Barwerttabelle Reduktion

SIV

Reduktionsfaktor für das Reduzieren befristeter Kapitalbeträge

Keine direkte Excel-Funktion

Reduktionsfaktor = 1 minus Diskontfaktor

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	0.020	0.022	0.024	0.027	0.029	0.031	0.034	0.036	0.038	0.041	0.043	0.045	0.048	0.050	0.052	0.054	0.057	0.059	0.061
2	0.039	0.044	0.048	0.053	0.057	0.062	0.066	0.071	0.075	0.080	0.084	0.089	0.093	0.097	0.102	0.106	0.110	0.114	0.118
3	0.058	0.065	0.071	0.078	0.085	0.091	0.098	0.105	0.111	0.117	0.124	0.130	0.136	0.142	0.148	0.154	0.160	0.166	0.172
4	0.076	0.085	0.094	0.103	0.112	0.120	0.129	0.137	0.145	0.153	0.161	0.169	0.177	0.185	0.193	0.200	0.208	0.215	0.223
5	0.094	0.105	0.116	0.127	0.137	0.148	0.158	0.168	0.178	0.188	0.198	0.207	0.216	0.226	0.235	0.244	0.253	0.261	0.270
6	0.112	0.125	0.138	0.150	0.163	0.175	0.186	0.198	0.210	0.221	0.232	0.243	0.254	0.264	0.275	0.285	0.295	0.305	0.315
7	0.129	0.144	0.159	0.173	0.187	0.201	0.214	0.227	0.240	0.253	0.265	0.277	0.289	0.301	0.313	0.324	0.335	0.346	0.356
8	0.147	0.163	0.179	0.195	0.211	0.226	0.241	0.255	0.269	0.283	0.297	0.310	0.323	0.336	0.348	0.361	0.373	0.384	0.396
9	0.163	0.181	0.199	0.217	0.234	0.250	0.266	0.282	0.297	0.312	0.327	0.341	0.355	0.369	0.382	0.395	0.408	0.421	0.433
10	0.180	0.199	0.219	0.238	0.256	0.274	0.291	0.308	0.324	0.340	0.356	0.371	0.386	0.401	0.415	0.428	0.442	0.455	0.467
11	0.196	0.217	0.238	0.258	0.278	0.297	0.315	0.333	0.350	0.367	0.384	0.400	0.415	0.430	0.445	0.459	0.473	0.487	0.500
12	0.212	0.234	0.256	0.278	0.299	0.319	0.338	0.357	0.375	0.393	0.410	0.427	0.443	0.459	0.474	0.489	0.503	0.517	0.530
13	0.227	0.251	0.275	0.297	0.319	0.340	0.361	0.380	0.399	0.418	0.436	0.453	0.470	0.486	0.501	0.517	0.531	0.545	0.559
14	0.242	0.268	0.292	0.316	0.339	0.361	0.382	0.403	0.423	0.442	0.460	0.478	0.495	0.511	0.527	0.543	0.558	0.572	0.586
15	0.257	0.284	0.310	0.334	0.358	0.381	0.403	0.424	0.445	0.464	0.483	0.501	0.519	0.536	0.552	0.568	0.583	0.597	0.611
16	0.272	0.300	0.326	0.352	0.377	0.401	0.423	0.445	0.466	0.486	0.506	0.524	0.542	0.559	0.575	0.591	0.606	0.621	0.635
17	0.286	0.315	0.343	0.369	0.395	0.419	0.443	0.465	0.487	0.507	0.527	0.546	0.564	0.581	0.598	0.613	0.629	0.643	0.657
18	0.300	0.330	0.359	0.386	0.413	0.438	0.462	0.485	0.506	0.527	0.547	0.566	0.584	0.602	0.619	0.634	0.650	0.664	0.678
19	0.314	0.345	0.374	0.403	0.430	0.455	0.480	0.503	0.525	0.547	0.567	0.586	0.604	0.622	0.638	0.654	0.669	0.684	0.698
20	0.327	0.359	0.390	0.419	0.446	0.473	0.497	0.521	0.544	0.565	0.585	0.605	0.623	0.641	0.657	0.673	0.688	0.703	0.716
21	0.340	0.373	0.405	0.434	0.462	0.489	0.514	0.538	0.561	0.583	0.603	0.623	0.641	0.659	0.675	0.691	0.706	0.720	0.734
22	0.353	0.387	0.419	0.449	0.478	0.505	0.531	0.555	0.578	0.600	0.620	0.640	0.658	0.676	0.692	0.708	0.722	0.737	0.750
23	0.366	0.401	0.433	0.464	0.493	0.521	0.547	0.571	0.594	0.616	0.637	0.656	0.674	0.692	0.708	0.724	0.738	0.752	0.765
24	0.378	0.414	0.447	0.479	0.508	0.536	0.562	0.587	0.610	0.632	0.652	0.672	0.690	0.707	0.723	0.739	0.753	0.767	0.779
25	0.390	0.427	0.461	0.492	0.522	0.550	0.577	0.602	0.625	0.647	0.667	0.687	0.705	0.722	0.738	0.753	0.767	0.780	0.793
26	0.402	0.439	0.474	0.506	0.536	0.565	0.591	0.616	0.639	0.661	0.682	0.701	0.719	0.736	0.751	0.766	0.780	0.793	0.806
27	0.414	0.452	0.487	0.519	0.550	0.578	0.605	0.630	0.653	0.675	0.695	0.714	0.732	0.749	0.764	0.779	0.793	0.805	0.817
28	0.426	0.464	0.499	0.532	0.563	0.592	0.618	0.643	0.667	0.688	0.708	0.727	0.745	0.761	0.777	0.791	0.804	0.817	0.829
29	0.437	0.475	0.511	0.545	0.576	0.604	0.631	0.656	0.679	0.701	0.721	0.740	0.757	0.773	0.788	0.802	0.815	0.828	0.839
30	0.448	0.487	0.523	0.557	0.588	0.617	0.644	0.669	0.692	0.713	0.733	0.751	0.769	0.785	0.799	0.813	0.826	0.838	0.849
31	0.459	0.498	0.535	0.569	0.600	0.629	0.656	0.681	0.704	0.725	0.744	0.763	0.780	0.795	0.810	0.823	0.836	0.847	0.858
32	0.469	0.509	0.546	0.580	0.612	0.641	0.667	0.692	0.715	0.736	0.756	0.773	0.790	0.806	0.820	0.833	0.845	0.856	0.867
33	0.480	0.520	0.557	0.591	0.623	0.652	0.679	0.703	0.726	0.747	0.766	0.784	0.800	0.815	0.829	0.842	0.854	0.865	0.875
34	0.490	0.531	0.568	0.602	0.634	0.663	0.690	0.714	0.736	0.757	0.776	0.794	0.810	0.824	0.838	0.851	0.862	0.873	0.882
35	0.500	0.541	0.579	0.613	0.645	0.674	0.700	0.724	0.747	0.767	0.786	0.803	0.819	0.833	0.846	0.859	0.870	0.880	0.890
36	0.510	0.551	0.589	0.623	0.655	0.684	0.710	0.734	0.756	0.777	0.795	0.812	0.827	0.842	0.854	0.866	0.877	0.887	0.896
37	0.519	0.561	0.599	0.634	0.665	0.694	0.720	0.744	0.766	0.786	0.804	0.820	0.836	0.849	0.862	0.874	0.884	0.894	0.903
38	0.529	0.571	0.609	0.643	0.675	0.703	0.729	0.753	0.775	0.794	0.812	0.829	0.843	0.857	0.869	0.881	0.891	0.900	0.909
39	0.538	0.580	0.618	0.653	0.684	0.713	0.739	0.762	0.783	0.803	0.820	0.836	0.851	0.864	0.876	0.887	0.897	0.906	0.914
40	0.547	0.589	0.628	0.662	0.693	0.722	0.747	0.771	0.792	0.811	0.828	0.844	0.858	0.871	0.883	0.893	0.903	0.912	0.919
41	0.556	0.598	0.637	0.671	0.702	0.731	0.756	0.779	0.800	0.818	0.835	0.851	0.865	0.877	0.889	0.899	0.908	0.917	0.924
42	0.565	0.607	0.646	0.680	0.711	0.739	0.764	0.787	0.807	0.826	0.843	0.858	0.871	0.883	0.894	0.904	0.913	0.922	0.929
43	0.573	0.616	0.654	0.689	0.719	0.747	0.772	0.795	0.815	0.833	0.849	0.864	0.877	0.889	0.900	0.910	0.918	0.926	0.933
44	0.582	0.624	0.663	0.697	0.728	0.755	0.780	0.802	0.822	0.840	0.856	0.870	0.883	0.895	0.905	0.915	0.923	0.931	0.937
45	0.590	0.633	0.671	0.705	0.736	0.763	0.787	0.809	0.829	0.846	0.862	0.876	0.889	0.900	0.910	0.919	0.927	0.935	0.941
50	0.628	0.671	0.709	0.742	0.772	0.798	0.821	0.841	0.859	0.875	0.889	0.902	0.913	0.923	0.931	0.939	0.946	0.952	0.957
55	0.663	0.706	0.743	0.775	0.803	0.828	0.849	0.868	0.884	0.899	0.911	0.922	0.932	0.940	0.947	0.954	0.959	0.964	0.969
60	0.695	0.737	0.773	0.804	0.830	0.853	0.873	0.890	0.905	0.918	0.929	0.938	0.946	0.954	0.960	0.965	0.970	0.974	0.977
65	0.724	0.765	0.799	0.829	0.854	0.875	0.893	0.909	0.922	0.933	0.943	0.951	0.958	0.964	0.969	0.974	0.977	0.981	0.983
70	0.750	0.789	0.822	0.850	0.874	0.893	0.910	0.924	0.936	0.946	0.954	0.961	0.967	0.972	0.976	0.980	0.983	0.986	0.988
75	0.774	0.812	0.843	0.869	0.891	0.909	0.924	0.937	0.947	0.956	0.963	0.969	0.974	0.978	0.982	0.985	0.987	0.989	0.991
80	0.795	0.831	0.861	0.886	0.906	0.923	0.936	0.947	0.957	0.964	0.970	0.976	0.980	0.983	0.986	0.989	0.991	0.992	0.994
85	0.814	0.849	0.877	0.900	0.919	0.934	0.946	0.956	0.964	0.971	0.976	0.981	0.984	0.987	0.989	0.991	0.993	0.994	0.995
90	0.832	0.865	0.892	0.913	0.930	0.944	0.955	0.964	0.971	0.976	0.981	0.985	0.988	0.990	0.992	0.993	0.995	0.996	0.997
100	0.862	0.892	0.915	0.934	0.948	0.959	0.968	0.975	0.980	0.984	0.988	0.990	0.992	0.994	0.995	0.996	0.997	0.998	0.998