

DER ZINSEZINSEFFEKT

Entwicklung einer einmaligen Anlage von 10.000 Euro



| Jahre | 1% | 2% | 3% | 4% | 5% | 6% | 7% | 8% | 9% | 10% | 11% | 12% |
|-------|--------|--------|--------|--------|--------|---------|---------|---------|---------|---------|---------|---------|
| 1 | 10.100 | 10.200 | 10.300 | 10.400 | 10.500 | 10.600 | 10.700 | 10.800 | 10.900 | 11.000 | 11.100 | 11.200 |
| 2 | 10.201 | 10.404 | 10.609 | 10.816 | 11.025 | 11.236 | 11.449 | 11.664 | 11.881 | 12.100 | 12.321 | 12.544 |
| 3 | 10.303 | 10.612 | 10.927 | 11.249 | 11.576 | 11.910 | 12.250 | 12.597 | 12.950 | 13.310 | 13.676 | 14.049 |
| 4 | 10.406 | 10.824 | 11.255 | 11.699 | 12.155 | 12.625 | 13.108 | 13.605 | 14.116 | 14.641 | 15.181 | 15.735 |
| 5 | 10.510 | 11.041 | 11.593 | 12.167 | 12.763 | 13.382 | 14.026 | 14.693 | 15.386 | 16.105 | 16.851 | 17.623 |
| 6 | 10.615 | 11.262 | 11.941 | 12.653 | 13.401 | 14.185 | 15.007 | 15.869 | 16.771 | 17.716 | 18.704 | 19.738 |
| 7 | 10.721 | 11.487 | 12.299 | 13.159 | 14.071 | 15.036 | 16.058 | 17.138 | 18.280 | 19.487 | 20.762 | 22.107 |
| 8 | 10.829 | 11.717 | 12.668 | 13.686 | 14.775 | 15.938 | 17.182 | 18.509 | 19.926 | 21.436 | 23.045 | 24.760 |
| 9 | 10.937 | 11.951 | 13.048 | 14.233 | 15.513 | 16.895 | 18.385 | 19.990 | 21.719 | 23.579 | 25.580 | 27.731 |
| 10 | 11.046 | 12.190 | 13.439 | 14.802 | 16.289 | 17.908 | 19.672 | 21.589 | 23.674 | 25.937 | 28.394 | 31.058 |
| 11 | 11.157 | 12.434 | 13.842 | 15.395 | 17.103 | 18.983 | 21.049 | 23.316 | 25.804 | 28.531 | 31.518 | 34.785 |
| 12 | 11.268 | 12.682 | 14.258 | 16.010 | 17.959 | 20.122 | 22.522 | 25.182 | 28.127 | 31.384 | 34.985 | 38.960 |
| 13 | 11.381 | 12.936 | 14.685 | 16.651 | 18.856 | 21.329 | 24.098 | 27.196 | 30.658 | 34.523 | 38.833 | 43.635 |
| 14 | 11.495 | 13.195 | 15.126 | 17.317 | 19.799 | 22.609 | 25.785 | 29.372 | 33.417 | 37.975 | 43.104 | 48.871 |
| 15 | 11.610 | 13.459 | 15.580 | 18.009 | 20.789 | 23.966 | 27.590 | 31.722 | 36.425 | 41.772 | 47.846 | 54.736 |
| 16 | 11.726 | 13.728 | 16.047 | 18.730 | 21.829 | 25.404 | 29.522 | 34.259 | 39.703 | 45.950 | 53.109 | 61.304 |
| 17 | 11.843 | 14.002 | 16.528 | 19.479 | 22.920 | 26.928 | 31.588 | 37.000 | 43.276 | 50.545 | 58.951 | 68.660 |
| 18 | 11.961 | 14.282 | 17.024 | 20.258 | 24.066 | 28.543 | 33.799 | 39.960 | 47.171 | 55.599 | 65.436 | 76.900 |
| 19 | 12.081 | 14.568 | 17.535 | 21.068 | 25.270 | 30.256 | 36.165 | 43.157 | 51.417 | 61.159 | 72.633 | 86.128 |
| 20 | 12.202 | 14.859 | 18.061 | 21.911 | 26.533 | 32.071 | 38.697 | 46.610 | 56.044 | 67.275 | 80.623 | 96.463 |
| 21 | 12.324 | 15.157 | 18.603 | 22.788 | 27.860 | 33.996 | 41.406 | 50.338 | 61.088 | 74.002 | 89.492 | 108.038 |
| 22 | 12.447 | 15.460 | 19.161 | 23.699 | 29.253 | 36.035 | 44.304 | 54.365 | 66.586 | 81.403 | 99.336 | 121.003 |
| 23 | 12.572 | 15.769 | 19.736 | 24.647 | 30.715 | 38.197 | 47.405 | 58.715 | 72.579 | 89.543 | 110.263 | 135.523 |
| 24 | 12.697 | 16.084 | 20.328 | 25.633 | 32.251 | 40.489 | 50.724 | 63.412 | 79.111 | 98.497 | 122.392 | 151.786 |
| 25 | 12.824 | 16.406 | 20.938 | 26.658 | 33.864 | 42.919 | 54.274 | 68.485 | 86.231 | 108.347 | 135.855 | 170.001 |
| 26 | 12.953 | 16.734 | 21.566 | 27.725 | 35.557 | 45.494 | 58.074 | 73.964 | 93.992 | 119.182 | 150.799 | 190.401 |
| 27 | 13.082 | 17.069 | 22.213 | 28.834 | 37.335 | 48.223 | 62.139 | 79.881 | 102.451 | 131.100 | 167.386 | 213.249 |
| 28 | 13.213 | 17.410 | 22.879 | 29.987 | 39.201 | 51.117 | 66.488 | 86.271 | 111.671 | 144.210 | 185.799 | 238.839 |
| 29 | 13.345 | 17.758 | 23.566 | 31.187 | 41.161 | 54.184 | 71.143 | 93.173 | 121.722 | 158.631 | 206.237 | 267.499 |
| 30 | 13.478 | 18.114 | 24.273 | 32.434 | 43.219 | 57.435 | 76.123 | 100.627 | 132.677 | 174.494 | 228.923 | 299.599 |
| 31 | 13.613 | 18.476 | 25.001 | 33.731 | 45.380 | 60.881 | 81.451 | 108.677 | 144.618 | 191.943 | 254.104 | 335.551 |
| 32 | 13.749 | 18.845 | 25.751 | 35.081 | 47.649 | 64.534 | 87.153 | 117.371 | 157.633 | 211.138 | 282.056 | 375.817 |
| 33 | 13.887 | 19.222 | 26.523 | 36.484 | 50.032 | 68.406 | 93.253 | 126.760 | 171.820 | 232.252 | 313.082 | 420.915 |
| 34 | 14.026 | 19.607 | 27.319 | 37.943 | 52.533 | 72.510 | 99.781 | 136.901 | 187.284 | 255.477 | 347.521 | 471.425 |
| 35 | 14.166 | 19.999 | 28.139 | 39.461 | 55.160 | 76.861 | 106.766 | 147.853 | 204.140 | 281.024 | 385.749 | 527.996 |
| 36 | 14.308 | 20.399 | 28.983 | 41.039 | 57.918 | 81.473 | 114.239 | 159.682 | 222.512 | 309.127 | 428.181 | 591.356 |
| 37 | 14.451 | 20.807 | 29.852 | 42.681 | 60.814 | 86.361 | 122.236 | 172.456 | 242.538 | 340.039 | 475.281 | 662.318 |
| 38 | 14.595 | 21.223 | 30.748 | 44.388 | 63.855 | 91.543 | 130.793 | 186.253 | 264.367 | 374.043 | 527.562 | 741.797 |
| 39 | 14.741 | 21.647 | 31.670 | 46.164 | 67.048 | 97.035 | 139.948 | 201.153 | 288.160 | 411.448 | 585.593 | 830.812 |
| 40 | 14.889 | 22.080 | 32.620 | 48.010 | 70.400 | 102.857 | 149.745 | 217.245 | 314.094 | 452.593 | 650.009 | 930.510 |

DER ZINSEZINSEFFEKT

Entwicklung einer monatlichen Anlage von 100 Euro



| Jahre | 1% | 2% | 3% | 4% | 5% | 6% | 7% | 8% | 9% | 10% | 11% | 12% |
|-------|--------|--------|--------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| 1 | 1.207 | 1.213 | 1.220 | 1.226 | 1.233 | 1.239 | 1.246 | 1.252 | 1.259 | 1.265 | 1.272 | 1.278 |
| 2 | 2.425 | 2.450 | 2.476 | 2.501 | 2.527 | 2.552 | 2.578 | 2.604 | 2.630 | 2.657 | 2.683 | 2.709 |
| 3 | 3.656 | 3.712 | 3.769 | 3.827 | 3.885 | 3.944 | 4.004 | 4.064 | 4.125 | 4.187 | 4.249 | 4.312 |
| 4 | 4.899 | 5.000 | 5.102 | 5.206 | 5.312 | 5.420 | 5.530 | 5.642 | 5.755 | 5.870 | 5.988 | 6.108 |
| 5 | 6.154 | 6.313 | 6.474 | 6.640 | 6.810 | 6.984 | 7.163 | 7.345 | 7.532 | 7.723 | 7.919 | 8.119 |
| 6 | 7.422 | 7.652 | 7.888 | 8.132 | 8.383 | 8.642 | 8.909 | 9.185 | 9.468 | 9.760 | 10.061 | 10.371 |
| 7 | 8.703 | 9.018 | 9.344 | 9.683 | 10.035 | 10.400 | 10.779 | 11.171 | 11.579 | 12.001 | 12.439 | 12.894 |
| 8 | 9.997 | 10.411 | 10.844 | 11.297 | 11.769 | 12.263 | 12.779 | 13.317 | 13.879 | 14.466 | 15.079 | 15.719 |
| 9 | 11.303 | 11.832 | 12.389 | 12.975 | 13.590 | 14.238 | 14.919 | 15.634 | 16.387 | 17.178 | 18.009 | 18.883 |
| 10 | 12.623 | 13.282 | 13.980 | 14.719 | 15.502 | 16.331 | 17.208 | 18.137 | 19.120 | 20.161 | 21.262 | 22.427 |
| 11 | 13.955 | 14.761 | 15.619 | 16.534 | 17.510 | 18.550 | 19.658 | 20.840 | 22.100 | 23.442 | 24.872 | 26.397 |
| 12 | 15.301 | 16.269 | 17.307 | 18.422 | 19.618 | 20.902 | 22.280 | 23.759 | 25.347 | 27.051 | 28.880 | 30.842 |
| 13 | 16.661 | 17.807 | 19.046 | 20.385 | 21.831 | 23.395 | 25.085 | 26.912 | 28.887 | 31.021 | 33.328 | 35.821 |
| 14 | 18.034 | 19.376 | 20.837 | 22.426 | 24.155 | 26.038 | 28.087 | 30.317 | 32.745 | 35.388 | 38.266 | 41.398 |
| 15 | 19.421 | 20.977 | 22.681 | 24.549 | 26.596 | 28.839 | 31.298 | 33.994 | 36.951 | 40.192 | 43.746 | 47.643 |
| 16 | 20.822 | 22.609 | 24.581 | 26.757 | 29.158 | 31.808 | 34.735 | 37.966 | 41.535 | 45.476 | 49.830 | 54.639 |
| 17 | 22.236 | 24.275 | 26.538 | 29.053 | 31.848 | 34.956 | 38.411 | 42.255 | 46.531 | 51.289 | 56.583 | 62.473 |
| 18 | 23.666 | 25.973 | 28.554 | 31.441 | 34.673 | 38.292 | 42.346 | 46.888 | 51.978 | 57.683 | 64.078 | 71.248 |
| 19 | 25.108 | 27.706 | 30.630 | 33.925 | 37.639 | 41.829 | 46.556 | 51.891 | 57.914 | 64.716 | 72.399 | 81.076 |
| 20 | 26.566 | 29.473 | 32.768 | 36.508 | 40.754 | 45.577 | 51.060 | 57.294 | 64.385 | 72.453 | 81.634 | 92.083 |
| 21 | 28.038 | 31.275 | 34.971 | 39.194 | 44.024 | 49.551 | 55.880 | 63.129 | 71.438 | 80.963 | 91.885 | 104.411 |
| 22 | 29.525 | 33.114 | 37.240 | 41.988 | 47.458 | 53.763 | 61.037 | 69.432 | 79.126 | 90.324 | 103.264 | 118.218 |
| 23 | 31.027 | 34.989 | 39.576 | 44.894 | 51.063 | 58.228 | 66.555 | 76.238 | 87.506 | 100.622 | 115.895 | 133.682 |
| 24 | 32.543 | 36.902 | 41.983 | 47.915 | 54.849 | 62.961 | 72.459 | 83.589 | 96.640 | 111.949 | 129.914 | 151.002 |
| 25 | 34.075 | 38.853 | 44.462 | 51.058 | 58.824 | 67.977 | 78.777 | 91.529 | 106.596 | 124.409 | 145.477 | 170.401 |
| 26 | 35.623 | 40.843 | 47.015 | 54.326 | 62.997 | 73.295 | 85.537 | 100.103 | 117.448 | 138.115 | 162.750 | 192.127 |
| 27 | 37.185 | 42.873 | 49.645 | 57.725 | 67.380 | 78.931 | 92.770 | 109.363 | 129.277 | 153.191 | 181.924 | 216.460 |
| 28 | 38.764 | 44.943 | 52.354 | 61.260 | 71.981 | 84.906 | 100.509 | 119.364 | 142.171 | 169.776 | 203.208 | 243.713 |
| 29 | 40.358 | 47.055 | 55.144 | 64.937 | 76.813 | 91.240 | 108.790 | 130.165 | 156.224 | 188.018 | 226.832 | 274.237 |
| 30 | 41.968 | 49.209 | 58.018 | 68.760 | 81.886 | 97.953 | 117.651 | 141.831 | 171.543 | 208.085 | 253.055 | 308.423 |
| 31 | 43.594 | 51.406 | 60.978 | 72.737 | 87.213 | 105.069 | 127.132 | 154.429 | 188.240 | 230.158 | 282.163 | 346.712 |
| 32 | 45.237 | 53.647 | 64.027 | 76.872 | 92.806 | 112.612 | 137.277 | 168.035 | 206.441 | 254.439 | 314.472 | 389.595 |
| 33 | 46.895 | 55.933 | 67.167 | 81.173 | 98.679 | 120.608 | 148.132 | 182.730 | 226.279 | 281.148 | 350.335 | 437.625 |
| 34 | 48.571 | 58.265 | 70.402 | 85.646 | 104.845 | 129.084 | 159.746 | 198.601 | 247.902 | 310.528 | 390.144 | 491.418 |
| 35 | 50.263 | 60.643 | 73.734 | 90.298 | 111.320 | 138.068 | 172.174 | 215.741 | 271.472 | 342.846 | 434.331 | 551.666 |
| 36 | 51.972 | 63.069 | 77.165 | 95.136 | 118.118 | 147.591 | 185.472 | 234.252 | 297.163 | 378.395 | 483.379 | 619.144 |
| 37 | 53.698 | 65.544 | 80.700 | 100.167 | 125.257 | 157.685 | 199.700 | 254.244 | 325.166 | 417.500 | 537.822 | 694.719 |
| 38 | 55.442 | 68.067 | 84.340 | 105.400 | 132.752 | 168.385 | 214.925 | 275.836 | 355.690 | 460.515 | 598.254 | 779.363 |
| 39 | 57.203 | 70.642 | 88.090 | 110.842 | 140.622 | 179.727 | 231.215 | 299.154 | 388.960 | 507.831 | 665.334 | 874.165 |
| 40 | 58.981 | 73.268 | 91.952 | 116.501 | 148.886 | 191.750 | 248.646 | 324.339 | 425.225 | 559.880 | 739.792 | 980.343 |

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