

Mellékletek

1 Ft t-edikévi jövőbeli értéke = $(1 + r)^t$														
Évek száma	Éves kamatláb													
	1%	2%	3%	4%	5%	6%	7%	8%	9%	10%	11%	12%	13%	14%
1	1,01	1,02	1,03	1,04	1,05	1,06	1,07	1,08	1,09	1,1	1,11	1,12	1,13	1,14
2	1,02	1,04	1,061	1,082	1,103	1,124	1,145	1,166	1,188	1,21	1,232	1,254	1,277	1,3
3	1,03	1,061	1,093	1,125	1,158	1,191	1,225	1,26	1,295	1,331	1,368	1,405	1,443	1,482
4	1,041	1,082	1,126	1,17	1,216	1,262	1,311	1,36	1,412	1,464	1,518	1,574	1,63	1,689
5	1,051	1,104	1,159	1,217	1,276	1,338	1,403	1,469	1,539	1,611	1,685	1,762	1,842	1,925
6	1,062	1,126	1,194	1,265	1,34	1,419	1,501	1,587	1,677	1,772	1,87	1,974	2,082	2,195
7	1,072	1,149	1,23	1,316	1,407	1,504	1,606	1,714	1,828	1,949	2,076	2,211	2,353	2,502
8	1,083	1,172	1,267	1,369	1,477	1,594	1,718	1,851	1,993	2,144	2,305	2,476	2,658	2,853
9	1,094	1,195	1,305	1,423	1,551	1,689	1,838	1,999	2,172	2,358	2,558	2,773	3,004	3,252
10	1,105	1,219	1,344	1,48	1,629	1,791	1,967	2,159	2,367	2,594	2,839	3,106	3,395	3,707
11	1,116	1,243	1,384	1,539	1,71	1,898	2,105	2,232	2,58	2,853	3,152	3,479	3,836	4,226
12	1,127	1,268	1,426	1,601	1,796	2,012	2,252	2,518	2,813	3,138	3,498	3,896	4,335	4,818
13	1,138	1,294	1,469	1,665	1,886	2,133	2,41	2,72	3,066	3,452	3,883	4,363	4,898	5,492
14	1,149	1,319	1,513	1,732	1,98	2,261	2,579	2,937	3,342	3,797	4,31	4,887	5,535	6,261
15	1,161	1,346	1,558	1,801	2,079	2,397	2,759	3,172	3,642	4,177	4,785	5,474	6,254	7,138
16	1,173	1,373	1,605	1,873	2,183	2,54	2,952	3,426	3,97	4,595	5,311	6,13	7,067	8,137
17	1,184	1,4	1,653	1,948	2,292	2,693	3,159	3,7	4,328	5,054	5,895	6,866	7,986	9,276
18	1,196	1,428	1,702	2,026	2,407	2,854	3,38	3,996	4,717	5,56	6,544	7,69	9,024	10,58
19	1,208	1,457	1,754	2,107	2,527	3,026	3,617	4,316	5,142	6,116	7,263	8,613	10,2	12,06
20	1,22	1,486	1,806	2,191	2,653	3,207	3,87	4,661	5,604	6,727	8,062	9,646	11,52	13,74
25	1,282	1,641	2,094	2,666	3,386	4,292	5,427	6,848	8,623	10,83	13,59	17	21,23	26,46
30	1,348	1,811	2,427	3,243	4,322	5,743	7,612	10,06	13,27	17,45	22,89	29,96	39,12	50,95

1 Ft t-edikévi jövőbeli értéke = $(1 + r)^t$

Évek száma	Éves kamatláb														
	16%	17%	18%	19%	20%	21%	22%	23%	24%	25%	26%	27%	28%	29%	30%
1	1,16	1,17	1,18	1,19	1,2	1,21	1,22	1,23	1,24	1,25	1,26	1,27	1,28	1,29	1,3
2	1,346	1,369	1,392	1,416	1,44	1,464	1,488	1,513	1,538	1,563	1,588	1,613	1,638	1,664	1,69
3	1,561	1,602	1,643	1,685	1,728	1,772	1,816	1,861	1,907	1,953	2	2,048	2,097	2,141	2,197
4	1,811	1,874	1,939	2,005	2,074	2,144	2,215	2,289	2,364	2,441	2,52	2,601	2,684	2,769	2,856
5	2,1	2,192	2,288	2,386	2,488	2,594	2,703	2,815	2,932	3,052	3,176	3,304	3,436	3,572	3,713
6	2,436	2,565	2,7	2,84	2,986	3,138	3,297	3,463	3,635	3,815	4,002	4,196	4,398	4,608	4,827
7	2,826	3,001	3,185	3,379	3,583	3,797	4,023	4,259	4,508	4,768	5,042	5,329	5,629	5,945	6,275
8	3,278	3,511	3,759	4,021	4,3	4,595	4,908	5,239	5,59	5,96	6,353	6,768	7,206	7,669	8,157
9	3,803	4,108	4,435	4,785	5,16	5,56	5,987	6,444	6,931	7,451	8,005	8,595	9,223	9,893	10,6
10	4,411	4,807	5,234	5,695	6,192	6,727	7,305	7,926	8,594	9,313	10,09	10,92	11,81	12,76	13,79
11	5,117	5,624	6,176	6,777	7,43	8,14	8,912	9,749	10,66	11,64	12,71	13,86	15,11	16,46	17,92
12	5,936	6,58	7,288	8,064	8,916	9,85	10,87	11,99	13,21	14,55	16,01	17,61	19,34	21,24	23,3
13	6,886	7,699	8,599	9,596	10,7	11,92	12,26	14,75	16,39	18,19	20,18	22,36	24,76	27,39	30,29
14	7,988	9,007	10,15	11,42	12,84	14,42	16,18	18,14	20,32	22,74	25,42	28,4	31,69	35,34	39,37
15	9,266	10,54	11,97	13,59	15,41	17,45	19,74	22,31	25,2	28,42	32,03	36,06	40,56	45,59	51,19
16	10,75	12,33	14,13	16,17	18,49	21,11	24,09	27,45	31,24	35,53	40,36	45,8	51,92	58,81	66,34
17	12,47	14,43	16,67	19,24	22,19	25,55	29,38	33,76	38,74	44,41	50,85	58,17	66,46	75,86	86,5
18	14,46	16,88	19,67	22,9	26,62	30,91	35,85	41,52	48,04	55,51	64,07	73,84	85,07	97,36	112,5
19	16,78	19,75	23,21	27,25	31,95	37,4	43,74	51,07	59,57	69,39	80,73	93,81	108,9	126,2	146,2
20	19,46	23,11	27,39	32,43	38,34	45,26	62,82	73,86	86,74	101,7	119,1	139,4	162,9	190	
25	40,87	50,66	62,67	77,39	95,4	117,4	144,2	176,9	216,5	264,7	323	393,6	478,9	581,8	705,6
30	85,85	111,1	143,4	184,7	237,4	304,5	389,8	497,9	634,8	807,8	1026	1301	1646	2078	2620

$$1 \text{ Ft } t\text{-edikévb}en \text{ esedékes bevétel jelenértéke} = \frac{1}{(1+r)^t}$$

Évek száma	Éves kamatláb														
	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	.977	.870
2	.980	.961	.943	.925	.907	.980	.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	.885	.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	.386	.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	.163
14	.870	.758	.661	.577	.505	.442	.388	.340	.299	.263	.232	.205	.181	.160	.141
15	.861	.743	.642	.555	.481	.417	.362	.315	.275	.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	.233	.184	.164	.116	.092	.074	.059	.047	.038	.030
30	.742	.552	.412	.308	.231	.174	.131	.099	.075	.057	.044	.033	.026	.020	.015

$$1 \text{ Ft } t\text{-edikévb} \text{en esedékes bevétel jelenértéke} = \frac{1}{(1+r)^t}$$

Évek száma	Éves kamatláb														
	16%	17%	18%	19%	20%	21%	22%	23%	24%	25%	26%	27%	28%	29%	30%
1	.862	.855	.847	.840	.833	.821	.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	.451	.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	.205	.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	.030	.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

$$\text{Évi 1 Ft jelenértéke } t \text{ éven át} = \frac{1}{r} - \frac{1}{r(1+r)^t}$$

Évek száma	Éves kamatláb														
	1%	2%	3%	4%	5%	6%	7%	8%	9%	10%	11%	12%	13%	14%	15%
1	0,990	0,980	0,971	0,962	0,952	0,943	0,935	0,926	0,917	0,909	0,901	0,893	0,885	0,877	0,870
2	1,970	1,942	1,913	1,886	1,859	1,833	1,808	1,783	1,759	1,736	1,713	1,690	1,668	1,647	1,626
3	2,941	2,884	2,829	2,775	2,723	2,673	2,624	2,577	2,531	2,487	2,444	2,402	2,361	2,322	2,283
4	3,902	3,808	3,717	3,630	3,546	3,465	3,387	3,312	3,240	3,170	3,102	3,037	2,974	2,914	2,855
5	4,853	4,713	4,580	4,452	4,329	4,212	4,100	3,993	3,890	3,791	3,696	3,605	3,517	3,433	3,352
6	5,795	5,601	5,417	5,242	5,076	4,917	4,767	4,623	4,486	4,355	4,231	4,111	3,998	3,889	3,784
7	6,728	6,472	6,230	6,002	5,786	5,582	5,389	5,206	5,033	4,868	4,712	4,564	4,423	4,288	4,160
8	7,652	7,325	7,020	6,733	6,463	6,210	5,971	5,747	5,535	5,335	5,146	4,968	4,799	4,639	4,487
9	8,566	8,162	7,786	7,435	7,108	6,802	6,515	6,247	5,995	5,759	5,537	5,328	5,132	4,946	4,772
10	9,471	8,983	8,530	8,111	7,722	7,360	7,024	6,710	6,418	6,145	5,889	5,650	5,426	5,216	5,019
11	10,370	9,787	9,253	8,760	8,306	7,887	7,499	7,139	6,805	6,495	6,207	5,938	5,687	5,453	5,234
12	11,260	10,580	9,954	9,385	8,863	8,384	7,943	7,536	7,161	6,814	6,492	6,194	5,918	5,660	5,421
13	12,130	11,350	10,630	9,986	9,394	8,853	8,358	7,904	7,487	7,103	6,750	6,424	6,122	5,842	5,583
14	13,000	12,110	11,300	10,560	9,899	9,295	8,745	8,244	7,786	7,367	6,982	6,628	6,302	6,002	5,724
15	13,870	12,850	11,940	11,120	10,380	9,712	9,108	8,559	8,061	7,606	7,191	6,811	6,462	6,142	5,847
16	14,720	13,580	12,560	11,650	10,840	10,110	9,447	8,851	8,313	7,824	7,379	6,974	6,604	6,265	5,954
17	15,560	14,290	13,170	12,170	11,270	10,480	9,763	9,122	8,544	8,022	7,549	7,120	6,729	6,373	6,047
18	16,400	14,990	13,750	12,660	11,690	10,830	10,060	9,372	8,756	8,201	7,702	7,250	6,840	6,467	6,128
19	17,230	15,680	14,320	13,130	12,090	11,160	10,340	9,604	9,050	8,365	7,839	7,366	6,938	6,550	6,198
20	18,050	16,350	14,880	13,590	12,460	11,470	10,590	9,818	9,129	8,514	7,963	7,469	7,025	6,623	6,259
25	22,020	19,520	17,410	15,620	14,090	12,780	11,650	10,670	9,823	9,077	8,422	7,843	7,330	6,873	6,464
30	25,810	22,400	19,600	17,290	15,370	13,760	12,410	11,260	10,270	9,427	8,694	8,055	7,496	7,003	6,566

$$\text{Évi 1 Ft jelenértéke } t \text{ éven át} = \frac{1}{r} - \frac{1}{r(1+r)^t}$$

Évek száma	Éves kamatláb														
	16%	17%	18%	19%	20%	21%	22%	23%	24%	25%	26%	27%	28%	29%	30%
1	0,862	0,855	0,847	0,84	0,833	0,826	0,82	0,813	0,806	0,8	0,794	0,787	0,781	0,775	0,769
2	1,605	1,585	1,566	1,547	1,528	1,509	1,492	1,474	1,457	1,44	1,424	1,407	1,392	1,376	1,361
3	2,246	2,21	2,174	2,14	2,106	2,074	2,042	2,011	1,981	1,952	1,923	1,896	1,868	1,842	1,816
4	2,798	2,743	2,69	2,639	2,589	2,54	2,494	2,448	2,404	2,362	2,32	2,28	2,241	2,203	2,166
5	3,274	3,199	3,127	3,058	2,991	2,926	2,864	2,803	2,754	2,689	2,635	2,583	2,532	2,483	2,436
6	3,685	3,589	3,498	3,41	3,326	3,245	3,167	3,092	3,02	2,951	2,885	2,821	2,759	2,7	2,643
7	4,039	3,922	3,812	3,706	3,605	3,508	3,416	3,327	3,242	3,161	3,083	3,009	2,937	2,868	2,802
8	4,344	4,207	4,078	3,954	3,837	3,726	3,619	3,518	3,421	3,329	3,241	3,156	3,076	2,999	2,925
9	4,607	4,451	4,303	4,163	4,031	3,905	3,786	3,673	3,566	3,463	3,366	3,273	3,184	3,1	3,019
10	4,833	4,659	4,494	4,339	4,192	4,054	3,923	3,799	3,682	3,571	3,465	3,364	3,269	3,178	3,092
11	5,029	4,836	4,656	4,486	4,327	4,177	4,035	3,902	3,776	3,656	3,543	3,437	3,335	3,239	3,147
12	5,197	4,988	4,793	4,611	4,439	4,278	4,127	3,985	3,851	3,725	3,606	3,493	3,387	3,286	3,19
13	5,342	5,118	4,91	4,715	4,533	4,362	4,203	4,053	3,912	3,78	3,656	3,538	3,427	3,322	3,223
14	5,468	5,229	5,008	4,802	4,611	4,432	4,265	4,108	3,962	3,824	3,695	3,573	3,459	3,351	3,249
15	5,575	5,324	5,092	4,876	4,675	4,489	4,315	4,153	4,001	3,859	3,726	3,601	3,483	3,373	3,268
16	5,668	5,405	5,162	4,938	4,73	4,536	4,357	4,189	4,033	3,887	3,751	3,623	3,503	3,39	3,283
17	5,749	5,475	5,222	4,99	4,775	4,576	4,391	4,219	4,059	3,91	3,771	3,64	3,518	3,403	3,295
18	5,818	5,534	5,273	5,033	4,812	4,608	4,419	4,243	4,08	3,928	3,786	3,654	3,529	3,413	3,304
19	5,877	5,584	5,316	5,07	4,843	4,635	4,442	4,263	4,097	3,942	3,799	3,664	3,539	3,421	3,311
20	5,929	5,628	5,353	5,101	4,87	4,657	4,46	4,279	4,11	3,954	3,808	3,673	3,546	3,427	3,316
25	6,097	5,766	5,467	5,195	4,948	4,721	4,514	4,323	4,147	3,985	3,834	3,694	3,564	3,442	3,329
30	6,177	5,829	5,517	5,235	4,979	4,746	4,534	4,339	4,16	3,995	3,842	3,701	3,569	3,447	3,332