Entwicklung der Tilgung bei verschiedenen Tilgungssätzen

Zinssatz 6 %, Tilgungssatz 3,0 %

| Anfangs- kapital | Zinssatz | Tilgungs- satz | Annuität | Zinsen | Annuitätssumme | Tilgung | Jahr | Rest- schuld |
|---------------------|----------|-------------------|----------|--------|----------------|---------|------|-----------------|
| 100.000 | 6,0 | 3,0 | 9,0 | 6.000 | 9.000 | 3.000 | 1 | 97.000 |
| 97.000 | 6,0 | 3,0 | 9,0 | 5.820 | 9.000 | 3.180 | 2 | 93.820 |
| 93.820 | 6,0 | 3,0 | 9,0 | 5.629 | 9.000 | 3.371 | 3 | 90.449 |
| 90.449 | 6,0 | 3,0 | 9,0 | 5.427 | 9.000 | 3.573 | 4 | 86.876 |
| 86.876 | 6,0 | 3,0 | 9,0 | 5.213 | 9.000 | 3.787 | 5 | 83.089 |
| | | | | | | | | |
| 83.089 | 6,0 | 3,0 | 9,0 | 4.985 | 9.000 | 4.015 | 6 | 79.074 |
| 79.074 | 6,0 | 3,0 | 9,0 | 4.744 | 9.000 | 4.256 | 7 | 74.818 |
| 74.818 | 6,0 | 3,0 | 9,0 | 4.489 | 9.000 | 4.511 | 8 | 70.308 |
| 70.308 | 6,0 | 3,0 | 9,0 | 4.218 | 9.000 | 4.782 | 9 | 65.526 |
| 65.526 | 6,0 | 3,0 | 9,0 | 3.932 | 9.000 | 5.068 | 10 | 60.458 |
| | | | | | | | | |
| 60.458 | 6,0 | 3,0 | 9,0 | 3.627 | 9.000 | 5.373 | 11 | 55.085 |
| 55.085 | 6,0 | 3,0 | 9,0 | 3.305 | 9.000 | 5.695 | 12 | 49.390 |
| 49.390 | 6,0 | 3,0 | 9,0 | 2.963 | 9.000 | 6.037 | 13 | 43.354 |
| 43.354 | 6,0 | 3,0 | 9,0 | 2.601 | 9.000 | 6.399 | 14 | 36.955 |
| 36.955 | 6,0 | 3,0 | 9,0 | 2.217 | 9.000 | 6.783 | 15 | 30.172 |
| | | | | | | | | |
| 30.172 | 6,0 | 3,0 | 9,0 | 1.810 | 9.000 | 7.190 | 16 | 22.982 |
| 22.982 | 6,0 | 3,0 | 9,0 | 1.379 | 9.000 | 7.621 | 17 | 15.361 |
| 15.361 | 6,0 | 3,0 | 9,0 | 922 | 9.000 | 8.078 | 18 | 7.283 |
| 7.283 | 6,0 | 3,0 | 9,0 | 437 | 7.720 | 7.283 | 19 | 0 |

Gesamte

Zinsaufwendungen 69.720 €

Das Darlehen ist nach 19 Jahren getilgt!