AFKOOP IN FORMULEVORM (HALFJAARLIJKSE CANONBETALINGEN)

AB2016

		41.84100	41.84100	
		2390	98814.66544	
			41.34505	41.34505
Index jaarbasis	2.00%		23.62931	0.02392
Disconteringsvoet jaarbasis	4.50%		0.97608	
	0.02392		0.97608	
			0.98912	

Canon	Looptijd	Formule	Uitgezet in tijd	Verschil		
2319	35	54,796.36	29,684.35	-45.82787%	32,878	
2319	100000	95,879.17	26,308.92	-72.56034%	41,083	54,796
2319	30	50,053.57	22,008.69	-56.02972%		
		161575	65,695.83	64630		

N.B. UITKOMST BEREKENING GEEFT WAARDE PER 1/1 VAN HET JAAR INCL. BETALING OP 1/1

UITGEZET IN DE TIJD (CONTROLEBEREKENING)

Disconteringsvoet halfjaarb 2.23%

jaar	ode (half j	index	Canonbetaling	Disc factor	NCW canonbetaling
0	0	100.0%	€ 1,160	1.00	1159.50
0	1	100.0%	€ 500	0.98	489.12
1	2	102.0%	€ 510	0.96	488.04
1	3	102.0%	€ 510	0.94	477.41
2	4	104.0%	€ 520	0.92	476.36
2	5	104.0%	€ 520	0.90	465.99
3	6	106.1%	€ 531	0.88	464.97
3	7	106.1%	€ 531	0.86	454.85
4	8	108.2%	€ 541	0.84	453.84
4	9	108.2%	€ 541	0.82	443.96
5	10	110.4%	€ 552	0.80	442.99
5	11	110.4%	€ 552	0.78	433.34
6	12	112.6%	€ 563	0.77	432.39
6	13	112.6%	€ 563	0.75	422.98
7	14	114.9%	€ 574	0.73	422.04
7	15	114.9%	€ 574	0.72	412.86
8	16	117.2%	€ 586	0.70	411.95
8	17	117.2%	€ 586	0.69	402.98
9	18	119.5%	€ 598	0.67	402.09
9	19	119.5%	€ 598	0.66	393.34
10	20	121.9%	€ 609	0.64	392.47
10	21	121.9%	€ 609	0.63	383.93
11	22	124.3%	€ 622	0.62	383.08
11	23	124.3%	€ 622	0.60	374.74
12	24	126.8%	€ 634	0.59	373.92

12	25	126.8%	€ 634	0.58	365.78
13	26	129.4%	€ 647	0.56	364.97
13	27	129.4%	€ 647	0.55	357.03
14	28	131.9%	€ 660	0.54	356.24
14	29	131.9%	€ 660	0.53	348.49
15	30	134.6%	€ 673	0.52	347.72
15	31	134.6%	€ 673	0.51	340.15
16	32	137.3%	€ 686	0.49	339.40
16	33	137.3%	€ 686	0.48	332.01
17	34	140.0%	€ 700	0.47	331.28
17	35	140.0%	€ 700	0.46	324.07
18	36	142.8%	€ 714	0.45	323.36
18	37	142.8%	€ 714	0.44	316.32
19	38	145.7%	€ 728	0.43	315.62
19	39	145.7%	€ 728	0.42	308.75
20	40	148.6%	€ 743	0.41	308.07
20	41	148.6%	€ 743	0.41	301.36
21	42	151.6%	€ 758	0.40	300.70
21	43	151.6%	€ 758	0.39	294.15
22	44	154.6%	€ 773	0.38	293.50
22	45	154.6%	€ 773	0.37	287.12
23	46	157.7%	€ 788	0.36	286.48
23	47	157.7%	€ 788	0.36	280.25
24	48	160.8%	€ 804	0.35	279.63
24	49	160.8%	€ 804	0.34	273.54
25	50	164.1%	€ 820	0.33	272.94
25	51	164.1%	€ 820	0.33	267.00
26	52	167.3%	€ 837	0.32	266.41
26	53	167.3%	€ 837	0.31	260.61
27	54	170.7%	€ 853	0.30	260.04
27	55	170.7%	€ 853	0.30	254.38
28	56	174.1%	€ 871	0.29	253.82
28	57	174.1%	€ 871	0.29	248.29
29	58	177.6%	€ 888	0.28	247.74
29	59	177.6%	€ 888	0.27	242.35
30	60	181.1%	€ 906	0.27	241.82
30	61	181.1%	€ 906	0.26	236.55
31	62	184.8%	€ 924	0.26	236.03
31	63	184.8%	€ 924	0.25	230.89
32	64	188.5%	€ 942	0.24	230.39
32	65	188.5%	€ 942	0.24	225.37
33	66	192.2%	€ 961	0.23	224.87
33	67	192.2%	€ 961	0.23	219.98
34	68	196.1%	€ 980	0.22	219.49
34	69	196.1%	€ 980	0.22	214.72
35	70	200.0%	€ 1,00%	0.21	214.24
35	71	200.0%	€ 1,00%	0.21	209.58
36	72	204.0%	€ 1,020	0.21	209.12

36	73	204.0%	€ 1,020	0.20	204.57
37	74	208.1%	€ 1,040	0.20	204.11
37	75	208.1%	€ 1,040	0.19	199.67
38	76	212.2%	€ 1,061	0.19	199.23
38	77	212.2%	€ 1,061	0.18	194.89
39	78	216.5%	€ 1,082	0.18	194.46
39	79	216.5%	€ 1,082	0.18	190.23
40	80	220.8%	€ 1,104	0.17	189.81
40	81	220.8%	€ 1,104	0.17	185.68
41	82	225.2%	€ 1,126	0.16	185.27
41	83	225.2%	€ 1,126	0.16	181.24
42	84	229.7%	€ 1,149	0.16	180.84
42	85	229.7%	€ 1,149	0.15	176.90
43	86	234.3%	€ 1,172	0.15	176.51
43	87	234.3%	€ 1,172	0.15	172.67
44	88	239.0%	€ 1,195	0.14	172.29
44	89	239.0%	€ 1,195	0.14	168.54
45	90	243.8%	€ 1,219	0.14	168.17
45	91	243.8%	€ 1,219	0.13	164.51
46	92	248.7%	€ 1,243	0.13	164.15
46	93	248.7%	€ 1,243	0.13	160.57
47	94	253.6%	€ 1,268	0.13	160.22
47	95	253.6%	€ 1,268	0.12	156.73
48	96	258.7%	€ 1,294	0.12	156.39
48	97	258.7%	€ 1,294	0.12	152.98
49	98	263.9%	€ 1,319	0.12	152.64
49	99	263.9%	€ 1,319	0.11	149.32

Afkoopsom	
29,684.35	**50**
26,308.92	**40**
22,008.69	**30**

AB2000

AB1955

Index jaarbasis incl. -1%	1.00%	24.16	Index jaarbasis
Disconteringsvoet jaarba	4.50%	0.96651	Disconteringsv
		0.96651	

Canon	Looptijd	Formule	Uitgezet in tijd	Verschil	Canon
1000	50	24,155.06	24,155.06	0.00000%	1000
1000	40	21,972.58	21,972.58	0.00000%	1000
1000	30	18,904.26	18,904.26	0.00000%	1000

Disconteringsvoet halfja 2.23% Disconteringsv

jaar	iode (half ja	index	Canonbetaling	Disc factor	NCW canonbetaling	jaar
0	0	100.0%	€ 500	1.00	500.00	0
0	1	100.0%	€ 500	0.98	489.12	0
1	2	101.0%	€ 505	0.96	483.25	1
1	3	101.0%	€ 505	0.94	472.73	1
2	4	102.0%	€ 510	0.92	467.07	2
2	5	102.0%	€ 510	0.90	456.90	2
3	6	103.0%	€ 515	0.88	451.42	3
3	7	103.0%	€ 515	0.86	441.60	3
4	8	104.1%	€ 520	0.84	436.31	4
4	9	104.1%	€ 520	0.82	426.81	4
5	10	105.1%	€ 526	0.80	421.69	5
5	11	105.1%	€ 526	0.78	412.51	5
6	12	106.2%	€ 531	0.77	407.57	6
6	13	106.2%	€ 531	0.75	398.70	6
7	14	107.2%	€ 536	0.73	393.92	7
7	15	107.2%	€ 536	0.72	385.34	7
8	16	108.3%	€ 541	0.70	380.72	8
8	17	108.3%	€ 541	0.69	372.44	8
9	18	109.4%	€ 547	0.67	367.97	9
9	19	109.4%	€ 547	0.66	359.96	9
10	20	110.5%	€ 552	0.64	355.65	10
10	21	110.5%	€ 552	0.63	347.91	10
11	22	111.6%	€ 558	0.62	343.74	11
11	23	111.6%	€ 558	0.60	336.25	11
12	24	112.7%	€ 563	0.59	332.22	12

12	25	112.7%	€ 563	0.58	324.99	12
13	26	113.8%	€ 569	0.56	321.10	13
13	27	113.8%	€ 569	0.55	314.11	13
14	28	114.9%	€ 575	0.54	310.34	14
14	29	114.9%	€ 575	0.53	303.59	14
15	30	116.1%	€ 580	0.52	299.95	15
15	31	116.1%	€ 580	0.51	293.42	15
16	32	117.3%	€ 586	0.49	289.90	16
16	33	117.3%	€ 586	0.48	283.59	16
17	34	118.4%	€ 592	0.47	280.19	17
17	35	118.4%	€ 592	0.46	274.09	17
18	36	119.6%	€ 598	0.45	270.81	18
18	37	119.6%	€ 598	0.44	264.91	18
19	38	120.8%	€ 604	0.43	261.74	19
19	39	120.8%	€ 604	0.42	256.04	19
20	40	122.0%	€ 610	0.41	252.97	20
20	41	122.0%	€ 610	0.41	247.46	20
21	42	123.2%	€ 616	0.40	244.50	21
21	43	123.2%	€ 616	0.39	239.18	21
22	44	124.5%	€ 622	0.38	236.31	22
22	45	124.5%	€ 622	0.37	231.17	22
23	46	125.7%	€ 629	0.36	228.40	23
23	47	125.7%	€ 629	0.36	223.42	23
24	48	127.0%	€ 635	0.35	220.75	24
24	49	127.0%	€ 635	0.34	215.94	24
25	50	128.2%	€ 641	0.33	213.35	25
25	51	128.2%	€ 641	0.33	208.71	25
26	52	129.5%	€ 648	0.32	206.21	26
26	53	129.5%	€ 648	0.31	201.72	26
27	54	130.8%	€ 654	0.30	199.30	27
27	55	130.8%	€ 654	0.30	194.96	27
28	56	132.1%	€ 661	0.29	192.62	28
28	57	132.1%	€ 661	0.29	188.43	28
29	58	133.5%	€ 667	0.28	186.17	29
29	59	133.5%	€ 667	0.27	182.12	29
30	60	134.8%	€ 674	0.27	179.94	30
30	61	134.8%	€ 674	0.26	176.02	30
31	62	136.1%	€ 681	0.26	173.91	31
31	63	136.1%	€ 681	0.25	170.13	31
32	64	137.5%	€ 687	0.24	168.09	32
32	65	137.5%	€ 687	0.24	164.43	32
33	66	138.9%	€ 694	0.23	162.46	33
33	67	138.9%	€ 694	0.23	158.92	33
34	68	140.3%	€ 701	0.22	157.02	34
34	69	140.3%	€ 701	0.22	153.60	34
35	70	141.7%	€ 708	0.21	151.76	35
35	71	141.7%	€ 708	0.21	148.45	35
36	72	143.1%	€ 715	0.21	146.67	36

36	73	143.1%	€ 715	0.20	143.48	36
37	74	144.5%	€ 723	0.20	141.76	37
37	75	144.5%	€ 723	0.19	138.68	37
38	76	146.0%	€ 730	0.19	137.01	38
38	77	146.0%	€ 730	0.18	134.03	38
39	78	147.4%	€ 737	0.18	132.42	39
39	79	147.4%	€ 737	0.18	129.54	39
40	80	148.9%	€ 744	0.17	127.99	40
40	81	148.9%	€ 744	0.17	125.20	40
41	82	150.4%	€ 752	0.16	123.70	41
41	83	150.4%	€ 752	0.16	121.01	41
42	84	151.9%	€ 759	0.16	119.56	42
42	85	151.9%	€ 759	0.15	116.96	42
43	86	153.4%	€ 767	0.15	115.55	43
43	87	153.4%	€ 767	0.15	113.04	43
44	88	154.9%	€ 775	0.14	111.68	44
44	89	154.9%	€ 775	0.14	109.25	44
45	90	156.5%	€ 782	0.14	107.94	45
45	91	156.5%	€ 782	0.13	105.59	45
46	92	158.0%	€ 790	0.13	104.33	46
46	93	158.0%	€ 790	0.13	102.06	46
47	94	159.6%	€ 798	0.13	100.83	47
47	95	159.6%	€ 798	0.12	98.64	47
48	96	161.2%	€ 806	0.12	97.46	48
48	97	161.2%	€ 806	0.12	95.34	48
49	98	162.8%	€ 814	0.12	94.19	49
49	99	162.8%	€ 814	0.11	92.14	49

		Afkoopsom	
jaar		24,155.06	**50jaar**
jaar		21,972.58	**40jaar**
jaar		18,904.26	**30jaar**

	0.00%	20.42653
oet jaarbasis	4.50%	0.95694
		0.95694

Looptijd	Formule	Uitgezet in tijd	Verschil
50	20,426.53	20,426.53	0.00000%
40	19,020.36	19,020.36	0.00000%
30	16,836.62	16,836.62	0.00000%

oet halfjaarbasis 2.23%

iode (half ja	index	Canonbetaling	Disc factor	NCW canonbetaling
0	100.0%	€ 500	1.00	500.00
1	100.0%	€ 500	0.98	489.12
2	100.0%	€ 500	0.96	478.47
3	100.0%	€ 500	0.94	468.05
4	100.0%	€ 500	0.92	457.86
5	100.0%	€ 500	0.90	447.90
6	100.0%	€ 500	0.88	438.15
7	100.0%	€ 500	0.86	428.61
8	100.0%	€ 500	0.84	419.28
9	100.0%	€ 500	0.82	410.15
10	100.0%	€ 500	0.80	401.23
11	100.0%	€ 500	0.78	392.49
12	100.0%	€ 500	0.77	383.95
13	100.0%	€ 500	0.75	375.59
14	100.0%	€ 500	0.73	367.41
15	100.0%	€ 500	0.72	359.42
16	100.0%	€ 500	0.70	351.59
17	100.0%	€ 500	0.69	343.94
18	100.0%	€ 500	0.67	336.45
19	100.0%	€ 500	0.66	329.13
20	100.0%	€ 500	0.64	321.96
21	100.0%	€ 500	0.63	314.96
22	100.0%	€ 500	0.62	308.10
23	100.0%	€ 500	0.60	301.39
24	100.0%	€ 500	0.59	294.83

25	100.0%	€ 500	0.58	288.41
26	100.0%	€ 500	0.56	282.14
27	100.0%	€ 500	0.55	275.99
28	100.0%	€ 500	0.54	269.99
29	100.0%	€ 500	0.53	264.11
30	100.0%	€ 500	0.52	258.36
31	100.0%	€ 500	0.51	252.74
32	100.0%	€ 500	0.49	247.23
33	100.0%	€ 500	0.48	241.85
34	100.0%	€ 500	0.47	236.59
35	100.0%	€ 500	0.46	231.44
36	100.0%	€ 500	0.45	226.40
37	100.0%	€ 500	0.44	221.47
38	100.0%	€ 500	0.43	216.65
39	100.0%	€ 500	0.42	211.93
40	100.0%	€ 500	0.41	207.32
41	100.0%	€ 500	0.41	202.81
42	100.0%	€ 500	0.40	198.39
43	100.0%	€ 500	0.39	194.08
44	100.0%	€ 500	0.38	189.85
45	100.0%	€ 500	0.37	185.72
46	100.0%	€ 500	0.36	181.68
47	100.0%	€ 500	0.36	177.72
48	100.0%	€ 500	0.35	173.85
49	100.0%	€ 500	0.34	170.07
50	100.0%	€ 500	0.33	166.37
51	100.0%	€ 500	0.33	162.74
52	100.0%	€ 500	0.32	159.20
53	100.0%	€ 500	0.31	155.74
54	100.0%	€ 500	0.30	152.35
55	100.0%	€ 500	0.30	149.03
56	100.0%	€ 500	0.29	145.79
57	100.0%	€ 500	0.29	142.61
58	100.0%	€ 500	0.28	139.51
59	100.0%	€ 500	0.27	136.47
60	100.0%	€ 500	0.27	133.50
61	100.0%	€ 500	0.26	130.59
62	100.0%	€ 500	0.26	127.75
63	100.0%	€ 500	0.25	124.97
64	100.0%	€ 500	0.24	122.25
65	100.0%	€ 500	0.24	119.59
66	100.0%	€ 500	0.23	116.99
67	100.0%	€ 500	0.23	114.44
68	100.0%	€ 500	0.22	111.95
69	100.0%	€ 500	0.22	109.51
70	100.0%	€ 500	0.21	107.13
71	100.0%	€ 500	0.21	104.80
72	100.0%	€ 500	0.21	102.51

73	100.0%	€ 500	0.20	100.28
74	100.0%	€ 500	0.20	98.10
75	100.0%	€ 500	0.19	95.96
76	100.0%	€ 500	0.19	93.88
77	100.0%	€ 500	0.18	91.83
78	100.0%	€ 500	0.18	89.83
79	100.0%	€ 500	0.18	87.88
80	100.0%	€ 500	0.17	85.96
81	100.0%	€ 500	0.17	84.09
82	100.0%	€ 500	0.16	82.26
83	100.0%	€ 500	0.16	80.47
84	100.0%	€ 500	0.16	78.72
85	100.0%	€ 500	0.15	77.01
86	100.0%	€ 500	0.15	75.33
87	100.0%	€ 500	0.15	73.69
88	100.0%	€ 500	0.14	72.09
89	100.0%	€ 500	0.14	70.52
90	100.0%	€ 500	0.14	68.98
91	100.0%	€ 500	0.13	67.48
92	100.0%	€ 500	0.13	66.01
93	100.0%	€ 500	0.13	64.57
94	100.0%	€ 500	0.13	63.17
95	100.0%	€ 500	0.12	61.79
96	100.0%	€ 500	0.12	60.45
97	100.0%	€ 500	0.12	59.13
98	100.0%	€ 500	0.12	57.85
99	100.0%	€ 500	0.11	56.59

Afkoopsom	
20,426.53	**50 jaar**
19,020.36	**40 jaar**
16,836.62	**30 jaar**