



Aufzinsfaktoren für die Verzinsung einmaliger Kapitalbeträge

Excel-Funktion Direkteingabe: =BW(Zinssatz; MinusJahre; ; 1)

Jahre	2.00%	2.25%	2.50%	2.75%	3.00%	3.25%	3.50%	3.75%	4.00%	4.25%	4.50%	4.75%	5.00%	5.25%	5.50%	5.75%	6.00%	6.25%	6.50%
1	1.020	1.023	1.025	1.028	1.030	1.033	1.035	1.038	1.040	1.043	1.045	1.048	1.050	1.053	1.055	1.058	1.060	1.063	1.065
2	1.040	1.046	1.051	1.056	1.061	1.066	1.071	1.076	1.082	1.087	1.092	1.097	1.103	1.108	1.113	1.118	1.124	1.129	1.134
3	1.061	1.069	1.077	1.085	1.093	1.101	1.109	1.117	1.125	1.133	1.141	1.149	1.158	1.166	1.174	1.183	1.191	1.199	1.208
4	1.082	1.093	1.104	1.115	1.126	1.136	1.148	1.159	1.170	1.181	1.193	1.204	1.216	1.227	1.239	1.251	1.262	1.274	1.286
5	1.104	1.118	1.131	1.145	1.159	1.173	1.188	1.202	1.217	1.231	1.246	1.261	1.276	1.292	1.307	1.323	1.338	1.354	1.370
6	1.126	1.143	1.160	1.177	1.194	1.212	1.229	1.247	1.265	1.284	1.302	1.321	1.340	1.359	1.379	1.399	1.419	1.439	1.459
7	1.149	1.169	1.189	1.209	1.230	1.251	1.272	1.294	1.316	1.338	1.361	1.384	1.407	1.431	1.455	1.479	1.504	1.529	1.554
8	1.172	1.195	1.218	1.242	1.267	1.292	1.317	1.342	1.369	1.395	1.422	1.450	1.477	1.506	1.535	1.564	1.594	1.624	1.655
9	1.195	1.222	1.249	1.277	1.305	1.334	1.363	1.393	1.423	1.454	1.486	1.518	1.551	1.585	1.619	1.654	1.689	1.726	1.763
10	1.219	1.249	1.280	1.312	1.344	1.377	1.411	1.445	1.480	1.516	1.553	1.591	1.629	1.668	1.708	1.749	1.791	1.834	1.877
11	1.243	1.277	1.312	1.348	1.384	1.422	1.460	1.499	1.539	1.581	1.623	1.666	1.710	1.756	1.802	1.850	1.898	1.948	1.999
12	1.268	1.306	1.345	1.385	1.426	1.468	1.511	1.555	1.601	1.648	1.696	1.745	1.796	1.848	1.901	1.956	2.012	2.070	2.129
13	1.294	1.335	1.379	1.423	1.469	1.516	1.564	1.614	1.665	1.718	1.772	1.828	1.886	1.945	2.006	2.068	2.133	2.199	2.267
14	1.319	1.365	1.413	1.462	1.513	1.565	1.619	1.674	1.732	1.791	1.852	1.915	1.980	2.047	2.116	2.187	2.261	2.337	2.415
15	1.346	1.396	1.448	1.502	1.558	1.616	1.675	1.737	1.801	1.867	1.935	2.006	2.079	2.154	2.232	2.313	2.397	2.483	2.572
16	1.373	1.428	1.485	1.544	1.605	1.668	1.734	1.802	1.873	1.946	2.022	2.101	2.183	2.268	2.355	2.446	2.540	2.638	2.739
17	1.400	1.460	1.522	1.586	1.653	1.722	1.795	1.870	1.948	2.029	2.113	2.201	2.292	2.387	2.485	2.587	2.693	2.803	2.917
18	1.428	1.493	1.560	1.630	1.702	1.778	1.857	1.940	2.026	2.115	2.208	2.306	2.407	2.512	2.621	2.736	2.854	2.978	3.107
19	1.457	1.526	1.599	1.674	1.754	1.836	1.923	2.013	2.107	2.205	2.308	2.415	2.527	2.644	2.766	2.893	3.026	3.164	3.309
20	1.486	1.561	1.639	1.720	1.806	1.896	1.990	2.088	2.191	2.299	2.412	2.530	2.653	2.783	2.918	3.059	3.207	3.362	3.524
21	1.516	1.596	1.680	1.768	1.860	1.957	2.059	2.166	2.279	2.397	2.520	2.650	2.786	2.929	3.078	3.235	3.400	3.572	3.753
22	1.546	1.632	1.722	1.816	1.916	2.021	2.132	2.248	2.370	2.498	2.634	2.776	2.925	3.082	3.248	3.421	3.604	3.795	3.997
23	1.577	1.668	1.765	1.866	1.974	2.087	2.206	2.332	2.465	2.605	2.752	2.908	3.072	3.244	3.426	3.618	3.820	4.032	4.256
24	1.608	1.706	1.809	1.918	2.033	2.155	2.283	2.419	2.563	2.715	2.876	3.046	3.225	3.415	3.615	3.826	4.049	4.284	4.533
25	1.641	1.744	1.854	1.970	2.094	2.225	2.363	2.510	2.666	2.831	3.005	3.190	3.386	3.594	3.813	4.046	4.292	4.552	4.828
26	1.673	1.783	1.900	2.025	2.157	2.297	2.446	2.604	2.772	2.951	3.141	3.342	3.556	3.782	4.023	4.278	4.549	4.837	5.141
27	1.707	1.824	1.948	2.080	2.221	2.372	2.532	2.702	2.883	3.076	3.282	3.501	3.733	3.981	4.244	4.524	4.822	5.139	5.476
28	1.741	1.865	1.996	2.137	2.288	2.449	2.620	2.803	2.999	3.207	3.430	3.667	3.920	4.190	4.478	4.785	5.112	5.460	5.832
29	1.776	1.906	2.046	2.196	2.357	2.528	2.712	2.908	3.119	3.344	3.584	3.841	4.116	4.410	4.724	5.060	5.418	5.801	6.211
30	1.811	1.949	2.098	2.257	2.427	2.610	2.807	3.017	3.243	3.486	3.745	4.024	4.322	4.642	4.984	5.351	5.743	6.164	6.614
31	1.848	1.993	2.150	2.319	2.500	2.695	2.905	3.131	3.373	3.634	3.914	4.215	4.538	4.885	5.258	5.658	6.088	6.549	7.044
32	1.885	2.038	2.204	2.382	2.575	2.783	3.007	3.248	3.508	3.788	4.090	4.415	4.765	5.142	5.547	5.984	6.453	6.959	7.502
33	1.922	2.084	2.259	2.448	2.652	2.873	3.112	3.370	3.648	3.949	4.274	4.625	5.003	5.412	5.852	6.328	6.841	7.394	7.990
34	1.961	2.131	2.315	2.515	2.732	2.967	3.221	3.496	3.794	4.117	4.466	4.844	5.253	5.696	6.174	6.692	7.251	7.856	8.509
35	2.000	2.179	2.373	2.584	2.814	3.063	3.334	3.627	3.946	4.292	4.667	5.074	5.516	5.995	6.514	7.076	7.686	8.347	9.062
36	2.040	2.228	2.433	2.655	2.898	3.163	3.450	3.763	4.104	4.474	4.877	5.316	5.792	6.310	6.872	7.483	8.147	8.868	9.651
37	2.081	2.278	2.493	2.729	2.985	3.265	3.571	3.904	4.268	4.665	5.097	5.568	6.081	6.641	7.250	7.914	8.636	9.423	10.279
38	2.122	2.329	2.556	2.804	3.075	3.371	3.696	4.051	4.439	4.863	5.326	5.832	6.385	6.989	7.649	8.369	9.154	10.012	10.947
39	2.165	2.382	2.620	2.881	3.167	3.481	3.825	4.203	4.616	5.070	5.566	6.110	6.705	7.356	8.069	8.850	9.704	10.637	11.658
40	2.208	2.435	2.685	2.960	3.262	3.594	3.959	4.360	4.801	5.285	5.816	6.400	7.040	7.743	8.513	9.359	10.286	11.302	12.416
41	2.252	2.490	2.752	3.041	3.360	3.711	4.098	4.524	4.993	5.510	6.078	6.704	7.392	8.149	8.982	9.897	10.903	12.008	13.223
42	2.297	2.546	2.821	3.125	3.461	3.832	4.241	4.694	5.193	5.744	6.352	7.022	7.762	8.577	9.476	10.466	11.557	12.759	14.083
43	2.343	2.603	2.892	3.211	3.565	3.956	4.390	4.870	5.400	5.988	6.637	7.356	8.150	9.027	9.997	11.068	12.250	13.556	14.998
44	2.390	2.662	2.964	3.299	3.671	4.085	4.543	5.052	5.617	6.242	6.936	7.705	8.557	9.501	10.546	11.704	12.985	14.404	15.973
45	2.438	2.722	3.038	3.390	3.782	4.217	4.702	5.242	5.841	6.508	7.248	8.071	8.985	10.000	11.127	12.377	13.765	15.304	17.011
50	2.692	3.042	3.437	3.882	4.384	4.949	5.585	6.301	7.107	8.013	9.033	10.179	11.467	12.915	14.542	16.369	18.420	20.723	23.307
55	2.972	3.400	3.889	4.446	5.082	5.807	6.633	7.574	8.646	9.867	11.256	12.837	14.636	16.681	19.006	21.648	24.650	28.060	31.932
60	3.281	3.800	4.400	5.092	5.892	6.814	7.878	9.105	10.520	12.150	14.027	16.190	18.679	21.544	24.840	28.630	32.988	37.996	43.750
65	3.623	4.247	4.978	5.832	6.830	7.996	9.357	10.945	12.799	14.960	17.481	20.418	23.840	27.825	32.465	37.864	44.145	51.449	59.941
70	4.000	4.747	5.632	6.679	7.918	9.382	11.113	13.157	15.572	18.421	21.784	25.750	30.426	35.937	42.430	50.076	59.076	69.667	82.124
75	4.416	5.306	6.372	7.650	9.179	11.009	13.199	15.816	18.945	22.683	27.147	32.475	38.833	46.415	55.454	66.226	79.057	94.334	112.52
80	4.875	5.930	7.210	8.761	10.641	12.918	15.676	19.013	23.050	27.931	33.830	40.956	49.561	59.947	72.476	87.585	105.80	127.74	154.16
85	5.383	6.628	8.157	10.034	12.336	15.158	18.618	22.855	28.044	34.393	42.158	51.653	63.254	77.425	94.724	115.83	141.58	172.97	211.21
90	5.943	7.408	9.229	11.491	14.300	17.787	22.112	27.474	34.119	42.349	52.537	65.142	80.730	99.998	123.80	153.19	189.46	234.21	289.38
100	7.245	9.254	11.814	15.072	19.219	24.491	31.191	39.702	50.505	64.211	81.589	103.61	131.50	166.81	211.47	267.94	339.30	429.43	543.20