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## 1 Aufzinsungsfaktoren

### 1. Konstanter Zinsfuß: $i_1 = i_2 = \dots = i_n$

#### a) Problemlage:

Wir verfügen über ein Anfangskapital  $K_0$  im Zeitpunkt Null. Dieser Betrag wird zu  $p$  (%) pro Zeiteinheit (z.B. pro Jahr) verzinst. Die Zinsen werden am Ende jeder Zeiteinheit gutgeschrieben und zum gleichen Zinsfuß  $p$  (%) –  $i = 0,01 p$  – verzinst.

Über welches Endkapital  $K_n$  verfügen wir nach  $n$  Zeiteinheiten?

#### Bezeichnungen:

$K_0$  = Anfangskapital

$u = 1 + i$

$K_n$  = Endkapital

$n$  = Anzahl Zeiteinheiten (z.B. Jahre).

$p$  = Zinsfuß in Prozent;  $i = 0,01 p$

**Gegeben:**  $K_0$ ;  $p$  (%) bzw.  $i$ ;  $n$

**Gesucht:**  $K_n$

#### b) Lösung des Problems:

$$K_n = K_0 \left(1 + \frac{p}{100}\right)^n = K_0 (1 + i)^n = K_0 u^n \quad (1)$$

#### c) Beispiel:

$K_0 = 1000$  Fr.;  $n = 10$  Jahre

$p = 3\%$ ;  $i = 0,03$ ;

$(1 + i)^n = u^n = 1,3439$

$K_n = K_0 (1 + i)^n = 1000 \cdot 1,3439 = \text{Fr. } 1344$

### 2. Variabler Zinsfuß: $i_1 \neq i_2 \neq \dots \neq i_n$

Der anrechenbare Zinsfuß kann von Zeiteinheit zu Zeiteinheit variieren. Für diesen Fall gilt:

$$K_n = K_0 (1 + i_1) \cdot (1 + i_2) \dots (1 + i_n) \quad (2)$$

Die Grösse  $1 + i$  kann somit im gleichen Ansatz verschiedene Werte annehmen.

### 3. Unterjährige Aufzinsung

Die Zinsen werden  $t$ -mal in gleichen zeitlichen Abständen gutgeschrieben.

#### Bezeichnungen:

$K_0$  = Anfangskapital

$K_n$  = Endkapital

$\frac{i}{t}$  Zinsfuß für  $\frac{1}{t}$  Zeiteinheit

Ausgangspunkt für die Lösung bildet Ansatz (1):  $K_n = K_0 (1 + i)^n$

D. f. für die unterjährige Aufzinsung:

$$K_n = K_0 \left\{ 1 + \frac{i}{t} \right\}^{tn} \quad (1a)$$

wobei  $\left(1 + \frac{i}{t}\right)^{tn}$  den Aufzinsungsfaktor definiert analog zu  $(1 + i)^n$ .

Tabelle 1:  $(1 + i)^n$ 

| n   | p = 2%        | p = 2½%        | p = 3%         | p = 3¼%        | p = 3½%        |
|-----|---------------|----------------|----------------|----------------|----------------|
| 1   | 1,020 000 000 | 1,025 000 000  | 1,030 000 000  | 1,032 500 000  | 1,035 000 000  |
| 2   | 1,040 400 000 | 1,050 625 000  | 1,060 900 000  | 1,066 056 250  | 1,071 225 000  |
| 3   | 1,061 208 000 | 1,076 890 625  | 1,092 727 000  | 1,100 703 078  | 1,108 717 875  |
| 4   | 1,082 432 160 | 1,103 812 891  | 1,125 508 810  | 1,136 475 928  | 1,147 523 001  |
| 5   | 1,104 080 803 | 1,131 408 213  | 1,159 274 074  | 1,173 411 396  | 1,187 686 306  |
| 6   | 1,126 162 419 | 1,159 693 418  | 1,194 052 297  | 1,211 547 266  | 1,229 255 326  |
| 7   | 1,148 685 668 | 1,188 685 754  | 1,229 873 865  | 1,250 922 552  | 1,272 279 263  |
| 8   | 1,171 659 381 | 1,218 402 898  | 1,266 770 081  | 1,291 577 535  | 1,316 809 037  |
| 9   | 1,195 092 569 | 1,248 862 970  | 1,304 773 184  | 1,333 553 805  | 1,362 897 353  |
| 10  | 1,218 994 420 | 1,280 084 544  | 1,343 916 379  | 1,376 894 304  | 1,410 598 761  |
| 11  | 1,243 374 308 | 1,312 086 658  | 1,384 233 871  | 1,421 643 369  | 1,459 969 717  |
| 12  | 1,268 241 795 | 1,344 888 824  | 1,425 760 887  | 1,467 846 778  | 1,511 068 657  |
| 13  | 1,293 606 630 | 1,378 511 045  | 1,468 533 713  | 1,515 551 799  | 1,563 956 060  |
| 14  | 1,319 478 763 | 1,412 973 821  | 1,512 589 725  | 1,564 807 232  | 1,618 694 522  |
| 15  | 1,345 868 338 | 1,448 298 166  | 1,557 967 417  | 1,615 663 467  | 1,675 348 831  |
| 16  | 1,372 785 705 | 1,484 505 621  | 1,604 706 439  | 1,668 172 530  | 1,733 986 040  |
| 17  | 1,400 241 419 | 1,521 618 261  | 1,652 847 632  | 1,722 388 137  | 1,794 675 551  |
| 18  | 1,428 246 248 | 1,559 658 718  | 1,702 433 061  | 1,778 365 751  | 1,857 489 196  |
| 19  | 1,456 811 173 | 1,598 650 186  | 1,753 506 053  | 1,836 162 638  | 1,922 501 317  |
| 20  | 1,485 947 396 | 1,638 616 440  | 1,806 111 235  | 1,895 837 924  | 1,989 788 863  |
| 21  | 1,515 666 344 | 1,679 581 851  | 1,860 294 572  | 1,957 452 657  | 2,059 431 474  |
| 22  | 1,545 979 671 | 1,721 571 398  | 1,916 103 409  | 2,021 069 868  | 2,131 511 575  |
| 23  | 1,576 899 264 | 1,764 610 683  | 1,973 586 511  | 2,086 754 639  | 2,206 114 480  |
| 24  | 1,608 437 249 | 1,808 725 950  | 2,032 794 106  | 2,154 574 164  | 2,283 328 487  |
| 25  | 1,640 605 994 | 1,853 944 098  | 2,093 777 930  | 2,224 597 825  | 2,363 244 984  |
| 26  | 1,673 418 114 | 1,900 292 701  | 2,156 591 268  | 2,296 897 254  | 2,445 958 559  |
| 27  | 1,706 886 477 | 1,947 800 018  | 2,221 289 006  | 2,371 546 415  | 2,531 567 108  |
| 28  | 1,741 024 206 | 1,996 495 019  | 2,287 927 676  | 2,448 621 673  | 2,620 171 957  |
| 29  | 1,775 844 690 | 2,046 407 394  | 2,356 565 506  | 2,528 201 878  | 2,711 877 976  |
| 30  | 1,811 361 584 | 2,097 567 579  | 2,427 262 471  | 2,610 368 439  | 2,806 793 705  |
| 35  | 1,999 889 553 | 2,373 205 186  | 2,813 862 454  | 3,063 036 073  | 3,333 590 446  |
| 40  | 2,208 039 664 | 2,685 063 838  | 3,262 037 792  | 3,594 201 434  | 3,959 259 721  |
| 45  | 2,437 854 205 | 3,037 903 279  | 3,781 595 842  | 4,217 476 922  | 4,702 358 551  |
| 50  | 2,691 588 029 | 3,437 108 720  | 4,383 906 019  | 4,948 835 482  | 5,584 926 856  |
| 60  | 3,281 030 788 | 4,399 789 749  | 5,891 603 104  | 6,814 023 385  | 7,878 090 901  |
| 70  | 3,999 558 223 | 5,632 102 855  | 7,917 821 912  | 9,382 189 986  | 11,112 825 261 |
| 80  | 4,875 439 156 | 7,209 567 816  | 10,640 890 556 | 12,918 283 949 | 15,675 737 540 |
| 90  | 5,943 133 126 | 9,228 856 332  | 14,300 467 110 | 17,787 111 585 | 22,112 175 945 |
| 100 | 7,244 646 118 | 11,813 716 351 | 19,218 631 981 | 24,490 972 624 | 31,191 407 983 |

Tabelle 1:  $(1 + i)^n$ 

| n   | $p = 3\frac{3}{4}\%$ | $p = 4\%$      | $p = 4\frac{1}{4}\%$ | $p = 4\frac{1}{2}\%$ | $p = 4\frac{3}{4}\%$ |
|-----|----------------------|----------------|----------------------|----------------------|----------------------|
| 1   | 1,037 500 000        | 1,040 000 000  | 1,042 500 000        | 1,045 000 000        | 1,047 500 000        |
| 2   | 1,076 406 250        | 1,081 600 000  | 1,086 806 250        | 1,092 025 000        | 1,097 256 250        |
| 3   | 1,116 771 484        | 1,124 864 000  | 1,132 995 516        | 1,141 166 125        | 1,149 375 922        |
| 4   | 1,158 650 415        | 1,169 858 560  | 1,181 147 825        | 1,192 518 601        | 1,203 971 278        |
| 5   | 1,202 099 806        | 1,216 652 902  | 1,231 346 608        | 1,246 181 938        | 1,261 159 914        |
| 6   | 1,247 178 548        | 1,265 319 018  | 1,283 678 838        | 1,302 260 125        | 1,321 065 010        |
| 7   | 1,293 947 744        | 1,315 931 779  | 1,338 235 189        | 1,360 861 830        | 1,383 815 598        |
| 8   | 1,342 470 784        | 1,368 569 050  | 1,395 110 185        | 1,422 100 613        | 1,449 546 839        |
| 9   | 1,392 813 439        | 1,423 311 812  | 1,454 402 367        | 1,486 095 140        | 1,518 400 313        |
| 10  | 1,445 043 943        | 1,480 244 285  | 1,516 214 468        | 1,552 969 422        | 1,590 524 328        |
| 11  | 1,499 233 090        | 1,539 454 056  | 1,580 653 583        | 1,622 853 046        | 1,666 074 234        |
| 12  | 1,555 454 331        | 1,601 032 219  | 1,647 831 360        | 1,695 881 433        | 1,745 212 760        |
| 13  | 1,613 783 869        | 1,665 073 507  | 1,717 864 193        | 1,772 196 097        | 1,828 110 366        |
| 14  | 1,674 300 764        | 1,731 676 448  | 1,790 873 421        | 1,851 944 922        | 1,914 945 609        |
| 15  | 1,737 087 043        | 1,800 943 506  | 1,866 985 542        | 1,935 282 443        | 2,005 905 525        |
| 16  | 1,802 227 807        | 1,872 981 246  | 1,946 332 427        | 2,022 370 153        | 2,101 186 037        |
| 17  | 1,869 811 349        | 1,947 900 496  | 2,029 051 555        | 2,113 376 810        | 2,200 992 374        |
| 18  | 1,939 929 275        | 2,025 816 515  | 2,115 286 246        | 2,208 478 766        | 2,305 539 512        |
| 19  | 2,012 676 623        | 2,106 849 176  | 2,205 185 912        | 2,307 860 311        | 2,415 052 639        |
| 20  | 2,088 151 996        | 2,191 123 143  | 2,298 906 313        | 2,411 714 025        | 2,529 767 639        |
| 21  | 2,166 457 696        | 2,278 768 069  | 2,396 609 831        | 2,520 241 156        | 2,649 931 602        |
| 22  | 2,247 699 860        | 2,369 918 792  | 2,498 465 749        | 2,633 652 008        | 2,775 803 353        |
| 23  | 2,331 988 604        | 2,464 715 543  | 2,604 650 544        | 2,752 166 348        | 2,907 654 012        |
| 24  | 2,419 438 177        | 2,563 304 165  | 2,715 348 192        | 2,876 013 834        | 3,045 767 578        |
| 25  | 2,510 167 109        | 2,665 836 331  | 2,830 750 490        | 3,005 434 457        | 3,190 441 538        |
| 26  | 2,604 298 375        | 2,772 469 785  | 2,951 057 386        | 3,140 679 007        | 3,341 987 511        |
| 27  | 2,701 959 564        | 2,883 368 576  | 3,076 477 325        | 3,282 009 562        | 3,500 731 918        |
| 28  | 2,803 283 048        | 2,998 703 319  | 3,207 227 611        | 3,429 699 993        | 3,667 016 684        |
| 29  | 2,908 406 162        | 3,118 651 452  | 3,343 534 784        | 3,584 036 492        | 3,841 199 976        |
| 30  | 3,017 471 393        | 3,243 397 510  | 3,485 635 013        | 3,745 318 135        | 4,023 656 975        |
| 35  | 3,627 301 775        | 3,946 088 994  | 4,292 024 848        | 4,667 347 810        | 5,074 474 884        |
| 40  | 4,360 378 759        | 4,801 020 628  | 5,284 970 237        | 5,816 364 538        | 6,399 724 308        |
| 45  | 5,241 610 459        | 5,841 175 681  | 6,507 630 172        | 7,248 248 430        | 8,071 075 757        |
| 50  | 6,300 938 913        | 7,106 683 346  | 8,013 148 336        | 9,032 636 273        | 10,178 917 207       |
| 60  | 9,105 133 609        | 10,519 627 408 | 12,149 651 442       | 14,027 407 929       | 16,189 815 454       |
| 70  | 13,157 318 169       | 15,571 618 350 | 18,421 477 298       | 21,784 135 580       | 25,750 295 351       |
| 80  | 19,012 902 922       | 23,049 799 070 | 27,930 910 402       | 33,830 096 434       | 40,956 471 219       |
| 90  | 27,474 480 199       | 34,119 333 342 | 42,349 250 457       | 52,537 105 297       | 65,142 263 878       |
| 100 | 39,701 831 188       | 50,504 948 184 | 64,210 546 255       | 81,588 518 032       | 103,610 355 502      |

Tabelle 1:  $(1 + i)^n$ 

| n   | p = 5%          | p = 5½%         | p = 6%          | p = 6½%         |
|-----|-----------------|-----------------|-----------------|-----------------|
| 1   | 1,050 000 000   | 1,055 000 000   | 1,060 000 000   | 1,065 000 000   |
| 2   | 1,102 500 000   | 1,113 025 000   | 1,123 600 000   | 1,134 225 000   |
| 3   | 1,157 625 000   | 1,174 241 375   | 1,191 016 000   | 1,207 949 625   |
| 4   | 1,215 506 250   | 1,238 824 651   | 1,262 476 960   | 1,286 466 351   |
| 5   | 1,276 281 563   | 1,306 960 006   | 1,338 225 578   | 1,370 086 663   |
| 6   | 1,340 095 641   | 1,378 842 807   | 1,418 519 112   | 1,459 142 297   |
| 7   | 1,407 100 423   | 1,454 679 161   | 1,503 630 259   | 1,553 986 546   |
| 8   | 1,477 455 444   | 1,534 686 515   | 1,593 848 075   | 1,654 995 671   |
| 9   | 1,551 328 216   | 1,619 094 273   | 1,689 478 959   | 1,762 570 390   |
| 10  | 1,628 894 627   | 1,708 144 458   | 1,790 847 697   | 1,877 137 465   |
| 11  | 1,710 339 358   | 1,802 092 404   | 1,898 298 558   | 1,999 151 401   |
| 12  | 1,795 856 326   | 1,901 207 486   | 2,012 196 472   | 2,129 096 242   |
| 13  | 1,885 649 142   | 2,005 773 897   | 2,132 928 260   | 2,267 487 497   |
| 14  | 1,979 931 599   | 2,116 091 462   | 2,260 903 956   | 2,414 874 185   |
| 15  | 2,078 928 179   | 2,232 476 492   | 2,396 558 193   | 2,571 841 007   |
| 16  | 2,182 874 588   | 2,355 262 699   | 2,540 351 685   | 2,739 010 672   |
| 17  | 2,292 018 318   | 2,484 802 148   | 2,692 772 786   | 2,917 046 366   |
| 18  | 2,406 619 234   | 2,621 466 266   | 2,854 339 153   | 3,106 654 379   |
| 19  | 2,526 950 195   | 2,765 646 911   | 3,025 599 502   | 3,308 586 914   |
| 20  | 2,653 297 705   | 2,917 757 491   | 3,207 135 472   | 3,523 645 064   |
| 21  | 2,785 962 590   | 3,078 234 153   | 3,399 563 601   | 3,752 681 993   |
| 22  | 2,925 260 720   | 3,247 537 031   | 3,603 537 417   | 3,996 606 322   |
| 23  | 3,071 523 756   | 3,426 151 568   | 3,819 749 662   | 4,256 385 733   |
| 24  | 3,225 099 944   | 3,614 589 904   | 4,048 934 641   | 4,533 050 806   |
| 25  | 3,386 354 941   | 3,813 392 349   | 4,291 870 720   | 4,827 699 108   |
| 26  | 3,555 672 688   | 4,023 128 928   | 4,549 382 963   | 5,141 499 550   |
| 27  | 3,733 456 322   | 4,244 401 019   | 4,822 345 941   | 5,475 697 021   |
| 28  | 3,920 129 138   | 4,477 843 075   | 5,111 686 697   | 5,831 617 327   |
| 29  | 4,116 135 595   | 4,724 124 444   | 5,418 387 899   | 6,210 672 454   |
| 30  | 4,321 942 375   | 4,983 951 288   | 5,743 491 173   | 6,614 366 163   |
| 35  | 5,516 015 368   | 6,513 825 008   | 7,686 086 792   | 9,062 254 867   |
| 40  | 7,039 988 712   | 8,513 308 774   | 10,285 717 937  | 12,416 074 534  |
| 45  | 8,985 007 793   | 11,126 554 090  | 13,764 610 827  | 17,011 098 131  |
| 50  | 11,467 399 786  | 14,541 961 205  | 18,420 154 275  | 23,306 678 679  |
| 60  | 18,679 185 894  | 24,839 770 445  | 32,987 690 853  | 43,749 839 739  |
| 70  | 30,426 425 536  | 42,429 916 233  | 59,075 930 179  | 82,124 463 273  |
| 80  | 49,561 441 067  | 72,476 426 281  | 105,795 993 482 | 154,158 906 825 |
| 90  | 80,730 365 049  | 123,800 205 913 | 189,464 511 231 | 289,377 459 607 |
| 100 | 131,501 257 846 | 211,468 635 674 | 339,302 083 514 | 543,201 271 032 |

Tabelle 1:  $(1 + i)^n$ 

| n   | p = 7%          | p = 8%            | p = 9%            | p = 10%            |
|-----|-----------------|-------------------|-------------------|--------------------|
| 1   | 1,070 000 000   | 1,080 000 000     | 1,090 000 000     | 1,100 000 000      |
| 2   | 1,144 900 000   | 1,166 400 000     | 1,188 100 000     | 1,210 000 000      |
| 3   | 1,225 043 000   | 1,259 712 000     | 1,295 029 000     | 1,331 000 000      |
| 4   | 1,310 796 010   | 1,360 488 960     | 1,411 581 610     | 1,464 100 000      |
| 5   | 1,402 551 731   | 1,469 328 077     | 1,538 623 955     | 1,610 510 000      |
| 6   | 1,500 730 352   | 1,586 874 323     | 1,677 100 111     | 1,771 561 000      |
| 7   | 1,605 781 476   | 1,713 824 269     | 1,828 039 121     | 1,948 717 100      |
| 8   | 1,718 186 180   | 1,850 930 210     | 1,992 562 642     | 2,143 588 810      |
| 9   | 1,838 459 212   | 1,999 004 627     | 2,171 893 279     | 2,357 947 691      |
| 10  | 1,967 151 357   | 2,158 924 997     | 2,367 363 675     | 2,593 742 460      |
| 11  | 2,104 851 952   | 2,331 638 997     | 2,580 426 405     | 2,853 116 706      |
| 12  | 2,252 191 589   | 2,518 170 117     | 2,812 664 782     | 3,138 428 377      |
| 13  | 2,409 845 000   | 2,719 623 726     | 3,065 804 612     | 3,452 271 214      |
| 14  | 2,578 534 150   | 2,937 193 624     | 3,341 727 027     | 3,797 498 336      |
| 15  | 2,759 031 541   | 3,172 169 114     | 3,642 482 460     | 4,177 248 169      |
| 16  | 2,952 163 749   | 3,425 942 643     | 3,970 305 881     | 4,594 972 986      |
| 17  | 3,158 815 211   | 3,700 018 055     | 4,327 633 410     | 5,054 470 285      |
| 18  | 3,379 932 276   | 3,996 019 499     | 4,717 120 417     | 5,559 917 313      |
| 19  | 3,616 527 535   | 4,315 701 059     | 5,141 661 255     | 6,115 909 045      |
| 20  | 3,869 684 462   | 4,660 957 144     | 5,604 410 768     | 6,727 499 949      |
| 21  | 4,140 562 375   | 5,033 833 715     | 6,108 807 737     | 7,400 249 944      |
| 22  | 4,430 401 741   | 5,436 540 413     | 6,658 600 433     | 8,140 274 939      |
| 23  | 4,740 529 863   | 5,871 463 646     | 7,257 874 472     | 8,954 302 433      |
| 24  | 5,072 366 953   | 6,341 180 737     | 7,911 083 175     | 9,849 732 676      |
| 25  | 5,427 432 640   | 6,848 475 196     | 8,623 080 660     | 10,834 705 943     |
| 26  | 5,807 352 925   | 7,396 353 212     | 9,399 157 920     | 11,918 176 538     |
| 27  | 6,213 867 630   | 7,988 061 469     | 10,245 082 133    | 13,109 994 192     |
| 28  | 6,648 838 364   | 8,627 106 386     | 11,167 139 525    | 14,420 993 611     |
| 29  | 7,114 257 049   | 9,317 274 897     | 12,172 182 082    | 15,863 092 972     |
| 30  | 7,612 255 043   | 10,062 656 889    | 13,267 678 469    | 17,449 402 269     |
| 35  | 10,676 581 485  | 14,785 344 294    | 20,413 967 919    | 28,102 436 848     |
| 40  | 14,974 457 839  | 21,724 521 497    | 31,409 420 054    | 45,259 255 568     |
| 45  | 21,002 451 759  | 31,920 449 390    | 48,327 286 105    | 72,890 483 685     |
| 50  | 29,457 025 063  | 46,901 612 513    | 74,357 520 076    | 117,390 852 880    |
| 60  | 57,946 426 835  | 101,257 063 667   | 176,031 291 960   | 304,481 639 541    |
| 70  | 113,989 392 198 | 218,606 405 902   | 416,730 086 178   | 789,746 956 799    |
| 80  | 224,234 387 578 | 471,954 834 265   | 986,551 668 128   | 2 048,400 214 585  |
| 90  | 441,102 979 875 | 1 018,915 089 278 | 2 335,526 582 234 | 5 313,022 611 848  |
| 100 | 867,716 325 566 | 2 199,761 256 341 | 5 529,040 791 826 | 13 780,612 339 822 |

Tabelle 1:  $(1+i)^n$ 

| n   | p = 11%            | p = 12%            | p = 13%             | p = 14%             |
|-----|--------------------|--------------------|---------------------|---------------------|
| 1   | 1,110 000 000      | 1,120 000 000      | 1,130 000 000       | 1,140 000 000       |
| 2   | 1,232 100 000      | 1,254 400 000      | 1,276 900 000       | 1,299 600 000       |
| 3   | 1,367 631 000      | 1,404 928 000      | 1,442 897 000       | 1,481 544 000       |
| 4   | 1,518 070 410      | 1,573 519 360      | 1,630 473 610       | 1,688 960 160       |
| 5   | 1,685 058 155      | 1,762 341 683      | 1,842 435 179       | 1,925 414 582       |
| 6   | 1,870 414 552      | 1,973 822 685      | 2,081 951 753       | 2,194 972 624       |
| 7   | 2,076 160 153      | 2,210 681 407      | 2,352 605 480       | 2,502 268 791       |
| 8   | 2,304 537 770      | 2,475 963 176      | 2,658 444 193       | 2,852 586 422       |
| 9   | 2,558 036 924      | 2,773 078 757      | 3,004 041 938       | 3,251 948 521       |
| 10  | 2,839 420 986      | 3,105 848 208      | 3,394 567 390       | 3,707 221 314       |
| 11  | 3,151 757 295      | 3,478 549 993      | 3,835 861 151       | 4,226 232 298       |
| 12  | 3,498 450 597      | 3,895 975 993      | 4,334 523 100       | 4,817 904 820       |
| 13  | 3,883 280 163      | 4,363 493 112      | 4,898 011 103       | 5,492 411 495       |
| 14  | 4,310 440 980      | 4,887 112 285      | 5,534 752 547       | 6,261 349 104       |
| 15  | 4,784 589 488      | 5,473 565 759      | 6,254 270 378       | 7,137 937 978       |
| 16  | 5,310 894 332      | 6,130 393 650      | 7,067 325 527       | 8,137 249 295       |
| 17  | 5,895 092 709      | 6,866 040 888      | 7,986 077 845       | 9,276 464 197       |
| 18  | 6,543 552 907      | 7,689 965 795      | 9,024 267 965       | 10,575 169 184      |
| 19  | 7,263 343 726      | 8,612 761 690      | 10,197 422 801      | 12,055 692 870      |
| 20  | 8,062 311 536      | 9,646 293 093      | 11,523 087 765      | 13,743 489 872      |
| 21  | 8,949 165 805      | 10,803 848 264     | 13,021 089 174      | 15,667 578 454      |
| 22  | 9,933 574 044      | 12,100 310 056     | 14,713 830 767      | 17,861 039 437      |
| 23  | 11,026 267 188     | 13,552 347 263     | 16,626 628 766      | 20,361 584 959      |
| 24  | 12,239 156 579     | 15,178 628 935     | 18,788 090 506      | 23,212 206 853      |
| 25  | 13,585 463 803     | 17,000 064 407     | 21,230 542 272      | 26,461 915 812      |
| 26  | 15,079 864 821     | 19,040 072 135     | 23,990 512 767      | 30,166 584 026      |
| 27  | 16,738 649 952     | 21,324 880 792     | 27,109 279 427      | 34,389 905 790      |
| 28  | 18,579 901 446     | 23,883 866 487     | 30,633 485 752      | 39,204 492 600      |
| 29  | 20,623 690 605     | 26,749 930 465     | 34,615 838 900      | 44,693 121 564      |
| 30  | 22,892 296 572     | 29,959 922 121     | 39,115 897 957      | 50,950 158 583      |
| 35  | 38,574 851 027     | 52,799 619 579     | 72,068 506 467      | 98,100 178 312      |
| 40  | 65,000 867 306     | 93,050 970 441     | 132,781 551 634     | 188,883 513 858     |
| 45  | 109,530 241 542    | 163,987 603 871    | 244,641 401 892     | 363,679 071 957     |
| 50  | 184,564 826 740    | 289,002 189 830    | 450,735 925 158     | 700,232 988 459     |
| 60  | 524,057 242 336    | 897,596 933 491    | 1 530,053 473 009   | 2 595,918 659 665   |
| 70  | 1 488,019 131 791  | 2 787,799 827 698  | 5 193,869 624 314   | 9 623,644 984 827   |
| 80  | 4 225,112 750 480  | 8 658,483 100 080  | 17 630,940 454 204  | 35 676,981 807 262  |
| 90  | 11 996,873 812 222 | 26 891,934 223 361 | 59 849,415 519 503  | 132 262,467 379 304 |
| 100 | 34 064,175 269 644 | 83 522,265 726 535 | 203 162,874 228 410 | 490 326,238 126 466 |

Tabelle 1:  $(1 + i)^n$ 

| n   | p = 15%               | p = 16%               | p = 17%               | n   |
|-----|-----------------------|-----------------------|-----------------------|-----|
| 1   | 1,150 000 000         | 1,160 000 000         | 1,170 000 000         | 1   |
| 2   | 1,322 500 000         | 1,345 600 000         | 1,368 900 000         | 2   |
| 3   | 1,520 875 000         | 1,560 896 000         | 1,601 613 000         | 3   |
| 4   | 1,749 006 250         | 1,810 639 360         | 1,873 887 210         | 4   |
| 5   | 2,011 357 188         | 2,100 341 658         | 2,192 448 036         | 5   |
| 6   | 2,313 060 766         | 2,436 396 323         | 2,565 164 202         | 6   |
| 7   | 2,660 019 880         | 2,826 219 734         | 3,001 242 116         | 7   |
| 8   | 3,059 022 863         | 3,278 414 892         | 3,511 453 276         | 8   |
| 9   | 3,517 876 292         | 3,802 961 275         | 4,108 400 333         | 9   |
| 10  | 4,045 557 736         | 4,411 435 079         | 4,806 828 389         | 10  |
| 11  | 4,652 391 396         | 5,117 264 691         | 5,623 989 215         | 11  |
| 12  | 5,350 250 105         | 5,936 027 042         | 6,580 067 382         | 12  |
| 13  | 6,152 787 621         | 6,885 791 369         | 7,698 678 837         | 13  |
| 14  | 7,075 705 764         | 7,987 517 987         | 9,007 454 239         | 14  |
| 15  | 8,137 061 629         | 9,265 520 865         | 10,538 721 460        | 15  |
| 16  | 9,357 620 874         | 10,748 004 204        | 12,330 304 108        | 16  |
| 17  | 10,761 264 005        | 12,467 684 877        | 14,426 455 807        | 17  |
| 18  | 12,375 453 605        | 14,462 514 457        | 16,878 953 294        | 18  |
| 19  | 14,231 771 646        | 16,776 516 770        | 19,748 375 354        | 19  |
| 20  | 16,366 537 393        | 19,460 759 453        | 23,105 599 164        | 20  |
| 21  | 18,821 518 002        | 22,574 480 966        | 27,033 551 021        | 21  |
| 22  | 21,644 745 702        | 26,186 397 920        | 31,629 254 695        | 22  |
| 23  | 24,891 457 557        | 30,376 221 587        | 37,006 227 993        | 23  |
| 24  | 28,625 176 191        | 35,236 417 041        | 43,297 286 752        | 24  |
| 25  | 32,918 952 620        | 40,874 243 768        | 50,657 825 500        | 25  |
| 26  | 37,856 795 513        | 47,414 122 771        | 59,269 655 835        | 26  |
| 27  | 43,535 314 840        | 55,000 382 414        | 69,345 497 327        | 27  |
| 28  | 50,065 612 066        | 63,800 443 600        | 81,134 231 873        | 28  |
| 29  | 57,575 453 875        | 74,008 514 577        | 94,927 051 291        | 29  |
| 30  | 66,211 771 957        | 85,849 876 909        | 111,064 650 010       | 30  |
| 35  | 133,175 523 422       | 180,314 072 771       | 243,503 473 751       | 35  |
| 40  | 267,863 546 235       | 378,721 158 493       | 533,868 712 711       | 40  |
| 45  | 538,769 268 988       | 795,443 825 798       | 1 170,479 410 505     | 45  |
| 50  | 1 083,657 441 584     | 1 670,703 803 603     | 2 566,215 284 390     | 50  |
| 60  | 4 383,998 745 657     | 7 370,201 365 250     | 12 335,356 481 920    | 60  |
| 70  | 17 735,720 038 828    | 32 513,164 839 376    | 59 293,941 728 746    | 70  |
| 80  | 71 750,879 401 431    | 143 429,715 890 351   | 285 015,802 411 964   | 80  |
| 90  | 290 272,325 206 305   | 632 730,879 999 487   | 1 370 022,050 417 213 | 90  |
| 100 | 1 174 313,450 700 288 | 2 791 251,199 374 768 | 6 585 460,885 836 816 | 100 |

Tabelle 1:  $(1 + i)^n$ 

| n   | p = 18%                | p = 19%                | p = 20%                | n   |
|-----|------------------------|------------------------|------------------------|-----|
| 1   | 1,180 000 000          | 1,190 000 000          | 1,200 000 000          | 1   |
| 2   | 1,392 400 000          | 1,416 100 000          | 1,440 000 000          | 2   |
| 3   | 1,643 032 000          | 1,685 159 000          | 1,728 000 000          | 3   |
| 4   | 1,938 777 760          | 2,005 339 210          | 2,073 600 000          | 4   |
| 5   | 2,287 757 757          | 2,386 353 660          | 2,488 320 000          | 5   |
| 6   | 2,699 554 153          | 2,839 760 855          | 2,985 984 000          | 6   |
| 7   | 3,185 473 901          | 3,379 315 418          | 3,583 180 800          | 7   |
| 8   | 3,758 859 203          | 4,021 385 347          | 4,299 816 960          | 8   |
| 9   | 4,435 453 859          | 4,785 448 563          | 5,159 780 352          | 9   |
| 10  | 5,233 835 554          | 5,694 683 790          | 6,191 736 422          | 10  |
| 11  | 6,175 925 953          | 6,776 673 710          | 7,430 083 707          | 11  |
| 12  | 7,287 592 625          | 8,064 241 715          | 8,916 100 448          | 12  |
| 13  | 8,599 359 298          | 9,596 447 641          | 10,699 320 538         | 13  |
| 14  | 10,147 243 971         | 11,419 772 693         | 12,839 184 645         | 14  |
| 15  | 11,973 747 886         | 13,589 529 505         | 15,407 021 575         | 15  |
| 16  | 14,129 022 506         | 16,171 540 110         | 18,488 425 890         | 16  |
| 17  | 16,672 246 556         | 19,244 132 731         | 22,186 111 067         | 17  |
| 18  | 19,673 250 937         | 22,900 517 950         | 26,623 333 281         | 18  |
| 19  | 23,214 436 105         | 27,251 616 361         | 31,947 999 937         | 19  |
| 20  | 27,393 034 604         | 32,429 423 469         | 38,337 599 924         | 20  |
| 21  | 32,323 780 833         | 38,591 013 929         | 46,005 119 909         | 21  |
| 22  | 38,142 061 383         | 45,923 306 575         | 55,206 143 891         | 22  |
| 23  | 45,007 632 432         | 54,648 734 824         | 66,247 372 669         | 23  |
| 24  | 53,109 006 270         | 65,031 994 441         | 79,496 847 203         | 24  |
| 25  | 62,668 627 398         | 77,388 073 385         | 95,396 216 644         | 25  |
| 26  | 73,948 980 330         | 92,091 807 328         | 114,475 459 973        | 26  |
| 27  | 87,259 796 789         | 109,589 250 720        | 137,370 551 967        | 27  |
| 28  | 102,966 560 211        | 130,411 208 357        | 164,844 662 361        | 28  |
| 29  | 121,500 541 049        | 155,189 337 945        | 197,813 594 833        | 29  |
| 30  | 143,370 638 438        | 184,675 312 154        | 237,376 313 800        | 30  |
| 35  | 327,997 290 184        | 440,700 607 053        | 590,668 229 154        | 35  |
| 40  | 750,378 344 827        | 1 051,667 506 560      | 1 469,771 567 969      | 40  |
| 45  | 1 716,683 878 913      | 2 509,650 603 277      | 3 657,261 988 009      | 45  |
| 50  | 3 927,356 859 957      | 5 988,913 902 201      | 9 100,438 150 002      | 50  |
| 60  | 20 555,139 966 099     | 34 104,970 919 274     | 56 347,514 353 167     | 60  |
| 70  | 107 582,222 367 875    | 194 217,025 056 442    | 348 888,956 932 210    | 70  |
| 80  | 563 067,660 385 646    | 1 106 004,544 353 886  | 2 160 228,462 010 307  | 80  |
| 90  | 2 947 003,540 120 573  | 6 298 346,150 529 059  | 13 375 565,248 934 352 | 90  |
| 100 | 15 424 131,905 453 299 | 35 867 089,727 970 724 | 82 817 974,522 014 550 | 100 |

Tabelle 1:  $(1 + i)^n$

| n  | p = 22%            | p = 25%            | p = 28%             | p = 30%             |
|----|--------------------|--------------------|---------------------|---------------------|
| 1  | 1,220 000 000      | 1,250 000 000      | 1,280 000 000       | 1,300 000 000       |
| 2  | 1,488 400 000      | 1,562 500 000      | 1,638 400 000       | 1,690 000 000       |
| 3  | 1,815 848 000      | 1,953 125 000      | 2,097 152 000       | 2,197 000 000       |
| 4  | 2,215 334 560      | 2,441 406 250      | 2,684 354 560       | 2,856 100 000       |
| 5  | 2,702 708 163      | 3,051 757 813      | 3,435 973 837       | 3,712 930 000       |
| 6  | 3,297 303 959      | 3,814 697 266      | 4,398 046 511       | 4,826 809 000       |
| 7  | 4,022 710 830      | 4,768 371 582      | 5,629 499 534       | 6,274 851 700       |
| 8  | 4,907 707 213      | 5,960 464 478      | 7,205 759 404       | 8,157 307 210       |
| 9  | 5,987 402 800      | 7,450 580 597      | 9,223 372 037       | 10,604 499 373      |
| 10 | 7,304 631 415      | 9,313 225 746      | 11,805 916 207      | 13,785 849 185      |
| 11 | 8,911 650 327      | 11,641 532 183     | 15,111 572 745      | 17,921 603 940      |
| 12 | 10,872 213 399     | 14,551 915 228     | 19,342 813 114      | 23,298 085 122      |
| 13 | 13,264 100 346     | 18,189 894 035     | 24,758 800 786      | 30,287 510 659      |
| 14 | 16,182 202 423     | 22,737 367 544     | 31,691 265 006      | 39,373 763 857      |
| 15 | 19,742 286 956     | 28,421 709 430     | 40,564 819 207      | 51,185 893 014      |
| 16 | 24,085 590 086     | 35,527 136 788     | 51,922 968 585      | 66,541 660 918      |
| 17 | 29,384 419 905     | 44,408 920 985     | 66,461 399 789      | 86,504 159 194      |
| 18 | 35,848 992 284     | 55,511 151 231     | 85,070 591 730      | 112,455 406 952     |
| 19 | 43,735 770 586     | 69,388 939 039     | 108,890 357 415     | 146,192 029 038     |
| 20 | 53,357 640 115     | 86,736 173 799     | 139,379 657 491     | 190,049 637 749     |
| 21 | 65,096 320 941     | 108,420 217 249    | 178,405 961 588     | 247,064 529 073     |
| 22 | 79,417 511 548     | 135,525 271 561    | 228,359 630 833     | 321,183 887 795     |
| 23 | 96,889 364 088     | 169,406 589 451    | 292,300 327 466     | 417,539 054 134     |
| 24 | 118,205 024 187    | 211,758 236 814    | 374,144 419 157     | 542,800 770 374     |
| 25 | 144,210 129 509    | 264,697 796 017    | 478,904 856 521     | 705,641 001 487     |
| 26 | 175,936 358 000    | 330,872 245 021    | 612,998 216 346     | 917,333 301 933     |
| 27 | 214,642 356 761    | 413,590 306 277    | 784,637 716 923     | 1 192,533 292 512   |
| 28 | 261,863 675 248    | 516,987 882 846    | 1 004,336 277 662   | 1 550,293 280 266   |
| 29 | 319,473 683 802    | 646,234 853 557    | 1 285,550 435 407   | 2 015,381 264 346   |
| 30 | 389,757 894 239    | 807,793 566 946    | 1 645,504 557 321   | 2 619,995 643 650   |
| 31 | 475,504 630 972    | 1 009,741 958 683  | 2 106,245 833 371   | 3 405,994 336 745   |
| 32 | 580,115 649 785    | 1 262,177 448 354  | 2 695,994 666 715   | 4 427,792 637 768   |
| 33 | 707,741 092 738    | 1 577,721 810 442  | 3 450,873 173 395   | 5 756,130 429 099   |
| 34 | 863,444 133 140    | 1 972,152 263 053  | 4 417,117 661 946   | 7 482,969 557 829   |
| 35 | 1 053,401 842 431  | 2 465,190 328 816  | 5 653,910 607 291   | 9 727,860 425 177   |
| 38 | 1 912,817 628 775  | 4 814,824 860 968  | 11 857,109 937 901  | 21 372,109 354 114  |
| 40 | 2 847,037 758 669  | 7 523,163 845 263  | 19 426,688 922 257  | 36 118,864 808 453  |
| 45 | 7 694,712 191 294  | 22 958,874 039 498 | 66 749,594 872 528  | 134 106,816 713 250 |
| 50 | 20 796,561 452 885 | 70 064,923 216 241 | 229 349,861 599 007 | 497 929,222 979 127 |

Tabelle 1:  $(1 + i)^n$ 

| n  | p = 35%               | p = 40%                | p = 45%                 | n  |
|----|-----------------------|------------------------|-------------------------|----|
| 1  | 1,350 000 000         | 1,400 000 000          | 1,450 000 000           | 1  |
| 2  | 1,822 500 000         | 1,960 000 000          | 2,102 500 000           | 2  |
| 3  | 2,460 375 000         | 2,744 000 000          | 3,048 625 000           | 3  |
| 4  | 3,321 506 250         | 3,841 600 000          | 4,420 506 250           | 4  |
| 5  | 4,484 033 438         | 5,378 240 000          | 6,409 734 063           | 5  |
| 6  | 6,053 445 141         | 7,529 536 000          | 9,294 114 391           | 6  |
| 7  | 8,172 150 940         | 10,541 350 400         | 13,476 465 866          | 7  |
| 8  | 11,032 403 769        | 14,757 890 560         | 19,540 875 506          | 8  |
| 9  | 14,893 745 088        | 20,661 046 784         | 28,334 269 484          | 9  |
| 10 | 20,106 555 869        | 28,925 465 498         | 41,084 690 752          | 10 |
| 11 | 27,143 850 423        | 40,495 651 697         | 59,572 801 590          | 11 |
| 12 | 36,644 198 071        | 56,693 912 375         | 86,380 562 306          | 12 |
| 13 | 49,469 667 395        | 79,371 477 325         | 125,251 815 344         | 13 |
| 14 | 66,784 050 984        | 111,120 068 256        | 181,615 132 248         | 14 |
| 15 | 90,158 468 828        | 155,568 095 558        | 263 341 941 760         | 15 |
| 16 | 121,713 932 918       | 217,795 333 781        | 381,845 815 552         | 16 |
| 17 | 164,313 809 439       | 304,913 467 293        | 553,676 432 551         | 17 |
| 18 | 221,823 642 742       | 426,878 854 211        | 802,830 827 199         | 18 |
| 19 | 299,461 917 702       | 597,630 395 895        | 1 164,104 699 438       | 19 |
| 20 | 404,273 588 898       | 836,682 554 253        | 1 687,951 814 185       | 20 |
| 21 | 545,769 345 012       | 1 171,355 575 954      | 2,447 530 130 569       | 21 |
| 22 | 736,788 615 766       | 1 639,897 806 336      | 3 548,918 689 324       | 22 |
| 23 | 994,664 631 285       | 2 295,856 928 870      | 5 145,932 099 520       | 23 |
| 24 | 1 342,797 252 234     | 3 214,199 700 418      | 7 461,601 544 305       | 24 |
| 25 | 1 812,776 290 516     | 4 499,879 580 585      | 10 819,322 239 242      | 25 |
| 26 | 2 447,247 992 197     | 6 299,831 412 819      | 15 688,017 246 901      | 26 |
| 27 | 3 303,784 789 466     | 8 819,763 977 946      | 22 747,625 008 006      | 27 |
| 28 | 4 460,109 465 779     | 12 347,669 569 125     | 32 984,056 261 608      | 28 |
| 29 | 6 021,147 778 801     | 17 286,737 396 775     | 47 826,881 579 332      | 29 |
| 30 | 8 128,549 501 382     | 24 201,432 355 485     | 69 348,978 290 032      | 30 |
| 31 | 10 973,541 826 865    | 33 882,005 297 678     | 100 556,018 520 546     | 31 |
| 32 | 14 814,281 466 268    | 47 434,807 416 750     | 145 806,226 854 792     | 32 |
| 33 | 19 999,279 979 462    | 66 408,730 383 450     | 211 419,028 939 448     | 33 |
| 34 | 26 999,027 972 273    | 92 972,222 536 830     | 306 557,591 962 200     | 34 |
| 35 | 36 448,687 762 569    | 130 161,111 551 561    | 444 508,508 345 190     | 35 |
| 38 | 89 677,440 153 830    | 357 162,090 097 485    | 1 355 139,751 253 854   | 38 |
| 40 | 163 437,134 680 356   | 700 037,696 591 070    | 2 849 181,327 011 228   | 40 |
| 45 | 732 857,576 835 905   | 3 764 970,741 313 956  | 18 262 494,601 982 819  | 45 |
| 50 | 3 286 157,879 457 425 | 20 248 916,239 764 371 | 117 057 733,716 551 654 | 50 |

Tabelle 1:  $(1 + i)^n$ 

| n  | p = 50%            | p = 60%             | p = 70%               | p = 80%                |
|----|--------------------|---------------------|-----------------------|------------------------|
| 1  | 1,500 000          | 1,600 000           | 1,700 000             | 1,800 000              |
| 2  | 2,250 000          | 2,560 000           | 2,890 000             | 3,240 000              |
| 3  | 3,375 000          | 4,096 000           | 4,913 000             | 5,832 000              |
| 4  | 5,062 500          | 6,553 600           | 8,352 100             | 10,497 600             |
| 5  | 7,593 750          | 10,485 760          | 14,198 570            | 18,895 680             |
| 6  | 11,390 625         | 16,777 216          | 24,137 569            | 34,012 224             |
| 7  | 17,085 938         | 26,843 546          | 41,033 867            | 61,222 003             |
| 8  | 25,628 906         | 42,949 673          | 69,757 574            | 110,199 606            |
| 9  | 38,443 359         | 68,719 477          | 118,587 876           | 198,359 290            |
| 10 | 57,665 039         | 109,951 163         | 201,599 390           | 357,046 723            |
| 11 | 86,497 559         | 175,921 860         | 342,718 963           | 642,684 101            |
| 12 | 129,746 338        | 281,474 977         | 582,622 237           | 1 156,831 381          |
| 13 | 194,619 507        | 450,359 963         | 990,457 803           | 2 082,296 487          |
| 14 | 291,929 260        | 720,575 940         | 1 683,778 266         | 3 748,133 676          |
| 15 | 437,893 890        | 1 152,921 505       | 2 862,423 052         | 6 746,640 616          |
| 16 | 656,840 836        | 1 844,674 407       | 4 866,119 188         | 12 143,953 110         |
| 17 | 985,261 253        | 2 951,479 052       | 8 272,402 619         | 21 859,115 597         |
| 18 | 1 477,891 880      | 4 722,366 483       | 14 063,084 452        | 39 346,408 075         |
| 19 | 2 216,837 820      | 7 555,786 373       | 23 907,243 569        | 70 823,534 536         |
| 20 | 3 325,256 730      | 12 089,258 196      | 40 642,314 066        | 127 482,362 164        |
| 21 | 4 987,885 095      | 19 342,813 114      | 69 091,933 913        | 229 468,251 895        |
| 22 | 7 481,827 643      | 30 948,500 982      | 117 456,287 652       | 413 042,853 411        |
| 23 | 11 222,741 464     | 49 517,601 571      | 199 675,689 009       | 743 477,136 140        |
| 24 | 16 834,112 196     | 79 228,162 514      | 339 448,671 315       | 1 338 258,845 052      |
| 25 | 25 251,168 294     | 126 765,060 023     | 577 062,741 235       | 2 408 865,921 094      |
| 26 | 37 876,752 441     | 202 824,096 037     | 981 006,660 099       | 4 335 958,657 970      |
| 27 | 56 815,128 662     | 324 518,553 658     | 1 667 711,322 169     | 7 804 725,584 346      |
| 28 | 85 222,692 992     | 519 229,685 853     | 2 835 109,247 687     | 14 048 506,051 822     |
| 29 | 127 834,039 489    | 830 767,497 366     | 4 819 685,721 068     | 25 287 310,893 280     |
| 30 | 191 751,059 233    | 1 329 227,995 785   | 8 193 465,725 815     | 45 517 159,607 903     |
| 31 | 287 626,588 849    | 2 126 764,793 256   | 13 928 891,733 885    | 81 930 887,294 226     |
| 32 | 431 439,883 274    | 3 402 823,669 209   | 23 679 115,947 605    | 147 475 597,129 607    |
| 33 | 647 159,824 911    | 5 444 517,870 735   | 40 254 497,110 928    | 265 456 074,833 292    |
| 34 | 970 739,737 366    | 8 711 228,593 176   | 68 432 645,088 578    | 477 820 934,699 926    |
| 35 | 1 456 109,606 050  | 13 937 965,749 082  | 116 335 496,650 582   | 860 077 682,459 867    |
| 36 | 2 184 164,409 075  | 22 300 745,198 531  | 197 770 344,305 989   | 1 548 139 828,427 761  |
| 37 | 3 276 246,613 612  | 35 681 192,317 649  | 336 209 585,320 181   | 2 786 651 691,169 969  |
| 38 | 4 914 369,920 418  | 57 089 907,708 238  | 571 556 295,044 308   | 5 015 973 044,105 944  |
| 39 | 7 371 554,880 627  | 91 343 852,333 181  | 971 645 701,575 324   | 9 028 751 479,390 700  |
| 40 | 11 057 332,320 940 | 146 150 163,733 090 | 1 651 797 692,678 051 | 16 251 752 662,903 259 |