

B Interest Factor Tables

These are the discrete-compounding interest factors for the rates used in the course: 1% through 10%, plus 12% and 15%, for $N = 1$ to 30. To use a table, find the page for your rate, go down to the row for your N , and read across to the factor you need. Single-payment and series factors that are reciprocals sit side by side as a check.

Interest factors at $i = 1\%$

N	(F/P)	(P/F)	(F/A)	(A/F)	(P/A)	(A/P)	(P/G)	(A/G)
1	1.0100	0.99010	1.0000	1.00000	0.9901	1.01000	0.0000	0.0000
2	1.0201	0.98030	2.0100	0.49751	1.9704	0.50751	0.9803	0.4975
3	1.0303	0.97059	3.0301	0.33002	2.9410	0.34002	2.9215	0.9934
4	1.0406	0.96098	4.0604	0.24628	3.9020	0.25628	5.8044	1.4876
5	1.0510	0.95147	5.1010	0.19604	4.8534	0.20604	9.6103	1.9801
6	1.0615	0.94205	6.1520	0.16255	5.7955	0.17255	14.3205	2.4710
7	1.0721	0.93272	7.2135	0.13863	6.7282	0.14863	19.9168	2.9602
8	1.0829	0.92348	8.2857	0.12069	7.6517	0.13069	26.3812	3.4478
9	1.0937	0.91434	9.3685	0.10674	8.5660	0.11674	33.6959	3.9337
10	1.1046	0.90529	10.4622	0.09558	9.4713	0.10558	41.8435	4.4179
11	1.1157	0.89632	11.5668	0.08645	10.3676	0.09645	50.8067	4.9005
12	1.1268	0.88745	12.6825	0.07885	11.2551	0.08885	60.5687	5.3815
13	1.1381	0.87866	13.8093	0.07241	12.1337	0.08241	71.1126	5.8607
14	1.1495	0.86996	14.9474	0.06690	13.0037	0.07690	82.4221	6.3384
15	1.1610	0.86135	16.0969	0.06212	13.8651	0.07212	94.4810	6.8143
16	1.1726	0.85282	17.2579	0.05794	14.7179	0.06794	107.2734	7.2886
17	1.1843	0.84438	18.4304	0.05426	15.5623	0.06426	120.7834	7.7613
18	1.1961	0.83602	19.6147	0.05098	16.3983	0.06098	134.9957	8.2323
19	1.2081	0.82774	20.8109	0.04805	17.2260	0.05805	149.8950	8.7017
20	1.2202	0.81954	22.0190	0.04542	18.0456	0.05542	165.4664	9.1694
21	1.2324	0.81143	23.2392	0.04303	18.8570	0.05303	181.6950	9.6354
22	1.2447	0.80340	24.4716	0.04086	19.6604	0.05086	198.5663	10.0998
23	1.2572	0.79544	25.7163	0.03889	20.4558	0.04889	216.0660	10.5626
24	1.2697	0.78757	26.9735	0.03707	21.2434	0.04707	234.1800	11.0237
25	1.2824	0.77977	28.2432	0.03541	22.0232	0.04541	252.8945	11.4831
26	1.2953	0.77205	29.5256	0.03387	22.7952	0.04387	272.1957	11.9409
27	1.3082	0.76440	30.8209	0.03245	23.5596	0.04245	292.0702	12.3971
28	1.3213	0.75684	32.1291	0.03112	24.3164	0.04112	312.5047	12.8516
29	1.3345	0.74934	33.4504	0.02990	25.0658	0.03990	333.4863	13.3044
30	1.3478	0.74192	34.7849	0.02875	25.8077	0.03875	355.0021	13.7557

Interest factors at $i = 2\%$

N	(F/P)	(P/F)	(F/A)	(A/F)	(P/A)	(A/P)	(P/G)	(A/G)
1	1.0200	0.98039	1.0000	1.00000	0.9804	1.02000	0.0000	0.0000
2	1.0404	0.96117	2.0200	0.49505	1.9416	0.51505	0.9612	0.4950
3	1.0612	0.94232	3.0604	0.32675	2.8839	0.34675	2.8458	0.9868
4	1.0824	0.92385	4.1216	0.24262	3.8077	0.26262	5.6173	1.4752
5	1.1041	0.90573	5.2040	0.19216	4.7135	0.21216	9.2403	1.9604
6	1.1262	0.88797	6.3081	0.15853	5.6014	0.17853	13.6801	2.4423
7	1.1487	0.87056	7.4343	0.13451	6.4720	0.15451	18.9035	2.9208
8	1.1717	0.85349	8.5830	0.11651	7.3255	0.13651	24.8779	3.3961
9	1.1951	0.83676	9.7546	0.10252	8.1622	0.12252	31.5720	3.8681
10	1.2190	0.82035	10.9497	0.09133	8.9826	0.11133	38.9551	4.3367
11	1.2434	0.80426	12.1687	0.08218	9.7868	0.10218	46.9977	4.8021
12	1.2682	0.78849	13.4121	0.07456	10.5753	0.09456	55.6712	5.2642
13	1.2936	0.77303	14.6803	0.06812	11.3484	0.08812	64.9475	5.7231
14	1.3195	0.75788	15.9739	0.06260	12.1062	0.08260	74.7999	6.1786
15	1.3459	0.74301	17.2934	0.05783	12.8493	0.07783	85.2021	6.6309
16	1.3728	0.72845	18.6393	0.05365	13.5777	0.07365	96.1288	7.0799
17	1.4002	0.71416	20.0121	0.04997	14.2919	0.06997	107.5554	7.5256
18	1.4282	0.70016	21.4123	0.04670	14.9920	0.06670	119.4581	7.9681
19	1.4568	0.68643	22.8406	0.04378	15.6785	0.06378	131.8139	8.4073
20	1.4859	0.67297	24.2974	0.04116	16.3514	0.06116	144.6003	8.8433
21	1.5157	0.65978	25.7833	0.03878	17.0112	0.05878	157.7959	9.2760
22	1.5460	0.64684	27.2990	0.03663	17.6580	0.05663	171.3795	9.7055
23	1.5769	0.63416	28.8450	0.03467	18.2922	0.05467	185.3309	10.1317
24	1.6084	0.62172	30.4219	0.03287	18.9139	0.05287	199.6305	10.5547
25	1.6406	0.60953	32.0303	0.03122	19.5235	0.05122	214.2592	10.9745
26	1.6734	0.59758	33.6709	0.02970	20.1210	0.04970	229.1987	11.3910
27	1.7069	0.58586	35.3443	0.02829	20.7069	0.04829	244.4311	11.8043
28	1.7410	0.57437	37.0512	0.02699	21.2813	0.04699	259.9392	12.2145
29	1.7758	0.56311	38.7922	0.02578	21.8444	0.04578	275.7064	12.6214
30	1.8114	0.55207	40.5681	0.02465	22.3965	0.04465	291.7164	13.0251

Interest factors at $i = 3\%$

N	(F/P)	(P/F)	(F/A)	(A/F)	(P/A)	(A/P)	(P/G)	(A/G)
1	1.0300	0.97087	1.0000	1.00000	0.9709	1.03000	0.0000	0.0000
2	1.0609	0.94260	2.0300	0.49261	1.9135	0.52261	0.9426	0.4926
3	1.0927	0.91514	3.0909	0.32353	2.8286	0.35353	2.7729	0.9803
4	1.1255	0.88849	4.1836	0.23903	3.7171	0.26903	5.4383	1.4631
5	1.1593	0.86261	5.3091	0.18835	4.5797	0.21835	8.8888	1.9409
6	1.1941	0.83748	6.4684	0.15460	5.4172	0.18460	13.0762	2.4138
7	1.2299	0.81309	7.6625	0.13051	6.2303	0.16051	17.9547	2.8819
8	1.2668	0.78941	8.8923	0.11246	7.0197	0.14246	23.4806	3.3450
9	1.3048	0.76642	10.1591	0.09843	7.7861	0.12843	29.6119	3.8032
10	1.3439	0.74409	11.4639	0.08723	8.5302	0.11723	36.3088	4.2565
11	1.3842	0.72242	12.8078	0.07808	9.2526	0.10808	43.5330	4.7049
12	1.4258	0.70138	14.1920	0.07046	9.9540	0.10046	51.2482	5.1485
13	1.4685	0.68095	15.6178	0.06403	10.6350	0.09403	59.4196	5.5872
14	1.5126	0.66112	17.0863	0.05853	11.2961	0.08853	68.0141	6.0210
15	1.5580	0.64186	18.5989	0.05377	11.9379	0.08377	77.0002	6.4500
16	1.6047	0.62317	20.1569	0.04961	12.5611	0.07961	86.3477	6.8742
17	1.6528	0.60502	21.7616	0.04595	13.1661	0.07595	96.0280	7.2936
18	1.7024	0.58739	23.4144	0.04271	13.7535	0.07271	106.0137	7.7081
19	1.7535	0.57029	25.1169	0.03981	14.3238	0.06981	116.2788	8.1179
20	1.8061	0.55368	26.8704	0.03722	14.8775	0.06722	126.7987	8.5229
21	1.8603	0.53755	28.6765	0.03487	15.4150	0.06487	137.5496	8.9231
22	1.9161	0.52189	30.5368	0.03275	15.9369	0.06275	148.5094	9.3186
23	1.9736	0.50669	32.4529	0.03081	16.4436	0.06081	159.6566	9.7093
24	2.0328	0.49193	34.4265	0.02905	16.9355	0.05905	170.9711	10.0954
25	2.0938	0.47761	36.4593	0.02743	17.4131	0.05743	182.4336	10.4768
26	2.1566	0.46369	38.5530	0.02594	17.8768	0.05594	194.0260	10.8535
27	2.2213	0.45019	40.7096	0.02456	18.3270	0.05456	205.7309	11.2255
28	2.2879	0.43708	42.9309	0.02329	18.7641	0.05329	217.5320	11.5930
29	2.3566	0.42435	45.2189	0.02211	19.1885	0.05211	229.4137	11.9558
30	2.4273	0.41199	47.5754	0.02102	19.6004	0.05102	241.3613	12.3141

Interest factors at $i = 4\%$

N	(F/P)	(P/F)	(F/A)	(A/F)	(P/A)	(A/P)	(P/G)	(A/G)
1	1.0400	0.96154	1.0000	1.00000	0.9615	1.04000	0.0000	0.0000
2	1.0816	0.92456	2.0400	0.49020	1.8861	0.53020	0.9246	0.4902
3	1.1249	0.88900	3.1216	0.32035	2.7751	0.36035	2.7025	0.9739
4	1.1699	0.85480	4.2465	0.23549	3.6299	0.27549	5.2670	1.4510
5	1.2167	0.82193	5.4163	0.18463	4.4518	0.22463	8.5547	1.9216
6	1.2653	0.79031	6.6330	0.15076	5.2421	0.19076	12.5062	2.3857
7	1.3159	0.75992	7.8983	0.12661	6.0021	0.16661	17.0657	2.8433
8	1.3686	0.73069	9.2142	0.10853	6.7327	0.14853	22.1806	3.2944
9	1.4233	0.70259	10.5828	0.09449	7.4353	0.13449	27.8013	3.7391
10	1.4802	0.67556	12.0061	0.08329	8.1109	0.12329	33.8814	4.1773
11	1.5395	0.64958	13.4864	0.07415	8.7605	0.11415	40.3772	4.6090
12	1.6010	0.62460	15.0258	0.06655	9.3851	0.10655	47.2477	5.0343
13	1.6651	0.60057	16.6268	0.06014	9.9856	0.10014	54.4546	5.4533
14	1.7317	0.57748	18.2919	0.05467	10.5631	0.09467	61.9618	5.8659
15	1.8009	0.55526	20.0236	0.04994	11.1184	0.08994	69.7355	6.2721
16	1.8730	0.53391	21.8245	0.04582	11.6523	0.08582	77.7441	6.6720
17	1.9479	0.51337	23.6975	0.04220	12.1657	0.08220	85.9581	7.0656
18	2.0258	0.49363	25.6454	0.03899	12.6593	0.07899	94.3498	7.4530
19	2.1068	0.47464	27.6712	0.03614	13.1339	0.07614	102.8933	7.8342
20	2.1911	0.45639	29.7781	0.03358	13.5903	0.07358	111.5647	8.2091
21	2.2788	0.43883	31.9692	0.03128	14.0292	0.07128	120.3414	8.5779
22	2.3699	0.42196	34.2480	0.02920	14.4511	0.06920	129.2024	8.9407
23	2.4647	0.40573	36.6179	0.02731	14.8568	0.06731	138.1284	9.2973
24	2.5633	0.39012	39.0826	0.02559	15.2470	0.06559	147.1012	9.6479
25	2.6658	0.37512	41.6459	0.02401	15.6221	0.06401	156.1040	9.9925
26	2.7725	0.36069	44.3117	0.02257	15.9828	0.06257	165.1212	10.3312
27	2.8834	0.34682	47.0842	0.02124	16.3296	0.06124	174.1385	10.6640
28	2.9987	0.33348	49.9676	0.02001	16.6631	0.06001	183.1424	10.9909
29	3.1187	0.32065	52.9663	0.01888	16.9837	0.05888	192.1206	11.3120
30	3.2434	0.30832	56.0849	0.01783	17.2920	0.05783	201.0618	11.6274

Interest factors at $i = 5\%$

N	(F/P)	(P/F)	(F/A)	(A/F)	(P/A)	(A/P)	(P/G)	(A/G)
1	1.0500	0.95238	1.0000	1.00000	0.9524	1.05000	0.0000	0.0000
2	1.1025	0.90703	2.0500	0.48780	1.8594	0.53780	0.9070	0.4878
3	1.1576	0.86384	3.1525	0.31721	2.7232	0.36721	2.6347	0.9675
4	1.2155	0.82270	4.3101	0.23201	3.5460	0.28201	5.1028	1.4391
5	1.2763	0.78353	5.5256	0.18097	4.3295	0.23097	8.2369	1.9025
6	1.3401	0.74622	6.8019	0.14702	5.0757	0.19702	11.9680	2.3579
7	1.4071	0.71068	8.1420	0.12282	5.7864	0.17282	16.2321	2.8052
8	1.4775	0.67684	9.5491	0.10472	6.4632	0.15472	20.9700	3.2445
9	1.5513	0.64461	11.0266	0.09069	7.1078	0.14069	26.1268	3.6758
10	1.6289	0.61391	12.5779	0.07950	7.7217	0.12950	31.6520	4.0991
11	1.7103	0.58468	14.2068	0.07039	8.3064	0.12039	37.4988	4.5144
12	1.7959	0.55684	15.9171	0.06283	8.8633	0.11283	43.6241	4.9219
13	1.8856	0.53032	17.7130	0.05646	9.3936	0.10646	49.9879	5.3215
14	1.9799	0.50507	19.5986	0.05102	9.8986	0.10102	56.5538	5.7133
15	2.0789	0.48102	21.5786	0.04634	10.3797	0.09634	63.2880	6.0973
16	2.1829	0.45811	23.6575	0.04227	10.8378	0.09227	70.1597	6.4736
17	2.2920	0.43630	25.8404	0.03870	11.2741	0.08870	77.1405	6.8423
18	2.4066	0.41552	28.1324	0.03555	11.6896	0.08555	84.2043	7.2034
19	2.5270	0.39573	30.5390	0.03275	12.0853	0.08275	91.3275	7.5569
20	2.6533	0.37689	33.0660	0.03024	12.4622	0.08024	98.4884	7.9030
21	2.7860	0.35894	35.7193	0.02800	12.8212	0.07800	105.6673	8.2416
22	2.9253	0.34185	38.5052	0.02597	13.1630	0.07597	112.8461	8.5730
23	3.0715	0.32557	41.4305	0.02414	13.4886	0.07414	120.0087	8.8971
24	3.2251	0.31007	44.5020	0.02247	13.7986	0.07247	127.1402	9.2140
25	3.3864	0.29530	47.7271	0.02095	14.0939	0.07095	134.2275	9.5238
26	3.5557	0.28124	51.1135	0.01956	14.3752	0.06956	141.2585	9.8266
27	3.7335	0.26785	54.6691	0.01829	14.6430	0.06829	148.2226	10.1224
28	3.9201	0.25509	58.4026	0.01712	14.8981	0.06712	155.1101	10.4114
29	4.1161	0.24295	62.3227	0.01605	15.1411	0.06605	161.9126	10.6936
30	4.3219	0.23138	66.4388	0.01505	15.3725	0.06505	168.6226	10.9691

Interest factors at $i = 6\%$

N	(F/P)	(P/F)	(F/A)	(A/F)	(P/A)	(A/P)	(P/G)	(A/G)
1	1.0600	0.94340	1.0000	1.00000	0.9434	1.06000	0.0000	0.0000
2	1.1236	0.89000	2.0600	0.48544	1.8334	0.54544	0.8900	0.4854
3	1.1910	0.83962	3.1836	0.31411	2.6730	0.37411	2.5692	0.9612
4	1.2625	0.79209	4.3746	0.22859	3.4651	0.28859	4.9455	1.4272
5	1.3382	0.74726	5.6371	0.17740	4.2124	0.23740	7.9345	1.8836
6	1.4185	0.70496	6.9753	0.14336	4.9173	0.20336	11.4594	2.3304
7	1.5036	0.66506	8.3938	0.11914	5.5824	0.17914	15.4497	2.7676
8	1.5938	0.62741	9.8975	0.10104	6.2098	0.16104	19.8416	3.1952
9	1.6895	0.59190	11.4913	0.08702	6.8017	0.14702	24.5768	3.6133
10	1.7908	0.55839	13.1808	0.07587	7.3601	0.13587	29.6023	4.0220
11	1.8983	0.52679	14.9716	0.06679	7.8869	0.12679	34.8702	4.4213
12	2.0122	0.49697	16.8699	0.05928	8.3838	0.11928	40.3369	4.8113
13	2.1329	0.46884	18.8821	0.05296	8.8527	0.11296	45.9629	5.1920
14	2.2609	0.44230	21.0151	0.04758	9.2950	0.10758	51.7128	5.5635
15	2.3966	0.41727	23.2760	0.04296	9.7122	0.10296	57.5546	5.9260
16	2.5404	0.39365	25.6725	0.03895	10.1059	0.09895	63.4592	6.2794
17	2.6928	0.37136	28.2129	0.03544	10.4773	0.09544	69.4011	6.6240
18	2.8543	0.35034	30.9057	0.03236	10.8276	0.09236	75.3569	6.9597
19	3.0256	0.33051	33.7600	0.02962	11.1581	0.08962	81.3062	7.2867
20	3.2071	0.31180	36.7856	0.02718	11.4699	0.08718	87.2304	7.6051
21	3.3996	0.29416	39.9927	0.02500	11.7641	0.08500	93.1136	7.9151
22	3.6035	0.27751	43.3923	0.02305	12.0416	0.08305	98.9412	8.2166
23	3.8197	0.26180	46.9958	0.02128	12.3034	0.08128	104.7007	8.5099
24	4.0489	0.24698	50.8156	0.01968	12.5504	0.07968	110.3812	8.7951
25	4.2919	0.23300	54.8645	0.01823	12.7834	0.07823	115.9732	9.0722
26	4.5494	0.21981	59.1564	0.01690	13.0032	0.07690	121.4684	9.3414
27	4.8223	0.20737	63.7058	0.01570	13.2105	0.07570	126.8600	9.6029
28	5.1117	0.19563	68.5281	0.01459	13.4062	0.07459	132.1420	9.8568
29	5.4184	0.18456	73.6398	0.01358	13.5907	0.07358	137.3096	10.1032
30	5.7435	0.17411	79.0582	0.01265	13.7648	0.07265	142.3588	10.3422

Interest factors at $i = 7\%$

N	(F/P)	(P/F)	(F/A)	(A/F)	(P/A)	(A/P)	(P/G)	(A/G)
1	1.0700	0.93458	1.0000	1.00000	0.9346	1.07000	0.0000	0.0000
2	1.1449	0.87344	2.0700	0.48309	1.8080	0.55309	0.8734	0.4831
3	1.2250	0.81630	3.2149	0.31105	2.6243	0.38105	2.5060	0.9549
4	1.3108	0.76290	4.4399	0.22523	3.3872	0.29523	4.7947	1.4155
5	1.4026	0.71299	5.7507	0.17389	4.1002	0.24389	7.6467	1.8650
6	1.5007	0.66634	7.1533	0.13980	4.7665	0.20980	10.9784	2.3032
7	1.6058	0.62275	8.6540	0.11555	5.3893	0.18555	14.7149	2.7304
8	1.7182	0.58201	10.2598	0.09747	5.9713	0.16747	18.7889	3.1465
9	1.8385	0.54393	11.9780	0.08349	6.5152	0.15349	23.1404	3.5517
10	1.9672	0.50835	13.8164	0.07238	7.0236	0.14238	27.7156	3.9461
11	2.1049	0.47509	15.7836	0.06336	7.4987	0.13336	32.4665	4.3296
12	2.2522	0.44401	17.8885	0.05590	7.9427	0.12590	37.3506	4.7025
13	2.4098	0.41496	20.1406	0.04965	8.3577	0.11965	42.3302	5.0648
14	2.5785	0.38782	22.5505	0.04434	8.7455	0.11434	47.3718	5.4167
15	2.7590	0.36245	25.1290	0.03979	9.1079	0.10979	52.4461	5.7583
16	2.9522	0.33873	27.8881	0.03586	9.4466	0.10586	57.5271	6.0897
17	3.1588	0.31657	30.8402	0.03243	9.7632	0.10243	62.5923	6.4110
18	3.3799	0.29586	33.9990	0.02941	10.0591	0.09941	67.6219	6.7225
19	3.6165	0.27651	37.3790	0.02675	10.3356	0.09675	72.5991	7.0242
20	3.8697	0.25842	40.9955	0.02439	10.5940	0.09439	77.5091	7.3163
21	4.1406	0.24151	44.8652	0.02229	10.8355	0.09229	82.3393	7.5990
22	4.4304	0.22571	49.0057	0.02041	11.0612	0.09041	87.0793	7.8725
23	4.7405	0.21095	53.4361	0.01871	11.2722	0.08871	91.7201	8.1369
24	5.0724	0.19715	58.1767	0.01719	11.4693	0.08719	96.2545	8.3923
25	5.4274	0.18425	63.2490	0.01581	11.6536	0.08581	100.6765	8.6391
26	5.8074	0.17220	68.6765	0.01456	11.8258	0.08456	104.9814	8.8773
27	6.2139	0.16093	74.4838	0.01343	11.9867	0.08343	109.1656	9.1072
28	6.6488	0.15040	80.6977	0.01239	12.1371	0.08239	113.2264	9.3289
29	7.1143	0.14056	87.3465	0.01145	12.2777	0.08145	117.1622	9.5427
30	7.6123	0.13137	94.4608	0.01059	12.4090	0.08059	120.9718	9.7487

Interest factors at $i = 8\%$

N	(F/P)	(P/F)	(F/A)	(A/F)	(P/A)	(A/P)	(P/G)	(A/G)
1	1.0800	0.92593	1.0000	1.00000	0.9259	1.08000	0.0000	0.0000
2	1.1664	0.85734	2.0800	0.48077	1.7833	0.56077	0.8573	0.4808
3	1.2597	0.79383	3.2464	0.30803	2.5771	0.38803	2.4450	0.9487
4	1.3605	0.73503	4.5061	0.22192	3.3121	0.30192	4.6501	1.4040
5	1.4693	0.68058	5.8666	0.17046	3.9927	0.25046	7.3724	1.8465
6	1.5869	0.63017	7.3359	0.13632	4.6229	0.21632	10.5233	2.2763
7	1.7138	0.58349	8.9228	0.11207	5.2064	0.19207	14.0242	2.6937
8	1.8509	0.54027	10.6366	0.09401	5.7466	0.17401	17.8061	3.0985
9	1.9990	0.50025	12.4876	0.08008	6.2469	0.16008	21.8081	3.4910
10	2.1589	0.46319	14.4866	0.06903	6.7101	0.14903	25.9768	3.8713
11	2.3316	0.42888	16.6455	0.06008	7.1390	0.14008	30.2657	4.2395
12	2.5182	0.39711	18.9771	0.05270	7.5361	0.13270	34.6339	4.5957
13	2.7196	0.36770	21.4953	0.04652	7.9038	0.12652	39.0463	4.9402
14	2.9372	0.34046	24.2149	0.04130	8.2442	0.12130	43.4723	5.2731
15	3.1722	0.31524	27.1521	0.03683	8.5595	0.11683	47.8857	5.5945
16	3.4259	0.29189	30.3243	0.03298	8.8514	0.11298	52.2640	5.9046
17	3.7000	0.27027	33.7502	0.02963	9.1216	0.10963	56.5883	6.2037
18	3.9960	0.25025	37.4502	0.02670	9.3719	0.10670	60.8426	6.4920
19	4.3157	0.23171	41.4463	0.02413	9.6036	0.10413	65.0134	6.7697
20	4.6610	0.21455	45.7620	0.02185	9.8181	0.10185	69.0898	7.0369
21	5.0338	0.19866	50.4229	0.01983	10.0168	0.09983	73.0629	7.2940
22	5.4365	0.18394	55.4568	0.01803	10.2007	0.09803	76.9257	7.5412
23	5.8715	0.17032	60.8933	0.01642	10.3711	0.09642	80.6726	7.7786
24	6.3412	0.15770	66.7648	0.01498	10.5288	0.09498	84.2997	8.0066
25	6.8485	0.14602	73.1059	0.01368	10.6748	0.09368	87.8041	8.2254
26	7.3964	0.13520	79.9544	0.01251	10.8100	0.09251	91.1842	8.4352
27	7.9881	0.12519	87.3508	0.01145	10.9352	0.09145	94.4390	8.6363
28	8.6271	0.11591	95.3388	0.01049	11.0511	0.09049	97.5687	8.8289
29	9.3173	0.10733	103.9659	0.00962	11.1584	0.08962	100.5738	9.0133
30	10.0627	0.09938	113.2832	0.00883	11.2578	0.08883	103.4558	9.1897

Interest factors at $i = 9\%$

N	(F/P)	(P/F)	(F/A)	(A/F)	(P/A)	(A/P)	(P/G)	(A/G)
1	1.0900	0.91743	1.0000	1.00000	0.9174	1.09000	0.0000	0.0000
2	1.1881	0.84168	2.0900	0.47847	1.7591	0.56847	0.8417	0.4785
3	1.2950	0.77218	3.2781	0.30505	2.5313	0.39505	2.3860	0.9426
4	1.4116	0.70843	4.5731	0.21867	3.2397	0.30867	4.5113	1.3925
5	1.5386	0.64993	5.9847	0.16709	3.8897	0.25709	7.1110	1.8282
6	1.6771	0.59627	7.5233	0.13292	4.4859	0.22292	10.0924	2.2498
7	1.8280	0.54703	9.2004	0.10869	5.0330	0.19869	13.3746	2.6574
8	1.9926	0.50187	11.0285	0.09067	5.5348	0.18067	16.8877	3.0512
9	2.1719	0.46043	13.0210	0.07680	5.9952	0.16680	20.5711	3.4312
10	2.3674	0.42241	15.1929	0.06582	6.4177	0.15582	24.3728	3.7978
11	2.5804	0.38753	17.5603	0.05695	6.8052	0.14695	28.2481	4.1510
12	2.8127	0.35553	20.1407	0.04965	7.1607	0.13965	32.1590	4.4910
13	3.0658	0.32618	22.9534	0.04357	7.4869	0.13357	36.0731	4.8182
14	3.3417	0.29925	26.0192	0.03843	7.7862	0.12843	39.9633	5.1326
15	3.6425	0.27454	29.3609	0.03406	8.0607	0.12406	43.8069	5.4346
16	3.9703	0.25187	33.0034	0.03030	8.3126	0.12030	47.5849	5.7245
17	4.3276	0.23107	36.9737	0.02705	8.5436	0.11705	51.2821	6.0024
18	4.7171	0.21199	41.3013	0.02421	8.7556	0.11421	54.8860	6.2687
19	5.1417	0.19449	46.0185	0.02173	8.9501	0.11173	58.3868	6.5236
20	5.6044	0.17843	51.1601	0.01955	9.1285	0.10955	61.7770	6.7674
21	6.1088	0.16370	56.7645	0.01762	9.2922	0.10762	65.0509	7.0006
22	6.6586	0.15018	62.8733	0.01590	9.4424	0.10590	68.2048	7.2232
23	7.2579	0.13778	69.5319	0.01438	9.5802	0.10438	71.2359	7.4357
24	7.9111	0.12640	76.7898	0.01302	9.7066	0.10302	74.1433	7.6384
25	8.6231	0.11597	84.7009	0.01181	9.8226	0.10181	76.9265	7.8316
26	9.3992	0.10639	93.3240	0.01072	9.9290	0.10072	79.5863	8.0156
27	10.2451	0.09761	102.7231	0.00973	10.0266	0.09973	82.1241	8.1906
28	11.1671	0.08955	112.9682	0.00885	10.1161	0.09885	84.5419	8.3571
29	12.1722	0.08215	124.1354	0.00806	10.1983	0.09806	86.8422	8.5154
30	13.2677	0.07537	136.3075	0.00734	10.2737	0.09734	89.0280	8.6657

Interest factors at $i = 10\%$

N	(F/P)	(P/F)	(F/A)	(A/F)	(P/A)	(A/P)	(P/G)	(A/G)
1	1.1000	0.90909	1.0000	1.00000	0.9091	1.10000	0.0000	0.0000
2	1.2100	0.82645	2.1000	0.47619	1.7355	0.57619	0.8264	0.4762
3	1.3310	0.75131	3.3100	0.30211	2.4869	0.40211	2.3291	0.9366
4	1.4641	0.68301	4.6410	0.21547	3.1699	0.31547	4.3781	1.3812
5	1.6105	0.62092	6.1051	0.16380	3.7908	0.26380	6.8618	1.8101
6	1.7716	0.56447	7.7156	0.12961	4.3553	0.22961	9.6842	2.2236
7	1.9487	0.51316	9.4872	0.10541	4.8684	0.20541	12.7631	2.6216
8	2.1436	0.46651	11.4359	0.08744	5.3349	0.18744	16.0287	3.0045
9	2.3579	0.42410	13.5795	0.07364	5.7590	0.17364	19.4215	3.3724
10	2.5937	0.38554	15.9374	0.06275	6.1446	0.16275	22.8913	3.7255
11	2.8531	0.35049	18.5312	0.05396	6.4951	0.15396	26.3963	4.0641
12	3.1384	0.31863	21.3843	0.04676	6.8137	0.14676	29.9012	4.3884
13	3.4523	0.28966	24.5227	0.04078	7.1034	0.14078	33.3772	4.6988
14	3.7975	0.26333	27.9750	0.03575	7.3667	0.13575	36.8005	4.9955
15	4.1772	0.23939	31.7725	0.03147	7.6061	0.13147	40.1520	5.2789
16	4.5950	0.21763	35.9497	0.02782	7.8237	0.12782	43.4164	5.5493
17	5.0545	0.19784	40.5447	0.02466	8.0216	0.12466	46.5819	5.8071
18	5.5599	0.17986	45.5992	0.02193	8.2014	0.12193	49.6395	6.0526
19	6.1159	0.16351	51.1591	0.01955	8.3649	0.11955	52.5827	6.2861
20	6.7275	0.14864	57.2750	0.01746	8.5136	0.11746	55.4069	6.5081
21	7.4002	0.13513	64.0025	0.01562	8.6487	0.11562	58.1095	6.7189
22	8.1403	0.12285	71.4027	0.01401	8.7715	0.11401	60.6893	6.9189
23	8.9543	0.11168	79.5430	0.01257	8.8832	0.11257	63.1462	7.1085
24	9.8497	0.10153	88.4973	0.01130	8.9847	0.11130	65.4813	7.2881
25	10.8347	0.09230	98.3471	0.01017	9.0770	0.11017	67.6964	7.4580
26	11.9182	0.08391	109.1818	0.00916	9.1609	0.10916	69.7940	7.6186
27	13.1100	0.07628	121.0999	0.00826	9.2372	0.10826	71.7773	7.7704
28	14.4210	0.06934	134.2099	0.00745	9.3066	0.10745	73.6495	7.9137
29	15.8631	0.06304	148.6309	0.00673	9.3696	0.10673	75.4146	8.0489
30	17.4494	0.05731	164.4940	0.00608	9.4269	0.10608	77.0766	8.1762

Interest factors at $i = 12\%$

N	(F/P)	(P/F)	(F/A)	(A/F)	(P/A)	(A/P)	(P/G)	(A/G)
1	1.1200	0.89286	1.0000	1.00000	0.8929	1.12000	0.0000	0.0000
2	1.2544	0.79719	2.1200	0.47170	1.6901	0.59170	0.7972	0.4717
3	1.4049	0.71178	3.3744	0.29635	2.4018	0.41635	2.2208	0.9246
4	1.5735	0.63552	4.7793	0.20923	3.0373	0.32923	4.1273	1.3589
5	1.7623	0.56743	6.3528	0.15741	3.6048	0.27741	6.3970	1.7746
6	1.9738	0.50663	8.1152	0.12323	4.1114	0.24323	8.9302	2.1720
7	2.2107	0.45235	10.0890	0.09912	4.5638	0.21912	11.6443	2.5515
8	2.4760	0.40388	12.2997	0.08130	4.9676	0.20130	14.4714	2.9131
9	2.7731	0.36061	14.7757	0.06768	5.3282	0.18768	17.3563	3.2574
10	3.1058	0.32197	17.5487	0.05698	5.6502	0.17698	20.2541	3.5847
11	3.4785	0.28748	20.6546	0.04842	5.9377	0.16842	23.1288	3.8953
12	3.8960	0.25668	24.1331	0.04144	6.1944	0.16144	25.9523	4.1897
13	4.3635	0.22917	28.0291	0.03568	6.4235	0.15568	28.7024	4.4683
14	4.8871	0.20462	32.3926	0.03087	6.6282	0.15087	31.3624	4.7317
15	5.4736	0.18270	37.2797	0.02682	6.8109	0.14682	33.9202	4.9803
16	6.1304	0.16312	42.7533	0.02339	6.9740	0.14339	36.3670	5.2147
17	6.8660	0.14564	48.8837	0.02046	7.1196	0.14046	38.6973	5.4353
18	7.6900	0.13004	55.7497	0.01794	7.2497	0.13794	40.9080	5.6427
19	8.6128	0.11611	63.4397	0.01576	7.3658	0.13576	42.9979	5.8375
20	9.6463	0.10367	72.0524	0.01388	7.4694	0.13388	44.9676	6.0202
21	10.8038	0.09256	81.6987	0.01224	7.5620	0.13224	46.8188	6.1913
22	12.1003	0.08264	92.5026	0.01081	7.6446	0.13081	48.5543	6.3514
23	13.5523	0.07379	104.6029	0.00956	7.7184	0.12956	50.1776	6.5010
24	15.1786	0.06588	118.1552	0.00846	7.7843	0.12846	51.6929	6.6406
25	17.0001	0.05882	133.3339	0.00750	7.8431	0.12750	53.1046	6.7708
26	19.0401	0.05252	150.3339	0.00665	7.8957	0.12665	54.4177	6.8921
27	21.3249	0.04689	169.3740	0.00590	7.9426	0.12590	55.6369	7.0049
28	23.8839	0.04187	190.6989	0.00524	7.9844	0.12524	56.7674	7.1098
29	26.7499	0.03738	214.5828	0.00466	8.0218	0.12466	57.8141	7.2071
30	29.9599	0.03338	241.3327	0.00414	8.0552	0.12414	58.7821	7.2974

Interest factors at $i = 15\%$

N	(F/P)	(P/F)	(F/A)	(A/F)	(P/A)	(A/P)	(P/G)	(A/G)
1	1.1500	0.86957	1.0000	1.00000	0.8696	1.15000	0.0000	0.0000
2	1.3225	0.75614	2.1500	0.46512	1.6257	0.61512	0.7561	0.4651
3	1.5209	0.65752	3.4725	0.28798	2.2832	0.43798	2.0712	0.9071
4	1.7490	0.57175	4.9934	0.20027	2.8550	0.35027	3.7864	1.3263
5	2.0114	0.49718	6.7424	0.14832	3.3522	0.29832	5.7751	1.7228
6	2.3131	0.43233	8.7537	0.11424	3.7845	0.26424	7.9368	2.0972
7	2.6600	0.37594	11.0668	0.09036	4.1604	0.24036	10.1924	2.4498
8	3.0590	0.32690	13.7268	0.07285	4.4873	0.22285	12.4807	2.7813
9	3.5179	0.28426	16.7858	0.05957	4.7716	0.20957	14.7548	3.0922
10	4.0456	0.24718	20.3037	0.04925	5.0188	0.19925	16.9795	3.3832
11	4.6524	0.21494	24.3493	0.04107	5.2337	0.19107	19.1289	3.6549
12	5.3503	0.18691	29.0017	0.03448	5.4206	0.18448	21.1849	3.9082
13	6.1528	0.16253	34.3519	0.02911	5.5831	0.17911	23.1352	4.1438
14	7.0757	0.14133	40.5047	0.02469	5.7245	0.17469	24.9725	4.3624
15	8.1371	0.12289	47.5804	0.02102	5.8474	0.17102	26.6930	4.5650
16	9.3576	0.10686	55.7175	0.01795	5.9542	0.16795	28.2960	4.7522
17	10.7613	0.09293	65.0751	0.01537	6.0472	0.16537	29.7828	4.9251
18	12.3755	0.08081	75.8364	0.01319	6.1280	0.16319	31.1565	5.0843
19	14.2318	0.07027	88.2118	0.01134	6.1982	0.16134	32.4213	5.2307
20	16.3665	0.06110	102.4436	0.00976	6.2593	0.15976	33.5822	5.3651
21	18.8215	0.05313	118.8101	0.00842	6.3125	0.15842	34.6448	5.4883
22	21.6447	0.04620	137.6316	0.00727	6.3587	0.15727	35.6150	5.6010
23	24.8915	0.04017	159.2764	0.00628	6.3988	0.15628	36.4988	5.7040
24	28.6252	0.03493	184.1678	0.00543	6.4338	0.15543	37.3023	5.7979
25	32.9190	0.03038	212.7930	0.00470	6.4641	0.15470	38.0314	5.8834
26	37.8568	0.02642	245.7120	0.00407	6.4906	0.15407	38.6918	5.9612
27	43.5353	0.02297	283.5688	0.00353	6.5135	0.15353	39.2890	6.0319
28	50.0656	0.01997	327.1041	0.00306	6.5335	0.15306	39.8283	6.0960
29	57.5755	0.01737	377.1697	0.00265	6.5509	0.15265	40.3146	6.1541
30	66.2118	0.01510	434.7451	0.00230	6.5660	0.15230	40.7526	6.2066

