

Here's the comparison, assuming a standard actual/365-day simple interest calculation (interest = principal × rate × days/365):

**Investment 1: €1,000 (starts May 20, 2026)**

Since this investment doesn't exist before May 20, 2026, no interest accrues for Jan 1–May 19.

| Period           | Days | Rate | Interest                                                  |
|------------------|------|------|-----------------------------------------------------------|
| May 20 – Sept 20 | 123  | 4%   | $\text{€1,000} \times 4\% \times 123/365 = \text{€13.48}$ |
| Sept 21 – Dec 31 | 102  | 2%   | $\text{€1,000} \times 2\% \times 102/365 = \text{€5.59}$  |
| Total            | 225  | —    | <b>€19.07</b>                                             |

**Investment 2: €950 (started Aug 8, 2025)**

This investment already existed before your one-year window, so it earns interest for the **full year** (Jan 1 – Dec 31, 2026) at the flat 2% rate.

| Period               | Days | Rate | Interest                                                |
|----------------------|------|------|---------------------------------------------------------|
| Jan 1 – Dec 31, 2026 | 365  | 2%   | $\text{€950} \times 2\% \times 365/365 = \text{€19.00}$ |

**Result**

| Interest earned in 2026 |                                      |
|-------------------------|--------------------------------------|
| Investment 1            | €19.07                               |
| Investment 2            | €19.00                               |
| Difference              | Investment 1 earns <b>€0.07 more</b> |

**Takeaway:** Despite Investment 1 having a higher principal (€1,000 vs €950) and a temporary 4% boost, the two investments end up almost perfectly tied over the year — the promotional rate only applies for about 4 months before dropping to match Investment 2's permanent 2%, and Investment 1 also "misses" the first ~4.5 months of the year entirely.

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