

Esimerkkivastaus tehtävään 2

Ostetaan **135000€** asunto **20** vuoden maksuajalla ja **15 000€** auto **5** vuoden maksuajalla. Tällöin lainojen tasaerät ovat ensimmäiset 5 vuotta yhteensä 682,94€ + 297,02€ = **979,96€**. Seuraavat 15 vuotta maksetaan pelkästään asuntoa 682,94€ kuukaudessa.

Korkoja maksetaan yhteensä 28906,34€ + 2821,06€ = **31727,40€**

Lainojen lyhennystaulukot alla liitteenä.

Asunnon hinta: 135 000 €

Laina-aika: 20 vuotta (kiinteä kokonaiskorko 2%)

Maksuohjelma (kopioitu taulukkolaskennasta)

| Erä | Luotto | Annuiteetti | Korko | Lyhennys |
|-----|-----------|-------------|--------|----------|
| 1 | 135000,00 | 682,94 | 225,00 | 457,94 |
| 2 | 134542,06 | 682,94 | 224,24 | 458,70 |
| 3 | 134083,36 | 682,94 | 223,47 | 459,47 |
| 4 | 133623,89 | 682,94 | 222,71 | 460,23 |
| 5 | 133163,66 | 682,94 | 221,94 | 461,00 |
| 6 | 132702,65 | 682,94 | 221,17 | 461,77 |
| 7 | 132240,89 | 682,94 | 220,40 | 462,54 |
| 8 | 131778,35 | 682,94 | 219,63 | 463,31 |
| 9 | 131315,04 | 682,94 | 218,86 | 464,08 |
| 10 | 130850,96 | 682,94 | 218,08 | 464,86 |
| 11 | 130386,10 | 682,94 | 217,31 | 465,63 |
| 12 | 129920,47 | 682,94 | 216,53 | 466,41 |
| 13 | 129454,07 | 682,94 | 215,76 | 467,18 |
| 14 | 128986,88 | 682,94 | 214,98 | 467,96 |
| 15 | 128518,92 | 682,94 | 214,20 | 468,74 |
| 16 | 128050,18 | 682,94 | 213,42 | 469,52 |
| 17 | 127580,66 | 682,94 | 212,63 | 470,31 |
| 18 | 127110,35 | 682,94 | 211,85 | 471,09 |
| 19 | 126639,26 | 682,94 | 211,07 | 471,87 |
| 20 | 126167,39 | 682,94 | 210,28 | 472,66 |
| 21 | 125694,73 | 682,94 | 209,49 | 473,45 |
| 22 | 125221,28 | 682,94 | 208,70 | 474,24 |
| 23 | 124747,04 | 682,94 | 207,91 | 475,03 |
| 24 | 124272,01 | 682,94 | 207,12 | 475,82 |
| 25 | 123796,19 | 682,94 | 206,33 | 476,61 |
| 26 | 123319,58 | 682,94 | 205,53 | 477,41 |
| 27 | 122842,17 | 682,94 | 204,74 | 478,20 |
| 28 | 122363,97 | 682,94 | 203,94 | 479,00 |



| | | | | |
|----|-----------|--------|--------|--------|
| 29 | 121884,97 | 682,94 | 203,14 | 479,80 |
| 30 | 121405,17 | 682,94 | 202,34 | 480,60 |
| 31 | 120924,57 | 682,94 | 201,54 | 481,40 |
| 32 | 120443,17 | 682,94 | 200,74 | 482,20 |
| 33 | 119960,97 | 682,94 | 199,93 | 483,01 |
| 34 | 119477,96 | 682,94 | 199,13 | 483,81 |
| 35 | 118994,15 | 682,94 | 198,32 | 484,62 |
| 36 | 118509,54 | 682,94 | 197,52 | 485,42 |
| 37 | 118024,11 | 682,94 | 196,71 | 486,23 |
| 38 | 117537,88 | 682,94 | 195,90 | 487,04 |
| 39 | 117050,84 | 682,94 | 195,08 | 487,86 |
| 40 | 116562,98 | 682,94 | 194,27 | 488,67 |
| 41 | 116074,31 | 682,94 | 193,46 | 489,48 |
| 42 | 115584,83 | 682,94 | 192,64 | 490,30 |
| 43 | 115094,53 | 682,94 | 191,82 | 491,12 |
| 44 | 114603,42 | 682,94 | 191,01 | 491,93 |
| 45 | 114111,48 | 682,94 | 190,19 | 492,75 |
| 46 | 113618,73 | 682,94 | 189,36 | 493,58 |
| 47 | 113125,15 | 682,94 | 188,54 | 494,40 |
| 48 | 112630,75 | 682,94 | 187,72 | 495,22 |
| 49 | 112135,53 | 682,94 | 186,89 | 496,05 |
| 50 | 111639,49 | 682,94 | 186,07 | 496,87 |
| 51 | 111142,61 | 682,94 | 185,24 | 497,70 |
| 52 | 110644,91 | 682,94 | 184,41 | 498,53 |
| 53 | 110146,38 | 682,94 | 183,58 | 499,36 |
| 54 | 109647,01 | 682,94 | 182,75 | 500,19 |
| 55 | 109146,82 | 682,94 | 181,91 | 501,03 |
| 56 | 108645,79 | 682,94 | 181,08 | 501,86 |
| 57 | 108143,93 | 682,94 | 180,24 | 502,70 |
| 58 | 107641,23 | 682,94 | 179,40 | 503,54 |
| 59 | 107137,69 | 682,94 | 178,56 | 504,38 |
| 60 | 106633,31 | 682,94 | 177,72 | 505,22 |
| 61 | 106128,09 | 682,94 | 176,88 | 506,06 |
| 62 | 105622,03 | 682,94 | 176,04 | 506,90 |
| 63 | 105115,13 | 682,94 | 175,19 | 507,75 |
| 64 | 104607,38 | 682,94 | 174,35 | 508,59 |
| 65 | 104098,79 | 682,94 | 173,50 | 509,44 |
| 66 | 103589,35 | 682,94 | 172,65 | 510,29 |
| 67 | 103079,06 | 682,94 | 171,80 | 511,14 |
| 68 | 102567,91 | 682,94 | 170,95 | 511,99 |
| 69 | 102055,92 | 682,94 | 170,09 | 512,85 |
| 70 | 101543,07 | 682,94 | 169,24 | 513,70 |
| 71 | 101029,37 | 682,94 | 168,38 | 514,56 |
| 72 | 100514,81 | 682,94 | 167,52 | 515,42 |
| 73 | 99999,40 | 682,94 | 166,67 | 516,27 |
| 74 | 99483,12 | 682,94 | 165,81 | 517,13 |
| 75 | 98965,99 | 682,94 | 164,94 | 518,00 |
| 76 | 98447,99 | 682,94 | 164,08 | 518,86 |

| | | | | |
|-----|----------|--------|--------|--------|
| 77 | 97929,13 | 682,94 | 163,22 | 519,72 |
| 78 | 97409,41 | 682,94 | 162,35 | 520,59 |
| 79 | 96888,82 | 682,94 | 161,48 | 521,46 |
| 80 | 96367,36 | 682,94 | 160,61 | 522,33 |
| 81 | 95845,03 | 682,94 | 159,74 | 523,20 |
| 82 | 95321,83 | 682,94 | 158,87 | 524,07 |
| 83 | 94797,76 | 682,94 | 158,00 | 524,94 |
| 84 | 94272,82 | 682,94 | 157,12 | 525,82 |
| 85 | 93747,00 | 682,94 | 156,24 | 526,70 |
| 86 | 93220,30 | 682,94 | 155,37 | 527,57 |
| 87 | 92692,73 | 682,94 | 154,49 | 528,45 |
| 88 | 92164,28 | 682,94 | 153,61 | 529,33 |
| 89 | 91634,95 | 682,94 | 152,72 | 530,22 |
| 90 | 91104,73 | 682,94 | 151,84 | 531,10 |
| 91 | 90573,63 | 682,94 | 150,96 | 531,98 |
| 92 | 90041,65 | 682,94 | 150,07 | 532,87 |
| 93 | 89508,78 | 682,94 | 149,18 | 533,76 |
| 94 | 88975,02 | 682,94 | 148,29 | 534,65 |
| 95 | 88440,37 | 682,94 | 147,40 | 535,54 |
| 96 | 87904,83 | 682,94 | 146,51 | 536,43 |
| 97 | 87368,40 | 682,94 | 145,61 | 537,33 |
| 98 | 86831,07 | 682,94 | 144,72 | 538,22 |
| 99 | 86292,85 | 682,94 | 143,82 | 539,12 |
| 100 | 85753,73 | 682,94 | 142,92 | 540,02 |
| 101 | 85213,72 | 682,94 | 142,02 | 540,92 |
| 102 | 84672,80 | 682,94 | 141,12 | 541,82 |
| 103 | 84130,98 | 682,94 | 140,22 | 542,72 |
| 104 | 83588,26 | 682,94 | 139,31 | 543,63 |
| 105 | 83044,63 | 682,94 | 138,41 | 544,53 |
| 106 | 82500,10 | 682,94 | 137,50 | 545,44 |
| 107 | 81954,66 | 682,94 | 136,59 | 546,35 |
| 108 | 81408,31 | 682,94 | 135,68 | 547,26 |
| 109 | 80861,05 | 682,94 | 134,77 | 548,17 |
| 110 | 80312,88 | 682,94 | 133,85 | 549,09 |
| 111 | 79763,80 | 682,94 | 132,94 | 550,00 |
| 112 | 79213,80 | 682,94 | 132,02 | 550,92 |
| 113 | 78662,88 | 682,94 | 131,10 | 551,84 |
| 114 | 78111,04 | 682,94 | 130,19 | 552,75 |
| 115 | 77558,29 | 682,94 | 129,26 | 553,68 |
| 116 | 77004,61 | 682,94 | 128,34 | 554,60 |
| 117 | 76450,01 | 682,94 | 127,42 | 555,52 |
| 118 | 75894,49 | 682,94 | 126,49 | 556,45 |
| 119 | 75338,04 | 682,94 | 125,56 | 557,38 |
| 120 | 74780,66 | 682,94 | 124,63 | 558,31 |
| 121 | 74222,36 | 682,94 | 123,70 | 559,24 |
| 122 | 73663,12 | 682,94 | 122,77 | 560,17 |
| 123 | 73102,95 | 682,94 | 121,84 | 561,10 |
| 124 | 72541,85 | 682,94 | 120,90 | 562,04 |

| | | | | |
|-----|----------|--------|--------|--------|
| 125 | 71979,82 | 682,94 | 119,97 | 562,97 |
| 126 | 71416,84 | 682,94 | 119,03 | 563,91 |
| 127 | 70852,93 | 682,94 | 118,09 | 564,85 |
| 128 | 70288,08 | 682,94 | 117,15 | 565,79 |
| 129 | 69722,29 | 682,94 | 116,20 | 566,74 |
| 130 | 69155,55 | 682,94 | 115,26 | 567,68 |
| 131 | 68587,87 | 682,94 | 114,31 | 568,63 |
| 132 | 68019,24 | 682,94 | 113,37 | 569,57 |
| 133 | 67449,67 | 682,94 | 112,42 | 570,52 |
| 134 | 66879,14 | 682,94 | 111,47 | 571,47 |
| 135 | 66307,67 | 682,94 | 110,51 | 572,43 |
| 136 | 65735,24 | 682,94 | 109,56 | 573,38 |
| 137 | 65161,86 | 682,94 | 108,60 | 574,34 |
| 138 | 64587,52 | 682,94 | 107,65 | 575,29 |
| 139 | 64012,23 | 682,94 | 106,69 | 576,25 |
| 140 | 63435,98 | 682,94 | 105,73 | 577,21 |
| 141 | 62858,76 | 682,94 | 104,76 | 578,18 |
| 142 | 62280,59 | 682,94 | 103,80 | 579,14 |
| 143 | 61701,45 | 682,94 | 102,84 | 580,10 |
| 144 | 61121,34 | 682,94 | 101,87 | 581,07 |
| 145 | 60540,27 | 682,94 | 100,90 | 582,04 |
| 146 | 59958,23 | 682,94 | 99,93 | 583,01 |
| 147 | 59375,22 | 682,94 | 98,96 | 583,98 |
| 148 | 58791,24 | 682,94 | 97,99 | 584,95 |
| 149 | 58206,29 | 682,94 | 97,01 | 585,93 |
| 150 | 57620,36 | 682,94 | 96,03 | 586,91 |
| 151 | 57033,45 | 682,94 | 95,06 | 587,88 |
| 152 | 56445,57 | 682,94 | 94,08 | 588,86 |
| 153 | 55856,70 | 682,94 | 93,09 | 589,85 |
| 154 | 55266,86 | 682,94 | 92,11 | 590,83 |
| 155 | 54676,03 | 682,94 | 91,13 | 591,81 |
| 156 | 54084,22 | 682,94 | 90,14 | 592,80 |
| 157 | 53491,42 | 682,94 | 89,15 | 593,79 |
| 158 | 52897,63 | 682,94 | 88,16 | 594,78 |
| 159 | 52302,85 | 682,94 | 87,17 | 595,77 |
| 160 | 51707,08 | 682,94 | 86,18 | 596,76 |
| 161 | 51110,32 | 682,94 | 85,18 | 597,76 |
| 162 | 50512,57 | 682,94 | 84,19 | 598,75 |
| 163 | 49913,81 | 682,94 | 83,19 | 599,75 |
| 164 | 49314,06 | 682,94 | 82,19 | 600,75 |
| 165 | 48713,31 | 682,94 | 81,19 | 601,75 |
| 166 | 48111,56 | 682,94 | 80,19 | 602,75 |
| 167 | 47508,81 | 682,94 | 79,18 | 603,76 |
| 168 | 46905,05 | 682,94 | 78,18 | 604,76 |
| 169 | 46300,28 | 682,94 | 77,17 | 605,77 |
| 170 | 45694,51 | 682,94 | 76,16 | 606,78 |
| 171 | 45087,73 | 682,94 | 75,15 | 607,79 |
| 172 | 44479,94 | 682,94 | 74,13 | 608,81 |

| | | | | |
|-----|----------|--------|-------|--------|
| 173 | 43871,13 | 682,94 | 73,12 | 609,82 |
| 174 | 43261,31 | 682,94 | 72,10 | 610,84 |
| 175 | 42650,47 | 682,94 | 71,08 | 611,86 |
| 176 | 42038,61 | 682,94 | 70,06 | 612,88 |
| 177 | 41425,74 | 682,94 | 69,04 | 613,90 |
| 178 | 40811,84 | 682,94 | 68,02 | 614,92 |
| 179 | 40196,92 | 682,94 | 66,99 | 615,95 |
| 180 | 39580,97 | 682,94 | 65,97 | 616,97 |
| 181 | 38964,00 | 682,94 | 64,94 | 618,00 |
| 182 | 38346,00 | 682,94 | 63,91 | 619,03 |
| 183 | 37726,97 | 682,94 | 62,88 | 620,06 |
| 184 | 37106,91 | 682,94 | 61,84 | 621,10 |
| 185 | 36485,82 | 682,94 | 60,81 | 622,13 |
| 186 | 35863,69 | 682,94 | 59,77 | 623,17 |
| 187 | 35240,52 | 682,94 | 58,73 | 624,21 |
| 188 | 34616,31 | 682,94 | 57,69 | 625,25 |
| 189 | 33991,07 | 682,94 | 56,65 | 626,29 |
| 190 | 33364,78 | 682,94 | 55,61 | 627,33 |
| 191 | 32737,45 | 682,94 | 54,56 | 628,38 |
| 192 | 32109,07 | 682,94 | 53,52 | 629,42 |
| 193 | 31479,64 | 682,94 | 52,47 | 630,47 |
| 194 | 30849,17 | 682,94 | 51,42 | 631,52 |
| 195 | 30217,65 | 682,94 | 50,36 | 632,58 |
| 196 | 29585,07 | 682,94 | 49,31 | 633,63 |
| 197 | 28951,44 | 682,94 | 48,25 | 634,69 |
| 198 | 28316,75 | 682,94 | 47,19 | 635,75 |
| 199 | 27681,00 | 682,94 | 46,14 | 636,80 |
| 200 | 27044,20 | 682,94 | 45,07 | 637,87 |
| 201 | 26406,33 | 682,94 | 44,01 | 638,93 |
| 202 | 25767,40 | 682,94 | 42,95 | 639,99 |
| 203 | 25127,41 | 682,94 | 41,88 | 641,06 |
| 204 | 24486,35 | 682,94 | 40,81 | 642,13 |
| 205 | 23844,22 | 682,94 | 39,74 | 643,20 |
| 206 | 23201,02 | 682,94 | 38,67 | 644,27 |
| 207 | 22556,75 | 682,94 | 37,59 | 645,35 |
| 208 | 21911,40 | 682,94 | 36,52 | 646,42 |
| 209 | 21264,98 | 682,94 | 35,44 | 647,50 |
| 210 | 20617,48 | 682,94 | 34,36 | 648,58 |
| 211 | 19968,90 | 682,94 | 33,28 | 649,66 |
| 212 | 19319,25 | 682,94 | 32,20 | 650,74 |
| 213 | 18668,50 | 682,94 | 31,11 | 651,83 |
| 214 | 18016,68 | 682,94 | 30,03 | 652,91 |
| 215 | 17363,77 | 682,94 | 28,94 | 654,00 |
| 216 | 16709,77 | 682,94 | 27,85 | 655,09 |
| 217 | 16054,68 | 682,94 | 26,76 | 656,18 |
| 218 | 15398,49 | 682,94 | 25,66 | 657,28 |
| 219 | 14741,22 | 682,94 | 24,57 | 658,37 |
| 220 | 14082,85 | 682,94 | 23,47 | 659,47 |

| | | | | |
|-----|----------|--------|-------|--------|
| 221 | 13423,38 | 682,94 | 22,37 | 660,57 |
| 222 | 12762,81 | 682,94 | 21,27 | 661,67 |
| 223 | 12101,14 | 682,94 | 20,17 | 662,77 |
| 224 | 11438,37 | 682,94 | 19,06 | 663,88 |
| 225 | 10774,49 | 682,94 | 17,96 | 664,98 |
| 226 | 10109,51 | 682,94 | 16,85 | 666,09 |
| 227 | 9443,42 | 682,94 | 15,74 | 667,20 |
| 228 | 8776,22 | 682,94 | 14,63 | 668,31 |
| 229 | 8107,91 | 682,94 | 13,51 | 669,43 |
| 230 | 7438,48 | 682,94 | 12,40 | 670,54 |
| 231 | 6767,94 | 682,94 | 11,28 | 671,66 |
| 232 | 6096,28 | 682,94 | 10,16 | 672,78 |
| 233 | 5423,50 | 682,94 | 9,04 | 673,90 |
| 234 | 4749,60 | 682,94 | 7,92 | 675,02 |
| 235 | 4074,57 | 682,94 | 6,79 | 676,15 |
| 236 | 3398,42 | 682,94 | 5,66 | 677,28 |
| 237 | 2721,15 | 682,94 | 4,54 | 678,40 |
| 238 | 2042,74 | 682,94 | 3,40 | 679,54 |
| 239 | 1363,21 | 682,94 | 2,27 | 680,67 |
| 240 | 682,54 | 682,94 | 1,14 | 681,80 |

Kokonaiskorko= 28906,34

Auton hinta: 15 000 €

Laina-aika: 5 vuotta (kiinteä kokonaiskorko 7%)

Maksuohjelma (kopioitu taulukkolaskennasta)



| Erä | Luotto | Annuiteetti | Korko | Lyhennys |
|-----|----------|-------------|-------|----------|
| 1 | 15000,00 | 297,02 | 87,50 | 209,52 |
| 2 | 14790,48 | 297,02 | 86,28 | 210,74 |
| 3 | 14579,74 | 297,02 | 85,05 | 211,97 |
| 4 | 14367,77 | 297,02 | 83,81 | 213,21 |
| 5 | 14154,56 | 297,02 | 82,57 | 214,45 |
| 6 | 13940,11 | 297,02 | 81,32 | 215,70 |
| 7 | 13724,40 | 297,02 | 80,06 | 216,96 |
| 8 | 13507,44 | 297,02 | 78,79 | 218,23 |
| 9 | 13289,22 | 297,02 | 77,52 | 219,50 |
| 10 | 13069,72 | 297,02 | 76,24 | 220,78 |
| 11 | 12848,94 | 297,02 | 74,95 | 222,07 |
| 12 | 12626,87 | 297,02 | 73,66 | 223,36 |
| 13 | 12403,51 | 297,02 | 72,35 | 224,67 |
| 14 | 12178,84 | 297,02 | 71,04 | 225,98 |
| 15 | 11952,86 | 297,02 | 69,73 | 227,29 |
| 16 | 11725,57 | 297,02 | 68,40 | 228,62 |
| 17 | 11496,95 | 297,02 | 67,07 | 229,95 |
| 18 | 11266,99 | 297,02 | 65,72 | 231,30 |
| 19 | 11035,70 | 297,02 | 64,37 | 232,65 |
| 20 | 10803,05 | 297,02 | 63,02 | 234,00 |
| 21 | 10569,05 | 297,02 | 61,65 | 235,37 |
| 22 | 10333,68 | 297,02 | 60,28 | 236,74 |
| 23 | 10096,94 | 297,02 | 58,90 | 238,12 |
| 24 | 9858,82 | 297,02 | 57,51 | 239,51 |
| 25 | 9619,31 | 297,02 | 56,11 | 240,91 |
| 26 | 9378,40 | 297,02 | 54,71 | 242,31 |
| 27 | 9136,09 | 297,02 | 53,29 | 243,73 |
| 28 | 8892,36 | 297,02 | 51,87 | 245,15 |
| 29 | 8647,22 | 297,02 | 50,44 | 246,58 |
| 30 | 8400,64 | 297,02 | 49,00 | 248,02 |
| 31 | 8152,62 | 297,02 | 47,56 | 249,46 |
| 32 | 7903,16 | 297,02 | 46,10 | 250,92 |
| 33 | 7652,24 | 297,02 | 44,64 | 252,38 |
| 34 | 7399,86 | 297,02 | 43,17 | 253,85 |
| 35 | 7146,00 | 297,02 | 41,69 | 255,33 |
| 36 | 6890,67 | 297,02 | 40,20 | 256,82 |
| 37 | 6633,85 | 297,02 | 38,70 | 258,32 |
| 38 | 6375,52 | 297,02 | 37,19 | 259,83 |
| 39 | 6115,69 | 297,02 | 35,67 | 261,35 |

| | | | | |
|----|---------|--------|-------|--------|
| 40 | 5854,35 | 297,02 | 34,15 | 262,87 |
| 41 | 5591,48 | 297,02 | 32,62 | 264,40 |
| 42 | 5327,08 | 297,02 | 31,07 | 265,95 |
| 43 | 5061,13 | 297,02 | 29,52 | 267,50 |
| 44 | 4793,63 | 297,02 | 27,96 | 269,06 |
| 45 | 4524,58 | 297,02 | 26,39 | 270,63 |
| 46 | 4253,95 | 297,02 | 24,81 | 272,21 |
| 47 | 3981,74 | 297,02 | 23,23 | 273,79 |
| 48 | 3707,95 | 297,02 | 21,63 | 275,39 |
| 49 | 3432,56 | 297,02 | 20,02 | 277,00 |
| 50 | 3155,56 | 297,02 | 18,41 | 278,61 |
| 51 | 2876,95 | 297,02 | 16,78 | 280,24 |
| 52 | 2596,71 | 297,02 | 15,15 | 281,87 |
| 53 | 2314,84 | 297,02 | 13,50 | 283,52 |
| 54 | 2031,32 | 297,02 | 11,85 | 285,17 |
| 55 | 1746,15 | 297,02 | 10,19 | 286,83 |
| 56 | 1459,32 | 297,02 | 8,51 | 288,51 |
| 57 | 1170,81 | 297,02 | 6,83 | 290,19 |
| 58 | 880,62 | 297,02 | 5,14 | 291,88 |
| 59 | 588,74 | 297,02 | 3,43 | 293,59 |
| 60 | 295,15 | 297,02 | 1,72 | 295,30 |

KOKONAISKORKKO: 2821,06