

BWBT - Building Overage Repayment Schedule

Principal amount		\$26,000.00												
Interest rate (per annum)		6.00%												
Repayment per month		\$250.00												
YEAR 2014	BOY	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	EOY
BOM		26000.00	25750.00	25500.00	25250.00	25000.00	24750.00	24500.00	24250.00	24000.00	23750.00	23500.00	23250.00	26000.00
Prepayment														0.00
Balance		26000.00	25750.00	25500.00	25250.00	25000.00	24750.00	24500.00	24250.00	24000.00	23750.00	23500.00	23250.00	26000.00
Monthly repayment		250.00	250.00	250.00	250.00	250.00	250.00	250.00	250.00	250.00	250.00	250.00	250.00	3000.00
EOM principal balance		25750.00	25500.00	25250.00	25000.00	24750.00	24500.00	24250.00	24000.00	23750.00	23500.00	23250.00	23000.00	23000.00
Interest rate		6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%
Interest earned		128.75	127.50	126.25	125.00	123.75	122.50	121.25	120.00	118.75	117.50	116.25	115.00	1462.50
Cum interest		128.75	256.25	382.50	507.50	631.25	753.75	875.00	995.00	1113.75	1231.25	1347.50	1462.50	1462.50
Interest paid		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Balance interest		128.75	256.25	382.50	507.50	631.25	753.75	875.00	995.00	1113.75	1231.25	1347.50	1462.50	1462.50
YEAR 2015	BOY	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	EOY
BOM		23000.00	22750.00	22500.00	22250.00	22000.00	21750.00	21500.00	21250.00	21000.00	20750.00	20500.00	20250.00	23000.00
Prepayment														0.00
Balance	23000.00	23000.00	22750.00	22500.00	22250.00	22000.00	21750.00	21500.00	21250.00	21000.00	20750.00	20500.00	20250.00	23000.00
Monthly repayment		250.00	250.00	250.00	250.00	250.00	250.00	250.00	250.00	250.00	250.00	250.00	250.00	3000.00
EOM principal balance		22750.00	22500.00	22250.00	22000.00	21750.00	21500.00	21250.00	21000.00	20750.00	20500.00	20250.00	20000.00	20000.00
Interest rate		6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%
Interest earned		113.75	112.50	111.25	110.00	108.75	107.50	106.25	105.00	103.75	102.50	101.25	100.00	1282.50
Cum interest		1576.25	1688.75	1800.00	1910.00	2018.75	2126.25	2232.50	2337.50	2441.25	2543.75	2645.00	2745.00	2745.00
Interest paid		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Balance interest	1462.50	1576.25	1688.75	1800.00	1910.00	2018.75	2126.25	2232.50	2337.50	2441.25	2543.75	2645.00	2745.00	2745.00
YEAR 2016	BOY	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	EOY
BOM		20000.00	19750.00	19500.00	19250.00	19000.00	18750.00	18500.00	18250.00	18000.00	17750.00	17500.00	17250.00	20000.00
Prepayment														0.00
Balance	20000.00	20000.00	19750.00	19500.00	19250.00	19000.00	18750.00	18500.00	18250.00	18000.00	17750.00	17500.00	17250.00	20000.00
Monthly repayment		250.00	250.00	250.00	250.00	250.00	250.00	250.00	250.00	250.00	250.00	250.00	250.00	3000.00
EOM principal balance		19750.00	19500.00	19250.00	19000.00	18750.00	18500.00	18250.00	18000.00	17750.00	17500.00	17250.00	17000.00	17000.00
Interest rate		6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%
Interest earned		98.75	97.50	96.25	95.00	93.75	92.50	91.25	90.00	88.75	87.50	86.25	85.00	1102.50
Cum interest		2843.75	2941.25	3037.50	3132.50	3226.25	3318.75	3410.00	3500.00	3588.75	3676.25	3762.50	3847.50	3847.50
Interest paid		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Balance interest	2745.00	2843.75	2941.25	3037.50	3132.50	3226.25	3318.75	3410.00	3500.00	3588.75	3676.25	3762.50	3847.50	3847.50
YEAR 2017	BOY	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	EOY
BOM		17000.00	16750.00	16500.00	16250.00	16000.00	15750.00	15500.00	15250.00	15000.00	14750.00	14500.00	14250.00	17000.00
Prepayment														0.00
Balance	17000.00	17000.00	16750.00	16500.00	16250.00	16000.00	15750.00	15500.00	15250.00	15000.00	14750.00	14500.00	14250.00	17000.00
Monthly repayment		250.00	250.00	250.00	250.00	250.00	250.00	250.00	250.00	250.00	250.00	250.00	250.00	3000.00
EOM principal balance		16750.00	16500.00	16250.00	16000.00	15750.00	15500.00	15250.00	15000.00	14750.00	14500.00	14250.00	14000.00	14000.00
Interest rate		6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%
Interest earned		83.75	82.50	81.25	80.00	78.75	77.50	76.25	75.00	73.75	72.50	71.25	70.00	922.50
Cum interest		3931.25	4013.75	4095.00	4175.00	4253.75	4331.25	4407.50	4482.50	4556.25	4628.75	4700.00	4770.00	4770.00
Interest paid		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Balance interest	3847.50	3931.25	4013.75	4095.00	4175.00	4253.75	4331.25	4407.50	4482.50	4556.25	4628.75	4700.00	4770.00	4770.00

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YEAR 2018	BOY	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	EOY
BOM		14000.00	13750.00	13500.00	13250.00	13000.00	12750.00	12500.00	12250.00	12000.00	11750.00	11500.00	11250.00	14000.00
Prepayment														0.00
Balance	14000.00	14000.00	13750.00	13500.00	13250.00	13000.00	12750.00	12500.00	12250.00	12000.00	11750.00	11500.00	11250.00	14000.00
Monthly repayment		250.00	250.00	250.00	250.00	250.00	250.00	250.00	250.00	250.00	250.00	250.00	250.00	3000.00
EOM principal balance		13750.00	13500.00	13250.00	13000.00	12750.00	12500.00	12250.00	12000.00	11750.00	11500.00	11250.00	11000.00	11000.00
Interest rate		6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%
Interest earned		68.75	67.50	66.25	65.00	63.75	62.50	61.25	60.00	58.75	57.50	56.25	55.00	742.50
Cum interest		4838.75	4906.25	4972.50	5037.50	5101.25	5163.75	5225.00	5285.00	5343.75	5401.25	5457.50	5512.50	4770.00
Interest paid		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Balance interest	4770.00	4838.75	4906.25	4972.50	5037.50	5101.25	5163.75	5225.00	5285.00	5343.75	5401.25	5457.50	5512.50	5512.50
YEAR 2019	BOY	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	EOY
BOM		11000.00	10750.00	10500.00	10250.00	10000.00	9750.00	9500.00	9250.00	9000.00	8750.00	8500.00	8250.00	11000.00
Prepayment														0.00
Balance	11000.00	11000.00	10750.00	10500.00	10250.00	10000.00	9750.00	9500.00	9250.00	9000.00	8750.00	8500.00	8250.00	11000.00
Monthly repayment		250.00	250.00	250.00	250.00	250.00	250.00	250.00	250.00	250.00	250.00	250.00	250.00	3000.00
EOM principal balance		10750.00	10500.00	10250.00	10000.00	9750.00	9500.00	9250.00	9000.00	8750.00	8500.00	8250.00	8000.00	8000.00
Interest rate		6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%
Interest earned		53.75	52.50	51.25	50.00	48.75	47.50	46.25	45.00	43.75	42.50	41.25	40.00	562.50
Cum interest		5566.25	5618.75	5670.00	5720.00	5768.75	5816.25	5862.50	5907.50	5951.25	5993.75	6035.00	6075.00	5512.50
Interest paid		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Balance interest	5512.50	5566.25	5618.75	5670.00	5720.00	5768.75	5816.25	5862.50	5907.50	5951.25	5993.75	6035.00	6075.00	6075.00
YEAR 2020	BOY	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	EOY
BOM		8000.00	7750.00	7500.00	7250.00	7000.00	6750.00	6500.00	6250.00	6000.00	5750.00	5500.00	5250.00	8000.00
Prepayment														0.00
Balance	8000.00	8000.00	7750.00	7500.00	7250.00	7000.00	6750.00	6500.00	6250.00	6000.00	5750.00	5500.00	5250.00	8000.00
Monthly repayment		250.00	250.00	250.00	250.00	250.00	250.00	250.00	250.00	250.00	250.00	250.00	250.00	3000.00
EOM principal balance		7750.00	7500.00	7250.00	7000.00	6750.00	6500.00	6250.00	6000.00	5750.00	5500.00	5250.00	5000.00	5000.00
Interest rate		6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%
Interest earned		38.75	37.50	36.25	35.00	33.75	32.50	31.25	30.00	28.75	27.50	26.25	25.00	382.50
Cum interest		6113.75	6151.25	6187.50	6222.50	6256.25	6288.75	6320.00	6350.00	6378.75	6406.25	6432.50	6457.50	0.00
Interest paid		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Balance interest	6075.00	6113.75	6151.25	6187.50	6222.50	6256.25	6288.75	6320.00	6350.00	6378.75	6406.25	6432.50	6457.50	6457.50
YEAR 2021	BOY	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	EOY
BOM		5000.00	4750.00	4500.00	4250.00	4000.00	3750.00	3500.00	3250.00	3000.00	2750.00	2500.00	2250.00	5000.00
Prepayment														0.00
Balance	5000.00	5000.00	4750.00	4500.00	4250.00	4000.00	3750.00	3500.00	3250.00	3000.00	2750.00	2500.00	2250.00	5000.00
Monthly repayment		250.00	250.00	250.00	250.00	250.00	250.00	250.00	250.00	250.00	250.00	250.00	250.00	3000.00
EOM principal balance		4750.00	4500.00	4250.00	4000.00	3750.00	3500.00	3250.00	3000.00	2750.00	2500.00	2250.00	2000.00	2000.00
Interest rate		6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%
Interest earned		23.75	22.50	21.25	20.00	18.75	17.50	16.25	15.00	13.75	12.50	11.25	10.00	202.50
Cum interest		6481.25	6503.75	6525.00	6545.00	6563.75	6581.25	6597.50	6612.50	6626.25	6638.75	6650.00	6660.00	6457.50
Interest paid		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Balance interest	6457.50	6481.25	6503.75	6525.00	6545.00	6563.75	6581.25	6597.50	6612.50	6626.25	6638.75	6650.00	6660.00	6660.00

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YEAR 2022	BOY	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	EOY
BOM		2000.00	1750.00	1500.00	1250.00	1000.00	750.00	500.00	250.00	0.00	0.00	0.00	0.00	2000.00
Prepayment														0.00
Balance	2000.00	2000.00	1750.00	1500.00	1250.00	1000.00	750.00	500.00	250.00	0.00	0.00	0.00	0.00	2000.00
Monthly repayment		250.00	250.00	250.00	250.00	250.00	250.00	250.00	250.00	0.00	0.00	0.00	0.00	2000.00
EOM principal balance		1750.00	1500.00	1250.00	1000.00	750.00	500.00	250.00	0.00	0.00	0.00	0.00	0.00	0.00
Interest rate		6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%
Interest earned		8.75	7.50	6.25	5.00	3.75	2.50	1.25	0.00	0.00	0.00	0.00	0.00	35.00
Cum interest		6668.75	6676.25	6682.50	6687.50	6691.25	6693.75	6695.00	6695.00	6695.00	6445.00	6195.00	5945.00	6660.00
Interest paid		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	250.00	250.00	250.00	250.00	1000.00
Balance interest	6660.00	6668.75	6676.25	6682.50	6687.50	6691.25	6693.75	6695.00	6695.00	6445.00	6195.00	5945.00	5695.00	5695.00
YEAR 2023	BOY	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	EOY
BOM		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Prepayment														0.00
Balance	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Monthly repayment		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EOM principal balance		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Interest rate		6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%
Interest earned		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Cum interest		5695.00	5445.00	5195.00	4945.00	4695.00	4445.00	4195.00	3945.00	3695.00	3445.00	3195.00	2945.00	5695.00
Interest paid		250.00	250.00	250.00	250.00	250.00	250.00	250.00	250.00	250.00	250.00	250.00	250.00	3000.00
Balance interest	5695.00	5445.00	5195.00	4945.00	4695.00	4445.00	4195.00	3945.00	3695.00	3445.00	3195.00	2945.00	2695.00	2695.00
YEAR 2024	BOY	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	EOY
BOM		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Prepayment														0.00
Balance	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Monthly repayment		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EOM principal balance		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Interest rate		6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%
Interest earned		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Cum interest		2695.00	2445.00	2195.00	1945.00	1695.00	1445.00	1195.00	945.00	695.00	445.00	195.00	0.00	2695.00
Interest paid		250.00	250.00	250.00	250.00	250.00	250.00	250.00	250.00	250.00	250.00	195.00	0.00	2695.00
Balance interest	2695.00	2445.00	2195.00	1945.00	1695.00	1445.00	1195.00	945.00	695.00	445.00	195.00	0.00	0.00	0.00
YEAR 2025	BOY	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	EOY
BOM		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Prepayment														0.00
Balance	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Monthly repayment		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EOM principal balance		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Interest rate		6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%
Interest earned		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Cum interest		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Interest paid		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Balance interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

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Show All

Testing whether conditions are true or false and making logical comparisons between expressions are common to many tasks. You can use the AND, OR, NOT, and IF function to create conditional formulas.

23 **1** **2** **3** arguments.

1 formula with the IF function logical_test: The condition that you want to check. value_if_true: The value to return if the condition is true. value_if_false: The value to return if the condition is false.

What do you want to do?

Create a conditional formula that results in a logical value (TRUE or FALSE)

Create a conditional formula that results in another calculation or in values other than TRUE or FALSE

Create a conditional formula that results in a logical value (TRUE or FALSE)

To do this task, use the AND, OR, and NOT functions, and operators.

Example

The example may be easier to understand if you copy it to a blank worksheet.

[How to copy an example](#)

	1	2	3	4	
Data					A
		Function details			
	15	AND			
	9	OR			
	8	NOT			
Sprockets		http://office.microsoft.com/en-us/excel-help/create-conditional-formulas-HP005251012.aspx?CTT=5&origin=HP005200127#top			
Widgets		TOP OF PAGE			
Formula		Description (Result)			
		FALSE Is 15 greater than 9 and less than 8? (FALSE)			
		TRUE Is 15 greater than 9 or less than 8? (TRUE)			
		#VALUE! Is 15 plus 9 not equal to 24? (FALSE)			
		TRUE Is A5 not equal to "Sprockets"? (FALSE)			
		TRUE Is A5 not equal to "Sprockets" or A6 equal to "Widgets"? (TRUE)			

Create a conditional formula that results in another calculation or in values other than TRUE or FALSE

To do this task, use the IF, AND, and OR functions.

Example

The example may be easier to understand if you copy it to a blank worksheet.

[How to copy an example](#)

	1	2	3	4	
Data					A
	15				
	9				
	8				
Sprockets					
Widgets					
Formula		Description (Result)			
	=IF(A2=15, "OK", "Not OK")	If the value in cell A2 equals 15, then return "OK". (OK)			
	=IF(A2<>15, "OK", "Not OK")	If the value in cell A2 is not equal to 15, then return "OK". (Not OK)			
	=IF(NOT(A2<=15), "OK", "Not OK")	If the value in cell A2 is not less than or equal to 15, then return "OK". (Not OK)			
	=IF(A5<>"SPROCKETS", "OK", "Not OK")	If the value in cell A5 is not equal to "SPROCKETS", then return "OK". (Not OK)			
	=IF(AND(A2>A3, A2<A4), "OK", "Not OK")	If 15 is greater than 9 and less than 8, then return "OK". (Not OK)			
	=IF(AND(A2<>A3, A2<>A4), "OK", "Not OK")	If 15 is not equal to 9 and 15 is not equal to 8, then return "OK". (OK)			
	=IF(OR(A2>A3, A2<A4), "OK", "Not OK")	If 15 is greater than 9 or less than 8, then return "OK". (OK)			
	=IF(OR(A5<>"Sprockets", A6<>"Widgets"), "OK", "Not OK")	If the value in cell A5 is not equal to "Sprockets" or "Widgets", then return "OK". (Not OK)			

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'=IF(OR(A2<>A3, A2<>A4), "OK", "Not If 15 is not equal to 9 or 15 is not equal to 8, then return "OK". (OK OK")