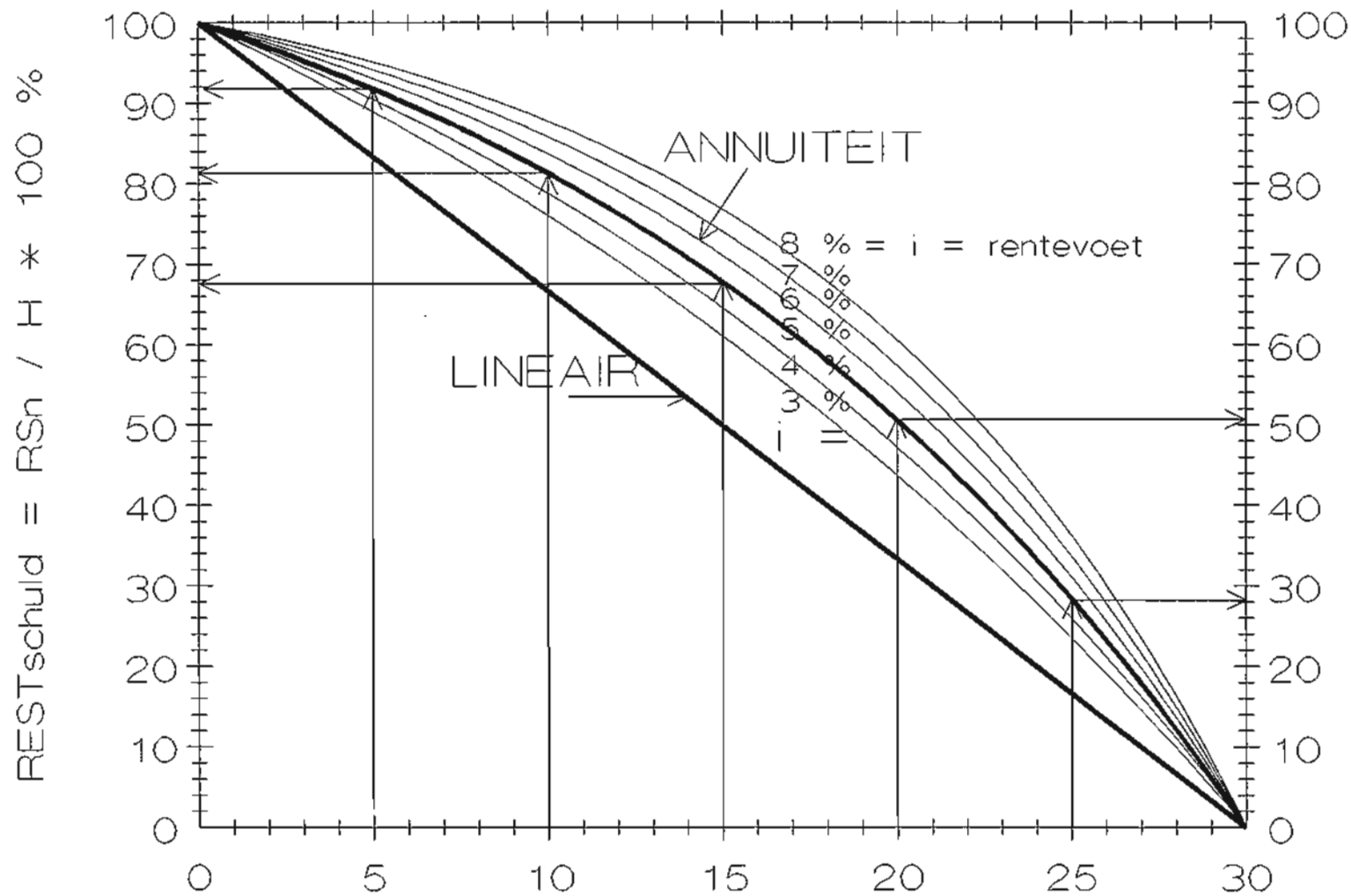


# Realisatie ing. P.M.J. OTTEN

## ANNUITEIT + LINEAIRE hypotheek

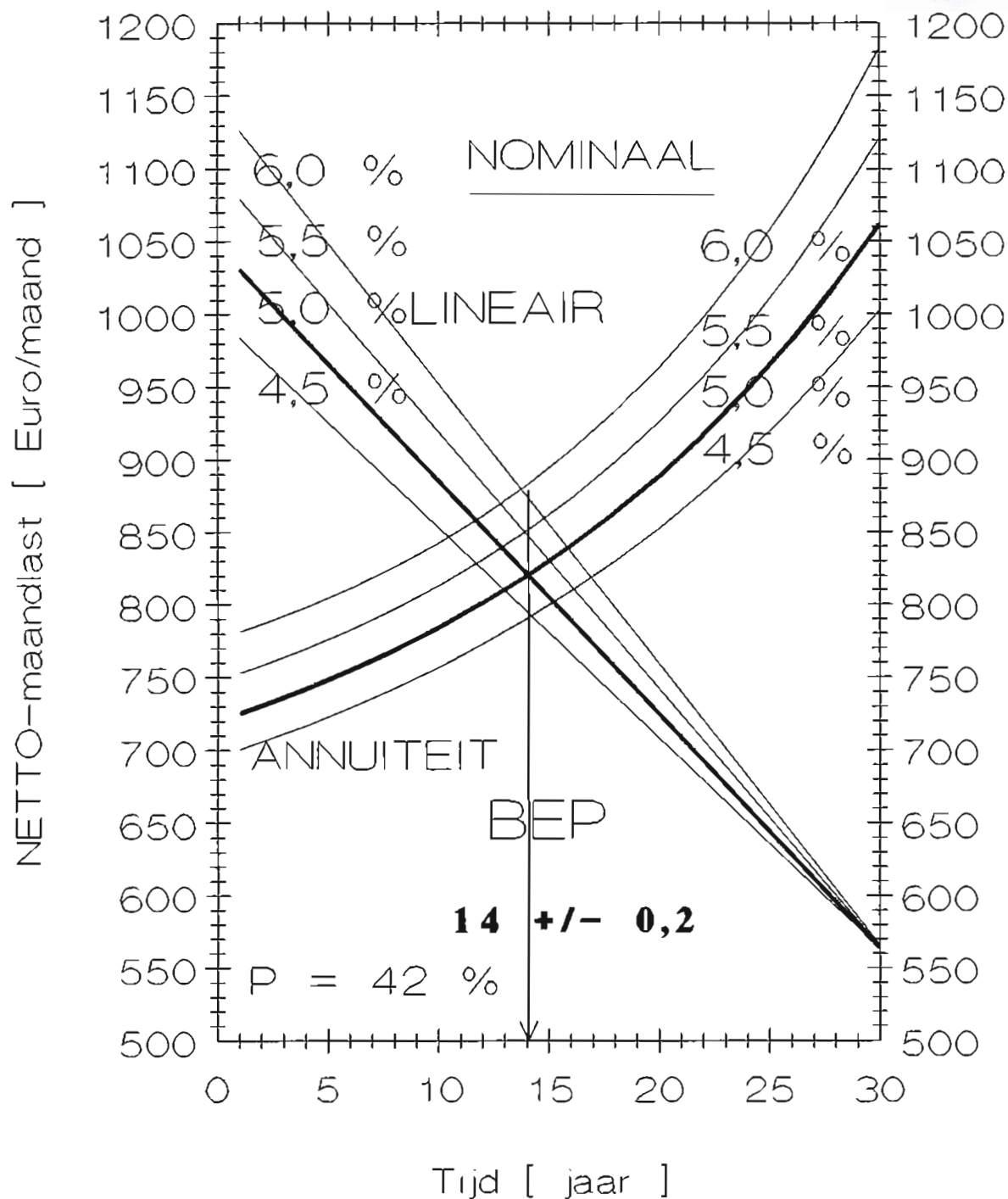


per MAAND:  $T = 12$

Tijd [ jaar ]

Realisatie ing. P.M.J. OTTEN

# ANNUITEIT + LINEAIR M

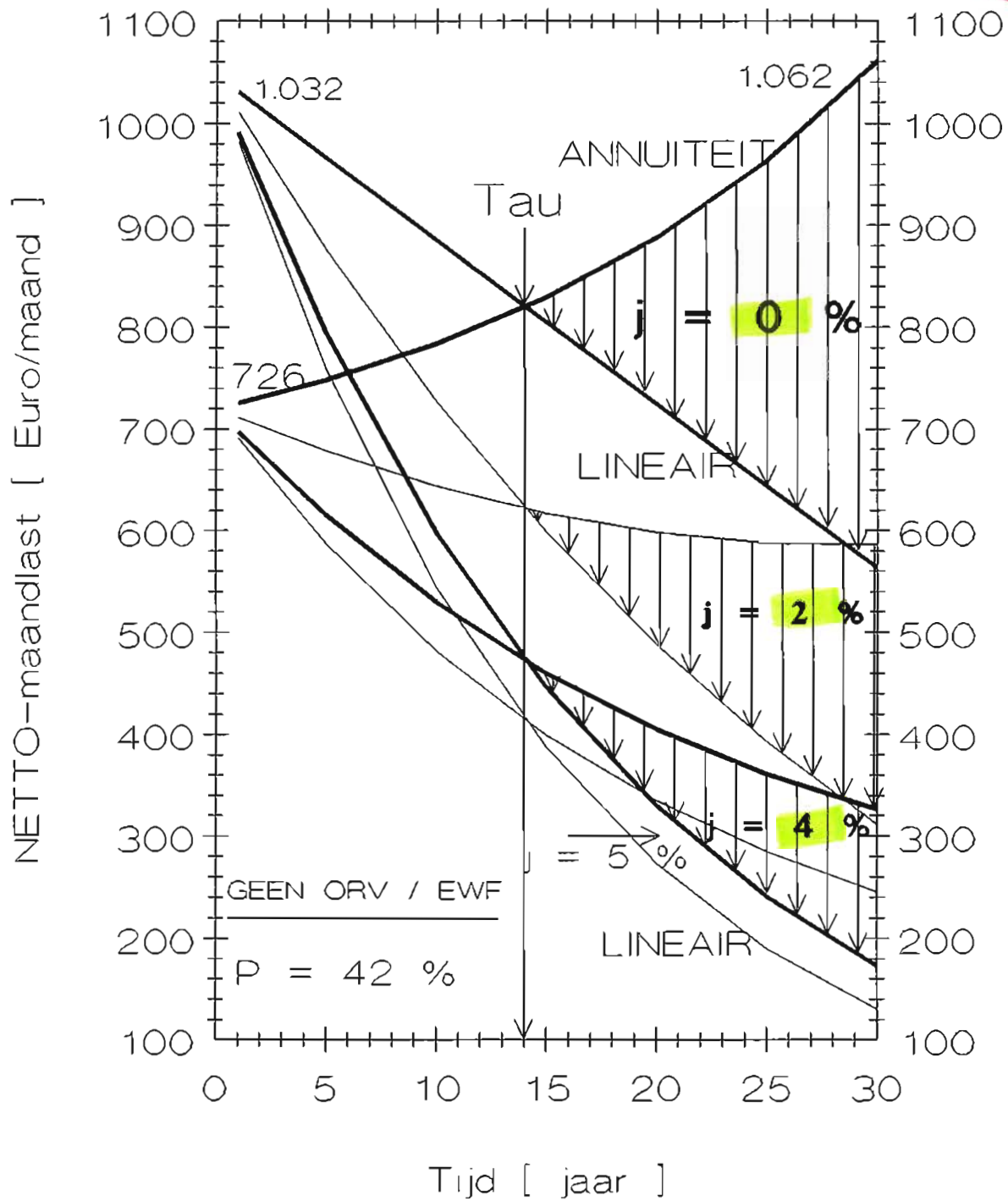


H = 200.000 Euro, m = 30 jaar

# Realisatie ing. P.M.J. OTTEN

## ANNUITEIT + LINEAIR

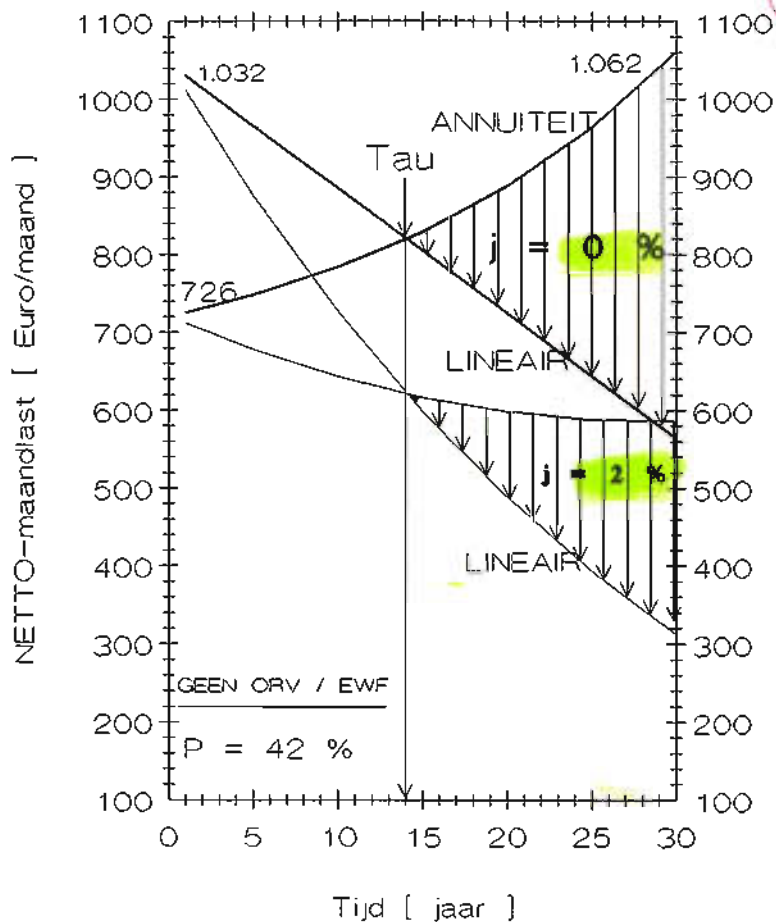
(N)



H = 200.000 Euro, m = 30 i = 5.0 %/jaar

Realisatie ing. P.M.J. OTTEN  
**ANNUITEIT + LINEAIR**

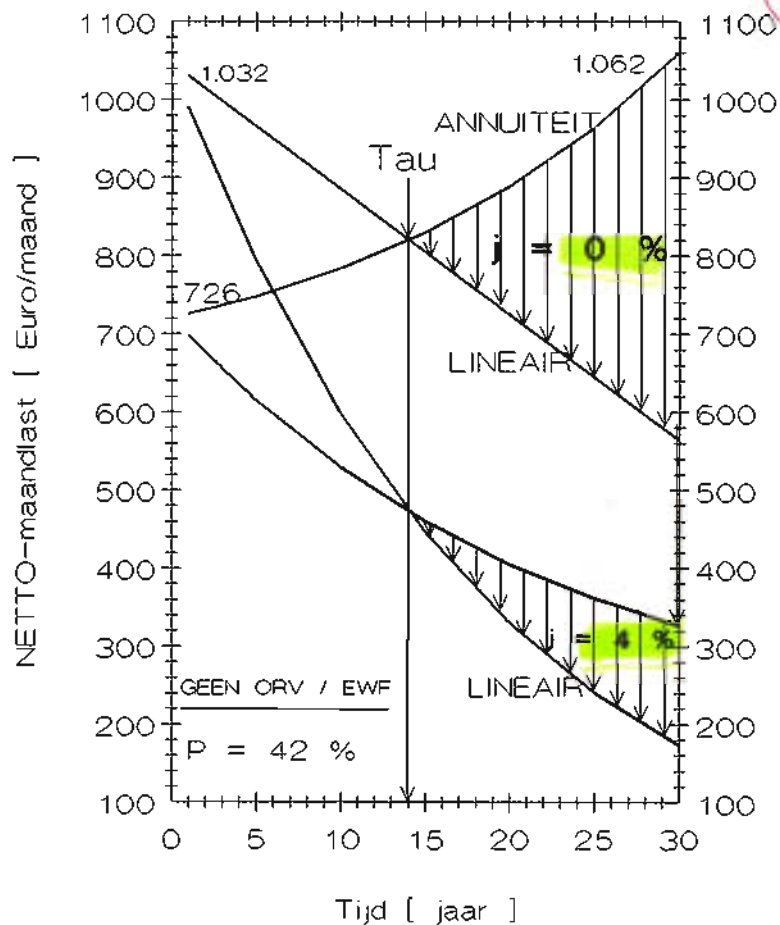
*N<sub>1</sub>*



H = 200.000 Euro, m = 30 i = 5.0 %/jaar

Realisatie ing. P.M.J. OTTEN  
**ANNUITEIT + LINEAIR**

*N<sub>2</sub>*

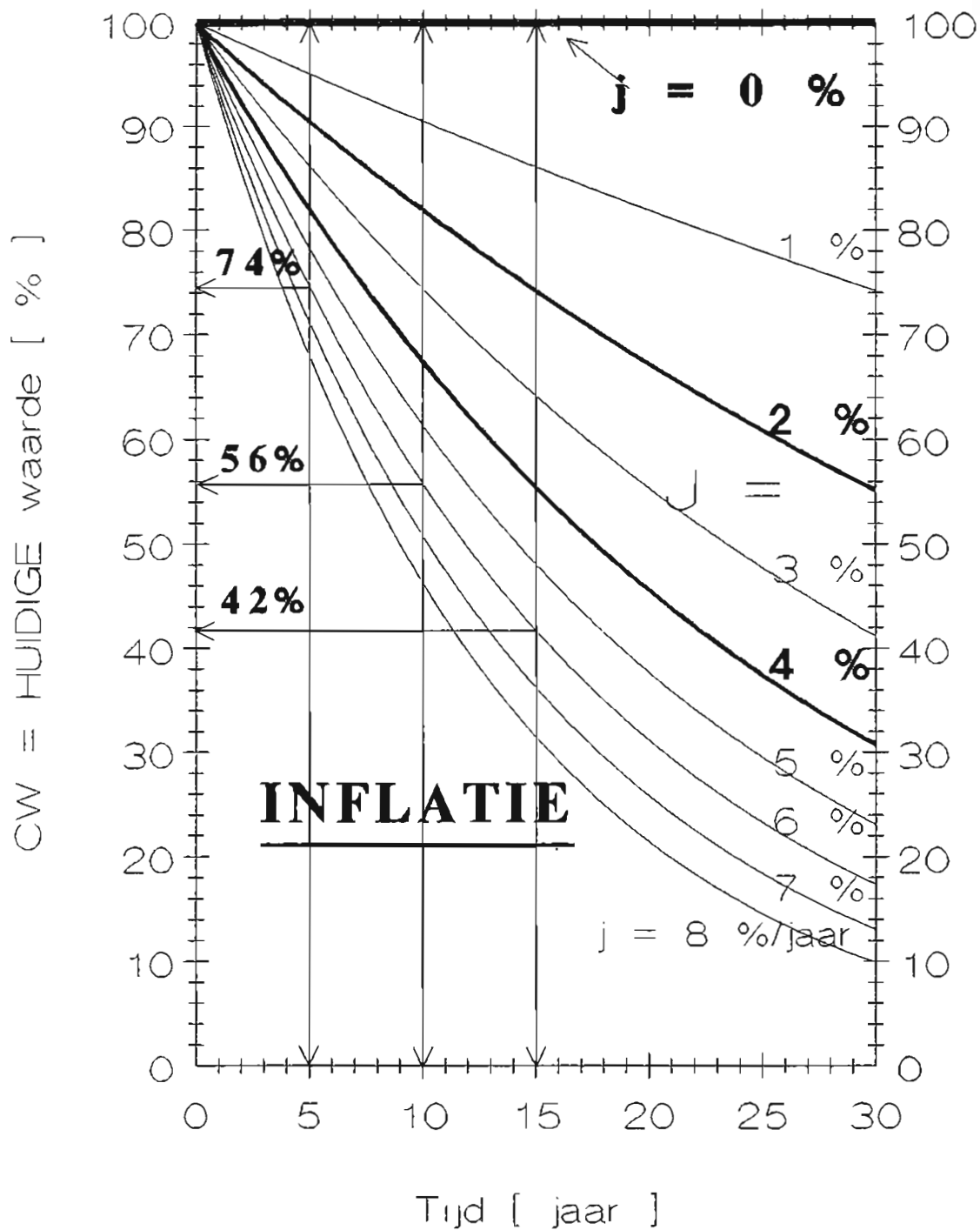


H = 200.000 Euro, m = 30 i = 5.0 %/jaar

# Realisatie ing. P.M.J. OTTEN

## CONTANTE Waarden

CW



j = DISCONTO-percentage [ %/jaar ]

$j = \text{disconto-percentage [ \% / jaar ]}$

$j = 5\%$  / jaar ( berekend per ULTIMO jaar ).

$1,05^2 = 1,05 * 1,05$	= 1,10250 ( 2 termen )
$1,05^3 = 1,05 * 1,05 * 1,05$	= 1,15763 ( 3 termen )
$1,05^4 = 1,05 * 1,05 * 1,05 * 1,05$	= 1,21551 ( 4 termen )
$1,05^5 = 1,05 * 1,05 * 1,05 * 1,05 * 1,05$	= 1,27628 ( 5 termen )
$1,05^{10} = 1,05 * 1,05 * \dots$	= 1,62889 ( 10 termen )
$1,05^{20} = 1,05 * 1,05 * \dots$	= 2,65330 ( 20 termen )
$1,05^{30} = 1,05 * 1,05 * \dots$	= <b>4,32194 ( 30 termen )</b>
$1,05^{40} = 1,05 * 1,05 * \dots$	= 7,04000 ( 40 termen )

Voorbeeld:  $F(30;5\%) = 1 / 1,050^{30} = 1 / 4,321942 = 0,2313774$  ( ULTIMO 30<sup>e</sup> jaar ).

<b>Koopkracht versus tijd ( N jaar ).</b>							
<b>Inflatie ( afnemende koopkracht ). [ Euro ]</b>							
J	N = 5	N = 10	N = 15	N = 20	N = 25	N = 30	N = 40
<b>0</b>	<b>1000</b>	<b>1000</b>	<b>1000</b>	<b>1000</b>	<b>1000</b>	<b>1000</b>	<b>1000</b>
1	951	905	861	820	780	742	672
2	906	820	743	673	610	552	453
3	863	744	642	554	478	412	307
4	822	676	555	456	375	308	208
<b>5</b>	<b>784</b>	<b>614</b>	<b>481</b>	<b>377</b>	<b>295</b>	<b>231</b>	<b>142</b>
10	621	386	239	149	92	57	22
15	497	247	123	61	30	15	3,73
20	402	162	65	26	10	4,21	0,68
25	328	107	35	12	3,78	1,24	0,13
50	132	17	2,28	30 cent	4 cent	0,5 cent	0,1 cent
<b>Deflatie ( toenemende koopkracht ). [ Euro ]</b>							
-1	1052	1106	1163	1223	1286	1352	1495
-2	1106	1224	1354	1498	1657	1833	2244
-3	1165	1356	1579	1839	2141	2494	3382
-4	1226	1504	1845	2262	2775	3403	5119
-5	1292	1670	2158	2790	3605	4659	7781

\*\*\*\*\* Hypotheek-SPECIALIST Pierre OTTEN \*\*\*\*\*