

Appendix 3

Annual Repayments (Inclusive of interest) per €1000 borrowed (€)

Interest Rate										
Terms in Years	3%	4%	5%	6%	7%	8%	9%	10%	11%	12%
3	354	361	368	375	383	389	396	404	411	419
4	269	276	283	289	296	303	310	317	324	332
5	219	225	232	238	243	251	258	265	273	280
6	185	191	198	204	208	216	223	231	238	246
7	161	167	173	180	184	192	199	207	214	222
8	143	149	155	162	166	174	181	189	196	204
9	129	135	141	148	152	160	167	175	183	190
10	117	124	130	137	141	149	156	164	172	180
11	108	114	121	128	133	140	148	156	163	171
12	101	107	113	120	125	133	141	149	156	164
13	94	101	107	114	120	127	135	143	150	158
14	89	95	101	108	113	121	129	138	145	154
15	84	90	97	104	111	117	125	133	141	150
16	80	86	93	100	106	114	122	130	138	146
20	67	74	81	88	94	102	110	119	128	137

€100,000 borrowed over 10 years at 7% interest will have an annual repayment of €14,100 (141 multiplied by 100)