12/31/12	30,985.01	232.39	1,039.60	29,945.41	3,126.31	2,665.31
11	01/15/13	29,945.41	224.59	1,047.40	28,898.01	2,901.72	2,889.90
12	01/31/13	28,898.01	216.74	1,055.25	27,842.76	2,684.98	3,106.63
13	02/15/13	27,842.76	208.82	1,063.17	26,779.59	2,476.16	3,315.45
14	02/28/13	26,779.59	200.85	1,071.14	25,708.45	2,275.32	3,516.30
15	03/15/13	25,708.45	192.81	1,079.18	24,629.27	2,082.50	3,709.11
16	03/31/13	24,629.27	184.72	1,087.27	23,542.00	1,897.78	3,893.83
17	04/15/13	23,542.00	176.57	1,095.42	22,446.58	1,721.22	4,070.40
18	04/30/13	22,446.58	168.35	1,103.64	21,342.94	1,552.87	4,238.75
19	05/15/13	21,342.94	160.07	1,111.92	20,231.02	1,392.80	4,398.82
20	05/31/13	20,231.02	151.73	1,120.26	19,110.76	1,241.06	4,550.55
21	06/15/13	19,110.76	143.33	1,128.66	17,982.11	1,097.73	4,693.88
22	06/30/13	17,982.11	134.87	1,137.12	16,844.98	962.87	4,828.75
23	07/15/13	16,844.98	126.34	1,145.65	15,699.33	836.53	4,955.09
24	07/31/13	15,699.33	117.74	1,154.24	14,545.09	718.79	5,072.83
25	08/15/13	14,545.09	109.09	1,162.90	13,382.19	609.70	5,181.92
26	08/31/13	13,382.19	100.37	1,171.62	12,210.56	509.33	5,282.28
27	09/15/13	12,210.56	91.58	1,180.41	11,030.15	417.75	5,373.86
28	09/30/13	11,030.15	82.73	1,189.26	9,840.89	335.03	5,456.59
29	10/15/13	9,840.89	73.81	1,198.18	8,642.71	261.22	5,530.40
30	10/31/13	8,642.71	64.82	1,207.17	7,435.54	196.40	5,595.22
31	11/15/13	7,435.54	55.77	1,216.22	6,219.31	140.63	5,650.98
32	11/30/13	6,219.31	46.64	1,225.34	4,993.97	93.99	5,697.63
33	12/15/13	4,993.97	37.45	1,234.53	3,759.44	56.53	5,735.08
34	12/31/13	3,759.44	28.20	1,243.79	2,515.64	28.34	5,763.28
35	01/15/14	2,515.64	18.87	1,253.12	1,262.52	9.47	5,782.15
36	01/31/14	1,262.52	9.47	1,262.52	0.00	0.00	5,791.62
	TOTAL	**45,791.62**	**5,791.62**	**40,000.00**			

Conforme : _____