

**Review of cash flows
for the purposes of PRTC calculation**

Creditor _____

Creditor's address _____

Currency _____

Exchange rate _____

PRTC (%) _____

Total amount of loan _____

Contractual interest rate (%) _____

Fixed _____ for the period from ___ to ___
Variable _____ for the period from ___ to ___

PRTC adjusted (%) _____

Ref. no.	Date of cash flow	Loan disbursement	Other disbursements	Installment	Repayment (principal)	Interest	Other fees	Loan outstanding	Cash flow based on collateral (deposit)	Description	Net cash flow	Discounted net cash flow	Discounted loan disbursement	Discounted cash flow based on collateral (deposit)
1	2	3	4	5=6+7	6	7	8	9=3-6+ previous row of 9	10 For use of bank or savings house only	11	12=(6+7+8)-(3+4)	13	14	15 For use of bank or savings house only
0														
1														
2														
3														
4														
5														
6														
...														
...														
...														
total														

Notes: The RTC (annual percentage rate of total costs) presented above is valid on the date of development of this cash flow review.
Installment includes the amount of principal, interest, . . .

In the RTC presented does not include the following costs, which should pay