

Entwicklung der Tilgung bei verschiedenen Tilgungssätzen

Zinssatz 5 %, Tilgungssatz 1,0 % + 4 Sondertilgungen a 5000 €

Anfangs-kapital	Zinssatz	Tilgungs-satz	Annuität	Zinsen	Annuitätssumme	Tilgung	Jahr	Rest-schuld
100.000	5,0	1,0	6,0	5.000	6.000	1.000	1	99.000
99.000	5,0	1,0	6,0	4.950	6.000	1.050	2	97.950
97.950	5,0	1,0	6,0	4.898	6.000	1.103	3	96.848
96.848	5,0	1,0	6,0	4.842	6.000	1.158	4	95.690
95.690	5,0	1,0	6,0	4.784	11.000	6.216	5	89.474
89.474	5,0	1,0	6,0	4.474	6.000	1.526	6	87.948
87.948	5,0	1,0	6,0	4.397	6.000	1.603	7	86.345
86.345	5,0	1,0	6,0	4.317	6.000	1.683	8	84.663
84.663	5,0	1,0	6,0	4.233	6.000	1.767	9	82.896
82.896	5,0	1,0	6,0	4.145	11.000	6.855	10	76.041
76.041	5,0	1,0	6,0	3.802	6.000	2.198	11	73.843
73.843	5,0	1,0	6,0	3.692	6.000	2.308	12	71.535
71.535	5,0	1,0	6,0	3.577	6.000	2.423	13	69.112
69.112	5,0	1,0	6,0	3.456	6.000	2.544	14	66.567
66.567	5,0	1,0	6,0	3.328	11.000	7.672	15	58.896
58.896	5,0	1,0	6,0	2.945	6.000	3.055	16	55.840
55.840	5,0	1,0	6,0	2.792	6.000	3.208	17	52.632
52.632	5,0	1,0	6,0	2.632	6.000	3.368	18	49.264
49.264	5,0	1,0	6,0	2.463	6.000	3.537	19	45.727
45.727	5,0	1,0	6,0	2.286	11.000	8.714	20	37.014
37.014	5,0	1,0	6,0	1.851	6.000	4.149	21	32.864
32.864	5,0	1,0	6,0	1.643	6.000	4.357	22	28.507
28.507	5,0	1,0	6,0	1.425	6.000	4.575	23	23.933
23.933	5,0	1,0	6,0	1.197	6.000	4.803	24	19.129
19.129	5,0	1,0	6,0	956	6.000	5.044	25	14.086
14.086	5,0	1,0	6,0	704	6.000	5.296	26	8.790
8.790	5,0	1,0	6,0	440	6.000	5.560	27	3.230
3.230	5,0	1,0	6,0	161	6.000	5.839	28	0

Gesamte Zinsaufwendungen 85.391 €

Das Darlehen ist nach 29 Jahren getilgt !