

- 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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