

Amortization Table. Annual Principal and Interest Paid on every \$1 borrowed, by Length of Loan and Interest Rate.

Yrs.	Annual Interest Rate												Y r s .	
	3%	4%	5%	6%	7%	8%	9%	10%	11%	12%	13%	14%		15%
3	.35353	.36035	.36721	.37411	.38105	.38803	.39505	.40211	.40921	.41635	.42352	.43073	.43798	3
4	.26903	.27549	.28201	.28859	.29523	.30192	.30867	.31547	.32233	.32923	.33619	.34320	.35027	4
5	.21835	.22463	.23097	.23740	.24389	.25046	.25709	.26380	.27057	.27741	.28431	.29128	.29832	5
6	.18460	.19076	.19702	.20336	.20980	.21632	.22292	.22961	.23638	.24323	.25015	.25716	.26424	6
7	.16051	.16661	.17282	.17914	.18555	.19207	.19869	.20541	.21222	.21912	.22611	.23319	.24036	7
8	.14246	.14853	.15472	.16104	.16747	.17401	.18067	.18744	.19432	.20130	.20839	.21557	.22285	8
9	.12843	.13449	.14069	.14702	.15349	.16008	.16680	.17364	.18060	.18768	.19487	.20217	.20957	9
10	.11723	.12329	.12950	.13587	.14238	.14903	.15582	.16275	.16980	.17698	.18429	.19171	.19925	10
11	.10808	.11415	.12039	.12679	.13336	.14008	.14695	.15396	.16112	.16842	.17584	.18339	.19107	11
12	.10046	.10655	.11283	.11928	.12590	.13270	.13965	.14676	.15403	.16144	.16899	.17667	.18448	12
13	.09403	.10014	.10646	.11296	.11965	.12652	.13357	.14078	.14815	.15568	.16335	.17116	.17911	13
14	.08853	.09467	.10102	.10758	.11434	.12130	.12843	.13575	.14323	.15087	.15867	.16661	.17469	14
15	.08377	.08994	.09634	.10296	.10979	.11683	.12406	.13147	.13907	.14682	.15474	.16281	.17102	15
20	.06722	.07358	.08024	.08718	.09439	.10185	.10955	.11746	.12558	.13388	.14235	.15099	.15976	20
25	.05743	.06401	.07095	.07823	.08581	.09368	.10181	.11017	.11874	.12750	.13643	.14550	.15470	25
30	.05102	.05783	.06505	.07265	.08059	.08883	.09734	.10608	.11502	.12414	.13341	.14280	.15230	30
35	.04564	.05358	.06107	.06897	.07723	.08580	.09464	.10369	.11293	.12232	.13183	.14144	.15113	35
40	.04326	.05052	.05828	.06646	.07501	.08386	.09296	.10226	.11172	.12130	.13099	.14075	.15056	40

Table reproduced from Langemeier, Michael R. 2009. Interpretation and Use of the Amortization Table. Farm Management Guide MF-489. Department of Agricultural Economics, Kansas State University.