

Bijlage 1. Financieringslastpercentages

(bijlage als bedoeld in artikel 3, vijfde lid, eerste zin)

Tabel 1. Financieringslastpercentages voor consumenten die de AOW-leeftijd nog niet hebben bereikt

| Debetrente | <=2,500% | 2,501–3,000% | 3,001–3,500% | 3,501–4,000% | 4,001–4,500% | 4,501–5,000% | 5,001–5,500% | 5,501–6,000% | 6,001–6,500% | 6,501–7,000% | 7,001–7,500% | >7,500% |
|--------------|----------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|---------|
| Toetsinkomen | | | | | | | | | | | | |
| – | 9,5% | 10,0% | 10,0% | 10,5% | 11,0% | 11,0% | 11,5% | 12,0% | 12,0% | 12,5% | 12,5% | 12,5% |
| 19.500 | 9,5% | 10,0% | 10,0% | 10,5% | 11,0% | 11,0% | 11,5% | 12,0% | 12,0% | 12,5% | 12,5% | 12,5% |
| 20.000 | 10,5% | 11,0% | 11,5% | 12,0% | 12,0% | 12,5% | 13,0% | 13,0% | 13,5% | 13,5% | 14,0% | 14,0% |
| 20.500 | 11,5% | 12,0% | 12,5% | 13,0% | 13,5% | 14,0% | 14,0% | 14,5% | 15,0% | 15,0% | 15,5% | 15,5% |
| 21.000 | 12,0% | 13,0% | 13,5% | 14,0% | 14,5% | 15,0% | 15,5% | 15,5% | 16,0% | 16,5% | 16,5% | 17,0% |
| 21.500 | 13,0% | 13,5% | 14,5% | 15,0% | 15,5% | 16,0% | 16,5% | 17,0% | 17,5% | 17,5% | 18,0% | 18,5% |
| 22.000 | 13,5% | 14,5% | 15,0% | 16,0% | 16,5% | 17,0% | 17,5% | 18,0% | 18,5% | 18,5% | 19,0% | 19,5% |
| 22.500 | 14,0% | 15,0% | 16,0% | 16,5% | 17,5% | 18,0% | 18,5% | 19,0% | 19,5% | 20,0% | 20,0% | 20,5% |
| 23.000 | 14,5% | 15,5% | 16,5% | 17,0% | 18,0% | 19,0% | 19,5% | 20,0% | 20,5% | 21,0% | 21,0% | 21,5% |
| 23.500 | 15,0% | 16,0% | 17,0% | 18,0% | 18,5% | 19,5% | 20,5% | 21,0% | 21,5% | 22,0% | 22,5% | 22,5% |
| 24.000 | 15,5% | 16,5% | 17,5% | 18,5% | 19,0% | 20,0% | 21,0% | 21,5% | 22,5% | 23,0% | 23,5% | 23,5% |

| Debetrente | <=2,500% | 2,501–3,000% | 3,001–3,500% | 3,501–4,000% | 4,001–4,500% | 4,501–5,000% | 5,001–5,500% | 5,501–6,000% | 6,001–6,500% | 6,501–7,000% | 7,001–7,500% | >7,500% |
|------------|----------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|---------|
| 25.000 | 16,5% | 17,5% | 18,5% | 19,5% | 20,5% | 21,0% | 22,0% | 23,0% | 23,5% | 24,5% | 25,0% | 25,5% |
| 26.000 | 17,5% | 18,5% | 19,5% | 20,5% | 21,5% | 22,5% | 23,0% | 24,0% | 25,0% | 25,5% | 26,5% | 27,0% |
| 27.000 | 18,5% | 19,5% | 20,5% | 21,5% | 22,5% | 23,5% | 24,5% | 25,0% | 26,0% | 27,0% | 27,5% | 28,5% |
| 28.000 | 19,0% | 20,5% | 21,5% | 22,5% | 23,5% | 24,5% | 25,5% | 26,5% | 27,0% | 28,0% | 29,0% | 29,5% |
| 29.000 | 20,0% | 21,0% | 22,0% | 23,5% | 24,5% | 25,5% | 26,5% | 27,5% | 28,0% | 29,0% | 30,0% | 30,5% |
| 30.000 | 21,0% | 22,5% | 23,5% | 24,5% | 26,0% | 27,0% | 28,0% | 29,0% | 30,0% | 31,0% | 32,0% | 32,5% |
| 34.000 | 21,0% | 22,5% | 23,5% | 25,0% | 26,0% | 27,0% | 28,0% | 29,0% | 30,0% | 31,0% | 32,0% | 32,5% |
| 47.000 | 21,5% | 22,5% | 23,5% | 25,0% | 26,0% | 27,0% | 28,0% | 29,0% | 30,0% | 31,0% | 32,0% | 32,5% |
| 55.000 | 21,5% | 23,0% | 24,0% | 25,0% | 26,0% | 27,0% | 28,0% | 29,0% | 30,0% | 31,0% | 32,0% | 32,5% |
| 56.000 | 22,0% | 23,0% | 24,0% | 25,0% | 26,0% | 27,0% | 28,0% | 29,0% | 30,0% | 31,0% | 32,0% | 32,5% |
| 57.000 | 22,0% | 23,0% | 24,5% | 25,5% | 26,5% | 27,0% | 28,0% | 29,0% | 30,0% | 31,0% | 32,0% | 32,5% |
| 58.000 | 22,5% | 23,5% | 24,5% | 25,5% | 26,5% | 27,5% | 28,5% | 29,0% | 30,0% | 31,0% | 32,0% | 32,5% |
| 59.000 | 22,5% | 23,5% | 24,5% | 26,0% | 26,5% | 27,5% | 28,5% | 29,5% | 30,0% | 31,0% | 32,0% | 32,5% |

| Debetrente | <=2,500% | 2,501–3,000% | 3,001–3,500% | 3,501–4,000% | 4,001–4,500% | 4,501–5,000% | 5,001–5,500% | 5,501–6,000% | 6,001–6,500% | 6,501–7,000% | 7,001–7,500% | >7,500% |
|------------|----------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|---------|
| 60.000 | 22,5% | 24,0% | 25,0% | 26,0% | 27,0% | 28,0% | 29,0% | 29,5% | 30,5% | 31,5% | 32,0% | 32,5% |
| 61.000 | 23,0% | 24,0% | 25,0% | 26,0% | 27,0% | 28,0% | 29,0% | 30,0% | 31,0% | 31,5% | 32,5% | 33,0% |
| 62.000 | 23,0% | 24,0% | 25,5% | 26,5% | 27,5% | 28,5% | 29,5% | 30,0% | 31,0% | 32,0% | 32,5% | 33,0% |
| 63.000 | 23,5% | 24,5% | 25,5% | 26,5% | 27,5% | 28,5% | 29,5% | 30,5% | 31,5% | 32,0% | 33,0% | 33,5% |
| 64.000 | 23,5% | 24,5% | 26,0% | 27,0% | 28,0% | 29,0% | 30,0% | 30,5% | 31,5% | 32,5% | 33,0% | 34,0% |
| 65.000 | 23,5% | 24,5% | 26,0% | 27,0% | 28,0% | 29,0% | 30,0% | 31,0% | 32,0% | 32,5% | 33,5% | 34,0% |
| 66.000 | 23,5% | 25,0% | 26,0% | 27,0% | 28,5% | 29,5% | 30,0% | 31,0% | 32,0% | 33,0% | 33,5% | 34,5% |
| 67.000 | 23,5% | 25,0% | 26,5% | 27,5% | 28,5% | 29,5% | 30,5% | 31,5% | 32,0% | 33,0% | 34,0% | 34,5% |
| 68.000 | 23,5% | 25,0% | 26,5% | 27,5% | 28,5% | 29,5% | 30,5% | 31,5% | 32,5% | 33,0% | 34,0% | 35,0% |
| 69.000 | 23,5% | 25,0% | 26,5% | 27,5% | 29,0% | 30,0% | 31,0% | 32,0% | 32,5% | 33,5% | 34,0% | 35,0% |
| 70.000 | 24,0% | 25,0% | 26,5% | 27,5% | 29,0% | 30,0% | 31,0% | 32,0% | 33,0% | 33,5% | 34,5% | 35,0% |
| 71.000 | 24,0% | 25,0% | 26,5% | 28,0% | 29,0% | 30,0% | 31,0% | 32,0% | 33,0% | 34,0% | 34,5% | 35,5% |
| 72.000 | 24,0% | 25,5% | 26,5% | 28,0% | 29,0% | 30,5% | 31,5% | 32,5% | 33,5% | 34,0% | 35,0% | 35,5% |
| 73.000 | 24,0% | 25,5% | 26,5% | 28,0% | 29,0% | 30,5% | 31,5% | 32,5% | 33,5% | 34,5% | 35,0% | 36,0% |

| Debetrente | <=2,500% | 2,501–3,000% | 3,001–3,500% | 3,501–4,000% | 4,001–4,500% | 4,501–5,000% | 5,001–5,500% | 5,501–6,000% | 6,001–6,500% | 6,501–7,000% | 7,001–7,500% | >7,500% |
|------------|----------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|---------|
| 74.000 | 24,0% | 25,5% | 26,5% | 28,0% | 29,5% | 30,5% | 31,5% | 32,5% | 33,5% | 34,5% | 35,5% | 36,0% |
| 75.000 | 24,0% | 25,5% | 27,0% | 28,0% | 29,5% | 30,5% | 32,0% | 33,0% | 34,0% | 34,5% | 35,5% | 36,0% |
| 76.000 | 24,0% | 25,5% | 27,0% | 28,0% | 29,5% | 30,5% | 32,0% | 33,0% | 34,0% | 35,0% | 35,5% | 36,5% |
| 77.000 | 24,0% | 25,5% | 27,0% | 28,0% | 29,5% | 31,0% | 32,0% | 33,0% | 34,0% | 35,0% | 36,0% | 36,5% |
| 78.000 | 24,0% | 25,5% | 27,0% | 28,5% | 29,5% | 31,0% | 32,0% | 33,5% | 34,5% | 35,0% | 36,0% | 36,5% |
| 79.000 | 24,5% | 25,5% | 27,0% | 28,5% | 29,5% | 31,0% | 32,0% | 33,5% | 34,5% | 35,5% | 36,0% | 37,0% |
| 80.000 | 24,5% | 25,5% | 27,0% | 28,5% | 29,5% | 31,0% | 32,0% | 33,5% | 34,5% | 35,5% | 36,5% | 37,0% |
| 81.000 | 24,5% | 26,0% | 27,0% | 28,5% | 30,0% | 31,0% | 32,0% | 33,5% | 34,5% | 35,5% | 36,5% | 37,0% |
| 82.000 | 24,5% | 26,0% | 27,0% | 28,5% | 30,0% | 31,0% | 32,5% | 33,5% | 34,5% | 36,0% | 36,5% | 37,5% |
| 83.000 | 24,5% | 26,0% | 27,5% | 28,5% | 30,0% | 31,0% | 32,5% | 33,5% | 34,5% | 36,0% | 37,0% | 37,5% |
| 85.000 | 24,5% | 26,0% | 27,5% | 28,5% | 30,0% | 31,5% | 32,5% | 33,5% | 34,5% | 36,0% | 37,0% | 38,0% |
| 86.000 | 24,5% | 26,0% | 27,5% | 29,0% | 30,0% | 31,5% | 32,5% | 33,5% | 34,5% | 36,0% | 37,0% | 38,0% |
| 87.000 | 24,5% | 26,0% | 27,5% | 29,0% | 30,0% | 31,5% | 32,5% | 33,5% | 35,0% | 36,0% | 37,0% | 38,0% |
| 88.000 | 24,5% | 26,0% | 27,5% | 29,0% | 30,0% | 31,5% | 32,5% | 34,0% | 35,0% | 36,0% | 37,0% | 38,0% |

| Debetrente | <=2,500% | 2,501–3,000% | 3,001–3,500% | 3,501–4,000% | 4,001–4,500% | 4,501–5,000% | 5,001–5,500% | 5,501–6,000% | 6,001–6,500% | 6,501–7,000% | 7,001–7,500% | >7,500% |
|------------|----------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|---------|
| 89.000 | 25,0% | 26,0% | 27,5% | 29,0% | 30,5% | 31,5% | 32,5% | 34,0% | 35,0% | 36,0% | 37,0% | 38,0% |
| 90.000 | 25,0% | 26,5% | 27,5% | 29,0% | 30,5% | 31,5% | 33,0% | 34,0% | 35,0% | 36,0% | 37,0% | 38,0% |
| 91.000 | 25,0% | 26,5% | 28,0% | 29,0% | 30,5% | 31,5% | 33,0% | 34,0% | 35,0% | 36,0% | 37,0% | 38,0% |
| 92.000 | 25,0% | 26,5% | 28,0% | 29,0% | 30,5% | 32,0% | 33,0% | 34,0% | 35,5% | 36,5% | 37,5% | 38,0% |
| 93.000 | 25,0% | 26,5% | 28,0% | 29,5% | 30,5% | 32,0% | 33,0% | 34,5% | 35,5% | 36,5% | 37,5% | 38,5% |
| 95.000 | 25,0% | 26,5% | 28,0% | 29,5% | 31,0% | 32,0% | 33,5% | 34,5% | 35,5% | 36,5% | 37,5% | 38,5% |
| 96.000 | 25,5% | 26,5% | 28,0% | 29,5% | 31,0% | 32,0% | 33,5% | 34,5% | 35,5% | 36,5% | 37,5% | 38,5% |
| 110.000 | 25,5% | 26,5% | 28,0% | 29,5% | 31,0% | 32,0% | 33,5% | 34,5% | 35,5% | 36,5% | 37,5% | 38,5% |