

Zins- und Tilgungsplan Gemeinde Neuendeich

18.11.2022

Gläubiger: Investitionsbank S.-H. Unterabschnittsnr.: 9100
 Postfach 1128 Schuldengruppe: 50
 24105 Kiel Schuldennr.: 3

Vertrags-Nr.: Vertrags-Datum: 18.11.2022

Beschreibung: Vorschlag 2.2 KIF-Darlehen 20 Jahre
 Haushaltsstellen:
 Annahme: Zinsen:
 Tilgung: Verw.-K.:
 Außerord.: Gebühren:

| | | | | | |
|---------------------|---------------------|-------------------------|-----------------|--------------------------------------|------------------|
| Kreditart: | feste Tilgungsraten | 1. Zinszahlung: | 01.04.2023 | Auszahlungsdatum | 01.01.2023 |
| Nennbetrag: | 937.500,00 EURO | Zahlungsweise Zinsen: | vierteljährlich | Auszahlungssatz: | 100,00 % |
| Kreditbetrag: | 937.500,00 EURO | Zinsfestschreibung bis: | 31.12.2042 | Kosten und Gebühren: | 0,00 EURO |
| Zinssatz: | 2,0000 % | | | Zinsverrechnungsart: | nachschüssig |
| Verwaltungskosten: | 0,0000 % | | | | |
| Verwaltungskosten: | 0,00 EURO | 1. Ratenzahlung: | 01.04.2023 | Restschuld: | 0,00 EURO |
| anf. Jahrestilgung: | 5,0000 % | Zahlungsweise: | vierteljährlich | | |
| | | | | Gesamtlaufzeit: | |
| | | | | Anfängl. jährl. Effektivzins % AIBD: | 2,02 PAngV: 2,02 |

| Nr. | Datum der Rate | Kontostand am Anfang | Zinsen | Verw.-Kosten | Tilgung | Rate bei fester Tilgung | Kumulative Zinsen + Verw.-K. |
|---------------------|----------------|--------------------------------|------------------|--------------|------------------|-------------------------|------------------------------|
| 1 | 01.01.2023 | Kreditaufnahme 937.500,00 EURO | | | | | |
| 2 | 01.04.2023 | 937.500,00 | 4.687,50 | | 11.718,75 | 16.406,25 | 4.687,50 |
| 3 | 01.07.2023 | 925.781,25 | 4.628,91 | | 11.718,75 | 16.347,66 | 9.316,41 |
| 4 | 01.10.2023 | 914.062,50 | 4.570,31 | | 11.718,75 | 16.289,06 | 13.886,72 |
| Summe 2023 : | | | 13.886,72 | | 35.156,25 | 49.042,97 | |
| 5 | 01.01.2024 | 902.343,75 | 4.511,72 | | 11.718,75 | 16.230,47 | 18.398,44 |
| 6 | 01.04.2024 | 890.625,00 | 4.453,13 | | 11.718,75 | 16.171,88 | 22.851,57 |
| 7 | 01.07.2024 | 878.906,25 | 4.394,53 | | 11.718,75 | 16.113,28 | 27.246,10 |
| 8 | 01.10.2024 | 867.187,50 | 4.335,94 | | 11.718,75 | 16.054,69 | 31.582,04 |
| Summe 2024 : | | | 17.695,32 | | 46.875,00 | 64.570,32 | |
| 9 | 01.01.2025 | 855.468,75 | 4.277,34 | | 11.718,75 | 15.996,09 | 35.859,38 |
| 10 | 01.04.2025 | 843.750,00 | 4.218,75 | | 11.718,75 | 15.937,50 | 40.078,13 |
| 11 | 01.07.2025 | 832.031,25 | 4.160,16 | | 11.718,75 | 15.878,91 | 44.238,29 |
| 12 | 01.10.2025 | 820.312,50 | 4.101,56 | | 11.718,75 | 15.820,31 | 48.339,85 |

| Nr. | Datum der Rate | Kontostand am Anfang | Zinsen | Verw.-Kosten | Tilgung | Rate bei fester Tilgung | Kumulative Zinsen + Verw.-K. |
|---------------------|----------------|----------------------|------------------|--------------|------------------|-------------------------|------------------------------|
| Summe 2025 : | | | 16.757,81 | | 46.875,00 | 63.632,81 | |
| 13 | 01.01.2026 | 808.593,75 | 4.042,97 | | 11.718,75 | 15.761,72 | 52.382,82 |
| 14 | 01.04.2026 | 796.875,00 | 3.984,38 | | 11.718,75 | 15.703,13 | 56.367,20 |
| 15 | 01.07.2026 | 785.156,25 | 3.925,78 | | 11.718,75 | 15.644,53 | 60.292,98 |
| 16 | 01.10.2026 | 773.437,50 | 3.867,19 | | 11.718,75 | 15.585,94 | 64.160,17 |
| Summe 2026 : | | | 15.820,32 | | 46.875,00 | 62.695,32 | |
| 17 | 01.01.2027 | 761.718,75 | 3.808,59 | | 11.718,75 | 15.527,34 | 67.968,76 |
| 18 | 01.04.2027 | 750.000,00 | 3.750,00 | | 11.718,75 | 15.468,75 | 71.718,76 |
| 19 | 01.07.2027 | 738.281,25 | 3.691,41 | | 11.718,75 | 15.410,16 | 75.410,17 |
| 20 | 01.10.2027 | 726.562,50 | 3.632,81 | | 11.718,75 | 15.351,56 | 79.042,98 |
| Summe 2027 : | | | 14.882,81 | | 46.875,00 | 61.757,81 | |
| 21 | 01.01.2028 | 714.843,75 | 3.574,22 | | 11.718,75 | 15.292,97 | 82.617,20 |
| 22 | 01.04.2028 | 703.125,00 | 3.515,63 | | 11.718,75 | 15.234,38 | 86.132,83 |
| 23 | 01.07.2028 | 691.406,25 | 3.457,03 | | 11.718,75 | 15.175,78 | 89.589,86 |
| 24 | 01.10.2028 | 679.687,50 | 3.398,44 | | 11.718,75 | 15.117,19 | 92.988,30 |
| Summe 2028 : | | | 13.945,32 | | 46.875,00 | 60.820,32 | |
| 25 | 01.01.2029 | 667.968,75 | 3.339,84 | | 11.718,75 | 15.058,59 | 96.328,14 |
| 26 | 01.04.2029 | 656.250,00 | 3.281,25 | | 11.718,75 | 15.000,00 | 99.609,39 |
| 27 | 01.07.2029 | 644.531,25 | 3.222,66 | | 11.718,75 | 14.941,41 | 102.832,05 |
| 28 | 01.10.2029 | 632.812,50 | 3.164,06 | | 11.718,75 | 14.882,81 | 105.996,11 |
| Summe 2029 : | | | 13.007,81 | | 46.875,00 | 59.882,81 | |
| 29 | 01.01.2030 | 621.093,75 | 3.105,47 | | 11.718,75 | 14.824,22 | 109.101,58 |
| 30 | 01.04.2030 | 609.375,00 | 3.046,88 | | 11.718,75 | 14.765,63 | 112.148,46 |
| 31 | 01.07.2030 | 597.656,25 | 2.988,28 | | 11.718,75 | 14.707,03 | 115.136,74 |
| 32 | 01.10.2030 | 585.937,50 | 2.929,69 | | 11.718,75 | 14.648,44 | 118.066,43 |
| Summe 2030 : | | | 12.070,32 | | 46.875,00 | 58.945,32 | |
| 33 | 01.01.2031 | 574.218,75 | 2.871,09 | | 11.718,75 | 14.589,84 | 120.937,52 |
| 34 | 01.04.2031 | 562.500,00 | 2.812,50 | | 11.718,75 | 14.531,25 | 123.750,02 |
| 35 | 01.07.2031 | 550.781,25 | 2.753,91 | | 11.718,75 | 14.472,66 | 126.503,93 |

| Nr. | Datum der Rate | Kontostand am Anfang | Zinsen | Verw.-Kosten | Tilgung | Rate bei fester Tilgung | Kumulative Zinsen + Verw.-K. |
|---------------------|----------------|----------------------|------------------|--------------|------------------|-------------------------|------------------------------|
| 36 | 01.10.2031 | 539.062,50 | 2.695,31 | | 11.718,75 | 14.414,06 | 129.199,24 |
| Summe 2031 : | | | 11.132,81 | | 46.875,00 | 58.007,81 | |
| 37 | 01.01.2032 | 527.343,75 | 2.636,72 | | 11.718,75 | 14.355,47 | 131.835,96 |
| 38 | 01.04.2032 | 515.625,00 | 2.578,13 | | 11.718,75 | 14.296,88 | 134.414,09 |
| 39 | 01.07.2032 | 503.906,25 | 2.519,53 | | 11.718,75 | 14.238,28 | 136.933,62 |
| 40 | 01.10.2032 | 492.187,50 | 2.460,94 | | 11.718,75 | 14.179,69 | 139.394,56 |
| Summe 2032 : | | | 10.195,32 | | 46.875,00 | 57.070,32 | |
| 41 | 01.01.2033 | 480.468,75 | 2.402,34 | | 11.718,75 | 14.121,09 | 141.796,90 |
| 42 | 01.04.2033 | 468.750,00 | 2.343,75 | | 11.718,75 | 14.062,50 | 144.140,65 |
| 43 | 01.07.2033 | 457.031,25 | 2.285,16 | | 11.718,75 | 14.003,91 | 146.425,81 |
| 44 | 01.10.2033 | 445.312,50 | 2.226,56 | | 11.718,75 | 13.945,31 | 148.652,37 |
| Summe 2033 : | | | 9.257,81 | | 46.875,00 | 56.132,81 | |
| 45 | 01.01.2034 | 433.593,75 | 2.167,97 | | 11.718,75 | 13.886,72 | 150.820,34 |
| 46 | 01.04.2034 | 421.875,00 | 2.109,38 | | 11.718,75 | 13.828,13 | 152.929,72 |
| 47 | 01.07.2034 | 410.156,25 | 2.050,78 | | 11.718,75 | 13.769,53 | 154.980,50 |
| 48 | 01.10.2034 | 398.437,50 | 1.992,19 | | 11.718,75 | 13.710,94 | 156.972,69 |
| Summe 2034 : | | | 8.320,32 | | 46.875,00 | 55.195,32 | |
| 49 | 01.01.2035 | 386.718,75 | 1.933,59 | | 11.718,75 | 13.652,34 | 158.906,28 |
| 50 | 01.04.2035 | 375.000,00 | 1.875,00 | | 11.718,75 | 13.593,75 | 160.781,28 |
| 51 | 01.07.2035 | 363.281,25 | 1.816,41 | | 11.718,75 | 13.535,16 | 162.597,69 |
| 52 | 01.10.2035 | 351.562,50 | 1.757,81 | | 11.718,75 | 13.476,56 | 164.355,50 |
| Summe 2035 : | | | 7.382,81 | | 46.875,00 | 54.257,81 | |
| 53 | 01.01.2036 | 339.843,75 | 1.699,22 | | 11.718,75 | 13.417,97 | 166.054,72 |
| 54 | 01.04.2036 | 328.125,00 | 1.640,63 | | 11.718,75 | 13.359,38 | 167.695,35 |
| 55 | 01.07.2036 | 316.406,25 | 1.582,03 | | 11.718,75 | 13.300,78 | 169.277,38 |
| 56 | 01.10.2036 | 304.687,50 | 1.523,44 | | 11.718,75 | 13.242,19 | 170.800,82 |
| Summe 2036 : | | | 6.445,32 | | 46.875,00 | 53.320,32 | |
| 57 | 01.01.2037 | 292.968,75 | 1.464,84 | | 11.718,75 | 13.183,59 | 172.265,66 |
| 58 | 01.04.2037 | 281.250,00 | 1.406,25 | | 11.718,75 | 13.125,00 | 173.671,91 |

| Nr. | Datum der Rate | Kontostand am Anfang | Zinsen | Verw.-Kosten | Tilgung | Rate bei fester Tilgung | Kumulative Zinsen + Verw.-K. |
|---------------------|----------------|----------------------|-----------------|--------------|------------------|-------------------------|------------------------------|
| 59 | 01.07.2037 | 269.531,25 | 1.347,66 | | 11.718,75 | 13.066,41 | 175.019,57 |
| 60 | 01.10.2037 | 257.812,50 | 1.289,06 | | 11.718,75 | 13.007,81 | 176.308,63 |
| Summe 2037 : | | | 5.507,81 | | 46.875,00 | 52.382,81 | |
| 61 | 01.01.2038 | 246.093,75 | 1.230,47 | | 11.718,75 | 12.949,22 | 177.539,10 |
| 62 | 01.04.2038 | 234.375,00 | 1.171,88 | | 11.718,75 | 12.890,63 | 178.710,98 |
| 63 | 01.07.2038 | 222.656,25 | 1.113,28 | | 11.718,75 | 12.832,03 | 179.824,26 |
| 64 | 01.10.2038 | 210.937,50 | 1.054,69 | | 11.718,75 | 12.773,44 | 180.878,95 |
| Summe 2038 : | | | 4.570,32 | | 46.875,00 | 51.445,32 | |
| 65 | 01.01.2039 | 199.218,75 | 996,09 | | 11.718,75 | 12.714,84 | 181.875,04 |
| 66 | 01.04.2039 | 187.500,00 | 937,50 | | 11.718,75 | 12.656,25 | 182.812,54 |
| 67 | 01.07.2039 | 175.781,25 | 878,91 | | 11.718,75 | 12.597,66 | 183.691,45 |
| 68 | 01.10.2039 | 164.062,50 | 820,31 | | 11.718,75 | 12.539,06 | 184.511,76 |
| Summe 2039 : | | | 3.632,81 | | 46.875,00 | 50.507,81 | |
| 69 | 01.01.2040 | 152.343,75 | 761,72 | | 11.718,75 | 12.480,47 | 185.273,48 |
| 70 | 01.04.2040 | 140.625,00 | 703,13 | | 11.718,75 | 12.421,88 | 185.976,61 |
| 71 | 01.07.2040 | 128.906,25 | 644,53 | | 11.718,75 | 12.363,28 | 186.621,14 |
| 72 | 01.10.2040 | 117.187,50 | 585,94 | | 11.718,75 | 12.304,69 | 187.207,08 |
| Summe 2040 : | | | 2.695,32 | | 46.875,00 | 49.570,32 | |
| 73 | 01.01.2041 | 105.468,75 | 527,34 | | 11.718,75 | 12.246,09 | 187.734,42 |
| 74 | 01.04.2041 | 93.750,00 | 468,75 | | 11.718,75 | 12.187,50 | 188.203,17 |
| 75 | 01.07.2041 | 82.031,25 | 410,16 | | 11.718,75 | 12.128,91 | 188.613,33 |
| 76 | 01.10.2041 | 70.312,50 | 351,56 | | 11.718,75 | 12.070,31 | 188.964,89 |
| Summe 2041 : | | | 1.757,81 | | 46.875,00 | 48.632,81 | |
| 77 | 01.01.2042 | 58.593,75 | 292,97 | | 11.718,75 | 12.011,72 | 189.257,86 |
| 78 | 01.04.2042 | 46.875,00 | 234,38 | | 11.718,75 | 11.953,13 | 189.492,24 |
| 79 | 01.07.2042 | 35.156,25 | 175,78 | | 11.718,75 | 11.894,53 | 189.668,02 |
| 80 | 01.10.2042 | 23.437,50 | 117,19 | | 11.718,75 | 11.835,94 | 189.785,21 |
| 81 | 31.12.2042 | 11.718,75 | 57,94 | | 11.718,75 | 11.776,69 | 189.843,15 |
| Summe 2042 : | | | 878,26 | | 58.593,75 | 59.472,01 | |

Restschuld:

0,00