

situazione attuale									rinegoiazione ipotesi 10 anni										
progr.	posizione	residuo debito	tasso	durata residua	scad.	rata semestrale	quota capitale scadenza 31/12/2014	costo complessivo (capitale + interessi)	residuo debito	tasso	durata residua	scad.	diff. anni amm.to	rata sem.	differenza rata semestrale	costo complessivo (capitale + interessi)	differenza costo complessivo	saldo "misto"	peso annuo progressivo comparato su spesa corrente
1	4389585/01	1.202.646,30	4,45	9,5	2023	78.307,87	51.548,99	1.487.849,53	1.202.646,30	4,264	10	2024	1	74.490,13	-3.817,74	1.489.802,60	1.953,07	49.595,92	- 7.635,48
2	4409508/00	605.408,67	5,5	8,5	2022	45.061,69	28.412,96	766.048,73	605.408,67	4,964	10	2024	2	38.769,23	-6.292,46	775.384,60	9.335,87	19.077,09	- 20.220,40
3	4414143/00	763.552,63	5,3	8,5	2022	56.371,74	36.137,59	958.319,58	763.552,63	4,807	10	2024	2	48.534,35	-7.837,39	970.687,00	12.367,42	23.770,17	- 35.895,18
4	4426037/01	20.424,78	4,8	9,5	2023	1.351,28	861,08	25.674,32	20.424,78	4,572	10	2024	1	1.283,85	-67,43	25.677,00	2,68	858,40	- 36.030,04
5	4426037/02	37.299,28	4,65	9,5	2023	2.450,92	1.583,71	46.567,48	37.299,28	4,44	10	2024	1	2.329,82	-121,10	46.596,40	28,92	1.554,79	- 36.272,24
6	4426038/00	233.261,28	4,8	9,5	2023	15.432,30	9.834,03	293.213,70	233.261,28	4,572	10	2024	1	14.662,24	-770,06	293.244,80	31,10	9.802,93	- 37.812,36
7	4434211/00	87.995,48	4,57	9,5	2023	5.761,11	3.750,41	109.461,09	87.995,48	4,37	10	2024	1	5.478,07	-283,04	109.561,40	100,31	3.650,10	- 38.378,44
8	4434212/00	485.734,97	4,57	9,5	2023	31.801,32	20.702,28	604.225,08	485.734,97	4,37	10	2024	1	30.238,93	-1.562,39	604.778,60	553,52	20.148,76	- 41.503,22
9	4436345/00	633.432,65	4,45	9,5	2023	41.244,68	27.150,80	783.648,92	633.432,65	4,264	10	2024	1	39.233,88	-2.010,80	784.677,60	1.028,68	26.122,12	- 45.524,82
10	4436347/00	180.980,73	4,45	9,5	2023	11.784,19	7.757,37	223.899,61	180.980,73	4,264	10	2024	1	11.209,68	-574,51	224.193,60	293,99	7.463,38	- 46.673,84
11	4444660/00	94.538,04	4,75	9,5	2023	6.240,35	3.995,07	118.566,65	94.538,04	4,528	10	2024	1	5.929,98	-310,37	118.599,60	32,95	3.962,12	- 47.294,58
12	4446627/00	100.446,66	4,75	9,5	2023	6.630,37	4.244,77	125.977,03	100.446,66	4,528	10	2024	1	6.300,60	-329,77	126.012,00	34,97	4.209,80	- 47.954,12
13	4451088/00	165.568,79	4,65	10,5	2024	10.054,50	6.205,03	211.144,50	165.568,79	4,549	10	2024	0	10.395,85	341,35	207.917,00	- 3.227,50	9.432,53	- 47.271,42
14	4462761/00	252.435,20	4,4	10,5	2024	15.140,02	9.586,45	317.940,42	252.435,20	4,307	10	2024	0	15.667,74	527,72	313.354,80	- 4.585,62	14.172,07	- 46.215,98
15	4464415/00	757.305,51	4,4	10,5	2024	45.420,06	28.759,34	953.821,26	757.305,51	4,307	10	2024	0	47.003,21	1.583,15	940.064,20	- 13.757,06	42.516,40	- 43.049,68
16	4464487/00	126.217,58	4,4	10,5	2024	7.570,01	4.793,22	158.970,21	126.217,58	4,307	10	2024	0	7.833,87	263,86	156.677,40	- 2.292,81	7.086,03	- 42.521,96
17	4464492/00	631.087,91	4,4	10,5	2024	37.850,05	23.966,12	794.851,05	631.087,91	4,307	10	2024	0	39.169,34	1.319,29	783.386,80	- 11.464,25	35.430,37	- 39.883,38
18	4485937/00	629.968,69	3,75	11,5	2025	33.971,17	22.159,26	781.336,91	629.968,69	3,681	10	2024	-1	37.936,36	3.965,19	758.727,20	- 22.609,71	44.768,97	- 31.953,00
19	4485938/00	961.207,28	3,74	11,5	2025	51.804,82	33.830,24	1.191.510,86	961.207,28	3,671	10	2024	-1	57.855,24	6.050,42	1.157.104,80	- 34.406,06	68.236,30	- 19.852,16
20	4512518/00	462.086,07	4,711	13,5	2027	23.323,75	12.439,32	629.741,25	462.086,07	4,813	10	2024	-3	29.380,33	6.056,58	587.606,60	- 42.134,65	54.573,97	- 7.739,00
21	4512534/00	762.442,03	4,711	13,5	2027	38.484,19	20.524,87	1.039.073,13	762.442,03	4,813	10	2024	-3	48.477,54	9.993,35	969.550,80	- 69.522,33	90.047,20	12.247,70
22	4512535/00	679.700,16	4,75	13,5	2027	34.390,19	18.247,31	928.535,13	679.700,16	4,861	10	2024	-3	43.315,09	8.924,90	866.301,80	- 62.233,33	80.480,64	30.097,50
23	4518661/00	368.498,62	5,261	14,5	2028	18.322,51	8.629,15	531.352,79	368.498,62	5,566	10	2024	-4	24.274,64	5.952,13	485.492,80	- 45.859,99	54.489,14	42.001,76
24	4518665/00	245.665,74	5,261	14,5	2028	12.215,00	5.752,77	354.235,00	245.665,74	5,566	10	2024	-4	16.183,09	3.968,09	323.661,80	- 30.573,20	36.325,97	49.937,94
25	4520689/00	245.267,83	5,176	14,5	2028	12.128,66	5.781,13	351.731,14	245.267,83	5,454	10	2024	-4	16.072,56	3.943,90	321.451,20	- 30.279,94	36.061,07	57.825,74
26	4526282/00	338.093,35	4,39	14,5	2028	15.883,31	8.462,16	460.615,99	338.093,35	4,419	10	2024	-4	21.097,06	5.213,75	421.941,20	- 38.674,79	47.136,95	68.253,24
27	4535177/00	193.871,20	4,313	15,5	2029	8.640,29	4.459,46	267.848,99	193.871,20	4,296	10	2024	-5	12.026,54	3.386,25	240.530,80	- 27.318,19	31.777,65	75.025,74
28	4537795/00	168.625,53	4,328	15,5	2029	7.523,06	3.874,00	233.214,86	168.625,53	4,317	10	2024	-5	10.470,99	2.947,93	209.419,80	- 23.795,06	27.669,06	80.921,60
29	4537804/00	1.686.255,30	4,328	15,5	2029	75.230,60	38.740,03	2.332.148,60	1.686.255,30	4,317	10	2024	-5	104.709,94	29.479,34	2.094.198,80	- 237.949,80	276.689,83	139.880,28
30	4538594/00	1.092.703,91	4,328	15,5	2029	48.749,89	25.103,78	1.511.246,59	1.092.703,91	4,317	10	2024	-5	67.852,69	19.102,80	1.357.053,80	- 154.192,79	179.296,57	178.085,88

rinegoiazione ipotesi 15 anni										
residuo debito	tasso	durata residua	scadenza	differenza anni amm.to	rata semestrale	differenza rata semestrale	costo complessivo (capitale + interessi)	differenza costo complessivo	saldo "misto"	peso annuo progressivo comparato su spesa corrente
1.202.646,30	4,251	15	2029	6	54.629,12	-23.678,75	1.638.873,60	151.024,07	-99.475,08	- 47.357,50
605.408,67	4,744	15	2029	7	28.433,60	-16.628,09	853.008,00	86.959,27	-58.546,31	- 80.613,68
763.552,63	4,633	15	2029	7	35.594,05	-20.777,69	1.067.821,50	109.501,92	-73.364,33	- 122.169,06
20.424,78	4,468	15	2029	6	941,57	-409,71	28.247,10	2.572,78	-1.711,70	- 122.988,48
37.299,28	4,375	15	2029	6	1.708,65	-742,27	51.259,50	4.692,02	-3.108,31	- 124.473,02
233.261,28	4,468	15	2029	6	10.753,18	-4.679,12	322.595,40	29.381,70	-19.547,67	- 133.831,26
87.995,48	4,325	15	2029	6	4.017,32	-1.743,79	120.519,60	11.058,51	-7.308,10	- 137.318,84
485.734,97	4,325	15	2029	6	22.175,62	-9.625,70	665.268,60	61.043,52	-40.341,24	- 156.570,24
633.432,65	4,251	15	2029	6	28.773,11	-12.471,57	863.193,30	79.544,38	-52.393,58	- 181.513,38
180.980,73	4,251	15	2029	6	8.220,89	-3.563,30	246.626,70	22.727,09	-14.969,72	- 188.639,98
94.538,04	4,437	15	2029	6	4.348,99	-1.891,36	130.469,70	11.903,05	-7.907,98	- 192.422,70
100.446,66	4,437	15	2029	6	4.620,80	-2.009,57	138.624,00	12.646,97	-8.402,20	- 196.441,84
165.568,79	4,451	15	2029	5	7.623,82	-2.430,68	228.714,60	17.570,10	-11.365,07	- 201.303,20
252.435,20	4,281	15	2029	5	11.490,12	-3.649,90	344.703,60	26.763,18	-17.176,73	- 208.603,00
757.305,51	4,281	15	2029	5	34.470,37	-10.949,69	1.034.111,10	80.289,84	-51.530,50	- 230.502,38
126.217,58	4,281	15	2029	5	5.745,06	-1.824,95	172.351,80	13.381,59	-8.588,37	- 234.152,28
631.087,91	4,281	15	2029	5	28.725,30	-9.124,75	861.759,00	66.907,95	-42.941,83	- 252.401,78
629.968,69	3,841	15	2029	4	27.821,51	-6.149,66	834.645,30	53.308,39	-31.149,13	- 264.701,10
961.207,28	3,834	15	2029	4	42.429,58	-9.375,24	1.272.887,40	81.376,54	-47.546,30	- 283.451,58
462.086,07	4,637	15	2029	2	21.546,58	-1.777,17	646.397,40	16.656,15	-4.216,83	- 287.005,92