# Amortization Table : EDUCATIONAL

## Initial Data

**LOAN DATA**

| | |
|---|---|
| Loan amount: | **25,000.00** |
| Annual interest rate: | **18%** |
| Term in years: | **2** |
| Payments per year: | **24** |
| First payment due: | **12/31/2012** |

**TABLE DATA**

| | |
|---|---|
| Table starts at date: | **12/31/2012** |
| or at payment number: | **1** |

**18%**

**PERIODIC PAYMENT**

| | |
|---|---|
| semi-monthly Payments | **622.13** |

Emp.No: 48007652

**AGA, MARITES SISNO**
**INTEGRATED MICROELECTRONICS, INC.**

**CALCULATIONS**

| | |
|---|---|
| Use payment of: | **622.13** |
| 1st payment in table: | **1** |
| Beginning balance at payment 1: | **25,000.00** |
| 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 | 12/31/12 | 25,000.00 | 187.50 | 434.63 | 24,565.37 | 4,674.55 | 187.50 |
| 2 | 01/15/13 | 24,565.37 | 184.24 | 437.89 | 24,127.49 | 4,490.31 | 371.74 |
| 3 | 01/31/13 | 24,127.49 | 180.96 | 441.17 | 23,686.32 | 4,309.35 | 552.70 |
| 4 | 02/15/13 | 23,686.32 | 177.65 | 444.48 | 23,241.84 | 4,131.71 | 730.34 |
| 5 | 02/28/13 | 23,241.84 | 174.31 | 447.81 | 22,794.03 | 3,957.39 | 904.66 |
| 6 | 03/15/13 | 22,794.03 | 170.96 | 451.17 | 22,342.86 | 3,786.44 | 1,075.61 |
| 7 | 03/31/13 | 22,342.86 | 167.57 | 454.55 | 21,888.30 | 3,618.87 | 1,243.18 |
| 8 | 04/15/13 | 21,888.30 | 164.16 | 457.96 | 21,430.34 | 3,454.70 | 1,407.35 |
| 9 | 04/30/13 | 21,430.34 | 160.73 | 461.40 | 20,968.94 | 3,293.98 | 1,568.07 |
| 10 | 05/15/13 | 20,968.94 | 157.27 | 464.86 | 20,504.08 | 3,136.71 | 1,725.34 |
| 11 | 05/31/13 | 20,504.08 | 153.78 | 468.35 | 20,035.74 | 2,982.93 | 1,879.12 |
| 12 | 06/15/13 | 20,035.74 | 150.27 | 471.86 | 19,563.88 | 2,832.66 | 2,029.39 |
| 13 | 06/30/13 | 19,563.88 | 146.73 | 475.40 | 19,088.48 | 2,685.93 | 2,176.12 |
| 14 | 07/15/13 | 19,088.48 | 143.16 | 478.96 | 18,609.52 | 2,542.77 | 2,319.28 |
| 15 | 07/31/13 | 18,609.52 | 139.57 | 482.55 | 18,126.96 | 2,403.20 | 2,458.85 |
| 16 | 08/15/13 | 18,126.96 | 135.95 | 486.17 | 17,640.79 | 2,267.24 | 2,594.81 |
| 17 | 08/31/13 | 17,640.79 | 132.31 | 489.82 | 17,150.97 | 2,134.94 | 2,727.11 |
| 18 | 09/15/13 | 17,150.97 | 128.63 | 493.49 | 16,657.48 | 2,006.31 | 2,855.74 |
| 19 | 09/30/13 | 16,657.48 | 124.93 | 497.19 | 16,160.28 | 1,881.38 | 2,980.68 |
| 20 | 10/15/13 | 16,160.28 | 121.20 | 500.92 | 15,659.36 | 1,760.17 | 3,101.88 |
| 21 | 10/31/13 | 15,659.36 | 117.45 | 504.68 | 15,154.68 | 1,642.73 | 3,219.32 |
| 22 | 11/15/13 | 15,154.68 | 113.66 | 508.47 | 14,646.21 | 1,529.07 | 3,332.98 |
| 23 | 11/30/13 | 14,646.21 | 109.85 | 512.28 | 14,133.93 | 1,419.22 | 3,442.83 |
| 24 | 12/15/13 | 14,133.93 | 106.00 | 516.12 | 13,617.81 | 1,313.22 | 3,548.83 |
| 25 | 12/31/13 | 13,617.81 | 102.13 | 519.99 | 13,097.82 | 1,211.08 | 3,650.97 |
| 26 | 01/15/14 | 13,097.82 | 98.23 | 523.89 | 12,573.92 | 1,112.85 | 3,749.20 |
| 27 | 01/31/14 | 12,573.92 | 94.30 | 527.82 | 12,046.10 | 1,018.55 | 3,843.51 |
| 28 | 02/15/14 | 12,046.10 | 90.35 | 531.78 | 11,514.32 | 928.20 | 3,933.85 |
| 29 | 02/28/14 | 11,514.32 | 86.36 | 535.77 | 10,978.55 | 841.84 | 4,020.21 |
| 30 | 03/15/14 | 10,978.55 | 82.34 | 539.79 | 10,438.77 | 759.50 | 4,102.55 |
| 31 | 03/31/14 | 10,438.77 | 78.29 | 543.84 | 9,894.93 | 681.21 | 4,180.84 |
| 32 | 04/15/14 | 9,894.93 | 74.21 | 547.91 | 9,347.02 | 607.00 | 4,255.05 |
| 33 | 04/30/14 | 9,347.02 | 70.10 | 552.02 | 8,794.99 | 536.90 | 4,325.15 |
| 34 | 05/15/14 | 8,794.99 | 65.96 | 556.16 | 8,238.83 | 470.94 | 4,391.12 |
| 35 | 05/31/14 | 8,238.83 | 61.79 | 560.33 | 7,678.49 | 409.14 | 4,452.91 |
| 36 | 06/15/14 | 7,678.49 | 57.59 | 564.54 | 7,113.96 | 351.56 | 4,510.50 |
| 37 | 06/30/14 | 7,113.96 | 53.35 | 568.77 | 6,545.19 | 298.20 | 4,563.85 |
| 38 | 07/15/14 | 6,545.19 | 49.09 | 573.04 | 5,972.15 | 249.11 | 4,612.94 |
| 39 | 07/31/14 | 5,972.15 | 44.79 | 577.33 | 5,394.81 | 204.32 | 4,657.73 |
| 40 | 08/15/14 | 5,394.81 | 40.46 | 581.66 | 4,813.15 | 163.86 | 4,698.19 |
| 41 | 08/31/14 | 4,813.15 | 36.10 | 586.03 | 4,227.12 | 127.76 | 4,734.29 |
| 42 | 09/15/14 | 4,227.12 | 31.70 | 590.42 | 3,636.70 | 96.06 | 4,765.99 |
| 43 | 09/30/14 | 3,636.70 | 27.28 | 594.85 | 3,041.85 | 68.78 | 4,793.27 |
| 44 | 10/15/14 | 3,041.85 | 22.81 | 599.31 | 2,442.54 | 45.97 | 4,816.08 |
| 45 | 10/31/14 | 2,442.54 | 18.32 | 603.81 | 1,838.73 | 27.65 | 4,834.40 |
| 46 | 11/15/14 | 1,838.73 | 13.79 | 608.34 | 1,230.39 | 13.86 | 4,848.19 |
| 47 | 11/30/14 | 1,230.39 | 9.23 | 612.90 | 617.49 | 4.63 | 4,857.42 |
| 48 | 12/15/14 | 617.49 | 4.63 | 617.49 | - | 0.00 | 4,862.05 |
| | TOTAL | **29,862.05** | **4,862.05** | **25,000.00** | | | |

Conforme : _____