

# Tools: Fee Amortisation

[See the previous W5 version guide.](#)

## **PURPOSE**

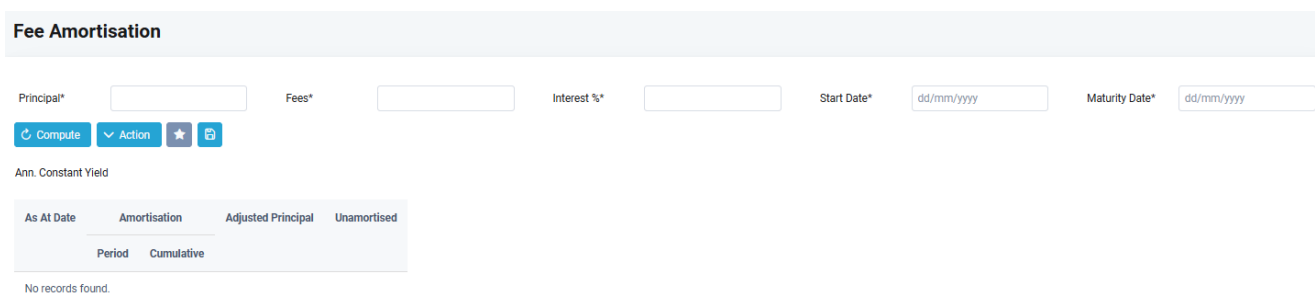
This document shows the detailed procedures for using fee amortisation tool in CS Lucas system.

## **WHY IS THIS IMPORTANT?**

Allows user to verify the methodology used by CS Lucas to compute fee amortisation.

## **PROCEDURE**

1. From the main menu, select Tools> Fee Amortisation.



The screenshot shows the 'Fee Amortisation' tool interface. At the top, there's a header 'Fee Amortisation'. Below it, there are input fields for 'Principal\*', 'Fees\*', 'Interest %\*', 'Start Date\*' (with a date format 'dd/mm/yyyy'), and 'Maturity Date\*' (with a date format 'dd/mm/yyyy'). Below these fields are four buttons: 'Compute' (with a circular arrow icon), 'Action' (with a dropdown arrow), a star icon, and a document icon. Below the buttons, it says 'Ann. Constant Yield'. At the bottom, there's a table with four columns: 'As At Date', 'Amortisation', 'Adjusted Principal', and 'Unamortised'. Under the 'Amortisation' column, there are two sub-columns: 'Period' and 'Cumulative'. Below the table, it says 'No records found.'

2. To check the fee amortisation, key in all the fields below:

- Principal
- Fees
- Interest %
- Start Date
- Maturity Date

Fee Amortisation

Principal\*

1000000

Fees\*

45000

Interest %\*

3

Start Date\*

03/02/2003

Maturity Date\*

03/02/2006

Compute

Action

Star

Print

Ann. Constant Yield

As At Date

Amortisation

Adjusted Principal

Unamortised

Period

Cumulative

No records found.

3. Click Compute.

4. The fee amortisation will be displayed from the start date to the maturity date.

Fee Amortisation

Principal\*

1,000,000.00

Fees\*

45,000.00

Interest %\*

3.000000

Start Date\*

03/02/2003

Maturity Date\*

03/02/2006

Compute

Action

Star

Print

Ann. Constant Yield

4.604719

As At Date

Amortisation

Adjusted Principal

Unamortised

Period

Cumulative

|             |       |        |            |            |
|-------------|-------|--------|------------|------------|
| 3 Feb 2003  | 38.29 | 38.29  | 955,038.29 | -44,961.71 |
| 4 Feb 2003  | 38.29 | 76.58  | 955,076.58 | -44,923.42 |
| 5 Feb 2003  | 38.30 | 114.88 | 955,114.88 | -44,885.12 |
| 6 Feb 2003  | 38.30 | 153.18 | 955,153.18 | -44,846.82 |
| 7 Feb 2003  | 38.31 | 191.49 | 955,191.49 | -44,808.51 |
| 8 Feb 2003  | 38.31 | 229.80 | 955,229.80 | -44,770.20 |
| 9 Feb 2003  | 38.32 | 268.12 | 955,268.12 | -44,731.88 |
| 10 Feb 2003 | 38.32 | 306.44 | 955,306.44 | -44,693.56 |
| 11 Feb 2003 | 38.33 | 344.76 | 955,344.76 | -44,655.24 |
| 12 Feb 2003 | 38.33 | 383.10 | 955,383.10 | -44,616.90 |
| 13 Feb 2003 | 38.34 | 421.43 | 955,421.43 | -44,578.57 |
| 14 Feb 2003 | 38.34 | 459.77 | 955,459.77 | -44,540.23 |
| 15 Feb 2003 | 38.35 | 498.12 | 955,498.12 | -44,501.88 |
| 16 Feb 2003 | 38.35 | 536.47 | 955,536.47 | -44,463.53 |
| 17 Feb 2003 | 38.36 | 574.83 | 955,574.83 | -44,425.17 |
| 18 Feb 2003 | 38.36 | 613.19 | 955,613.19 | -44,386.81 |

5. For more details on the computation of fee amortisation, click [here](#).

## FREQUENTLY ASKED QUESTIONS

## RELATED INFORMATION

[Accounting Journals – Term Loan Fee Amortisation](#)

## CHANGE HISTORY

| Date        | By       | Changes                                     |
|-------------|----------|---|
| 13-Sep-2017 | Clarissa | Created.                                    |
| 25-Nov-2019 | Lyra     | Updated Screenshots.                        |
| 17-Feb-2025 | Lyra     | Updated to W6 instructions and screenshots. |