

WHAT WOULD MY LOAN PAYMENTS BE?

Date: May 3, 2026



INTRODUCTION

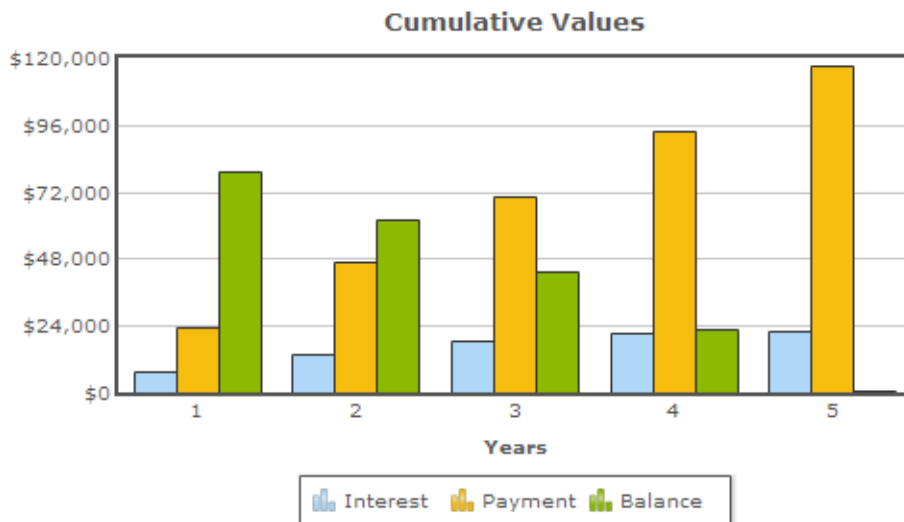
The loan amount, the interest rate, and the term of the loan can have a dramatic effect on the total amount you will eventually pay on a loan. Use our loan payment calculator to determine the payment and see the impact of these variables on a specified loan amount complete with an amortization schedule.

SUMMARY OF INPUT

Loan amount	\$95,000
Annual interest rate	8.50%
Term of loan (months)	60
Desired table display	Monthly

ANALYSIS

Your estimated monthly payments are \$1,949 and you will pay \$21,944 in interest over the life of the loan.



Month	Beginning Balance	Interest	Payment	Ending Balance
1	\$95,000	\$673	\$1,949	\$93,724
2	93,724	664	1,949	92,439
3	92,439	655	1,949	91,144
4	91,144	646	1,949	89,841
5	89,841	636	1,949	88,528
6	88,528	627	1,949	87,206
7	87,206	618	1,949	85,875
8	85,875	608	1,949	84,534

This information may help you analyze your financial needs. It is based on information and assumptions provided by you regarding your goals, expectations and financial situation. This service shall not infer that the company assumes any fiduciary duties. In addition, such service should not be relied upon as the only source of information. This information is supplied from sources we believe to be reliable but we cannot guarantee its accuracy. Hypothetical illustrations may provide historical or current performance information. Past performance does not guarantee nor indicate future results.

These calculators are for information, education, and entertainment purposes only. It is your responsibility to evaluate the merits and risks associated with relying on any information provided.

By entering this section of the Commerce Bank web site, you acknowledge your understanding and acceptance of the terms of its use.

9	84,534	599	1,949	83,184
10	83,184	589	1,949	81,824
11	81,824	580	1,949	80,454
12	80,454	570	1,949	79,075
13	79,075	560	1,949	77,686
14	77,686	550	1,949	76,287
15	76,287	540	1,949	74,879
16	74,879	530	1,949	73,460
17	73,460	520	1,949	72,031
18	72,031	510	1,949	70,593
19	70,593	500	1,949	69,143
20	69,143	490	1,949	67,684
21	67,684	479	1,949	66,215
22	66,215	469	1,949	64,735
23	64,735	459	1,949	63,244
24	63,244	448	1,949	61,743
25	61,743	437	1,949	60,231
26	60,231	427	1,949	58,709
27	58,709	416	1,949	57,175
28	57,175	405	1,949	55,631
29	55,631	394	1,949	54,076
30	54,076	383	1,949	52,510
31	52,510	372	1,949	50,933
32	50,933	361	1,949	49,345
33	49,345	350	1,949	47,745
34	47,745	338	1,949	46,135
35	46,135	327	1,949	44,512
36	44,512	315	1,949	42,878
37	42,878	304	1,949	41,233
38	41,233	292	1,949	39,576
39	39,576	280	1,949	37,907
40	37,907	269	1,949	36,227
41	36,227	257	1,949	34,534
42	34,534	245	1,949	32,830
43	32,830	233	1,949	31,113
44	31,113	220	1,949	29,385
45	29,385	208	1,949	27,644
46	27,644	196	1,949	25,891
47	25,891	183	1,949	24,125
48	24,125	171	1,949	22,347
49	22,347	158	1,949	20,556

This information may help you analyze your financial needs. It is based on information and assumptions provided by you regarding your goals, expectations and financial situation. This service shall not infer that the company assumes any fiduciary duties. In addition, such service should not be relied upon as the only source of information. This information is supplied from sources we believe to be reliable but we cannot guarantee its accuracy. Hypothetical illustrations may provide historical or current performance information. Past performance does not guarantee nor indicate future results.

These calculators are for information, education, and entertainment purposes only. It is your responsibility to evaluate the merits and risks associated with relying on any information provided.

By entering this section of the Commerce Bank web site, you acknowledge your understanding and acceptance of the terms of its use.

50	20,556	146	1,949	18,752
51	18,752	133	1,949	16,936
52	16,936	120	1,949	15,107
53	15,107	107	1,949	13,265
54	13,265	94	1,949	11,410
55	11,410	81	1,949	9,542
56	9,542	68	1,949	7,660
57	7,660	54	1,949	5,765
58	5,765	41	1,949	3,857
59	3,857	27	1,949	1,935
60	\$1,935	\$14	\$1,949	\$0

This information may help you analyze your financial needs. It is based on information and assumptions provided by you regarding your goals, expectations and financial situation. This service shall not infer that the company assumes any fiduciary duties. In addition, such service should not be relied upon as the only source of information. This information is supplied from sources we believe to be reliable but we cannot guarantee its accuracy. Hypothetical illustrations may provide historical or current performance information. Past performance does not guarantee nor indicate future results.

These calculators are for information, education, and entertainment purposes only. It is your responsibility to evaluate the merits and risks associated with relying on any information provided.

By entering this section of the Commerce Bank web site, you acknowledge your understanding and acceptance of the terms of its use.
