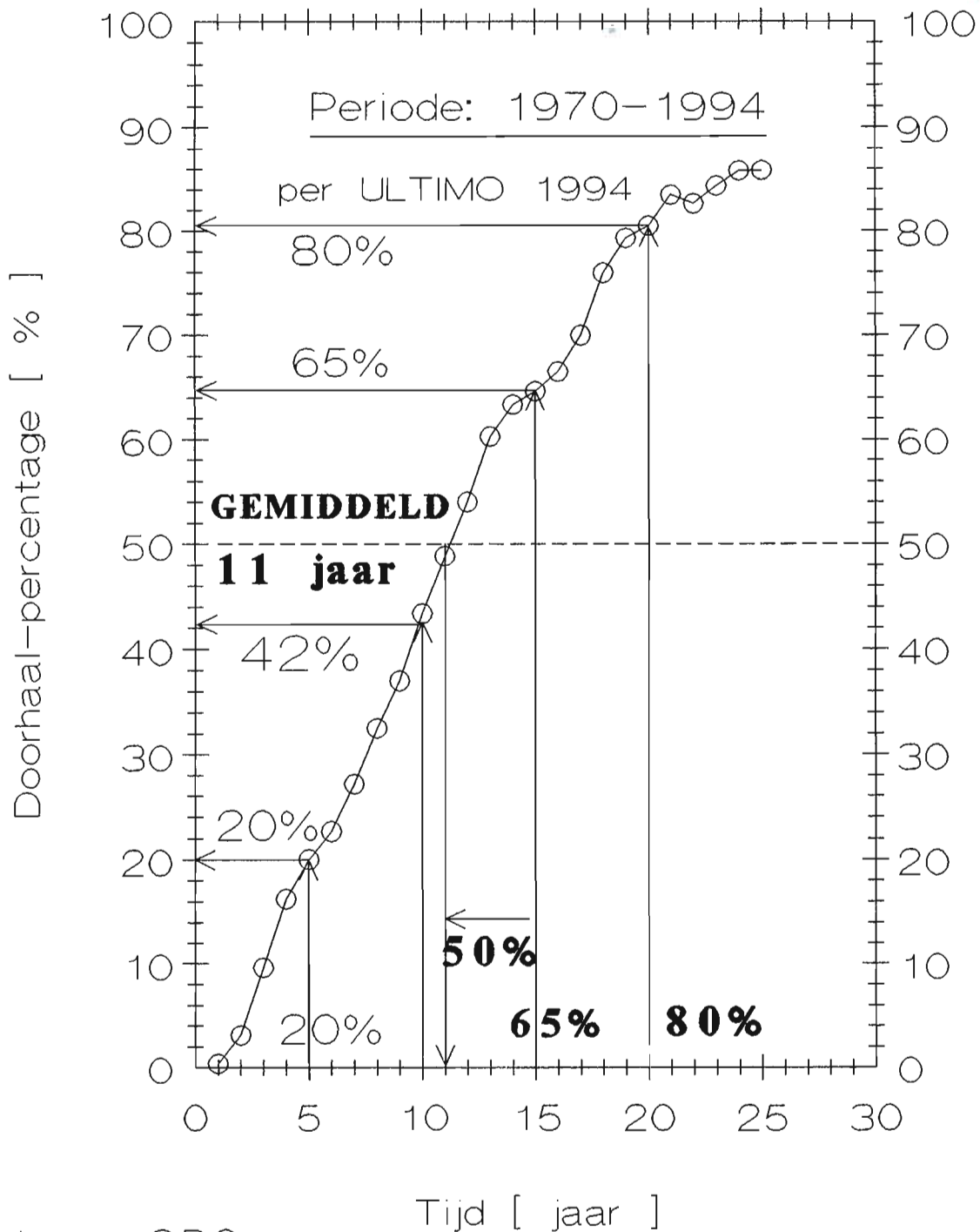


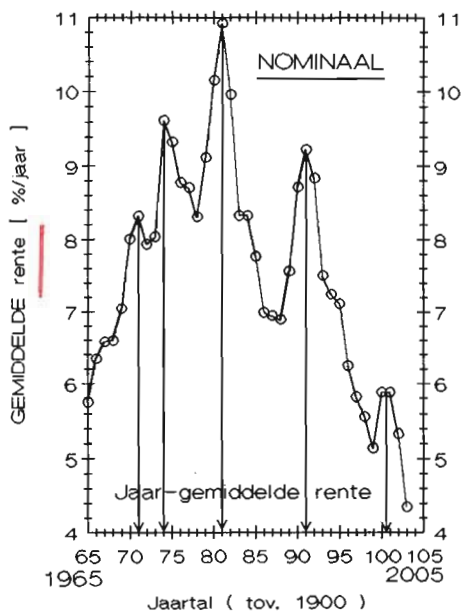
Realisatie ing. P.M.J. OTTEN

# Doorhaal-percentage



Databron: C.B.S.

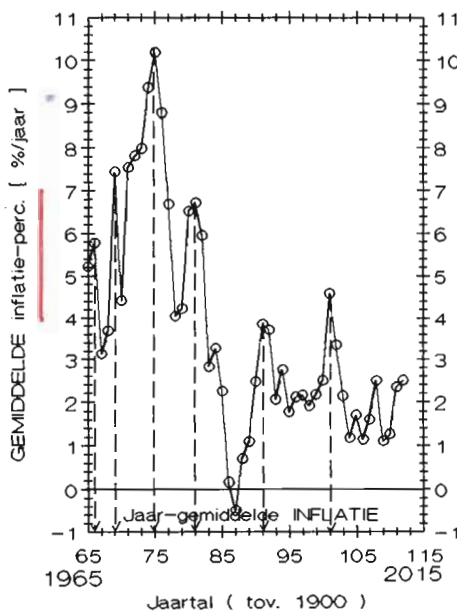
Realisatie: ing. P.M.J. OTTEN  
**Hypotheek-rente scenario**



R1

TOPPEN: 1971-1974-1981-1991-2001

Realisatie: ing. P.M.J. OTTEN  
**INFLATIE-scenario**

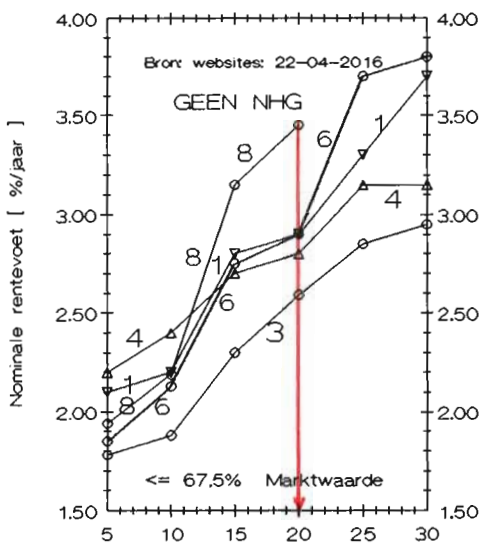


R2

Databron: CBS CPI-waarden

TOPPEN: 1966-1969-1975-1981-1991-2001

Realisatie ing. P.M.J. OTTEN  
**Hypotheek-rentevoet**

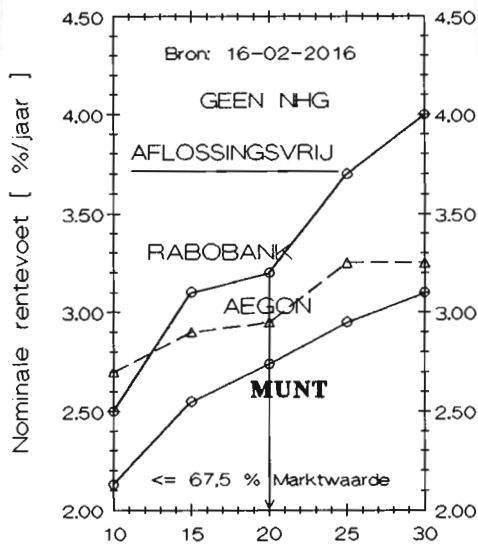


R3

RVP = Rentevaste periode [ jaar ]

1 = Rabobank, 2 = OBVION, 3 = MUNT, 4 = AEGON  
 6 = AEN-AMRO, 7 = Natl. Ned., 8 = ING

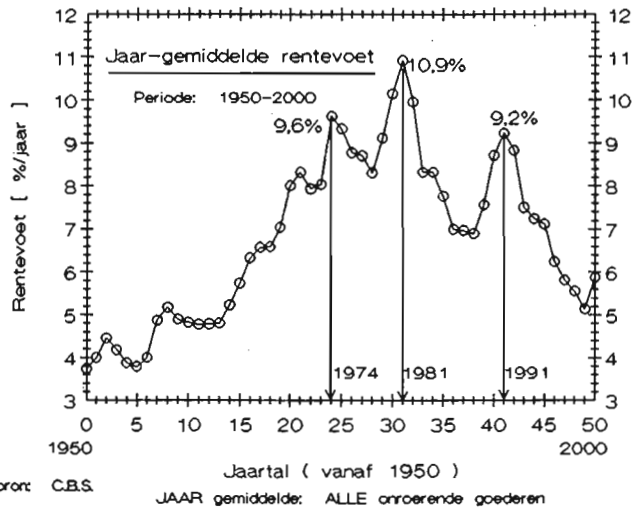
Realisatie ing. P.M.J. OTTEN  
**Hypotheek-rente**



R4

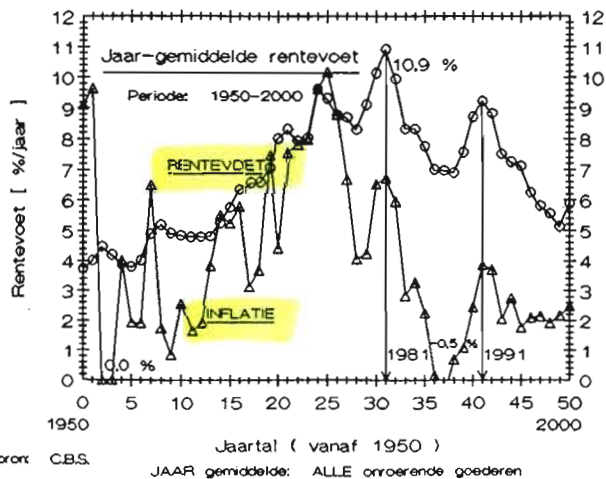
RVP = Rentevaste periode [ jaar ]

Realisatie ing. P.M.J. OTTEN  
Hypotheekrente-scenario



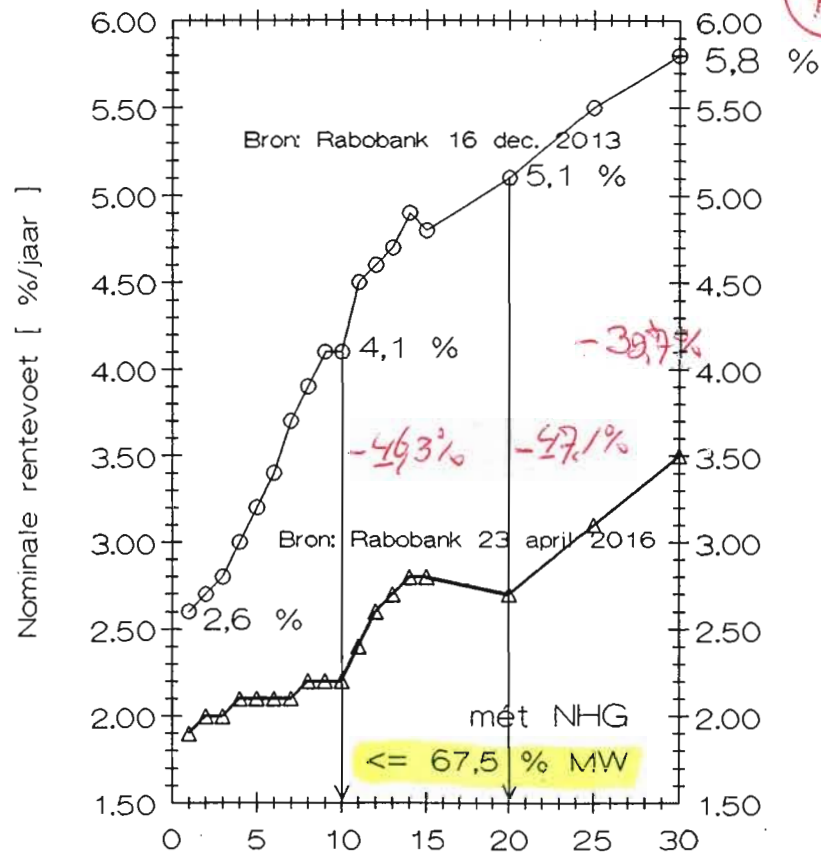
R5

Realisatie ing. P.M.J. OTTEN  
Hypotheekrente-scenario



R6

Realisatie ing. P.M.J. OTTEN  
Hypotheek-rente

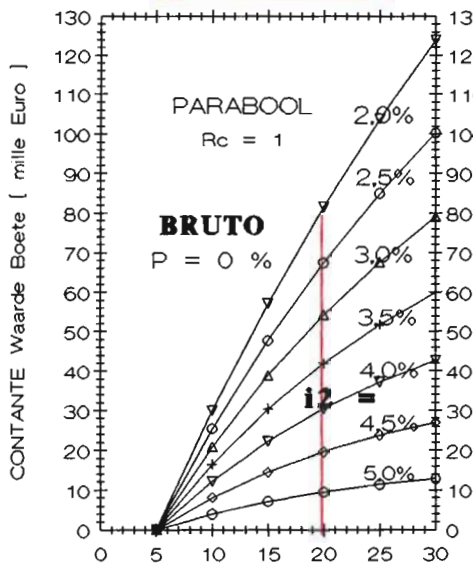


R7

RVP = Rentevaste periode [ jaar ]

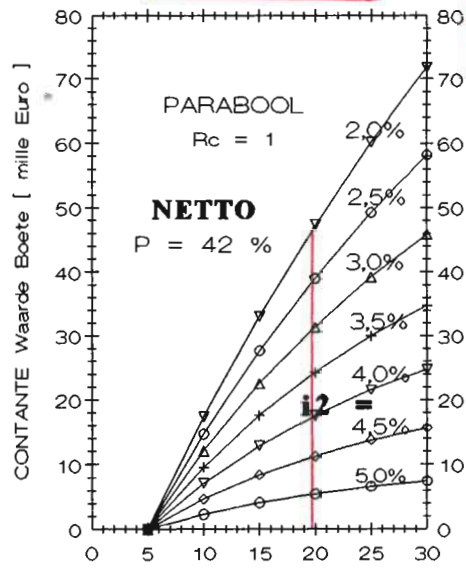
Databron: Rabobank

Realisatie ing. P.M.J. OTTEN  
**AFLOSSINGSVRIJ**



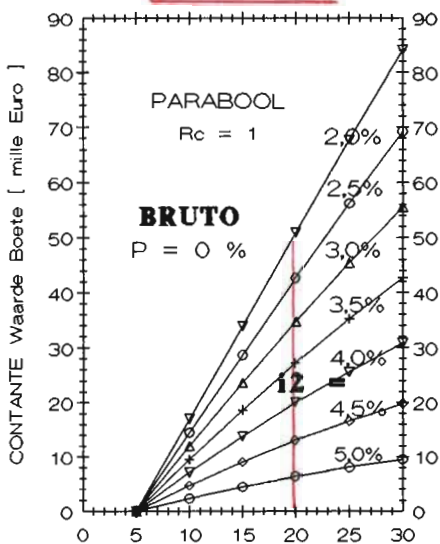
**RVP** = Rentevaste periode [ jaar ]  
H = 200.000 Euro,  $i_1 = 5,5 \%$   
p = 10 %, N = 5 jaar, m = 30 jaar

Realisatie ing. P.M.J. OTTEN  
**AFLOSSINGSVRIJ**



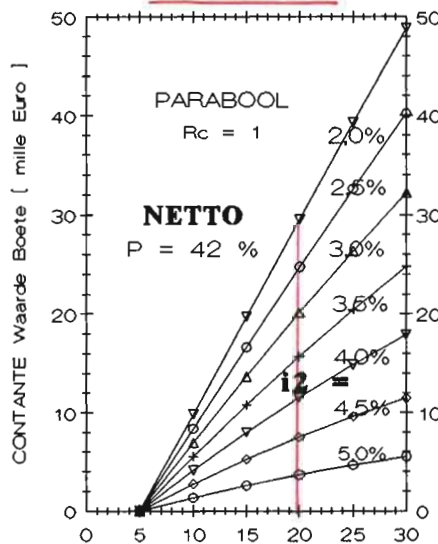
**RVP** = Rentevaste periode [ jaar ]  
H = 200.000 Euro,  $i_1 = 5,5 \%$   
p = 10 %, N = 5 jaar, m = 30 jaar

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



**RVP** = Rentevaste periode [ jaar ]  
H = 200.000 Euro,  $i_1 = 5,5 \%$   
p = 10 %, N = 5 jaar, m = 30 jaar

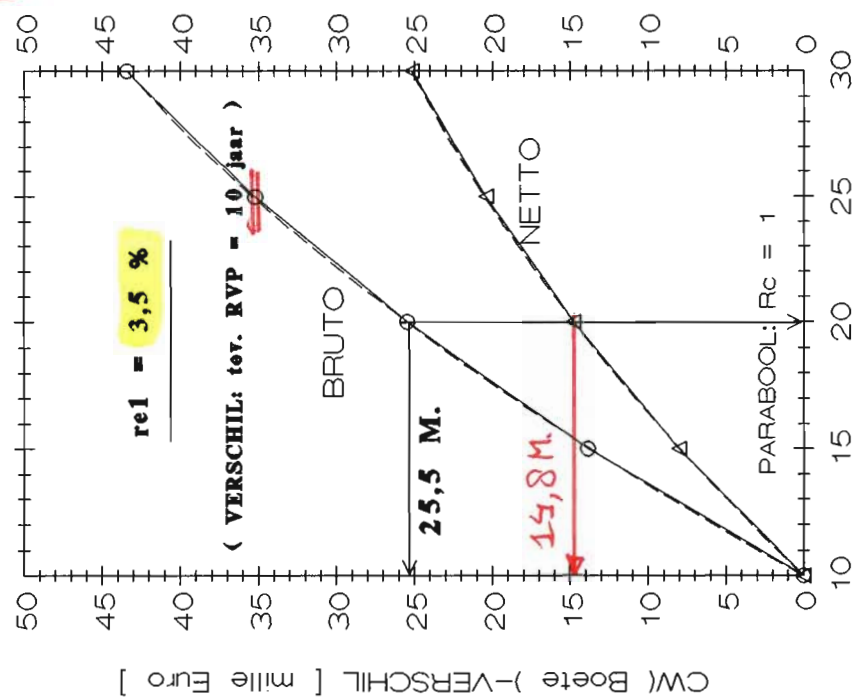
Realisatie ing. P.M.J. OTTEN  
**ANNUITEIT**



**RVP** = Rentevaste periode [ jaar ]  
H = 200.000 Euro,  $i_1 = 5,5 \%$   
p = 10 %, N = 5 jaar, m = 30 jaar

Realisatie ing. P.M.J. OTTEN  
**AFLOSSINGSVRIJ**

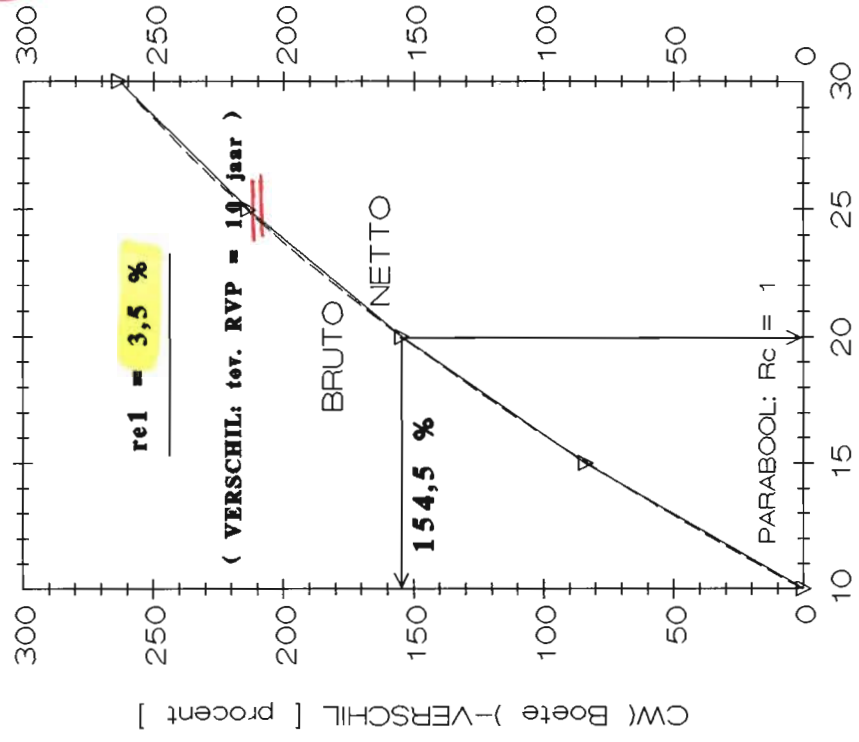
V2



**RVP** = Rentevaste periode [ jaar ]  
 H = 200.000 Euro, m = 30 jaar

Realisatie ing. P.M.J. OTTEN  
**AFLOSSINGSVRIJ**

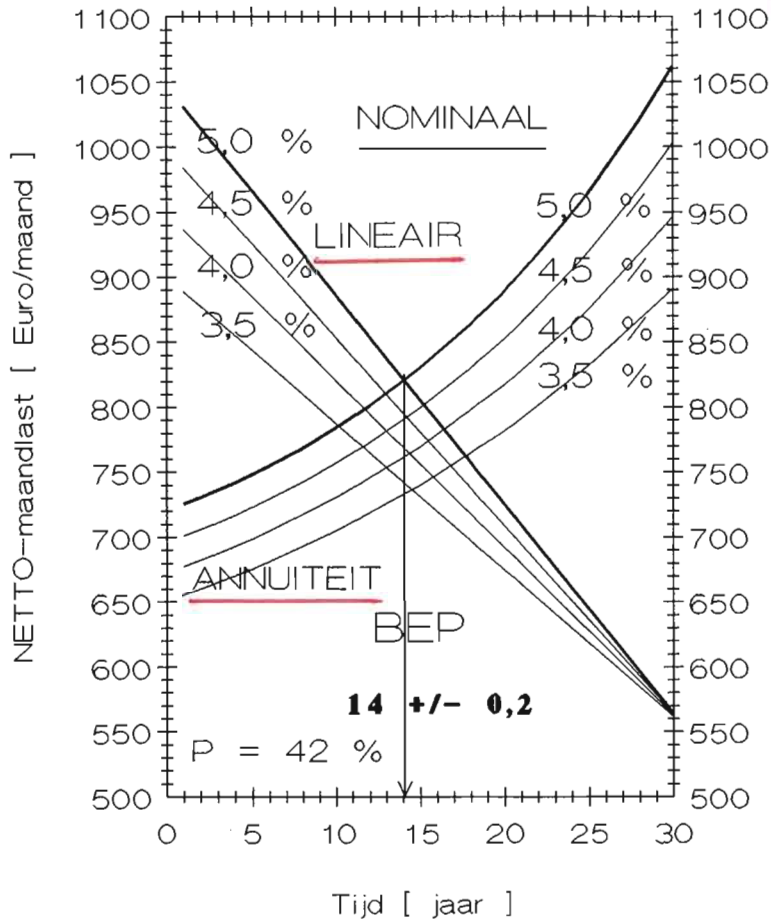
V2



**RVP** = Rentevaste periode [ jaar ]  
 H = 200.000 Euro, m = 30 jaar

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

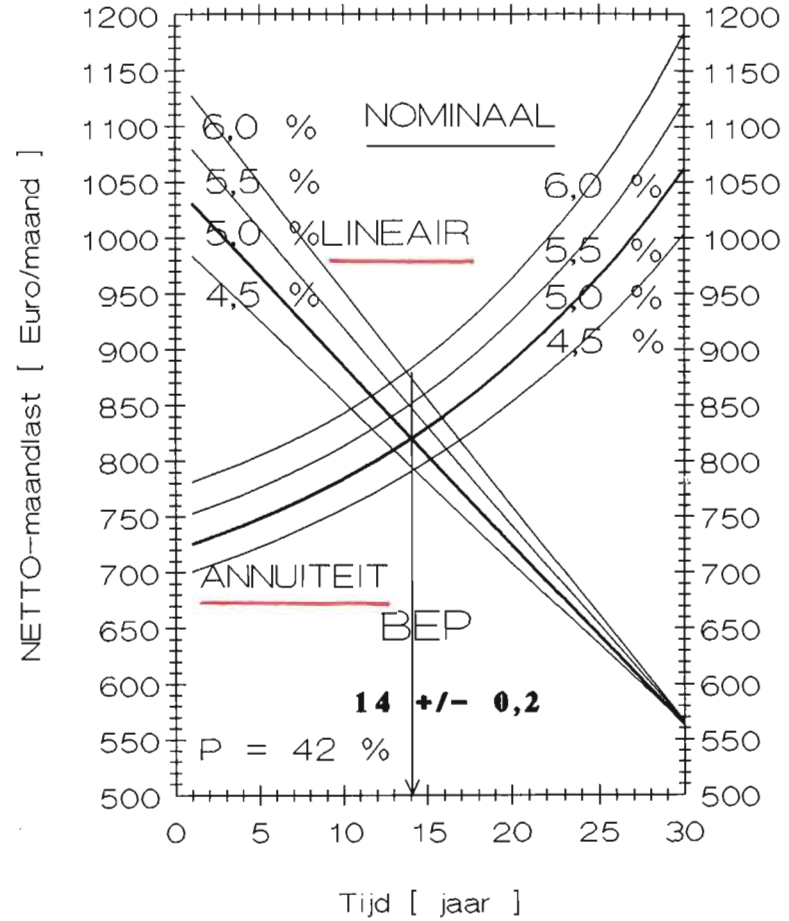
A1



$H = 200.000$  Euro,  $m = 30$  jaar

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

A2



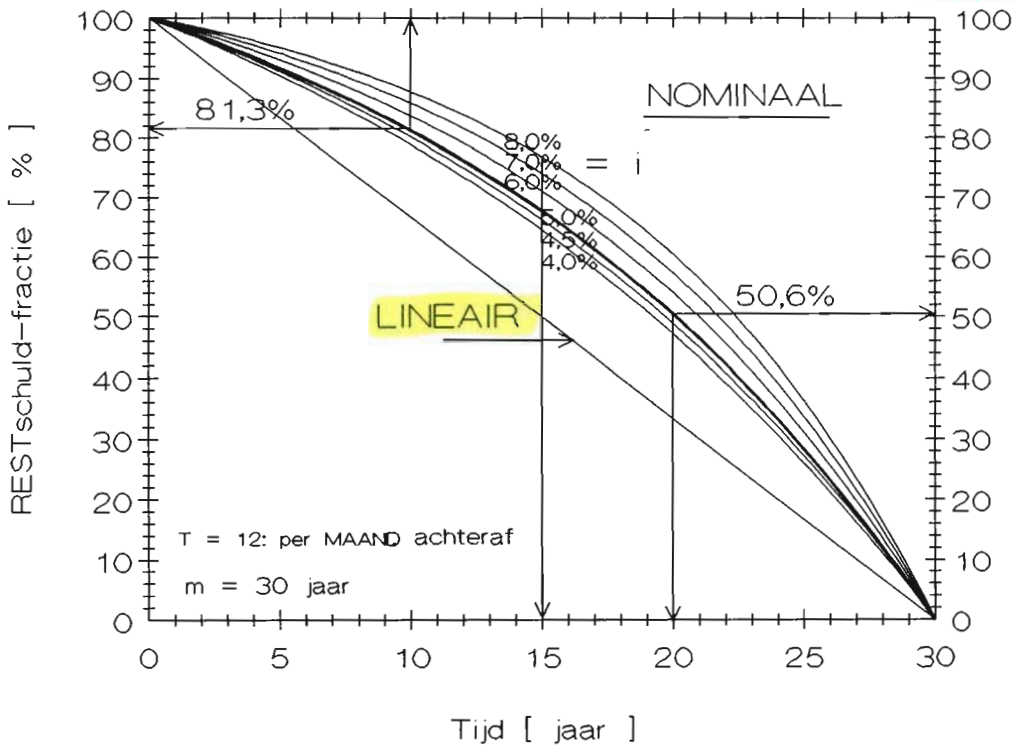
$H = 200.000$  Euro,  $m = 30$  jaar



# Realisatie ing. P.M.J. OTTEN

## Restschuld-scenario: **ANNUITEIT**

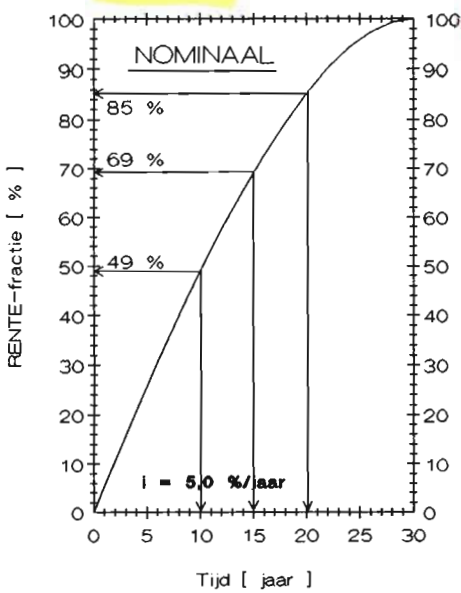
(A)



# Realisatie ing. P.M.J. OTTEN

## Annuititeit-hypothek

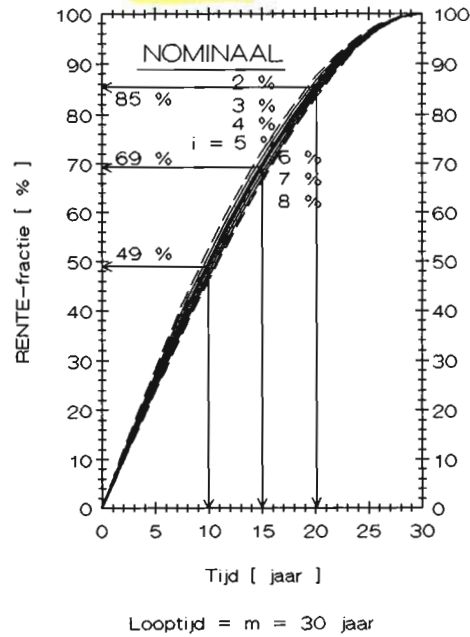
(B)



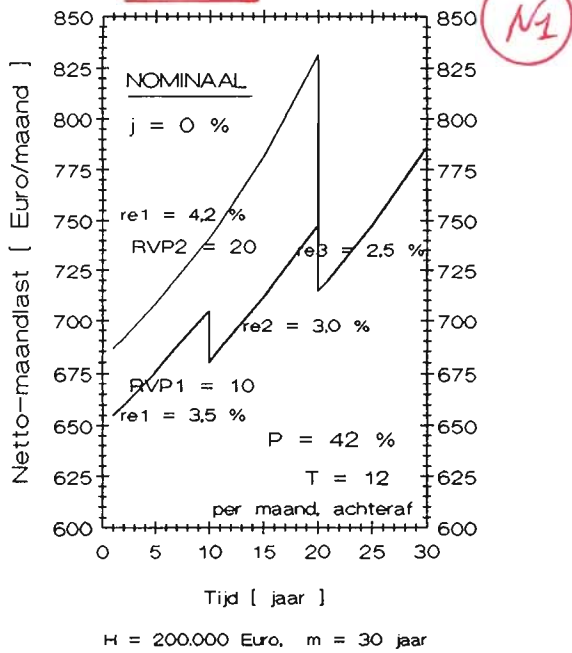
# Realisatie ing. P.M.J. OTTEN

## Annuititeit-hypothek

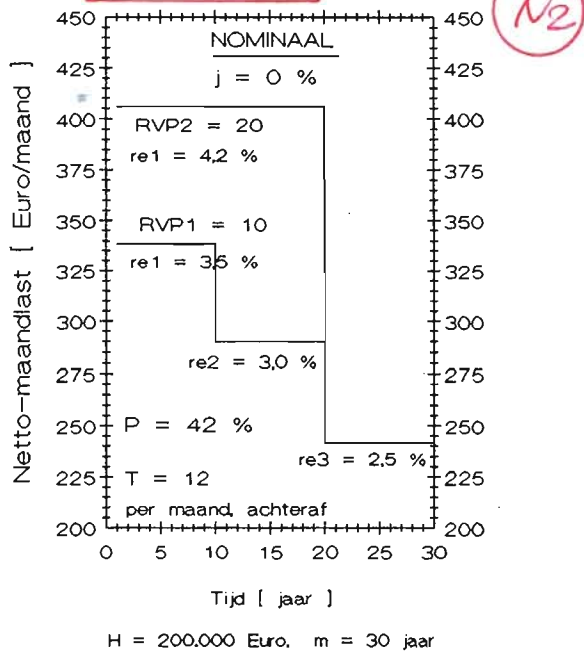
(C)



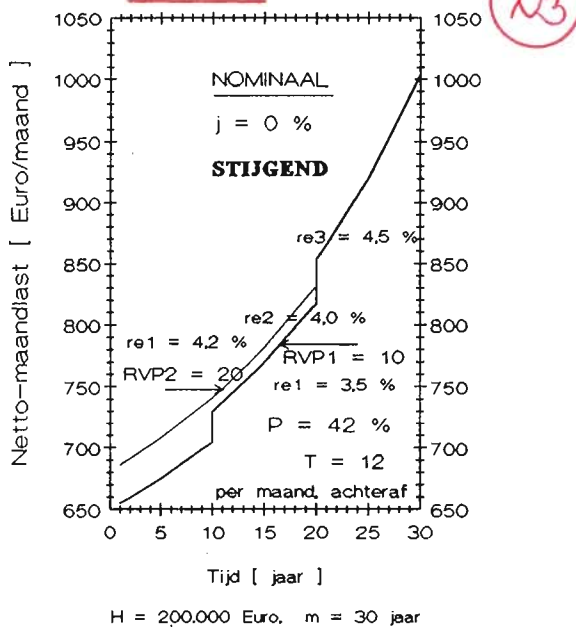
Realisatie ing. P.M.J. OTTEN  
ANNUITEIT-hypothek



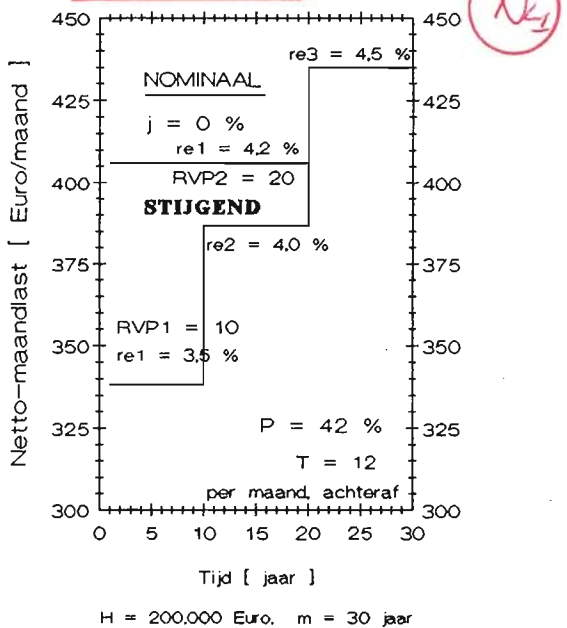
Realisatie ing. P.M.J. OTTEN  
AFLOSSINGSVRIJE hypothek



Realisatie ing. P.M.J. OTTEN  
ANNUITEIT-hypothek

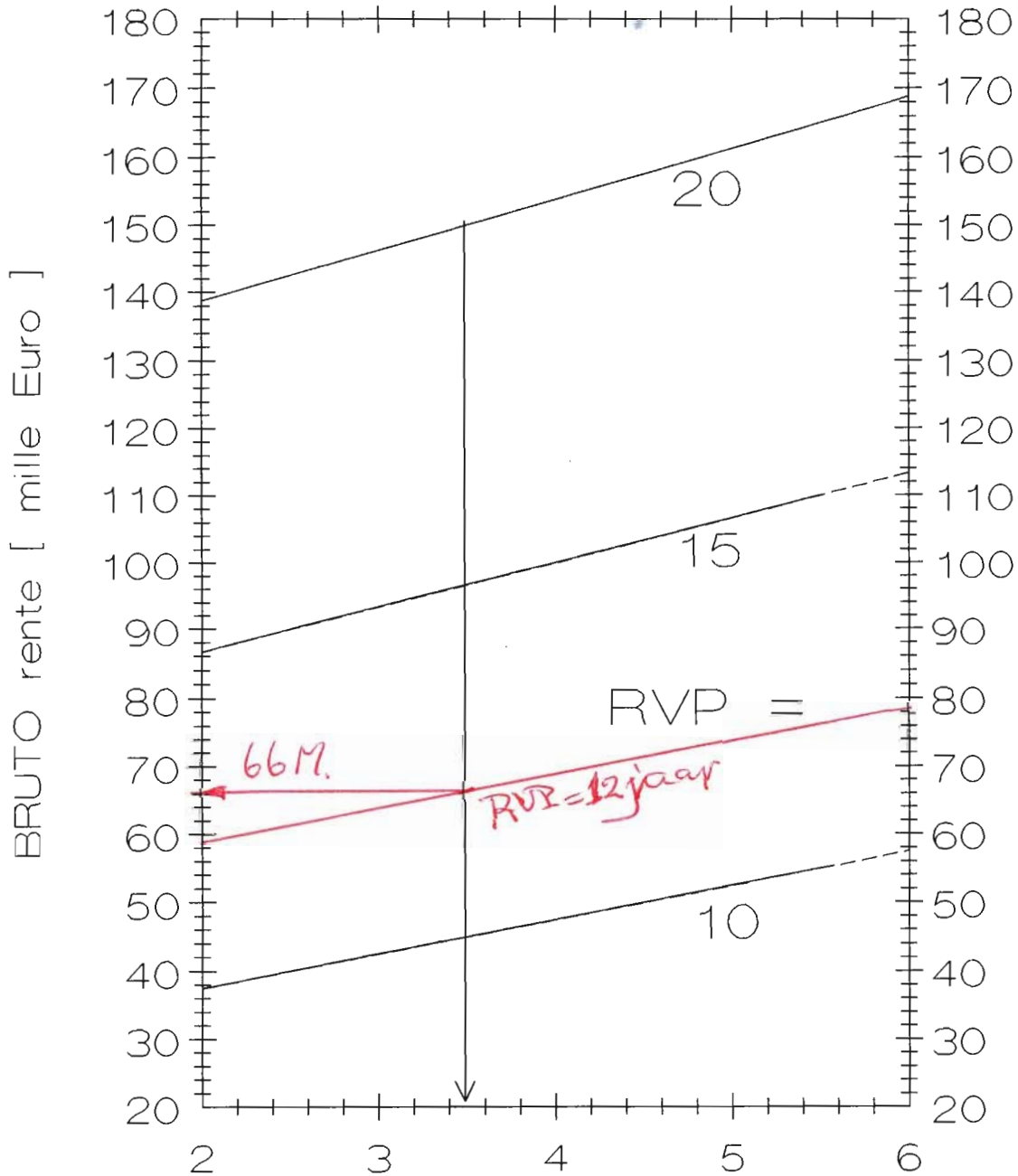


Realisatie ing. P.M.J. OTTEN  
AFLOSSINGSVRIJE hypothek





Realisatie ing. P.M.J. OTTEN  
**Aflossingsvrij**



**re2** = DAG-rente [ %/jaar ]

H = 200.000 Euro