# Worksheet functions listed by category

[Financial](mk:@MSITStore:C:\Program%20Files\Microsoft%20Office\Office10\1033\xlmain10.chm::/html/xltocFunctionCategoryList.htm##)

1. [CUMIPMT](mk:@MSITStore:C:\Program%20Files\Microsoft%20Office\Office10\1033\xlmain10.chm::/html/xlfctCUMIPMT.htm)   Returns the cumulative interest paid between two periods
2. [CUMPRINC](mk:@MSITStore:C:\\Program%20Files\\Microsoft%20Office\\Office10\\1033\\xlmain10.chm::/html/xlfctCUMPRINC.htm)   Returns the cumulative principal paid on a loan between two periods
3. [EFFECT](mk:@MSITStore:C:\Program%20Files\Microsoft%20Office\Office10\1033\xlmain10.chm::/html/xlfctEFFECT.htm)   Returns the effective annual interest rate
4. [FV](mk:@MSITStore:C:\Program%20Files\Microsoft%20Office\Office10\1033\xlmain10.chm::/html/xlfctFV.htm)   Returns the future value of an investment
5. [FVSCHEDULE](mk:@MSITStore:C:\Program%20Files\Microsoft%20Office\Office10\1033\xlmain10.chm::/html/xlfctFVSCHEDULE.htm)   Returns the future value of an initial principal after applying a series of compound interest rates
6. [IPMT](mk:@MSITStore:C:\Program%20Files\Microsoft%20Office\Office10\1033\xlmain10.chm::/html/xlfctIPMT.htm)   Returns the interest payment for an investment for a given period
7. [IRR](mk:@MSITStore:C:\Program%20Files\Microsoft%20Office\Office10\1033\xlmain10.chm::/html/xlfctIRR.htm)   Returns the internal rate of return for a series of cash flows
8. [ISPMT](mk:@MSITStore:C:\Program%20Files\Microsoft%20Office\Office10\1033\xlmain10.chm::/html/xlfctISPMT.htm)   Calculates the interest paid during a specific period of an investment
9. [MIRR](mk:@MSITStore:C:\Program%20Files\Microsoft%20Office\Office10\1033\xlmain10.chm::/html/xlfctMIRR.htm)   Returns the internal rate of return where positive and negative cash flows are financed at different rates
10. [NOMINAL](mk:@MSITStore:C:\Program%20Files\Microsoft%20Office\Office10\1033\xlmain10.chm::/html/xlfctNOMINAL.htm)   Returns the annual nominal interest rate
11. [NPER](mk:@MSITStore:C:\Program%20Files\Microsoft%20Office\Office10\1033\xlmain10.chm::/html/xlfctNPER.htm)   Returns the number of periods for an investment
12. [NPV](mk:@MSITStore:C:\Program%20Files\Microsoft%20Office\Office10\1033\xlmain10.chm::/html/xlfctNPV.htm)   Returns the net present value of an investment based on a series of periodic cash flows and a discount rate
13. [PMT](mk:@MSITStore:C:\Program%20Files\Microsoft%20Office\Office10\1033\xlmain10.chm::/html/xlfctPMT.htm)   Returns the periodic payment for an annuity
14. [PPMT](mk:@MSITStore:C:\Program%20Files\Microsoft%20Office\Office10\1033\xlmain10.chm::/html/xlfctPPMT.htm)   Returns the payment on the principal for an investment for a given period
15. [PV](mk:@MSITStore:C:\Program%20Files\Microsoft%20Office\Office10\1033\xlmain10.chm::/html/xlfctPV.htm)   Returns the present value of an investment
16. [RATE](mk:@MSITStore:C:\Program%20Files\Microsoft%20Office\Office10\1033\xlmain10.chm::/html/xlfctRATE.htm)   Returns the interest rate per period of an annuity
17. [XIRR](mk:@MSITStore:C:\Program%20Files\Microsoft%20Office\Office10\1033\xlmain10.chm::/html/xlfctXIRR.htm)   Returns the internal rate of return for a schedule of cash flows that is not necessarily periodic
18. [XNPV](mk:@MSITStore:C:\Program%20Files\Microsoft%20Office\Office10\1033\xlmain10.chm::/html/xlfctXNPV.htm)   Returns the net present value for a schedule of cash flows that is not necessar
19. [ACCRINT](mk:@MSITStore:C:\Program%20Files\Microsoft%20Office\Office10\1033\xlmain10.chm::/html/xlfctACCRINT.htm)   Returns the accrued interest for a security that pays periodic interest
20. [ACCRINTM](mk:@MSITStore:C:\Program%20Files\Microsoft%20Office\Office10\1033\xlmain10.chm::/html/xlfctACCRINTM.htm)   Returns the accrued interest for a security that pays interest at maturity
21. [AMORDEGRC](mk:@MSITStore:C:\Program%20Files\Microsoft%20Office\Office10\1033\xlmain10.chm::/html/xlfctAMORDEGRC.htm)   Returns the depreciation for each accounting period by using a depreciation coefficient
22. [AMORLINC](mk:@MSITStore:C:\Program%20Files\Microsoft%20Office\Office10\1033\xlmain10.chm::/html/xlfctAMORLINC.htm)   Returns the depreciation for each accounting period
23. [COUPDAYBS](mk:@MSITStore:C:\Program%20Files\Microsoft%20Office\Office10\1033\xlmain10.chm::/html/xlfctCOUPDAYBS.htm)   Returns the number of days from the beginning of the coupon period to the settlement date
24. [COUPDAYS](mk:@MSITStore:C:\Program%20Files\Microsoft%20Office\Office10\1033\xlmain10.chm::/html/xlfctCOUPDAYS.htm)   Returns the number of days in the coupon period that contains the settlement date
25. [COUPDAYSNC](mk:@MSITStore:C:\Program%20Files\Microsoft%20Office\Office10\1033\xlmain10.chm::/html/xlfctCOUPDAYSNC.htm)   Returns the number of days from the settlement date to the next coupon date
26. [COUPNCD](mk:@MSITStore:C:\Program%20Files\Microsoft%20Office\Office10\1033\xlmain10.chm::/html/xlfctCOUPNCD.htm)   Returns the next coupon date after the settlement date
27. [COUPNUM](mk:@MSITStore:C:\Program%20Files\Microsoft%20Office\Office10\1033\xlmain10.chm::/html/xlfctCOUPNUM.htm)   Returns the number of coupons payable between the settlement date and maturity date
28. [COUPPCD](mk:@MSITStore:C:\Program%20Files\Microsoft%20Office\Office10\1033\xlmain10.chm::/html/xlfctCOUPPCD.htm)   Returns the previous coupon date before the settlement date
29. [CUMIPMT](mk:@MSITStore:C:\Program%20Files\Microsoft%20Office\Office10\1033\xlmain10.chm::/html/xlfctCUMIPMT.htm)   Returns the cumulative interest paid between two periods
30. [CUMPRINC](mk:@MSITStore:C:\Program%20Files\Microsoft%20Office\Office10\1033\xlmain10.chm::/html/xlfctCUMPRINC.htm)   Returns the cumulative principal paid on a loan between two periods
31. [DB](mk:@MSITStore:C:\Program%20Files\Microsoft%20Office\Office10\1033\xlmain10.chm::/html/xlfctDB.htm)   Returns the depreciation of an asset for a specified period using the fixed-declining balance method
32. [DDB](mk:@MSITStore:C:\Program%20Files\Microsoft%20Office\Office10\1033\xlmain10.chm::/html/xlfctDDB.htm)   Returns the depreciation of an asset for a specified period using the double-declining balance method or some other method you specify
33. [DISC](mk:@MSITStore:C:\Program%20Files\Microsoft%20Office\Office10\1033\xlmain10.chm::/html/xlfctDISC.htm)   Returns the discount rate for a security
34. [DOLLARDE](mk:@MSITStore:C:\Program%20Files\Microsoft%20Office\Office10\1033\xlmain10.chm::/html/xlfctDOLLARDE.htm)   Converts a dollar price, expressed as a fraction, into a dollar price, expressed as a decimal number
35. [DOLLARFR](mk:@MSITStore:C:\Program%20Files\Microsoft%20Office\Office10\1033\xlmain10.chm::/html/xlfctDOLLARFR.htm)   Converts a dollar price, expressed as a decimal number, into a dollar price, expressed as a fraction
36. [DURATION](mk:@MSITStore:C:\Program%20Files\Microsoft%20Office\Office10\1033\xlmain10.chm::/html/xlfctDURATION.htm)   Returns the annual duration of a security with periodic interest payments
37. [EFFECT](mk:@MSITStore:C:\Program%20Files\Microsoft%20Office\Office10\1033\xlmain10.chm::/html/xlfctEFFECT.htm)   Returns the effective annual interest rate
38. [FV](mk:@MSITStore:C:\Program%20Files\Microsoft%20Office\Office10\1033\xlmain10.chm::/html/xlfctFV.htm)   Returns the future value of an investment

**FV**(**rate**,**nper**,**pmt**,pv,type)

For a more complete description of the arguments in FV and for more information on annuity functions, see PV.

Rate   is the interest rate per period.

Nper   is the total number of payment periods in an annuity.

Pmt   is the payment made each period; it cannot change over the life of the annuity. Typically, pmt contains principal and interest but no other fees or taxes. If pmt is omitted, you must include the pv argument.

Pv   is the present value, or the lump-sum amount that a series of future payments is worth right now. If pv is omitted, it is assumed to be 0 (zero), and you must include the pmt argument.

Type   is the number 0 or 1 and indicates when payments are due. If type is omitted, it is assumed to be 0.

|  |  |
| --- | --- |
| **Set type equal to** | **If payments are due** |
| 0 | At the end of the period |
| 1 | At the beginning of the period |

**Remarks**

* Make sure that you are consistent about the units you use for specifying rate and nper. If you make monthly payments on a four-year loan at 12 percent annual interest, use 12%/12 for rate and 4\*12 for nper. If you make annual payments on the same loan, use 12% for rate and 4 for nper.
* For all the arguments, cash you pay out, such as deposits to savings, is represented by negative numbers; cash you receive, such as dividend checks, is represented by positive numbers.

1. [FVSCHEDULE](mk:@MSITStore:C:\Program%20Files\Microsoft%20Office\Office10\1033\xlmain10.chm::/html/xlfctFVSCHEDULE.htm)   Returns the future value of an initial principal after applying a series of compound interest rates
2. [INTRATE](mk:@MSITStore:C:\Program%20Files\Microsoft%20Office\Office10\1033\xlmain10.chm::/html/xlfctINTRATE.htm)   Returns the interest rate for a fully invested security

1. [IPMT](mk:@MSITStore:C:\\Program%20Files\\Microsoft%20Office\\Office10\\1033\\xlmain10.chm::/html/xlfctIPMT.htm)   Returns the interest payment for an investment for a given period
2. [IRR](mk:@MSITStore:C:\Program%20Files\Microsoft%20Office\Office10\1033\xlmain10.chm::/html/xlfctIRR.htm)   Returns the internal rate of return for a series of cash flows
3. [ISPMT](mk:@MSITStore:C:\Program%20Files\Microsoft%20Office\Office10\1033\xlmain10.chm::/html/xlfctISPMT.htm)   Calculates the interest paid during a specific period of an investment
4. [MDURATION](mk:@MSITStore:C:\Program%20Files\Microsoft%20Office\Office10\1033\xlmain10.chm::/html/xlfctMDURATION.htm)   Returns the Macauley modified duration for a security with an assumed par value of $100
5. [MIRR](mk:@MSITStore:C:\Program%20Files\Microsoft%20Office\Office10\1033\xlmain10.chm::/html/xlfctMIRR.htm)   Returns the internal rate of return where positive and negative cash flows are financed at different rates
6. [NOMINAL](mk:@MSITStore:C:\Program%20Files\Microsoft%20Office\Office10\1033\xlmain10.chm::/html/xlfctNOMINAL.htm)   Returns the annual nominal interest rate
7. [NPER](mk:@MSITStore:C:\Program%20Files\Microsoft%20Office\Office10\1033\xlmain10.chm::/html/xlfctNPER.htm)   Returns the number of periods for an investment
8. [NPV](mk:@MSITStore:C:\Program%20Files\Microsoft%20Office\Office10\1033\xlmain10.chm::/html/xlfctNPV.htm)   Returns the net present value of an investment based on a series of periodic cash flows and a discount rate
9. [ODDFPRICE](mk:@MSITStore:C:\Program%20Files\Microsoft%20Office\Office10\1033\xlmain10.chm::/html/xlfctODDFPRICE.htm)   Returns the price per $100 face value of a security with an odd first period
10. [ODDFYIELD](mk:@MSITStore:C:\Program%20Files\Microsoft%20Office\Office10\1033\xlmain10.chm::/html/xlfctODDFYIELD.htm)   Returns the yield of a security with an odd first period
11. [ODDLPRICE](mk:@MSITStore:C:\Program%20Files\Microsoft%20Office\Office10\1033\xlmain10.chm::/html/xlfctODDLPRICE.htm)   Returns the price per $100 face value of a security with an odd last period
12. [ODDLYIELD](mk:@MSITStore:C:\Program%20Files\Microsoft%20Office\Office10\1033\xlmain10.chm::/html/xlfctODDLYIELD.htm)   Returns the yield of a security with an odd last period
13. [PMT](mk:@MSITStore:C:\Program%20Files\Microsoft%20Office\Office10\1033\xlmain10.chm::/html/xlfctPMT.htm)   Returns the periodic payment for an annuity
14. [PPMT](mk:@MSITStore:C:\Program%20Files\Microsoft%20Office\Office10\1033\xlmain10.chm::/html/xlfctPPMT.htm)   Returns the payment on the principal for an investment for a given period
15. [PRICE](mk:@MSITStore:C:\Program%20Files\Microsoft%20Office\Office10\1033\xlmain10.chm::/html/xlfctPRICE.htm)   Returns the price per $100 face value of a security that pays periodic interest
16. [PRICEDISC](mk:@MSITStore:C:\Program%20Files\Microsoft%20Office\Office10\1033\xlmain10.chm::/html/xlfctPRICEDISC.htm)   Returns the price per $100 face value of a discounted security
17. [PRICEMAT](mk:@MSITStore:C:\Program%20Files\Microsoft%20Office\Office10\1033\xlmain10.chm::/html/xlfctPRICEMAT.htm)   Returns the price per $100 face value of a security that pays interest at maturity
18. [PV](mk:@MSITStore:C:\Program%20Files\Microsoft%20Office\Office10\1033\xlmain10.chm::/html/xlfctPV.htm)   Returns the present value of an investment

**PV**(**rate**,**nper**,**pmt**,fv,type)

Rate   is the interest rate per period. For example, if you obtain an automobile loan at a 10 percent annual interest rate and make monthly payments, your interest rate per month is 10%/12, or 0.83%. You would enter 10%/12, or 0.83%, or 0.0083, into the formula as the rate.

Nper   is the total number of payment periods in an annuity. For example, if you get a four-year car loan and make monthly payments, your loan has 4\*12 (or 48) periods. You would enter 48 into the formula for nper.

Pmt   is the payment made each period and cannot change over the life of the annuity. Typically, pmt includes principal and interest but no other fees or taxes. For example, the monthly payments on a $10,000, four-year car loan at 12 percent are $263.33. You would enter -263.33 into the formula as the pmt. If pmt is omitted, you must include the fv argument.

Fv   is the future value, or a cash balance you want to attain after the last payment is made. If fv is omitted, it is assumed to be 0 (the future value of a loan, for example, is 0). For example, if you want to save $50,000 to pay for a special project in 18 years, then $50,000 is the future value. You could then make a conservative guess at an interest rate and determine how much you must save each month. If fv is omitted, you must include the pmt argument.

Type   is the number 0 or 1 and indicates when payments are due.

|  |  |
| --- | --- |
| **Set type equal to** | **If payments are due** |
| 0 or omitted | At the end of the period |
| 1 | At the beginning of the period |

**Remarks**

* Make sure that you are consistent about the units you use for specifying rate and nper. If you make monthly payments on a four-year loan at 12 percent annual interest, use 12%/12 for rate and 4\*12 for nper. If you make annual payments on the same loan, use 12% for rate and 4 for nper.
* The following functions apply to annuities:

|  |  |
| --- | --- |
| CUMIPMT | PPMT |
| CUMPRINC | PV |
| FV | RATE |
| FVSCHEDULE | XIRR |
| IPMT | XNPV |
| PMT |  |

* An annuity is a series of constant cash payments made over a continuous period. For example, a car loan or a mortgage is an annuity. For more information, see the description for each annuity function.
* In annuity functions, cash you pay out, such as a deposit to savings, is represented by a negative number; cash you receive, such as a dividend check, is represented by a positive number. For example, a $1,000 deposit to the bank would be represented by the argument -1000 if you are the depositor and by the argument 1000 if you are the bank.
* Microsoft Excel solves for one financial argument in terms of the others. If rate is not 0, then:

If rate is 0, then:

(pmt \* nper) + pv + fv = 0

1. [RATE](mk:@MSITStore:C:\Program%20Files\Microsoft%20Office\Office10\1033\xlmain10.chm::/html/xlfctRATE.htm)   Returns the interest rate per period of an annuity
2. [RECEIVED](mk:@MSITStore:C:\Program%20Files\Microsoft%20Office\Office10\1033\xlmain10.chm::/html/xlfctRECEIVED.htm)   Returns the amount received at maturity for a fully invested security
3. [SLN](mk:@MSITStore:C:\Program%20Files\Microsoft%20Office\Office10\1033\xlmain10.chm::/html/xlfctSLN.htm)   Returns the straight-line depreciation of an asset for one period
4. [SYD](mk:@MSITStore:C:\Program%20Files\Microsoft%20Office\Office10\1033\xlmain10.chm::/html/xlfctSYD.htm)   Returns the sum-of-years' digits depreciation of an asset for a specified period
5. [TBILLEQ](mk:@MSITStore:C:\Program%20Files\Microsoft%20Office\Office10\1033\xlmain10.chm::/html/xlfctTBILLEQ.htm)   Returns the bond-equivalent yield for a Treasury bill
6. [TBILLPRICE](mk:@MSITStore:C:\Program%20Files\Microsoft%20Office\Office10\1033\xlmain10.chm::/html/xlfctTBILLPRICE.htm)   Returns the price per $100 face value for a Treasury bill
7. [TBILLYIELD](mk:@MSITStore:C:\Program%20Files\Microsoft%20Office\Office10\1033\xlmain10.chm::/html/xlfctTBILLYIELD.htm)   Returns the yield for a Treasury bill
8. [VDB](mk:@MSITStore:C:\Program%20Files\Microsoft%20Office\Office10\1033\xlmain10.chm::/html/xlfctVDB.htm)   Returns the depreciation of an asset for a specified or partial period using a declining balance method
9. [XIRR](mk:@MSITStore:C:\Program%20Files\Microsoft%20Office\Office10\1033\xlmain10.chm::/html/xlfctXIRR.htm)   Returns the internal rate of return for a schedule of cash flows that is not necessarily periodic
10. [XNPV](mk:@MSITStore:C:\Program%20Files\Microsoft%20Office\Office10\1033\xlmain10.chm::/html/xlfctXNPV.htm)   Returns the net present value for a schedule of cash flows that is not necessarily periodic
11. [YIELD](mk:@MSITStore:C:\Program%20Files\Microsoft%20Office\Office10\1033\xlmain10.chm::/html/xlfctYIELD.htm)   Returns the yield on a security that pays periodic interest
12. [YIELDDISC](mk:@MSITStore:C:\Program%20Files\Microsoft%20Office\Office10\1033\xlmain10.chm::/html/xlfctYIELDDISC.htm)   Returns the annual yield for a discounted security; for example, a Treasury bill
13. [YIELDMAT](mk:@MSITStore:C:\Program%20Files\Microsoft%20Office\Office10\1033\xlmain10.chm::/html/xlfctYIELDMAT.htm)   Returns the annual yield of a security that pays interest at maturity

[Logical](mk:@MSITStore:C:\Program%20Files\Microsoft%20Office\Office10\1033\xlmain10.chm::/html/xltocFunctionCategoryList.htm##)

[AND](mk:@MSITStore:C:\Program%20Files\Microsoft%20Office\Office10\1033\xlmain10.chm::/html/xlfctAND.htm)   Returns TRUE if all its arguments are TRUE

[FALSE](mk:@MSITStore:C:\Program%20Files\Microsoft%20Office\Office10\1033\xlmain10.chm::/html/xlfctFALSE.htm)   Returns the logical value FALSE

[IF](mk:@MSITStore:C:\Program%20Files\Microsoft%20Office\Office10\1033\xlmain10.chm::/html/xlfctIF.htm)   Specifies a logical test to perform

[NOT](mk:@MSITStore:C:\Program%20Files\Microsoft%20Office\Office10\1033\xlmain10.chm::/html/xlfctNOT.htm)   Reverses the logic of its argument

[OR](mk:@MSITStore:C:\Program%20Files\Microsoft%20Office\Office10\1033\xlmain10.chm::/html/xlfctOR.htm)   Returns TRUE if any argument is TRUE

[TRUE](mk:@MSITStore:C:\Program%20Files\Microsoft%20Office\Office10\1033\xlmain10.chm::/html/xlfctTRUE.htm)   Returns the logical value TRUE

[Lookup and Reference](mk:@MSITStore:C:\Program%20Files\Microsoft%20Office\Office10\1033\xlmain10.chm::/html/xltocFunctionCategoryList.htm##)

[ADDRESS](mk:@MSITStore:C:\Program%20Files\Microsoft%20Office\Office10\1033\xlmain10.chm::/html/xlfctADDRESS.htm)   Returns a reference as text to a single cell in a worksheet

[AREAS](mk:@MSITStore:C:\Program%20Files\Microsoft%20Office\Office10\1033\xlmain10.chm::/html/xlfctAREAS.htm)   Returns the number of areas in a reference

[CHOOSE](mk:@MSITStore:C:\Program%20Files\Microsoft%20Office\Office10\1033\xlmain10.chm::/html/xlfctCHOOSE.htm)   Chooses a value from a list of values

[COLUMN](mk:@MSITStore:C:\Program%20Files\Microsoft%20Office\Office10\1033\xlmain10.chm::/html/xlfctCOLUMN.htm)   Returns the column number of a reference

[COLUMNS](mk:@MSITStore:C:\Program%20Files\Microsoft%20Office\Office10\1033\xlmain10.chm::/html/xlfctCOLUMNS.htm)   Returns the number of columns in a reference

[HLOOKUP](mk:@MSITStore:C:\Program%20Files\Microsoft%20Office\Office10\1033\xlmain10.chm::/html/xlfctHLOOKUP.htm)   Looks in the top row of an array and returns the value of the indicated cell

[HYPERLINK](mk:@MSITStore:C:\Program%20Files\Microsoft%20Office\Office10\1033\xlmain10.chm::/html/xlfctHYPERLINK.htm)   Creates a shortcut or jump that opens a document stored on a network server, an intranet, or the Internet

[INDEX](mk:@MSITStore:C:\Program%20Files\Microsoft%20Office\Office10\1033\xlmain10.chm::/html/xlfctINDEX.htm)   Uses an index to choose a value from a reference or array

[INDIRECT](mk:@MSITStore:C:\Program%20Files\Microsoft%20Office\Office10\1033\xlmain10.chm::/html/xlfctINDIRECT.htm)   Returns a reference indicated by a text value

[LOOKUP](mk:@MSITStore:C:\Program%20Files\Microsoft%20Office\Office10\1033\xlmain10.chm::/html/xlfctLOOKUP.htm)   Looks up values in a vector or array

[MATCH](mk:@MSITStore:C:\Program%20Files\Microsoft%20Office\Office10\1033\xlmain10.chm::/html/xlfctMATCH.htm)   Looks up values in a reference or array

[OFFSET](mk:@MSITStore:C:\Program%20Files\Microsoft%20Office\Office10\1033\xlmain10.chm::/html/xlfctOFFSET.htm)   Returns a reference offset from a given reference

[ROW](mk:@MSITStore:C:\Program%20Files\Microsoft%20Office\Office10\1033\xlmain10.chm::/html/xlfctROW.htm)   Returns the row number of a reference

[ROWS](mk:@MSITStore:C:\Program%20Files\Microsoft%20Office\Office10\1033\xlmain10.chm::/html/xlfctROWS.htm)   Returns the number of rows in a reference

[RTD](mk:@MSITStore:C:\Program%20Files\Microsoft%20Office\Office10\1033\xlmain10.chm::/html/xlfctRTD.htm)   Retrieves real-time data from a program that supports [COM automation](mk:@MSITStore:C:\Program%20Files\Microsoft%20Office\Office10\1033\xlmain10.chm::/html/xltocFunctionCategoryList.htm##)

[TRANSPOSE](mk:@MSITStore:C:\Program%20Files\Microsoft%20Office\Office10\1033\xlmain10.chm::/html/xlfctTRANSPOSE.htm)   Returns the transpose of an array

[VLOOKUP](mk:@MSITStore:C:\Program%20Files\Microsoft%20Office\Office10\1033\xlmain10.chm::/html/xlfctVLOOKUP.htm)   Looks in the first column of an array and moves across the row to return the value of a cell