

		Timmar/vecka	Timdebitering	Antal veckor	
Intäkter PIUG1					
Hallhyra föreningar	65 120,00	37	40	44	
Ungdomsutrymmena	40 378,80				
Teatersalen	65 822,40				
Skolorna (bollhallen)	45 000,00				
Gymmet	15 120,00				
Mötesrummet (-2024)	5 138,00				
Stadens understöd	45 000,00				
Total omsättning	281 579,20				
Kostnader PIUG1					
Personalkostnader					
Löner och arvoden	- 13 180,63				
Lönebikostnader	- 1 183,73				
Pensionskostnader					
Övriga lönebikostnader					
Personalkostnader totalt	- 14 364,36				
Kostnader för verksamhetslokaler					
Arrende på landområde	- 20,00				
Bruk och underhåll	- 7 539,98				
Underhåll av utomhusområde	0,00				
Städning och renhållning	- 48 601,89				
Uppvärmning	- 19 580,70				
Vatten och avfallsvatten	- 2 757,90				
Elektricitet och gas	- 19 541,96				
Avfallsservice	- 2 012,99				
Skadeförsäkringar	- 2 817,45				
Fastighetsskatt	- 8 363,78				
Reparation	- 6 545,22				
Kostnader för bevakning och säkerhet	- 4 644,05				
Övriga kostnader för lokaler	- 650,00				
Kostnader för verksamhetslokaler totalt	- 123 075,92				
Intäkter PIUG2					
Hallhyra föreningar	61 600,00	35	40	44	Vardagar 25h, veckoslut 10
Skolorna (bollhallen)	45 000,00				Vardagar kl 8-16
Övrigt	10 000,00				
Total omsättning	116 600,00				
Kostnader PIUG2					
El	-9 797,00				
Fjärrvärme	-7 758,00				
Vatten	-1 331,00				
Städning	-17 883,00				
Avfallshantering	-948,00				
Underhåll	-10 000,00				
Fastighetsskatt	-8 000,00				
Arrende på landområde	-20,00				
Försäkring	-2 500,00				
Reparation	-5 000,00				
Kostnader för bevakning och säkerhet	-1 500,00				
Kostnader för verksamhet totalt	-64 737,00				
Intäkter PIUG1	281 579,20				
Kostnader PIUG1	-137 440,28				
Intäkter PIUG2	116 600,00				
Kostnader PIUG2	-64 737,00				
Totalt	196 001,92				
Amortering	Årsrat	Månadsrat			
	109 477,57	9 123,13			

Fullstor hall 1500m2 varav planen 1000m2

Ursprunglig kostnadskalkyl

Stadens finansiering	800 000
Bidrag från ministeriet	705 000
PIUG eget lån	845 000
Totalt	2 350 000

Ny kostnadskalkyl med höjda byggnadskostnader

Stadens finansiering	800 000
Bidrag från ministeriet	705 000
PIUG eget lån	1 645 000
Totalt	3 150 000

Offert enligt dagspris **2 950 000**

Övriga kostnader **200 000**

-Byggherre

-Parkering o markarbete

-Bygglov

-anslutningsavgifter

-etc

PIUG Låneberäkning

Månatlig amortering

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LOAN DETAILS	VALUES	KEY STATISTICS	TOTALS
Införskaffningspris	€3 150 000	Månatlig amortering	€9 123
Låneränta	3,0%		€2 275 451
Amorteringstid (mån)	240	Total amorteringssumma	€2 185 451
Lånesumma	€1 645 000	Total räntesumma	€540 451
Amorteringsstart	01.04.2023		€375

* Total monthly payments = loan payments plus property tax payments

[Go to Amortization Table](#)

AMORTIZATION TABLE

#	payment date	opening balance	interest	principal	property tax	total payments	closing balance	# remaining
1	01.04.2023	€1 645 000,00	€4 112,50	€5 010,63	€375,00	€9 498,13	€1 639 989,37	239
2	01.05.2023	€1 639 989,37	€4 087,42	€5 023,16	€375,00	€9 485,57	€1 634 966,21	238
3	01.06.2023	€1 634 966,21	€4 074,83	€5 035,71	€375,00	€9 485,54	€1 629 930,50	237
4	01.07.2023	€1 629 930,50	€4 062,21	€5 048,30	€375,00	€9 485,51	€1 624 882,19	236
5	01.08.2023	€1 624 882,19	€4 049,55	€5 060,93	€375,00	€9 485,48	€1 619 821,27	235
6	01.09.2023	€1 619 821,27	€4 036,87	€5 073,58	€375,00	€9 485,45	€1 614 747,69	234
7	01.10.2023	€1 614 747,69	€4 024,15	€5 086,26	€375,00	€9 485,41	€1 609 661,43	233
8	01.11.2023	€1 609 661,43	€4 011,41	€5 098,98	€375,00	€9 485,38	€1 604 562,45	232
9	01.12.2023	€1 604 562,45	€3 998,63	€5 111,72	€375,00	€9 485,35	€1 599 450,73	231
10	01.01.2024	€1 599 450,73	€3 985,82	€5 124,50	€375,00	€9 485,32	€1 594 326,22	230
11	01.02.2024	€1 594 326,22	€3 972,97	€5 137,31	€375,00	€9 485,29	€1 589 188,91	229
12	01.03.2024	€1 589 188,91	€3 960,10	€5 150,16	€375,00	€9 485,26	€1 584 038,75	228
13	01.04.2024	€1 584 038,75	€3 947,19	€5 163,03	€375,00	€9 485,22	€1 578 875,72	227
14	01.05.2024	€1 578 875,72	€3 934,25	€5 175,94	€375,00	€9 485,19	€1 573 699,78	226
15	01.06.2024	€1 573 699,78	€3 921,28	€5 188,88	€375,00	€9 485,16	€1 568 510,90	225
16	01.07.2024	€1 568 510,90	€3 908,27	€5 201,85	€375,00	€9 485,13	€1 563 309,04	224
17	01.08.2024	€1 563 309,04	€3 895,24	€5 214,86	€375,00	€9 485,09	€1 558 094,18	223
18	01.09.2024	€1 558 094,18	€3 882,17	€5 227,90	€375,00	€9 485,06	€1 552 866,29	222
19	01.10.2024	€1 552 866,29	€3 869,06	€5 240,96	€375,00	€9 485,03	€1 547 625,32	221
20	01.11.2024	€1 547 625,32	€3 855,93	€5 254,07	€375,00	€9 485,00	€1 542 371,26	220
21	01.12.2024	€1 542 371,26	€3 842,76	€5 267,20	€375,00	€9 484,96	€1 537 104,06	219
22	01.01.2025	€1 537 104,06	€3 829,56	€5 280,37	€375,00	€9 484,93	€1 531 823,69	218
23	01.02.2025	€1 531 823,69	€3 816,33	€5 293,57	€375,00	€9 484,90	€1 526 530,11	217
24	01.03.2025	€1 526 530,11	€3 803,06	€5 306,81	€375,00	€9 484,86	€1 521 223,31	216
25	01.04.2025	€1 521 223,31	€3 789,76	€5 320,07	€375,00	€9 484,83	€1 515 903,24	215
26	01.05.2025	€1 515 903,24	€3 776,42	€5 333,37	€375,00	€9 484,80	€1 510 569,86	214
27	01.06.2025	€1 510 569,86	€3 763,06	€5 346,71	€375,00	€9 484,76	€1 505 223,16	213
28	01.07.2025	€1 505 223,16	€3 749,66	€5 360,07	€375,00	€9 484,73	€1 499 863,09	212
29	01.08.2025	€1 499 863,09	€3 736,22	€5 373,47	€375,00	€9 484,70	€1 494 489,61	211
30	01.09.2025	€1 494 489,61	€3 722,76	€5 386,91	€375,00	€9 484,66	€1 489 102,71	210
31	01.10.2025	€1 489 102,71	€3 709,26	€5 400,37	€375,00	€9 484,63	€1 483 702,33	209
32	01.11.2025	€1 483 702,33	€3 695,72	€5 413,87	€375,00	€9 484,60	€1 478 288,46	208
33	01.12.2025	€1 478 288,46	€3 682,15	€5 427,41	€375,00	€9 484,56	€1 472 861,05	207
34	01.01.2026	€1 472 861,05	€3 668,55	€5 440,98	€375,00	€9 484,53	€1 467 420,07	206
35	01.02.2026	€1 467 420,07	€3 654,91	€5 454,58	€375,00	€9 484,49	€1 461 965,49	205
36	01.03.2026	€1 461 965,49	€3 641,24	€5 468,22	€375,00	€9 484,46	€1 456 497,27	204
37	01.04.2026	€1 456 497,27	€3 627,54	€5 481,89	€375,00	€9 484,43	€1 451 015,39	203
38	01.05.2026	€1 451 015,39	€3 613,80	€5 495,59	€375,00	€9 484,39	€1 445 519,79	202
39	01.06.2026	€1 445 519,79	€3 600,03	€5 509,33	€375,00	€9 484,36	€1 440 010,46	201
40	01.07.2026	€1 440 010,46	€3 586,22	€5 523,10	€375,00	€9 484,32	€1 434 487,36	200
41	01.08.2026	€1 434 487,36	€3 572,38	€5 536,91	€375,00	€9 484,29	€1 428 950,45	199
42	01.09.2026	€1 428 950,45	€3 558,50	€5 550,75	€375,00	€9 484,25	€1 423 399,69	198
43	01.10.2026	€1 423 399,69	€3 544,59	€5 564,63	€375,00	€9 484,22	€1 417 835,06	197
44	01.11.2026	€1 417 835,06	€3 530,64	€5 578,54	€375,00	€9 484,18	€1 412 256,52	196
45	01.12.2026	€1 412 256,52	€3 516,66	€5 592,49	€375,00	€9 484,15	€1 406 664,03	195
46	01.01.2027	€1 406 664,03	€3 502,64	€5 606,47	€375,00	€9 484,11	€1 401 057,56	194
47	01.02.2027	€1 401 057,56	€3 488,59	€5 620,49	€375,00	€9 484,08	€1 395 437,07	193
48	01.03.2027	€1 395 437,07	€3 474,51	€5 634,54	€375,00	€9 484,04	€1 389 802,53	192
49	01.04.2027	€1 389 802,53	€3 460,38	€5 648,62	€375,00	€9 484,01	€1 384 153,91	191
50	01.05.2027	€1 384 153,91	€3 446,23	€5 662,75	€375,00	€9 483,97	€1 378 491,16	190
51	01.06.2027	€1 378 491,16	€3 432,04	€5 676,90	€375,00	€9 483,94	€1 372 814,26	189
52	01.07.2027	€1 372 814,26	€3 417,81	€5 691,09	€375,00	€9 483,90	€1 367 123,17	188
53	01.08.2027	€1 367 123,17	€3 403,54	€5 705,32	€375,00	€9 483,87	€1 361 417,84	187
54	01.09.2027	€1 361 417,84	€3 389,25	€5 719,59	€375,00	€9 483,83	€1 355 698,26	186
55	01.10.2027	€1 355 698,26	€3 374,91	€5 733,88	€375,00	€9 483,80	€1 349 964,37	185
56	01.11.2027	€1 349 964,37	€3 360,54	€5 748,22	€375,00	€9 483,76	€1 344 216,15	184
57	01.12.2027	€1 344 216,15	€3 346,13	€5 762,59	€375,00	€9 483,72	€1 338 453,56	183
58	01.01.2028	€1 338 453,56	€3 331,69	€5 777,00	€375,00	€9 483,69	€1 332 676,57	182
59	01.02.2028	€1 332 676,57	€3 317,21	€5 791,44	€375,00	€9 483,65	€1 326 885,13	181
60	01.03.2028	€1 326 885,13	€3 302,70	€5 805,92	€375,00	€9 483,62	€1 321 079,21	180
61	01.04.2028	€1 321 079,21	€3 288,15	€5 820,43	€375,00	€9 483,58	€1 315 258,78	179
62	01.05.2028	€1 315 258,78	€3 273,56	€5 834,98	€375,00	€9 483,54	€1 309 423,80	178
63	01.06.2028	€1 309 423,80	€3 258,94	€5 849,57	€375,00	€9 483,51	€1 303 574,22	177
64	01.07.2028	€1 303 574,22	€3 244,28	€5 864,19	€375,00	€9 483,47	€1 297 710,03	176
65	01.08.2028	€1 297 710,03	€3 229,58	€5 878,86	€375,00	€9 483,43	€1 291 831,17	175
66	01.09.2028	€1 291 831,17	€3 214,84	€5 893,55	€375,00	€9 483,40	€1 285 937,62	174
67	01.10.2028	€1 285 937,62	€3 200,07	€5 908,29	€375,00	€9 483,36	€1 280 029,33	173
68	01.11.2028	€1 280 029,33	€3 185,27	€5 923,06	€375,00	€9 483,32	€1 274 106,28	172
69	01.12.2028	€1 274 106,28	€3 170,42	€5 937,86	€375,00	€9 483,29	€1 268 168,41	171

#	payment date	opening balance	interest	principal	property tax	total payments	closing balance	# remaining
70	01.01.2029	€1 268 168,41	€3 155,54	€5 952,71	€375,00	€9 483,25	€1 262 215,70	170
71	01.02.2029	€1 262 215,70	€3 140,62	€5 967,59	€375,00	€9 483,21	€1 256 248,11	169
72	01.03.2029	€1 256 248,11	€3 125,66	€5 982,51	€375,00	€9 483,17	€1 250 265,60	168
73	01.04.2029	€1 250 265,60	€3 110,67	€5 997,47	€375,00	€9 483,14	€1 244 268,14	167
74	01.05.2029	€1 244 268,14	€3 095,64	€6 012,46	€375,00	€9 483,10	€1 238 255,68	166
75	01.06.2029	€1 238 255,68	€3 080,57	€6 027,49	€375,00	€9 483,06	€1 232 228,18	165
76	01.07.2029	€1 232 228,18	€3 065,46	€6 042,56	€375,00	€9 483,02	€1 226 185,62	164
77	01.08.2029	€1 226 185,62	€3 050,32	€6 057,67	€375,00	€9 482,99	€1 220 127,96	163
78	01.09.2029	€1 220 127,96	€3 035,14	€6 072,81	€375,00	€9 482,95	€1 214 055,15	162
79	01.10.2029	€1 214 055,15	€3 019,92	€6 087,99	€375,00	€9 482,91	€1 207 967,15	161
80	01.11.2029	€1 207 967,15	€3 004,66	€6 103,21	€375,00	€9 482,87	€1 201 863,94	160
81	01.12.2029	€1 201 863,94	€2 989,36	€6 118,47	€375,00	€9 482,83	€1 195 745,47	159
82	01.01.2030	€1 195 745,47	€2 974,03	€6 133,77	€375,00	€9 482,80	€1 189 611,70	158
83	01.02.2030	€1 189 611,70	€2 958,66	€6 149,10	€375,00	€9 482,76	€1 183 462,60	157
84	01.03.2030	€1 183 462,60	€2 943,25	€6 164,47	€375,00	€9 482,72	€1 177 298,13	156
85	01.04.2030	€1 177 298,13	€2 927,80	€6 179,89	€375,00	€9 482,68	€1 171 118,24	155
86	01.05.2030	€1 171 118,24	€2 912,31	€6 195,33	€375,00	€9 482,64	€1 164 922,91	154
87	01.06.2030	€1 164 922,91	€2 896,78	€6 210,82	€375,00	€9 482,60	€1 158 712,09	153
88	01.07.2030	€1 158 712,09	€2 881,21	€6 226,35	€375,00	€9 482,56	€1 152 485,74	152
89	01.08.2030	€1 152 485,74	€2 865,61	€6 241,92	€375,00	€9 482,53	€1 146 243,82	151
90	01.09.2030	€1 146 243,82	€2 849,97	€6 257,52	€375,00	€9 482,49	€1 139 986,30	150
91	01.10.2030	€1 139 986,30	€2 834,28	€6 273,16	€375,00	€9 482,45	€1 133 713,13	149
92	01.11.2030	€1 133 713,13	€2 818,56	€6 288,85	€375,00	€9 482,41	€1 127 424,29	148
93	01.12.2030	€1 127 424,29	€2 802,80	€6 304,57	€375,00	€9 482,37	€1 121 119,72	147
94	01.01.2031	€1 121 119,72	€2 787,00	€6 320,33	€375,00	€9 482,33	€1 114 799,39	146
95	01.02.2031	€1 114 799,39	€2 771,16	€6 336,13	€375,00	€9 482,29	€1 108 463,25	145
96	01.03.2031	€1 108 463,25	€2 755,28	€6 351,97	€375,00	€9 482,25	€1 102 111,28	144
97	01.04.2031	€1 102 111,28	€2 739,36	€6 367,85	€375,00	€9 482,21	€1 095 743,43	143
98	01.05.2031	€1 095 743,43	€2 723,40	€6 383,77	€375,00	€9 482,17	€1 089 359,66	142
99	01.06.2031	€1 089 359,66	€2 707,40	€6 399,73	€375,00	€9 482,13	€1 082 959,93	141
100	01.07.2031	€1 082 959,93	€2 691,36	€6 415,73	€375,00	€9 482,09	€1 076 544,19	140
101	01.08.2031	€1 076 544,19	€2 675,28	€6 431,77	€375,00	€9 482,05	€1 070 112,42	139
102	01.09.2031	€1 070 112,42	€2 659,16	€6 447,85	€375,00	€9 482,01	€1 063 664,58	138
103	01.10.2031	€1 063 664,58	€2 643,00	€6 463,97	€375,00	€9 481,97	€1 057 200,61	137
104	01.11.2031	€1 057 200,61	€2 626,80	€6 480,13	€375,00	€9 481,93	€1 050 720,48	136
105	01.12.2031	€1 050 720,48	€2 610,56	€6 496,33	€375,00	€9 481,89	€1 044 224,15	135
106	01.01.2032	€1 044 224,15	€2 594,28	€6 512,57	€375,00	€9 481,85	€1 037 711,58	134
107	01.02.2032	€1 037 711,58	€2 577,96	€6 528,85	€375,00	€9 481,81	€1 031 182,73	133
108	01.03.2032	€1 031 182,73	€2 561,59	€6 545,17	€375,00	€9 481,77	€1 024 637,55	132
109	01.04.2032	€1 024 637,55	€2 545,19	€6 561,54	€375,00	€9 481,73	€1 018 076,02	131
110	01.05.2032	€1 018 076,02	€2 528,75	€6 577,94	€375,00	€9 481,69	€1 011 498,08	130
111	01.06.2032	€1 011 498,08	€2 512,26	€6 594,39	€375,00	€9 481,64	€1 004 903,69	129
112	01.07.2032	€1 004 903,69	€2 495,73	€6 610,87	€375,00	€9 481,60	€998 292,82	128
113	01.08.2032	€998 292,82	€2 479,16	€6 627,40	€375,00	€9 481,56	€991 665,42	127
114	01.09.2032	€991 665,42	€2 462,55	€6 643,97	€375,00	€9 481,52	€985 021,45	126
115	01.10.2032	€985 021,45	€2 445,90	€6 660,58	€375,00	€9 481,48	€978 360,88	125
116	01.11.2032	€978 360,88	€2 429,21	€6 677,23	€375,00	€9 481,44	€971 683,65	124
117	01.12.2032	€971 683,65	€2 412,47	€6 693,92	€375,00	€9 481,40	€964 989,73	123
118	01.01.2033	€964 989,73	€2 395,70	€6 710,66	€375,00	€9 481,35	€958 279,07	122
119	01.02.2033	€958 279,07	€2 378,88	€6 727,43	€375,00	€9 481,31	€951 551,64	121
120	01.03.2033	€951 551,64	€2 362,02	€6 744,25	€375,00	€9 481,27	€944 807,39	120
121	01.04.2033	€944 807,39	€2 345,12	€6 761,11	€375,00	€9 481,23	€938 046,27	119
122	01.05.2033	€938 046,27	€2 328,17	€6 778,01	€375,00	€9 481,19	€931 268,26	118
123	01.06.2033	€931 268,26	€2 311,18	€6 794,96	€375,00	€9 481,14	€924 473,30	117
124	01.07.2033	€924 473,30	€2 294,15	€6 811,95	€375,00	€9 481,10	€917 661,35	116
125	01.08.2033	€917 661,35	€2 277,08	€6 828,98	€375,00	€9 481,06	€910 832,38	115
126	01.09.2033	€910 832,38	€2 259,97	€6 846,05	€375,00	€9 481,02	€903 986,33	114
127	01.10.2033	€903 986,33	€2 242,81	€6 863,16	€375,00	€9 480,97	€897 123,16	113
128	01.11.2033	€897 123,16	€2 225,61	€6 880,32	€375,00	€9 480,93	€890 242,84	112
129	01.12.2033	€890 242,84	€2 208,36	€6 897,52	€375,00	€9 480,89	€883 345,32	111
130	01.01.2034	€883 345,32	€2 191,08	€6 914,77	€375,00	€9 480,84	€876 430,55	110
131	01.02.2034	€876 430,55	€2 173,75	€6 932,05	€375,00	€9 480,80	€869 498,49	109
132	01.03.2034	€869 498,49	€2 156,37	€6 949,38	€375,00	€9 480,76	€862 549,11	108
133	01.04.2034	€862 549,11	€2 138,96	€6 966,76	€375,00	€9 480,71	€855 582,35	107
134	01.05.2034	€855 582,35	€2 121,50	€6 984,17	€375,00	€9 480,67	€848 598,18	106
135	01.06.2034	€848 598,18	€2 103,99	€7 001,64	€375,00	€9 480,63	€841 596,54	105
136	01.07.2034	€841 596,54	€2 086,44	€7 019,14	€375,00	€9 480,58	€834 577,40	104
137	01.08.2034	€834 577,40	€2 068,85	€7 036,69	€375,00	€9 480,54	€827 540,72	103
138	01.09.2034	€827 540,72	€2 051,22	€7 054,28	€375,00	€9 480,49	€820 486,44	102
139	01.10.2034	€820 486,44	€2 033,54	€7 071,91	€375,00	€9 480,45	€813 414,52	101
140	01.11.2034	€813 414,52	€2 015,81	€7 089,59	€375,00	€9 480,41	€806 324,93	100
141	01.12.2034	€806 324,93	€1 998,04	€7 107,32	€375,00	€9 480,36	€799 217,61	99
142	01.01.2035	€799 217,61	€1 980,23	€7 125,09	€375,00	€9 480,32	€792 092,52	98

#	payment date	opening balance	interest	principal	property tax	total payments	closing balance	# remaining
143	01.02.2035	€792 092,52	€1 962,37	€7 142,90	€375,00	€9 480,27	€784 949,63	97
144	01.03.2035	€784 949,63	€1 944,47	€7 160,76	€375,00	€9 480,23	€777 788,87	96
145	01.04.2035	€777 788,87	€1 926,53	€7 178,66	€375,00	€9 480,18	€770 610,21	95
146	01.05.2035	€770 610,21	€1 908,53	€7 196,60	€375,00	€9 480,14	€763 413,61	94
147	01.06.2035	€763 413,61	€1 890,50	€7 214,60	€375,00	€9 480,09	€756 199,01	93
148	01.07.2035	€756 199,01	€1 872,42	€7 232,63	€375,00	€9 480,05	€748 966,38	92
149	01.08.2035	€748 966,38	€1 854,29	€7 250,71	€375,00	€9 480,00	€741 715,66	91
150	01.09.2035	€741 715,66	€1 836,12	€7 268,84	€375,00	€9 479,96	€734 446,82	90
151	01.10.2035	€734 446,82	€1 817,90	€7 287,01	€375,00	€9 479,91	€727 159,81	89
152	01.11.2035	€727 159,81	€1 799,64	€7 305,23	€375,00	€9 479,87	€719 854,58	88
153	01.12.2035	€719 854,58	€1 781,33	€7 323,49	€375,00	€9 479,82	€712 531,08	87
154	01.01.2036	€712 531,08	€1 762,97	€7 341,80	€375,00	€9 479,78	€705 189,28	86
155	01.02.2036	€705 189,28	€1 744,57	€7 360,16	€375,00	€9 479,73	€697 829,12	85
156	01.03.2036	€697 829,12	€1 726,13	€7 378,56	€375,00	€9 479,68	€690 450,56	84
157	01.04.2036	€690 450,56	€1 707,63	€7 397,00	€375,00	€9 479,64	€683 053,56	83
158	01.05.2036	€683 053,56	€1 689,10	€7 415,50	€375,00	€9 479,59	€675 638,06	82
159	01.06.2036	€675 638,06	€1 670,51	€7 434,04	€375,00	€9 479,55	€668 204,03	81
160	01.07.2036	€668 204,03	€1 651,88	€7 452,62	€375,00	€9 479,50	€660 751,41	80
161	01.08.2036	€660 751,41	€1 633,20	€7 471,25	€375,00	€9 479,45	€653 280,16	79
162	01.09.2036	€653 280,16	€1 614,48	€7 489,93	€375,00	€9 479,41	€645 790,23	78
163	01.10.2036	€645 790,23	€1 595,70	€7 508,65	€375,00	€9 479,36	€638 281,57	77
164	01.11.2036	€638 281,57	€1 576,89	€7 527,43	€375,00	€9 479,31	€630 754,14	76
165	01.12.2036	€630 754,14	€1 558,02	€7 546,25	€375,00	€9 479,26	€623 207,90	75
166	01.01.2037	€623 207,90	€1 539,11	€7 565,11	€375,00	€9 479,22	€615 642,79	74
167	01.02.2037	€615 642,79	€1 520,15	€7 584,02	€375,00	€9 479,17	€608 058,76	73
168	01.03.2037	€608 058,76	€1 501,14	€7 602,98	€375,00	€9 479,12	€600 455,78	72
169	01.04.2037	€600 455,78	€1 482,08	€7 621,99	€375,00	€9 479,08	€592 833,79	71
170	01.05.2037	€592 833,79	€1 462,98	€7 641,05	€375,00	€9 479,03	€585 192,74	70
171	01.06.2037	€585 192,74	€1 443,83	€7 660,15	€375,00	€9 478,98	€577 532,60	69
172	01.07.2037	€577 532,60	€1 424,63	€7 679,30	€375,00	€9 478,93	€569 853,30	68
173	01.08.2037	€569 853,30	€1 405,39	€7 698,50	€375,00	€9 478,88	€562 154,80	67
174	01.09.2037	€562 154,80	€1 386,09	€7 717,74	€375,00	€9 478,84	€554 437,06	66
175	01.10.2037	€554 437,06	€1 366,75	€7 737,04	€375,00	€9 478,79	€546 700,02	65
176	01.11.2037	€546 700,02	€1 347,36	€7 756,38	€375,00	€9 478,74	€538 943,64	64
177	01.12.2037	€538 943,64	€1 327,92	€7 775,77	€375,00	€9 478,69	€531 167,87	63
178	01.01.2038	€531 167,87	€1 308,43	€7 795,21	€375,00	€9 478,64	€523 372,66	62
179	01.02.2038	€523 372,66	€1 288,89	€7 814,70	€375,00	€9 478,59	€515 557,96	61
180	01.03.2038	€515 557,96	€1 269,31	€7 834,24	€375,00	€9 478,54	€507 723,72	60
181	01.04.2038	€507 723,72	€1 249,67	€7 853,82	€375,00	€9 478,50	€499 869,90	59
182	01.05.2038	€499 869,90	€1 229,99	€7 873,46	€375,00	€9 478,45	€491 996,44	58
183	01.06.2038	€491 996,44	€1 210,26	€7 893,14	€375,00	€9 478,40	€484 103,30	57
184	01.07.2038	€484 103,30	€1 190,48	€7 912,87	€375,00	€9 478,35	€476 190,43	56
185	01.08.2038	€476 190,43	€1 170,64	€7 932,65	€375,00	€9 478,30	€468 257,78	55
186	01.09.2038	€468 257,78	€1 150,76	€7 952,49	€375,00	€9 478,25	€460 305,29	54
187	01.10.2038	€460 305,29	€1 130,83	€7 972,37	€375,00	€9 478,20	€452 332,92	53
188	01.11.2038	€452 332,92	€1 110,85	€7 992,30	€375,00	€9 478,15	€444 340,63	52
189	01.12.2038	€444 340,63	€1 090,82	€8 012,28	€375,00	€9 478,10	€436 328,35	51
190	01.01.2039	€436 328,35	€1 070,74	€8 032,31	€375,00	€9 478,05	€428 296,04	50
191	01.02.2039	€428 296,04	€1 050,61	€8 052,39	€375,00	€9 478,00	€420 243,65	49
192	01.03.2039	€420 243,65	€1 030,43	€8 072,52	€375,00	€9 477,95	€412 171,13	48
193	01.04.2039	€412 171,13	€1 010,20	€8 092,70	€375,00	€9 477,90	€404 078,42	47
194	01.05.2039	€404 078,42	€989,91	€8 112,93	€375,00	€9 477,85	€395 965,49	46
195	01.06.2039	€395 965,49	€969,58	€8 133,22	€375,00	€9 477,80	€387 832,27	45
196	01.07.2039	€387 832,27	€949,20	€8 153,55	€375,00	€9 477,75	€379 678,72	44
197	01.08.2039	€379 678,72	€928,76	€8 173,93	€375,00	€9 477,70	€371 504,79	43
198	01.09.2039	€371 504,79	€908,28	€8 194,37	€375,00	€9 477,64	€363 310,42	42
199	01.10.2039	€363 310,42	€887,74	€8 214,85	€375,00	€9 477,59	€355 095,57	41
200	01.11.2039	€355 095,57	€867,15	€8 235,39	€375,00	€9 477,54	€346 860,17	40
201	01.12.2039	€346 860,17	€846,51	€8 255,98	€375,00	€9 477,49	€338 604,19	39
202	01.01.2040	€338 604,19	€825,82	€8 276,62	€375,00	€9 477,44	€330 327,57	38
203	01.02.2040	€330 327,57	€805,08	€8 297,31	€375,00	€9 477,39	€322 030,26	37
204	01.03.2040	€322 030,26	€784,28	€8 318,05	€375,00	€9 477,34	€313 712,21	36
205	01.04.2040	€313 712,21	€763,43	€8 338,85	€375,00	€9 477,28	€305 373,36	35
206	01.05.2040	€305 373,36	€742,53	€8 359,70	€375,00	€9 477,23	€297 013,66	34
207	01.06.2040	€297 013,66	€721,58	€8 380,60	€375,00	€9 477,18	€288 633,06	33
208	01.07.2040	€288 633,06	€700,58	€8 401,55	€375,00	€9 477,13	€280 231,52	32
209	01.08.2040	€280 231,52	€679,52	€8 422,55	€375,00	€9 477,07	€271 808,97	31
210	01.09.2040	€271 808,97	€658,41	€8 443,61	€375,00	€9 477,02	€263 365,36	30
211	01.10.2040	€263 365,36	€637,25	€8 464,72	€375,00	€9 476,97	€254 900,64	29
212	01.11.2040	€254 900,64	€616,04	€8 485,88	€375,00	€9 476,92	€246 414,76	28
213	01.12.2040	€246 414,76	€594,77	€8 507,09	€375,00	€9 476,86	€237 907,67	27
214	01.01.2041	€237 907,67	€573,45	€8 528,36	€375,00	€9 476,81	€229 379,31	26
215	01.02.2041	€229 379,31	€552,07	€8 549,68	€375,00	€9 476,76	€220 829,62	25

#	payment date	opening balance	interest	principal	property tax	total payments	closing balance	# remaining
216	01.03.2041	€220 829,62	€530,65	€8 571,06	€375,00	€9 476,70	€212 258,57	24
217	01.04.2041	€212 258,57	€509,17	€8 592,48	€375,00	€9 476,65	€203 666,08	23
218	01.05.2041	€203 666,08	€487,63	€8 613,97	€375,00	€9 476,60	€195 052,12	22
219	01.06.2041	€195 052,12	€466,04	€8 635,50	€375,00	€9 476,54	€186 416,62	21
220	01.07.2041	€186 416,62	€444,40	€8 657,09	€375,00	€9 476,49	€177 759,53	20
221	01.08.2041	€177 759,53	€422,70	€8 678,73	€375,00	€9 476,43	€169 080,80	19
222	01.09.2041	€169 080,80	€400,95	€8 700,43	€375,00	€9 476,38	€160 380,37	18
223	01.10.2041	€160 380,37	€379,15	€8 722,18	€375,00	€9 476,33	€151 658,19	17
224	01.11.2041	€151 658,19	€357,29	€8 743,99	€375,00	€9 476,27	€142 914,20	16
225	01.12.2041	€142 914,20	€335,37	€8 765,84	€375,00	€9 476,22	€134 148,36	15
226	01.01.2042	€134 148,36	€313,40	€8 787,76	€375,00	€9 476,16	€125 360,60	14
227	01.02.2042	€125 360,60	€291,38	€8 809,73	€375,00	€9 476,11	€116 550,87	13
228	01.03.2042	€116 550,87	€269,30	€8 831,75	€375,00	€9 476,05	€107 719,12	12
229	01.04.2042	€107 719,12	€247,16	€8 853,83	€375,00	€9 476,00	€98 865,28	11
230	01.05.2042	€98 865,28	€224,97	€8 875,97	€375,00	€9 475,94	€89 989,32	10
231	01.06.2042	€89 989,32	€202,73	€8 898,16	€375,00	€9 475,89	€81 091,16	9
232	01.07.2042	€81 091,16	€180,43	€8 920,40	€375,00	€9 475,83	€72 170,76	8
233	01.08.2042	€72 170,76	€158,07	€8 942,70	€375,00	€9 475,77	€63 228,05	7
234	01.09.2042	€63 228,05	€135,66	€8 965,06	€375,00	€9 475,72	€54 262,99	6
235	01.10.2042	€54 262,99	€113,19	€8 987,47	€375,00	€9 475,66	€45 275,52	5
236	01.11.2042	€45 275,52	€90,66	€9 009,94	€375,00	€9 475,61	€36 265,58	4
237	01.12.2042	€36 265,58	€68,08	€9 032,47	€375,00	€9 475,55	€27 233,11	3
238	01.01.2043	€27 233,11	€45,45	€9 055,05	€375,00	€9 475,49	€18 178,06	2
239	01.02.2043	€18 178,06	€22,75	€9 077,69	€375,00	€9 475,44	€9 100,38	1
240	01.03.2043	€9 100,38	€0,00	€9 100,38	€375,00	€9 475,38	€0,00	0

#	payment date	opening balance	interest	principal	property tax	total payments	closing balance	# remaining
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