

Calcolo TAEG mutuo

|                          |              |                  |
|--------------------------|--------------|------------------|
| Importo mutuato          | € 100.000,00 | annuo<br>mensile |
| Tasso di interesse (TAN) | 6,000%       |                  |
| Numero rate annuali      | 12           |                  |
| N. anni                  | 10           |                  |
| Data stipula             | 01/01/2001   |                  |
| Data prima rata          | 01/02/2001   |                  |
| Importo rata             | € 1.110,21   |                  |
| TAEG                     | 7,82%        |                  |

| num<br>mov | Data       | Flusso<br>finanziario | Quota<br>interessi | Quota<br>capitale | Descrizione    | Capitale<br>attualizzato |
|------------|------------|-----------------------|--------------------|-------------------|----------------|--------------------------|
| 0          | 01/01/2001 | -€ 100.000,00         |                    |                   | erogazione     | -€ 100.000,00            |
| 0          | 01/01/2001 | 3.000,00              |                    |                   | Polizza CPI    | 3.000,00                 |
| 0          | 01/01/2001 | 200,00                |                    |                   | Assicurazione  | 200,00                   |
| 0          | 01/01/2001 | 1.000,00              |                    |                   | Fattura notaio | 1.000,00                 |
| 0          | 01/01/2001 | 2.500,00              |                    |                   | Costo garanzia | 2.500,00                 |
| 1          | 01/02/2001 | 1.110,21              | 500,00             | 610,21            | rata           | 1.103,26                 |
| 2          | 01/03/2001 | 1.110,21              | 496,95             | 613,26            | rata           | 1.096,36                 |
| 3          | 01/04/2001 | 1.110,21              | 493,88             | 616,32            | rata           | 1.089,50                 |
| 4          | 01/05/2001 | 1.110,21              | 490,80             | 619,40            | rata           | 1.082,68                 |
| 5          | 01/06/2001 | 1.110,21              | 487,70             | 622,50            | rata           | 1.075,90                 |
| 6          | 01/07/2001 | 1.110,21              | 484,59             | 625,61            | rata           | 1.069,17                 |
| 7          | 01/08/2001 | 1.110,21              | 481,46             | 628,74            | rata           | 1.062,48                 |
| 8          | 01/09/2001 | 1.110,21              | 478,32             | 631,89            | rata           | 1.055,83                 |
| 9          | 01/10/2001 | 1.110,21              | 475,16             | 635,04            | rata           | 1.049,23                 |
| 10         | 01/11/2001 | 1.110,21              | 471,99             | 638,22            | rata           | 1.042,66                 |
| 11         | 01/12/2001 | 1.110,21              | 468,79             | 641,41            | rata           | 1.036,14                 |
| 12         | 01/01/2002 | 1.110,21              | 465,59             | 644,62            | rata           | 1.029,66                 |
| 13         | 01/02/2002 | 1.110,21              | 462,36             | 647,84            | rata           | 1.023,21                 |
| 14         | 01/03/2002 | 1.110,21              | 459,12             | 651,08            | rata           | 1.016,81                 |
| 15         | 01/04/2002 | 1.110,21              | 455,87             | 654,34            | rata           | 1.010,45                 |
| 16         | 01/05/2002 | 1.110,21              | 452,60             | 657,61            | rata           | 1.004,13                 |
| 17         | 01/06/2002 | 1.110,21              | 449,31             | 660,90            | rata           | 997,84                   |
| 18         | 01/07/2002 | 1.110,21              | 446,01             | 664,20            | rata           | 991,60                   |
| 19         | 01/08/2002 | 1.110,21              | 442,68             | 667,52            | rata           | 985,39                   |
| 20         | 01/09/2002 | 1.110,21              | 439,35             | 670,86            | rata           | 979,23                   |
| 21         | 01/10/2002 | 1.110,21              | 435,99             | 674,21            | rata           | 973,10                   |
| 22         | 01/11/2002 | 1.110,21              | 432,62             | 677,58            | rata           | 967,01                   |
| 23         | 01/12/2002 | 1.110,21              | 429,23             | 680,97            | rata           | 960,96                   |
| 24         | 01/01/2003 | 1.110,21              | 425,83             | 684,38            | rata           | 954,95                   |
| 25         | 01/02/2003 | 1.110,21              | 422,41             | 687,80            | rata           | 948,97                   |
| 26         | 01/03/2003 | 1.110,21              | 418,97             | 691,24            | rata           | 943,04                   |
| 27         | 01/04/2003 | 1.110,21              | 415,51             | 694,69            | rata           | 937,14                   |
| 28         | 01/05/2003 | 1.110,21              | 412,04             | 698,17            | rata           | 931,27                   |
| 29         | 01/06/2003 | 1.110,21              | 408,55             | 701,66            | rata           | 925,45                   |
| 30         | 01/07/2003 | 1.110,21              | 405,04             | 705,17            | rata           | 919,65                   |

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|    |            |          |        |        |      |        |
|----|------------|----------|--------|--------|------|--------|
| 31 | 01/08/2003 | 1.110,21 | 401,51 | 708,69 | rata | 913,90 |
| 32 | 01/09/2003 | 1.110,21 | 397,97 | 712,24 | rata | 908,18 |
| 33 | 01/10/2003 | 1.110,21 | 394,41 | 715,80 | rata | 902,50 |
| 34 | 01/11/2003 | 1.110,21 | 390,83 | 719,38 | rata | 896,85 |
| 35 | 01/12/2003 | 1.110,21 | 387,23 | 722,97 | rata | 891,24 |
| 36 | 01/01/2004 | 1.110,21 | 383,62 | 726,59 | rata | 885,66 |
| 37 | 01/02/2004 | 1.110,21 | 379,98 | 730,22 | rata | 880,12 |
| 38 | 01/03/2004 | 1.110,21 | 376,33 | 733,87 | rata | 874,62 |
| 39 | 01/04/2004 | 1.110,21 | 372,66 | 737,54 | rata | 869,14 |
| 40 | 01/05/2004 | 1.110,21 | 368,98 | 741,23 | rata | 863,70 |
| 41 | 01/06/2004 | 1.110,21 | 365,27 | 744,93 | rata | 858,30 |
| 42 | 01/07/2004 | 1.110,21 | 361,55 | 748,66 | rata | 852,93 |
| 43 | 01/08/2004 | 1.110,21 | 357,80 | 752,40 | rata | 847,59 |
| 44 | 01/09/2004 | 1.110,21 | 354,04 | 756,16 | rata | 842,29 |
| 45 | 01/10/2004 | 1.110,21 | 350,26 | 759,95 | rata | 837,02 |
| 46 | 01/11/2004 | 1.110,21 | 346,46 | 763,75 | rata | 831,78 |
| 47 | 01/12/2004 | 1.110,21 | 342,64 | 767,56 | rata | 826,58 |
| 48 | 01/01/2005 | 1.110,21 | 338,80 | 771,40 | rata | 821,41 |
| 49 | 01/02/2005 | 1.110,21 | 334,95 | 775,26 | rata | 816,27 |
| 50 | 01/03/2005 | 1.110,21 | 331,07 | 779,14 | rata | 811,16 |
| 51 | 01/04/2005 | 1.110,21 | 327,17 | 783,03 | rata | 806,08 |
| 52 | 01/05/2005 | 1.110,21 | 323,26 | 786,95 | rata | 801,04 |
| 53 | 01/06/2005 | 1.110,21 | 319,32 | 790,88 | rata | 796,03 |
| 54 | 01/07/2005 | 1.110,21 | 315,37 | 794,84 | rata | 791,05 |
| 55 | 01/08/2005 | 1.110,21 | 311,40 | 798,81 | rata | 786,10 |
| 56 | 01/09/2005 | 1.110,21 | 307,40 | 802,80 | rata | 781,18 |
| 57 | 01/10/2005 | 1.110,21 | 303,39 | 806,82 | rata | 776,29 |
| 58 | 01/11/2005 | 1.110,21 | 299,35 | 810,85 | rata | 771,43 |
| 59 | 01/12/2005 | 1.110,21 | 295,30 | 814,91 | rata | 766,61 |
| 60 | 01/01/2006 | 1.110,21 | 291,22 | 818,98 | rata | 761,81 |
| 61 | 01/02/2006 | 1.110,21 | 287,13 | 823,08 | rata | 757,04 |
| 62 | 01/03/2006 | 1.110,21 | 283,01 | 827,19 | rata | 752,31 |
| 63 | 01/04/2006 | 1.110,21 | 278,88 | 831,33 | rata | 747,60 |
| 64 | 01/05/2006 | 1.110,21 | 274,72 | 835,48 | rata | 742,92 |
| 65 | 01/06/2006 | 1.110,21 | 270,54 | 839,66 | rata | 738,27 |
| 66 | 01/07/2006 | 1.110,21 | 266,35 | 843,86 | rata | 733,65 |
| 67 | 01/08/2006 | 1.110,21 | 262,13 | 848,08 | rata | 729,06 |
| 68 | 01/09/2006 | 1.110,21 | 257,89 | 852,32 | rata | 724,50 |
| 69 | 01/10/2006 | 1.110,21 | 253,62 | 856,58 | rata | 719,97 |
| 70 | 01/11/2006 | 1.110,21 | 249,34 | 860,86 | rata | 715,46 |
| 71 | 01/12/2006 | 1.110,21 | 245,04 | 865,17 | rata | 710,99 |
| 72 | 01/01/2007 | 1.110,21 | 240,71 | 869,49 | rata | 706,54 |
| 73 | 01/02/2007 | 1.110,21 | 236,36 | 873,84 | rata | 702,12 |
| 74 | 01/03/2007 | 1.110,21 | 232,00 | 878,21 | rata | 697,72 |
| 75 | 01/04/2007 | 1.110,21 | 227,60 | 882,60 | rata | 693,36 |
| 76 | 01/05/2007 | 1.110,21 | 223,19 | 887,01 | rata | 689,02 |
| 77 | 01/06/2007 | 1.110,21 | 218,76 | 891,45 | rata | 684,71 |
| 78 | 01/07/2007 | 1.110,21 | 214,30 | 895,91 | rata | 680,42 |
| 79 | 01/08/2007 | 1.110,21 | 209,82 | 900,39 | rata | 676,17 |
| 80 | 01/09/2007 | 1.110,21 | 205,32 | 904,89 | rata | 671,93 |

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|     |            |          |           |            |        |        |
|-----|------------|----------|-----------|------------|--------|--------|
| 81  | 01/10/2007 | 1.110,21 | 200,79    | 909,41     | rata   | 667,73 |
| 82  | 01/11/2007 | 1.110,21 | 196,25    | 913,96     | rata   | 663,55 |
| 83  | 01/12/2007 | 1.110,21 | 191,68    | 918,53     | rata   | 659,40 |
| 84  | 01/01/2008 | 1.110,21 | 187,08    | 923,12     | rata   | 655,27 |
| 85  | 01/02/2008 | 1.110,21 | 182,47    | 927,74     | rata   | 651,17 |
| 86  | 01/03/2008 | 1.110,21 | 177,83    | 932,38     | rata   | 647,10 |
| 87  | 01/04/2008 | 1.110,21 | 173,17    | 937,04     | rata   | 643,05 |
| 88  | 01/05/2008 | 1.110,21 | 168,48    | 941,72     | rata   | 639,03 |
| 89  | 01/06/2008 | 1.110,21 | 163,77    | 946,43     | rata   | 635,03 |
| 90  | 01/07/2008 | 1.110,21 | 159,04    | 951,16     | rata   | 631,06 |
| 91  | 01/08/2008 | 1.110,21 | 154,29    | 955,92     | rata   | 627,11 |
| 92  | 01/09/2008 | 1.110,21 | 149,51    | 960,70     | rata   | 623,18 |
| 93  | 01/10/2008 | 1.110,21 | 144,70    | 965,50     | rata   | 619,28 |
| 94  | 01/11/2008 | 1.110,21 | 139,87    | 970,33     | rata   | 615,41 |
| 95  | 01/12/2008 | 1.110,21 | 135,02    | 975,18     | rata   | 611,56 |
| 96  | 01/01/2009 | 1.110,21 | 130,15    | 980,06     | rata   | 607,73 |
| 97  | 01/02/2009 | 1.110,21 | 125,25    | 984,96     | rata   | 603,93 |
| 98  | 01/03/2009 | 1.110,21 | 120,32    | 989,88     | rata   | 600,15 |
| 99  | 01/04/2009 | 1.110,21 | 115,37    | 994,83     | rata   | 596,40 |
| 100 | 01/05/2009 | 1.110,21 | 110,40    | 999,81     | rata   | 592,66 |
| 101 | 01/06/2009 | 1.110,21 | 105,40    | 1.004,81   | rata   | 588,96 |
| 102 | 01/07/2009 | 1.110,21 | 100,38    | 1.009,83   | rata   | 585,27 |
| 103 | 01/08/2009 | 1.110,21 | 95,33     | 1.014,88   | rata   | 581,61 |
| 104 | 01/09/2009 | 1.110,21 | 90,25     | 1.019,95   | rata   | 577,97 |
| 105 | 01/10/2009 | 1.110,21 | 85,15     | 1.025,05   | rata   | 574,35 |
| 106 | 01/11/2009 | 1.110,21 | 80,03     | 1.030,18   | rata   | 570,76 |
| 107 | 01/12/2009 | 1.110,21 | 74,88     | 1.035,33   | rata   | 567,19 |
| 108 | 01/01/2010 | 1.110,21 | 69,70     | 1.040,51   | rata   | 563,64 |
| 109 | 01/02/2010 | 1.110,21 | 64,50     | 1.045,71   | rata   | 560,11 |
| 110 | 01/03/2010 | 1.110,21 | 59,27     | 1.050,94   | rata   | 556,61 |
| 111 | 01/04/2010 | 1.110,21 | 54,01     | 1.056,19   | rata   | 553,12 |
| 112 | 01/05/2010 | 1.110,21 | 48,73     | 1.061,47   | rata   | 549,66 |
| 113 | 01/06/2010 | 1.110,21 | 43,43     | 1.066,78   | rata   | 546,22 |
| 114 | 01/07/2010 | 1.110,21 | 38,09     | 1.072,11   | rata   | 542,81 |
| 115 | 01/08/2010 | 1.110,21 | 32,73     | 1.077,47   | rata   | 539,41 |
| 116 | 01/09/2010 | 1.110,21 | 27,34     | 1.082,86   | rata   | 536,03 |
| 117 | 01/10/2010 | 1.110,21 | 21,93     | 1.088,28   | rata   | 532,68 |
| 118 | 01/11/2010 | 1.110,21 | 16,49     | 1.093,72   | rata   | 529,35 |
| 119 | 01/12/2010 | 1.110,21 | 11,02     | 1.099,19   | rata   | 526,04 |
| 120 | 01/01/2011 | 1.110,21 | 5,52      | 1.104,68   | rata   | 522,74 |
|     |            |          | 33.224,60 | 100.000,00 | TOTALE | € 0,00 |