

## **L'amortized cost di un credito finanziario**

| <b>Informazioni</b> | 2011                           | 31.12.2011 | 31.12.2012 | 31.12.2012                 |
|---------------------|--------------------------------|------------|------------|----------------------------|
|                     | <b>credito concesso</b><br>-97 |            |            | <b>credito reso</b><br>100 |

Tasso interesse nominale: 0%

Tasso interesse effettivo:

$$97 = 100 (1+i)^{-3}$$

$$97 / 100 = (1+i)^{-3}$$

$$(97 / 100)^{-1/3} = (1+i)^{-3} (-1/3)$$

$$i = 1,020\%$$

Calcoli tasso interesse effettivo

$$97 \text{ credito concesso (a)}$$

$$100 \text{ credito reso (b)}$$

$$0,97 \text{ (a/b)}$$

$$1,0102 \text{ (a/b)^{-1/3}}$$

$$0,0102 \text{ (a/b)^{-1/3} - 1}$$

| <b>Bilancio</b> | 2011    | 31.12.2011 | 31.12.2012 | 31.12.2012 |
|-----------------|---------|------------|------------|------------|
| SP: credito     | 97,0000 | 97,9899    | 98,9898    | 100,0000   |
| CE: prov.fin.   |         | 0,9899     | 1,0000     | 1,0102     |