The debt schedule at 1 January 2027 — 9 loans, €4.2m

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Loan-by-loan record, ratios and instalment schedule · fictional document

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Fictional document, produced for the demonstration. **The lenders, the contracts and the amounts are invented. No amount is recomputed: every line is taken from the amortisation table of the loan it names, and the arithmetic derived from it prints so that the department checks it line by line.**

The nine loans, line by line

No.	Lender	Asset financed	Principal outstanding at 01/01/2027	Rate	Type
1	Caisse Ancelline	Les Peupliers school complex	€620,000	1.45 %	Fixed
2	Banque Vallonne	Sports complex	€540,000	3.10 %	Fixed

No.	Lender	Asset financed	Principal outstanding at 01/01/2027	Rate	Type
3	Crédit du Ponant	Surface water networks	€480,000	2.60 %	Fixed
4	**Financière des Communes de l'Ouest**	**Town hall refurbishment**	**€800,000**	**1.15 % until 30/06/2027**	**Revisable — end of phase on 30 June 2027**
5	Caisse Ancelline	Town roads, phase 2	€410,000	2.90 %	Fixed
6	Banque Vallonne	Library	€360,000	1.90 %	Fixed
7	Crédit du Ponant	Land acquisition for the park	€330,000	3.45 %	Fixed
8	Caisse Ancelline	Street lighting	€410,000	1.70 %	Fixed
9	Financière des Communes de l'Ouest	Village hall	€250,000	1.48 %	Revisable — phase running to 2031
Total	—	—	**€4,200,000**	**2.10 % — weighted average rate**	**7 fixed, 2 revisable**

What each loan carries in 2027

No.	Final instalment	Principal 2027	Interest 2027	Debt service 2027
1	2036	€62,000	€8,990	€70,990
2	2036	€54,000	€16,740	€70,740

No.	Final instalment	Principal 2027	Interest 2027	Debt service 2027
3	2036	€48,000	€12,480	€60,480
4	**2030**	**€200,000**	**€19,000**	**€219,000**
5	2046	€20,500	€11,890	€32,390
6	2056	€12,000	€6,840	€18,840
7	2081	€6,000	€11,385	€17,385
8	2074	€8,500	€6,970	€15,470
9	2110	€3,000	€3,700	€6,700
Total	—	**€414,000**	**€97,995**	**€511,995**

The 2027 debt service comes to €511,995, that is €512,000 rounded — €414,000 of principal and €98,000 of interest. The final instalments of loans 6 to 9 fall beyond 2050: these are very long-dated loans taken out on structural assets, and their 2027 principal is small by construction. The weighted average rate of 2.10 % is that of the principal outstanding at 1 January; it does not take in the phase change on loan no. 4, which only occurs on 30 June.

The €9,800 gap explained — loan no. 4

	Value	What explains it
2027 interest over the outstanding debt at 1 January	**2.33 %**	€97,995 ÷ €4,200,000
Weighted average rate of the principal outstanding	**2.10 %**	Sum of the principals weighted by their phase rate
Gap	**€9,800**	**One single loan carries it: no. 4**

	Value	What explains it
Arithmetic of the gap	**€800,000 × 2.45 points × 6 months ÷ 12**	**Move from 1.15 % to 3.60 % on 1 July 2027, over half the year**

What loan no. 4 costs over the four years still to run

Financial year	Principal outstanding at 1 January	Interest at the phase rate (1.15 %)	Interest at the estimated indexed rate (3.60 %)	Gap
2027	€800,000	€9,200	**€19,000**	**€9,800**
2028	€600,000	€6,900	**€21,600**	**€14,700**
2029	€400,000	€4,600	**€14,400**	**€9,800**
2030	€200,000	€2,300	**€7,200**	**€4,900**
Total	—	**€23,000**	**€62,200**	**€39,200**

> **The indexed rate of 3.60 % is an estimate, and it is stated as such**: the contract provides for an index whose value will only be known on the reset date. **What is not an estimate is the date — 30 June 2027 — and the sensitivity: every point of index above 1.15 % costs €4,000 in 2027 and €6,000 in 2028. The table is rebuilt automatically the day after the index is published.**

The four ratios, over three financial years

Ratio	01/01/2025	01/01/2026	01/01/2027	Threshold set by the town council
Outstanding debt	€5.08m	€4.61m	**€4.20m**	—

Ratio	01/01/2025	01/01/2026	01/01/2027	Threshold set by the town council
Debt repayment capacity	6.1 years	5.7 years	**5.3 years**	**8 years — resolution of 16 December 2025**
Gross savings	€833,000	€809,000	**€792,000**	—
Gross savings rate	7.0 %	6.7 %	**6.5 %**	—
Debt service over actual operating revenue	4.4 %	4.3 %	**4.2 %**	—
Outstanding debt per inhabitant	€540	€490	**€447**	—
Net savings	€363,000	€339,000	**€378,000**	—

> **The reading that does not flatter the series, and that will be put in the meeting if the department does not put it first: debt repayment capacity improves from 6.1 to 5.3 years, but the improvement comes from amortisation — €884,000 of principal repaid over two financial years with no new borrowing — and not from savings, which fall by €41,000 over the same period. The ratio is good; its mechanics call for vigilance on gross savings, and that is what the budget orientation note says in as many words.**

To be settled by the department

Debt schedule settled by the head of finance on: ______

Index rate used for the second-half 2027 estimate, if different from 3.60 %: ______

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