

APPENDICE B

TAVOLE FINANZIARIE

B.1

Fattori di attualizzazione: valore attuale di € 1 da riceverci dopo t anni = $1/(1 + r)^t$.

Numero di anni	Tasso di interesse annuo														
	1%	2%	3%	4%	5%	6%	7%	8%	9%	10%	11%	12%	13%	14%	15%
1	.990	.980	.971	.962	.952	.943	.935	.926	.917	.909	.901	.893	.885	.877	.870
2	.980	.961	.943	.925	.907	.890	.873	.857	.842	.826	.812	.797	.783	.769	.756
3	.971	.942	.915	.889	.864	.840	.816	.794	.772	.751	.731	.712	.693	.675	.658
4	.961	.924	.888	.853	.823	.792	.763	.735	.708	.683	.659	.636	.613	.592	.572
5	.951	.906	.863	.822	.784	.747	.713	.681	.650	.621	.593	.567	.543	.519	.497
6	.942	.888	.837	.790	.746	.705	.666	.630	.596	.564	.535	.507	.480	.456	.432
7	.933	.871	.813	.760	.711	.665	.623	.583	.547	.513	.482	.452	.425	.400	.376
8	.923	.853	.789	.731	.677	.627	.582	.540	.502	.467	.434	.404	.376	.351	.327
9	.914	.837	.766	.703	.645	.592	.544	.500	.460	.424	.391	.361	.333	.308	.284
10	.905	.820	.744	.676	.614	.558	.508	.463	.422	.384	.352	.322	.295	.270	.247
11	.896	.804	.722	.650	.585	.527	.475	.429	.388	.350	.317	.287	.261	.237	.215
12	.887	.788	.701	.625	.557	.497	.444	.397	.356	.319	.286	.257	.231	.208	.187
13	.879	.773	.681	.601	.530	.469	.415	.368	.326	.290	.258	.229	.204	.182	.161
14	.870	.758	.661	.577	.505	.442	.388	.340	.299	.263	.232	.204	.180	.158	.138
15	.861	.743	.642	.555	.481	.417	.362	.315	.273	.239	.209	.183	.160	.140	.121
16	.853	.729	.623	.534	.458	.394	.339	.292	.252	.218	.188	.163	.141	.121	.103
17	.844	.714	.605	.513	.436	.371	.317	.270	.231	.198	.170	.146	.125	.106	.089
18	.836	.700	.587	.494	.416	.350	.296	.250	.212	.180	.153	.130	.111	.093	.076
19	.828	.686	.570	.475	.396	.331	.277	.232	.194	.164	.138	.116	.098	.080	.064
20	.820	.673	.554	.456	.377	.312	.258	.215	.178	.149	.124	.104	.087	.070	.054
25	.780	.610	.478	.375	.295	.232	.184	.146	.116	.092	.074	.059	.047	.038	.030
30	.742	.552	.412	.308	.231	.174	.131	.099	.075	.057	.044	.033	.026	.020	.015

Numero di anni	Tasso di interesse annuo															
	16%	17%	18%	19%	20%	21%	22%	23%	24%	25%	26%	27%	28%	29%	30%	
1	.862	.855	.847	.840	.833	.826	.820	.813	.806	.800	.794	.787	.781	.775	.769	
2	.743	.731	.718	.706	.694	.683	.672	.661	.650	.640	.630	.620	.610	.601	.592	
3	.641	.624	.609	.593	.579	.564	.551	.537	.524	.512	.500	.488	.477	.466	.455	
4	.552	.534	.516	.499	.482	.467	.453	.437	.423	.410	.397	.384	.373	.361	.350	
5	.476	.456	.437	.419	.402	.386	.370	.355	.341	.328	.315	.303	.291	.280	.269	
6	.410	.390	.370	.352	.335	.319	.303	.289	.275	.262	.250	.238	.227	.217	.207	
7	.354	.333	.314	.296	.279	.263	.249	.235	.222	.210	.198	.188	.178	.168	.159	
8	.305	.285	.266	.249	.233	.218	.204	.191	.179	.168	.157	.148	.139	.130	.121	
9	.263	.243	.225	.209	.194	.180	.167	.155	.144	.134	.125	.116	.108	.101	.094	
10	.227	.208	.191	.176	.162	.149	.137	.126	.116	.107	.099	.092	.085	.078	.073	
11	.195	.178	.162	.148	.135	.123	.112	.103	.094	.086	.079	.072	.066	.061	.056	
12	.168	.152	.137	.124	.112	.102	.092	.083	.076	.069	.062	.057	.052	.047	.043	
13	.145	.130	.116	.104	.093	.084	.075	.068	.061	.055	.050	.045	.040	.037	.033	
14	.125	.111	.099	.088	.078	.069	.062	.055	.049	.044	.039	.035	.031	.028	.025	
15	.108	.095	.084	.074	.065	.057	.051	.045	.040	.035	.031	.028	.025	.022	.020	
16	.093	.081	.071	.062	.054	.047	.042	.036	.032	.028	.025	.022	.019	.017	.015	
17	.080	.069	.060	.052	.045	.039	.034	.029	.026	.023	.020	.017	.015	.013	.012	
18	.069	.059	.051	.044	.038	.032	.028	.024	.021	.018	.016	.014	.012	.010	.009	
19	.060	.051	.043	.037	.031	.027	.023	.020	.017	.014	.012	.011	.009	.008	.007	
20	.051	.043	.037	.031	.026	.022	.019	.016	.014	.012	.010	.008	.007	.006	.005	
25	.024	.020	.016	.013	.010	.009	.007	.006	.005	.004	.003	.003	.002	.002	.001	
30	.012	.009	.007	.005	.004	.003	.003	.002	.002	.001	.001	.001	.001	.000	.000	

Esempio: se il tasso di interesse annuo è il 10%, il valore attuale di € 1 ricevuto nell'anno 5 è € 0,621.

Tavole Finanziaria

Giulio Bisconcini



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Table of Contents Tavole Finanziaria

1. Understanding the eBook Tavole Finanziaria
 - The Rise of Digital Reading Tavole Finanziaria
 - Advantages of eBooks Over Traditional Books
2. Identifying Tavole Finanziaria
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Tavole Finanziaria
 - User-Friendly Interface
4. Exploring eBook Recommendations from Tavole Finanziaria
 - Personalized Recommendations
 - Tavole Finanziaria User Reviews and Ratings
 - Tavole Finanziaria and Bestseller Lists

5. Accessing Tavole Finanziaria Free and Paid eBooks
 - Tavole Finanziaria Public Domain eBooks
 - Tavole Finanziaria eBook Subscription Services
 - Tavole Finanziaria Budget-Friendly Options
6. Navigating Tavole Finanziaria eBook Formats
 - ePub, PDF, MOBI, and More
 - Tavole Finanziaria Compatibility with Devices
 - Tavole Finanziaria Enhanced eBook Features
7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Tavole Finanziaria
 - Highlighting and Note-Taking Tavole Finanziaria
 - Interactive Elements Tavole Finanziaria
8. Staying Engaged with Tavole Finanziaria
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Tavole Finanziaria
9. Balancing eBooks and Physical Books Tavole Finanziaria
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Tavole Finanziaria
10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
11. Cultivating a Reading Routine Tavole Finanziaria
 - Setting Reading Goals Tavole Finanziaria
 - Carving Out Dedicated Reading Time
12. Sourcing Reliable Information of Tavole Finanziaria
 - Fact-Checking eBook Content of Tavole Finanziaria
 - Distinguishing Credible Sources
13. Promoting Lifelong Learning

- Utilizing eBooks for Skill Development
 - Exploring Educational eBooks
14. Embracing eBook Trends
- Integration of Multimedia Elements
 - Interactive and Gamified eBooks

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