

ISE 307: Engineering Economic Analysis (Term 253)

Final Exam — Practice Set B

Name: _____ Student ID: _____

Section: _____ Date: _____

Problem 1: Reading a Scenario Study (40 pts)

A company studies a mobile aggregate-screening unit: investment **70,000 SAR**, life **5 years**, MARR = 10%. Demand for contract screening is uncertain, so the planning team built three scenarios:

	pessimistic	most likely	optimistic
probability	0.30	0.50	0.20
annual net cash flow (SAR)	12,000	20,000	25,000
salvage at year 5 (SAR)	4,000	6,000	8,000
$PW(10\%)$ (SAR)	-22,027	+9,541	+29,737

The team also computed: $E[PW] = +4,110$ SAR, $\text{Var}[PW] = 351.0 \times 10^6$, $\sigma = 18,736$ SAR, and, under a normal model of the PW, $P(PW < 0) = \Phi(-0.22) = 0.41$.

- (a) (8 pts) Interpret $E[PW] = +4,110$ for the owner in terms of what does the number mean, what decision does it support on its own.

- (b) (10 pts) The standard deviation (18,736) is about **4.5 times** the expected PW (4,110). What does this ratio say about the project, and why might a risk-averse owner reject it even though $E[PW] > 0$?

- (c) (8 pts) The discrete table puts the chance of losing money at **30%** (the pessimistic state), while the normal model says **41%**. Explain why the two numbers differ, whether either is “wrong.”

- (d) (8 pts) A colleague proposes adding a fourth column that pairs the **optimistic** net cash flow (25,000/yr) with the **pessimistic** salvage (4,000). Is this plausible or invalid? Explain.

Problem 2: Two Cold-Chain Projects (35 pts)

A food-processing company has approved two cold-chain projects, both with **5-year** lives. The company depreciates both by DDB, its marginal tax rate is $t = 25\%$, and the MARR is **8%**.

Project 1 (conveyor-oven line). The purchasing file shows:

Invoice price of the oven line	74,000 SAR
Site preparation	3,000 SAR
Installation and commissioning	3,000 SAR
Market study (completed and paid last year)	12,000 SAR
Operator wages (paid every year ; already in the operating expenses)	20,000 SAR/yr

Estimated salvage value: **10,000 SAR** at the end of year 5.

Project 2 (cold-storage unit). All-in cost basis **50,000 SAR**; estimated salvage **5,000 SAR** at the end of year 5.

(a) (8 pts) Calculate (i)-(iv) to complete the table.

n	1	2	3	4	5
D_n	32,000	(i)	11,520	6,912	(iii)
B_n	48,000	28,800	(ii)	10,368	(iv)

(b) (8 pts) For Project 2, compute the DDB charges D_1 and D_2 and the book value B_2 .

(c) (10 pts) In **year 2**, the two projects generate the revenues and cash operating expenses below. Complete the marked cells of the two income statements (all values in SAR):

	Project 1	Project 2
Revenues	60,000	30,000
– Cash operating expenses	25,000	12,000
– Depreciation (year 2)	(i)	(iv)
Taxable income	(ii)	6,000
– Income tax (25%)	(iii)	1,500
Net income	11,850	(v)
+ Depreciation (add back)	(i)	(iv)
ATCF	31,050	(vi)

- (d) (7 pts) At the end of year 5 the oven line actually sells for **16,000 SAR**, and the cold-storage unit sells for only **3,000 SAR** (its book value is then 5,000 SAR). Compute the **net proceeds** of each sale. For the cold-storage unit, state clearly whether the tax effect of the loss is *added to* or *subtracted from* the selling price, and why.

- (e) (7 pts) The tax office collects exactly the same **total** tax from Project 1 over the five years whether the company uses SL or DDB. Explain why the company's **PW** is nevertheless higher under DDB.

Multiple-Choice Questions (25 pts)

1. (2.5 pts) A filling machine's cost basis (freight and installation included) is 90,000 SAR, its salvage is 18,000 SAR, and life is 6 years, depreciated straight-line. The book value at the end of year 4 is:
(A) 42,000 SAR
(B) 30,000 SAR
(C) 48,000 SAR
(D) 60,000 SAR
2. (2.5 pts) The reason a declining-balance schedule may **switch to straight-line** partway is:
(A) declining balance is not permitted after year 3
(B) with a low salvage value, pure DB never writes the asset fully off; the switch is made the first year SL-on-the-remainder exceeds the DB charge
(C) straight-line always gives larger charges than DB
(D) the salvage floor imposes a tax penalty that SL avoids
3. (2.5 pts) Under MACRS with the half-year convention, which statement is **correct**?
(A) the salvage value estimate reduces the depreciable basis
(B) an N -year property class is depreciated over exactly N tax years
(C) an N -year class spans $N+1$ tax years, because only a half-year charge is allowed in year 1
(D) the firm may choose any percentages it likes, provided they sum to 100%
4. (2.5 pts) The same asset is depreciated once by SL and once by DDB (salvage floor applied). Comparing the two **depreciation tax shields**:
(A) DDB produces a larger total shield over the life
(B) the totals are equal at any positive MARR, in present-worth terms too
(C) SL's shield is worth more because it is stable and predictable
(D) the totals are equal, but DDB delivers the shields earlier, so their present worth is higher
5. (2.5 pts) Which of the following is **NOT** deductible from taxable income in the year it occurs?
(A) interest paid on business debt
(B) cash operating expenses (labor, material, rent)
(C) the year's depreciation allowance
(D) the full purchase price of new equipment, in the year of purchase
6. (2.5 pts) When building a scenario table, the columns must be:
(A) optimistic revenue paired with pessimistic cost, to stay conservative
(B) coherent stories — each column combines input values that would plausibly occur together
(C) uniform $\pm 20\%$ moves of every input at once
(D) three copies of the one-way sensitivity table
7. (2.5 pts) A project's base-case PW is +8,757 SAR. The sensitivity table shows that at a +10% operating-cost overrun the PW is -1,099 SAR. The correct reading is:
(A) the operating-cost cushion is smaller than 10%

- (B) the operating-cost cushion is larger than 10%
 - (C) the revenue cushion is smaller than 10%
 - (D) the project is unacceptable at the base case
8. (2.5 pts) A project has $E[PW] = 6,862$ SAR and $\sigma = 19,733$ SAR. The most defensible reading is:
- (A) σ is a percentage, so the two numbers cannot be compared
 - (B) $E[PW] > 0$, so the project is safe
 - (C) the spread is about three times the center: profitable on average but widely scattered, and a risk-averse owner may still decline
 - (D) the project must be rejected, because $\sigma > E[PW]$
9. (2.5 pts) For the same project, the discrete scenario table gives $P(PW < 0) = 25\%$ while the normal model gives 36%. The correct attitude is:
- (A) the normal model is wrong and should be discarded
 - (B) both are estimates of the same risk from different models — the discrete table counts only the losing state, the normal model smooths the outcomes through μ and σ ; state which model you used
 - (C) average them and report 30.5%
 - (D) always report the larger number, to be safe
10. (2.5 pts) Mutually exclusive projects A and B have IRRs of 80% and 40%. The **incremental IRR** used to choose between them is found by:
- (A) applying IRR to a literal difference column of the two cash flow series (larger first cost minus smaller)
 - (B) subtracting the two rates: $80\% - 40\% = 40\%$
 - (C) averaging the two rates
 - (D) taking the smaller of the two rates

ISE 307: Engineering Economic Analysis (Formula Sheet)

This formula sheet is compiled with the help of GenAI. It has been reviewed and corrected by the instructor, but may still miss some course content or contain mistakes. If you find any issues, please report it so we can correct it for everyone's use. *Current version: v1.3, last updated: 2026-07-19.*

Linear Interest

$$F = P(1 + iN)$$

Single Payment

$$F = P(1 + i)^N = P(F/P, i, N)$$

$$P = F(1 + i)^{-N} = P(F/P, i, N)$$

$$N = \frac{\ln(F/P)}{\ln(1+i)}, \quad i = \left(\frac{F}{P}\right)^{1/N} - 1$$

$$N_{\text{double}} \approx 72/i (\%) \quad (\text{Rule of 72})$$

Equal-Payment (Uniform) Series

$$F = A \left[\frac{(1+i)^N - 1}{i} \right] = A(F/A, i, N)$$

$$A = F \left[\frac{i}{(1+i)^N - 1} \right] = F(A/F, i, N)$$

$$P = A \left[\frac{(1+i)^N - 1}{i(1+i)^N} \right] = A(P/A, i, N)$$

$$A = P \left[\frac{i(1+i)^N}{(1+i)^N - 1} \right] = P(A/P, i, N)$$

Linear Gradient Series

$$P = G \left[\frac{(1+i)^N - iN - 1}{i^2(1+i)^N} \right] = G(P/G, i, N)$$

$$A = G \left[\frac{(1+i)^N - iN - 1}{i[(1+i)^N - 1]} \right] = G(A/G, i, N)$$

Geometric Gradient Series

$$P = \begin{cases} A_1 \left[\frac{1 - (1+g)^N(1+i)^{-N}}{i - g} \right], & i \neq g \\ A_1 \left(\frac{N}{1+i} \right), & i = g \end{cases}$$

Useful Relationships

$$(P/F) = 1/(F/P) \quad \text{Reciprocals}$$

$$(A/F) = 1/(F/A)$$

$$(A/P) = 1/(P/A)$$

$$(A/P) = (A/F) + i \quad \text{Sinking/recovery}$$

$$(P/A) = (P/F) \cdot (F/A) \quad \text{Series link}$$

Nominal & Effective Rates

$$i = r/M$$

$$i_a = \left(1 + \frac{r}{M}\right)^M - 1$$

$$i = \left(1 + \frac{r}{M}\right)^C - 1$$

$$i_a = e^r - 1, \quad F = P e^{rN}$$

Inflation

$$i = i' + f + i'f$$

$$i' = \frac{1+i}{1+f} - 1 = \frac{i-f}{1+f}$$

$$A'_n = A_n(1+f)^{-n}$$

$$\bar{f} = \left[\prod_{k=1}^N (1+f_k) \right]^{1/N} - 1$$

Loans

$$B_t = A(P/A, i, N - t + 1)$$

$$I_t = B_t \times i \quad PP_t = A - I_t$$

Perpetuity (Capitalized Cost)

$$P = A/i$$

Worth & Equivalent-Cost Methods

$$PW(i) = \sum_{n=0}^N A_n(1+i)^{-n}$$

$$FW(i) = PW(i)(F/P, i, N)$$

$$AE(i) = PW(i)(A/P, i, N)$$

$$CE(i) = A/i$$

Capital Recovery with Return

$$CR(i) = (I - S)(A/P, i, N) + iS$$

$$AEC = CR + AE \text{ of operating costs}$$

Rate of Return (IRR)

Find i^* (the IRR) that satisfies:

$$PW(i^*) = \sum_{n=0}^N A_n(1+i^*)^{-n} = 0$$

Accept if $i^* \geq \text{MARR}$

Benefit-Cost & Profitability

$$BC(i) = \frac{B}{I+C'}, \quad PI(i) = \frac{B-C'}{I}$$

Depreciation

$$D_n = \frac{I-S}{N} \quad \text{Straight-line}$$

$$D_n = (I - S) \frac{U_n}{U_{\text{total}}} \quad \text{Units of prod.}$$

$$D_n = \alpha B_{n-1} = \alpha I(1 - \alpha)^{n-1} \quad \text{Declining bal.}$$

$$D_n = I \times r_n \quad \text{MACRS } (r_n \text{ table})$$

$$B_n = I - \sum_{k=1}^n D_k \quad \text{Book value}$$

Gains, Losses & Taxes

$$\text{gain} = S - B_n$$

$$\text{gains tax} = (S - B_n)t$$

$$\text{net salvage} = S - (S - B_n)t$$

$$TI = \text{Rev} - \text{Exp} - D_n$$

$$\text{income tax} = TI \times t$$

$$\text{ATCF} = (\text{Rev} - \text{Exp})(1 - t) + t D_n$$

Replacement Analysis

$$AEC(N) = CR(N) + AEC \text{ of O\&M}(N)$$

Break-Even & Sensitivity

$$Q^* = \frac{\text{Fixed cost}}{\text{Price} - \text{Variable cost}}$$

Standardized Normal (Risk)

$$z = \frac{x - \mu}{\sigma}, \quad \Phi(-z) = 1 - \Phi(z)$$

Interest Factor Tables

$i = 1\%$

N	(F/P)	(P/F)	(F/A)	(A/F)	(P/A)	(A/P)	(P/G)
1	1.0100	0.9901	1.0000	1.0000	0.9901	1.0100	0.0000
2	1.0201	0.9803	2.0100	0.4975	1.9704	0.5075	0.9803
3	1.0303	0.9706	3.0301	0.3300	2.9410	0.3400	2.9215
4	1.0406	0.9610	4.0604	0.2463	3.9020	0.2563	5.8044
5	1.0510	0.9515	5.1010	0.1960	4.8534	0.2060	9.6103
6	1.0615	0.9420	6.1520	0.1625	5.7955	0.1725	14.3205
7	1.0721	0.9327	7.2135	0.1386	6.7282	0.1486	19.9168
8	1.0829	0.9235	8.2857	0.1207	7.6517	0.1307	26.3812
9	1.0937	0.9143	9.3685	0.1067	8.5660	0.1167	33.6959
10	1.1046	0.9053	10.4622	0.0956	9.4713	0.1056	41.8435
11	1.1157	0.8963	11.5668	0.0865	10.3676	0.0965	50.8067
12	1.1268	0.8874	12.6825	0.0788	11.2551	0.0888	60.5687
13	1.1381	0.8787	13.8093	0.0724	12.1337	0.0824	71.1126
14	1.1495	0.8700	14.9474	0.0669	13.0037	0.0769	82.4221
15	1.1610	0.8613	16.0969	0.0621	13.8651	0.0721	94.4810
16	1.1726	0.8528	17.2579	0.0579	14.7179	0.0679	107.2734
17	1.1843	0.8444	18.4304	0.0543	15.5623	0.0643	120.7834
18	1.1961	0.8360	19.6147	0.0510	16.3983	0.0610	134.9957
19	1.2081	0.8277	20.8109	0.0481	17.2260	0.0581	149.8950
20	1.2202	0.8195	22.0190	0.0454	18.0456	0.0554	165.4664
21	1.2324	0.8114	23.2392	0.0430	18.8570	0.0530	181.6950
22	1.2447	0.8034	24.4716	0.0409	19.6604	0.0509	198.5603
23	1.2572	0.7954	25.7163	0.0389	20.4558	0.0489	216.0660
24	1.2697	0.7876	26.9735	0.0371	21.2434	0.0471	234.1800
25	1.2824	0.7798	28.2432	0.0354	22.0232	0.0454	252.8945
26	1.2953	0.7720	29.5256	0.0339	22.7952	0.0439	272.1957
27	1.3082	0.7644	30.8209	0.0324	23.5596	0.0424	292.0702
28	1.3213	0.7568	32.1291	0.0311	24.3164	0.0411	312.5047
29	1.3345	0.7493	33.4504	0.0299	25.0658	0.0399	333.4863
30	1.3478	0.7419	34.7849	0.0287	25.8077	0.0387	355.0021
36	1.4308	0.6989	43.0769	0.0232	30.1075	0.0332	494.6207
48	1.6122	0.6203	61.2226	0.0163	37.9740	0.0263	820.1460
60	1.8167	0.5504	81.6697	0.0122	44.9550	0.0222	1192.8061
72	2.0471	0.4885	104.7099	0.0096	51.1504	0.0196	1597.8673
100	2.7048	0.3697	170.4814	0.0059	63.0289	0.0159	2605.7758

$i = 2\%$

N	(F/P)	(P/F)	(F/A)	(A/F)	(P/A)	(A/P)	(P/G)
1	1.0200	0.9804	1.0000	1.0000	0.9804	1.0200	0.0000
2	1.0404	0.9612	2.0200	0.4950	1.9416	0.5150	0.9612
3	1.0612	0.9423	3.0604	0.3268	2.8839	0.3468	2.8458
4	1.0824	0.9238	4.1216	0.2426	3.8077	0.2626	5.6173
5	1.1041	0.9057	5.2040	0.1922	4.7135	0.2122	9.2403
6	1.1262	0.8880	6.3081	0.1585	5.6014	0.1785	13.6801
7	1.1487	0.8706	7.4343	0.1345	6.4720	0.1545	18.9035
8	1.1717	0.8535	8.5830	0.1165	7.3255	0.1365	24.8779
9	1.1951	0.8368	9.7546	0.1025	8.1622	0.1225	31.5720
10	1.2190	0.8203	10.9497	0.0913	8.9826	0.1113	38.9551
11	1.2434	0.8043	12.1687	0.0822	9.7868	0.1022	46.9977
12	1.2682	0.7885	13.4121	0.0746	10.5753	0.0946	55.6712
13	1.2936	0.7730	14.6803	0.0681	11.3484	0.0881	64.9475
14	1.3195	0.7579	15.9739	0.0626	12.1062	0.0826	74.7999
15	1.3459	0.7430	17.2934	0.0578	12.8493	0.0778	85.2021
16	1.3728	0.7284	18.6393	0.0537	13.5777	0.0737	96.1288
17	1.4002	0.7142	20.0121	0.0500	14.2919	0.0700	107.5554
18	1.4282	0.7002	21.4123	0.0467	14.9920	0.0667	119.4581
19	1.4568	0.6864	22.8406	0.0438	15.6785	0.0638	131.8139
20	1.4859	0.6730	24.2974	0.0412	16.3514	0.0612	144.6003
21	1.5157	0.6598	25.7833	0.0388	17.0112	0.0588	157.7959
22	1.5460	0.6468	27.2990	0.0366	17.6580	0.0566	171.3795
23	1.5769	0.6342	28.8450	0.0347	18.2922	0.0547	185.3309
24	1.6084	0.6217	30.4219	0.0329	18.9139	0.0529	199.6305
25	1.6406	0.6095	32.0303	0.0312	19.5235	0.0512	214.2592
26	1.6734	0.5976	33.6709	0.0297	20.1210	0.0497	229.1987
27	1.7069	0.5859	35.3443	0.0283	20.7069	0.0483	244.4311
28	1.7410	0.5744	37.0512	0.0270	21.2813	0.0470	259.9392
29	1.7758	0.5631	38.7922	0.0258	21.8444	0.0458	275.7064
30	1.8114	0.5521	40.5681	0.0246	22.3965	0.0446	291.7164
36	2.0399	0.4902	51.9944	0.0192	25.4888	0.0392	392.0405
48	2.5871	0.3865	79.3535	0.0126	30.6731	0.0326	605.9657
60	3.2810	0.3048	114.0515	0.0088	34.7609	0.0288	823.6975
72	4.1611	0.2403	158.0570	0.0063	37.9841	0.0263	1034.0557
100	7.2446	0.1380	312.2323	0.0032	43.0984	0.0232	1464.7527

$i = 3\%$

N	(F/P)	(P/F)	(F/A)	(A/F)	(P/A)	(A/P)	(P/G)
1	1.0300	0.9709	1.0000	1.0000	0.9709	1.0300	0.0000
2	1.0609	0.9426	2.0300	0.4926	1.9135	0.5226	0.9426
3	1.0927	0.9151	3.0909	0.3235	2.8286	0.3535	2.7729
4	1.1255	0.8885	4.1836	0.2390	3.7171	0.2690	5.4383
5	1.1593	0.8626	5.3091	0.1884	4.5797	0.2184	8.8888
6	1.1941	0.8375	6.4684	0.1546	5.4172	0.1846	13.0762
7	1.2299	0.8131	7.6625	0.1305	6.2303	0.1605	17.9547
8	1.2668	0.7894	8.8923	0.1125	7.0197	0.1425	23.4806
9	1.3048	0.7664	10.1591	0.0984	7.7861	0.1284	29.6119
10	1.3439	0.7441	11.4639	0.0872	8.5302	0.1172	36.3088
11	1.3842	0.7224	12.8078	0.0781	9.2526	0.1081	43.5330
12	1.4258	0.7014	14.1920	0.0705	9.9540	0.1005	51.2482
13	1.4685	0.6810	15.6178	0.0640	10.6350	0.0940	59.4196
14	1.5126	0.6611	17.0863	0.0585	11.2961	0.0885	68.0141
15	1.5580	0.6419	18.5989	0.0538	11.9379	0.0838	77.0002
16	1.6047	0.6232	20.1569	0.0496	12.5611	0.0796	86.3477
17	1.6528	0.6050	21.7616	0.0460	13.1661	0.0760	96.0280
18	1.7024	0.5874	23.4144	0.0427	13.7535	0.0727	106.0137
19	1.7535	0.5703	25.1169	0.0398	14.3238	0.0698	116.2788
20	1.8061	0.5537	26.8704	0.0372	14.8775	0.0672	126.7987
21	1.8603	0.5375	28.6765	0.0349	15.4150	0.0649	137.5496
22	1.9161	0.5219	30.5368	0.0327	15.9369	0.0627	148.5094
23	1.9736	0.5067	32.4529	0.0308	16.4436	0.0608	159.6566
24	2.0328	0.4919	34.4265	0.0290	16.9355	0.0590	170.9711
25	2.0938	0.4776	36.4593	0.0274	17.4131	0.0574	182.4336
26	2.1566	0.4637	38.5530	0.0259	17.8768	0.0559	194.0260
27	2.2213	0.4502	40.7096	0.0246	18.3270	0.0546	205.7309
28	2.2879	0.4371	42.9309	0.0233	18.7641	0.0533	217.5320
29	2.3566	0.4243	45.2189	0.0221	19.1885	0.0521	229.4137
30	2.4273	0.4120	47.5754	0.0210	19.6004	0.0510	241.3613
36	2.8983	0.3450	63.2759	0.0158	21.8323	0.0458	313.7028
48	4.1323	0.2420	104.4084	0.0096	25.2667	0.0396	455.0255
60	5.8916	0.1697	163.0534	0.0061	27.6756	0.0361	583.0526
72	8.4000	0.1190	246.6672	0.0041	29.3651	0.0341	693.1226
100	19.2186	0.0520	607.2877	0.0016	31.5989	0.0316	879.8540

$i = 4\%$

N	(F/P)	(P/F)	(F/A)	(A/F)	(P/A)	(A/P)	(P/G)
1	1.0400	0.9615	1.0000	1.0000	0.9615	1.0400	0.0000
2	1.0816	0.9246	2.0400	0.4902	1.8861	0.5302	0.9246
3	1.1249	0.8890	3.1216	0.3203	2.7751	0.3603	2.7025
4	1.1699	0.8548	4.2465	0.2355	3.6299	0.2755	5.2670
5	1.2167	0.8219	5.4163	0.1846	4.4518	0.2246	8.5547
6	1.2653	0.7903	6.6330	0.1508	5.2421	0.1908	12.5062
7	1.3159	0.7599	7.8983	0.1266	6.0021	0.1666	17.0657
8	1.3686	0.7307	9.2142	0.1085	6.7327	0.1485	22.1806
9	1.4233	0.7026	10.5828	0.0945	7.4353	0.1345	27.8013
10	1.4802	0.6756	12.0061	0.0833	8.1109	0.1233	33.8814
11	1.5395	0.6496	13.4864	0.0741	8.7605	0.1141	40.3772
12	1.6010	0.6246	15.0258	0.0666	9.3851	0.1066	47.2477
13	1.6651	0.6006	16.6268	0.0601	9.9856	0.1001	54.4546
14	1.7317	0.5775	18.2919	0.0547	10.5631	0.0947	61.9618
15	1.8009	0.5553	20.0236	0.0499	11.1184	0.0899	69.7355
16	1.8730	0.5339	21.8245	0.0458	11.6523	0.0858	77.7441
17	1.9479	0.5134	23.6975	0.0422	12.1657	0.0822	85.9581
18	2.0258	0.4936	25.6454	0.0390	12.6593	0.0790	94.3498
19	2.1068	0.4746	27.6712	0.0361	13.1339	0.0761	102.8933
20	2.1911	0.4564	29.7781	0.0336	13.5903	0.0736	111.5647
21	2.2788	0.4388	31.9692	0.0313	14.0292	0.0713	120.3414
22	2.3699	0.4220	34.2480	0.0292	14.4511	0.0692	129.2024
23	2.4647	0.4057	36.6179	0.0273	14.8568	0.0673	138.1284
24	2.5633	0.3901	39.0826	0.0256	15.2470	0.0656	147.1012
25	2.6658	0.3751	41.6459	0.0240	15.6221	0.0640	156.1040
26	2.7725	0.3607	44.3117	0.0226	15.9828	0.0626	165.1212
27	2.8834	0.3468	47.0842	0.0212	16.3296	0.0612	174.1385
28	2.9987	0.3335	49.9676	0.0200	16.6631	0.0600	183.1424
29	3.1187	0.3207	52.9663	0.0189	16.9837	0.0589	192.1206
30	3.2434	0.3083	56.0849	0.0178	17.2920	0.0578	201.0618
36	4.1039	0.2437	77.5983	0.0129	18.9083	0.0529	253.4052
48	6.5705	0.1522	139.2632	0.0072	21.1951	0.0472	347.2446
60	10.5196	0.0951	237.9907	0.0042	22.6235	0.0442	422.9966
72	16.8423	0.0594	396.0566	0.0025	23.5156	0.0425	481.0170
100	50.5049	0.0198	1237.6237	0.0008	24.5050	0.0408	563.1249

$i = 5\%$

N	(F/P)	(P/F)	(F/A)	(A/F)	(P/A)	(A/P)	(P/G)
1	1.0500	0.9524	1.0000	1.0000	0.9524	1.0500	0.0000
2	1.1025	0.9070	2.0500	0.4878	1.8594	0.5378	0.9070
3	1.1576	0.8638	3.1525	0.3172	2.7232	0.3672	2.6347
4	1.2155	0.8227	4.3101	0.2320	3.5460	0.2820	5.1028
5	1.2763	0.7835	5.5256	0.1810	4.3295	0.2310	8.2369
6	1.3401	0.7462	6.8019	0.1470	5.0757	0.1970	11.9680
7	1.4071	0.7107	8.1420	0.1228	5.7864	0.1728	16.2321
8	1.4775	0.6768	9.5491	0.1047	6.4632	0.1547	20.9700
9	1.5513	0.6446	11.0266	0.0907	7.1078	0.1407	26.1268
10	1.6289	0.6139	12.5779	0.0795	7.7217	0.1295	31.6520
11	1.7103	0.5847	14.2068	0.0704	8.3064	0.1204	37.4988
12	1.7959	0.5568	15.9171	0.0628	8.8633	0.1128	43.6241
13	1.8856	0.5303	17.7130	0.0565	9.3936	0.1065	49.9879
14	1.9799	0.5051	19.5986	0.0510	9.8986	0.1010	56.5538
15	2.0789	0.4810	21.5786	0.0463	10.3797	0.0963	63.2880
16	2.1829	0.4581	23.6575	0.0423	10.8378	0.0923	70.1597
17	2.2920	0.4363	25.8404	0.0387	11.2741	0.0887	77.1405
18	2.4066	0.4155	28.1324	0.0355	11.6896	0.0855	84.2043
19	2.5270	0.3957	30.5390	0.0327	12.0853	0.0827	91.3275
20	2.6533	0.3769	33.0660	0.0302	12.4622	0.0802	98.4884
21	2.7860	0.3589	35.7193	0.0280	12.8212	0.0780	105.6673
22	2.9253	0.3418	38.5052	0.0260	13.1630	0.0760	112.8461
23	3.0715	0.3256	41.4305	0.0241	13.4886	0.0741	120.0087
24	3.2251	0.3101	44.5020	0.0225	13.7986	0.0725	127.1402
25	3.3864	0.2953	47.7271	0.0210	14.0939	0.0710	134.2275
26	3.5557	0.2812	51.1135	0.0196	14.3752	0.0696	141.2585
27	3.7335	0.2678	54.6691	0.0183	14.6430	0.0683	148.2226
28	3.9201	0.2551	58.4026	0.0171	14.8981	0.0671	155.1101
29	4.1161	0.2429	62.3227	0.0160	15.1411	0.0660	161.9126
30	4.3219	0.2314	66.4388	0.0151	15.3725	0.0651	168.6226
36	5.7918	0.1727	95.8363	0.0104	16.5469	0.0604	206.6237
48	10.4013	0.0961	188.0254	0.0053	18.0772	0.0553	269.2467
60	18.6792	0.0535	353.5837	0.0028	18.9293	0.0528	314.3432
72	33.5451	0.0298	650.9027	0.0015	19.4038	0.0515	345.1485
100	131.5013	0.0076	2610.0252	0.0004	19.8479	0.0504	381.7492

 $i = 7\%$

N	(F/P)	(P/F)	(F/A)	(A/F)	(P/A)	(A/P)	(P/G)
1	1.0700	0.9346	1.0000	1.0000	0.9346	1.0700	0.0000
2	1.1449	0.8734	2.0700	0.4831	1.8080	0.5531	0.8734
3	1.2250	0.8163	3.2149	0.3111	2.6243	0.3811	2.5060
4	1.3108	0.7629	4.4399	0.2252	3.3872	0.2952	4.7947
5	1.4026	0.7130	5.7507	0.1739	4.1002	0.2439	7.6467
6	1.5007	0.6663	7.1533	0.1398	4.7665	0.2098	10.9784
7	1.6058	0.6227	8.6540	0.1156	5.3893	0.1856	14.7149
8	1.7182	0.5820	10.2598	0.0975	5.9713	0.1675	18.7889
9	1.8385	0.5439	11.9780	0.0835	6.5152	0.1535	23.1404
10	1.9672	0.5083	13.8164	0.0724	7.0236	0.1424	27.7156
11	2.1049	0.4751	15.7836	0.0634	7.4987	0.1334	32.4665
12	2.2522	0.4440	17.8885	0.0559	7.9427	0.1259	37.3506
13	2.4098	0.4150	20.1406	0.0497	8.3577	0.1197	42.3302
14	2.5785	0.3878	22.5505	0.0443	8.7455	0.1143	47.3718
15	2.7590	0.3624	25.1290	0.0398	9.1079	0.1098	52.4461
16	2.9522	0.3387	27.8881	0.0359	9.4466	0.1059	57.5271
17	3.1588	0.3166	30.8402	0.0324	9.7632	0.1024	62.5923
18	3.3799	0.2959	33.9990	0.0294	10.0591	0.0994	67.6219
19	3.6165	0.2765	37.3790	0.0268	10.3356	0.0968	72.5991
20	3.8697	0.2584	40.9955	0.0244	10.5940	0.0944	77.5091
21	4.1406	0.2415	44.8652	0.0223	10.8355	0.0923	82.3393
22	4.4304	0.2257	49.0057	0.0204	11.0612	0.0904	87.0793
23	4.7405	0.2109	53.4361	0.0187	11.2722	0.0887	91.7201
24	5.0724	0.1971	58.1767	0.0172	11.4693	0.0872	96.2545
25	5.4274	0.1842	63.2490	0.0158	11.6536	0.0858	100.6765
26	5.8074	0.1722	68.6765	0.0146	11.8258	0.0846	104.9814
27	6.2139	0.1609	74.4838	0.0134	11.9867	0.0834	109.1656
28	6.6488	0.1504	80.6977	0.0124	12.1371	0.0824	113.2264
29	7.1143	0.1406	87.3465	0.0114	12.2777	0.0814	117.1622
30	7.6123	0.1314	94.4608	0.0106	12.4090	0.0806	120.9718
36	11.4239	0.0875	148.9135	0.0067	13.0352	0.0767	141.1990
48	25.7289	0.0389	353.2701	0.0028	13.7305	0.0728	169.4981
60	57.9464	0.0173	813.5204	0.0012	14.0392	0.0712	185.7677
72	130.5065	0.0077	1850.0922	0.0005	14.1763	0.0705	194.6365
100	867.7163	0.0012	12382	0.0001	14.2693	0.0701	202.2001

 $i = 6\%$

N	(F/P)	(P/F)	(F/A)	(A/F)	(P/A)	(A/P)	(P/G)
1	1.0600	0.9434	1.0000	1.0000	0.9434	1.0600	0.0000
2	1.1236	0.8900	2.0600	0.4854	1.8334	0.5454	0.8900
3	1.1910	0.8396	3.1836	0.3141	2.6730	0.3741	2.5692
4	1.2625	0.7921	4.3746	0.2286	3.4651	0.2886	4.9455
5	1.3382	0.7473	5.6371	0.1774	4.2124	0.2374	7.9345
6	1.4185	0.7050	6.9753	0.1434	4.9173	0.2034	11.4594
7	1.5036	0.6651	8.3938	0.1191	5.5824	0.1791	15.4497
8	1.5938	0.6274	9.8975	0.1010	6.2098	0.1610	19.8416
9	1.6895	0.5919	11.4913	0.0870	6.8017	0.1470	24.5768
10	1.7908	0.5584	13.1808	0.0759	7.3601	0.1359	29.6023
11	1.8983	0.5268	14.9716	0.0668	7.8869	0.1268	34.8702
12	2.0122	0.4970	16.8699	0.0593	8.3838	0.1193	40.3369
13	2.1329	0.4688	18.8821	0.0530	8.8527	0.1130	45.9629
14	2.2609	0.4423	21.0151	0.0476	9.2950	0.1076	51.7128
15	2.3966	0.4173	23.2760	0.0430	9.7122	0.1030	57.5546
16	2.5404	0.3936	25.6725	0.0390	10.1059	0.0990	63.4592
17	2.6928	0.3714	28.2129	0.0354	10.4773	0.0954	69.4011
18	2.8543	0.3503	30.9057	0.0324	10.8276	0.0924	75.3569
19	3.0256	0.3305	33.7600	0.0296	11.1581	0.0896	81.3062
20	3.2071	0.3118	36.7856	0.0272	11.4699	0.0872	87.2304
21	3.3996	0.2942	39.9927	0.0250	11.7641	0.0850	93.1136
22	3.6035	0.2775	43.3923	0.0230	12.0416	0.0830	98.9412
23	3.8197	0.2618	46.9958	0.0213	12.3034	0.0813	104.7007
24	4.0489	0.2470	50.8156	0.0197	12.5504	0.0797	110.3812
25	4.2919	0.2330	54.8645	0.0182	12.7834	0.0782	115.9732
26	4.5494	0.2198	59.1564	0.0169	13.0032	0.0769	121.4684
27	4.8223	0.2074	63.7058	0.0157	13.2105	0.0757	126.8600
28	5.1117	0.1956	68.5281	0.0146	13.4062	0.0746	132.1420
29	5.4184	0.1846	73.6398	0.0136	13.5907	0.0736	137.3096
30	5.7435	0.1741	79.0582	0.0126	13.7648	0.0726	142.3588
36	8.1473	0.1227	119.1209	0.0084	14.6210	0.0684	170.0387
48	16.3939	0.0610	256.5645	0.0039	15.6500	0.0639	212.0351
60	32.9877	0.0303	533.1282	0.0019	16.1614	0.0619	239.0428
72	66.3777	0.0151	1089.6286	0.0009	16.4156	0.0609	255.5146
100	339.3021	0.0029	5638.3681	0.0002	16.6175	0.0602	272.0471

 $i = 8\%$

N	(F/P)	(P/F)	(F/A)	(A/F)	(P/A)	(A/P)	(P/G)
1	1.0800	0.9259	1.0000	1.0000	0.9259	1.0800	0.0000
2	1.1664	0.8573	2.0800	0.4808	1.7833	0.5608	0.8573
3	1.2597	0.7938	3.2464	0.3080	2.5771	0.3880	2.4450
4	1.3605	0.7350	4.5061	0.2219	3.3121	0.3019	4.6501
5	1.4693	0.6806	5.8666	0.1705	3.9927	0.2505	7.3724
6	1.5869	0.6302	7.3359	0.1363	4.6229	0.2163	10.5233
7	1.7138	0.5835	8.9228	0.1121	5.2064	0.1921	14.0242
8	1.8509	0.5403	10.6366	0.0940	5.7466	0.1740	17.8061
9	1.9990	0.5002	12.4876	0.0801	6.2469	0.1601	21.8081
10	2.1589	0.4632	14.4866	0.0690	6.7101	0.1490	25.9768
11	2.3316	0.4289	16.6455	0.0601	7.1390	0.1401	30.2657
12	2.5182	0.3971	18.9771	0.0527	7.5361	0.1327	34.6339
13	2.7196	0.3677	21.4953	0.0465	7.9038	0.1265	39.0463
14	2.9372	0.3405	24.2149	0.0413	8.2442	0.1213	43.4723
15	3.1722	0.3152	27.1521	0.0368	8.5595	0.1168	47.8857
16	3.4259	0.2919	30.3243	0.0330	8.8514	0.1130	52.2640
17	3.7000	0.2703	33.7502	0.0296	9.1216	0.1096	56.5883
18	3.9960	0.2502	37.4502	0.0267	9.3719	0.1067	60.8426
19	4.3157	0.2317	41.4463	0.0241	9.6036	0.1041	65.0134
20	4.6610	0.2145	45.7620	0.0219	9.8181	0.1019	69.0898
21	5.0338	0.1987	50.4229	0.0198	10.0168	0.0998	73.0629
22	5.4365	0.1839	55.4568	0.0180	10.2007	0.0980	76.9257
23	5.8715	0.1703	60.8933	0.0164	10.3711	0.0964	80.6726
24	6.3412	0.1577	66.7648	0.0150	10.5288	0.0950	84.2997
25	6.8485	0.1460	73.1059	0.0137	10.6748	0.0937	87.8041
26	7.3964	0.1352	79.9544	0.0125	10.8100	0.0925	91.1842
27	7.9881	0.1252	87.3508	0.0114	10.9352	0.0914	94.4390
28	8.6271	0.1159	95.3388	0.0105	11.0511	0.0905	97.5687
29	9.3173	0.1073	103.9659	0.0096	11.1584	0.0896	100.5738
30	10.0627	0.0994	113.2832	0.0088	11.2578	0.0888	103.4558
36	15.9682	0.0626	187.1021	0.0053	11.7172	0.0853	118.2839
48	40.2106	0.0249	490.1322	0.0020	12.1891	0.0820	137.4428
60	101.2571	0.0099	1253.2133	0.0008	12.3766	0.0808	147.3000
72	254.9825	0.0039	3174.7814	0.0003	12.4510	0.0803	152.1076
100	2199.7613	0.0005	27485	0.0000	12.4943	0.0800	155.6107

$i = 9\%$

N	(F/P)	(P/F)	(F/A)	(A/F)	(P/A)	(A/P)	(P/G)
1	1.0900	0.9174	1.0000	1.0000	0.9174	1.0900	0.0000
2	1.1881	0.8417	2.0900	0.4785	1.7591	0.5685	0.8417
3	1.2950	0.7722	3.2781	0.3051	2.5313	0.3951	2.3860
4	1.4116	0.7084	4.5731	0.2187	3.2397	0.3087	4.5113
5	1.5386	0.6499	5.9847	0.1671	3.8897	0.2571	7.1110
6	1.6771	0.5963	7.5233	0.1329	4.4859	0.2229	10.0924
7	1.8280	0.5470	9.2004	0.1087	5.0330	0.1987	13.3746
8	1.9926	0.5019	11.0285	0.0907	5.5348	0.1807	16.8877
9	2.1719	0.4604	13.0210	0.0768	5.9952	0.1668	20.5711
10	2.3674	0.4224	15.1929	0.0658	6.4177	0.1558	24.3728
11	2.5804	0.3875	17.5603	0.0569	6.8052	0.1469	28.2481
12	2.8127	0.3555	20.1407	0.0497	7.1607	0.1397	32.1590
13	3.0658	0.3262	22.9534	0.0436	7.4869	0.1336	36.0731
14	3.3417	0.2992	26.0192	0.0384	7.7862	0.1284	39.9633
15	3.6425	0.2745	29.3609	0.0341	8.0607	0.1241	43.8069
16	3.9703	0.2519	33.0034	0.0303	8.3126	0.1203	47.5849
17	4.3276	0.2311	36.9737	0.0270	8.5436	0.1170	51.2821
18	4.7171	0.2120	41.3013	0.0242	8.7556	0.1142	54.8860
19	5.1417	0.1945	46.0185	0.0217	8.9501	0.1117	58.3868
20	5.6044	0.1784	51.1601	0.0195	9.1285	0.1095	61.7770
21	6.1088	0.1637	56.7645	0.0176	9.2922	0.1076	65.0509
22	6.6586	0.1502	62.8733	0.0159	9.4424	0.1059	68.2048
23	7.2579	0.1378	69.5319	0.0144	9.5802	0.1044	71.2359
24	7.9111	0.1264	76.7898	0.0130	9.7066	0.1030	74.1433
25	8.6231	0.1160	84.7009	0.0118	9.8226	0.1018	76.9265
26	9.3992	0.1064	93.3240	0.0107	9.9290	0.1007	79.5863
27	10.2451	0.0976	102.7231	0.0097	10.0266	0.0997	82.1241
28	11.1671	0.0895	112.9682	0.0089	10.1161	0.0989	84.5419
29	12.1722	0.0822	124.1354	0.0081	10.1983	0.0981	86.8422
30	13.2677	0.0754	136.3075	0.0073	10.2737	0.0973	89.0280
36	22.2512	0.0449	236.1247	0.0042	10.6118	0.0942	99.9319
48	62.5852	0.0160	684.2804	0.0015	10.9336	0.0915	112.9625
60	176.0313	0.0057	1944.7921	0.0005	11.0480	0.0905	118.9683
72	495.1170	0.0020	5490.1891	0.0002	11.0887	0.0902	121.5917
100	5529.0408	0.0002	61423	0.0000	11.1091	0.0900	123.2335

 $i = 10\%$

N	(F/P)	(P/F)	(F/A)	(A/F)	(P/A)	(A/P)	(P/G)
1	1.1000	0.9091	1.0000	1.0000	0.9091	1.1000	0.0000
2	1.2100	0.8264	2.1000	0.4762	1.7355	0.5762	0.8264
3	1.3310	0.7513	3.3100	0.3021	2.4869	0.4021	2.3291
4	1.4641	0.6830	4.6410	0.2155	3.1699	0.3155	4.3781
5	1.6105	0.6209	6.1051	0.1638	3.7908	0.2638	6.8618
6	1.7716	0.5645	7.7156	0.1296	4.3553	0.2296	9.6842
7	1.9487	0.5132	9.4872	0.1054	4.8684	0.2054	12.7631
8	2.1436	0.4665	11.4359	0.0874	5.3349	0.1874	16.0287
9	2.3579	0.4241	13.5795	0.0736	5.7590	0.1736	19.4215
10	2.5937	0.3855	15.9374	0.0627	6.1446	0.1627	22.8913
11	2.8531	0.3505	18.5312	0.0540	6.4951	0.1540	26.3963
12	3.1384	0.3186	21.3843	0.0468	6.8137	0.1468	29.9012
13	3.4523	0.2897	24.5227	0.0408	7.1034	0.1408	33.3772
14	3.7975	0.2633	27.9750	0.0357	7.3667	0.1357	36.8005
15	4.1772	0.2394	31.7725	0.0315	7.6061	0.1315	40.1520
16	4.5950	0.2176	35.9497	0.0278	7.8237	0.1278	43.4164
17	5.0545	0.1978	40.5447	0.0247	8.0216	0.1247	46.5819
18	5.5599	0.1799	45.5992	0.0219	8.2014	0.1219	49.6395
19	6.1159	0.1635	51.1591	0.0195	8.3649	0.1195	52.5827
20	6.7275	0.1486	57.2750	0.0175	8.5136	0.1175	55.4069
21	7.4002	0.1351	64.0025	0.0156	8.6487	0.1156	58.1095
22	8.1403	0.1228	71.4027	0.0140	8.7715	0.1140	60.6893
23	8.9543	0.1117	79.5430	0.0126	8.8832	0.1126	63.1462
24	9.8497	0.1015	88.4973	0.0113	8.9847	0.1113	65.4813
25	10.8347	0.0923	98.3471	0.0102	9.0770	0.1102	67.6964
26	11.9182	0.0839	109.1818	0.0092	9.1609	0.1092	69.7940
27	13.1100	0.0763	121.0999	0.0083	9.2372	0.1083	71.7773
28	14.4210	0.0693	134.2099	0.0075	9.3066	0.1075	73.6495
29	15.8631	0.0630	148.6309	0.0067	9.3696	0.1067	75.4146
30	17.4494	0.0573	164.4940	0.0061	9.4269	0.1061	77.0766
36	30.9127	0.0323	299.1268	0.0033	9.6765	0.1033	85.1194
48	97.0172	0.0103	960.1723	0.0010	9.8969	0.1010	94.0217
60	304.4816	0.0033	3034.8164	0.0003	9.9672	0.1003	97.7010
72	955.5938	0.0010	9545.9382	0.0001	9.9895	0.1001	99.1419
100	13781	0.0001	137796	0.0000	9.9993	0.1000	99.9202

 $i = 12\%$

N	(F/P)	(P/F)	(F/A)	(A/F)	(P/A)	(A/P)	(P/G)
1	1.1200	0.8929	1.0000	1.0000	0.8929	1.1200	0.0000
2	1.2544	0.7972	2.1200	0.4717	1.6901	0.5917	0.7972
3	1.4049	0.7118	3.3744	0.2963	2.4018	0.4163	2.2208
4	1.5735	0.6355	4.7793	0.2092	3.0373	0.3292	4.1273
5	1.7623	0.5674	6.3528	0.1574	3.6048	0.2774	6.3970
6	1.9738	0.5066	8.1152	0.1232	4.1114	0.2432	8.9302
7	2.2107	0.4523	10.0890	0.0991	4.5638	0.2191	11.6443
8	2.4760	0.4039	12.2997	0.0813	4.9676	0.2013	14.4714
9	2.7731	0.3606	14.7757	0.0677	5.3282	0.1877	17.3563
10	3.1058	0.3220	17.5487	0.0570	5.6502	0.1770	20.2541
11	3.4785	0.2875	20.6546	0.0484	5.9377	0.1684	23.1288
12	3.8960	0.2567	24.1331	0.0414	6.1944	0.1614	25.9523
13	4.3635	0.2292	28.0291	0.0357	6.4235	0.1557	28.7024
14	4.8871	0.2046	32.3926	0.0309	6.6282	0.1509	31.3624
15	5.4736	0.1827	37.2797	0.0268	6.8109	0.1468	33.9202
16	6.1304	0.1631	42.7533	0.0234	6.9740	0.1434	36.3670
17	6.8660	0.1456	48.8837	0.0205	7.1196	0.1405	38.6973
18	7.6900	0.1300	55.7497	0.0179	7.2497	0.1379	40.9080
19	8.6128	0.1161	63.4397	0.0158	7.3658	0.1358	42.9979
20	9.6463	0.1037	72.0524	0.0139	7.4694	0.1339	44.9676
21	10.8038	0.0926	81.6987	0.0122	7.5620	0.1322	46.8188
22	12.1003	0.0826	92.5026	0.0108	7.6446	0.1308	48.5543
23	13.5523	0.0738	104.6029	0.0096	7.7184	0.1296	50.1776
24	15.1786	0.0659	118.1552	0.0085	7.7843	0.1285	51.6929
25	17.0001	0.0588	133.3339	0.0075	7.8431	0.1275	53.1046
26	19.0401	0.0525	150.3339	0.0067	7.8957	0.1267	54.4177
27	21.3249	0.0469	169.3740	0.0059	7.9426	0.1259	55.6369
28	23.8839	0.0419	190.6989	0.0052	7.9844	0.1252	56.7674
29	26.7499	0.0374	214.5828	0.0047	8.0218	0.1247	57.8141
30	29.9599	0.0334	241.3327	0.0041	8.0552	0.1241	58.7821
36	59.1356	0.0169	484.4631	0.0021	8.1924	0.1221	63.1970
48	230.3908	0.0043	1911.5898	0.0005	8.2972	0.1205	67.4068
60	897.5969	0.0011	7471.6411	0.0001	8.3240	0.1201	68.8100
72	3497.0161	0.0003	29133	0.0000	8.3310	0.1200	69.2530
100	83522	0.0000	696011	0.0000	8.3332	0.1200	69.4336

 $i = 15\%$

N	(F/P)	(P/F)	(F/A)	(A/F)	(P/A)	(A/P)	(P/G)
1	1.1500	0.8696	1.0000	1.0000	0.8696	1.1500	0.0000
2	1.3225	0.7561	2.1500	0.4651	1.6257	0.6151	0.7561
3	1.5209	0.6575	3.4725	0.2880	2.2832	0.4380	2.0712
4	1.7490	0.5718	4.9934	0.2003	2.8550	0.3503	3.7864
5	2.0114	0.4972	6.7424	0.1483	3.3522	0.2983	5.7751
6	2.3131	0.4323	8.7537	0.1142	3.7845	0.2642	7.9368
7	2.6600	0.3759	11.0668	0.0904	4.1604	0.2404	10.1924
8	3.0590	0.3269	13.7268	0.0729	4.4873	0.2229	12.4807
9	3.5179	0.2843	16.7858	0.0596	4.7716	0.2096	14.7548
10	4.0456	0.2472	20.3037	0.0493	5.0188	0.1993	16.9795
11	4.6524	0.2149	24.3493	0.0411	5.2337	0.1911	19.1289
12	5.3503	0.1869	29.0017	0.0345	5.4206	0.1845	21.1849
13	6.1528	0.1625	34.3519	0.0291	5.5831	0.1791	23.1352
14	7.0757	0.1413	40.5047	0.0247	5.7245	0.1747	24.9725
15	8.1371	0.1229	47.5804	0.0210	5.8474	0.1710	26.6930
16	9.3576	0.1069	55.7175	0.0179	5.9542	0.1679	28.2960
17	10.7613	0.0929	65.0751	0.0154	6.0472	0.1654	29.7828
18	12.3755	0.0808	75.8364	0.0132	6.1280	0.1632	31.1565
19	14.2318	0.0703	88.2118	0.0113	6.1982	0.1613	32.4213
20	16.3665	0.0611	102.4436	0.0098	6.2593	0.1598	33.5822
21	18.8215	0.0531	118.8101	0.0084	6.3125	0.1584	34.6448
22	21.6447	0.0462	137.6316	0.0073	6.3587	0.1573	35.6150
23	24.8915	0.0402	159.2764	0.0063	6.3988	0.1563	36.4988
24	28.6252	0.0349	184.1678	0.0054	6.4338	0.1554	37.3023
25	32.9190	0.0304	212.7930	0.0047	6.4641	0.1547	38.0314
26	37.8568	0.0264	245.7120	0.0041	6.4906	0.1541	38.6918
27	43.5353	0.0230	283.5688	0.0035	6.5135	0.1535	39.2890
28	50.0656	0.0200	327.1041	0.0031	6.5335	0.1531	39.8283
29	57.5755	0.0174	377.1697	0.0027	6.5509	0.1527	40.3146
30	66.2118	0.0151	434.7451	0.0023	6.5660	0.1523	40.7526
36	153.1519	0.0065	1014.3457	0.0010	6.6231	0.1510	42.5872
48	819.4007	0.0012	5456.0047	0.0002	6.6585	0.1502	43.9997
60	4383.9987	0.0002	29220	0.0000	6.6651	0.1500	44.3431
72	23455	0.0000	156363	0.0000	6.6664	0.1500	44.4221
100	1174313	0.0000	7828750	0.0000	6.6667	0.1500	44.4438

$i = 16\%$

N	(F/P)	(P/F)	(F/A)	(A/F)	(P/A)	(A/P)	(P/G)
1	1.1600	0.8621	1.0000	1.0000	0.8621	1.1600	0.0000
2	1.3456	0.7432	2.1600	0.4630	1.6052	0.6230	0.7432
3	1.5609	0.6407	3.5056	0.2853	2.2459	0.4453	2.0245
4	1.8106	0.5523	5.0665	0.1974	2.7982	0.3574	3.6814
5	2.1003	0.4761	6.8771	0.1454	3.2743	0.3054	5.5858
6	2.4364	0.4104	8.9775	0.1114	3.6847	0.2714	7.6380
7	2.8262	0.3538	11.4139	0.0876	4.0386	0.2476	9.7610
8	3.2784	0.3050	14.2401	0.0702	4.3436	0.2302	11.8962
9	3.8030	0.2630	17.5185	0.0571	4.6065	0.2171	13.9998
10	4.4114	0.2267	21.3215	0.0469	4.8332	0.2069	16.0399
11	5.1173	0.1954	25.7329	0.0389	5.0286	0.1989	17.9941
12	5.9360	0.1685	30.8502	0.0324	5.1971	0.1924	19.8472
13	6.8858	0.1452	36.7862	0.0272	5.3423	0.1872	21.5899
14	7.9875	0.1252	43.6720	0.0229	5.4675	0.1829	23.2175
15	9.2655	0.1079	51.6595	0.0194	5.5755	0.1794	24.7284
16	10.7480	0.0930	60.9250	0.0164	5.6685	0.1764	26.1241
17	12.4677	0.0802	71.6730	0.0140	5.7487	0.1740	27.4074
18	14.4625	0.0691	84.1407	0.0119	5.8178	0.1719	28.5828
19	16.7765	0.0596	98.6032	0.0101	5.8775	0.1701	29.6557
20	19.4608	0.0514	115.3797	0.0087	5.9288	0.1687	30.6321
21	22.5745	0.0443	134.8405	0.0074	5.9731	0.1674	31.5180
22	26.1864	0.0382	157.4150	0.0064	6.0113	0.1664	32.3200
23	30.3762	0.0329	183.6014	0.0054	6.0442	0.1654	33.0442
24	35.2364	0.0284	213.9776	0.0047	6.0726	0.1647	33.6970
25	40.8742	0.0245	249.2140	0.0040	6.0971	0.1640	34.2841
26	47.4141	0.0211	290.0883	0.0034	6.1182	0.1634	34.8114
27	55.0004	0.0182	337.5024	0.0030	6.1364	0.1630	35.2841
28	63.8004	0.0157	392.5028	0.0025	6.1520	0.1625	35.7073
29	74.0085	0.0135	456.3032	0.0022	6.1656	0.1622	36.0856
30	85.8499	0.0116	530.3117	0.0019	6.1772	0.1619	36.4234
36	209.1643	0.0048	1301.0270	0.0008	6.2201	0.1608	37.8000
48	1241.6051	0.0008	7753.7818	0.0001	6.2450	0.1601	38.7894
60	7370.2014	0.0001	46058	0.0000	6.2492	0.1600	39.0063
72	43750	0.0000	273429	0.0000	6.2499	0.1600	39.0513
100	2791251	0.0000	17445314	0.0000	6.2500	0.1600	39.0623

 $i = 18\%$

N	(F/P)	(P/F)	(F/A)	(A/F)	(P/A)	(A/P)	(P/G)
1	1.1800	0.8475	1.0000	1.0000	0.8475	1.1800	0.0000
2	1.3924	0.7182	2.1800	0.4587	1.5656	0.6387	0.7182
3	1.6430	0.6086	3.5724	0.2799	2.1743	0.4599	1.9354
4	1.9388	0.5158	5.2154	0.1917	2.6901	0.3717	3.4828
5	2.2878	0.4371	7.1542	0.1398	3.1272	0.3198	5.2312
6	2.6996	0.3704	9.4420	0.1059	3.4976	0.2859	7.0834
7	3.1855	0.3139	12.1415	0.0824	3.8115	0.2624	8.9670
8	3.7589	0.2660	15.3270	0.0652	4.0776	0.2452	10.8292
9	4.4355	0.2255	19.0859	0.0524	4.3030	0.2324	12.6329
10	5.2338	0.1911	23.5213	0.0425	4.4941	0.2225	14.3525
11	6.1759	0.1619	28.7551	0.0348	4.6560	0.2148	15.9716
12	7.2876	0.1372	34.9311	0.0286	4.7932	0.2086	17.4811
13	8.5994	0.1163	42.2187	0.0237	4.9095	0.2037	18.8765
14	10.1472	0.0985	50.8180	0.0197	5.0081	0.1997	20.1576
15	11.9737	0.0835	60.9653	0.0164	5.0916	0.1964	21.3269
16	14.1290	0.0708	72.9390	0.0137	5.1624	0.1937	22.3885
17	16.6722	0.0600	87.0680	0.0115	5.2223	0.1915	23.3482
18	19.6733	0.0508	103.7403	0.0096	5.2732	0.1896	24.2123
19	23.2144	0.0431	123.4135	0.0081	5.3162	0.1881	24.9877
20	27.3930	0.0365	146.6280	0.0068	5.3527	0.1868	25.6813
21	32.3238	0.0309	174.0210	0.0057	5.3837	0.1857	26.3000
22	38.1421	0.0262	206.3448	0.0048	5.4099	0.1848	26.8506
23	45.0076	0.0222	244.4868	0.0041	5.4321	0.1841	27.3394
24	53.1090	0.0188	289.4945	0.0035	5.4509	0.1835	27.7725
25	62.6686	0.0160	342.6035	0.0029	5.4669	0.1829	28.1555
26	73.9490	0.0135	405.2721	0.0025	5.4804	0.1825	28.4935
27	87.2598	0.0115	479.2211	0.0021	5.4919	0.1821	28.7915
28	102.9666	0.0097	566.4809	0.0018	5.5016	0.1818	29.0537
29	121.5005	0.0082	669.4475	0.0015	5.5098	0.1815	29.2842
30	143.3706	0.0070	790.9480	0.0013	5.5168	0.1813	29.4864
36	387.0368	0.0026	2144.6489	0.0005	5.5412	0.1805	30.2677
48	2820.5665	0.0004	15664	0.0001	5.5536	0.1801	30.7587
60	20555	0.0000	114190	0.0000	5.5553	0.1800	30.8465
72	149797	0.0000	832203	0.0000	5.5555	0.1800	30.8613
100	15424132	0.0000	85689616	0.0000	5.5556	0.1800	30.8642

 $i = 20\%$

N	(F/P)	(P/F)	(F/A)	(A/F)	(P/A)	(A/P)	(P/G)
1	1.2000	0.8333	1.0000	1.0000	0.8333	1.2000	0.0000
2	1.4400	0.6944	2.2000	0.4545	1.5278	0.6545	0.6944
3	1.7280	0.5787	3.6400	0.2747	2.1065	0.4747	1.8519
4	2.0736	0.4823	5.3680	0.1863	2.5887	0.3863	3.2986
5	2.4883	0.4019	7.4416	0.1344	2.9906	0.3344	4.9061
6	2.9860	0.3349	9.9299	0.1007	3.3255	0.3007	6.5806
7	3.5832	0.2791	12.9159	0.0774	3.6046	0.2774	8.2551
8	4.2998	0.2326	16.4991	0.0606	3.8372	0.2606	9.8831
9	5.1598	0.1938	20.7989	0.0481	4.0310	0.2481	11.4335
10	6.1917	0.1615	25.9587	0.0385	4.1925	0.2385	12.8871
11	7.4301	0.1346	32.1504	0.0311	4.3271	0.2311	14.2330
12	8.9161	0.1122	39.5805	0.0253	4.4392	0.2253	15.4667
13	10.6993	0.0935	48.4966	0.0206	4.5327	0.2206	16.5883
14	12.8392	0.0779	59.1959	0.0169	4.6106	0.2169	17.6008
15	15.4070	0.0649	72.0351	0.0139	4.6755	0.2139	18.5095
16	18.4884	0.0541	87.4421	0.0114	4.7296	0.2114	19.3208
17	22.1861	0.0451	105.9306	0.0094	4.7746	0.2094	20.0419
18	26.6233	0.0376	128.1167	0.0078	4.8122	0.2078	20.6805
19	31.9480	0.0313	154.7400	0.0065	4.8435	0.2065	21.2439
20	38.3376	0.0261	186.6880	0.0054	4.8696	0.2054	21.7395
21	46.0051	0.0217	225.0256	0.0044	4.8913	0.2044	22.1742
22	55.2061	0.0181	271.0307	0.0037	4.9094	0.2037	22.5546
23	66.2474	0.0151	326.2369	0.0031	4.9245	0.2031	22.8867
24	79.4968	0.0126	392.4842	0.0025	4.9371	0.2025	23.1760
25	95.3962	0.0105	471.9811	0.0021	4.9476	0.2021	23.4276
26	114.4755	0.0087	567.3773	0.0018	4.9563	0.2018	23.6460
27	137.3706	0.0073	681.8528	0.0015	4.9636	0.2015	23.8353
28	164.8447	0.0061	819.2233	0.0012	4.9697	0.2012	23.9991
29	197.8136	0.0051	984.0680	0.0010	4.9747	0.2010	24.1406
30	237.3763	0.0042	1181.8816	0.0008	4.9789	0.2008	24.2628
36	708.8019	0.0014	3539.0094	0.0003	4.9929	0.2003	24.7108
48	6319.7487	0.0002	31594	0.0000	4.9992	0.2000	24.9581
60	56348	0.0000	281733	0.0000	4.9999	0.2000	24.9942
72	502400	0.0000	2511995	0.0000	5.0000	0.2000	24.9992
100	82817975	0.0000	414089868	0.0000	5.0000	0.2000	25.0000

 $i = 25\%$

N	(F/P)	(P/F)	(F/A)	(A/F)	(P/A)	(A/P)	(P/G)
1	1.2500	0.8000	1.0000	1.0000	0.8000	1.2500	0.0000
2	1.5625	0.6400	2.2500	0.4444	1.4400	0.6944	0.6400
3	1.9531	0.5120	3.8125	0.2623	1.9520	0.5123	1.6640
4	2.4414	0.4096	5.7656	0.1734	2.3616	0.4234	2.8928
5	3.0518	0.3277	8.2070	0.1218	2.6893	0.3718	4.2035
6	3.8147	0.2621	11.2588	0.0888	2.9514	0.3388	5.5142
7	4.7684	0.2097	15.0735	0.0663	3.1611	0.3163	6.7725
8	5.9605	0.1678	19.8419	0.0504	3.3289	0.3004	7.9469
9	7.4506	0.1342	25.8023	0.0388	3.4631	0.2888	9.0207
10	9.3132	0.1074	33.2529	0.0301	3.5705	0.2801	9.9870
11	11.6415	0.0859	42.5661	0.0235	3.6564	0.2735	10.8460
12	14.5519	0.0687	54.2077	0.0184	3.7251	0.2684	11.6020
13	18.1899	0.0550	68.7596	0.0145	3.7801	0.2645	12.2617
14	22.7374	0.0440	86.9495	0.0115	3.8241	0.2615	12.8334
15	28.4217	0.0352	109.6868	0.0091	3.8593	0.2591	13.3260
16	35.5271	0.0281	138.1085	0.0072	3.8874	0.2572	13.7482
17	44.4089	0.0225	173.6357	0.0058	3.9099	0.2558	14.1085
18	55.5112	0.0180	218.0446	0.0046	3.9279	0.2546	14.4147
19	69.3889	0.0144	273.5558	0.0037	3.9424	0.2537	14.6741
20	86.7362	0.0115	342.9447	0.0029	3.9539	0.2529	14.8932
21	108.4202	0.0092	429.6809	0.0023	3.9631	0.2523	15.0777
22	135.5253	0.0074	538.1011	0.0019	3.9705	0.2519	15.2326
23	169.4066	0.0059	673.6264	0.0015	3.9764	0.2515	15.3625
24	211.7582	0.0047	843.0329	0.0012	3.9811	0.2512	15.4711
25	264.6978	0.0038	1054.7912	0.0009	3.9849	0.2509	15.5618
26	330.8722	0.0030	1319.4890	0.0008	3.9879	0.2508	15.6373
27	413.5903	0.0024	1650.3612	0.0006	3.9903	0.2506	15.7002
28	516.9879	0.0019	2063.9515	0.0005	3.9923	0.2505	15.7524
29	646.2349	0.0015	2580.9394	0.0004	3.9938	0.2504	15.7957
30	807.7936	0.0012	3227.1743	0.0003	3.9950	0.2503	15.8316
36	3081.4879	0.0003	12322	0.0001	3.9987	0.2501	15.9481
48	44842	0.0000	179362	0.0000	3.9999	0.2500	15.9954
60	652530	0.0000	2610118	0.0000	4.0000	0.2500	15.9996
72	9495568	0.0000	37982267	0.0000	4.0000	0.2500	16.0000
100	4909093465	0.0000	19636373857	0.0000	4.0000	0.2500	16.0000