Loan Amortization Statement

Lender: Riverbank Business Finance • Loan no. RBF-77104

Loan terms

Loan amount (principal)	**45,000.00**
Annual interest rate	7.9%
Term (months)	36
First payment date	01-Feb-2026
Monthly payment (PMT formula)	**1,408.06**

TOTAL INTEREST	TOTAL PAID	BALANCE AFTER LAST ROW
5,690.24	50,690.24	-

Payment schedule

No.	Payment date	Opening balance	Scheduled payment	Extra payment	Interest	Principal	Closing balance
1	01-Feb-2026	45,000.00	1,408.06	-	296.25	1,111.81	43,888.19
2	01-Mar-2026	43,888.19	1,408.06	-	288.93	1,119.13	42,769.06
3	01-Apr-2026	42,769.06	1,408.06	-	281.56	1,126.50	41,642.56
4	01-May-2026	41,642.56	1,408.06	-	274.15	1,133.91	40,508.65
5	01-Jun-2026	40,508.65	1,408.06	-	266.68	1,141.38	39,367.27
6	01-Jul-2026	39,367.27	1,408.06	-	259.17	1,148.89	38,218.38
7	01-Aug-2026	38,218.38	1,408.06	-	251.60	1,156.46	37,061.92
8	01-Sep-2026	37,061.92	1,408.06	-	243.99	1,164.07	35,897.85
9	01-Oct-2026	35,897.85	1,408.06	-	236.33	1,171.73	34,726.12
10	01-Nov-2026	34,726.12	1,408.06	-	228.61	1,179.45	33,546.67
11	01-Dec-2026	33,546.67	1,408.06	-	220.85	1,187.21	32,359.46
12	01-Jan-2027	32,359.46	1,408.06	-	213.03	1,195.03	31,164.43
13	01-Feb-2027	31,164.43	1,408.06	-	205.17	1,202.89	29,961.54
14	01-Mar-2027	29,961.54	1,408.06	-	197.25	1,210.81	28,750.73
15	01-Apr-2027	28,750.73	1,408.06	-	189.28	1,218.78	27,531.95
16	01-May-2027	27,531.95	1,408.06	-	181.25	1,226.81	26,305.14
17	01-Jun-2027	26,305.14	1,408.06	-	173.18	1,234.88	25,070.26
18	01-Jul-2027	25,070.26	1,408.06	-	165.05	1,243.01	23,827.25
19	01-Aug-2027	23,827.25	1,408.06	-	156.86	1,251.20	22,576.05
20	01-Sep-2027	22,576.05	1,408.06	-	148.63	1,259.43	21,316.62
21	01-Oct-2027	21,316.62	1,408.06	-	140.33	1,267.73	20,048.89
22	01-Nov-2027	20,048.89	1,408.06	-	131.99	1,276.07	18,772.82
23	01-Dec-2027	18,772.82	1,408.06	-	123.59	1,284.47	17,488.35
24	01-Jan-2028	17,488.35	1,408.06	-	115.13	1,292.93	16,195.42
25	01-Feb-2028	16,195.42	1,408.06	-	106.62	1,301.44	14,893.98
26	01-Mar-2028	14,893.98	1,408.06	-	98.05	1,310.01	13,583.97
27	01-Apr-2028	13,583.97	1,408.06	-	89.43	1,318.63	12,265.34
28	01-May-2028	12,265.34	1,408.06	-	80.75	1,327.31	10,938.03
29	01-Jun-2028	10,938.03	1,408.06	-	72.01	1,336.05	9,601.98
30	01-Jul-2028	9,601.98	1,408.06	-	63.21	1,344.85	8,257.13
31	01-Aug-2028	8,257.13	1,408.06	-	54.36	1,353.70	6,903.43
32	01-Sep-2028	6,903.43	1,408.06	-	45.45	1,362.61	5,540.82
33	01-Oct-2028	5,540.82	1,408.06	-	36.48	1,371.58	4,169.24
34	01-Nov-2028	4,169.24	1,408.06	-	27.45	1,380.61	2,788.63
35	01-Dec-2028	2,788.63	1,408.06	-	18.36	1,389.70	1,398.93
36	01-Jan-2029	1,398.93	1,408.14	-	9.21	1,398.93	-

Totals	**-**	**5,690.24**	**45,000.00**	

Total paid (principal + interest) **50,690.24**

Notes

Change the yellow loan terms and the whole schedule recalculates. Type any extra payment in the Extra payment column to see the balance fall faster.

Your lender’s figures may differ by a few cents because of rounding or day-count conventions.