

**EITF 13-B Examples: Comparison of the Effective Yield and Proportional
Amortization Methods--Comparison of Impact on Net Income**

Year	Effective Yield Method	Proportional Amort. Tax Credits	Proportional Amort. Total Tax Benefits
1	\$ 14,198	\$ 10,000	\$ 10,327
2	13,529	10,000	10,327
3	12,765	10,000	10,327
4	11,893	10,000	10,327
5	10,897	10,000	10,327
6	9,759	10,000	10,327
7	8,460	10,000	10,327
8	6,976	10,000	10,327
9	5,282	10,000	10,327
10	3,347	10,000	10,327
11	1,138	-	(873)
12	886	-	(873)
13	599	-	(873)
14	271	-	(655)
15	-	-	-
Total	\$ 100,000	\$ 100,000	\$ 100,000