

# COMPARATIVE ANALYSIS OF ORDINARY ANNUITY AND PREPAYMENT ANNUITY

## Comparative analysis of the principal and interest of an ordinary annuity and an annuity paid in advance

Company Name		Calculation time		Unit	Person		
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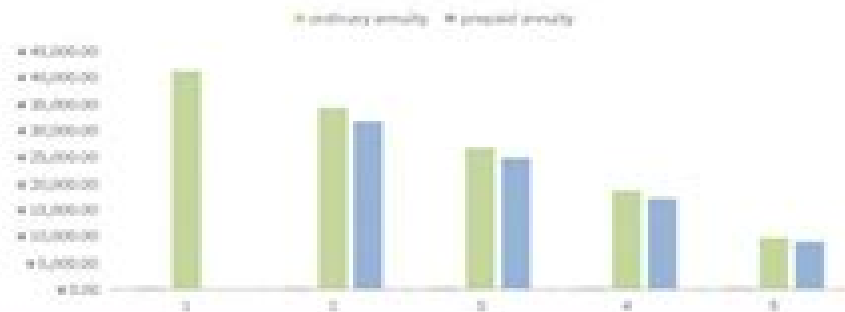
Loan amount	₩ 500,000.00
annual interest rate	8.25%
loan term	5
Total principal and interest of ordinary annuity	₩ 1,000,272.29
Total annuity principal and interest paid in advance	₩ 582,297.69

### Comparison of principal and interest expenses in each year

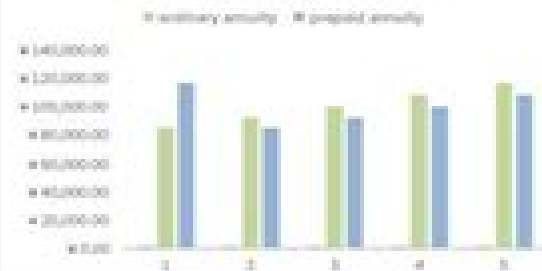
	years	1	2	3	4	5	total
Interest Payment Comparison	ordinary annuity	₩ 41,290.00	₩ 34,253.60	₩ 26,680.08	₩ 18,483.88	₩ 9,806.82	₩ 1,000,272.29
	prepaid annuity	₩ 0.00	₩ 30,643.08	₩ 24,646.70	₩ 17,073.24	₩ 9,874.75	₩ 82,297.69

	years	1	2	3	4	5	total
Principal Payment Comparison	ordinary annuity	₩ 84,804.46	₩ 92,808.80	₩ 98,374.39	₩ 107,373.79	₩ 116,447.54	₩ 500,000.00
	prepaid annuity	₩ 116,447.54	₩ 84,804.46	₩ 92,808.80	₩ 98,374.39	₩ 107,373.79	₩ 500,000.00

INTEREST PAYMENT COMPARISON CHART



PRINCIPAL PAYMENT COMPARISON CHART



# Microsoft Prepayment Templates

**Liyong Dong**



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