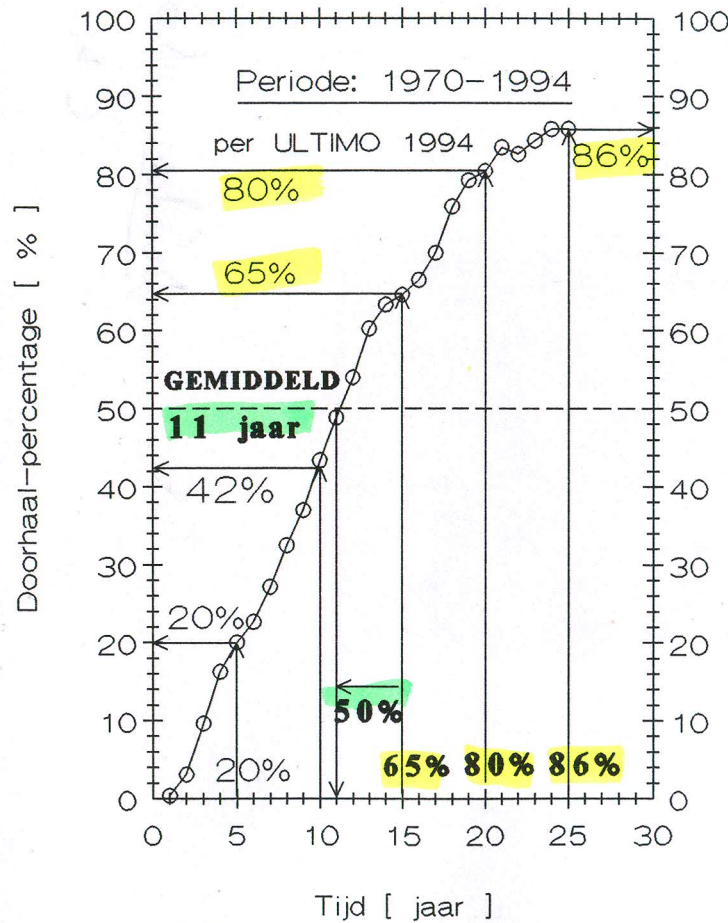


Realisatie ing. P.M.J. OTTEN
Doorhaal-percentage

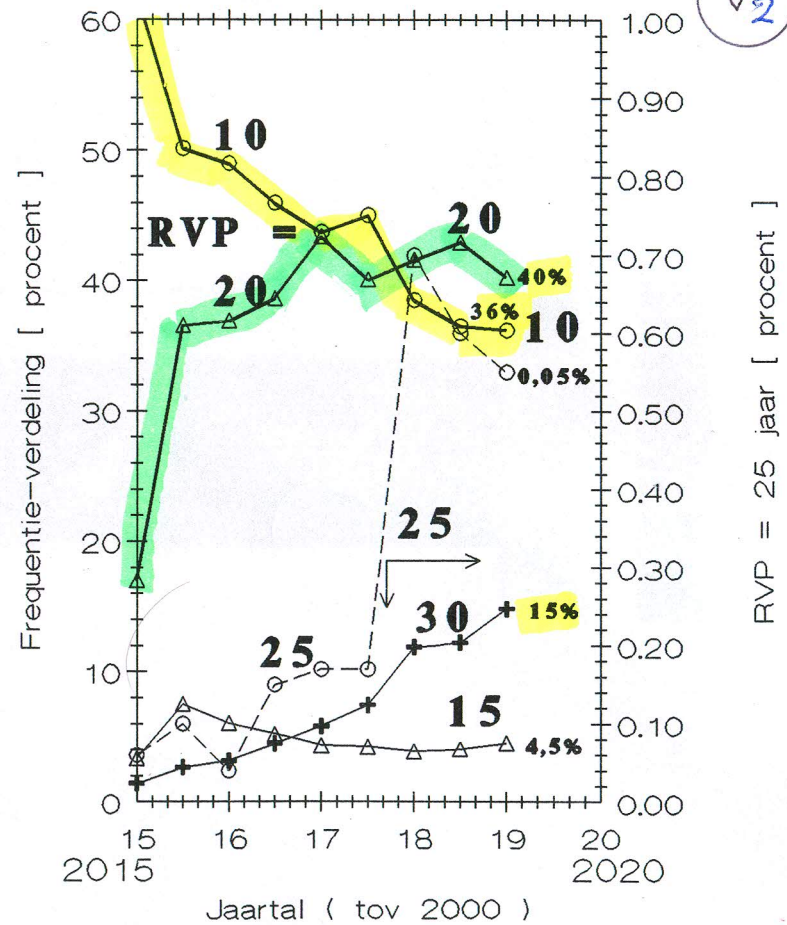
(D)



Databron: C.B.S.

Realisatie ing. P.M.J. OTTEN
Procentuele verdeling

(V2)

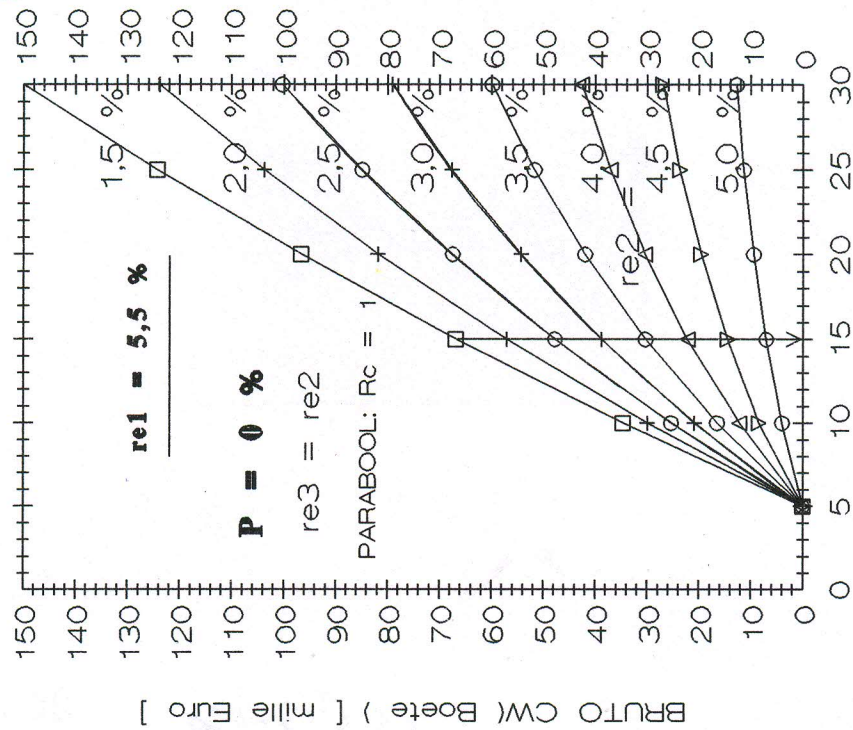


Bron: HDN

Realisatie ing. P.M.J. OTTEN

AFLOSSINGSVRIJ

C1



RVP = Rentevast periode [jaar]

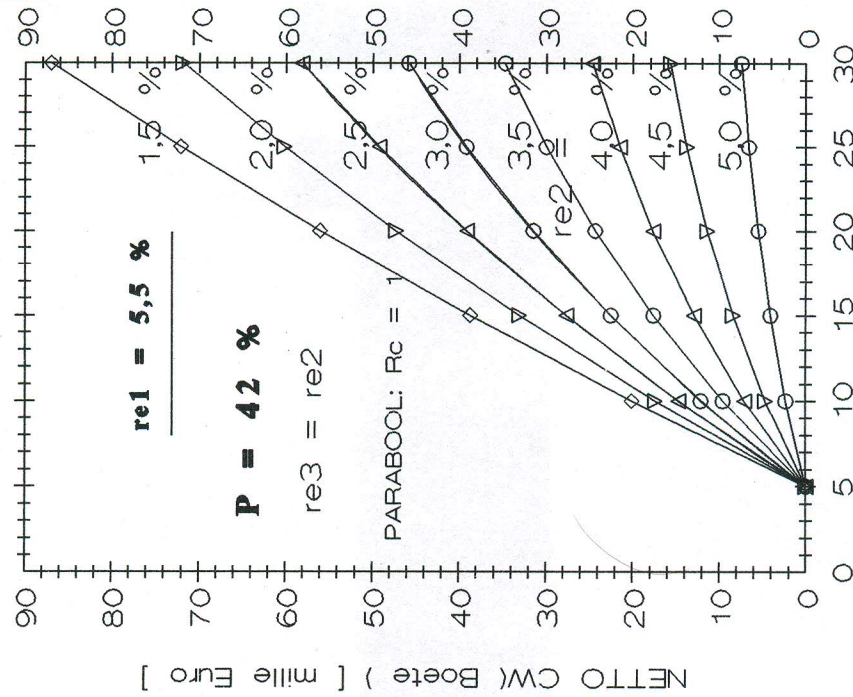
H = 200.000 Euro, m = 30 jaar

p = 10 %, N = 5 jaar

Realisatie ing. P.M.J. OTTEN

AFLOSSINGSVRIJ

C2

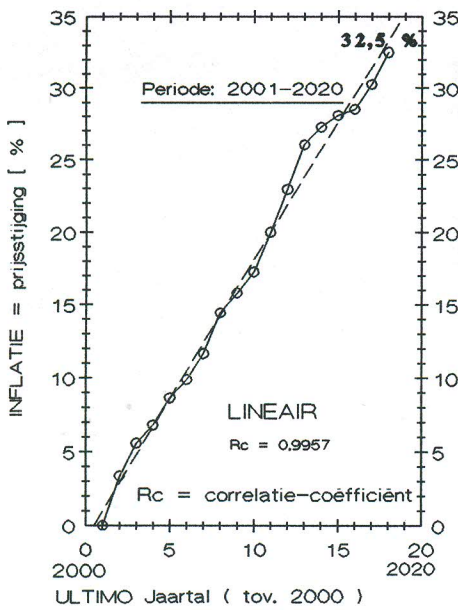


RVP = Rentevast periode [jaar]

H = 200.000 Euro, m = 30 jaar

p = 10 %, N = 5 jaar

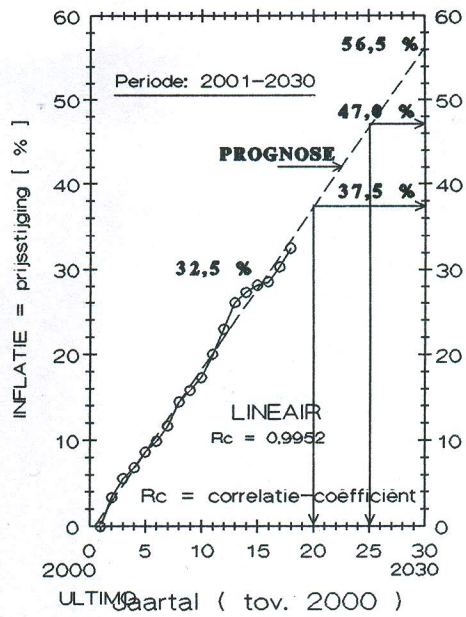
Realisatie ing. P.M.J. OTTEN
Prijsstijging in Nederland



P₁

Databron: CBS CPI-waarden

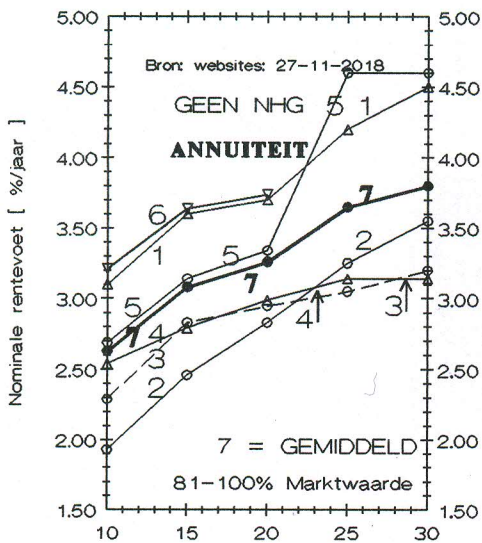
Realisatie ing. P.M.J. OTTEN
Prijsstijging in Nederland



P₂

Databron: CBS CPI-waarden

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

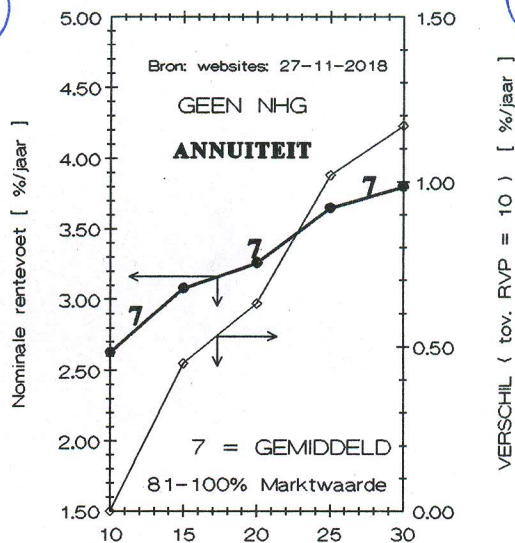


R₁

RVP = Rentevaste periode [jaar]

1 = Rabobank, 2 = OBVION, 3 = MUNT
4 = AEGON, 5 = ABN-AMRO, 6 = ING, 7 = GEMIDDELD

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



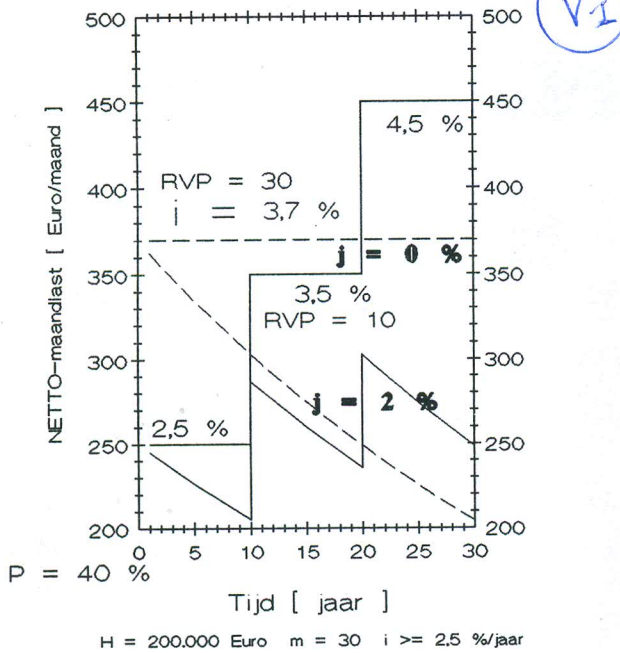
R₂

RVP = Rentevaste periode [jaar]

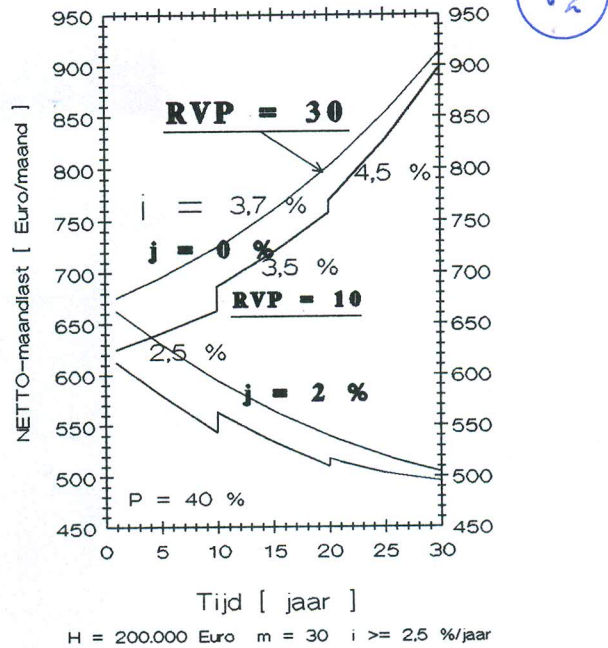
1 = Rabobank, 2 = OBVION, 3 = MUNT
4 = AEGON, 5 = ABN-AMRO, 6 = ING, 7 = GEMIDDELD

VERSCHIL (tov. RVP = 10) [%/jaar]

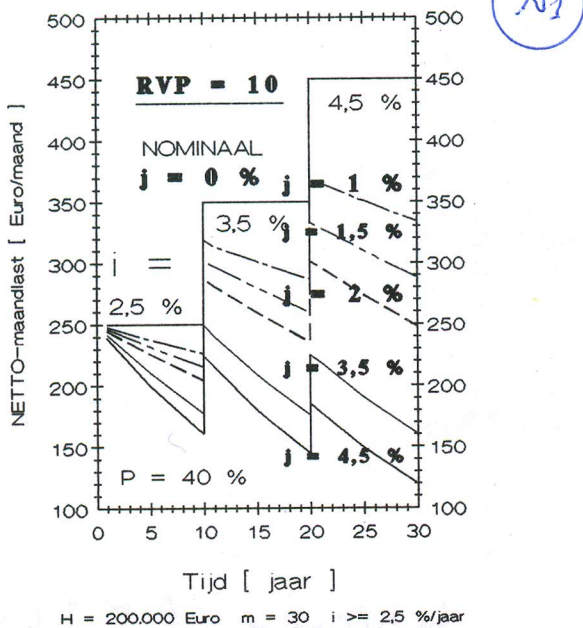
Realisatie ing. P.M.J. OTTEN
AFLOSSINGSVRIJ



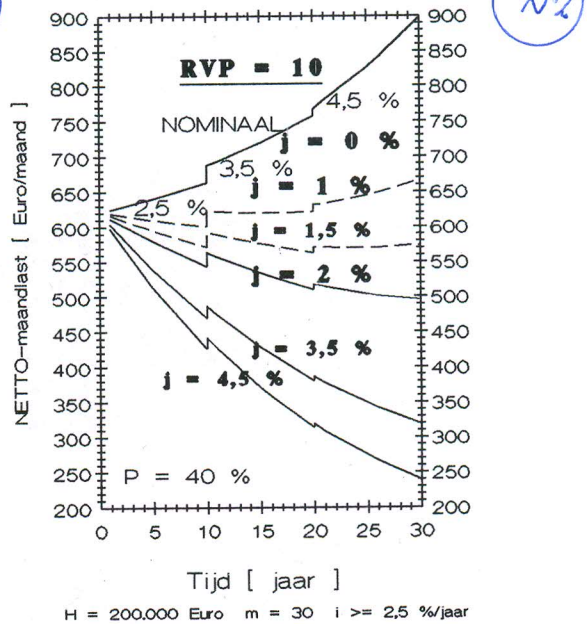
Realisatie ing. P.M.J. OTTEN
ANNUITEIT



Realisatie ing. P.M.J. OTTEN
AFLOSSINGSVRIJ



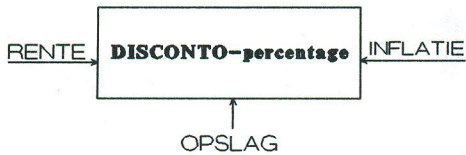
Realisatie ing. P.M.J. OTTEN
ANNUITEIT



Realisatie: ing. Pierre M.J. OTTEN

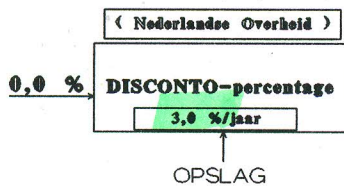
D1

De factoren die het DISCONTO-percentage beïnvloedert



Realisatie: ing. Pierre M.J. OTTEN

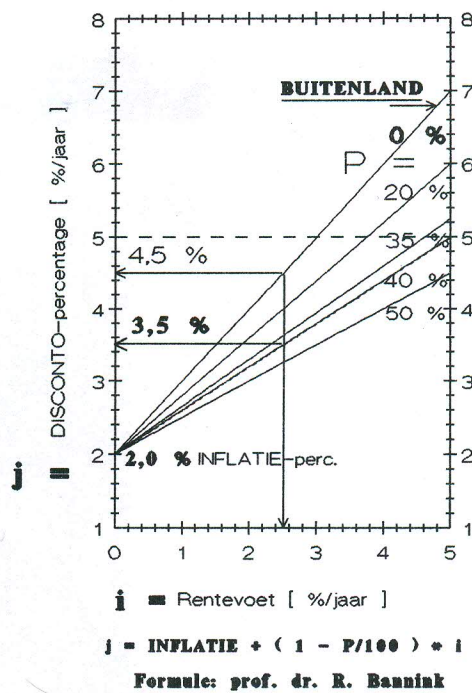
De factoren die het DISCONTO-percentage beïnvloedert



reële, risicovrije discontovoet = 0,0 %/jaar
 opslag = algemene risico-premie = 3 %/jaar

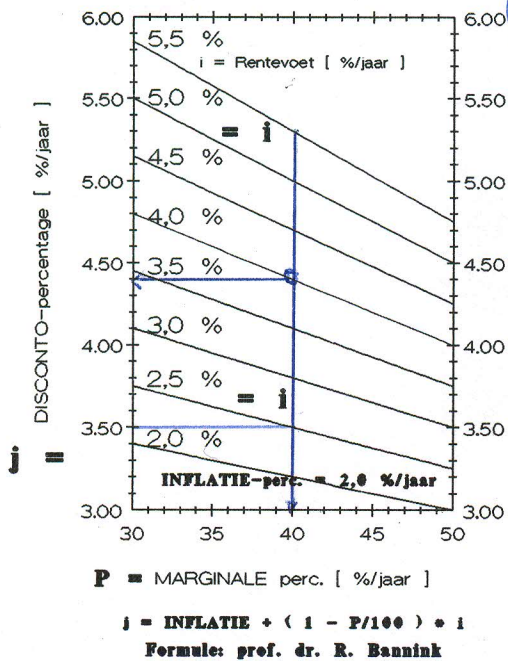
Realisatie ing. P.M.J. OTTEN
 DISCONTO-percentage

D2



Realisatie ing. P.M.J. OTTEN
 DISCONTO-percentage

D3



Realisatie ing. P.M.J. OTTEN
 DISCONTO-percentage

D4

