



SKY WORLD SACCO

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Date :11/11/2025

Time: 11:03:30 AM

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LOAN REPAYMENT SCHEDULE

Member No	: 06647	Loan Number	: LN00000369	Loan Product Name	: FOSA Makao Loan
Member Name	: MIKE OMBWAYO	Loan Type	: FML	Approved Amount	: 599,000.00
P + I Amount	: 647,513.82	Principle Bal.	: 599000	Future Interest	: 48,513.82

Code	Repayment Date	Expected Int.	Interest Payments	Int Bal	Expected Pr.	Pr. Payments	Pr. Bal	Total Exp Paymts	Total Actual Pay	PPlus IBalance
1	November 30, 2025	6,988.34	0.00	48,513.82	9,380.23	200,000.00	399,000.00	16,368.57	200,000.00	447,513.82
2	December 31, 2025	4,655.00	4,655.00	43,858.82	11,713.56	11,713.56	387,286.44	16,368.56	16,368.56	431,145.26
3	January 31, 2026	4,518.35	4,518.34	39,340.48	11,850.22	11,850.22	375,436.22	16,368.57	16,368.56	414,776.70
4	February 28, 2026	4,380.09	4,380.09	34,960.39	11,988.47	11,988.47	363,447.75	16,368.56	16,368.56	398,408.14
5	March 31, 2026	4,240.23	4,240.22	30,720.17	12,128.34	12,128.34	351,319.42	16,368.57	16,368.56	382,039.58
6	April 30, 2026	4,098.73	4,098.73	26,621.44	12,269.83	12,269.83	339,049.58	16,368.56	16,368.56	365,671.02
7	May 31, 2026	3,955.58	3,955.58	22,665.86	12,412.98	12,412.98	326,636.60	16,368.56	16,368.56	349,302.46
8	June 30, 2026	3,810.77	3,810.76	18,855.10	12,557.80	12,557.80	314,078.80	16,368.57	16,368.56	332,933.90
9	July 31, 2026	3,664.26	3,664.25	15,190.85	12,704.31	12,704.31	301,374.50	16,368.57	16,368.56	316,565.34
10	August 31, 2026	3,516.04	3,516.04	11,674.81	12,852.52	12,852.52	288,521.97	16,368.56	16,368.56	300,196.78
11	September 30, 2026	3,366.09	3,366.09	8,308.72	13,002.47	13,002.47	275,519.50	16,368.56	16,368.56	283,828.23
12	October 31, 2026	3,214.40	3,214.39	5,094.33	13,154.17	13,154.17	262,365.34	16,368.57	16,368.56	267,459.67
13	November 30, 2026	3,060.93	3,060.93	2,033.40	13,307.63	13,307.63	249,057.71	16,368.56	16,368.56	251,091.11
14	December 31, 2026	2,905.68	2,905.67	-872.28	13,462.89	13,462.89	235,594.82	16,368.57	16,368.56	234,722.55
15	January 31, 2027	2,748.61	2,748.61	-3,620.88	13,619.95	13,619.95	221,974.87	16,368.56	16,368.56	218,353.99
16	February 28, 2027	2,589.71	2,589.71	-6,210.59	13,778.85	13,778.85	208,196.02	16,368.56	16,368.56	201,985.43
17	March 31, 2027	2,428.96	2,428.95	-8,639.54	13,939.61	13,939.61	194,256.41	16,368.57	16,368.56	185,616.87
18	April 30, 2027	2,266.33	2,266.32	-10,905.87	14,102.23	14,102.23	180,154.18	16,368.56	16,368.56	169,248.31
19	May 31, 2027	2,101.80	2,101.80	-13,007.67	14,266.76	14,266.76	165,887.41	16,368.56	16,368.56	152,879.75

Code	Repayment Date	Expected Int.	Interest Payments	Int Bal	Expected Pr.	Pr. Payments	Pr. Bal	Total Exp Paymts	Total Actual Pay	PPlus IBalance
20	June 30, 2027	1,935.36	1,935.35	-14,943.02	14,433.21	14,433.21	151,454.21	16,368.57	16,368.56	136,511.19
21	July 31, 2027	1,766.97	1,766.97	-16,709.98	14,601.59	14,601.59	136,852.61	16,368.56	16,368.56	120,142.63
22	August 31, 2027	1,596.62	1,596.61	-18,306.60	14,771.95	14,771.95	122,080.67	16,368.57	16,368.56	103,774.07
23	September 30, 2027	1,424.28	1,424.27	-19,730.87	14,944.29	14,944.29	107,136.38	16,368.57	16,368.56	87,405.51
24	October 31, 2027	1,249.93	1,249.92	-20,980.80	15,118.64	15,118.64	92,017.75	16,368.57	16,368.56	71,036.95
25	November 30, 2027	1,073.55	1,073.54	-22,054.34	15,295.02	15,295.02	76,722.73	16,368.57	16,368.56	54,668.39
26	December 31, 2027	895.10	895.10	-22,949.44	15,473.46	15,473.46	61,249.27	16,368.56	16,368.56	38,299.83
27	January 31, 2028	714.58	714.57	-23,664.01	15,653.98	15,653.98	45,595.28	16,368.56	16,368.56	21,931.27
28	February 29, 2028	531.95	531.95	-24,195.96	15,836.61	15,836.61	29,758.67	16,368.56	16,368.56	5,562.71
29	March 31, 2028	347.19	347.18	-24,543.14	16,021.38	16,021.38	13,737.30	16,368.57	16,368.56	-10,805.85
30	April 30, 2028	160.27	160.27	-24,703.41	16,208.29	16,208.29	-2,471.00	16,368.56	16,368.56	-27,174.41
31	May 31, 2028	-28.83	-28.83	-24,674.58	16,397.39	16,397.39	-18,868.38	16,368.56	16,368.56	-43,542.97
32	June 30, 2028	-220.14	-220.13	-24,454.45	16,588.69	16,588.69	-35,457.07	16,368.55	16,368.56	-59,911.52
33	July 31, 2028	-413.67	-413.67	-24,040.78	16,782.23	16,782.23	-52,239.30	16,368.56	16,368.56	-76,280.08
34	August 31, 2028	-609.46	-609.46	-23,431.33	16,978.02	16,978.02	-69,217.32	16,368.56	16,368.56	-92,648.64
35	September 30, 2028	-807.54	-807.54	-22,623.79	17,176.09	17,176.09	-86,393.41	16,368.55	16,368.56	-109,017.20
36	October 31, 2028	-1,007.93	-1,007.92	-21,615.87	17,376.48	17,376.48	-103,769.90	16,368.55	16,368.56	-125,385.76
37	November 30, 2028	-1,210.65	-1,210.65	-20,405.22	17,579.21	17,579.21	-121,349.10	16,368.56	16,368.56	-141,754.32
38	December 31, 2028	-1,415.74	-1,415.74	-18,989.48	17,784.30	17,784.30	-139,133.40	16,368.56	16,368.56	-158,122.88
39	January 31, 2029	-1,623.23	-1,623.22	-17,366.26	17,991.78	17,991.78	-157,125.19	16,368.55	16,368.56	-174,491.44
40	February 28, 2029	-1,833.13	-1,833.13	-15,533.13	18,201.69	18,201.69	-175,326.87	16,368.56	16,368.56	-190,860.00
41	March 31, 2029	-2,045.49	-2,045.48	-13,487.65	18,414.04	18,414.04	-193,740.91	16,368.55	16,368.56	-207,228.56
42	April 30, 2029	-2,260.32	-2,260.31	-11,227.34	18,628.87	18,628.87	-212,369.78	16,368.55	16,368.56	-223,597.12
43	May 31, 2029	-2,477.65	-2,477.65	-8,749.69	18,846.21	18,846.21	-231,215.99	16,368.56	16,368.56	-239,965.68
44	June 30, 2029	-2,697.52	-2,697.52	-6,052.17	19,066.08	19,066.08	-250,282.07	16,368.56	16,368.56	-256,334.24
45	July 31, 2029	-2,919.96	-2,919.96	-3,132.21	19,288.52	19,288.52	-269,570.59	16,368.56	16,368.56	-272,702.80
46	August 31, 2029	-3,145.00	-3,144.99	12.78	19,513.55	19,513.55	-289,084.13	16,368.55	16,368.56	-289,071.36
47	September 30, 2029	-3,372.65	-3,372.65	3,385.43	19,741.21	19,741.21	-308,825.34	16,368.56	16,368.56	-305,439.92
48	October 31, 2029	-3,602.97	-3,602.96	6,988.39	19,971.52	19,971.52	-328,796.86	16,368.55	16,368.56	-321,808.48
TOTAL		48,513.82	41,525.43		737,177.09	927,796.86		785,690.91	969,322.30	