

Hoofdstuk 12 M&O

12.1

a. de geldgever en de geldnemer.

b. institutionele beleggers ontvangen grote bedragen aan premies van verzekeringen en pensioenen.

$$2\,000\,000 / 10 = 200\,000 \times 8 = 16\,00\,000 = 400\,000$$

$$c. 6,75 \times 600\,000 = 40\,500$$

12.2

a. een onderhandse lening is een lening op lange termijn die door één geldgever wordt versterkt aan één geldnemer.

b. institutionele beleggers.

c. voordelen:

- er kan worden onderhandeld over de leningsvoorwaarden
- de administratiekosten zijn laag.

12.3

a. een geldlening die op lange termijn in kleine gedeelten is opgesplitst.

b. een obligatie is een bewijs van deelneming in een obligatielening.

c. – de hele lening in een keer.

- elk jaar een gedeelte van de lening door middel van uitloting

- inkoop door de onderneming of de staat van eigen obligaties.

d. – het doel van de lening

- het te lenen bedrag

- het tijdstip van inschrijven

e. als de markrente is gedaald, is het aantrekkelijk de bestaande lening af te lossen met behulp van een nieuwe lening tegen een lagere rentevoet.

12.4

a. ja zal het doen want looptijd van 8% is nog 5 jaar dus ik denk dat je wel goedkoper uitkomt

$$b. 5 \times 20.000 = 100.000$$

$$\text{aflosspremie} = 30.000$$

$$\text{dus totaal} \quad \underline{70.000}^+$$

12.5

1. aandelen eigen vermogen. Obligatie vreemd vermogen

2. obligatie koers is stabiel, aandelen minder stabiel

3. aandelen meer risico dan obligaties

4. bij aandeel heb je stemrecht bij obligatie niet

5. obligatie is schuld en aandeel is mede eigenaar

6. aandeel krijg je dividend van de winst en bij obligatie krijg je vooraf geld

12.6

agio ?

door $101\% > 100\%$

M O In Balans 7e Druk Vwo

Yijin Wang

A red circular graphic with a gradient, appearing as a semi-circle or a partial circle, located to the right of the author's name.

M O In Balans 7e Druk Vwo:
Boekblad ,2000

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