

Barwertberechnung einer monatlich wiederkehrenden Leistung

Barwert = monatlicher Zahlbetrag x für die Laufzeit und den Rechnungszinssatz sich ergebender Barwertfaktor

Beispiel: Monatliche Zahlung von 500 € über 4 Jahre, Rechnungszins 4%: $500 \times 44,2888 = 22.144,40 \text{ €}$

Monate	Rechnungszinssätze								
	1%	1,50%	2%	2,5%	3,0%	3,5%	4,0%	4,5%	5,0%
1	0,9992	0,9988	0,9983	0,9979	0,9975	0,9971	0,9967	0,9963	0,9959
2	1,9975	1,9963	1,9950	1,9938	1,9925	1,9913	1,9900	1,9888	1,9876
3	2,9950	2,9925	2,9900	2,9875	2,9851	2,9826	2,9801	2,9776	2,9752
4	3,9917	3,9875	3,9834	3,9793	3,9751	3,9710	3,9669	3,9628	3,9587
5	4,9875	4,9813	4,9751	4,9689	4,9627	4,9565	4,9504	4,9442	4,9381
6	5,9825	5,9738	5,9652	5,9565	5,9478	5,9392	5,9306	5,9220	5,9135
7	6,9767	6,9651	6,9536	6,9420	6,9305	6,9190	6,9076	6,8962	6,8848
8	7,9701	7,9552	7,9403	7,9255	7,9107	7,8960	7,8813	7,8667	7,8521
9	8,9626	8,9440	8,9255	8,9070	8,8885	8,8701	8,8518	8,8335	8,8153
10	9,9543	9,9316	9,9089	9,8864	9,8639	9,8414	9,8191	9,7968	9,7746
11	10,9452	10,9179	10,8908	10,8637	10,8368	10,8099	10,7831	10,7565	10,7299
12	11,9353	11,9031	11,8710	11,8391	11,8073	11,7756	11,7440	11,7125	11,6812
13	12,9245	12,8870	12,8496	12,8124	12,7753	12,7384	12,7017	12,6651	12,6286
14	13,9129	13,8696	13,8265	13,7837	13,7410	13,6985	13,6561	13,6140	13,5721
15	14,9005	14,8511	14,8019	14,7529	14,7042	14,6557	14,6074	14,5594	14,5116
16	15,8872	15,8313	15,7756	15,7202	15,6650	15,6102	15,5556	15,5013	15,4472
17	16,8732	16,8103	16,7477	16,6854	16,6235	16,5619	16,5006	16,4396	16,3790
18	17,8583	17,7880	17,7181	17,6486	17,5795	17,5108	17,4424	17,3745	17,3069
19	18,8426	18,7646	18,6870	18,6099	18,5332	18,4570	18,3812	18,3058	18,2309
20	19,8261	19,7399	19,6542	19,5691	19,4845	19,4004	19,3168	19,2337	19,1511
21	20,8087	20,7140	20,6199	20,5263	20,4334	20,3411	20,2493	20,1581	20,0675
22	21,7906	21,6869	21,5839	21,4816	21,3800	21,2790	21,1787	21,0791	20,9801
23	22,7716	22,6586	22,5463	22,4348	22,3241	22,2142	22,1050	21,9966	21,8889
24	23,7518	23,6290	23,5071	23,3861	23,2660	23,1467	23,0283	22,9107	22,7939
25	24,7312	24,5983	24,4664	24,3354	24,2055	24,0765	23,9484	23,8213	23,6952
26	25,7098	25,5663	25,4240	25,2828	25,1426	25,0035	24,8655	24,7286	24,5927
27	26,6875	26,5332	26,3800	26,2281	26,0774	25,9279	25,7796	25,6325	25,4865
28	27,6645	27,4988	27,3345	27,1715	27,0099	26,8496	26,6906	26,5330	26,3766
29	28,6406	28,4632	28,2873	28,1129	27,9400	27,7686	27,5986	27,4301	27,2630
30	29,6159	29,4264	29,2386	29,0524	28,8679	28,6849	28,5036	28,3239	28,1457
31	30,5904	30,3884	30,1883	29,9899	29,7934	29,5986	29,4056	29,2143	29,0248
32	31,5641	31,3492	31,1364	30,9255	30,7166	30,5096	30,3046	30,1015	29,9002
33	32,5370	32,3089	32,0829	31,8591	31,6375	31,4180	31,2006	30,9853	30,7720
34	33,5091	33,2673	33,0279	32,7908	32,5561	32,3237	32,0936	31,8658	31,6402
35	34,4804	34,2245	33,9712	33,7206	33,4724	33,2268	32,9837	32,7430	32,5047
36	35,4508	35,1805	34,9131	34,6484	34,3865	34,1273	33,8708	33,6169	33,3657
37	36,4205	36,1354	35,8533	35,5743	35,2982	35,0251	34,7549	34,4876	34,2231
38	37,3893	37,0890	36,7920	36,4982	36,2077	35,9203	35,6361	35,3550	35,0770
39	38,3573	38,0414	37,7291	37,4203	37,1149	36,8130	36,5144	36,2192	35,9273
40	39,3246	38,9927	38,6647	38,3404	38,0199	37,7030	37,3898	37,0801	36,7740
41	40,2910	39,9428	39,5987	39,2586	38,9226	38,5905	38,2622	37,9379	37,6173
42	41,2566	40,8917	40,5311	40,1749	39,8230	39,4753	39,1318	38,7924	38,4571
43	42,2214	41,8394	41,4620	41,0893	40,7212	40,3576	39,9985	39,6437	39,2933
44	43,1854	42,7859	42,3914	42,0018	41,6172	41,2373	40,8623	40,4919	40,1261
45	44,1486	43,7312	43,3192	42,9124	42,5109	42,1145	41,7232	41,3369	40,9555
46	45,1111	44,6754	44,2454	43,8211	43,4024	42,9891	42,5813	42,1787	41,7814
47	46,0727	45,6183	45,1701	44,7279	44,2916	43,8612	43,4365	43,0174	42,6039
48	47,0335	46,5601	46,0933	45,6329	45,1787	44,7307	44,2888	43,8529	43,4230
49	47,9935	47,5008	47,0149	46,5359	46,0635	45,5977	45,1384	44,6854	44,2386
50	48,9527	48,4402	47,9351	47,4371	46,9462	46,4622	45,9851	45,5147	45,0509
51	49,9111	49,3785	48,8536	48,3364	47,8266	47,3242	46,8290	46,3409	45,8598
52	50,8687	50,3156	49,7707	49,2338	48,7048	48,1836	47,6701	47,1641	46,6654
53	51,8255	51,2515	50,6862	50,1294	49,5809	49,0406	48,5084	47,9841	47,4676
54	52,7815	52,1863	51,6002	51,0231	50,4548	49,8951	49,3439	48,8011	48,2665
55	53,7367	53,1199	52,5127	51,9149	51,3264	50,7471	50,1767	49,6150	49,0621
56	54,6912	54,0523	53,4236	52,8049	52,1959	51,5966	51,0066	50,4260	49,8544
57	55,6448	54,9836	54,3331	53,6930	53,0633	52,4436	51,8339	51,2338	50,6433
58	56,5976	55,9137	55,2410	54,5793	53,9285	53,2882	52,6583	52,0387	51,4290
59	57,5497	56,8427	56,1474	55,4638	54,7915	54,1303	53,4801	52,8405	52,2115
60	58,5009	57,7704	57,0524	56,3464	55,6524	54,9700	54,2991	53,6394	52,9907