

- Monthly interest payment:

$$\text{Bank A: } \$300(0.0155) = \$4.65/\text{month}$$

$$\text{Bank B: } \$300\left(\frac{0.195}{12}\right) = \$4.875/\text{month}$$

We also assume that the \$300 remaining balance will be paid off at the end of 24 months.

- Bank A:

$$P = \$20 + \$4.65(P / A, 0.494\%, 24) + \$20(P / F, 0.494\%, 12) \\ = \$143.85$$

- Bank B:

$$P = \$4.875(P / A, 0.494\%, 24) = \$93.25$$

Select Bank B

3.47)

$$(a) \quad i_e = \left(1 + \frac{0.12}{12 \cdot 5}\right)^5 - 1 = 1\%$$

$$(b) \quad \$10,000(A / P, 1\%, 48) = 10,000(0.0263) = \$263 / \text{month}$$

(c) Remaining balance at the beginning of 20th month is

$$\$263(P / A, 1\%, 29) = \$263(25.0658) = \$6,592.31$$

So, the interest payment for the 20th payment is $\$6,592.31 \cdot 1\% = \65.92 .

$$(d) \quad \$263 \times 48 \text{ months} = \$12,624$$

So, the total interest paid over the life of the loan is \$2,624.

3.48) Loan repayment schedule: $A = \$20,000(A / P, 0.5\%, 36) = \608.44

| End of month | Interest Payment | Principal Payment | Remaining Balance |
|--------------|------------------|-------------------|-------------------|
| 0 | \$0.00 | \$0.00 | \$20,000.00 |
| 1 | \$100.00 | \$508.44 | \$19,491.56 |
| 2 | \$97.46 | \$510.98 | \$18,980.58 |
| 3 | \$94.91 | \$513.53 | \$18,467.05 |
| 4 | \$92.36 | \$516.08 | \$17,950.97 |
| 5 | \$89.81 | \$518.63 | \$17,432.34 |
| 6 | \$87.26 | \$521.18 | \$16,911.16 |
| 7 | \$84.71 | \$523.73 | \$16,387.43 |
| 8 | \$82.16 | \$526.28 | \$15,861.15 |
| 9 | \$79.61 | \$528.83 | \$15,332.32 |
| 10 | \$77.06 | \$531.38 | \$14,800.94 |
| 11 | \$74.51 | \$533.93 | \$14,267.01 |
| 12 | \$71.96 | \$536.48 | \$13,730.53 |
| 13 | \$69.41 | \$539.03 | \$13,191.50 |
| 14 | \$66.86 | \$541.58 | \$12,649.92 |
| 15 | \$64.31 | \$544.13 | \$12,105.79 |
| 16 | \$61.76 | \$546.68 | \$11,559.11 |
| 17 | \$59.21 | \$549.23 | \$11,009.88 |
| 18 | \$56.66 | \$551.78 | \$10,458.10 |
| 19 | \$54.11 | \$554.33 | \$9,903.77 |
| 20 | \$51.56 | \$556.88 | \$9,346.89 |
| 21 | \$49.01 | \$559.43 | \$8,787.46 |
| 22 | \$46.46 | \$561.98 | \$8,225.48 |
| 23 | \$43.91 | \$564.53 | \$7,660.95 |
| 24 | \$41.36 | \$567.08 | \$7,093.87 |
| 25 | \$38.81 | \$569.63 | \$6,524.24 |
| 26 | \$36.26 | \$572.18 | \$5,952.06 |
| 27 | \$33.71 | \$574.73 | \$5,377.33 |
| 28 | \$31.16 | \$577.28 | \$4,799.05 |
| 29 | \$28.61 | \$579.83 | \$4,217.22 |
| 30 | \$26.06 | \$582.38 | \$3,631.84 |
| 31 | \$23.51 | \$584.93 | \$3,042.91 |
| 32 | \$20.96 | \$587.48 | \$2,450.43 |
| 33 | \$18.41 | \$590.03 | \$1,854.40 |
| 34 | \$15.86 | \$592.58 | \$1,254.82 |
| 35 | \$13.31 | \$595.13 | \$651.69 |
| 36 | \$10.76 | \$597.68 | \$0.00 |

3.49)

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Robert R. Redfield



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