

# 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	.123
16	.853	.728	.623	.534	.458	.394	.339	.292	.252	.218	.188	.163	.141	.123	.107
17	.844	.714	.605	.513	.436	.371	.317	.270	.231	.198	.170	.146	.125	.108	.093
18	.836	.700	.587	.494	.416	.350	.296	.250	.212	.180	.153	.130	.111	.095	.081
19	.828	.686	.570	.475	.396	.331	.277	.232	.194	.164	.138	.116	.098	.083	.070
20	.820	.673	.554	.456	.377	.312	.258	.215	.178	.149	.124	.104	.087	.073	.061
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	.123
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	.032	.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

**Marco Casella**



## **Tavole Finanziaria:**

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**Nuovissime tavole finanziarie** Annetto Puggioni, 1963      *La tavola dei ginnasiarchi a Tauromenio. Contributi alla storia dell'elemento dorico in Sicilia* Gaetano Rizzo, 1893      **Contabilità e bilanci negli enti locali. Contabilità finanziaria, bilanci, programmazione e controllo di gestione, revisione, bilancio sociale** Adriano Propersi, 2006

Manuale di contabilità locale Approfondita la contabilità finanziaria il controllo di gestione e il bilancio sociale di mandato e partecipativo dell'ente locale      **Elementi di matematica finanziaria ed attuariale** Filadelfo Insolera, 1916

**Catalogue of the Library of the Statistical Society ...** Royal Statistical Society (Great Britain). Library, 1884

*Matematica finanziaria* Salvatore Ortu Carboni, 1907      Catalog of the Library of the Statistical Society Statistical Society (Great Britain). Library, 1884      **Calcolo finanziario** Mauro D'Amico, Lorenzo Peccati, Elisa Luciano, 2011-12-02T00:00:00+01:00

La matematica ampiamente usata in finanza sia per lo studio di problemi classici soprattutto legati alla costruzione e all'analisi di contratti finanziari sia per lo studio dei mercati finanziari in cui le aziende le istituzioni e i privati operano Una parte significativa di queste applicazioni pu essere fatta usando matematica povera o anche quasi senza matematica Il volume rivolto a non specialisti che con basi matematiche molto elementari vogliono accostarsi a questi temi La struttura del volume consente una lettura su tre livelli 1 senza matematica 2 attraverso esempi numerici 3 con elementari sviluppi algebrici      Elementi di matematica finanziaria e attuariale Giulio Bisconcini, 1921      **Progetti urbani in partenariato. Studi di fattibilità e piano economico finanziario. Con CD-ROM** Sergio Copiello, 2011      **Annuario Italy.** Ministero delle finanze, 1871      **Catalogue. [With] Index to the subject-matter of the works contained in the Catalogue** Royal statistical society libr, 1884      Annuario del Ministero delle finanze del Regno d'Italia, 1871      **Giornale di Matematica Finanziaria**, 1955      **Risk management e istituzioni finanziarie** John C. Hull, 2008      *Interiors*, 2000-10      *Gazzetta ufficiale della Repubblica italiana. Parte prima*, 1894

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