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Bond amortization calculator excel template

Enter the loan information				
Loan Amount	₹30,00,000.00			
Interest Rate	10.1			
Loan Tenure (months)	240			
EMI	₹29,149.69			
Final Disbursement Date	Dec-2013			
Regular Home Loan				
Month	Principal	Interest	Balance (End of Month)	Principal
Dec-2013			₹30,00,000.00	
Jan-2014	₹3,899.69	₹25,250.00	₹29,96,100.31	₹3,899.69
Feb-2014	₹3,932.52	₹25,217.18	₹29,92,167.79	₹3,932.52
Mar-2014	₹3,965.61	₹25,184.08	₹29,88,202.18	₹3,965.61
Apr-2014	₹3,998.99	₹25,150.70	₹29,84,203.19	₹3,998.99
May-2014	₹4,032.65	₹25,117.04	₹29,80,170.54	₹4,032.65
Jun-2014	₹4,066.59	₹25,083.10	₹29,76,103.95	₹4,066.59
Jul-2014	₹4,100.82	₹25,048.87	₹29,72,003.13	₹4,100.82
Aug-2014	₹4,135.33	₹25,014.36	₹29,67,867.79	₹4,135.33
Sep-2014	₹4,170.14	₹24,979.55	₹29,63,697.66	₹4,170.14
Oct-2014	₹4,205.24	₹24,944.46	₹29,59,492.42	₹4,205.24
Nov-2014	₹4,240.63	₹24,909.06	₹29,55,251.79	₹4,240.63
Dec-2014	₹4,276.32	₹24,873.37	₹29,50,975.46	₹4,276.32
Jan-2015	₹4,312.32	₹24,837.38	₹29,46,663.15	₹4,312.32
Feb-2015	₹4,348.61	₹24,801.08	₹29,42,314.54	₹4,348.61
Mar-2015	₹4,385.21	₹24,764.48	₹29,37,929.32	₹4,385.21
Apr-2015	₹4,422.12	₹24,727.57	₹29,33,507.20	₹4,422.12
May-2015	₹4,459.34	₹24,690.35	₹29,29,047.86	₹4,459.34
Jun-2015	₹4,496.87	₹24,652.82	₹29,24,550.99	₹4,496.87
Jul-2015	₹4,534.72	₹24,614.97	₹29,20,016.27	₹4,534.72
Aug-2015	₹4,572.89	₹24,576.80	₹29,15,443.38	₹4,572.89

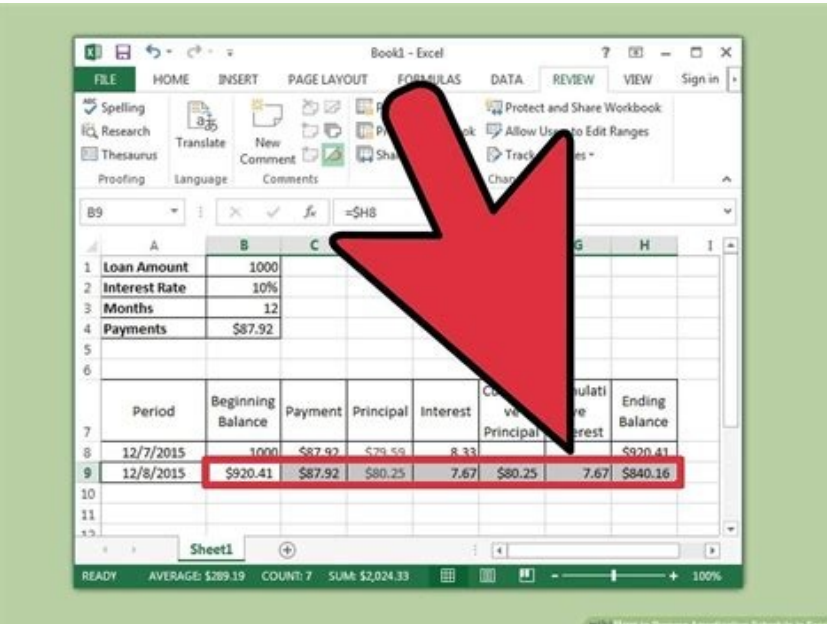
SPREADSHEET FOR ANALYZING MORTGAGE LOANS

Notes: 1. The spreadsheet is designed to be used for a 30-year fixed rate mortgage. 2. The spreadsheet is designed to be used for a 30-year fixed rate mortgage.

AMORTIZATION TABLE FOR A MORTGAGE LOAN (SCROLL DOWN)

Begin by entering the number of months for the loan.

Period	Beginning Balance	Payment	Principal	Interest	Ending Balance
12/7/2013	1000	100.00	0.00	100.00	900.00
12/7/2013	900.00	100.00	100.00	0.00	800.00
12/7/2013	800.00	100.00	100.00	0.00	700.00
12/7/2013	700.00	100.00	100.00	0.00	600.00
12/7/2013	600.00	100.00	100.00	0.00	500.00
12/7/2013	500.00	100.00	100.00	0.00	400.00
12/7/2013	400.00	100.00	100.00	0.00	300.00
12/7/2013	300.00	100.00	100.00	0.00	200.00
12/7/2013	200.00	100.00	100.00	0.00	100.00
12/7/2013	100.00	100.00	100.00	0.00	0.00



Generic Bond and Interest Amortization Table

Calendar Year or Date	Bonds Payable	Bond Premium	Beginning Balance Bonds Payable (Net)	Interest Expense	Coupon Payment	Interest Payable	Bond Amortization	Ending Balance Bonds Payable (net)	Calendar Year or Date
2000	\$ 1,000,000.00	\$ 20,000.00	\$ 1,020,000.00	\$ 23,434.40	\$ 95,000.00	\$ 23,750.00	\$ (315.60)	1,019,684.40	2000
2001	\$ 1,000,000.00	19,684.40	1,019,684.40	\$ 93,678.91	95,000.00	23,750.00	(1,321.09)	1,018,363.31	2001
2002	\$ 1,000,000.00	18,363.31	1,018,363.31	\$ 93,554.72	95,000.00	23,750.00	(1,445.28)	1,016,918.02	2002
2003	\$ 1,000,000.00	16,918.02	1,016,918.02	\$ 93,418.84	95,000.00	23,750.00	(1,581.16)	1,015,336.87	2003
2004	\$ 1,000,000.00	15,336.87	1,015,336.87	\$ 93,270.20	95,000.00	23,750.00	(1,729.80)	1,013,607.08	2004
2005	\$ 1,000,000.00	13,607.08	1,013,607.08	\$ 93,107.58	95,000.00	23,750.00	(1,892.42)	1,011,714.66	2005
2006	\$ 1,000,000.00	11,714.66	1,011,714.66	\$ 92,929.67	95,000.00	23,750.00	(2,070.33)	1,009,644.33	2006
2007	\$ 1,000,000.00	9,644.33	1,009,644.33	\$ 92,736.03	95,000.00	23,750.00	(2,264.97)	1,007,379.34	2007
2008	\$ 1,000,000.00	7,379.34	1,007,379.34	\$ 92,522.10	95,000.00	23,750.00	(2,477.90)	1,004,901.44	2008
2009	\$ 1,000,000.00	4,901.44	1,004,901.44	\$ 92,288.15	95,000.00	23,750.00	(2,710.85)	1,002,190.60	2009
2010	\$ 1,000,000.00	2,190.60	1,002,190.60	\$ 89,059.40	95,000.00	23,750.00	(2,190.60)	1,000,000.00	2010
Life of Bonds	\$ 1,000,000.00	\$ 20,000.00	\$ 1,020,000.00	\$ 930,000.00	\$ 950,000.00	\$ -	\$ (20,000.00)	\$ 1,000,000.00	Life of Bonds

Professor William F. Bentz Financial Accounting I

Other Required Bond Issue Information:

Par Value of Bonds Payable	\$1,000,000	Internal Rate of Return Calculation:
Price of bonds	102	
Coupon interest rate	9.5%	-1,020,000 1/1/2000
Effective quarterly yield	n.a.	47,500 6/30/2000
Effect semiannual yield	4.59498%	47,500 12/31/2000
Effective annual yield	9.40110%	47,500 6/30/2001
Issue date	1-Oct-01	47,500 12/31/2001
Maturity date	1-Oct-11	47,500 6/30/2002
Number of interest payments	2	47,500 12/31/2002
First interest payment date	1-Apr-02	47,500 6/30/2003
Second interest payment date	1-Oct-02	47,500 12/31/2003
		47,500 6/30/2004
Additional Information Required for Formula Purposes Only		47,500 12/31/2004

Example 15AA CONSTRUCTION OF A BOND PREMIUM AMORTIZATION SCHEDULE

Prepare a complete bond premium amortization schedule for the 10% coupon bond in the preceding discussion. It was purchased for \$1052.42 on a date three years before maturity to yield 8% to maturity. How much of the \$300 received in coupon payments over the three years would accountants treat as interest income?

Solution

Coupon number	Coupon payment	Interest on book value	Discount amortized	Book value of bond	Unamortized discount
0	—	—	—	\$1052.42	\$52.42
1	\$ 50	\$42.10 ①	\$7.90 ②	1044.52 ③	44.52 ④
2	50	41.78	8.22	1036.30	36.30
3	50	41.45	8.55	1027.75	27.75
4	50	41.11	8.89	1018.86	18.86
5	50	40.75	9.25	1009.61	9.61
6	50	40.39	9.61	1000.00	0.00
	\$300	\$247.58	\$52.42		

① Interest on book value = 0.5 × Yield rate × Book value after previous coupon payment
 = 0.04 × \$1052.42 = \$42.10
 ② Premium amortized = Coupon payment – Interest on book value = \$50 – \$42.10 = \$7.90
 ③ New book value = Previous book value – Premium amortized = \$1052.42 – \$7.90 = \$1044.52
 ④ Unamortized premium = Current book value – Face value = \$1044.52 – \$1000 = \$44.52

Of the \$300 received in coupon interest payments, accountants would treat \$247.58 as interest income during the three years. The remaining \$52.42 would be treated as a refund of the bond's premium.

An easy way to create your personalized spreadsheet is by downloading this Excel sheet now! Download this financial Loan Amortization Schedule Template now! View template How to make Amortization calculations in Excel? For a revolving line of credit (such as a credit card or HELOC), interest normally accrues daily, so this spreadsheet is like the "simple interest loan" calculator except that it allows you to include additional draws besides the initial loan amount. If you are wanting to create your own amortization table, or even if you just want to understand how amortization works, I'd recommend you also read about Negative Amortization. Download this amortization table excel template and save yourself time and effort! View template How do you calculate an amortization table? Download this financial Loan Amortization Template sheet in Excel now! View template How to make a Loan Amortization calculation Template in Excel? In cell A1, enter "Face Value." In cell B2, enter 1,000,000 to represent a bond with a face value of \$1,000,000. Download this Business Loan Amortization Schedule Sample template now! View template How to create a Car Loan Monthly Amortization Schedule? An easy way to start your calculation is by using our Amortization Chart Excel template now! View template How to create a Business Loan Amortization Schedule Sample? Creates an amortization table for BOTH fixed-rate and adjustable rate mortgages. You can also find a free excel loan amortization spreadsheet by doing a search in Excel after going to File > New. It has been refined and improved over years of use and feedback received from both professionals and every-day home buyers. Enter the formula "=B1" into cell B5. Set up the inputs for the amortization table. Enter the word "Period" into cell A4, and then enter the numbers 1 through 10 into cells A5 through cell A14. Download this Simple Interest Car Loan Amortization Schedule template now! View template How to perform a Loan Amortization in Excel? Since then, I've discovered the great boost in productivity that can come from not having to start from scratch, and hopefully this page will help you get a head start. Believe it or not, a loan amortization spreadsheet was the very first Excel template I downloaded from the internet. Enter the word "Periods" into cell A3, and then enter the number 10 into cell B3 to represent 10 years. I created this one prior to the home mortgage calculator listed above, but this one may be easier to dig into if you are interested in the formulas. Creating an Amortization Table My article "Amortization Calculation" explains the basics of how loan amortization works and how an amortization table or "schedule" is created. See Also: Amortization Formulas in Excel Amortization Calculation More Free Loan Amortization Spreadsheets Listed below are other spreadsheets by Vertex42.com that use an amortization table to both display results and perform calculations. Download this Car Loan Monthly Amortization Schedule template now! View template By Tom McNulty i keyboard image by red2000 from Fotolia.com Microsoft Excel has functions that make building a bond amortization table easy to do. The key is to lay out the spreadsheet in a clear, logical fashion and use the formulas correctly. This template is unique in that the amortization table ends after a specified number of payments. How do I calculate principal and interest on a mortgage in Excel? This page lists the best places to find an Excel amortization spreadsheet for creating your own amortization table or schedule. Some of them use creative Excel formulas for making the amortization table and a couple allow you to manipulate the schedule by including extra payments. Download this financial Loan Amortization Schedule in Excel template now! View template How to make a Loan Amortization calculation? Related Content: The amortization table is complete, and the value in cell E14 should be 0. This may seem similar to the regular loan amortization schedule, but it is actually very different. Enter the formula "=IPMT(\$B\$2,A5,\$B\$3,\$B\$1)" into cell D5, and then copy it down through cell D14. In that article, I explain what happens when a payment is missed or the payment is not enough to cover the interest due. Enter the formula "=PPMT(\$B\$2,A5,\$B\$3,\$B\$1)" into cell C5, and then copy it down through cell C14. This spreadsheet lets you choose from a variety of payment frequencies, including Annual, Quarterly, Semi-annual, Bi-Monthly, Monthly, Bi-Weekly, or Weekly Payments. To get started, I would recommend downloading the Simple Amortization Chart template. A feature that makes most of the Vertex42 amortization calculators more flexible and useful than most online calculators is the ability to include optional extra payments. This one is by far the most feature-packed of all my amortization calculators. Create the amortization table labels by entering the words "Starting Balance" into cell B4, the word "Principal" into cell C4, the word "Interest" into cell D4 and the words "Ending Balance" into cell E4. Download this loan payoff calculator with amortization table excel template View template How to create an interest Car Loan Amortization Schedule? In cell A2, enter "Annual Interest." Then in cell B2, enter the number .07 to represent an annual interest rate of 7 percent. Enter the formula "=B5+C5" into cell E5, and then copy it down through cell E14. It only works for fixed-rate loans and mortgages, but it is very clean, professional, and accurate. The final payment, or balloon payment, is the amount required to pay off in full. You can delve deep into the formulas used in my Loan Amortization Schedule template listed above, but you may get lost, because that template has a lot of features and the formulas can be complicated. And of course with a spreadsheet, you can save your results. Learn how to create a simple amortization chart with this example template. This spreadsheet is for creating an amortization table for a so-called "simple interest loan" in which interest accrues daily instead of monthly, bi-weekly, etc. Advertisement If you want a spreadsheet for creating an amortization table for a loan or mortgage, try one of the calculators listed below. There are some of my most powerful and flexible templates. The new online Microsoft template gallery doesn't have as many loan-related templates as the old gallery, but you can still find a few in the Financial Management category. Enter the formula "=E5" into cell B6, and then copy the cell down through cell B14. Can excel do an amortization schedule?

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