

## Entwicklung der Tilgung bei verschiedenen Tilgungssätzen

Zinssatz 5 %, Tilgungssatz 3,0 %

Anfangs-kapital	Zinssatz	Tilgungs-satz	Annuität	Zinsen	Annuitätssumme	Tilgung	Jahr	Rest-schuld
100.000	5,0	3,0	8,0	5.000	8.000	3.000	1	97.000
97.000	5,0	3,0	8,0	4.850	8.000	3.150	2	93.850
93.850	5,0	3,0	8,0	4.693	8.000	3.308	3	90.543
90.543	5,0	3,0	8,0	4.527	8.000	3.473	4	87.070
87.070	5,0	3,0	8,0	4.353	8.000	3.647	5	83.423
83.423	5,0	3,0	8,0	4.171	8.000	3.829	6	79.594
79.594	5,0	3,0	8,0	3.980	8.000	4.020	7	75.574
75.574	5,0	3,0	8,0	3.779	8.000	4.221	8	71.353
71.353	5,0	3,0	8,0	3.568	8.000	4.432	9	66.920
66.920	5,0	3,0	8,0	3.346	8.000	4.654	10	62.266
62.266	5,0	3,0	8,0	3.113	8.000	4.887	11	57.380
57.380	5,0	3,0	8,0	2.869	8.000	5.131	12	52.249
52.249	5,0	3,0	8,0	2.612	8.000	5.388	13	46.861
46.861	5,0	3,0	8,0	2.343	8.000	5.657	14	41.204
41.204	5,0	3,0	8,0	2.060	8.000	5.940	15	35.264
35.264	5,0	3,0	8,0	1.763	8.000	6.237	16	29.028
29.028	5,0	3,0	8,0	1.451	8.000	6.549	17	22.479
22.479	5,0	3,0	8,0	1.124	8.000	6.876	18	15.603
15.603	5,0	3,0	8,0	780	8.000	7.220	19	8.383
8.383	5,0	3,0	8,0	419	8.000	7.581	20	802
802	5,0	3,0	8,0	40	762	722	21	0

Gesamte  
Zinsaufwendungen **60.842 €**

Das Darlehen ist nach 21 Jahren getilgt !