

	A	B	C	D	E	F	G	H	I
1	TERRIFIC PROPERTY LOANS						240	months	
2									
3									
4				AMOUNT BORROWED					
5				40000	50000	60000	70000	80000	90000
6	% INTEREST RATE	0.04	=PMT(\$C5/12,months,D\$4)	=PMT(\$C5/12,months,E\$4)	=PMT(\$C5/12,months,F\$4)	=PMT(\$C5/12,months,G\$4)	=PMT(\$C5/12,months,H\$4)	=PMT(\$C5/12,months,I\$4)	
7		0.05	=PMT(\$C6/12,months,D\$4)	=PMT(\$C6/12,months,E\$4)	=PMT(\$C6/12,months,F\$4)	=PMT(\$C6/12,months,G\$4)	=PMT(\$C6/12,months,H\$4)	=PMT(\$C6/12,months,I\$4)	
8		0.06	=PMT(\$C7/12,months,D\$4)	=PMT(\$C7/12,months,E\$4)	=PMT(\$C7/12,months,F\$4)	=PMT(\$C7/12,months,G\$4)	=PMT(\$C7/12,months,H\$4)	=PMT(\$C7/12,months,I\$4)	
9		0.07	=PMT(\$C8/12,months,D\$4)	=PMT(\$C8/12,months,E\$4)	=PMT(\$C8/12,months,F\$4)	=PMT(\$C8/12,months,G\$4)	=PMT(\$C8/12,months,H\$4)	=PMT(\$C8/12,months,I\$4)	
10		0.08	=PMT(\$C9/12,months,D\$4)	=PMT(\$C9/12,months,E\$4)	=PMT(\$C9/12,months,F\$4)	=PMT(\$C9/12,months,G\$4)	=PMT(\$C9/12,months,H\$4)	=PMT(\$C9/12,months,I\$4)	
		0.09	=PMT(\$C10/12,months,D\$4)	=PMT(\$C10/12,months,E\$4)	=PMT(\$C10/12,months,F\$4)	=PMT(\$C10/12,months,G\$4)	=PMT(\$C10/12,months,H\$4)	=PMT(\$C10/12,months,I\$4)	

This worked example shows the finished spreadsheet displaying formulae along with row and column headings.

Note the use of a named cell reference (month in cell G1) in place of absolute cell references