Table A.1 Future Value Interest Factor (FVIF) FVIF (r. n) = (1 + r)^n

and the	1270	000	130	277	143	930	42	182	53	58	04	95	36	35	88	10	4	1	2		_				
4.0	2	1.0	1	1.7	1.4	1,63(3.004				4.898		6.254	7.067	7.986	9.024	10.197	11.523	1,231	39.116	(Contd)
1001	17.70	1,000	1.120	1.254	1.405	1.574	1.762	1.974	2.211	2.476	2.773	3.106	3.479	3.896	4.363	4.887	5.474	6.130	998.9	069.7	8.613	0.646	7.000 2	29.960 3	(6)
44.00	94.17	1.000	1,110	1.232	1.368	1.518	1.685	1.870		2.305							4.785	5.311	5.895	6.544	7 263	8 062	13 585 17	22.892 29	
***	10%	1.000	1.100	1.210	1.331	1.464	1.611	1.772	1.949	2.144	2.358	2.594										6.728		17 449 27	
	9%6	1.000	1.090	1.188	1.295	1.412	1.539	1.677	1.828	1.993	2.172	2.367							4 328					1 020.0	_
1	8%	1.000	1.080	1.166	1.260	1.360	1.469	1.587	1.714	1.851	1.999	2.159	2.332	2.518	2.720	2 937	3177					_		- 7	10,000
	2%	1.000	1.070	1.145	1.225	1.311	1.403	1.501	1.606	1.718	1.838	1.967	2.105	2.252	2 410	2 579	2 750	2 052	2 150	2000	0.300	3.617	3.8/0		7.612
	96.99	1.000	1.060	1.124	1.191	1.262	1.338	1.419	1.504	1.594	1.689	1.791	1.898	2.012	2133	2361	7 307	0 540	2 603	2,070	2.854	3.026	3.207	4.292	5.743
	5%	1.000	1.050	1.102	1.158	1.216	1.276	1.340	1.407	1.477	1.551	1.629	1.710	1 796	1 886	1 000	0000	2.013	2000	767.7	2.407	2.527	2.653	3.386	4.322
	1%	000	040	1.082	1.125	1.170	1.217	1.265	1.316	1.369	1.423	1.480	1.539	1.601	1 665	1 722	1.7.32	1.001	1.070	1.948	2.026	2.107	2.191	2.666	3.243
	3%	000	030	.061	.093	1.126	1.159	1.194	1.230	1.267	1.305	1 344	1.384	1 426	1 460	2017	1,515	1.558	1.605	1.653	1.702	1,754	1.806	2.094	2.427
	82	000	020	040	1 061	1.082	104	1.126	1.149	1.172	1.195	1 219	1 243	1 268	1 204	1010	1.319	1.346	1.3/3	1,400	1.428	1.457	1.486	1.641	1.811
	196	000	1 010 1	1 070 1	1 030 1	1.041	1.051		1.072		200		1 116					1.161	1.173	1.184	1.196	1.208	1 220	1 282	1.348
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Period						1	-	-	2000	2000	45.00	400
11	14%	15%	16%	17%	18%	19%	20%	24%	28%	27%	30%	4070
0	1.000	1.000		1.000	1.000	1,000	1.000	1.000	1.000	1.000	1.000	1.000
1	1.140	1.150		1.170	1.180	1.190	1.200	1.240	1.280	1.320	1.360	1.400
2	1.300	1.322		1.369	1.392	1.416	1.440	1.538	1.638	1.742	1.850	1.960
1 (1)	1.482	1.521		1.602	1.643	1.685	1.728	1.907	2.097	2.300	2.515	2.744
4	1.689	1.749		1.874	1.939	2.005	2.074	2.364	2.684	3.036	3.421	3.842
. 2	1.925	2.011		2.192	2.288	2.386	2.488	2.392	3.436	4.007	4.653	5.378
9	2.195	2.313		2.565	2.700	2.840	2.986	3.635	4.398	5.290	6.328	7.530
7	2.502	2.660		3.001	3.185	3.379	3.583	4.508	5.629	6.983	8.605	10.541
8	2.853	3.059		3.511	3,759	4.021	4.300	5.590	7.206	9.217	11.703	14.758
6	3.252	3.518		4.108	4.435	4.785	5.160	6.931	9.223	12.166	15.917	20.661
10	3.707	4.046		4.807	5.234	5.695	6.192	8.549	11.806	16.060	21.647	28.925
11	4.226	4.652		5.624	6.176	6.777	7.430	10,657	15.112	21.199	29.439	40,496
12	4.818	5.350		6,580	7.288	8.064	8.916	13.215	19.343	27.983	40.037	56.694
13	5.492	6.153		2.699	8,599	9.596	10.699	16.386	24.759	36.937	54.451	79.372
14	6.261	7.076		2006	10.147	11.420	12.839	20,319	31.961	48.757	74.053	111.120
15	7.138	8.137		10.539	11.974	13.590	15.407	25.196	40,565	64.359	100,712	155.568
16	8.137	9.358		12.330	14.129	16.172	18.488	31.243	51.923	84.954	136.969	217.795
17	9.276	10.761		14.426	16,672	19.244	22.186	38.741	66.461	112.139	186.278	304.914
18	10.575	12.375		16.879	19.673	22.901	26.623	48.039	85.071	148.023	253.388	426.87
19	12.056	14.263		19.748	23.214	27.252	31.948	59.568	108.890	195,391	344.540	597.63(
20	13.743	16.367		23,106	27.393	32.429	38,338	73.864	139.380	257.916	468,574	836.68
25	26.462	32.919	40.874	50.658	65.669	77.388	95.396	216.542	478.905	1033.590	2180.081	4499.880
30	50.950	66.212		111.065	143.371	184.675	237.376	634.820	1645.504	4142,075	10143.019	24201.43

Table A.2 Future Value Interest Factor for an Annuity FVIFA (r, n) = (1+r)n-1

n 1% 2% 3% 4% 5% 6% 7% 8% 9% 10% 11% 12% 13% 13% 4% 5% 6% 7% 8% 9% 10% 11% 12% 13% 13% 13% 13% 13% 13% 13% 13% 13% 13% 13% 13% 13% 13% 20% 20% 100	Period													
1,000 <th< th=""><th>II</th><th>19%</th><th>2%</th><th>3%</th><th>4%</th><th>5%</th><th>369</th><th>7%</th><th>8%</th><th>966</th><th>10%</th><th>11%</th><th>12师</th><th></th></th<>	II	19%	2%	3%	4%	5%	369	7%	8%	966	10%	11%	12师	
2010 2020 2030 2040 2050 2070 2080 2090 2110 2110 2120 3020 3.060 3.091 3.152 3.152 3.154 3.215 3.246 3.278 3.310 3.342 3.374 4.060 4.122 4.184 4.246 4.310 4.375 4.440 4.506 4.573 4.641 4.710 4.779 5.101 5.204 5.309 5.416 5.526 5.637 5.751 5.867 5.985 6.105 6.228 6.353 7.214 7.434 7.662 7.898 8.142 8.394 8.654 1.929 1.978 11.878 11.878 11.879 11.859 12.30 12.30 9.369 9.755 10.159 10.583 11.027 14.972 15.784 16.645 17.549 11.859 12.30 11.567 12.169 12.886 13.272 13.181 13.888 18.977 20.141 21.495 22.936	-	1.000	1.000	1,000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
3,020 3,060 3,091 3,122 3,184 3,215 3,246 3,278 3,310 3,342 3,374 4,060 4,122 4,184 4,246 4,375 4,440 4,506 4,573 4,641 4,779 4,779 5,101 5,204 5,396 5,416 5,526 5,637 5,715 7,396 6,105 6,228 6,328 7,214 7,434 7,662 7,898 8,142 8,394 8,654 8,923 9,200 9,487 9,789 10,089 11,464 12,006 12,808 11,464 12,006 12,808 11,464 12,006 12,808 11,464 12,006 12,808 13,486 14,07 14,977 15,488 13,021 13,579 14,164 14,477 14,487 15,199 15,688 14,207 14,977 17,888 18,977 20,141 21,488 17,549 11,549 11,549 11,549 11,549 11,549 11,549 11,549 11,549 11,549	01	2.010	2,020	2,030	2.040	2.050	2.060	2.070	2.080	2.090	2.100	2.110	2 120	
4,060 4,122 4,184 4,246 4,310 4,375 4,440 4,506 4,573 4,641 4,710 4,770 5,101 5,204 5,309 5,416 5,526 5,637 5,751 5,867 5,985 6,105 6,228 6,335 6,152 6,308 6,468 6,633 6,892 6,975 7,153 7,336 7,523 7,716 7,913 8,115 8,236 8,583 8,892 9,214 9,549 9,897 10,260 10,637 11,028 11,436 11,836 12,309 10,462 10,159 10,583 11,027 11,491 11,978 12,488 13,021 13,579 14,136 14,776 10,462 10,159 10,583 11,027 14,972 15,148 13,021 13,579 14,176 14,776 11,567 12,169 12,886 14,207 14,972 15,88 18,897 20,141 21,156 14,176 14,972 15,88 18,897 <td>0</td> <td>3.030</td> <td>3.060</td> <td>3.091</td> <td>3.122</td> <td>3.152</td> <td>3.184</td> <td>3.215</td> <td>3.246</td> <td>3.278</td> <td>3.310</td> <td>3.342</td> <td>3.374</td> <td></td>	0	3.030	3.060	3.091	3.122	3.152	3.184	3.215	3.246	3.278	3.310	3.342	3.374	
5.101 5.204 5.309 5.416 5.526 5.637 5.751 5.867 5.985 6.105 6.228 6.353 6.152 6.308 6.468 6.633 6.802 6.975 7.153 7.336 7.523 7.716 7.913 8.115 8.286 8.538 8.882 9.214 9.549 9.897 10.260 10.637 11.028 11.436 11.859 12.300 9.369 9.755 10.159 10.583 11.027 11.491 11.978 12.488 13.021 13.579 14.164 14.776 10.462 10.950 11.464 12.006 12.578 13.816 14.487 15.937 16.722 17.549 11.567 12.169 12.808 13.486 14.207 14.987 15.993 16.722 17.549 12.683 13.402 19.578 13.882 20.141 21.486 15.937 16.722 17.549 11.567 17.133 11.882 20.141 21	4	4.060	4.122	4.184	4.246	4.310	4.375	4.440	4.506	4.573	4.641	4.710	4 770	
6.152 6.308 6.468 6.633 6.802 6.975 7.153 7.336 7.523 7.716 7.913 8.115 7.214 7.434 7.662 7.898 8.142 8.394 8.654 8.923 9.200 9.487 9.783 10.089 9.369 9.755 10.159 10.583 11.027 11.491 11.978 12.488 13.021 13.579 14.164 14.776 11.491 11.978 12.488 13.021 13.579 14.164 14.776 12.683 13.412 14.192 15.026 12.578 13.181 13.816 14.487 15.193 15.937 16.722 17.549 11.567 12.169 12.808 13.486 14.207 14.972 15.784 16.645 17.569 18.531 19.561 20.655 13.809 14.680 15.618 16.627 17.713 18.882 20.141 21.384 22.713 24.133 19.561 20.655 16.097 17.293 18.599 20.024 21.579 23.276 24.215 22.935 24.523 26.213 28.029 17.228 18.639 20.157 21.825 23.657 25.673 27.888 30.324 33.003 35.950 39.19 04.2753 18.400 20.012 21.762 23.698 25.840 28.813 30.840 33.750 36.974 40.545 44.501 45.884 25.109 24.297 26.870 29.778 33.086 36.786 40.995 41.744 46.018 57.125 64.203 72.052 28.243 32.030 36.459 41.646 47.727 54.865 63.249 73.16 84.701 98.347 114.413 13.333 44.785 40.568 47.575 56.805 66.439 79.058 94.461 113.284 113.284 19.077 24.143 13.333 44.183 33.334 40.568 47.575 56.805 66.439 79.058 94.461 113.284 113.284 19.077 24.144 13.333 12.030 36.459 41.646 47.777 54.865 63.249 73.16 84.701 98.347 114.413 13.333 44.183 13.333 12.030 36.459 47.575 56.805 66.439 79.058 94.461 113.284 113.284 19.077 24.133 13.333 12.030 36.459 47.575 56.805 66.439 79.058 94.461 113.284 113.284 114.413 13.333 12.430 36.459 47.575 56.805 66.439 79.058 94.461 113.284 113.284 114.413 13.333 12.430 36.459 41.646 47.777 54.865 63.249 73.104 13.33 12.433 13.433 13.433 13.2430 36.459 41.646 47.777 54.865 63.249 73.104 13.33 13.433 13.2430 36.459 41.546 47.777 54.865 63.249 73.104 13.33 12.433 13.433 13.433 13.2430 36.459 41.646 47.777 54.865 63.249 73.104 13.33 13.433 13.2430 36.459 41.546 47.777 54.865 63.249 73.104 13.33 13.433 13.2430 36.459 41.546 47.777 54.865 63.249 73.104 13.33 14.4413 13.333 14.4413 13.333 14.4413 13.333 14.4413 13.333 14.4413 13.333 14.4413 13.333 14.4413 13.333 14.4413 13.333 14.4413 13.333 14.4413 13.333 14.4413 13.333 14.4413 13.333 14.4413 13.	0	5,101	5.204	5.309	5.416	5.526	5,637	5.751	5.867	5.985	6 105	6.778	6.353	
7214 7.434 7.662 7.898 8.142 8.394 8.654 8.923 9.200 9.487 9.783 10.089 8.286 8.583 8.892 9.214 9.549 9.897 10.260 10.637 11.028 11.436 11.859 12.300 10.462 10.950 11.464 12.006 12.578 13.181 13.816 14.487 15.193 15.937 16.722 17.549 11.567 12.169 12.808 13.486 14.207 14.972 15.784 16.645 17.560 18.531 19.561 20.655 12.169 15.997 16.870 17.888 18.977 20.141 21.384 22.713 24.133 14.947 15.974 17.086 18.292 19.599 21.015 22.550 24.215 22.953 24.523 26.212 28.029 17.293 18.599 20.024 21.579 22.1015 22.550 24.215 29.361 31.772 34.05 37.280 17.293 18.639 20.157 21.825 23.657 25.673 27.382 33.003 35.950 39.190 42.753 18.430 20.012 21.762 23.695 25.841 25.117 27.671 30.539 37.750 41.444 46.018 51.159 56.399 53.440 57.750 20.811 22.841 25.117 27.671 30.539 37.750 41.444 46.018 51.159 56.399 57.440 57.750 56.805 66.439 79.058 94.461 113.283 14.441 19.273 24.441 113.283 14.441 19.073 24.133 24.441 113.283 14.441 19.273 24.441 113.283 14.441 19.073 24.133 24.441 113.283 14.441 19.073 24.133 24.441 113.283 14.441 19.073 24.133 24.441 113.283 14.441 19.073 24.133 24.441 113.283 14.441 19.073 24.141 113.383 14.441 19.073 24.141 19.383 14.441 19.073 24.141 113.283 14.441 19.073 24.141 113.283 14.441 19.383 14.441 19.073 24.141 19.383 14.441 19	9	6.152	6.308	6.468	6.633	6.802	6.975	7.153	7.336	7 593	7776	7013	2115	
8.286 8.583 8.892 9.214 9.549 9.897 10.260 10.637 11.028 11.436 11.859 12.300 10.462 10.950 11.464 12.006 12.578 13.181 11.978 12.488 13.021 13.579 14.164 14.776 11.663 11.672 11.497 15.937 15.937 16.722 17.549 11.567 12.169 12.808 13.486 14.207 14.972 15.784 16.645 17.560 18.531 19.561 20.655 12.683 13.412 14.192 15.026 15.917 16.870 17.888 18.977 20.141 21.384 22.713 24.133 13.809 14.680 15.618 16.627 17.713 18.882 20.141 21.495 22.953 24.523 26.212 28.029 14.697 17.294 15.974 17.086 18.292 19.599 21.015 22.550 24.215 26.019 27.975 30.095 32.395 17.258 18.639 20.157 21.825 23.657 25.673 27.182 2	7	7.214	7.434	7,662	7.898	8.142	8.394	8.654	8.923	0000	0.487	0.783	10.000	
9369 9755 10.159 10.583 11.027 11.491 11.978 12.488 13.021 13.579 14.164 14.776 10.462 10.950 11.464 12.006 12.578 13.181 13.816 14.487 15.193 15.937 16.722 17.549 11.567 12.169 12.808 13.486 14.207 14.972 15.784 16.645 17.560 18.531 19.561 20.655 12.683 13.412 14.192 15.026 15.917 16.870 17.888 18.977 20.141 21.384 22.713 24.133 13.809 14.680 15.618 16.627 17.713 18.882 20.141 21.495 22.953 24.523 26.212 28.029 14.947 15.974 17.086 18.292 19.599 21.015 22.550 24.215 26.019 27.975 30.095 32.393 17.258 18.639 20.157 21.825 23.657 25.673 27.888 30.324 33.003 35.950 39.190 42.753 18.406 20.012 21.762 23.698 25.840 28.813 30.840 33.750 36.974 40.545 44.501 48.884 22.013 22.014 25.414 25.645 28.132 30.906 33.999 37.450 41.301 45.599 50.396 55.750 20.811 22.841 25.117 27.671 30.539 33.760 37.379 41.446 46.018 57.159 56.999 63.440 22.019 24.297 26.870 29.778 33.066 36.786 40.995 45.762 51.160 57.275 64.203 72.052 28.243 32.030 36.459 41.646 47.727 54.865 63.249 73.106 84.701 98.347 114.413 133.334 34.785 40.568 47.575 56.805 66.439 79.058 94.461 113.283 136.808 14.444 113.333 13.333 136.808 16.4494 113.283 136.808 16.4494 113.283 136.808 16.4494 113.283 136.808 16.4494 113.283 136.808 16.4494 113.283 136.808 16.4494 113.283 136.808 16.4494 113.283 136.808 16.4494 113.283 136.808 16.4494 113.283 136.808 16.4494 113.283 136.808 16.4494 113.283 136.808 16.4494 113.283 136.808 16.4494 113.283 136.808 16.4494 113.283 136.808 16.4494 113.283 136.808 16.4494 113.283 136.808 16.4494 113.338 136.808 16.4494 113.338 136.808 16.4494 113.338 136.808 16.4494 113.338 136.808 136.449 113.338 136.808 136.449 113.338 136.808 136.449 113.338 136.808 136.449 113.338 136.808 136.449 113.338 136.808 136.449 113.338 136.808 136.449 113.338 136.808 136.449 113.338 136.808 136.449 113.338 136.808 136.449 113.338 136.808 136.449 113.338 136.808 136.449 113.338 136.808 136.449 113.338 136.808 136.449 113.338 136.808 136.808 136.808 136.808 136.808 136.808 136.808 136.808 136.808 136.808 136.808 136.808 136.808 136.808 136.808 136.808 136.808 1	00	8.286	8.583	8.892	9.214	9,549	6.897	10.260	10.637	11.028	11 436	11 850	12 300	
10.462 10.950 11.464 12.006 12.578 13.181 13.816 14.487 15.193 15.937 16.722 17.549 11.567 12.169 12.808 13.486 14.207 14.972 15.784 16.645 17.560 18.531 19.561 20.655 13.809 14.680 15.618 16.627 17.713 18.882 20.141 21.495 22.953 24.523 26.2713 24.138 16.097 17.293 18.599 20.024 21.579 23.776 25.129 27.152 29.361 31.772 34.405 37.280 17.258 18.639 20.157 21.825 23.657 25.673 27.888 30.324 33.003 35.950 39.190 42.753 18.430 20.012 21.762 23.698 25.840 28.813 30.840 33.750 36.974 40.545 44.501 48.884 20.811 22.841 25.645 28.132 30.906 33.999 37.450 41.301 45.599 50.390 55.750 20.811 22.841 25.117 27.671 30.539 33.760 37.379 41.446 46.018 51.159 56.939 63.440 22.2019 24.297 26.870 29.778 33.066 36.786 40.995 45.701 98.347 114.413 133.334 34.785 40.568 47.575 56.805 66.439 79.058 94.461 113.783 136.308 16.4494 10.00.071 241.333	6	6369	9.755	10,159	10.583	11.027	11.491	11.978	12.488	13 001	12 570	14 164	14 777	
11.567 12.169 12.808 13.486 14.207 14.972 15.784 16.645 17.560 18.531 19.561 20.655 12.683 13.412 14.192 15.026 15.917 16.870 17.888 18.977 20.141 21.384 22.713 24.133 13.809 14.680 15.618 16.627 17.713 18.882 20.141 21.495 22.953 24.523 26.212 28.029 14.947 15.974 17.086 18.292 19.599 21.015 22.550 24.215 26.019 27.975 30.095 32.393 16.097 17.293 18.599 20.024 21.579 23.276 25.129 27.152 29.361 31.772 34.405 37.280 17.258 18.639 20.157 21.825 23.657 25.673 27.888 30.324 33.003 35.950 39.190 42.753 18.430 20.012 21.762 23.698 25.840 28.813 30.840 33.750 36.974 40.545 44.501 48.884 25.112 23.414 25.645 28.132 30.906 33.999 37.450 41.301 45.599 50.396 55.750 20.811 22.841 25.117 27.671 30.539 33.760 37.379 41.446 46.018 51.159 56.939 63.440 22.019 24.297 26.870 29.778 33.066 36.786 40.995 45.762 51.160 57.275 64.203 72.052 28.243 32.030 36.459 41.772 54.865 63.249 73.106 84.701 98.347 114.413 133.334 34.785 40.568 47.575 56.805 66.439 79.058 94.461 113.783 13.638 13.64494 199.071 241.333	10	10,462	10,950	11.464	12.006	12.578	13.181	13.816	14 487	15 102	15 027	16.000	14.770	
12.683 13.412 14.192 15.026 15.917 16.870 17.888 18.977 20.141 21.384 22.713 24.133 19.561 20.0553 14.947 15.974 17.086 18.292 19.599 21.015 22.550 24.215 26.019 27.975 30.095 32.393 17.293 18.599 20.024 21.579 23.276 25.129 27.152 29.361 31.772 31.095 32.393 17.258 18.639 20.157 21.825 23.657 23.657 25.673 27.888 30.324 33.003 35.950 39.190 42.753 18.430 20.012 21.762 23.698 25.840 28.813 30.840 33.750 36.974 40.545 44.501 48.884 44.501 22.841 25.117 27.671 30.539 33.760 37.379 41.446 46.018 51.159 56.939 57.2052 28.243 32.030 36.459 41.646 47.727 54.865 63.249 73.106 84.701 96.347 114.413 133.334 34.785 40.568 47.575 56.805 66.439 79.058 94.461 113.283 136.308 164.494 199.021 241.333 241.333 24.395 24.297 26.805 66.439 79.058 94.461 113.283 136.308 164.494 199.021 241.333 241.333 241.333 241.333 241.333 241.333 241.343 241.344 25.455 241.344	11	11.567	12,169	12.808	13,486	14.207	14 977	15 784	16.645	17 560	10,537	10.722	75.74	
13.809 14.680 15.618 16.627 17.713 18.882 20.141 21.495 22.953 24.523 22.713 24.133 14.947 15.974 17.086 18.292 19.599 21.015 22.550 24.215 26.019 27.975 30.095 32.393 16.097 17.293 18.599 20.024 21.579 23.276 25.129 27.152 29.361 31.772 34.405 37.280 17.258 18.639 20.024 21.579 23.276 25.129 27.152 29.361 31.772 34.405 37.280 17.258 18.639 20.057 21.825 23.677 25.673 27.888 30.324 33.003 35.950 39.190 42.753 18.430 20.012 21.762 23.698 25.840 28.813 30.840 33.750 41.301 45.599 50.396 55.750 20.811 22.429 26.870 29.778 33.066 36.786 40.995 45.762 51.160	12	12.683	13.412	14.192	15.026	15.017	14 070	17.000	CF0.01	00071	18,531	19.561	20.655	
14947 15974 17.086 18.292 19.599 21.015 22.953 24.523 24.523 26.212 28.029 16.097 17.298 18.599 20.024 21.679 22.550 24.215 26.019 27.975 30.095 32.393 16.097 17.298 18.599 20.024 21.579 23.276 25.129 27.152 29.361 31.772 34.405 37.280 17.258 18.639 20.157 21.825 23.657 25.673 27.888 30.324 33.003 35.950 39.190 42.753 18.430 20.012 21.762 23.698 25.840 28.813 30.840 33.750 36.974 40.545 44.501 48.884 19.615 21.412 23.414 25.645 28.132 30.906 33.999 37.450 41.301 45.599 50.396 55.750 20.811 22.841 25.117 27.671 30.539 37.379 41.446 46.018 51.159 56.939	13	13 809	14 680	15,619	16 497	177710	0/0.01	17.000	12.977	20.141	21.384	22.713	24.133	
16.097 17.293 18.599 20.024 21.015 22.550 24.215 26.019 27.975 30.095 32.393 16.097 17.293 18.599 20.024 21.579 23.276 25.129 27.152 29.361 31.772 34.405 37.280 17.258 18.639 20.157 21.825 23.657 25.673 27.888 30.324 33.003 35.950 39.190 42.753 18.430 20.012 21.762 23.698 25.840 28.813 30.840 33.750 36.974 40.545 44.501 48.884 19.615 21.412 23.414 25.645 28.132 30.906 33.999 37.450 41.301 45.599 50.396 55.750 20.811 22.841 25.117 27.671 30.539 37.379 41.446 46.018 51.159 56.939 65.440 22.019 24.297 26.870 29.778 33.066 36.786 40.995 45.762 51.160 57.275	14	14.947	15.074	17.000	120.01	EL 7.13	10.662	20.141	21.495	22.953	24.523	26.212	28.029	
18.639 20.157 21.825 23.657 25.673 27.888 30.324 33.003 35.950 39.190 42.753 20.012 21.762 23.698 25.840 28.813 30.840 33.750 36.974 40.545 44.501 48.884 21.412 23.414 25.645 28.132 30.906 33.999 37.450 41.301 45.599 50.396 55.750 22.841 25.117 27.671 30.539 33.760 37.379 41.446 46.018 51.159 56.939 63.440 24.297 26.870 29.778 33.066 36.786 40.995 45.762 51.160 57.275 64.203 72.052 32.030 36.459 41.646 47.727 54.865 63.249 73.106 84.701 98.347 114.413 133.334 40.568 47.575 56.805 66.439 79.058 94.461 113.283 136.308 164.494 199.021 241.338	12	16.007	12000	17.000	18.292	19.599	21.015	22.550	24.215	26,019	27.975	30.095	32 393	
20.012 21.762 23.698 25.840 28.813 30.840 33.750 36.974 40.545 44.501 48.884 21.412 23.414 25.645 28.132 30.906 33.999 37.450 41.301 45.599 50.396 55.750 22.841 25.117 27.671 30.539 33.760 37.379 41.446 46.018 51.159 56.939 63.440 24.297 26.870 29.778 33.066 36.786 40.995 45.762 51.160 57.275 64.203 72.052 32.030 36.459 41.646 47.727 54.865 63.249 73.106 84.701 98.347 114.413 133.334 40.568 47.575 56.805 66.439 79.058 94.461 113.283 136.308 164.494 199.021 241.333	16	10.03/	17.295	18,599	20.024	21.579	23.276	25.129	27.152	29.361	31 777	34 405	37 280	
20.012 21.762 23.698 25.840 28.813 30.840 33.750 36.974 40.545 44.501 48.884 21.412 23.414 25.645 28.132 30.906 33.999 37.450 41.301 45.599 50.396 55.750 22.841 25.117 27.671 30.539 33.760 37.379 41.446 46.018 51.159 56.939 63.440 24.297 26.870 29.778 33.066 36.786 40.995 45.762 51.160 57.275 64.203 72.052 32.030 36.459 41.646 47.727 54.865 63.249 73.106 84.701 98.347 114.413 133.334 40.568 47.575 56.805 66.439 79.058 94.461 113.283 136.308 164.494 199.021 241.333	01	17.258	18.639	20,157	21.825	23.657	25.673	27.888	30 374	33 003	35 050	20 100	40 750	
21,412 23,414 25.645 28.132 30.906 33.999 37.450 41.301 45.599 50.396 55.750 22.841 25.117 27.671 30.539 33.760 37.379 41.446 46.018 51.159 56.939 65.440 24.297 26.870 29.778 33.066 36.786 40.995 45.762 51.160 57.275 64.203 72.052 32.030 36.459 41.646 47.727 54.865 63.249 73.106 84.701 98.347 114.413 133.334 40.568 47.575 56.805 66.439 79.058 94.461 113.283 136.308 164.494 199.021 241.333	17	18.430	20.012	21.762	23.698	25.840	28.813	30 840	22 750	20000	000000	35.190	42.733	
22.841 25.117 27.671 30.539 33.760 37.379 41.446 46.018 51.159 56.939 63.440 24.297 26.870 29.778 33.066 36.786 40.995 45.762 51.160 57.275 64.203 72.052 32.030 36.459 41.646 47.727 54.865 63.249 73.106 84.701 98.347 114.413 133.334 40.568 47.575 56.805 66.439 79.058 94.461 113.283 136.308 164.494 199.021 241.333	18	19,615	21,412	23.414	35 645	20 100	20000	00.000	007.00	30.9/4	40.245	44.501	48,884	
24.297 26.870 29.778 33.066 36.786 40.995 45.762 51.160 57.275 64.203 72.052 32.030 36.459 41.646 47.727 54.865 63.249 73.106 84.701 98.347 114.413 133.334 40.568 47.575 56.805 66.439 79.058 94.461 113.283 136.308 164.494 199.021 241.333	19	20 811	32 841	12 117	040.02	20.132	30.506	33.999	37.450	41.301	45,599	50.396	55,750	
32,030 36,459 41,646 47,727 54,865 63,249 73,106 84,701 98,347 114,413 133,334 40,568 47,575 56,805 66,439 79,058 94,461 113,283 136,308 164,494 199,021 241,333	00	20.010	74 200	711.07	170.77	30,539	33.760	37.379	41.446	46.018	51.159	56.939	63,440	
40.568 47.575 56.805 66.439 79.058 94.461 113.583 136.308 164.494 199.021 241.333	200	20.25	/67-67	26.870	29.778	33.066	36.786	40.995	45,762	51 160	57.275	64.203	72.052	
40,568 47,575 56,805 66,439 79,058 94,461 113,283 136,308 164,494 199,021 241,333	300	567.07	32.030	36,459	41.646	47.727	54.865	63.249	73.106	84 701	98 347	114 413	133 334	
	30	34.785	40.568	47,575	56.805	66.439	79.058	94 461	113 283	136 308	164 494	199 021	241 333	

Table A.2 (Contd)

11	345	15%	16%	17%					28€	32%	36%	404
1	1.000	1.000	-	1.000	1.000	1.000	1.000	1.000	1.000	1,000	1.000	1,000
2	2.140	2.150	2.160	2.170					2.280	2.320	2,360	2.400
6	3,440	3.473	3.506	3,539					3.918	4.062	4210	4.366
	4.921	4.993	5.066	5.141					910'9	6,362	6.725	7.104
	6.610	6.742	6.877	7.014					8.700	9626	10.146	10.946
	8.536	8.754	8.977	9.207					12,136	13.406	14.799	16.324
	10.730	11.067	11,414	11.772					16.534	18.696	21.126	23.850
	13.233	13,727	14.240	14.773					22.163	25.678	29.732	34.398
	16,085	16.786	17.518	18,285					29,369	34.895	41.435	49,150
	19.337	20,304	21.321	22,393					38.592	47.062	57.352	18.69
	23.044	24.349	25.733	27.200					50,399	63,122	78.998	98.738
12	27.271	29.002	30.850	32.824					65.510	84.320	108.437	13923
	32.089	34.352	36.786	39.404					84.853	112,303	148.475	195.92
	37.518	40.505	43.672	47.103					109.612	149.240	202.926	275.30
	43.842	47.580	51.660	56.110					141.303	197,997	276.979	386.42
	50.980	55.717	60.925	66.649					181.868	262.356	377.692	541.98
	59.118	65,075	71.673	78.979					233.791	347.310	514.661	759.78
	68.394	75.836	84.141	93,406					300.252	459,449	200,939	1064.69
	78.969	88.212	88.603	110.285					385,323	607.472	954.277	1491.57
	91.025	02.440	115.380	130.033					494.213	802.863	1298.817	2089.20
	81.871	12.793	249.214	292.105					1706.803	3226.844	6053.004	11247.19
	56 787	34 745	530 321	647 439		ш	200	м	5873 231	12940 850	28172 276	KOROT ORT

Table A.3 Present Value Interest Factor PVIF (r. R) = (1 + r)

355	000	RRS	1	2	693	513	25	8	约	100	22	坂	17	-	7	_	-	_						
13%	1.	D.	5 6	0.	0	0.0	0.5	0.4	0.4	0.3	0.3	628	970	0.23	020	0.18	0.168	0.141	27.125	0.111	0.088	0.087	COM	0,026
12%	1.000	A 803	212	0.797	0.712	0.636	0.567	0.507	0.452	0.404	0.361	0.322	0.287	0.257	0,220	0.285	0.183	0.163	0.146	0.130	0.116	0.104	0,059	CONTRA
115	1.000	1000	0.501	0.812	0.731	0.659	0.593	0.535	0.482	0.434	0.391	0.352	0.317	0.286	0.258	0.252	0.200	0.188	0.170	0,153	0,138	0,124	0,074	110411
10%	1.000	0000	10,20%	0.826	0.751	0.683	0.621	0.564	,0.513	0.467	0.424	988.0	0.350	0.319	0.290	0.263	0.239	0.218	0.198	0.380	0.164	0.149	0.092	O SEE
36	1,000	2000	0.917	0.842	0.772	0.708	0.650	0.596	0.547	0.502	0.460	0.422	0.388	0.356	0.326	0.200	0.275	0.252	0.231	0.212	0.194	0.178	0.116	An estimate
20.8	OW I	200	0.926	0.857	0.794	0.735	0.681	0.630	0.583	0.540	0.500	0.463	0.429	0.397	0.368	0.340	0.315	0,292	0.270	0.250	0.232	0.215	0.146	AN ASSESSED.
756	1 1000	1,000	0.935	0.873	0.816	0.763	0.713	0.666	0.623	0.582	0.544	0.508	0.475	0.444	0.415	0.388	0.362	0.339	0.311	0.296	0.276	0.258	0.184	24 4 44
25.9	* 0.000	1.000	0.943	0.890	0.840	0.700	0.747	0.705	0.665	0.627	0.592	0.558	0.527	0.497	0.469	0.442	0.417	0.394	0.377	0.350	0.331	0.312	0.233	10 w 10 w
202	2 10 10 10	1,000	0.952	0.007	D Sect	0.833	0.784	0.746	0.711	0.677	0.645	0.614	0.585	0.557	0.530	0.505	0.481	0.458	0.436	0.416	0.396	0.377	0.295	14 Table 14
305	111	1,000	0.962	2000	0.880	0.000	0.000	0.700	0.760	0.731	0.703	0.676	0.650	0.625	0.601	0.577	0.555	0.534	0.513	0.494	0.475	0.456	0.375	The Parties
300	338	1,000	1260	0.043	0.015	0.000	0.003	0.836	0.813	0.789	0.766	0.744	0.722	0.701	0.681	0.661	0.642	0.623	0.605	0.587	0.570	0.554	0.478	20.000
-	9,7	1.000	USON	A Det	0.004	0.924	0.924	0060	0.871	0.853	0.837	0.820	0.804	0.788	0.773	0.758	0.743	0.728	0.714	0.700	0.686	0.673	0.610	NAME OF
	15	1.000	0000	0.000	0.980	0.971	0.961	0.951	0.033	0.023	0.914	0.905	0.896	0.887	0.879	0.870	0.861	0.853	0.844	0.836	0.828	0.820	0.780	A 10 10 10
Period	H	O		- 1	54.6	10	+ 1	5 4	01	c 12,	0	10	11	12	13	14	335	16	17	18	19	20	255	200

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	40%	1.000	0.714	0.510	0.364	0.260	0.186	0.133	0.095	890.0	0.048	0.035	0.025	819.0	0.013	60000	9000	0.005	0.003	0.002	0.002	0.001	0.000	0000
	36%	1.000	0.735	0.541	0,398	0.292	0.215	0.158	0.116	0.085	0.063	9500	0.034	0.025	0.018	0.014	0.010	0.007	0.005	0.004	0.003	0.002	0.000	0.000
	32%	1.000	0.758	0.574	0.435	0.329	0.250	0.189	0.143	0.108	0.082	0.062	0.047	0.036	0.027	0.021	0.016	0.012	60000	0.007	0.005	0.004	0.001	0.000
	28%	1.000	0.781	0.610	0.477	0.373	0.291	0.227	0.178	0.139	0.108	0.085	990.0	0.052	0.040	0.032	0.025	0.019	0.015	0.012	600.0	0.007	0.002	0.001
	24%	1.000	908.0	0.650	0.524	0.423	0.341	0.275	0.222	0.179	0.144	0.116	0.094	9200	0.061	0.049	0.040	0.032	0.026	0.021	0.017	0.014	0.005	0.002
	20%	1.000	0.833	0.694	0.579	0.482	0.402	0.335	0.279	0.233	0.194	0.162	0.135	0.112	0.093	0.078	0.065	0.054	0.045	0.038	0.031	0.026	0.010	0.004
	19%	1.000	0.840	902.0	0.593	0.499	0.419	0.352	0.296	0.249	0.209	0.176	0.148	0.124	0.104	0.088	0.074	0.062	0.052	0.044	0.037	0.031	0.013	0.005
	18%	1.000	0.847	0.718	609.0	0.516	0.437	0.370	0.314	0.266	0.226	0.191	0.162	0.137	0.116	0.099	0.084	0.071	090.0	0.051	0.043	0.037	910.0	0.007
1000	17%	1.000	0.855	0.731	0.624	0.534	0.456	0.390	0.333	0.285	0.243	0.208	0.178	0.152	0.130	0.111	0.095	0.081	690.0	0.059	0.051	0.043	0.020	600.0
No. of Street, or other Persons	391	1.000	0.862	0.743	0.641	0.552	0.476	0.410	0.354	0.305	0.263	0.227	0.195	0.168	0.145	0.125	0.108	0.093	0.080	690.0	0.060	0.051	0.024	0.012
	15%	1.000	0.870	0.756	0.658	0.572	0.497	0.432	0.376	0.327	0.284	0.247	0.215	0.187	0.163	0.141	0.123	0.107	0.093	0.081	0.070	0.061	0.030	0.015
The state of	14%	1.000	0.877	692.0	0.675	0.592	0.519	0.456	0.400	0.351	0.308	0.270	0.237	0.208	0.182	0.160	0,140	0.123	0.108	0.095	0.083	0.073	0.038	0.020
Period	n	0	1	2	3	4	5	9	7	8	6	10	11	12	13	14	15	16	17	18	19	20	25	30

Present Value Interest Factor for an Annuity PVIFA $(r, n) = \frac{1 - 1}{(1 + r)^n}$ Table A.4

n	0	0 .	- 1	7	3	+	5	9	-	00	6	10	11	12	13	14	15	91	17	18	19	20	25	350
1%	1 000	000.1	0.990	1.970	2.941	3.902	4.853	5.795	6.728	7.652	8.566	174.6	10,368	11.255	12.134	13.004	13.865	14,718	15.562	16.398	17.226	18.046	22.023	25 809
2%	4 000	1.000	0.980	1.942	2.884	3.808	4.713	5.601	6.472	7.325	8.162	8.983	6.787	10.575	11.348	12.106	12.849	13.578	14.292	14.992	15.678	16.351	19.523	202 00
3%	4 000	1.000	0.971	1.913	2.829	3.717	4.580	5.417	6.230	7.020	7.786	8.530	9.253	9.945	10,635	11.296	11.938	12.561	13.166	13,754	14.324	14.877	17.413	10 200
4%	4 000	1.000	0.962	1.886	2.775	3.630	4.452	5.242	6.002	6.733	7.435	8.111	8.760	9.385	986'6	10.563	11.118	11.652	12.166	12.659	13.134	13.590	15.622	27000
5%	2000	1.000	0.952	1,859	2.723	3.546	4.329	5.076	5.786	6.463	7.108	7.722	8.306	8.863	9,394	668'6	10.380	10.838	11.274	11.690	12.085	12.462	14.094	
209	200	1.000	0.943	1.833	2.673	3,465	4.212	4.917	5.582	6.210	6.802	7.360	7.887	8.384	8.853	9.295	9.712	10.106	10.477	10.828	11.158	11.470	12.783	101
70%	2	1.000	0.935	1.808	2.624	3.387	4.100	4.766	5.389	5.971	6.515	7.024	7.499	7.943	8.358	8.745	9.108	9.447	9.763	10.059	10.336	10.594	11.654	2000
80%	0/0	1.000	0.926	1.783	2.577	3.312	3,993	4.623	5.206	5.747	6.247	6.710	7.139	7.536	7.904	8.244	8.559	8.851	9.122	9.372	9.604	9.818	10.675	OLC
									5.033															-
1001	10.00	1.000	606.0	1.736	2.487	3.170	3.791	4.355	4.868	5.335	5.759	6.145	6.495	6.814	7.103	7.367	7.606	7.824	8.022	8.201	8.365	8.514	6.077	2000
110	02.11	1.000	0.901	1.713	2.444	3.102	3.696	4 231	4.712	5.146	5.537	5.889	6.207	6.492	6.750	6.982	7.191	7.379	7.549	7.702	7.839	7.963	8.422	0.404
4304	17.70	1.000	0.893	1.690	2 402	3 037	3.605	4.111	4.564	4.968	5.328	5.650	5.938	6.194	6.424	6.628	6.811	6.974	7,120	7.250	7.366	7.469	7.843	D DEE
101	13	1.00	0.88	1.66	236	2 97	351	3 998	4.423	4.790	5.132	5.426	5.687	5.918	6.122	6.302	6.462	6.604	6.729	6.840	6.938	7.025	7.330	7 40k

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CENTRAL												
71	14%	15%	391	17%	18%	19%	20%	24%	28%	32%	36%	40%
0	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1,000	1,000	1,000
-	0.877	0.870	0.862	0.855	0.847	0.840	0.833	0.806	0.781	0.758	0.735	0.774
2	1.647	1.626	1.605	1.585	1.566	1.547	1.528	1.457	1.392	1,332	1.276	1224
3	2.322	2.283	2.246	2.210	2.174	2.140	2.106	1.981	1.868	1766	1.674	1,589
4	2.914	2.855	2.798	2.743	2.690	2.639	2.589	2.404	2.241	2096	1.966	1.849
22	3.433	3.352	3.274	3.199	3.127	3.058	2.991	2,745	2532	2345	2.181	2035
9	3.889	3,784	3.685	3.589	3.498	3.410	3.326	3.020	2,759	2534	2339	2.168
7	4.288	4.160	4.039	3.922	3.812	3.706	3.605	3.242	2.937	2.678	2,455	2363
8	4.639	4.487	4.344	4.207	4.078	3.954	3.837	3,421	3.076	2786	2550	2331
6	4.946	4.772	4.607	4.451	4.303	4.163	4.031	3.566	3.184	2.868	2,603	2379
10	5.216	5.019	4.883	4.659	4.494	4.339	4.193	3.682	3.269	2,930	2,650	2414
111	5.453	5.234	5.029	4.836	4.656	4.486	4.327	3.776	3,335	2.978	2,683	2438
12	2.660	5.421	5.197	4.988	4.793	4.611	4.439	3.851	3.387	3.013	2708	2456
(3	5.842	5,583	5.342	5.118	4.910	4.715	4.533	3.912	3.427	3.040	272	2,469
4	6.002	5.724	5.468	5.229	5.008	4.802	4.611	3.962	3.459	3.061	2740	2.478
5	6.142	5.847	5.575	5.324	5.092	4.876	4.675	4.001	3.483	3.076	2750	242
. 9	6.265	5.954	5.669	5.405	5.162	4.938	4.730	4.033	3.503	3.088	2758	2489
7	6.373	6.047	5.749	5.475	5.222	4.990	4.775	4.059	3.518	3.097	2763	2492
90	6.647	6.128	5.818	5.534	5.273	5.033	4.812	4.080	3.529	3.104	2767	2494
6	6.550	6.198	5.877	5.584	5.316	5.970	4.844	4.097	3.539	3.109	2,770	24%
-	6.623	6.259	5.929	5.628	5.353	5.101	4.870	4.110	3.546	3.113	2772	2,497
	6.873	6.464	6.097	5.766	5.467	5.195	4.948	4.147	3,564	3.122	2776	24.8
	7 003	6.566	6.177	5.829	5517	5 235	4.979	4.160	3.569	3.124	2778	2500