

C10 110 (b) (v)



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Data Date: 26-Jan-2016

PWLB

FIXED RATE LOANS - ESTIMATED REPAYMENT COSTS

Amount of Advance: 250,000.00

Period (years)	Annuity			EIP			
	Rate (%)	½ Yearly Cost (£)	Total Cost (£)	Rate (%)	Initial ½ Yearly Costs (£)	Reduces by each ½ year (£)	Total Cost (£)
Over 4½ not over 5	1.65	26,148.36	261,483.60	1.65	27,062.50	206.25	261,343.75
Over 9½ not over 10	2.14	13,951.68	279,033.60	2.13	15,162.50	133.13	277,956.25
Over 14½ not over 15	2.52	10,059.10	301,773.00	2.49	11,445.84	103.75	298,243.75
Over 19½ not over 20	2.81	8,212.57	328,502.80	2.76	9,700.00	86.25	320,725.00
Over 24½ not over 25	3.05	7,182.44	359,122.00	2.97	8,712.50	74.25	344,668.75
Over 29½ not over 30	3.26	6,562.42	393,745.20	3.15	8,104.17	65.63	370,093.75
Over 39½ not over 40	3.48	5,812.18	464,974.40	3.41	7,387.50	53.28	422,631.25
Over 49½ not over 50	3.47	5,283.48	528,348.00	3.50	6,875.00	43.75	470,937.50

- Note:**
- Although this report provides figures for repayment periods of between 5 and 50 years, in practice loans may be repaid over any period between 2 and 50 years.
 - Amounts payable on loans from the Board are calculated on the assumption that loans will run their full term as agreed when the loans were originally made.
 - If a borrower wishes to make a premature repayment of a loan, either in whole or in part, it should contact the Board giving full details beforehand. The Board will usually agree to accept this request but it should be noted that premium will be payable when the interest rate on the loan to be repaid is higher than the current interest rate for a loan repayable by the same method and over the same period as that remaining on the loan which it is proposed to repay. When the interest rate on the loan to be repaid is lower than the current interest rate, a discount will be allowed.

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100%

Data Date: 25-Jan-2016

PWLB

FIXED RATE LOANS - ESTIMATED REPAYMENT COSTS

Amount of Advance: 500,000.00

Period (years)	Annuity			EIP			
	Rate (%)	½ Yearly Cost (£)	Total Cost (£)	Rate (%)	Initial ½ Yearly Costs (£)	Reduces by each ½ year (£)	Total Cost (£)
Over 4½ not over 5	1.65	52,296.71	522,967.10	1.65	54,125.00	412.50	522,687.50
Over 9½ not over 10	2.14	27,903.35	558,067.00	2.13	30,325.00	266.25	555,912.50
Over 14½ not over 15	2.52	20,118.20	603,546.00	2.49	22,891.67	207.50	596,487.50
Over 19½ not over 20	2.81	16,425.14	657,005.60	2.76	19,400.00	172.50	641,450.00
Over 24½ not over 25	3.05	14,364.88	718,244.00	2.97	17,425.00	148.50	689,337.50
Over 29½ not over 30	3.26	13,124.83	787,489.80	3.15	16,208.34	131.25	740,187.50
Over 39½ not over 40	3.48	11,624.36	929,948.80	3.41	14,775.00	106.56	845,262.50
Over 49½ not over 50	3.47	10,566.96	1,056,696.00	3.50	13,750.00	87.50	941,875.00

- Note:**
1. Although this report provides figures for repayment periods of between 5 and 50 years, in practice loans may be repaid over any period between 2 and 50 years.
 2. Amounts payable on loans from the Board are calculated on the assumption that loans will run their full term as agreed when the loans were originally made.
 3. If a borrower wishes to make a premature repayment of a loan, either in whole or in part, it should contact the Board giving full details beforehand. The Board will usually agree to accept this request but it should be noted that premium will be payable when the interest rate on the loan to be repaid is higher than the current interest rate for a loan repayable by the same method and over the same period as that remaining on the loan which it is proposed to repay. When the interest rate on the loan to be repaid is lower than the current interest rate, a discount will be allowed.