

Rata	Factor de actualizare	Rata de actualizare										
		An 1	An 2	An 3	An 4	An 5	An 6	An 7	An 8	An 9	An 10	An 11
1	10,00%	0,909	0,826	0,751	0,683	0,621	0,564	0,513	0,467	0,424	0,386	0,350
2	9,00%	0,917	0,842	0,772	0,708	0,650	0,596	0,547	0,502	0,460	0,422	0,388
3	8,00%	0,926	0,857	0,794	0,735	0,681	0,630	0,583	0,540	0,500	0,463	0,429
4	7,00%	0,935	0,873	0,816	0,763	0,713	0,666	0,623	0,582	0,544	0,508	0,475
5	6,00%	0,943	0,890	0,840	0,792	0,747	0,705	0,665	0,627	0,592	0,558	0,527
6	5,00%	0,952	0,907	0,864	0,823	0,784	0,746	0,711	0,677	0,645	0,614	0,585
7	4,00%	0,962	0,925	0,889	0,855	0,822	0,790	0,760	0,731	0,703	0,676	0,650
8	3,00%	0,971	0,943	0,915	0,888	0,863	0,837	0,813	0,789	0,766	0,744	0,722
9	2,00%	0,980	0,961	0,942	0,924	0,906	0,888	0,871	0,853	0,837	0,820	0,804
10	1,00%	0,990	0,980	0,971	0,961	0,951	0,942	0,933	0,923	0,914	0,905	0,896
11	-1,00%	1,010	1,020	1,031	1,041	1,052	1,062	1,073	1,084	1,095	1,106	1,117
12	-2,00%	1,020	1,041	1,062	1,084	1,106	1,129	1,152	1,175	1,199	1,224	1,249
13	-3,00%	1,031	1,063	1,096	1,130	1,165	1,201	1,238	1,276	1,315	1,356	1,398
14	-4,00%	1,042	1,085	1,130	1,177	1,226	1,278	1,331	1,386	1,444	1,504	1,567
15	-5,00%	1,053	1,108	1,166	1,228	1,292	1,360	1,432	1,507	1,587	1,670	1,758
16	-6,00%	1,064	1,132	1,204	1,281	1,363	1,450	1,542	1,641	1,745	1,857	1,975
17	-7,00%	1,075	1,156	1,243	1,337	1,437	1,546	1,662	1,787	1,922	2,066	2,222
18	-8,00%	1,087	1,181	1,284	1,396	1,517	1,649	1,793	1,948	2,118	2,302	2,502
19	-9,00%	1,099	1,208	1,327	1,458	1,602	1,761	1,935	2,127	2,337	2,568	2,822
20	-10,00%	1,111	1,235	1,372	1,524	1,694	1,882	2,091	2,323	2,581	2,868	3,187

An 12	An 13	An 14	An 15	An 16	An 17	An 18
0,319	0,290	0,263	0,239	0,218	0,198	0,180
0,356	0,326	0,299	0,275	0,252	0,231	0,212
0,397	0,368	0,340	0,315	0,292	0,270	0,250
0,444	0,415	0,388	0,362	0,339	0,317	0,296
0,497	0,469	0,442	0,417	0,394	0,371	0,350
0,557	0,530	0,505	0,481	0,458	0,436	0,416
0,625	0,601	0,577	0,555	0,534	0,513	0,494
0,701	0,681	0,661	0,642	0,623	0,605	0,587
0,788	0,773	0,758	0,743	0,728	0,714	0,700
0,887	0,879	0,870	0,861	0,853	0,844	0,836
1,128	1,140	1,151	1,163	1,174	1,186	1,198
1,274	1,300	1,327	1,354	1,382	1,410	1,439
1,441	1,486	1,532	1,579	1,628	1,678	1,730
1,632	1,700	1,771	1,845	1,922	2,002	2,085
1,851	1,948	2,051	2,158	2,272	2,392	2,518
2,101	2,235	2,378	2,530	2,691	2,863	3,046
2,389	2,569	2,762	2,970	3,194	3,434	3,692
2,720	2,956	3,213	3,493	3,797	4,127	4,486
3,101	3,408	3,745	4,115	4,522	4,969	5,461
3,541	3,934	4,371	4,857	5,397	5,996	6,662