

**Board of Governors
of the
Federal Reserve System**

TRUTH IN LENDING

REGULATION Z

**ANNUAL PERCENTAGE RATE TABLES
FACTOR TABLES FOR IRREGULAR TRANSACTIONS**



Volume II

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TRUTH IN LENDING

Regulation Z

FACTOR TABLES FOR IRREGULAR TRANSACTIONS

This volume can be used to find the rates within the range of the tables for all combinations of irregular advances and payments. An annual percentage rate determined in accordance with the instructions for the use of these tables will comply with the requirements of Regulation Z. Instructions for computing the finance charge as well as the unearned finance charge in case of prepayment are also included.

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**BOARD OF GOVERNORS
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FEDERAL RESERVE SYSTEM
Washington, D. C.
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Introduction

In finding the rate in an irregular transaction by the principal method described in this volume, the finance charge is computed at two different rates which are on either side of the expected rate, and the rate corresponding to the finance charge given for the transaction is found by interpolation. The same general approach is used to find the finance charge or the unearned finance charge when the rate is given.

Factor Tables

In this volume there are 12 sets of factors ranging from 5% to 60% at 5% intervals. Each set consists of 3 columns, A, B, and C. The A factor represents the number of regular monthly payments (or weekly payments in the weekly factor tables).

The B factor represents the single payment equivalent point for the number of payments appearing in column A. For example, in the 15% set of monthly factors we find 6.4 in column B opposite 12 payments in column A. This means that a single payment of \$12 at 6.4 months contains the same finance charge as 12 monthly payments of \$1 each (if the finance charge percentage rate is 15%).

The C factor represents the finance charge per \$1,000 of payment at the equivalent point in column B (or per \$1,000 of total payments shown in column A). In the example above, the C column contains the value 77 opposite 12 payments in column A and opposite 6.4 months in column B. If we multiply \$12 by 77 and divide by 1,000 we find that the finance charge in the 12 payment sequence (or in the single payment of \$12 at 6.4 months) is equal to \$0.92.

To find the finance charge contained in a deferred sequence of 12 payments of \$1 each which begins at the end of 10 months (assuming a rate of 15%) we again find the single payment equivalent point as 6.4 months in column B. However, since the 12 payment series begins 9 months later than a regular series (which begins at the end of 1 month) the single payment equivalent point must be moved 9 months farther away. That is, we must add 9 to 6.4 to obtain a single payment equivalent point of 15.4 months in column B, opposite which we find a finance charge factor of 174 in column C. This means that at a rate of 15% the finance charge for the \$12 deferred series (or its single payment equivalent at 15.4 months) is $\$12 \times 174 \div 1,000 = \2.09 .

Every credit transaction other than open end, no matter how irregular, can be expressed as a combination of deferred sequences of advances and payments of the type discussed in the preceding paragraph. In practice, many of these sequences are single payments and in most cases single advances are involved.

Computation of Rate

In Examples 1 through 4, an estimated rate is used to determine a computation rate which in turn is used to select a factor table. In each case the transaction is broken up into its component sequences and single advances and payments, and the total finance charge is computed using the selected factor table. If the computed finance charge is smaller than the finance charge given for the transaction, the next higher factor table is used to recompute columns (5) and (6) and obtain a second computed finance charge. If the computed finance charge is larger than the given finance charge, the next lower factor table is used to recompute columns (5) and (6). The given finance charge must fall between the two computed finance charges and is interpolated between these two computed finance charges to find the rate.

When the computation period is 1 month (or 1 week) the two computed finance charges must be at succeeding 5% rates. If the computation period is two months (or 2 weeks) or more, the two computed finance charges must not be more than 10 percentage points apart (preferably 5 percentage points).

Example 9 illustrates an alternate rate computation method which requires the computation of columns (5) and (6) for only one set of factors instead of two. This method can be used at the discretion of the creditor provided the requirements below are met. This method is based on the principle that if the equivalent number of regular and equal payments does not deviate drastically from the number of payments indicated by the duration of the transaction, then the rate can be found by reading across on this equivalent payment line of the Volume I rate table to the given FC/100. A requirement of the method is that the equivalent number of regular and equal payments cannot deviate by more than 20% from the number of payments indicated by the duration of the transaction. A second requirement is that the difference between the rate found in the Volume I rate table and the factor table rate on which it is based shall be equal to or less than 2½ percentage points. If this cannot be achieved, then the factor table which results in the least difference between its rate and the rate found in the Volume I rate table shall be used. This method will be known as the "single-run" method as opposed to the "double-run" method used in Examples 1 through 4.

In the Note on Accuracy, page 28, an optional method for transactions which are 3 months or less in duration is given. This is necessary because the factors in this area do not contain enough significant digits. The finance charge or unearned finance charge can easily be computed using the outstanding balances in these cases.

Computation of Finance Charge

Examples 5 through 8 deal with the computation of the finance charge and the unearned finance charge, using the same general approach as used in finding the rate. However, in these examples the computation rate is known and the nearest factor tables on either side are used. In Examples 5 through 7 (computation of finance charge) it is necessary to estimate the expected size of the payments but only the relative size is important. The actual dollar level of the payments emerges at the bottom of the form.

Unusual Sequences of Payments or Advances

In the case of unusual sequences such as uniformly increasing or decreasing payments, in which each payment would have to be entered on a separate line in the computation forms of this volume, it is pointed out that auxiliary tables can be developed for specific situations. These tables can be constructed at rates corresponding to the factor table rates and can be used to convert such unusual sequences to their single payment equivalents, thus reducing the number of computation form entries to just a few in most cases.

Explanation of Certain Steps in the Computation Forms

Computation forms used:

Double-run rate form	Examples 1 - 4
Finance charge form	Examples 5 - 7
Unearned finance charge form (prepayment)	Example 8
Single-run rate form	Example 9

The blank forms bound in the center of this volume are intended for duplication. The Board is not prepared to supply these forms.

CP = Number of months (or weeks) in the computation period:

Generally the computation period is made equal to the unit-period as defined on page 27, or it is made equal to a month (or a week), whichever is more convenient.

As illustrated in Example 2, if a regular sequence of payments is involved in which the payment period is equal to the unit-period, the unit-period is used as the computation period so that the sequence can be represented on a single line in the computation form. On the other hand, in a transaction in which there is no sequence of regular payments (Example 3), the most convenient computation period is a month.

In most annual payment cases, it is not possible to use the unit-period of a year as the computation period, since the limit of the tables would be exceeded by doing so. In this case a month or a larger unit such as six months can be used. In general, the use of a larger computation period results in greater accuracy. The effect of the computation period selection on the accuracy of the computation is discussed on page 30.

When the CP differs from the unit-period, a conversion of the rate is required as indicated in the computation forms.

Estimated equivalent number of monthly (or weekly) payments:

This is required only in rate computations when a close approximation to the rate is not known beforehand. The simplest method for estimating the equivalent number of payments is to estimate the center point of the payments, estimate the center point of the advances, take the difference, double it, and subtract 1. Use the nearest whole number.

In some transactions this can be done easily and with precision. In others it is difficult. In the difficult cases the best policy is to estimate the center points as closely as possible and proceed. If the estimate is too far off, an extra computation of columns (5) and (6) is required.

In each rate computation example the method for estimating the equivalent number of payments is explained.

Column (1) of computation form:

The values in this column are measured from the date of the first advance or the first payment, whichever occurs earlier. In the computation of the unearned finance charge, however, they are measured from the date of prepayment. The values are expressed to the nearest tenth of a month or to the nearest half of a week in case the CP is a week or a multiple of a week. Odd days can be converted to months by dividing by 3 and shifting the decimal 1 place to the left.

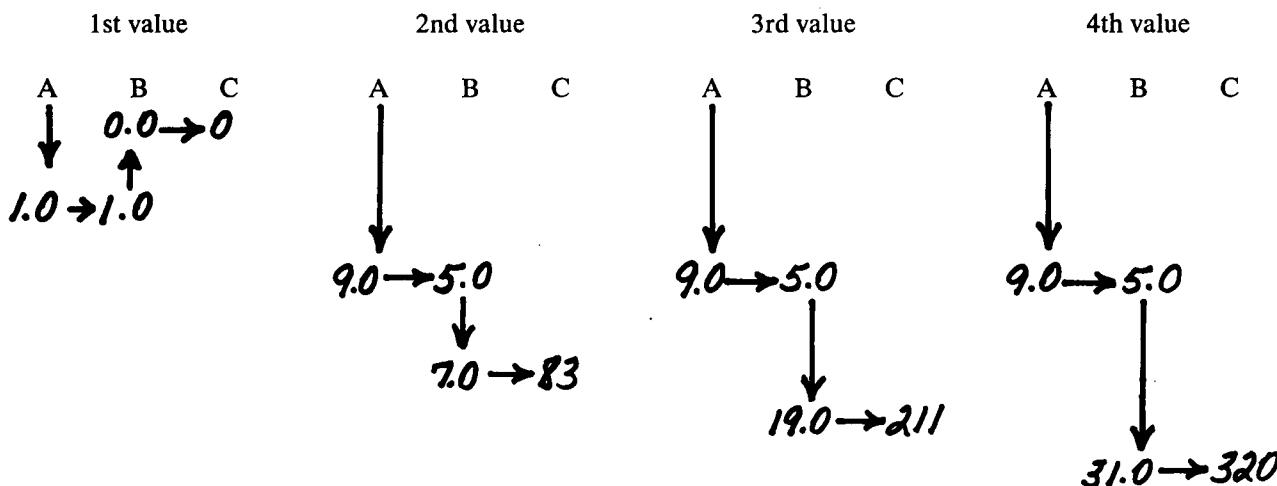
Column (4) of computation form:

Divide column (1) by the number of months (or weeks) in the computation period and subtract 1.

Column (5) of computation form:

Values in this column are found from the factor tables and are based on the values appearing in columns (3) and (4) of the computation form. In Example 1, the value of 83 which appears in column (5) is found by reading down column A of the 15% factor tables to 9.0. Corresponding to this value we find 5.0 in column B. To this 5.0 add the 2.0 from column (4) of the computation form to get 7.0. Follow down column B to 7.0 and find 83 opposite it in column C.

Below is a pattern illustrating how each of the 15% column (5) values appearing in Example 1 is found:



Whenever the CP is *a month (or a week)* and *single* advances or payments are involved it is not necessary to fill in columns (3) and (4). In this case the values contained in column (1) can be used directly in column B of the factor tables to find the C factors for column (5). (See Examples 3 and 4). The results are the same as if columns (3) and (4) had been used.

It is also noted that in the ordinary single advance case where the advance precedes the first payment, the column (5) value is always zero and columns (3) and (4) need not be used for the single advance.

Column (6) of computation form:

If an adding machine or a desk calculator is available it is not necessary to calculate the products on each line in this column. Instead, the subtotals for advances and payments can be found by cumulative multiplication. A further simplification is possible when the advances or payments are all equal to each other. In Example 4, for instance, each advance is equal to \$800. The column (6) subtotals for advances in this example can be found by adding together the values in column (5) and multiplying by 800.

Interpolation (cross multiplication):

Near the end of each computation form (except for the single-run rate computation form) there is a step in which the pair of values in two succeeding lines are cross multiplied, added together, and divided by another number. In Example 1 this is done using lines (a), (b), and (c). That is, $(12.40 \times 1.97) + (13.03 \times 2.40)$ divided by 4.37 = 12.75%. In Example 5, lines (c), (d), and (e) are involved. That is, $(426.65 \times 77.20) + (437.47 \times 92.02)$ divided by 169.22 = \$432.53.

Alternate rate computation form—Single-run method (Example 9):

This form is identical to the rate form used in Examples 1 through 4 except for the lower portion. Requirements governing its use are described in the introduction. Certain detailed steps applying only to this form are found in Example 9.

EXAMPLE 1

FINDING THE RATE FOR IRREGULAR TRANSACTIONS

(Schoolteacher loan)

Example:

Advances: 1 advance of \$2,000 on 7/1/70 (excluding finance charge)

Payments: 9 monthly payments of \$90.09 each beginning 10/1/70
9 monthly payments of \$90.09 each beginning 10/1/71
9 monthly payments of \$90.09 each beginning 10/1/72

Finance charge: Payments minus advances = \$432.43

Solution:

See form on opposite page.

Since the unit-period is a month, the computation period is automatically a month and each sequence of regular monthly payments can be represented on a single line. If this example contained additional sequences in which the period differed from the computation period (in this case a month), these sequences would have to be represented payment by payment on separate lines.

The estimated equivalent number of monthly payments is based on the central payment which occurs at 19 months. If this is doubled and 1 is subtracted (see page 4), the result is 37 payments.

Instead of computing each line in column (6), the values in column (5) are totaled and multiplied by \$810.81. This simplifies the arithmetic when the total payments in each sequence are equal.

EXAMPLE 1

Double-run rate computation form for irregular transactions as
described in Volume II of Annual Percentage Rate Tables.
(For general explanation see pages 2 through 5.)

CP = Number of months (~~or weeks~~) in the computation period = 1

Fill in the first 4 columns in the table below

*FC/100 = (Finance charge) \times (100) \div (Amount financed) = \$21.62

Estimated equivalent number of monthly (~~or weekly~~) payments = 37

Estimated rate, using Volume I rate table and preceding 2 lines = 12 3/4 %

Computation rate = CP \times (Estimated rate) = 12 3/4 %

(1)	(2)	(3)	(4)	(5)	(6)
Months (or weeks) to start of each sequence	Amount of advances or payments in each sequence	Number of advances or payments in each sequence (Factor A)	Deferment = Col. (1) CP - 1 (To be added to Factor B)	Finance charge per \$1,000 (Factor C)	Finance charge = Col. (2) \times Col. (5) \div 1000
				<u>10 % (15 %)</u>	<u>10 % (15 %)</u>
				()	()
<u>Advances:</u>				()	()
<u>0.0</u>	<u>\$2,000.00</u>	<u>1</u>	<u>-1.0</u>	<u>0 (0)</u>	<u>()</u>
				()	<u>0.00 (0.00)</u>
<u>Payments:</u>				()	()
<u>3.0</u>	<u>810.81</u>	<u>9</u>	<u>2.0</u>	<u>57 (83)</u>	<u>()</u>
<u>15.0</u>	<u>810.81</u>	<u>9</u>	<u>14.0</u>	<u>146 (211)</u>	<u>()</u>
<u>27.0</u>	<u>810.81</u>	<u>9</u>	<u>26.0</u>	<u>227 (320)</u>	<u>()</u>
	<u>2,432.43</u>			()	<u>348.65 (497.84)</u>
				()	()
				()	()
				()	()
				()	()

Computed finance chg. = (Col. (6) for pmts.) - (Col. (6) for advances) = 348.65 (497.84)

(a) = (Given finance charge) \times (Col. (6) rate) \div (Preceding line) = 12.40 % (13.03 %)

(b) = Difference between (a) and column (6) rate = 2.40 (1.97)

(c) = Sum of two values on line (b) = 4.37

Cross multiply (a) and (b) and divide by (c) = 12.75 %

Divide the rate on the preceding line by the CP = — %

Number of months (~~or weeks~~) in the unit-period as defined on page 27 = 1

If the unit-period is not the same as the CP, convert the rate above using the table on page

24 or 26 = — %

NOTE: The final rate obtained by this method may be disclosed to the nearest $\frac{1}{4}$ % only.

*If an approximate rate is known, omit lines 3, 4, and 5.

EXAMPLE 2

FINDING THE RATE FOR IRREGULAR TRANSACTIONS

(Multiple payment level loan)

Example:

Advances: 1 advance of \$1,200 on 1/15/70 (excluding finance charge)

Payments: 24 biweekly payments of \$25.15 each beginning 2/16/70 followed by 24 biweekly payments of \$35.21 each, plus 1 final payment of \$50.30

Finance charge: Payments minus advances = \$298.94

Solution:

See form on opposite page.

The computation period is taken as 2 weeks (the unit-period) in order that each of the biweekly sequences can be represented on a single line. If this example contained additional sequences in which the period differed from the computation period (in this case 2 weeks), those sequences would have to be represented payment by payment on separate lines.

If the midpoint of the transaction is used in estimating the equivalent number of weekly payments (2×52.5) — 1 = 104 payments is obtained. However, about \$900 of payments fall in the last half of the transaction and about \$600 in the first half. Since 104 is the largest number of payments in the weekly table, we may use the monthly table for example at 26 payments and obtain a rate of 20.75%.

In this example the weekly factor tables are used, of course.

EXAMPLE 2

Double-run rate computation form for irregular transactions as
described in Volume II of Annual Percentage Rate Tables.
(For general explanation see pages 2 through 5.)

CP = Number of months (~~or weeks~~) in the computation period = 2

Fill in the first 4 columns in the table below

* $\text{FC}/100 = (\text{Finance charge}) \times (100) \div (\text{Amount financed})$ = \$24.91

Estimated equivalent number of monthly (~~or weekly~~) payments = 26

Estimated rate, using Volume I rate table and preceding 2 lines = 20 3/4 %

Computation rate = CP \times (Estimated rate) = 41 1/2 %

(1)	(2)	(3)	(4)	(5)	(6)
Months (or weeks) to start of each sequence	Amount of advances or payments in each sequence	Number of advances or payments in each sequence (Factor A)	Deferment = $\frac{\text{Col. (1)}}{\text{CP}} - 1$ (To be added to Factor B)	Finance charge per \$1,000 (Factor C)	Finance charge = Col. (2) \times Col. (5) $\div 1000$
				<u>40 % (45 %)</u>	<u>40 % (45 %)</u>
				()	()

Advances:

<u>0.0</u>	<u>\$1,200</u>	<u>1</u>	<u>-1.0</u>	<u>0 (0)</u>	<u>()</u>
				<u>() 0.00</u>	<u>(0.00)</u>

Payments:

<u>4.5</u>	<u>603.60</u>	<u>24</u>	<u>1.2</u>	<u>98 (110)</u>	<u>()</u>
<u>52.5</u>	<u>845.04</u>	<u>24</u>	<u>25.2</u>	<u>250 (276)</u>	<u>()</u>
<u>100.5</u>	<u>50.30</u>	<u>1</u>	<u>49.2</u>	<u>319 (351)</u>	<u>()</u>
	<u>1,498.94</u>			<u>() 286.46 (317.28)</u>	
				<u>()</u>	<u>()</u>
				<u>()</u>	<u>()</u>
				<u>()</u>	<u>()</u>
				<u>()</u>	<u>()</u>

Computed finance chg. = (Col. (6) for pmts.) - (Col. (6) for advances) = 286.46 (317.28)

(a) = (Given finance charge) \times (Col. (6) rate) \div (Preceding line) = 41.74 % (42.40 %)

(b) = Difference between (a) and column (6) rate = 1.74 (2.60)

(c) = Sum of two values on line (b) = 4.34

Cross multiply (a) and (b) and divide by (c) = 42.00 %

Divide the rate on the preceding line by the CP = 21.00 %

Number of months (~~or weeks~~) in the unit-period as defined on page 27 = 2

If the unit-period is not the same as the CP, convert the rate above using the table on page
24 or 26 = %

NOTE: The final rate obtained by this method may be disclosed to the nearest $\frac{1}{4} \%$ only.

*If an approximate rate is known, omit lines 3, 4, and 5.

EXAMPLE 3
FINDING THE RATE FOR IRREGULAR TRANSACTIONS
(Agricultural loan)

Example:

Advances: (excluding finance charge)
\$1,012.35 on 2/1/69
509.35 on 8/15/69
80.00 on 2/1/70 (PCA stock)

Payments: \$ 400.00 on 5/1/69
600.00 on 10/1/69
677.15 on 2/1/70 (payments include \$80 for PCA stock)

Finance charge: Payments minus advances = \$75.45

Solution:

See form on opposite page.

The computation period is taken as 1 month, since there are no regular sequences.

In estimating the center point for the payments we shall assume 11/1/69 as the central date for the payments.
For the advances we shall assume 4/1/69. The difference is 7 months. If we double 7 and subtract 1 we get 13 months.

Because only single advances and payments are involved, it is not necessary to fill in columns (3) and (4). See page 5.

Since the unit-period is 5 months, the rate found in the third line from the bottom of the form must be converted to a 5-month basis. That is, $9.64\% \times 10.17 \div 10.00 = 9.80\%$.

EXAMPLE 3

Double-run rate computation form for irregular transactions as
described in Volume II of Annual Percentage Rate Tables.
(For general explanation see pages 2 through 5.)

CP = Number of months (~~or weeks~~) in the computation period = 1

Fill in the first 4 columns in the table below

*FC/100 = (Finance charge) \times (100) \div (Amount financed) = \$4.71

Estimated equivalent number of monthly (~~or weekly~~) payments = 13

Estimated rate, using Volume I rate table and preceding 2 lines = 8 %

Computation rate = CP \times (Estimated rate) = 8 %

(1)	(2)	(3)	(4)	(5)	(6)
Months (or weeks) to start of each sequence	Amount of advances or payments in each sequence	Number of advances or payments in each sequence (Factor A)	Deferment = $\frac{\text{Col. (1)}}{\text{CP}} - 1$ (To be added to Factor B)	Finance charge per \$1,000 (Factor C)	Finance charge = Col. (2) \times Col. (5) $\div 1000$
				<u>5 % (10 %)</u>	<u>5 % (10 %)</u>
				()	()
<u>Advances:</u>				()	()
<u>0.0</u>	<u>\$1,012.35</u>		<u>0 (0)</u>		
<u>6.5</u>	<u>509.35</u>		<u>27 (53)</u>		
<u>12.0</u>	<u>80.00</u>		<u>49 (95)</u>		
	<u>1,601.70</u>			<u>() 17.67 (34.60)</u>	
<u>Payments:</u>				()	()
<u>3.0</u>	<u>400.00</u>		<u>12 (25)</u>		
<u>8.0</u>	<u>600.00</u>		<u>33 (64)</u>		
<u>12.0</u>	<u>677.15</u>		<u>49 (95)</u>		
	<u>1,677.15</u>			<u>() 57.78 (112.73)</u>	
				()	()
				()	()

Computed finance chg. = (Col. (6) for pmnts.) $-$ (Col. (6) for advances) = 40.11 (78.13)

(a) = (Given finance charge) \times (Col. (6) rate) \div (Preceding line) = 9.41 % (9.66 %)

(b) = Difference between (a) and column (6) rate = 4.41 (0.34)

(c) = Sum of two values on line (b) = 4.75

Cross multiply (a) and (b) and divide by (c) = 9.64 %

Divide the rate on the preceding line by the CP = — %

Number of months (~~or weeks~~) in the unit-period as defined on page 27 = 5

If the unit-period is not the same as the CP, convert the rate above using the table on page 24 or 26 = 9.80 %

NOTE: The final rate obtained by this method may be disclosed to the nearest $\frac{1}{4}$ % only.

*If an approximate rate is known, omit lines 3, 4, and 5.

EXAMPLE 4
FINDING THE RATE FOR IRREGULAR TRANSACTIONS
(Educational loan)

Example:

Advances: 8 of \$800 each on 8/30/69, 1/30/70, 8/30/70, 1/30/71, 8/30/71, 1/30/72, 8/30/72, and 1/30/73 (excluding finance charge)

Payments: 48 monthly payments of \$138.76 each, starting 10/1/69

Finance charge: Payments minus advances = \$260.48

Solution:

See form on opposite page.

Since the unit-period is a month, the computation period is automatically a month and the sequence of 48 regular payments can be represented on a single line.

The center point of the advances may be assumed to be between the 4th and 5th advance, at 20.5 months. The center point of the payments is between the 24th and 25th payment, at 24.5 months. If the difference is doubled and 1 is subtracted, we find 7 payments as the monthly payment equivalent. The estimated rate from the Volume I rate table is 12%.

Because only single advances are involved, it is not necessary to fill in columns (3) and (4) for advances. (See page 5.)

Since the advances in column (2) are all equal, the factors in column (5) are totaled and multiplied by \$800 to give the total in column (6) for advances. This simplifies the arithmetic.

EXAMPLE 4

Double-run rate computation form for irregular transactions as
described in Volume II of Annual Percentage Rate Tables.
(For general explanation see pages 2 through 5.)

CP = Number of months (~~or weeks~~) in the computation period = 1

Fill in the first 4 columns in the table below

* $\text{FC}/100 = (\text{Finance charge}) \times (100) \div (\text{Amount financed})$ = \$4.07

Estimated equivalent number of monthly (~~or weekly~~) payments = 7

Estimated rate, using Volume I rate table and preceding 2 lines = 12 %

Computation rate = CP \times (Estimated rate) = 12 %

(1)	(2)	(3)	(4)	(5)	(6)
Months (or weeks) to start of each sequence	Amount of advances or payments in each sequence	Number of advances or payments in each sequence (Factor A)	Deferment = $\frac{\text{Col. (1)}}{\text{CP}} - 1$ (To be added to Factor B)	Finance charge per \$1,000 (Factor C)	Finance charge = Col. (2) \times Col. (5) $\div 1000$
				<u>10 % (15 %)</u>	<u>10 % (15 %)</u>

<u>Advances:</u>				()	()
<u>0.0</u>	<u>\$800.00</u>			<u>0 (0)</u>	()
<u>5.0</u>	"			<u>40 (60)</u>	()
<u>12.0</u>	"			<u>95 (139)</u>	()
<u>17.0</u>	"			<u>132 (190)</u>	()
<u>24.0</u>	"			<u>180 (258)</u>	()
<u>29.0</u>	"			<u>214 (302)</u>	()
<u>36.0</u>	"			<u>258 (360)</u>	()
<u>41.0</u>	"			<u>288 (399)</u>	()
	<u>6,400.00</u>			()	<u>965.60 (1,366.40)</u>

<u>Payments:</u>				()	()
<u>1.0</u>	<u>6,660.48</u>	<u>48</u>	<u>0.0</u>	<u>179 (251)</u>	()
				()	<u>1,192.23 (1,671.78)</u>

Computed finance chg. = (Col. (6) for pmts.) – (Col. (6) for advances) = 226.63 (305.38)

(a) = (Given finance charge) \times (Col. (6) rate) \div (Preceding line) = 11.49 % (12.79 %)

(b) = Difference between (a) and column (6) rate = 1.49 (2.21)

(c) = Sum of two values on line (b) = 3.70

Cross multiply (a) and (b) and divide by (c) = 12.01 %

Divide the rate on the preceding line by the CP = 1 %

Number of months (~~or weeks~~) in the unit-period as defined on page 27 = 1

If the unit-period is not the same as the CP, convert the rate above using the table on page
24 or 26 = 1 %

NOTE: The final rate obtained by this method may be disclosed to the nearest $\frac{1}{4}$ % only.

*If an approximate rate is known, omit lines 3, 4, and 5.

EXAMPLE 5

FINDING THE FINANCE CHARGE FOR IRREGULAR TRANSACTIONS

(Schoolteacher loan—Converse of Example 1)

Example:

Desired rate: $12\frac{3}{4}\%$

Advances: 1 of \$2,000 on 7/1/70 (excluding finance charge)

Estimated payments: 9 monthly payments of about \$80 each beginning 10/1/70
9 monthly payments of about \$80 each beginning 10/1/71
9 monthly payments of about \$80 each beginning 10/1/72

Solution:

See form on opposite page.

Since the unit-period is a month, the computation period is automatically a month and each sequence of regular monthly payments can be represented on a single line.

The two factor tables whose rates are nearest $12\frac{3}{4}\%$ are used in columns (5) and (6).

Since the required payments are all equal, the amount of a single payment is equal to \$2,432.53 divided by 27, or \$90.09, and the finance charge is adjusted to \$432.43 accordingly.

EXAMPLE 5

Finance charge computation form for irregular transactions as
described in Volume II of Annual Percentage Rate Tables.
(For general explanation see pages 2 through 5.)

Desired rate = 12 3/4 %

UP = Number of months (~~or weeks~~) in the unit-period as defined on page 27 = 1

CP = Number of months (~~or weeks~~) in the computation period = 1

If UP and CP differ, convert rate from UP basis to CP basis using page 24 or 26 = 12 3/4 %

CR = Computation rate = preceding line times CP = 12 3/4 %

(1)	(2)	(3)	(4)	(5)	(6)
Months (or weeks) to start of each sequence	Amount of advances or estimated payments in each sequence	Number of advances or estimated payments in each sequence (Factor A)	Deferment = Col. (1) — 1 CP (To be added to Factor B)	Finance charge per \$1,000 (Factor C)	Finance charge = Col. (2) × Col. (5) ÷ 1000
				<u>10 % (15 %)</u>	<u>10 % (15 %)</u>
				()	()
<u>Advances:</u>				()	()
<u>0.0</u>	<u>\$1,000.00</u>	<u>1</u>	<u>-1.0</u>	<u>0 (0)</u>	<u>()</u>
				() <u>0.00</u>	() <u>0.00</u>
				()	()
<u>Estimated payments:</u>				()	()
<u>3.0</u>	<u>720.00</u>	<u>9</u>	<u>2.0</u>	<u>57 (83)</u>	<u>()</u>
<u>15.0</u>	<u>720.00</u>	<u>9</u>	<u>14.0</u>	<u>146 (211)</u>	<u>()</u>
<u>27.0</u>	<u>720.00</u>	<u>9</u>	<u>26.0</u>	<u>227 (320)</u>	<u>()</u>
	<u>2,160.00</u>			() <u>309.60</u>	() <u>(442.08)</u>
				()	()
				()	()
				()	()

(a) = (Total advances) less (Column (6) total for advances) = \$2,000.00 (2,000.00)

(b) = (Total estimated payments) less (Column (6) total for payments) = \$1,850.40 (1,717.92)

(Column (6) total for payments) × (a) ÷ (b) = 334.63 (514.67)

(Preceding line) less (Column (6) total for advances) = 334.63 (514.67)

(c) = (Preceding line) × (CR) ÷ (Column (6) rate) = 426.65 (437.47)

(d) = Difference between two preceding lines = 92.02 (77.20)

(e) = Sum of two values on line (d) = 169.22

Cross multiply (c) and (d) and divide by (e) = Finance charge = \$ 432.53

Total required payments = Total advances + preceding line = \$2,432.53

Each payment = (Each estimated payment) × (Preceding line) ÷ (Total estimated payments)

EXAMPLE 6

FINDING THE FINANCE CHARGE FOR IRREGULAR TRANSACTIONS

(Multiple payment level loan—Converse of Example 2)

Example:

Desired rate: 21%

Advances: 1 of \$1,200 on 1/15/70 (excluding finance charge)

Payments: 24 biweekly payments of approximately \$25 each beginning 2/16/70 followed by 24 biweekly payments of approximately \$35 each, plus 1 final payment of approximately \$50

Solution:

See form on opposite page.

The computation period is taken as equal to the unit-period so that each 24 payment sequence can be represented on a single line of the computation form.

The two factor tables whose rates are nearest 42% are used in columns (5) and (6).

The required payments are:

$$\$25 \times 1,498.90 \div 1,490 = \$25.15$$

$$\$35 \times 1,498.90 \div 1,490 = \$35.21$$

$$\$50 \times 1,498.90 \div 1,490 = \$50.30$$

Finance charge adjusted to these payments = \$298.94 instead of \$298.90.

EXAMPLE 6

Finance charge computation form for irregular transactions as
described in Volume II of Annual Percentage Rate Tables.
(For general explanation see pages 2 through 5.)

Desired rate = 21 %

UP = Number of months (or weeks) in the unit-period as defined on page 27 = 2

CP = Number of months (or weeks) in the computation period = 2

If UP and CP differ, convert rate from UP basis to CP basis using page 24 or 26 = 21 %

CR = Computation rate = preceding line times CP = 42 %

(1)	(2)	(3)	(4)	(5)	(6)
Months (or weeks) to start of each sequence	Amount of advances or estimated payments in each sequence	Number of advances or estimated payments in each sequence (Factor A)	Deferment = Col. (1) CP - 1 (To be added to Factor B)	Finance charge per \$1,000 (Factor C)	Finance charge = Col. (2) × Col. (5) ÷ 1000
				40 % (45 %)	40 % (45 %)
				()	()
<u>Advances:</u>				()	()
0.0	\$1,200.00	1	-1.0	0 (0)	()
				() 0.00	(0.00)
<u>Payments:</u>				()	()
45	600.00	24	1.2	98 (110)	()
52.5	840.00	24	25.2	250 (276)	()
100.5	50.00	1	49.2	319 (351)	()
	1,490.00			() 284.75 (315.39)	
				()	()
				()	()
				()	()
				()	()

(a) = (Total advances) less (Column (6) total for advances) = 1,200.00 (1,200.00)

(b) = (Total estimated payments) less (Column (6) total for payments) = 1,205.25 (1,174.61)

(Column (6) total for payments) × (a) ÷ (b) = 283.51 (322.21)

(Preceding line) less (Column (6) total for advances) = 283.51 (322.21)

(c) = (Preceding line) × (CR) ÷ (Column (6) rate) = 297.69 (300.73)

(d) = Difference between two preceding lines = 14.18 (21.48)

(e) = Sum of two values on line (d) = 35.66

Cross multiply (c) and (d) and divide by (e) = Finance charge = \$298.90

Total required payments = Total advances + preceding line = \$1,498.90

Each payment = (Each estimated payment) × (Preceding line) ÷ (Total estimated payments)

EXAMPLE 7

FINDING THE FINANCE CHARGE FOR IRREGULAR TRANSACTIONS

(Educational loan—Converse of Example 4)

Example:

Desired rate: 12%

Advances: 8 of \$800 each on 8/30/69, 1/30/70, 8/30/70, 1/30/71, 8/30/71, 1/30/72, 8/30/72, and 1/30/73 (excluding finance charge).

Estimated payments: 48 equal monthly payments starting 10/1/69 and totaling \$6,400.

Solution:

See form on opposite page.

Since the unit-period is a month, the computation period is automatically a month and the sequence of 48 regular monthly payments can be represented on a single line.

Because only single advances are involved, it is not necessary to fill in columns (3) and (4) for advances. (See page 5.)

Since the advances in column (2) are all equal, the values in column (5) are totaled and multiplied by \$800 to give the totals for advances in column (6). This simplifies the arithmetic.

Since the payments are all equal, it is only necessary to divide \$6,660.35 by 48 to get each payment = \$138.76
The finance charge is adjusted to \$260.48 to agree with total payments.

EXAMPLE 7

Finance charge computation form for irregular transactions as
described in Volume II of Annual Percentage Rate Tables.
(For general explanation see pages 2 through 5.)

Desired rate = 12 %

UP = Number of months (~~or weeks~~) in the unit-period as defined on page 27 = 1

CP = Number of months (~~or weeks~~) in the computation period = 1

If UP and CP differ, convert rate from UP basis to CP basis using page 24 or 26 = 12 %

CR = Computation rate = preceding line times CP = 12 %

(1)	(2)	(3)	(4)	(5)	(6)
Months (or weeks) to start of each sequence	Amount of advances or estimated payments in each sequence	Number of advances or estimated payments in each sequence (Factor A)	Deferment = Col. (1) — 1 CP (To be added to Factor B)	Finance charge per \$1,000 (Factor C)	Finance charge = Col. (2) × Col. (5) ÷ 1000
				10 % (15 %)	10 % (15 %)
<u>Advances:</u>				()	()
0.0	\$800.00		0 (0)	()	
5.0	"		40 (60)	()	
12.0	"		95 (139)	()	
17.0	"		132 (190)	()	
24.0	"		180 (258)	()	
29.0	"		214 (302)	()	
36.0	"		258 (360)	()	
41.0	"		288 (399)	()	
	6,400.00		()	965.60 (1,366.40)	
<u>Estimated payments:</u>				()	()
1.0	6,400.00	48	0.0	179 (251)	()
				()	1,145.60 (1,606.40)

(a) = (Total advances) less (Column (6) total for advances) = 5,434.40 (5,033.60)

(b) = (Total estimated payments) less (Column (6) total for payments) = 5,254.40 (4,793.60)

(Column (6) total for payments) × (a) ÷ (b) = 1,184.84 (1,686.83)

(Preceding line) less (Column (6) total for advances) = 319.24 (320.43)

(c) = (Preceding line) × (CR) ÷ (Column (6) rate) = 263.09 (256.34)

(d) = Difference between two preceding lines = 43.85 (64.09)

(e) = Sum of two values on line (d) = 107.94

Cross multiply (c) and (d) and divide by (e) = Finance charge = \$260.35

Total required payments = Total advances + preceding line = \$6,660.35

Each payment = (Each estimated payment) × (Preceding line) ÷ (Total estimated payments)

EXAMPLE 8

FINDING THE UNEARNED FINANCE CHARGE IN A PREPAID IRREGULAR TRANSACTION

Example:

Assume that the transaction of Example 1 is prepaid on 2/1/72. Thirteen payments remain, totaling \$1,171.17.

The rate of $12\frac{3}{4}\%$ which was used in setting up the payments for this example (see Example 5) is used to determine the unearned finance charge.

Solution:

See form on opposite page.

The procedure is similar to that for computing the finance charge.

In regard to column (1), the use of this form differs from that of the others in that the values are measured from the date of prepayment.

EXAMPLE 8

Unearned finance charge computation form for prepaid irregular transactions as described in Volume II of Annual Percentage Rate Tables.
(For general explanation see pages 2 through 5.)

Original transaction rate = 12 3/4 %
 UP = Number of months (~~or weeks~~) in the unit-period as defined on page 27 = 1
 CP = Number of months (~~or weeks~~) in the computation period = 1
 If UP and CP differ, convert rate from UP basis to CP basis using page 24 or 26 = 12 3/4 %
 CR = Computation rate = preceding line times CP = 12 3/4 %

(Column (6) total for payments) less (Column (6) total for advances) = 84.23 (123.51)
(a) = (Preceding line) \times (CR) \div (Column (6) rate) = 107.39 (104.98)
(b) = Difference between preceding line and column (6) total = 23.16 (18.53)
(c) = Sum of two values on line (b) = 41.69
Cross multiply (a) and (b) and divide by (c) = Unearned finance charge = \$ 106.05

EXAMPLE 9

FINDING THE RATE FOR IRREGULAR TRANSACTIONS (ALTERNATE FORM)

(Agricultural loan—Same as Example 3)

Example:

Advances: (excluding finance charge)
\$1,012.35 on 2/1/69
509.35 on 8/15/69
80.00 on 2/1/70 (PCA stock)

Payments: \$ 400.00 on 5/1/69
600.00 on 10/1/69
677.15 on 2/1/70 (payments include \$80 for PCA stock)

Finance charge: Payments minus advances—\$75.45

Solution:

See form on opposite page.

The computation period is taken as 1 month since there are no regular sequences.

In estimating the center point for the payments we shall assume 11/1/69 as the central date for the payments. For the advances we shall assume 4/1/69. The difference is 7 months. If we double 7 and subtract 1 we get 13 months.

Because only single advances and payments are involved, it is not necessary to fill in columns (3) and (4). (See page 5.)

In the fourth line below the table portion of the form, the FC/100 is adjusted to the nearest whole number of payments in the preceding line by multiplying the original FC/100 by (1 plus the whole number selected) and dividing by (1 plus the odd number of payments). In this example $\$4.71 \times (1 + 11) \div (1 + 10.7) = \4.83 .

In finding the rate from the Volume I rate table, a simplified form of interpolation may be used, if desired. In this example we find the nearest FC/100 to \$4.83 on the 11 payment line of the Volume I rate table to be \$4.81 in the 9.50% column. If we multiply 9.50% by 4.83 and divide by 4.81 we get 9.54%. The same result could have been obtained by linear interpolation in this particular case.

Since the unit-period is 5 months, the rate found in the third line from the bottom of the form must be converted to a 5-month basis. That is, $9.54\% \times 10.17 \div 10.00 = 9.70\%$.

EXAMPLE 9

Single-run rate computation form for irregular transactions as
described in Volume II of Annual Percentage Rate Tables.
(For general explanation see pages 2 through 5.)

CP = Number of months (~~or weeks~~) in the computation period = 1

Fill in the first 4 columns in the table below

FC/100 = (Finance charge) \times (100) \div (Amount financed) = \$4.71

*Estimated equivalent number of monthly (~~or weekly~~) payments = 13

Estimated rate, using Volume I rate table and preceding 2 lines = 8 %

Computation rate = CP \times (Estimated rate) = 8 %

(1)	(2)	(3)	(4)	(5)	(6)
Months (or weeks) to start of each sequence	Amount of advances or payments in each sequence	Number of advances or payments in each sequence (Factor A)	Deferment = $\frac{\text{Col. (1)}}{\text{CP}} - 1$ (To be added to Factor B)	Finance charge per \$1,000 (Factor C)	Finance charge = Col. (2) \times Col. (5) $\div 1000$
				<u>10%</u> ()	<u>10%</u> ()
				()	()
<u>Advances:</u>					
<u>0.0</u>	<u>\$1,012.35</u>		<u>0</u> ()	()	()
<u>6.5</u>	<u>509.35</u>		<u>53</u> ()	()	()
<u>12.0</u>	<u>80.00</u>		<u>95</u> ()	()	()
	<u>1,601.70</u>			()	<u>34.60</u> ()
<u>Payments:</u>					
<u>3.0</u>	<u>400.00</u>		<u>25</u> ()	()	()
<u>8.0</u>	<u>600.00</u>		<u>64</u> ()	()	()
<u>12.0</u>	<u>677.15</u>		<u>95</u> ()	()	()
	<u>1,677.15</u>			()	<u>112.73</u> ()
				()	()
				()	()

Computed finance chg. = (Col. (6) for pmnts.) $-$ (Col. (6) for advances) = 78.13 ()

C factor = (Preceding line) \times (1000) \div (Total payments) = 47 ()

Number of payments = Column A opposite C factor (in factor table) = 10.7 ()

FC/100, adjusted to nearest whole number (11) of payments = 4.83 ()

** Rate from Volume I rate table, using preceding line = 9.54 % ()

Divide the rate on the preceding line by the CP = — %

Number of months (~~or weeks~~) in the unit-period as defined on page 27 = 5

If the unit-period is not the same as the CP, convert the rate above using the table on page

24 or 26 = 9.70 %

NOTE: The final rate obtained by this method may be disclosed to the nearest $\frac{1}{4}$ % only.

*If an approximate rate is known, omit lines 4 and 5.

**If this rate is not within $2\frac{1}{2}$ percentage points of the factor table rate on which it is based, recompute, using a different factor table (see page 3).

MONTHLY RATE CONVERSION TABLE

Example: To convert 15½% on a 1 month unit-period basis to its equivalent on a 5 month unit-period basis, select the line containing the rate nearest 15½% in the 1 month column. Multiply 15½% by the rate in the 5 month column and divide by the rate in the 1 month column. That is, $15.50\% \times 16.43 \div 16 = 15.92\%$.

Example: To convert 9.70% on a 4 month unit-period basis to its equivalent on a 1 month unit-period basis, select the line containing the rate nearest 9.70% in the 4 month column. Multiply 9.70% by the rate in the 1 month column and divide by the rate in the 4 month column. That is, $9.70\% \times 10.00 \div 10.13 = 9.58\%$.

Months in unit period—

½	1	2	3	4	5	6	7	8	9	10	11	12
Equivalent nominal annual rates												
2.00%	2.00%	2.00%	2.00%	2.01%	2.01%	2.01%	2.01%	2.01%	2.01%	2.02%	2.02%	2.02%
3.00	3.00	3.00	3.01	3.01	3.02	3.02	3.02	3.03	3.03	3.03	3.04	3.04
4.00	4.00	4.01	4.01	4.02	4.03	4.03	4.04	4.05	4.05	4.06	4.07	4.07
4.99	5.00	5.01	5.02	5.03	5.04	5.05	5.06	5.07	5.08	5.09	5.11	5.12
5.99	6.00	6.02	6.03	6.05	6.06	6.08	6.09	6.11	6.12	6.14	6.15	6.17
6.99	7.00	7.02	7.04	7.06	7.08	7.10	7.12	7.14	7.17	7.19	7.21	7.23
7.99	8.00	8.03	8.05	8.08	8.11	8.13	8.16	8.19	8.22	8.24	8.27	8.30
8.98	9.00	9.03	9.07	9.10	9.14	9.17	9.21	9.24	9.27	9.31	9.35	9.38
9.98	10.00	10.04	10.08	10.13	10.17	10.21	10.25	10.30	10.34	10.38	10.43	10.47
10.97	11.00	11.05	11.10	11.15	11.20	11.26	11.31	11.36	11.41	11.47	11.52	11.57
11.97	12.00	12.06	12.12	12.18	12.24	12.30	12.37	12.43	12.49	12.55	12.62	12.68
12.96	13.00	13.07	13.14	13.21	13.28	13.36	13.43	13.50	13.58	13.65	13.73	13.80
13.96	14.00	14.08	14.16	14.25	14.33	14.41	14.50	14.59	14.67	14.76	14.85	14.93
14.95	15.00	15.09	15.19	15.28	15.38	15.48	15.57	15.67	15.77	15.87	15.97	16.08
15.95	16.00	16.11	16.21	16.32	16.43	16.54	16.65	16.77	16.88	16.99	17.11	17.23
16.94	17.00	17.12	17.24	17.36	17.49	17.61	17.74	17.87	18.00	18.13	18.26	18.39
17.93	18.00	18.14	18.27	18.41	18.55	18.69	18.83	18.97	19.12	19.26	19.41	19.56
18.93	19.00	19.15	19.30	19.46	19.61	19.77	19.93	20.09	20.25	20.41	20.58	20.75
19.92	20.00	20.17	20.34	20.51	20.68	20.85	21.03	21.21	21.39	21.57	21.75	21.94
20.91	21.00	21.18	21.37	21.56	21.75	21.94	22.14	22.33	22.53	22.73	22.94	23.14
21.90	22.00	22.20	22.41	22.61	22.82	23.03	23.25	23.46	23.68	23.91	24.13	24.36
22.89	23.00	23.22	23.44	23.67	23.90	24.13	24.37	24.60	24.84	25.09	25.34	25.59
23.88	24.00	24.24	24.48	24.73	24.98	25.23	25.49	25.75	26.01	26.28	26.55	26.82
24.87	25.00	25.26	25.52	25.79	26.06	26.34	26.62	26.90	27.19	27.48	27.77	28.07
25.86	26.00	26.28	26.57	26.86	27.15	27.45	27.75	28.06	28.37	28.69	29.01	29.33
26.85	27.00	27.30	27.61	27.92	28.24	28.57	28.89	29.22	29.56	29.90	30.25	30.60
27.84	28.00	28.33	28.66	29.00	29.34	29.69	30.04	30.40	30.76	31.13	31.51	31.89
28.83	29.00	29.35	29.71	30.07	30.44	30.81	31.19	31.58	31.97	32.37	32.77	33.18
29.81	30.00	30.38	30.76	31.14	31.54	31.94	32.35	32.76	33.18	33.61	34.05	34.49
30.80	31.00	31.40	31.81	32.22	32.64	33.07	33.51	33.95	34.40	34.86	35.33	35.81
31.79	32.00	32.43	32.86	33.30	33.75	34.21	34.68	35.15	35.63	36.13	36.63	37.14
32.78	33.00	33.45	33.92	34.39	34.87	35.35	35.85	36.36	36.87	37.40	37.93	38.48
33.76	34.00	34.48	34.97	35.47	35.98	36.50	37.03	37.57	38.12	38.68	39.25	39.83

(Continued)

MONTHLY RATE CONVERSION TABLE

(Continued)

Months in unit-period—

$\frac{1}{2}$	1	2	3	4	5	6	7	8	9	10	11	12
Equivalent nominal annual rates												
34.75%	35.00%	35.51%	36.03%	36.56%	37.10%	37.65%	38.22%	38.79%	39.37%	39.97%	40.58%	41.20%
35.73	36.00	36.54	37.09	37.65	38.23	38.81	39.41	40.02	40.64	41.27	41.92	42.58
36.72	37.00	37.57	38.15	38.75	39.35	39.97	40.60	41.25	41.91	42.58	43.27	43.97
37.70	38.00	38.60	39.22	39.84	40.48	41.14	41.81	42.49	43.19	43.90	44.63	45.37
38.69	39.00	39.63	40.28	40.94	41.62	42.31	43.02	43.74	44.47	45.23	46.00	46.78
39.67	40.00	40.67	41.35	42.04	42.76	43.49	44.23	44.99	45.77	46.57	47.38	48.21
40.66	41.00	41.70	42.42	43.15	43.90	44.67	45.45	46.25	47.07	47.91	48.77	49.65
41.64	42.00	42.74	43.49	44.26	45.04	45.85	46.68	47.52	48.39	49.27	50.18	51.11
42.62	43.00	43.77	44.56	45.37	46.19	47.04	47.91	48.80	49.71	50.64	51.59	52.57
43.60	44.00	44.81	45.63	46.48	47.35	48.24	49.15	50.08	51.04	52.02	53.02	54.05
44.59	45.00	45.84	46.71	47.60	48.50	49.44	50.39	51.37	52.38	53.41	54.46	55.55
45.57	46.00	46.88	47.79	48.71	49.66	50.64	51.64	52.67	53.72	54.80	55.91	57.05
46.55	47.00	47.92	48.86	49.83	50.83	51.85	52.90	53.97	55.08	56.21	57.38	58.57
47.53	48.00	48.96	49.95	50.96	52.00	53.06	54.16	55.29	56.44	57.63	58.85	60.10
48.51	49.00	50.00	51.03	52.08	53.17	54.28	55.43	56.60	57.81	59.06	60.34	61.65
49.49	50.00	51.04	52.11	53.21	54.34	55.51	56.70	57.93	59.20	60.50	61.83	63.21
50.47	51.00	52.08	53.20	54.34	55.52	56.74	57.98	59.27	60.59	61.95	63.34	64.78
51.45	52.00	53.13	54.29	55.48	56.71	57.97	59.27	60.61	61.99	63.41	64.87	66.37
52.43	53.00	54.17	55.38	56.62	57.89	59.21	60.56	61.96	63.40	64.88	66.40	67.97
53.41	54.00	55.22	56.47	57.76	59.08	60.45	61.86	63.32	64.81	66.36	67.95	69.59
54.38	55.00	56.26	57.56	58.90	60.28	61.70	63.17	64.68	66.24	67.85	69.51	71.22
55.36	56.00	57.31	58.65	60.04	61.48	62.95	64.48	66.05	67.68	69.35	71.08	72.86
56.34	57.00	58.35	59.75	61.19	62.68	64.21	65.80	67.43	69.12	70.86	72.66	74.52
57.32	58.00	59.40	60.85	62.34	63.88	65.48	67.12	68.82	70.57	72.39	74.26	76.19
58.29	59.00	60.45	61.95	63.50	65.09	66.75	68.45	70.22	72.04	73.92	75.87	77.88
59.27	60.00	61.50	63.05	64.65	66.31	68.02	69.79	71.62	73.51	75.47	77.49	79.59
60.24	61.00	62.55	64.15	65.81	67.53	69.30	71.13	73.03	74.99	77.02	79.13	81.30
61.22	62.00	63.60	65.26	66.97	68.75	70.58	72.48	74.45	76.48	78.59	80.78	83.04

NOTE: If greater accuracy is desired, interpolation between lines may be used.

WEEKLY RATE CONVERSION TABLE

Example: To convert 34¾ % on a 2 week unit-period basis to its equivalent on a 1 week unit-period basis, select the line containing the rate nearest 34¾ % in the 2 week column. Multiply 34¾ % by the rate in the 1 week column and divide by the rate in the 2 week column. That is, $34.75\% \times 35.00 \div 35.12 = 34.63\%$.

Example: To convert 18¼ % on a 1 week unit-period basis to its equivalent on a 4 week unit-period basis, select the line containing the rate nearest 18¼ % in the 1 week column. Multiply 18¼ % by the rate in the 4 week column and divide by the rate in the 1 week column. That is, $18.25\% \times 18.09 \div 18.00 = 18.34\%$.

Weeks in unit period—

1	2	3	4	5	6
---	---	---	---	---	---

Equivalent nominal annual rates					
2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
3.00	3.00	3.00	3.00	3.00	3.00
4.00	4.00	4.00	4.00	4.01	4.01
5.00	5.00	5.00	5.01	5.01	5.01
6.00	6.00	6.01	6.01	6.01	6.02
7.00	7.00	7.01	7.01	7.02	7.02
8.00	8.01	8.01	8.02	8.02	8.03
9.00	9.01	9.02	9.02	9.03	9.04
10.00	10.01	10.02	10.03	10.04	10.05
11.00	11.01	11.02	11.03	11.05	11.06
12.00	12.01	12.03	12.04	12.06	12.07
13.00	13.02	13.03	13.05	13.07	13.08
14.00	14.02	14.04	14.06	14.08	14.09
15.00	15.02	15.04	15.07	15.09	15.11
16.00	16.02	16.05	16.07	16.10	16.12
17.00	17.03	17.06	17.08	17.11	17.14
18.00	18.03	18.06	18.09	18.13	18.16
19.00	19.03	19.07	19.10	19.14	19.17
20.00	20.04	20.08	20.12	20.15	20.19
21.00	21.04	21.08	21.13	21.17	21.21
22.00	22.05	22.09	22.14	22.19	22.23
23.00	23.05	23.10	23.15	23.20	23.26
24.00	24.06	24.11	24.17	24.22	24.28
25.00	25.06	25.12	25.18	25.24	25.30
26.00	26.06	26.13	26.20	26.26	26.33
27.00	27.07	27.14	27.21	27.28	27.35
28.00	28.08	28.15	28.23	28.30	28.38
29.00	29.08	29.16	29.24	29.33	29.41
30.00	30.09	30.17	30.26	30.35	30.44
31.00	31.09	31.19	31.28	31.37	31.47

Weeks in unit period—

1	2	3	4	5	6
---	---	---	---	---	---

Equivalent nominal annual rates					
32.00%	32.10%	32.20%	32.30%	32.40%	32.50%
33.00	33.10	33.21	33.32	33.42	33.53
34.00	34.11	34.22	34.33	34.45	34.56
35.00	35.12	35.24	35.35	35.47	35.59
36.00	36.12	36.25	36.38	36.50	36.63
37.00	37.13	37.26	37.40	37.53	37.66
38.00	38.14	38.28	38.42	38.56	38.70
39.00	39.15	39.29	39.44	39.59	39.74
40.00	40.15	40.31	40.46	40.62	40.78
41.00	41.16	41.32	41.49	41.65	41.82
42.00	42.17	42.34	42.51	42.68	42.86
43.00	43.18	43.36	43.54	43.72	43.90
44.00	44.19	44.37	44.56	44.75	44.94
45.00	45.19	45.39	45.59	45.79	45.98
46.00	46.20	46.41	46.61	46.82	47.03
47.00	47.21	47.43	47.64	47.86	48.07
48.00	48.22	48.44	48.67	48.89	49.12
49.00	49.23	49.46	49.70	49.93	50.17
50.00	50.24	50.48	50.73	50.97	51.22
51.00	51.25	51.50	51.76	52.01	52.27
52.00	52.26	52.52	52.79	53.05	53.32
53.00	53.27	53.54	53.82	54.09	54.37
54.00	54.28	54.56	54.85	55.13	55.42
55.00	55.29	55.58	55.88	56.18	56.47
56.00	56.30	56.61	56.91	57.22	57.53
57.00	57.31	57.63	57.94	58.26	58.59
58.00	58.32	58.65	58.98	59.31	59.64
59.00	59.33	59.67	60.01	60.35	60.70
60.00	60.35	60.69	61.05	61.40	61.76
61.00	61.36	61.72	62.08	62.45	62.82
62.00	62.37	62.74	63.12	63.50	63.88

NOTE: If greater accuracy is desired, interpolation between lines may be used.

DEFINITION OF UNIT-PERIOD

Unit-period. For the purpose of determining the unit-period, all calendar months may be considered as equal periods and the following shall be applicable:

(1) The term of the transaction commences on the date of its consummation, except that if the finance charge begins to accrue on any other date, the term of the transaction shall be considered as beginning on the date the finance charge begins to accrue and ending on the date the last payment is due.

(2) Periods are the intervals of time between advances or between payments and include the interval of time between the date the finance charge begins to accrue and the date of the first advance thereafter or the date of the first payment thereafter, as applicable.

(3) A common period shall be any period which occurs more than once in a transaction.

(4) The unit-period shall be that common period, not to exceed 1 year, which occurs most frequently in the transaction, except that

(i) If two or more common periods occur with equal frequency, the smaller of such common periods shall be the unit-period; or

(ii) If there is no common period in the transaction, the unit-period shall be that period which is the average of all periods rounded to the nearest whole standard interval of time. If the average is equally near two standard intervals of time, the lower shall be the unit-period. For the purpose of this subparagraph, a standard interval of time shall be a day, week, biweek, semimonth, month, or a multiple of a month up to, but not to exceed, 1 year.

(5) The unit-period in a single advance single payment transaction shall be the term of the transaction, but not to exceed 1 year.

NOTE ON ACCURACY

The accuracy of the methods used in this volume is limited by the percentage range between the sets of factors, by the size of the increments in columns A, B, and C, and by the number of significant figures appearing in the finance charge per \$1,000 of payment appearing in column C.

A comparison of the rates found in Examples 1 through 4 with the precise actuarial rates for the same examples is given below. Rates by the alternate method are also shown. Although it is required that rates obtained by the methods in this volume shall be disclosed to the nearest $\frac{1}{4}\%$ only, the rates below are shown in decimal form for comparison purposes.

	Precise rate	Double-run method	Single-run method
Example 1	12.79%	12.75%	12.71%
Example 2	20.93	21.00	20.96
Example 3	9.77	9.80	9.70
Example 4	12.11	12.01	(11.53)

The single-run method is not permitted in Example 4 because the equivalent number of regular payments differs by more than 20% from the number indicated by the duration of the transaction. It should be noted that the single-run method is subject to greater error than the double-run method, and does not always give the degree of accuracy indicated in the examples above.

One area in which the C factors lack sufficient digits is the area of very short transactions. Suppose a debt of \$2,000 is repaid by a payment of \$510 in 15 days and \$1,515 in 1 month and 15 days. Using the double-run method, the rate is 12.33% instead of the correct rate of 11.98%. For transactions of 3 months or less in duration a simpler and more accurate method is provided for optional use by the creditor as follows:

Using a month (or a week) as the computation period, find the weighted average time of the payments less the weighted average time of the advances, double it, and subtract 1. This is the equivalent number of regular payments (carry to 2 decimals). Enter this on the third line below the table portion of the single-run rate form and complete the remaining steps, referring to Example 9, if necessary. It may be convenient to use lines 1 and 3 of the form and the first two columns of the tabular portion.

The solution to this example is shown on the single-run rate form on the opposite page.

In the long-range area, the two examples below are an indication of the accuracy of the double-run method. These examples have been chosen because they place considerable strain on the capability of the method.

First case: \$2,000 repaid by \$1,000 at the end of 1 year and \$1,000 at the end of 40 years, plus interest payable monthly at 12% on the outstanding balance. The correct rate is, of course, 12%. The double-run method produces a rate of 12.05%.

Second case: \$1,000 repaid by \$1,000 at the end of 40 years, plus interest payable monthly on the outstanding balance. Here again the correct rate is 12%. The double-run method gives 12.06%.

On a single-run basis the first case falls outside the 20% equivalent payment requirement (see page 3), and the second case falls outside the range of the factor tables.

SHORT TERM TRANSACTION—see opposite page.

Single-run rate computation form for irregular transactions as
described in Volume II of Annual Percentage Rate Tables.

(For general explanation see pages 2 through 5.)

CP = Number of months (~~or weeks~~) in the computation period = 1

Fill in the first 4 columns in the table below

FC/100 = (Finance charge) \times (100) \div (Amount financed) = $\$1.25$

*Estimated equivalent number of monthly (or weekly) payments =

Estimated rate, using Volume I rate table and preceding 2 lines = %

Computation rate = CP \times (Estimated rate) = %

(1)	(2)	(3)	(4)	(5)	(6)
Months (or weeks) to start of each sequence	Amount of advances or payments in each sequence	Number of advances or payments in each sequence (Factor A)	Deferment = $\frac{\text{Col. (1)}}{\text{CP}} - 1$ (To be added to Factor B)	Finance charge per \$1,000 (Factor C)	Finance charge = Col. (2) \times Col. (5) $\div 1000$
		<i>Column A</i>		()	()
		<i>(1) \times (2)</i>		()	()
<i>Advances:</i>				()	()
<u>0.00</u>	<u>$\\$2,000.00$</u>	<u>0.00</u>		()	()
	<u>$2,000.00$</u>	<u>1 0.00</u>		()	()
		<u>0.00</u>		()	()
<i>Payments:</i>				()	()
<u>0.50</u>	<u>510.00</u>	<u>255.00</u>		()	()
<u>1.50</u>	<u>1,515.00</u>	<u>2,272.50</u>		()	()
	<u>2,025.00</u>	<u>12,527.50</u>		()	()
		<u>1.25</u>		()	()
				()	()
<u>$(1.25 - 0.00)2 - 1 = 1.50$</u>				()	()

Computed finance chg. = (Col. (6) for pmts.) — (Col. (6) for advances) = ()

C factor = (Preceding line) \times (1000) \div (Total payments) = ()

Number of payments = ~~Column A opposite C factor (in factor table)~~ 1.50 ()

FC/100, adjusted to nearest whole number (2) of payments = 1.50 ()

** Rate from Volume I rate table, using preceding line = 12.00 % ()

Divide the rate on the preceding line by the CP = — %

Number of months (or weeks) in the unit-period as defined on page 27 = $\frac{1}{2}$

If the unit-period is not the same as the CP, convert the rate above using the table on page 24 or 26 = 11.97 %

NOTE: The final rate obtained by this method may be disclosed to the nearest $\frac{1}{4}\%$ only.

*If an approximate rate is known, omit lines 4 and 5.

**If this rate is not within $\frac{1}{2}\%$ percentage points of the factor table rate on which it is based, recompute, using a different factor table (see page 3).

REGULATION Z

**Double-run rate computation form for irregular transactions as
described in Volume II of Annual Percentage Rate Tables.
(For general explanation see pages 2 through 5.)**

CP = Number of months (or weeks) in the computation period =

Fill in the first 4 columns in the table below

*FC/100 = (Finance charge) × (100) ÷ (Amount financed) =

Estimated equivalent number of monthly (or weekly) payments =

Estimated rate, using Volume I rate table and preceding 2 lines = %

Computation rate = CP × (Estimated rate) = %

Computed finance chg. = (Col. (6) for pmnts.) - (Col. (6) for advances) =()

(a) = (Given finance charge) \times (Col. (6) rate) \div (Preceding line) = % () %

(b) = Difference between (a) and column (6) rate = (.....)

(c) = Sum of two values on line (b) =

Cross multiply (a) and (b) and divide by (c) =

Divide the rate on the preceding line by the CP =
%

Number of months (or weeks) in the unit-period as defined on page 27 =

If the unit-period is not the same as the CP, convert the rate above using the table on page

24 or 26 = _____

NOTE: The final rate obtained by this method may be disclosed to the nearest $\frac{1}{4}\%$ only.

*If an approximate rate is known, omit lines 3, 4, and 5.

REGULATION Z

Finance charge computation form for irregular transactions as described in Volume II of Annual Percentage Rate Tables.
(For general explanation see pages 2 through 5.)

Desired rate = %

UP = Number of months (or weeks) in the unit-period as defined on page 27 =

CP = Number of months (or weeks) in the computation period =

If UP and CP differ, convert rate from UP basis to CP basis using page 24 or 26 = %

CR = Computation rate = preceding line times CP = %

(a) = (Total advances) less (Column (6) total for advances) = ()

(b) = (Total estimated payments) less (Column (6) total for payments) = ()

(Column (6) total for payments) \times (a) \div (b) = ()

(Preceding line) less (Column (6) total for advances) = ()

(c) = (Preceding line) \times (CR) \div (Column (6) rate) =(.....)

(d) = Difference between two preceding lines = (.....)

(e) = Sum of two values on line (d) =

Cross multiply (c) and (d) and divide by (e) = Finance charge =

Required payments = Total advances + preceding line =

Each payment = (Each estimated payment) × (Preceding line) ÷ (Total estimated payments)

REGULATION Z

Unearned finance charge computation form for prepaid irregular transactions as described in Volume II of Annual Percentage Rate Tables.
(For general explanation see pages 2 through 5.)

Original transaction rate = %

UP = Number of months (or weeks) in the unit-period as defined on page 27 =

CP = Number of months (or weeks) in the computation period =

If UP and CP differ, convert rate from UP basis to CP basis using page 24 or 26 = %

CR = Computation rate = preceding line times CP = %

(Column (6) total for payments) less (Column (6) total for advances) = ()

(a) = (Preceding line) \times (CR) \div (Column (6) rate) = ()

(b) = Difference between preceding line and column (6) total = ()

(c) = Sum of two values on line (b) =

Cross multiply (a) and (b) and divide by (c) = Unearned finance charge =

REGULATION Z

**Single-run rate computation form for irregular transactions as
described in Volume II of Annual Percentage Rate Tables.
(For general explanation see pages 2 through 5.)**

CP = Number of months (or weeks) in the computation period =

Fill in the first 4 columns in the table below

$$\text{FC}/100 = (\text{Finance charge}) \times (100) \div (\text{Amount financed}) = \dots \dots \dots$$

*Estimated equivalent number of monthly (or weekly) payments =

Estimated rate, using Volume I rate table and preceding 2 lines = %

Computed finance chg. = (Col. (6) for pmnts.) — (Col. (6) for advances) = ()

C factor = (Preceding line) \times (1000) \div (Total payments) = ()

Number of payments = Column A opposite C factor (in factor table) = ()

FC/100, adjusted to nearest whole number () of payments = ()

**** Rate from Volume I rate table, using preceding line = % () \$)**

Divide the rate on the preceding line by the CP = %

Number of months (or weeks) in the unit-period as defined on page 27 =

If the unit-period is not the same as the CP, convert the rate above using the table on page

24 or 26 = %

NOTE: The final rate obtained by this method may be disclosed to the nearest $\frac{1}{4}\%$ only.

*If an approximate rate is known, omit lines 4 and 5.

****If this rate is not within 2½ percentage points of the factor table rate on which it is based, recompute, using a different factor table (see page 3).**

In certain cases accuracy is affected by the choice of the computation period. In the case of transactions of, say, 2 years or less there is no important effect. In longer transactions there is no appreciable error in using the monthly computation period in place of a longer unit-period provided the payment distribution is relatively uniform or provided the rate falls at or near the factor table rate. An example of a transaction in which a monthly computation period is not appropriate is the following unrealistic case. A single payment (without interim interest payments) is due in 20 years at a rate of approximately $12\frac{1}{2}\%$. Here the unit-period is a year, but a year cannot be used since a factor table of $12 \times 12\frac{1}{2}\%$ or 150% is required. Therefore, the largest computation period which can be used is 4 months. The use of this period gives more accurate results in this case than the use of a month.

In selecting a computation period for maximum accuracy it is best to choose a period so that the computation rate falls on or near a factor table rate. In the case above, the choice of 4 months is ideal since the computation rate is $4 \times 12\frac{1}{2}\% = 50\%$, which is a factor table rate.

Under certain very unusual circumstances the creditor is expected, in the interest of accuracy, to use a computation period which is greater than the unit-period. For example, if in a single advance transaction there are two or three relatively small monthly payments followed by a lapse of several years without payments of any kind, at the end of which time a large single final payment is made, the unit-period is defined as a month (see page 27). However, if a computation period is used which is as close to a year as possible, accuracy will be improved. This is consistent with the fact that, without the two or three small monthly payments as above, a long-range single payment (without interim interest payments) would be on a one year unit-period basis.

In multiple advance transactions it is possible to obtain multiple real values of the rate. If this should occur, use that rate which is nearest to the rate obtained by assuming that the multiple advances each occur at a single point equal to the weighted average time of the advances (the same approach as used for payments in the form on the preceding page, in which case the average time for *payments* (not *advances*) was 1.25 months).

5 PERCENT MONTHLY FACTORS
FOR CONVERTING IRREGULAR PAYMENT SCHEDULES
TO EQUIVALENT EQUAL AND REGULAR PAYMENT SCHEDULES

FRB-101MF

A	B	C	A	B	C	A	B	C	A	B	C	A	B	C	A	B	C
****	0.1	0.	11.2	6.1	25.	23.2	12.0	49.	35.2	17.9	72.	47.2	23.7	94.	59.2	29.5	115.
****	0.2	1.	11.4	6.2	25.	23.4	12.1	49.	35.4	18.0	72.	47.4	23.8	94.	59.4	29.6	116.
****	0.3	1.	11.6	6.3	26.	23.6	12.2	49.	35.6	18.1	72.	47.6	23.9	95.	59.6	29.7	116.
****	0.4	2.	11.8	6.4	26.	23.8	12.3	50.	35.8	18.2	73.	47.8	24.0	95.	59.8	29.8	116.
****	0.5	2.	12.0	6.5	27.	24.0	12.4	50.	36.0	18.3	73.	48.0	24.1	95.	60.0	29.9	117.
****	0.6	2.	12.2	6.6	27.	24.2	12.5	51.	36.2	18.4	74.	48.2	24.2	96.	60.2	30.0	117.
****	0.7	3.	12.4	6.7	27.	24.4	12.6	51.	36.4	18.5	74.	48.4	24.3	96.	60.4	30.1	118.
****	0.8	3.	12.6	6.8	28.	24.6	12.7	51.	36.6	18.6	74.	48.6	24.4	96.	60.6	30.2	118.
****	0.9	4.	12.8	6.9	28.	24.8	12.8	52.	36.8	18.7	75.	48.8	24.5	97.	60.8	30.3	118.
1.0	1.0	4.	13.0	7.0	29.	25.0	12.9	52.	37.0	18.8	75.	49.0	24.6	97.	61.0	30.4	119.
1.2	1.1	5.	13.2	7.1	29.	25.2	13.0	53.	37.2	18.9	75.	49.2	24.7	98.	61.2	30.5	119.
1.4	1.2	5.	13.4	7.2	29.	25.4	13.1	53.	37.4	19.0	76.	49.4	24.8	98.	61.4	30.5	119.
1.6	1.3	5.	13.6	7.3	30.	25.6	13.2	53.	37.6	19.1	76.	49.6	24.9	98.	61.6	30.6	120.
1.8	1.4	6.	13.8	7.4	30.	25.8	13.3	54.	37.8	19.2	77.	49.8	25.0	99.	61.8	30.7	120.
2.0	1.5	6.	14.0	7.5	31.	26.0	13.4	54.	38.0	19.3	77.	50.0	25.1	99.	62.0	30.8	120.
2.2	1.6	7.	14.2	7.6	31.	26.2	13.5	55.	38.2	19.3	77.	50.2	25.2	99.	62.2	30.9	121.
2.4	1.7	7.	14.4	7.7	31.	26.4	13.6	55.	38.4	19.4	78.	50.4	25.3	100.	62.4	31.0	121.
2.6	1.8	7.	14.6	7.8	32.	26.6	13.7	55.	38.6	19.5	78.	50.6	25.4	100.	62.6	31.1	121.
2.8	1.9	8.	14.8	7.9	32.	26.8	13.8	56.	38.8	19.6	78.	50.8	25.5	100.	62.8	31.2	122.
3.0	2.0	8.	15.0	8.0	33.	27.0	13.9	56.	39.0	19.7	79.	51.0	25.5	101.	63.0	31.3	122.
3.2	2.1	9.	15.2	8.1	33.	27.2	14.0	56.	39.2	19.8	79.	51.2	25.6	101.	63.2	31.4	122.
3.4	2.2	9.	15.4	8.2	33.	27.4	14.1	57.	39.4	19.9	80.	51.4	25.7	102.	63.4	31.5	123.
3.6	2.3	10.	15.6	8.3	34.	27.6	14.2	57.	39.6	20.0	80.	51.6	25.8	102.	63.6	31.6	123.
3.8	2.4	10.	15.8	8.4	34.	27.8	14.3	58.	39.8	20.1	80.	51.8	25.9	102.	63.8	31.7	123.
4.0	2.5	10.	16.0	8.5	35.	28.0	14.4	58.	40.0	20.2	81.	52.0	26.0	103.	64.0	31.8	124.
4.2	2.6	11.	16.2	8.6	35.	28.2	14.5	58.	40.2	20.3	81.	52.2	26.1	103.	64.2	31.9	124.
4.4	2.7	11.	16.4	8.7	35.	28.4	14.6	59.	40.4	20.4	81.	52.4	26.2	103.	64.4	32.0	125.
4.6	2.8	12.	16.6	8.8	36.	28.6	14.7	59.	40.6	20.5	82.	52.6	26.3	104.	64.6	32.1	125.
4.8	2.9	12.	16.8	8.9	36.	28.8	14.8	60.	40.8	20.6	82.	52.8	26.4	104.	64.8	32.2	125.
5.0	3.0	12.	17.0	9.0	37.	29.0	14.9	60.	41.0	20.7	83.	53.0	26.5	104.	65.0	32.3	126.
5.2	3.1	13.	17.2	9.0	37.	29.2	15.0	60.	41.2	20.8	83.	53.2	26.6	105.	65.2	32.4	126.
5.4	3.2	13.	17.4	9.1	37.	29.4	15.1	61.	41.4	20.9	83.	53.4	26.7	105.	65.4	32.5	126.
5.6	3.3	14.	17.6	9.2	38.	29.6	15.2	61.	41.6	21.0	84.	53.6	26.8	105.	65.6	32.6	127.
5.8	3.4	14.	17.8	9.3	38.	29.8	15.2	61.	41.8	21.1	84.	53.8	26.9	106.	65.8	32.7	127.
6.0	3.5	14.	18.0	9.4	39.	30.0	15.3	62.	42.0	21.2	84.	54.0	27.0	106.	66.0	32.7	127.
6.2	3.6	15.	18.2	9.5	39.	30.2	15.4	62.	42.2	21.3	85.	54.2	27.1	107.	66.2	32.8	128.
6.4	3.7	15.	18.4	9.6	39.	30.4	15.5	63.	42.4	21.4	85.	54.4	27.2	107.	66.4	32.9	128.
6.6	3.8	16.	18.6	9.7	40.	30.6	15.6	63.	42.6	21.5	85.	54.6	27.3	107.	66.6	33.0	128.
6.8	3.9	16.	18.8	9.8	40.	30.8	15.7	63.	42.8	21.6	86.	54.8	27.4	108.	66.8	33.1	129.
7.0	4.0	16.	19.0	9.9	40.	31.0	15.8	64.	43.0	21.7	86.	55.0	27.5	108.	67.0	33.2	129.
7.2	4.1	17.	19.2	10.0	41.	31.2	15.9	64.	43.2	21.8	87.	55.2	27.6	108.	67.2	33.3	129.
7.4	4.2	17.	19.4	10.1	41.	31.4	16.0	64.	43.4	21.9	87.	55.4	27.7	109.	67.4	33.4	130.
7.6	4.3	18.	19.6	10.2	42.	31.6	16.1	65.	43.6	22.0	87.	55.6	27.8	109.	67.6	33.5	130.
7.8	4.4	18.	19.8	10.3	42.	31.8	16.2	65.	43.8	22.1	88.	55.8	27.9	109.	67.8	33.6	130.
8.0	4.5	18.	20.0	10.4	42.	32.0	16.3	66.	44.0	22.2	88.	56.0	28.0	110.	68.0	33.7	131.
8.2	4.6	19.	20.2	10.5	43.	32.2	16.4	66.	44.2	22.3	88.	56.2	28.1	110.	68.2	33.8	131.
8.4	4.7	19.	20.4	10.6	43.	32.4	16.5	66.	44.4	22.4	89.	56.4	28.1	110.	68.4	33.9	131.
8.6	4.8	20.	20.6	10.7	44.	32.6	16.6	67.	44.6	22.5	89.	56.6	28.2	111.	68.6	34.0	132.
8.8	4.9	20.	20.8	10.8	44.	32.8	16.7	67.	44.8	22.6	90.	56.8	28.3	111.	68.8	34.1	132.
9.0	5.0	21.	21.0	10.9	44.	33.0	16.8	68.	45.0	22.6	90.	57.0	28.4	112.	69.0	34.2	132.
9.2	5.1	21.	21.2	11.0	45.	33.2	16.9	68.	45.2	22.7	90.	57.2	28.5	112.	69.2	34.3	133.
9.4	5.2	21.	21.4	11.1	45.	33.4	17.0	68.	45.4	22.8	91.	57.4	28.6	112.	69.4	34.4	133.
9.6	5.3	22.	21.6	11.2	46.	33.6	17.1	69.	45.6	22.9	91.	57.6	28.7	113.	69.6	34.5	133.
9.8	5.4	22.	21.8	11.3	46.	33.8	17.2	69.	45.8	23.0	91.	57.8	28.8	113.	69.8	34.6	134.
10.0	5.5	23.	22.0	11.4	46.	34.0	17.3	69.	46.0	23.1	92.	58.0	28.9	113.	70.0	34.7	134.
10.2	5.6	23.	22.2	11.5	47.	34.2	17.4	70.	46.2	23.2	92.	58.2	29.0	114.	70.2	34.7	135.
10.4	5.7	23.	22.4	11.6	47.	34.4	17.5	70.	46.4	23.3	92.	58.4	29.1	114.	70.4	34.8	135.
10.6	5.8	24.	22.6	11.7	48.	34.6	17.6	71.	46.6	23.4	93.	58.6	29.2	114.	70.6	34.9	135.
10.8	5.9	24.	22.8	11.8	48.	34.8	17.7	71.	46.8	23.5	93.	58.8	29.3	115.	70.8	35.0	136.
11.0	6.0	25.	23.0	11.9	48.	35.0	17.8	71.	47.0	23.6	94.	59.0	29.4	115.	71.0	35.1	136.

5 PERCENT MONTHLY FACTORS
FOR CONVERTING IRREGULAR PAYMENT SCHEDULES
TO EQUIVALENT EQUAL AND REGULAR PAYMENT SCHEDULES

FRB-102MF

A	B	C	A	B	C	A	B	C	A	B	C	A	B	C
71.2	35.2	136.	83.2	40.9	156.	95.2	46.5	176.	107.2	52.1	195.	119.2	57.6	213.
71.4	35.3	137.	83.4	41.0	157.	95.4	46.6	176.	107.4	52.2	195.	119.4	57.7	213.
71.6	35.4	137.	83.6	41.1	157.	95.6	46.7	177.	107.6	52.3	195.	119.6	57.8	214.
71.8	35.5	137.	83.8	41.2	157.	95.8	46.8	177.	107.8	52.4	196.	119.8	57.9	214.
72.0	35.6	138.	84.0	41.3	158.	96.0	46.9	177.	108.0	52.5	196.	120.0	58.0	214.
72.2	35.7	138.	84.2	41.4	158.	96.2	47.0	178.	108.2	52.6	196.	120.2	58.1	215.
72.4	35.8	138.	84.4	41.5	158.	96.4	47.1	178.	108.4	52.7	197.	120.4	58.2	215.
72.6	35.9	139.	84.6	41.6	159.	96.6	47.2	178.	108.6	52.8	197.	120.6	58.3	215.
72.8	36.0	139.	84.8	41.7	159.	96.8	47.3	178.	108.8	52.9	197.	120.8	58.4	216.
73.0	36.1	139.	85.0	41.7	159.	97.0	47.4	179.	109.0	52.9	198.	121.0	58.5	216.
73.2	36.2	140.	85.2	41.8	160.	97.2	47.5	179.	109.2	53.0	198.	121.2	58.6	216.
73.4	36.3	140.	85.4	41.9	160.	97.4	47.6	179.	109.4	53.1	198.	121.4	58.7	216.
73.6	36.4	140.	85.6	42.0	160.	97.6	47.7	180.	109.6	53.2	199.	121.6	58.7	217.
73.8	36.5	141.	85.8	42.1	161.	97.8	47.7	180.	109.8	53.3	199.	121.8	58.8	217.
74.0	36.6	141.	86.0	42.2	161.	98.0	47.8	180.	110.0	53.4	199.	122.0	58.9	217.
74.2	36.6	141.	86.2	42.3	161.	98.2	47.9	181.	110.2	53.5	199.	122.2	59.0	218.
74.4	36.7	142.	86.4	42.4	162.	98.4	48.0	181.	110.4	53.6	200.	122.4	59.1	218.
74.6	36.8	142.	86.6	42.5	162.	98.6	48.1	181.	110.6	53.7	200.	122.6	59.2	218.
74.8	36.9	142.	86.8	42.6	162.	98.8	48.2	182.	110.8	53.8	200.	122.8	59.3	219.
75.0	37.0	143.	87.0	42.7	163.	99.0	48.3	182.	111.0	53.9	201.	123.0	59.4	219.
75.2	37.1	143.	87.2	42.8	163.	99.2	48.4	182.	111.2	54.0	201.	123.2	59.5	219.
75.4	37.2	143.	87.4	42.9	163.	99.4	48.5	183.	111.4	54.1	201.	123.4	59.6	219.
75.6	37.3	144.	87.6	43.0	164.	99.6	48.6	183.	111.6	54.1	202.	123.6	59.7	220.
75.8	37.4	144.	87.8	43.1	164.	99.8	48.7	183.	111.8	54.2	202.	123.8	59.8	220.
76.0	37.5	144.	88.0	43.2	164.	100.0	48.8	184.	112.0	54.3	202.	124.0	59.8	220.
76.2	37.6	145.	88.2	43.3	165.	100.2	48.9	184.	112.2	54.4	203.	124.2	59.9	221.
76.4	37.7	145.	88.4	43.3	165.	100.4	49.0	184.	112.4	54.5	203.	124.4	60.0	221.
76.6	37.8	145.	88.6	43.4	165.	100.6	49.0	184.	112.6	54.6	203.	124.6	60.1	221.
76.8	37.9	146.	88.8	43.5	166.	100.8	49.1	185.	112.8	54.7	203.	124.8	60.2	221.
77.0	38.0	146.	89.0	43.6	166.	101.0	49.2	185.	113.0	54.8	204.	125.0	60.3	222.
77.2	38.1	146.	89.2	43.7	166.	101.2	49.3	185.	113.2	54.9	204.	125.2	60.4	222.
77.4	38.2	147.	89.4	43.8	167.	101.4	49.4	186.	113.4	55.0	204.	125.4	60.5	222.
77.6	38.3	147.	89.6	43.9	167.	101.6	49.5	186.	113.6	55.1	205.	125.6	60.6	223.
77.8	38.4	147.	89.8	44.0	167.	101.8	49.6	186.	113.8	55.2	205.	125.8	60.7	223.
78.0	38.4	148.	90.0	44.1	168.	102.0	49.7	187.	114.0	55.3	205.	126.0	60.8	223.
78.2	38.5	148.	90.2	44.2	168.	102.2	49.8	187.	114.2	55.3	206.	126.2	60.8	224.
78.4	38.6	148.	90.4	44.3	168.	102.4	49.9	187.	114.4	55.4	206.	126.4	60.9	224.
78.6	38.7	149.	90.6	44.4	169.	102.6	50.0	188.	114.6	55.5	206.	126.6	61.0	224.
78.8	38.8	149.	90.8	44.5	169.	102.8	50.1	188.	114.8	55.6	206.	126.8	61.1	224.
79.0	38.9	149.	91.0	44.6	169.	103.0	50.2	188.	115.0	55.7	207.	127.0	61.2	225.
79.2	39.0	150.	91.2	44.7	169.	103.2	50.3	189.	115.2	55.8	207.	127.2	61.3	225.
79.4	39.1	150.	91.4	44.8	170.	103.4	50.4	189.	115.4	55.9	207.	127.4	61.4	225.
79.6	39.2	150.	91.6	44.8	170.	103.6	50.4	189.	115.6	56.0	208.	127.6	61.5	226.
79.8	39.3	151.	91.8	44.9	170.	103.8	50.5	190.	115.8	56.1	208.	127.8	61.6	226.
80.0	39.4	151.	92.0	45.0	171.	104.0	50.6	190.	116.0	56.2	208.	128.0	61.7	226.
80.2	39.5	151.	92.2	45.1	171.	104.2	50.7	190.	116.2	56.3	209.	128.2	61.8	226.
80.4	39.6	152.	92.4	45.2	171.	104.4	50.8	190.	116.4	56.4	209.	128.4	61.9	227.
80.6	39.7	152.	92.6	45.3	172.	104.6	50.9	191.	116.6	56.4	209.	128.6	61.9	227.
80.8	39.8	152.	92.8	45.4	172.	104.8	51.0	191.	116.8	56.5	210.	128.8	62.0	227.
81.0	39.9	153.	93.0	45.5	172.	105.0	51.1	191.	117.0	56.6	210.	129.0	62.1	228.
81.2	40.0	153.	93.2	45.6	173.	105.2	51.2	192.	117.2	56.7	210.	129.2	62.2	228.
81.4	40.1	153.	93.4	45.7	173.	105.4	51.3	192.	117.4	56.8	210.	129.4	62.3	228.
81.6	40.1	154.	93.6	45.8	173.	105.6	51.4	192.	117.6	56.9	211.	129.6	62.4	229.
81.8	40.2	154.	93.8	45.9	174.	105.8	51.5	193.	117.8	57.0	211.	129.8	62.5	229.
82.0	40.3	154.	94.0	46.0	174.	106.0	51.6	193.	118.0	57.1	211.	130.0	62.6	229.
82.2	40.4	155.	94.2	46.1	174.	106.2	51.6	193.	118.2	57.2	212.	130.2	62.7	229.
82.4	40.5	155.	94.4	46.2	175.	106.4	51.7	194.	118.4	57.3	212.	130.4	62.8	230.
82.6	40.6	155.	94.6	46.3	175.	106.6	51.8	194.	118.6	57.4	212.	130.6	62.9	230.
82.8	40.7	156.	94.8	46.3	175.	106.8	51.9	194.	118.8	57.5	213.	130.8	62.9	230.
83.0	40.8	156.	95.0	46.4	176.	107.0	52.0	195.	119.0	57.6	213.	131.0	63.0	231.

5 PERCENT MONTHLY FACTORS
FOR CONVERTING IRREGULAR PAYMENT SCHEDULES
TO EQUIVALENT EQUAL AND REGULAR PAYMENT SCHEDULES

FRB-103MF

A	B	C	A	B	C	A	B	C	A	B	C	A	B	C			
143.2	68.6	248.	155.2	73.9	265.	167.2	79.3	281.	179.2	84.6	296.	191.2	89.8	312.	203.2	95.0	326.
143.4	68.6	248.	155.4	74.0	265.	167.4	79.4	281.	179.4	84.6	297.	191.4	89.9	312.	203.4	95.1	327.
143.6	68.7	249.	155.6	74.1	265.	167.6	79.5	281.	179.6	84.7	297.	191.6	90.0	312.	203.6	95.2	327.
143.8	68.8	249.	155.8	74.2	265.	167.8	79.5	282.	179.8	84.8	297.	191.8	90.1	312.	203.8	95.2	327.
144.0	68.9	249.	156.0	74.3	266.	168.0	79.6	282.	180.0	84.9	297.	192.0	90.1	313.	204.0	95.3	327.
144.2	69.0	249.	156.2	74.4	266.	168.2	79.7	282.	180.2	85.0	298.	192.2	90.2	313.	204.2	95.4	327.
144.4	69.1	250.	156.4	74.5	266.	168.4	79.8	282.	180.4	85.1	298.	192.4	90.3	313.	204.4	95.5	328.
144.6	69.2	250.	156.6	74.6	267.	168.6	79.9	283.	180.6	85.2	298.	192.6	90.4	313.	204.6	95.6	328.
144.8	69.3	250.	156.8	74.7	267.	168.8	80.0	283.	180.8	85.3	298.	192.8	90.5	314.	204.8	95.7	328.
145.0	69.4	251.	157.0	74.7	267.	169.0	80.1	283.	181.0	85.4	299.	193.0	90.6	314.	205.0	95.8	328.
145.2	69.5	251.	157.2	74.8	267.	169.2	80.2	283.	181.2	85.4	299.	193.2	90.7	314.	205.2	95.8	329.
145.4	69.5	251.	157.4	74.9	268.	169.4	80.2	284.	181.4	85.5	299.	193.4	90.8	314.	205.4	95.9	329.
145.6	69.6	251.	157.6	75.0	268.	169.6	80.3	284.	181.6	85.6	300.	193.6	90.8	315.	205.6	96.0	329.
145.8	69.7	252.	157.8	75.1	268.	169.8	80.4	284.	181.8	85.7	300.	193.8	90.9	315.	205.8	96.1	329.
146.0	69.8	252.	158.0	75.2	268.	170.0	80.5	285.	182.0	85.8	300.	194.0	91.0	315.	206.0	96.2	330.
146.2	69.9	252.	158.2	75.3	269.	170.2	80.6	285.	182.2	85.9	300.	194.2	91.1	315.	206.2	96.3	330.
146.4	70.0	253.	158.4	75.4	269.	170.4	80.7	285.	182.4	86.0	301.	194.4	91.2	316.	206.4	96.4	330.
146.6	70.1	253.	158.6	75.5	269.	170.6	80.8	285.	182.6	86.1	301.	194.6	91.3	316.	206.6	96.5	330.
146.8	70.2	253.	158.8	75.5	270.	170.8	80.9	286.	182.8	86.1	301.	194.8	91.4	316.	206.8	96.5	331.
147.0	70.3	253.	159.0	75.6	270.	171.0	81.0	286.	183.0	86.2	301.	195.0	91.4	316.	207.0	96.6	331.
147.2	70.4	254.	159.2	75.7	270.	171.2	81.0	286.	183.2	86.3	302.	195.2	91.5	317.	207.2	96.7	331.
147.4	70.4	254.	159.4	75.8	270.	171.4	81.1	286.	183.4	86.4	302.	195.4	91.6	317.	207.4	96.8	331.
147.6	70.5	254.	159.6	75.9	271.	171.6	81.2	287.	183.6	86.5	302.	195.6	91.7	317.	207.6	96.9	332.
147.8	70.6	254.	159.8	76.0	271.	171.8	81.3	287.	183.8	86.6	302.	195.8	91.8	317.	207.8	97.0	332.
148.0	70.7	255.	160.0	76.1	271.	172.0	81.4	287.	184.0	86.7	303.	196.0	91.9	318.	208.0	97.1	332.
148.2	70.8	255.	160.2	76.2	271.	172.2	81.5	287.	184.2	86.8	303.	196.2	92.0	318.	208.2	97.1	332.
148.4	70.9	255.	160.4	76.3	272.	172.4	81.6	288.	184.4	86.8	303.	196.4	92.1	318.	208.4	97.2	333.
148.6	71.0	256.	160.6	76.3	272.	172.6	81.7	288.	184.6	86.9	303.	196.6	92.1	318.	208.6	97.3	333.
148.8	71.1	256.	160.8	76.4	272.	172.8	81.7	288.	184.8	87.0	304.	196.8	92.2	319.	208.8	97.4	333.
149.0	71.2	256.	161.0	76.5	273.	173.0	81.8	288.	185.0	87.1	304.	197.0	92.3	319.	209.0	97.5	333.
149.2	71.3	256.	161.2	76.6	273.	173.2	81.9	289.	185.2	87.2	304.	197.2	92.4	319.	209.2	97.6	333.
149.4	71.3	257.	161.4	76.7	273.	173.4	82.0	289.	185.4	87.3	304.	197.4	92.5	319.	209.4	97.7	334.
149.6	71.4	257.	161.6	76.8	273.	173.6	82.1	289.	185.6	87.4	305.	197.6	92.6	319.	209.6	97.7	334.
149.8	71.5	257.	161.8	76.9	274.	173.8	82.2	289.	185.8	87.4	305.	197.8	92.7	320.	209.8	97.8	334.
150.0	71.6	258.	162.0	77.0	274.	174.0	82.3	290.	186.0	87.5	305.	198.0	92.7	320.	210.0	97.9	334.
150.2	71.7	258.	162.2	77.1	274.	174.2	82.4	290.	186.2	87.6	305.	198.2	92.8	320.	210.2	98.0	335.
150.4	71.8	258.	162.4	77.1	274.	174.4	82.5	290.	186.4	87.7	306.	198.4	92.9	320.	210.4	98.1	335.
150.6	71.9	258.	162.6	77.2	275.	174.6	82.5	291.	186.6	87.8	306.	198.6	93.0	321.	210.6	98.2	335.
150.8	72.0	259.	162.8	77.3	275.	174.8	82.6	291.	186.8	87.9	306.	198.8	93.1	321.	210.8	98.3	335.
151.0	72.1	259.	163.0	77.4	275.	175.0	82.7	291.	187.0	88.0	306.	199.0	93.2	321.	211.0	98.3	336.
151.2	72.2	259.	163.2	77.5	275.	175.2	82.8	291.	187.2	88.1	307.	199.2	93.3	321.	211.2	98.4	336.
151.4	72.2	259.	163.4	77.6	276.	175.4	82.9	292.	187.4	88.1	307.	199.4	93.4	322.	211.4	98.5	336.
151.6	72.3	260.	163.6	77.7	276.	175.6	83.0	292.	187.6	88.2	307.	199.6	93.4	322.	211.6	98.6	336.
151.8	72.4	260.	163.8	77.8	276.	175.8	83.1	292.	187.8	88.3	307.	199.8	93.5	322.	211.8	98.7	337.
152.0	72.5	260.	164.0	77.9	277.	176.0	83.2	292.	188.0	88.4	308.	200.0	93.6	322.	212.0	98.8	337.
152.2	72.6	261.	164.2	77.9	277.	176.2	83.2	293.	188.2	88.5	308.	200.2	93.7	323.	212.2	98.8	337.
152.4	72.7	261.	164.4	78.0	277.	176.4	83.3	293.	188.4	88.6	308.	200.4	93.8	323.	212.4	98.9	337.
152.6	72.8	261.	164.6	78.1	277.	176.6	83.4	293.	188.6	88.7	308.	200.6	93.9	323.	212.6	99.0	337.
152.8	72.9	261.	164.8	78.2	278.	176.8	83.5	293.	188.8	88.8	309.	200.8	94.0	323.	212.8	99.1	338.
153.0	73.0	262.	165.0	78.3	278.	177.0	83.6	294.	189.0	88.8	309.	201.0	94.0	324.	213.0	99.2	338.
153.2	73.0	262.	165.2	78.4	278.	177.2	83.7	294.	189.2	88.9	309.	201.2	94.1	324.	213.2	99.3	338.
153.4	73.1	262.	165.4	78.5	278.	177.4	83.8	294.	189.4	89.0	309.	201.4	94.2	324.	213.4	99.4	338.
153.6	73.2	262.	165.6	78.6	279.	177.6	83.9	294.	189.6	89.1	310.	201.6	94.3	324.	213.6	99.4	339.
153.8	73.3	263.	165.8	78.7	279.	177.8	83.9	295.	189.8	89.2	310.	201.8	94.4	325.	213.8	99.5	339.
154.0	73.4	263.	166.0	78.7	279.	178.0	84.0	295.	190.0	89.3	310.	202.0	94.5	325.	214.0	99.6	339.
154.2	73.5	263.	166.2	78.8	279.	178.2	84.1	295.	190.2	89.4	310.	202.2	94.6	325.	214.2	99.7	339.
154.4	73.6	264.	166.4	78.9	280.	178.4	84.2	295.	190.4	89.5	311.	202.4	94.6	325.	214.4	99.8	340.
154.6	73.7	264.	166.6	79.0	280.	178.6	84.3	296.	190.6	89.5	311.	202.6	94.7	326.	214.6	99.9	340.
154.8	73.8	264.	166.8	79.1	280.	178.8	84.4	296.	190.8	89.6	311.	202.8	94.8	326.	214.8	100.0	340.
155.0	73.9	264.	167.0	79.2	281.	179.0	84.5	296.	191.0	89.7	311.	203.0	94.9	326.	215.0	100.0	340.

5 PERCENT MONTHLY FACTORS
FOR CONVERTING IRREGULAR PAYMENT SCHEDULES
TO EQUIVALENT EQUAL AND REGULAR PAYMENT SCHEDULES

FRB-104MF

A	B	C	A	B	C	A	B	C	A	B	C	A	B	C
215.2	100.1	341.	227.2	105.2	354.	239.2	110.3	368.	251.2	115.3	381.	263.2	120.2	393.
215.4	100.2	341.	227.4	105.3	355.	239.4	110.4	368.	251.4	115.3	381.	263.4	120.3	394.
215.6	100.3	341.	227.6	105.4	355.	239.6	110.4	368.	251.6	115.4	381.	263.6	120.4	394.
215.8	100.4	341.	227.8	105.5	355.	239.8	110.5	368.	251.8	115.5	381.	263.8	120.5	394.
216.0	100.5	341.	228.0	105.6	355.	240.0	110.6	369.	252.0	115.6	382.	264.0	120.5	394.
216.2	100.6	342.	228.2	105.6	355.	240.2	110.7	369.	252.2	115.7	382.	264.2	120.6	394.
216.4	100.6	342.	228.4	105.7	356.	240.4	110.8	369.	252.4	115.8	382.	264.4	120.7	395.
216.6	100.7	342.	228.6	105.8	356.	240.6	110.9	369.	252.6	115.8	382.	264.6	120.8	395.
216.8	100.8	342.	228.8	105.9	356.	240.8	110.9	370.	252.8	115.9	382.	264.8	120.9	395.
217.0	100.9	343.	229.0	106.0	356.	241.0	111.0	370.	253.0	116.0	383.	265.0	121.0	395.
217.2	101.0	343.	229.2	106.1	357.	241.2	111.1	370.	253.2	116.1	383.	265.2	121.0	395.
217.4	101.1	343.	229.4	106.2	357.	241.4	111.2	370.	253.4	116.2	383.	265.4	121.1	396.
217.6	101.2	343.	229.6	106.2	357.	241.6	111.3	370.	253.6	116.3	383.	265.6	121.2	396.
217.8	101.2	344.	229.8	106.3	357.	241.8	111.4	371.	253.8	116.3	384.	265.8	121.3	396.
218.0	101.3	344.	230.0	106.4	358.	242.0	111.4	371.	254.0	116.4	384.	266.0	121.4	396.
218.2	101.4	344.	230.2	106.5	358.	242.2	111.5	371.	254.2	116.5	384.	266.2	121.4	396.
218.4	101.5	344.	230.4	106.6	358.	242.4	111.6	371.	254.4	116.6	384.	266.4	121.5	397.
218.6	101.6	345.	230.6	106.7	358.	242.6	111.7	371.	254.6	116.7	384.	266.6	121.6	397.
218.8	101.7	345.	230.8	106.7	358.	242.8	111.8	372.	254.8	116.8	385.	266.8	121.7	397.
219.0	101.7	345.	231.0	106.8	359.	243.0	111.9	372.	255.0	116.8	385.	267.0	121.8	397.
219.2	101.8	345.	231.2	106.9	359.	243.2	111.9	372.	255.2	116.9	385.	267.2	121.9	398.
219.4	101.9	345.	231.4	107.0	359.	243.4	112.0	372.	255.4	117.0	385.	267.4	121.9	398.
219.6	102.0	346.	231.6	107.1	359.	243.6	112.1	373.	255.6	117.1	385.	267.6	122.0	398.
219.8	102.1	346.	231.8	107.2	360.	243.8	112.2	373.	255.8	117.2	386.	267.8	122.1	398.
220.0	102.2	346.	232.0	107.2	360.	244.0	112.3	373.	256.0	117.3	386.	268.0	122.2	398.
220.2	102.3	346.	232.2	107.3	360.	244.2	112.4	373.	256.2	117.3	386.	268.2	122.3	399.
220.4	102.3	347.	232.4	107.4	360.	244.4	112.4	373.	256.4	117.4	386.	268.4	122.3	399.
220.6	102.4	347.	232.6	107.5	360.	244.6	112.5	374.	256.6	117.5	386.	268.6	122.4	399.
220.8	102.5	347.	232.8	107.6	361.	244.8	112.6	374.	256.8	117.6	387.	268.8	122.5	399.
221.0	102.6	347.	233.0	107.7	361.	245.0	112.7	374.	257.0	117.7	387.	269.0	122.6	399.
221.2	102.7	348.	233.2	107.8	361.	245.2	112.8	374.	257.2	117.7	387.	269.2	122.7	400.
221.4	102.8	348.	233.4	107.8	361.	245.4	112.9	375.	257.4	117.8	387.	269.4	122.8	400.
221.6	102.9	348.	233.6	107.9	362.	245.6	112.9	375.	257.6	117.9	388.	269.6	122.8	400.
221.8	102.9	348.	233.8	108.0	362.	245.8	113.0	375.	257.8	118.0	388.	269.8	122.9	400.
222.0	103.0	348.	234.0	108.1	362.	246.0	113.1	375.	258.0	118.1	388.	270.0	123.0	400.
222.2	103.1	349.	234.2	108.2	362.	246.2	113.2	375.	258.2	118.2	388.	270.2	123.1	401.
222.4	103.2	349.	234.4	108.3	362.	246.4	113.3	376.	258.4	118.2	388.	270.4	123.2	401.
222.6	103.3	349.	234.6	108.3	363.	246.6	113.4	376.	258.6	118.3	389.	270.6	123.2	401.
222.8	103.4	349.	234.8	108.4	363.	246.8	113.4	376.	258.8	118.4	389.	270.8	123.3	401.
223.0	103.4	350.	235.0	108.5	363.	247.0	113.5	376.	259.0	118.5	389.	271.0	123.4	401.
223.2	103.5	350.	235.2	108.6	363.	247.2	113.6	376.	259.2	118.6	389.	271.2	123.5	402.
223.4	103.6	350.	235.4	108.7	364.	247.4	113.7	377.	259.4	118.7	389.	271.4	123.6	402.
223.6	103.7	350.	235.6	108.8	364.	247.6	113.8	377.	259.6	118.7	390.	271.6	123.7	402.
223.8	103.8	350.	235.8	108.8	364.	247.8	113.9	377.	259.8	118.8	390.	271.8	123.7	402.
224.0	103.9	351.	236.0	108.9	364.	248.0	113.9	377.	260.0	118.9	390.	272.0	123.8	402.
224.2	104.0	351.	236.2	109.0	364.	248.2	114.0	378.	260.2	119.0	390.	272.2	123.9	403.
224.4	104.0	351.	236.4	109.1	365.	248.4	114.1	378.	260.4	119.1	390.	272.4	124.0	403.
224.6	104.1	351.	236.6	109.2	365.	248.6	114.2	378.	260.6	119.1	391.	272.6	124.1	403.
224.8	104.2	352.	236.8	109.3	365.	248.8	114.3	378.	260.8	119.2	391.	272.8	124.1	403.
225.0	104.3	352.	237.0	109.3	365.	249.0	114.4	378.	261.0	119.3	391.	273.0	124.2	403.
225.2	104.4	352.	237.2	109.4	366.	249.2	114.4	379.	261.2	119.4	391.	273.2	124.3	404.
225.4	104.5	352.	237.4	109.5	366.	249.4	114.5	379.	261.4	119.5	392.	273.4	124.4	404.
225.6	104.5	353.	237.6	109.6	366.	249.6	114.6	379.	261.6	119.6	392.	273.6	124.5	404.
225.8	104.6	353.	237.8	109.7	366.	249.8	114.7	379.	261.8	119.6	392.	273.8	124.5	404.
226.0	104.7	353.	238.0	109.8	366.	250.0	114.8	379.	262.0	119.7	392.	274.0	124.6	404.
226.2	104.8	353.	238.2	109.8	367.	250.2	114.9	380.	262.2	119.8	392.	274.2	124.7	405.
226.4	104.9	353.	238.4	109.9	367.	250.4	114.9	380.	262.4	119.9	393.	274.4	124.8	405.
226.6	105.0	354.	238.6	110.0	367.	250.6	115.0	380.	262.6	120.0	393.	274.6	124.9	405.
226.8	105.1	354.	238.8	110.1	367.	250.8	115.1	380.	262.8	120.1	393.	274.8	125.0	405.
227.0	105.1	354.	239.0	110.2	368.	251.0	115.2	381.	263.0	120.1	393.	275.0	125.0	405.

5 PERCENT MONTHLY FACTORS
FOR CONVERTING IRREGULAR PAYMENT SCHEDULES
TO EQUIVALENT EQUAL AND REGULAR PAYMENT SCHEDULES

FRB-105MF

A	B	C	A	B	C	A	B	C	A	B	C	A	B	C
287.2	130.0	418.	299.2	134.8	429.	311.2	139.5	440.	323.2	144.3	451.	335.2	148.9	462.
287.4	130.1	418.	299.4	134.9	429.	311.4	139.6	440.	323.4	144.3	451.	335.4	149.0	462.
287.6	130.1	418.	299.6	134.9	429.	311.6	139.7	441.	323.6	144.4	451.	335.6	149.1	462.
287.8	130.2	418.	299.8	135.0	430.	311.8	139.8	441.	323.8	144.5	452.	335.8	149.2	462.
288.0	130.3	418.	300.0	135.1	430.	312.0	139.9	441.	324.0	144.6	452.	336.0	149.2	462.
288.2	130.4	418.	300.2	135.2	430.	312.2	139.9	441.	324.2	144.7	452.	336.2	149.3	463.
288.4	130.5	419.	300.4	135.3	430.	312.4	140.0	441.	324.4	144.7	452.	336.4	149.4	463.
288.6	130.5	419.	300.6	135.3	430.	312.6	140.1	442.	324.6	144.8	452.	336.6	149.5	463.
288.8	130.6	419.	300.8	135.4	431.	312.8	140.2	442.	324.8	144.9	453.	336.8	149.6	463.
289.0	130.7	419.	301.0	135.5	431.	313.0	140.3	442.	325.0	145.0	453.	337.0	149.6	463.
289.2	130.8	419.	301.2	135.6	431.	313.2	140.3	442.	325.2	145.0	453.	337.2	149.7	463.
289.4	130.9	420.	301.4	135.7	431.	313.4	140.4	442.	325.4	145.1	453.	337.4	149.8	464.
289.6	130.9	420.	301.6	135.7	431.	313.6	140.5	442.	325.6	145.2	453.	337.6	149.9	464.
289.8	131.0	420.	301.8	135.8	431.	313.8	140.6	443.	325.8	145.3	453.	337.8	149.9	464.
290.0	131.1	420.	302.0	135.9	432.	314.0	140.7	443.	326.0	145.4	454.	338.0	150.0	464.
290.2	131.2	420.	302.2	136.0	432.	314.2	140.7	443.	326.2	145.4	454.	338.2	150.1	464.
290.4	131.3	421.	302.4	136.1	432.	314.4	140.8	443.	326.4	145.5	454.	338.4	150.2	464.
290.6	131.3	421.	302.6	136.1	432.	314.6	140.9	443.	326.6	145.6	454.	338.6	150.3	465.
290.8	131.4	421.	302.8	136.2	432.	314.8	141.0	444.	326.8	145.7	454.	338.8	150.3	465.
291.0	131.5	421.	303.0	136.3	433.	315.0	141.0	444.	327.0	145.8	454.	339.0	150.4	465.
291.2	131.6	421.	303.2	136.4	433.	315.2	141.1	444.	327.2	145.8	455.	339.2	150.5	465.
291.4	131.7	422.	303.4	136.5	433.	315.4	141.2	444.	327.4	145.9	455.	339.4	150.6	465.
291.6	131.7	422.	303.6	136.5	433.	315.6	141.3	444.	327.6	146.0	455.	339.6	150.6	465.
291.8	131.8	422.	303.8	136.6	433.	315.8	141.4	444.	327.8	146.1	455.	339.8	150.7	466.
292.0	131.9	422.	304.0	136.7	434.	316.0	141.4	445.	328.0	146.1	455.	340.0	150.8	466.
292.2	132.0	422.	304.2	136.8	434.	316.2	141.5	445.	328.2	146.2	456.	340.2	150.9	466.
292.4	132.1	423.	304.4	136.9	434.	316.4	141.6	445.	328.4	146.3	456.	340.4	151.0	466.
292.6	132.1	423.	304.6	136.9	434.	316.6	141.7	445.	328.6	146.4	456.	340.6	151.0	466.
292.8	132.2	423.	304.8	137.0	434.	316.8	141.8	445.	328.8	146.5	456.	340.8	151.1	466.
293.0	132.3	423.	305.0	137.1	434.	317.0	141.8	446.	329.0	146.5	456.	341.0	151.2	467.
293.2	132.4	423.	305.2	137.2	435.	317.2	141.9	446.	329.2	146.6	456.	341.2	151.3	467.
293.4	132.5	424.	305.4	137.3	435.	317.4	142.0	446.	329.4	146.7	457.	341.4	151.3	467.
293.6	132.5	424.	305.6	137.3	435.	317.6	142.1	446.	329.6	146.8	457.	341.6	151.4	467.
293.8	132.6	424.	305.8	137.4	435.	317.8	142.2	446.	329.8	146.8	457.	341.8	151.5	467.
294.0	132.7	424.	306.0	137.5	435.	318.0	142.2	446.	330.0	146.9	457.	342.0	151.6	468.
294.2	132.8	424.	306.2	137.6	436.	318.2	142.3	447.	330.2	147.0	457.	342.2	151.6	468.
294.4	132.9	424.	306.4	137.6	436.	318.4	142.4	447.	330.4	147.1	457.	342.4	151.7	468.
294.6	132.9	425.	306.6	137.7	436.	318.6	142.5	447.	330.6	147.2	458.	342.6	151.8	468.
294.8	133.0	425.	306.8	137.8	436.	318.8	142.5	447.	330.8	147.2	458.	342.8	151.9	468.
295.0	133.1	425.	307.0	137.9	436.	319.0	142.6	447.	331.0	147.3	458.	343.0	152.0	468.
295.2	133.2	425.	307.2	138.0	437.	319.2	142.7	448.	331.2	147.4	458.	343.2	152.0	469.
295.4	133.3	425.	307.4	138.0	437.	319.4	142.8	448.	331.4	147.5	458.	343.4	152.1	469.
295.6	133.3	426.	307.6	138.1	437.	319.6	142.9	448.	331.6	147.5	459.	343.6	152.2	469.
295.8	133.4	426.	307.8	138.2	437.	319.8	142.9	448.	331.8	147.6	459.	343.8	152.3	469.
296.0	133.5	426.	308.0	138.3	437.	320.0	143.0	448.	332.0	147.7	459.	344.0	152.3	469.
296.2	133.6	426.	308.2	138.4	437.	320.2	143.1	448.	332.2	147.8	459.	344.2	152.4	469.
296.4	133.7	426.	308.4	138.4	438.	320.4	143.2	449.	332.4	147.9	459.	344.4	152.5	470.
296.6	133.7	427.	308.6	138.5	438.	320.6	143.2	449.	332.6	147.9	459.	344.6	152.6	470.
296.8	133.8	427.	308.8	138.6	438.	320.8	143.3	449.	332.8	148.0	460.	344.8	152.6	470.
297.0	133.9	427.	309.0	138.7	438.	321.0	143.4	449.	333.0	148.1	460.	345.0	152.7	470.
297.2	134.0	427.	309.2	138.8	438.	321.2	143.5	449.	333.2	148.2	460.	345.2	152.8	470.
297.4	134.1	427.	309.4	138.8	439.	321.4	143.6	450.	333.4	148.2	460.	345.4	152.9	470.
297.6	134.1	428.	309.6	138.9	439.	321.6	143.6	450.	333.6	148.3	460.	345.6	153.0	471.
297.8	134.2	428.	309.8	139.0	439.	321.8	143.7	450.	333.8	148.4	460.	345.8	153.0	471.
298.0	134.3	428.	310.0	139.1	439.	322.0	143.8	450.	334.0	148.5	461.	346.0	153.1	471.
298.2	134.4	428.	310.2	139.2	439.	322.2	143.9	450.	334.2	148.6	461.	346.2	153.2	471.
298.4	134.5	428.	310.4	139.2	440.	322.4	144.0	450.	334.4	148.6	461.	346.4	153.3	471.
298.6	134.5	428.	310.6	139.3	440.	322.6	144.0	451.	334.6	148.7	461.	346.6	153.3	471.
298.8	134.6	429.	310.8	139.4	440.	322.8	144.1	451.	334.8	148.8	461.	346.8	153.4	472.
299.0	134.7	429.	311.0	139.5	440.	323.0	144.2	451.	335.0	148.9	462.	347.0	153.5	472.

5 PERCENT MONTHLY FACTORS
FOR CONVERTING IRREGULAR PAYMENT SCHEDULES
TO EQUIVALENT EQUAL AND REGULAR PAYMENT SCHEDULES

FRB-106MF

A	B	C	A	B	C	A	B	C	A	B	C	A	B	C
359.2	158.1	482.	371.2	162.7	492.	383.2	167.2	501.	395.2	171.6	510.	407.2	176.0	519.
359.4	158.2	482.	371.4	162.8	492.	383.4	167.3	501.	395.4	171.7	510.	407.4	176.1	519.
359.6	158.3	482.	371.6	162.8	492.	383.6	167.3	501.	395.6	171.8	510.	407.6	176.2	519.
359.8	158.4	482.	371.8	162.9	492.	383.8	167.4	501.	395.8	171.8	511.	407.8	176.2	519.
360.0	158.5	483.	372.0	163.0	492.	384.0	167.5	502.	396.0	171.9	511.	408.0	176.3	520.
360.2	158.5	483.	372.2	163.1	492.	384.2	167.5	502.	396.2	172.0	511.	408.2	176.4	520.
360.4	158.6	483.	372.4	163.1	493.	384.4	167.6	502.	396.4	172.1	511.	408.4	176.5	520.
360.6	158.7	483.	372.6	163.2	493.	384.6	167.7	502.	396.6	172.1	511.	408.6	176.5	520.
360.8	158.8	483.	372.8	163.3	493.	384.8	167.8	502.	396.8	172.2	511.	408.8	176.6	520.
361.0	158.8	483.	373.0	163.4	493.	385.0	167.8	502.	397.0	172.3	511.	409.0	176.7	520.
361.2	158.9	484.	373.2	163.4	493.	385.2	167.9	503.	397.2	172.4	512.	409.2	176.8	520.
361.4	159.0	484.	373.4	163.5	493.	385.4	168.0	503.	397.4	172.4	512.	409.4	176.8	521.
361.6	159.1	484.	373.6	163.6	493.	385.6	168.1	503.	397.6	172.5	512.	409.6	176.9	521.
361.8	159.1	484.	373.8	163.7	494.	385.8	168.1	503.	397.8	172.6	512.	409.8	177.0	521.
362.0	159.2	484.	374.0	163.7	494.	386.0	168.2	503.	398.0	172.7	512.	410.0	177.1	521.
362.2	159.3	484.	374.2	163.8	494.	386.2	168.3	503.	398.2	172.7	512.	410.2	177.1	521.
362.4	159.4	485.	374.4	163.9	494.	386.4	168.4	503.	398.4	172.8	513.	410.4	177.2	521.
362.6	159.4	485.	374.6	164.0	494.	386.6	168.4	504.	398.6	172.9	513.	410.6	177.3	521.
362.8	159.5	485.	374.8	164.0	494.	386.8	168.5	504.	398.8	173.0	513.	410.8	177.3	522.
363.0	159.6	485.	375.0	164.1	495.	387.0	168.6	504.	399.0	173.0	513.	411.0	177.4	522.
363.2	159.7	485.	375.2	164.2	495.	387.2	168.7	504.	399.2	173.1	513.	411.2	177.5	522.
363.4	159.7	485.	375.4	164.3	495.	387.4	168.7	504.	399.4	173.2	513.	411.4	177.6	522.
363.6	159.8	485.	375.6	164.3	495.	387.6	168.8	504.	399.6	173.2	513.	411.6	177.6	522.
363.8	159.9	486.	375.8	164.4	495.	387.8	168.9	505.	399.8	173.3	514.	411.8	177.7	522.
364.0	160.0	486.	376.0	164.5	495.	388.0	169.0	505.	400.0	173.4	514.	412.0	177.8	523.
364.2	160.0	486.	376.2	164.6	496.	388.2	169.0	505.	400.2	173.5	514.	412.2	177.9	523.
364.4	160.1	486.	376.4	164.6	496.	388.4	169.1	505.	400.4	173.5	514.	412.4	177.9	523.
364.6	160.2	486.	376.6	164.7	496.	388.6	169.2	505.	400.6	173.6	514.	412.6	178.0	523.
364.8	160.3	486.	376.8	164.8	496.	388.8	169.3	505.	400.8	173.7	514.	412.8	178.1	523.
365.0	160.3	487.	377.0	164.9	496.	389.0	169.3	505.	401.0	173.8	514.	413.0	178.1	523.
365.2	160.4	487.	377.2	164.9	496.	389.2	169.4	506.	401.2	173.8	515.	413.2	178.2	523.
365.4	160.5	487.	377.4	165.0	496.	389.4	169.5	506.	401.4	173.9	515.	413.4	178.3	524.
365.6	160.6	487.	377.6	165.1	497.	389.6	169.6	506.	401.6	174.0	515.	413.6	178.4	524.
365.8	160.6	487.	377.8	165.2	497.	389.8	169.6	506.	401.8	174.1	515.	413.8	178.4	524.
366.0	160.7	487.	378.0	165.2	497.	390.0	169.7	506.	402.0	174.1	515.	414.0	178.5	524.
366.2	160.8	488.	378.2	165.3	497.	390.2	169.8	506.	402.2	174.2	515.	414.2	178.6	524.
366.4	160.9	488.	378.4	165.4	497.	390.4	169.9	507.	402.4	174.3	515.	414.4	178.7	524.
366.6	161.0	488.	378.6	165.5	497.	390.6	169.9	507.	402.6	174.3	516.	414.6	178.7	524.
366.8	161.0	488.	378.8	165.5	498.	390.8	170.0	507.	402.8	174.4	516.	414.8	178.8	525.
367.0	161.1	488.	379.0	165.6	498.	391.0	170.1	507.	403.0	174.5	516.	415.0	178.9	525.
367.2	161.2	488.	379.2	165.7	498.	391.2	170.1	507.	403.2	174.6	516.	415.2	178.9	525.
367.4	161.3	489.	379.4	165.8	498.	391.4	170.2	507.	403.4	174.6	516.	415.4	179.0	525.
367.6	161.3	489.	379.6	165.8	498.	391.6	170.3	507.	403.6	174.7	516.	415.6	179.1	525.
367.8	161.4	489.	379.8	165.9	498.	391.8	170.4	508.	403.8	174.8	517.	415.8	179.2	525.
368.0	161.5	489.	380.0	166.0	499.	392.0	170.4	508.	404.0	174.9	517.	416.0	179.2	525.
368.2	161.6	489.	380.2	166.1	499.	392.2	170.5	508.	404.2	174.9	517.	416.2	179.3	526.
368.4	161.6	489.	380.4	166.1	499.	392.4	170.6	508.	404.4	175.0	517.	416.4	179.4	526.
368.6	161.7	490.	380.6	166.2	499.	392.6	170.7	508.	404.6	175.1	517.	416.6	179.4	526.
368.8	161.8	490.	380.8	166.3	499.	392.8	170.7	508.	404.8	175.2	517.	416.8	179.5	526.
369.0	161.9	490.	381.0	166.4	499.	393.0	170.8	508.	405.0	175.2	517.	417.0	179.6	526.
369.2	161.9	490.	381.2	166.4	499.	393.2	170.9	509.	405.2	175.3	518.	417.2	179.7	526.
369.4	162.0	490.	381.4	166.5	500.	393.4	171.0	509.	405.4	175.4	518.	417.4	179.7	526.
369.6	162.1	490.	381.6	166.6	500.	393.6	171.0	509.	405.6	175.4	518.	417.6	179.8	527.
369.8	162.2	490.	381.8	166.7	500.	393.8	171.1	509.	405.8	175.5	518.	417.8	179.9	527.
370.0	162.2	491.	382.0	166.7	500.	394.0	171.2	509.	406.0	175.6	518.	418.0	180.0	527.
370.2	162.3	491.	382.2	166.8	500.	394.2	171.3	509.	406.2	175.7	518.	418.2	180.0	527.
370.4	162.4	491.	382.4	166.9	500.	394.4	171.3	510.	406.4	175.7	518.	418.4	180.1	527.
370.6	162.5	491.	382.6	167.0	501.	394.6	171.4	510.	406.6	175.8	519.	418.6	180.2	527.
370.8	162.5	491.	382.8	167.0	501.	394.8	171.5	510.	406.8	175.9	519.	418.8	180.2	527.
371.0	162.6	491.	383.0	167.1	501.	395.0	171.6	510.	407.0	176.0	519.	419.0	180.3	528.

5 PERCENT MONTHLY FACTORS
FOR CONVERTING IRREGULAR PAYMENT SCHEDULES
TO EQUIVALENT EQUAL AND REGULAR PAYMENT SCHEDULES

FRB-107MF

A	B	C	A	B	C	A	B	C	A	B	C	A	B	C	
431.2	184.7	536.	443.2	189.0	544.	455.2	193.2	552.	467.2	197.4	560.	479.2	201.6	567.	***** 213.0 588.
431.4	184.8	536.	443.4	189.1	544.	455.4	193.3	552.	467.4	197.5	560.	479.4	201.6	568.	***** 213.2 588.
431.6	184.9	536.	443.6	189.1	545.	455.6	193.4	552.	467.6	197.5	560.	479.6	201.7	568.	***** 213.4 588.
431.8	184.9	536.	443.8	189.2	545.	455.8	193.4	553.	467.8	197.6	560.	479.8	201.8	568.	***** 213.6 589.
432.0	185.0	537.	444.0	189.3	545.	456.0	193.5	553.	468.0	197.7	560.	480.0	201.8	568.	***** 213.8 589.
432.2	185.1	537.	444.2	189.3	545.	456.2	193.6	553.	468.2	197.8	561.	***** 202.0	568.	***** 214.0 589.	
432.4	185.1	537.	444.4	189.4	545.	456.4	193.6	553.	468.4	197.8	561.	***** 202.2	569.	***** 214.2 590.	
432.6	185.2	537.	444.6	189.5	545.	456.6	193.7	553.	468.6	197.9	561.	***** 202.4	569.	***** 214.4 590.	
432.8	185.3	537.	444.8	189.6	545.	456.8	193.8	553.	468.8	198.0	561.	***** 202.6	569.	***** 214.6 590.	
433.0	185.4	537.	445.0	189.6	545.	457.0	193.8	553.	469.0	198.0	561.	***** 202.8	570.	***** 214.8 591.	
433.2	185.4	537.	445.2	189.7	546.	457.2	193.9	553.	469.2	198.1	561.	***** 203.0	570.	***** 215.0 591.	
433.4	185.5	538.	445.4	189.8	546.	457.4	194.0	554.	469.4	198.2	561.	***** 203.2	570.	***** 215.2 591.	
433.6	185.6	538.	445.6	189.8	546.	457.6	194.1	554.	469.6	198.2	561.	***** 203.4	571.	***** 215.4 592.	
433.8	185.6	538.	445.8	189.9	546.	457.8	194.1	554.	469.8	198.3	562.	***** 203.6	571.	***** 215.6 592.	
434.0	185.7	538.	446.0	190.0	546.	458.0	194.2	554.	470.0	198.4	562.	***** 203.8	571.	***** 215.8 592.	
434.2	185.8	538.	446.2	190.0	546.	458.2	194.3	554.	470.2	198.4	562.	***** 204.0	572.	***** 216.0 593.	
434.4	185.9	538.	446.4	190.1	546.	458.4	194.3	554.	470.4	198.5	562.	***** 204.2	572.	***** 216.2 593.	
434.6	185.9	538.	446.6	190.2	547.	458.6	194.4	554.	470.6	198.6	562.	***** 204.4	573.	***** 216.4 593.	
434.8	186.0	539.	446.8	190.3	547.	458.8	194.5	555.	470.8	198.7	562.	***** 204.6	573.	***** 216.6 594.	
435.0	186.1	539.	447.0	190.3	547.	459.0	194.5	555.	471.0	198.7	562.	***** 204.8	573.	***** 216.8 594.	
435.2	186.1	539.	447.2	190.4	547.	459.2	194.6	555.	471.2	198.8	562.	***** 205.0	574.	***** 217.0 594.	
435.4	186.2	539.	447.4	190.5	547.	459.4	194.7	555.	471.4	198.9	563.	***** 205.2	574.	***** 217.2 595.	
435.6	186.3	539.	447.6	190.5	547.	459.6	194.8	555.	471.6	198.9	563.	***** 205.4	574.	***** 217.4 595.	
435.8	186.4	539.	447.8	190.6	547.	459.8	194.8	555.	471.8	199.0	563.	***** 205.6	575.	***** 217.6 595.	
436.0	186.4	539.	448.0	190.7	547.	460.0	194.9	555.	472.0	199.1	563.	***** 205.8	575.	***** 217.8 596.	
436.2	186.5	540.	448.2	190.8	548.	460.2	195.0	555.	472.2	199.1	563.	***** 206.0	575.	***** 218.0 596.	
436.4	186.6	540.	448.4	190.8	548.	460.4	195.0	556.	472.4	199.2	563.	***** 206.2	576.	***** 218.2 596.	
436.6	186.6	540.	448.6	190.9	548.	460.6	195.1	556.	472.6	199.3	563.	***** 206.4	576.	***** 218.4 597.	
436.8	186.7	540.	448.8	191.0	548.	460.8	195.2	556.	472.8	199.3	563.	***** 206.6	576.	***** 218.6 597.	
437.0	186.8	540.	449.0	191.0	548.	461.0	195.2	556.	473.0	199.4	564.	***** 206.8	577.	***** 218.8 597.	
437.2	186.9	540.	449.2	191.1	548.	461.2	195.3	556.	473.2	199.5	564.	***** 207.0	577.	***** 219.0 598.	
437.4	186.9	540.	449.4	191.2	548.	461.4	195.4	556.	473.4	199.6	564.	***** 207.2	577.	***** 219.2 598.	
437.6	187.0	540.	449.6	191.2	549.	461.6	195.5	556.	473.6	199.6	564.	***** 207.4	578.	***** 219.4 598.	
437.8	187.1	541.	449.8	191.3	549.	461.8	195.5	556.	473.8	199.7	564.	***** 207.6	578.	***** 219.6 599.	
438.0	187.1	541.	450.0	191.4	549.	462.0	195.6	557.	474.0	199.8	564.	***** 207.8	579.	***** 219.8 599.	
438.2	187.2	541.	450.2	191.5	549.	462.2	195.7	557.	474.2	199.8	564.	***** 208.0	579.	***** 220.0 599.	
438.4	187.3	541.	450.4	191.5	549.	462.4	195.7	557.	474.4	199.9	564.	***** 208.2	579.	***** 220.2 600.	
438.6	187.3	541.	450.6	191.6	549.	462.6	195.8	557.	474.6	200.0	565.	***** 208.4	580.	***** 220.4 600.	
438.8	187.4	541.	450.8	191.7	549.	462.8	195.9	557.	474.8	200.0	565.	***** 208.6	580.	***** 220.6 600.	
439.0	187.5	541.	451.0	191.7	549.	463.0	195.9	557.	475.0	200.1	565.	***** 208.8	580.	***** 220.8 601.	
439.2	187.6	542.	451.2	191.8	550.	463.2	196.0	557.	475.2	200.2	565.	***** 209.0	581.	***** 221.0 601.	
439.4	187.6	542.	451.4	191.9	550.	463.4	196.1	558.	475.4	200.2	565.	***** 209.2	581.	***** 221.2 601.	
439.6	187.7	542.	451.6	192.0	550.	463.6	196.2	558.	475.6	200.3	565.	***** 209.4	581.	***** 221.4 602.	
439.8	187.8	542.	451.8	192.0	550.	463.8	196.2	558.	475.8	200.4	565.	***** 209.6	582.	***** 221.6 602.	
440.0	187.8	542.	452.0	192.1	550.	464.0	196.3	558.	476.0	200.5	565.	***** 209.8	582.	***** 221.8 602.	
440.2	187.9	542.	452.2	192.2	550.	464.2	196.4	558.	476.2	200.5	566.	***** 210.0	582.	***** 222.0 603.	
440.4	188.0	542.	452.4	192.2	550.	464.4	196.4	558.	476.4	200.6	566.	***** 210.2	583.	***** 222.2 603.	
440.6	188.1	542.	452.6	192.3	550.	464.6	196.5	558.	476.6	200.7	566.	***** 210.4	583.	***** 222.4 603.	
440.8	188.1	543.	452.8	192.4	551.	464.8	196.6	558.	476.8	200.7	566.	***** 210.6	583.	***** 222.6 604.	
441.0	188.2	543.	453.0	192.4	551.	465.0	196.6	559.	477.0	200.8	566.	***** 210.8	584.	***** 222.8 604.	
441.2	188.3	543.	453.2	192.5	551.	465.2	196.7	559.	477.2	200.9	566.	***** 211.0	584.	***** 223.0 604.	
441.4	188.3	543.	453.4	192.6	551.	465.4	196.8	559.	477.4	200.9	566.	***** 211.2	584.	***** 223.2 605.	
441.6	188.4	543.	453.6	192.7	551.	465.6	196.9	559.	477.6	201.0	566.	***** 211.4	585.	***** 223.4 605.	
441.8	188.5	543.	453.8	192.7	551.	465.8	196.9	559.	477.8	201.1	567.	***** 211.6	585.	***** 223.6 605.	
442.0	188.6	543.	454.0	192.8	551.	466.0	197.0	559.	478.0	201.1	567.	***** 211.8	585.	***** 223.8 606.	
442.2	188.6	544.	454.2	192.9	552.	466.2	197.1	559.	478.2	201.2	567.	***** 212.0	586.	***** 224.0 606.	
442.4	188.7	544.	454.4	192.9	552.	466.4	197.1	559.	478.4	201.3	567.	***** 212.2	586.	***** 224.2 606.	
442.6	188.8	544.	454.6	193.0	552.	466.6	197.2	560.	478.6	201.3	567.	***** 212.4	587.	***** 224.4 607.	
442.8	188.8	544.	454.8	193.1	552.	466.8	197.3	560.	478.8	201.4	567.	***** 212.6	587.	***** 224.6 607.	
443.0	188.9	544.	455.0	193.1	552.	467.0	197.3	560.	479.0	201.5	567.	***** 212.8	587.	***** 224.8 607.	

5 PERCENT MONTHLY FACTORS
FOR CONVERTING IRREGULAR PAYMENT SCHEDULES
TO EQUIVALENT EQUAL AND REGULAR PAYMENT SCHEDULES

FRB-108MF

A	B	C	A	B	C	A	B	C	A	B	C	A	B	C	
***** 225.0	608.	***** 237.0	627.	***** 249.0	645.	***** 261.0	662.	***** 273.0	679.	***** 285.0	694.	***** 285.2	695.	***** 285.4	695.
***** 225.2	608.	***** 237.2	627.	***** 249.2	645.	***** 261.2	662.	***** 273.2	679.	***** 285.2	695.	***** 285.4	695.	***** 285.6	695.
***** 225.4	608.	***** 237.4	627.	***** 249.4	645.	***** 261.4	663.	***** 273.4	679.	***** 285.4	695.	***** 285.6	695.	***** 285.8	695.
***** 225.6	609.	***** 237.6	628.	***** 249.6	646.	***** 261.6	663.	***** 273.6	679.	***** 285.6	695.	***** 285.8	695.	***** 286.0	696.
***** 225.8	609.	***** 237.8	628.	***** 249.8	646.	***** 261.8	663.	***** 273.8	680.	***** 285.8	695.	***** 286.0	696.	***** 286.2	696.
***** 226.0	609.	***** 238.0	628.	***** 250.0	646.	***** 262.0	664.	***** 274.0	680.	***** 286.0	696.	***** 286.2	696.	***** 286.4	696.
***** 226.2	610.	***** 238.2	629.	***** 250.2	647.	***** 262.2	664.	***** 274.2	680.	***** 286.2	696.	***** 286.4	696.	***** 286.6	696.
***** 226.4	610.	***** 238.4	629.	***** 250.4	647.	***** 262.4	664.	***** 274.4	680.	***** 286.4	696.	***** 286.6	696.	***** 286.8	697.
***** 226.6	610.	***** 238.6	629.	***** 250.6	647.	***** 262.6	664.	***** 274.6	681.	***** 286.6	696.	***** 286.8	697.	***** 287.0	697.
***** 226.8	611.	***** 238.8	630.	***** 250.8	648.	***** 262.8	665.	***** 274.8	681.	***** 287.0	697.	***** 287.2	697.	***** 287.4	697.
***** 227.0	611.	***** 239.0	630.	***** 251.0	648.	***** 263.0	665.	***** 275.0	681.	***** 287.0	697.	***** 287.2	697.	***** 287.4	697.
***** 227.2	611.	***** 239.2	630.	***** 251.2	648.	***** 263.2	665.	***** 275.2	682.	***** 287.2	697.	***** 287.4	697.	***** 287.6	698.
***** 227.4	612.	***** 239.4	630.	***** 251.4	648.	***** 263.4	666.	***** 275.4	682.	***** 287.4	697.	***** 287.6	698.	***** 287.8	698.
***** 227.6	612.	***** 239.6	631.	***** 251.6	649.	***** 263.6	666.	***** 275.6	682.	***** 287.6	698.	***** 287.8	698.	***** 288.0	698.
***** 227.8	612.	***** 239.8	631.	***** 251.8	649.	***** 263.8	666.	***** 275.8	682.	***** 288.0	698.	***** 288.2	698.	***** 288.4	699.
***** 228.0	612.	***** 240.0	631.	***** 252.0	649.	***** 264.0	666.	***** 276.0	683.	***** 288.0	698.	***** 288.2	698.	***** 288.4	699.
***** 228.2	613.	***** 240.2	632.	***** 252.2	650.	***** 264.2	667.	***** 276.2	683.	***** 288.2	698.	***** 288.4	699.	***** 288.6	699.
***** 228.4	613.	***** 240.4	632.	***** 252.4	650.	***** 264.4	667.	***** 276.4	683.	***** 288.4	699.	***** 288.6	699.	***** 288.8	699.
***** 228.6	613.	***** 240.6	632.	***** 252.6	650.	***** 264.6	667.	***** 276.6	683.	***** 288.6	699.	***** 288.8	699.	***** 289.0	699.
***** 228.8	614.	***** 240.8	633.	***** 252.8	650.	***** 264.8	667.	***** 276.8	684.	***** 289.0	699.	***** 289.2	700.	***** 289.4	700.
***** 229.0	614.	***** 241.0	633.	***** 253.0	651.	***** 265.0	668.	***** 277.0	684.	***** 290.0	700.	***** 290.2	701.	***** 290.4	701.
***** 229.2	614.	***** 241.2	633.	***** 253.2	651.	***** 265.2	668.	***** 277.2	684.	***** 290.2	701.	***** 290.4	701.	***** 290.6	701.
***** 229.4	615.	***** 241.4	633.	***** 253.4	651.	***** 265.4	668.	***** 277.4	684.	***** 290.4	700.	***** 290.6	700.	***** 290.8	700.
***** 229.6	615.	***** 241.6	634.	***** 253.6	652.	***** 265.6	669.	***** 277.6	685.	***** 290.6	700.	***** 290.8	700.	***** 291.0	700.
***** 229.8	615.	***** 241.8	634.	***** 253.8	652.	***** 265.8	669.	***** 277.8	685.	***** 290.8	700.	***** 291.2	701.	***** 291.4	702.
***** 230.0	616.	***** 242.0	634.	***** 254.0	652.	***** 266.0	669.	***** 278.0	685.	***** 290.0	701.	***** 290.2	701.	***** 290.4	701.
***** 230.2	616.	***** 242.2	635.	***** 254.2	652.	***** 266.2	669.	***** 278.2	685.	***** 290.2	701.	***** 290.4	701.	***** 290.6	701.
***** 230.4	616.	***** 242.4	635.	***** 254.4	653.	***** 266.4	670.	***** 278.4	686.	***** 290.4	701.	***** 290.6	701.	***** 290.8	702.
***** 230.6	617.	***** 242.6	635.	***** 254.6	653.	***** 266.6	670.	***** 278.6	686.	***** 290.6	701.	***** 290.8	702.	***** 291.0	702.
***** 230.8	617.	***** 242.8	636.	***** 254.8	653.	***** 266.8	670.	***** 278.8	686.	***** 290.8	702.	***** 291.2	702.	***** 291.4	702.
***** 231.0	617.	***** 243.0	636.	***** 255.0	654.	***** 267.0	671.	***** 279.0	687.	***** 291.0	702.	***** 291.2	702.	***** 291.4	702.
***** 231.2	618.	***** 243.2	636.	***** 255.2	654.	***** 267.2	671.	***** 279.2	687.	***** 291.2	702.	***** 291.4	702.	***** 291.6	703.
***** 231.4	618.	***** 243.4	637.	***** 255.4	654.	***** 267.4	671.	***** 279.4	687.	***** 291.4	702.	***** 291.6	703.	***** 291.8	703.
***** 231.6	618.	***** 243.6	637.	***** 255.6	655.	***** 267.6	671.	***** 279.6	687.	***** 291.6	703.	***** 291.8	703.	***** 292.0	703.
***** 231.8	619.	***** 243.8	637.	***** 255.8	655.	***** 267.8	672.	***** 279.8	688.	***** 291.8	703.	***** 292.2	703.	***** 292.4	704.
***** 232.0	619.	***** 244.0	637.	***** 256.0	655.	***** 268.0	672.	***** 280.0	688.	***** 292.0	703.	***** 292.2	703.	***** 292.4	704.
***** 232.2	619.	***** 244.2	638.	***** 256.2	655.	***** 268.2	672.	***** 280.2	688.	***** 292.2	703.	***** 292.4	704.	***** 292.6	704.
***** 232.4	620.	***** 244.4	638.	***** 256.4	656.	***** 268.4	672.	***** 280.4	688.	***** 292.4	704.	***** 292.6	704.	***** 292.8	704.
***** 232.6	620.	***** 244.6	638.	***** 256.6	656.	***** 268.6	673.	***** 280.6	689.	***** 292.6	704.	***** 292.8	704.	***** 293.0	704.
***** 232.8	620.	***** 244.8	639.	***** 256.8	656.	***** 268.8	673.	***** 280.8	689.	***** 292.8	704.	***** 293.2	705.	***** 293.4	705.
***** 233.0	620.	***** 245.0	639.	***** 257.0	657.	***** 269.0	673.	***** 281.0	689.	***** 293.0	704.	***** 293.2	705.	***** 293.4	705.
***** 233.2	621.	***** 245.2	639.	***** 257.2	657.	***** 269.2	674.	***** 281.2	689.	***** 293.2	705.	***** 293.4	705.	***** 293.6	705.
***** 233.4	621.	***** 245.4	640.	***** 257.4	657.	***** 269.4	674.	***** 281.4	690.	***** 293.4	705.	***** 293.6	705.	***** 293.8	705.
***** 233.6	621.	***** 245.6	640.	***** 257.6	657.	***** 269.6	674.	***** 281.6	690.	***** 293.6	705.	***** 293.8	705.	***** 294.0	705.
***** 233.8	622.	***** 245.8	640.	***** 257.8	658.	***** 269.8	674.	***** 281.8	690.	***** 293.8	705.	***** 294.2	706.	***** 294.4	706.
***** 234.0	622.	***** 246.0	640.	***** 258.0	658.	***** 270.0	675.	***** 282.0	690.	***** 294.0	705.	***** 294.2	706.	***** 294.4	706.
***** 234.2	622.	***** 246.2	641.	***** 258.2	658.	***** 270.2	675.	***** 282.2	691.	***** 294.2	706.	***** 294.4	706.	***** 294.6	706.
***** 234.4	623.	***** 246.4	641.	***** 258.4	659.	***** 270.4	675.	***** 282.4	691.	***** 294.4	706.	***** 294.6	706.	***** 294.8	706.
***** 234.6	623.	***** 246.6	641.	***** 258.6	659.	***** 270.6	675.	***** 282.6	691.	***** 294.6	706.	***** 294.8	706.	***** 295.0	707.
***** 234.8	623.	***** 246.8	642.	***** 258.8	659.	***** 270.8	676.	***** 282.8	691.	***** 294.8	706.	***** 295.2	707.	***** 295.4	707.
***** 235.0	624.	***** 247.0	642.	***** 259.0	659.	***** 271.0	676.	***** 283.0	692.	***** 295.0	707.	***** 295.2	707.	***** 295.4	707.
***** 235.2	624.	***** 247.2	642.	***** 259.2	660.	***** 271.2	676.	***** 283.2	692.	***** 295.2	707.	***** 295.4	707.	***** 295.6	707.
***** 235.4	624.	***** 247.4	643.	***** 259.4	660.	***** 271.4	676.	***** 283.4	692.	***** 295.4	707.	***** 295.6	707.	***** 295.8	708.
***** 235.6	625.	***** 247.6	643.	***** 259.6	660.	***** 271.6	677.	***** 283.6	692.	***** 295.6	707.	***** 295.8	708.	***** 296.0	708.
***** 235.8	625.	***** 247.8	643.	***** 259.8	660.	***** 271.8	677.	***** 283.8	693.	***** 295.8	708.	***** 296.0	708.	***** 296.2	708.
***** 236.0	625.	***** 248.0	643.	***** 260.0	661.	***** 272.0	677.	***** 284.0	693.	***** 296.0	708.	***** 296.2	708.	***** 296.4	708.
***** 236.2	625.	***** 248.2	644.	***** 260.2	661.	***** 272.2	678.	***** 284.2	693.	***** 296.2	708.	***** 296.4	708.	***** 296.6	709.
***** 236.4	626.	***** 248.4	644.	***** 260.4	661.	***** 272.4	678.	***** 284.4	694.	***** 296.4	709.	***** 296.6	709.	***** 296.8	709.
***** 236.6	626.	***** 248.6	644.	***** 260.6	662.	***** 272.6	678.	***** 284.6	694.	***** 296.6	709.	***** 296.8	709.	***** 297.0	710.
***** 236.8	626.	***** 248.8	645.	***** 260.8	662.	***** 272.8	678.	***** 284.8	694.	***** 296.8	709.	***** 297.0	710.	***** 297.2	710.

**5 PERCENT MONTHLY FACTORS
FOR CONVERTING IRREGULAR PAYMENT SCHEDULES
TO EQUIVALENT EQUAL AND REGULAR PAYMENT SCHEDULES**

FRB-109MF

**5 PERCENT MONTHLY FACTORS
FOR CONVERTING IRREGULAR PAYMENT SCHEDULES
TO EQUIVALENT EQUAL AND REGULAR PAYMENT SCHEDULES**

FRB-110MF

**5 PERCENT MONTHLY FACTORS
FOR CONVERTING IRREGULAR PAYMENT SCHEDULES
TO EQUIVALENT EQUAL AND REGULAR PAYMENT SCHEDULES**

FRB-111MF

10 PERCENT MONTHLY FACTORS
FOR CONVERTING IRREGULAR PAYMENT SCHEDULES
TO EQUIVALENT EQUAL AND REGULAR PAYMENT SCHEDULES

FRB-112MF

A	B	C	A	B	C	A	B	C	A	B	C	A	B	C	A	B	C
*****	0.1	1.	11.2	6.1	49.	23.2	11.9	94.	35.2	17.7	136.	47.2	23.3	176.	59.2	28.9	213.
*****	0.2	2.	11.4	6.2	50.	23.4	12.0	95.	35.4	17.8	137.	47.4	23.4	177.	59.4	29.0	214.
*****	0.3	2.	11.6	6.3	51.	23.6	12.1	96.	35.6	17.9	138.	47.6	23.5	177.	59.6	29.1	214.
*****	0.4	3.	11.8	6.4	51.	23.8	12.2	96.	35.8	18.0	138.	47.8	23.6	178.	59.8	29.2	215.
*****	0.5	4.	12.0	6.5	52.	24.0	12.3	97.	36.0	18.1	139.	48.0	23.7	179.	60.0	29.3	216.
*****	0.6	5.	12.2	6.5	53.	24.2	12.4	98.	36.2	18.1	140.	48.2	23.8	179.	60.2	29.3	216.
*****	0.7	6.	12.4	6.6	54.	24.4	12.5	98.	36.4	18.2	140.	48.4	23.9	180.	60.4	29.4	217.
*****	0.8	7.	12.6	6.7	54.	24.6	12.6	99.	36.6	18.3	141.	48.6	24.0	180.	60.6	29.5	217.
*****	0.9	7.	12.8	6.8	55.	24.8	12.7	100.	36.8	18.4	142.	48.8	24.1	181.	60.8	29.6	218.
1.0	1.0	8.	13.0	6.9	56.	25.0	12.8	101.	37.0	18.5	143.	49.0	24.2	182.	61.0	29.7	219.
1.2	1.1	9.	13.2	7.0	57.	25.2	12.9	101.	37.2	18.6	143.	49.2	24.3	182.	61.2	29.8	219.
1.4	1.2	10.	13.4	7.1	58.	25.4	13.0	102.	37.4	18.7	144.	49.4	24.4	183.	61.4	29.9	220.
1.6	1.3	11.	13.6	7.2	58.	25.6	13.1	103.	37.6	18.8	145.	49.6	24.5	184.	61.6	30.0	220.
1.8	1.4	12.	13.8	7.3	59.	25.8	13.2	104.	37.8	18.9	145.	49.8	24.5	184.	61.8	30.1	221.
2.0	1.5	12.	14.0	7.4	60.	26.0	13.3	104.	38.0	19.0	146.	50.0	24.6	185.	62.0	30.2	222.
2.2	1.6	13.	14.2	7.5	61.	26.2	13.4	105.	38.2	19.1	147.	50.2	24.7	186.	62.2	30.3	222.
2.4	1.7	14.	14.4	7.6	61.	26.4	13.5	106.	38.4	19.2	147.	50.4	24.8	186.	62.4	30.4	223.
2.6	1.8	15.	14.6	7.7	62.	26.6	13.6	106.	38.6	19.3	148.	50.6	24.9	187.	62.6	30.4	223.
2.8	1.9	16.	14.8	7.8	63.	26.8	13.7	107.	38.8	19.4	149.	50.8	25.0	187.	62.8	30.5	224.
3.0	2.0	16.	15.0	7.9	64.	27.0	13.7	108.	39.0	19.5	149.	51.0	25.1	188.	63.0	30.6	224.
3.2	2.1	17.	15.2	8.0	64.	27.2	13.8	109.	39.2	19.6	150.	51.2	25.2	189.	63.2	30.7	225.
3.4	2.2	18.	15.4	8.1	65.	27.4	13.9	109.	39.4	19.7	151.	51.4	25.3	189.	63.4	30.8	226.
3.6	2.3	19.	15.6	8.2	66.	27.6	14.0	110.	39.6	19.8	151.	51.6	25.4	190.	63.6	30.9	226.
3.8	2.4	20.	15.8	8.3	67.	27.8	14.1	111.	39.8	19.9	152.	51.8	25.5	191.	63.8	31.0	227.
4.0	2.5	20.	16.0	8.4	67.	28.0	14.2	111.	40.0	19.9	153.	52.0	25.6	191.	64.0	31.1	227.
4.2	2.6	21.	16.2	8.5	68.	28.2	14.3	112.	40.2	20.0	153.	52.2	25.7	192.	64.2	31.2	228.
4.4	2.7	22.	16.4	8.6	69.	28.4	14.4	113.	40.4	20.1	154.	52.4	25.8	192.	64.4	31.3	229.
4.6	2.8	23.	16.6	8.7	70.	28.6	14.5	114.	40.6	20.2	155.	52.6	25.8	193.	64.6	31.4	229.
4.8	2.9	24.	16.8	8.8	70.	28.8	14.6	114.	40.8	20.3	155.	52.8	25.9	194.	64.8	31.5	230.
5.0	3.0	25.	17.0	8.9	71.	29.0	14.7	115.	41.0	20.4	156.	53.0	26.0	194.	65.0	31.5	230.
5.2	3.1	25.	17.2	9.0	72.	29.2	14.8	116.	41.2	20.5	157.	53.2	26.1	195.	65.2	31.6	231.
5.4	3.2	26.	17.4	9.1	73.	29.4	14.9	116.	41.4	20.6	157.	53.4	26.2	196.	65.4	31.7	231.
5.6	3.3	27.	17.6	9.2	73.	29.6	15.0	117.	41.6	20.7	158.	53.6	26.3	196.	65.6	31.8	232.
5.8	3.4	28.	17.8	9.3	74.	29.8	15.1	118.	41.8	20.8	159.	53.8	26.4	197.	65.8	31.9	233.
6.0	3.5	29.	18.0	9.4	75.	30.0	15.2	118.	42.0	20.9	159.	54.0	26.5	197.	66.0	32.0	233.
6.2	3.6	29.	18.2	9.5	76.	30.2	15.3	119.	42.2	21.0	160.	54.2	26.6	198.	66.2	32.1	234.
6.4	3.7	30.	18.4	9.6	76.	30.4	15.4	120.	42.4	21.1	160.	54.4	26.7	199.	66.4	32.2	234.
6.6	3.8	31.	18.6	9.7	77.	30.6	15.5	121.	42.6	21.2	161.	54.6	26.8	199.	66.6	32.3	235.
6.8	3.9	32.	18.8	9.8	78.	30.8	15.6	121.	42.8	21.3	162.	54.8	26.9	200.	66.8	32.4	236.
7.0	4.0	33.	19.0	9.9	79.	31.0	15.7	122.	43.0	21.4	162.	55.0	27.0	200.	67.0	32.5	236.
7.2	4.1	33.	19.2	10.0	79.	31.2	15.8	123.	43.2	21.5	163.	55.2	27.0	201.	67.2	32.5	237.
7.4	4.2	34.	19.4	10.1	80.	31.4	15.9	123.	43.4	21.5	164.	55.4	27.1	202.	67.4	32.6	237.
7.6	4.3	35.	19.6	10.2	81.	31.6	16.0	124.	43.6	21.6	164.	55.6	27.2	202.	67.6	32.7	238.
7.8	4.4	36.	19.8	10.3	82.	31.8	16.1	125.	43.8	21.7	165.	55.8	27.3	203.	67.8	32.8	238.
8.0	4.5	36.	20.0	10.4	82.	32.0	16.1	125.	44.0	21.8	166.	56.0	27.4	204.	68.0	32.9	239.
8.2	4.6	37.	20.2	10.5	83.	32.2	16.2	126.	44.2	21.9	166.	56.2	27.5	204.	68.2	33.0	240.
8.4	4.7	38.	20.4	10.6	84.	32.4	16.3	127.	44.4	22.0	167.	56.4	27.6	205.	68.4	33.1	240.
8.6	4.8	39.	20.6	10.7	85.	32.6	16.4	127.	44.6	22.1	168.	56.6	27.7	205.	68.6	33.2	241.
8.8	4.9	40.	20.8	10.8	85.	32.8	16.5	128.	44.8	22.2	168.	56.8	27.8	206.	68.8	33.3	241.
9.0	5.0	40.	21.0	10.8	86.	33.0	16.6	129.	45.0	22.3	169.	57.0	27.9	207.	69.0	33.4	242.
9.2	5.1	41.	21.2	10.9	87.	33.2	16.7	130.	45.2	22.4	170.	57.2	28.0	207.	69.2	33.4	242.
9.4	5.2	42.	21.4	11.0	88.	33.4	16.8	130.	45.4	22.5	170.	57.4	28.1	208.	69.4	33.5	243.
9.6	5.3	43.	21.6	11.1	88.	33.6	16.9	131.	45.6	22.6	171.	57.6	28.2	208.	69.6	33.6	244.
9.8	5.4	44.	21.8	11.2	89.	33.8	17.0	132.	45.8	22.7	172.	57.8	28.2	209.	69.8	33.7	244.
10.0	5.5	44.	22.0	11.3	90.	34.0	17.1	132.	46.0	22.8	172.	58.0	28.3	210.	70.0	33.8	245.
10.2	5.6	45.	22.2	11.4	90.	34.2	17.2	133.	46.2	22.9	173.	58.2	28.4	210.	70.2	33.9	245.
10.4	5.7	46.	22.4	11.5	91.	34.4	17.3	134.	46.4	23.0	173.	58.4	28.5	211.	70.4	34.0	246.
10.6	5.8	47.	22.6	11.6	92.	34.6	17.4	134.	46.6	23.1	174.	58.6	28.6	211.	70.6	34.1	246.
10.8	5.9	47.	22.8	11.7	93.	34.8	17.5	135.	46.8	23.1	175.	58.8	28.7	212.	70.8	34.2	247.
11.0	6.0	48.	23.0	11.8	93.	35.0	17.6	136.	47.0	23.2	175.	59.0	28.8	213.	71.0	34.3	247.

10 PERCENT MONTHLY FACTORS
FOR CONVERTING IRREGULAR PAYMENT SCHEDULES
TO EQUIVALENT EQUAL AND REGULAR PAYMENT SCHEDULES

FRB-113MF

A	B	C	A	B	C	A	B	C	A	B	C	A	B	C	A	B	C
71.2	34.4	248.	83.2	39.7	281.	95.2	45.0	312.	107.2	50.2	340.	119.2	55.2	368.	131.2	60.2	393.
71.4	34.4	249.	83.4	39.8	281.	95.4	45.1	312.	107.4	50.2	341.	119.4	55.3	368.	131.4	60.3	394.
71.6	34.5	249.	83.6	39.9	282.	95.6	45.2	313.	107.6	50.3	341.	119.6	55.4	369.	131.6	60.4	394.
71.8	34.6	250.	83.8	40.0	282.	95.8	45.2	313.	107.8	50.4	342.	119.8	55.5	369.	131.8	60.5	394.
72.0	34.7	250.	84.0	40.1	283.	96.0	45.3	314.	108.0	50.5	342.	120.0	55.6	369.	132.0	60.5	395.
72.2	34.8	251.	84.2	40.2	283.	96.2	45.4	314.	108.2	50.6	343.	120.2	55.6	370.	132.2	60.6	395.
72.4	34.9	251.	84.4	40.2	284.	96.4	45.5	315.	108.4	50.7	343.	120.4	55.7	370.	132.4	60.7	396.
72.6	35.0	252.	84.6	40.3	284.	96.6	45.6	315.	108.6	50.7	344.	120.6	55.8	371.	132.6	60.8	396.
72.8	35.1	253.	84.8	40.4	285.	96.8	45.7	316.	108.8	50.8	344.	120.8	55.9	371.	132.8	60.9	397.
73.0	35.2	253.	85.0	40.5	286.	97.0	45.8	316.	109.0	50.9	345.	121.0	56.0	372.	133.0	60.9	397.
73.2	35.3	254.	85.2	40.6	286.	97.2	45.9	316.	109.2	51.0	345.	121.2	56.1	372.	133.2	61.0	397.
73.4	35.3	254.	85.4	40.7	287.	97.4	45.9	317.	109.4	51.1	346.	121.4	56.1	372.	133.4	61.1	398.
73.6	35.4	255.	85.6	40.8	287.	97.6	46.0	317.	109.6	51.2	346.	121.6	56.2	373.	133.6	61.2	398.
73.8	35.5	255.	85.8	40.9	288.	97.8	46.1	318.	109.8	51.3	346.	121.8	56.3	373.	133.8	61.3	399.
74.0	35.6	256.	86.0	41.0	288.	98.0	46.2	318.	110.0	51.3	347.	122.0	56.4	374.	134.0	61.4	399.
74.2	35.7	256.	86.2	41.0	289.	98.2	46.3	319.	110.2	51.4	347.	122.2	56.5	374.	134.2	61.4	399.
74.4	35.8	257.	86.4	41.1	289.	98.4	46.4	319.	110.4	51.5	348.	122.4	56.6	375.	134.4	61.5	400.
74.6	35.9	258.	86.6	41.2	290.	98.6	46.5	320.	110.6	51.6	348.	122.6	56.6	375.	134.6	61.6	400.
74.8	36.0	258.	86.8	41.3	290.	98.8	46.5	320.	110.8	51.7	349.	122.8	56.7	375.	134.8	61.7	401.
75.0	36.1	259.	87.0	41.4	291.	99.0	46.6	321.	111.0	51.8	349.	123.0	56.8	376.	135.0	61.8	401.
75.2	36.2	259.	87.2	41.5	291.	99.2	46.7	321.	111.2	51.9	350.	123.2	56.9	376.	135.2	61.8	401.
75.4	36.2	260.	87.4	41.6	292.	99.4	46.8	322.	111.4	51.9	350.	123.4	57.0	377.	135.4	61.9	402.
75.6	36.3	260.	87.6	41.7	292.	99.6	46.9	322.	111.6	52.0	351.	123.6	57.1	377.	135.6	62.0	402.
75.8	36.4	261.	87.8	41.7	293.	99.8	47.0	323.	111.8	52.1	351.	123.8	57.1	378.	135.8	62.1	403.
76.0	36.5	261.	88.0	41.8	293.	100.0	47.1	323.	112.0	52.2	352.	124.0	57.2	378.	136.0	62.2	403.
76.2	36.6	262.	88.2	41.9	294.	100.2	47.1	324.	112.2	52.3	352.	124.2	57.3	379.	136.2	62.3	403.
76.4	36.7	262.	88.4	42.0	294.	100.4	47.2	324.	112.4	52.4	352.	124.4	57.4	379.	136.4	62.3	404.
76.6	36.8	263.	88.6	42.1	295.	100.6	47.3	325.	112.6	52.4	353.	124.6	57.5	379.	136.6	62.4	404.
76.8	36.9	264.	88.8	42.2	295.	100.8	47.4	325.	112.8	52.5	353.	124.8	57.6	380.	136.8	62.5	405.
77.0	37.0	264.	89.0	42.3	296.	101.0	47.5	326.	113.0	52.6	354.	125.0	57.6	380.	137.0	62.6	405.
77.2	37.0	265.	89.2	42.4	296.	101.2	47.6	326.	113.2	52.7	354.	125.2	57.7	381.	137.2	62.7	405.
77.4	37.1	265.	89.4	42.4	297.	101.4	47.7	327.	113.4	52.8	355.	125.4	57.8	381.	137.4	62.7	406.
77.6	37.2	266.	89.6	42.5	297.	101.6	47.8	327.	113.6	52.9	355.	125.6	57.9	381.	137.6	62.8	406.
77.8	37.3	266.	89.8	42.6	298.	101.8	47.8	328.	113.8	53.0	356.	125.8	58.0	382.	137.8	62.9	407.
78.0	37.4	267.	90.0	42.7	298.	102.0	47.9	328.	114.0	53.0	356.	126.0	58.1	382.	138.0	63.0	407.
78.2	37.5	267.	90.2	42.8	299.	102.2	48.0	329.	114.2	53.1	357.	126.2	58.1	383.	138.2	63.1	407.
78.4	37.6	268.	90.4	42.9	299.	102.4	48.1	329.	114.4	53.2	357.	126.4	58.2	383.	138.4	63.1	408.
78.6	37.7	268.	90.6	43.0	300.	102.6	48.2	330.	114.6	53.3	357.	126.6	58.3	384.	138.6	63.2	408.
78.8	37.8	269.	90.8	43.1	300.	102.8	48.3	330.	114.8	53.4	358.	126.8	58.4	384.	138.8	63.3	409.
79.0	37.8	270.	91.0	43.2	301.	103.0	48.4	331.	115.0	53.5	358.	127.0	58.5	384.	139.0	63.4	409.
79.2	37.9	270.	91.2	43.2	302.	103.2	48.4	331.	115.2	53.5	359.	127.2	58.6	385.	139.2	63.5	409.
79.4	38.0	271.	91.4	43.3	302.	103.4	48.5	331.	115.4	53.6	359.	127.4	58.6	385.	139.4	63.6	410.
79.6	38.1	271.	91.6	43.4	303.	103.6	48.6	332.	115.6	53.7	360.	127.6	58.7	386.	139.6	63.6	410.
79.8	38.2	272.	91.8	43.5	303.	103.8	48.7	332.	115.8	53.8	360.	127.8	58.8	386.	139.8	63.7	411.
80.0	38.3	272.	92.0	43.6	304.	104.0	48.8	333.	116.0	53.9	361.	128.0	58.9	387.	140.0	63.8	411.
80.2	38.4	273.	92.2	43.7	304.	104.2	48.9	333.	116.2	54.0	361.	128.2	59.0	387.	140.2	63.9	411.
80.4	38.5	273.	92.4	43.8	305.	104.4	49.0	334.	116.4	54.1	361.	128.4	59.1	387.	140.4	64.0	412.
80.6	38.6	274.	92.6	43.8	305.	104.6	49.0	334.	116.6	54.1	362.	128.6	59.1	388.	140.6	64.0	412.
80.8	38.7	274.	92.8	43.9	306.	104.8	49.1	335.	116.8	54.2	362.	128.8	59.2	388.	140.8	64.1	413.
81.0	38.7	275.	93.0	44.0	306.	105.0	49.2	335.	117.0	54.3	363.	129.0	59.3	389.	141.0	64.2	413.
81.2	38.8	275.	93.2	44.1	307.	105.2	49.3	336.	117.2	54.4	363.	129.2	59.4	389.	141.2	64.3	413.
81.4	38.9	276.	93.4	44.2	307.	105.4	49.4	336.	117.4	54.5	364.	129.4	59.5	390.	141.4	64.4	414.
81.6	39.0	277.	93.6	44.3	308.	105.6	49.5	337.	117.6	54.6	364.	129.6	59.5	390.	141.6	64.4	414.
81.8	39.1	277.	93.8	44.4	308.	105.8	49.6	337.	117.8	54.6	365.	129.8	59.6	390.	141.8	64.5	415.
82.0	39.2	278.	94.0	44.5	309.	106.0	49.6	338.	118.0	54.7	365.	130.0	59.7	391.	142.0	64.6	415.
82.2	39.3	278.	94.2	44.5	309.	106.2	49.7	338.	118.2	54.8	365.	130.2	59.8	391.	142.2	64.7	415.
82.4	39.4	279.	94.4	44.6	310.	106.4	49.8	339.	118.4	54.9	366.	130.4	59.9	392.	142.4	64.8	416.
82.6	39.5	279.	94.6	44.7	310.	106.6	49.9	339.	118.6	55.0	366.	130.6	60.0	392.	142.6	64.8	416.
82.8	39.5	280.	94.8	44.8	311.	106.8	50.0	340.	118.8	55.1	367.	130.8	60.0	392.	142.8	64.9	417.
83.0	39.6	280.	95.0	44.9	311.	107.0	50.1	340.	119.0	55.1	367.	131.0	60.1	393.	143.0	65.0	417.

10 PERCENT MONTHLY FACTORS
FOR CONVERTING IRREGULAR PAYMENT SCHEDULES
TO EQUIVALENT EQUAL AND REGULAR PAYMENT SCHEDULES

FRB-114MF

A	B	C	A	B	C	A	B	C	A	B	C	A	B	C
143.2	65.1	417.	155.2	69.9	440.	167.2	74.6	461.	179.2	79.2	482.	191.2	83.7	501.
143.4	65.2	418.	155.4	70.0	440.	167.4	74.7	462.	179.4	79.3	482.	191.4	83.8	501.
143.6	65.3	418.	155.6	70.0	441.	167.6	74.7	462.	179.6	79.3	482.	191.6	83.9	501.
143.8	65.3	419.	155.8	70.1	441.	167.8	74.8	463.	179.8	79.4	483.	191.8	83.9	502.
144.0	65.4	419.	156.0	70.2	442.	168.0	74.9	463.	180.0	79.5	483.	192.0	84.0	502.
144.2	65.5	419.	156.2	70.3	442.	168.2	75.0	463.	180.2	79.6	483.	192.2	84.1	502.
144.4	65.6	420.	156.4	70.4	442.	168.4	75.0	464.	180.4	79.7	484.	192.4	84.2	503.
144.6	65.7	420.	156.6	70.4	443.	168.6	75.1	464.	180.6	79.7	484.	192.6	84.2	503.
144.8	65.7	420.	156.8	70.5	443.	168.8	75.2	464.	180.8	79.8	484.	192.8	84.3	503.
145.0	65.8	421.	157.0	70.6	443.	169.0	75.3	465.	181.0	79.9	485.	193.0	84.4	504.
145.2	65.9	421.	157.2	70.7	444.	169.2	75.4	465.	181.2	80.0	485.	193.2	84.5	504.
145.4	66.0	422.	157.4	70.8	444.	169.4	75.4	465.	181.4	80.0	485.	193.4	84.5	504.
145.6	66.1	422.	157.6	70.8	444.	169.6	75.5	466.	181.6	80.1	486.	193.6	84.6	504.
145.8	66.1	422.	157.8	70.9	445.	169.8	75.6	466.	181.8	80.2	486.	193.8	84.7	505.
146.0	66.2	423.	158.0	71.0	445.	170.0	75.7	466.	182.0	80.3	486.	194.0	84.8	505.
146.2	66.3	423.	158.2	71.1	446.	170.2	75.7	467.	182.2	80.3	487.	194.2	84.8	505.
146.4	66.4	424.	158.4	71.1	446.	170.4	75.8	467.	182.4	80.4	487.	194.4	84.9	506.
146.6	66.5	424.	158.6	71.2	446.	170.6	75.9	467.	182.6	80.5	487.	194.6	85.0	506.
146.8	66.5	424.	158.8	71.3	447.	170.8	76.0	468.	182.8	80.6	488.	194.8	85.1	506.
147.0	66.6	425.	159.0	71.4	447.	171.0	76.1	468.	183.0	80.6	488.	195.0	85.1	507.
147.2	66.7	425.	159.2	71.5	447.	171.2	76.1	468.	183.2	80.7	488.	195.2	85.2	507.
147.4	66.8	425.	159.4	71.5	448.	171.4	76.2	469.	183.4	80.8	489.	195.4	85.3	507.
147.6	66.9	426.	159.6	71.6	448.	171.6	76.3	469.	183.6	80.9	489.	195.6	85.3	508.
147.8	66.9	426.	159.8	71.7	448.	171.8	76.4	469.	183.8	80.9	489.	195.8	85.4	508.
148.0	67.0	427.	160.0	71.8	449.	172.0	76.4	470.	184.0	81.0	489.	196.0	85.5	508.
148.2	67.1	427.	160.2	71.9	449.	172.2	76.5	470.	184.2	81.1	490.	196.2	85.6	508.
148.4	67.2	427.	160.4	71.9	450.	172.4	76.6	470.	184.4	81.2	490.	196.4	85.6	509.
148.6	67.3	428.	160.6	72.0	450.	172.6	76.7	471.	184.6	81.2	490.	196.6	85.7	509.
148.8	67.3	428.	160.8	72.1	450.	172.8	76.7	471.	184.8	81.3	491.	196.8	85.8	509.
149.0	67.4	429.	161.0	72.2	451.	173.0	76.8	471.	185.0	81.4	491.	197.0	85.9	510.
149.2	67.5	429.	161.2	72.2	451.	173.2	76.9	472.	185.2	81.5	491.	197.2	85.9	510.
149.4	67.6	429.	161.4	72.3	451.	173.4	77.0	472.	185.4	81.5	492.	197.4	86.0	510.
149.6	67.7	430.	161.6	72.4	452.	173.6	77.1	472.	185.6	81.6	492.	197.6	86.1	511.
149.8	67.7	430.	161.8	72.5	452.	173.8	77.1	473.	185.8	81.7	492.	197.8	86.2	511.
150.0	67.8	430.	162.0	72.6	452.	174.0	77.2	473.	186.0	81.8	493.	198.0	86.2	511.
150.2	67.9	431.	162.2	72.6	453.	174.2	77.3	473.	186.2	81.8	493.	198.2	86.3	511.
150.4	68.0	431.	162.4	72.7	453.	174.4	77.4	474.	186.4	81.9	493.	198.4	86.4	512.
150.6	68.1	432.	162.6	72.8	453.	174.6	77.4	474.	186.6	82.0	494.	198.6	86.5	512.
150.8	68.1	432.	162.8	72.9	454.	174.8	77.5	474.	186.8	82.1	494.	198.8	86.5	512.
151.0	68.2	432.	163.0	72.9	454.	175.0	77.6	475.	187.0	82.1	494.	199.0	86.6	513.
151.2	68.3	433.	163.2	73.0	454.	175.2	77.7	475.	187.2	82.2	495.	199.2	86.7	513.
151.4	68.4	433.	163.4	73.1	455.	175.4	77.7	475.	187.4	82.3	495.	199.4	86.8	513.
151.6	68.5	433.	163.6	73.2	455.	175.6	77.8	476.	187.6	82.4	495.	199.6	86.8	514.
151.8	68.5	434.	163.8	73.3	456.	175.8	77.9	476.	187.8	82.4	495.	199.8	86.9	514.
152.0	68.6	434.	164.0	73.3	456.	176.0	78.0	476.	188.0	82.5	496.	200.0	87.0	514.
152.2	68.7	435.	164.2	73.4	456.	176.2	78.1	477.	188.2	82.6	496.	200.2	87.0	514.
152.4	68.8	435.	164.4	73.5	457.	176.4	78.1	477.	188.4	82.7	496.	200.4	87.1	515.
152.6	68.9	435.	164.6	73.6	457.	176.6	78.2	477.	188.6	82.7	497.	200.6	87.2	515.
152.8	68.9	436.	164.8	73.7	457.	176.8	78.3	478.	188.8	82.8	497.	200.8	87.3	515.
153.0	69.0	436.	165.0	73.7	458.	177.0	78.4	478.	189.0	82.9	497.	201.0	87.3	516.
153.2	69.1	436.	165.2	73.8	458.	177.2	78.4	478.	189.2	83.0	498.	201.2	87.4	516.
153.4	69.2	437.	165.4	73.9	458.	177.4	78.5	479.	189.4	83.0	498.	201.4	87.5	516.
153.6	69.2	437.	165.6	74.0	459.	177.6	78.6	479.	189.6	83.1	498.	201.6	87.6	516.
153.8	69.3	437.	165.8	74.0	459.	177.8	78.7	479.	189.8	83.2	499.	201.8	87.6	517.
154.0	69.4	438.	166.0	74.1	459.	178.0	78.7	480.	190.0	83.3	499.	202.0	87.7	517.
154.2	69.5	438.	166.2	74.2	460.	178.2	78.8	480.	190.2	83.3	499.	202.2	87.8	517.
154.4	69.6	439.	166.4	74.3	460.	178.4	78.9	480.	190.4	83.4	500.	202.4	87.9	518.
154.6	69.6	439.	166.6	74.4	460.	178.6	79.0	481.	190.6	83.5	500.	202.6	87.9	518.
154.8	69.7	439.	166.8	74.4	461.	178.8	79.0	481.	190.8	83.6	500.	202.8	88.0	518.
155.0	69.8	440.	167.0	74.5	461.	179.0	79.1	481.	191.0	83.6	500.	203.0	88.1	519.

10 PERCENT MONTHLY FACTORS
FOR CONVERTING IRREGULAR PAYMENT SCHEDULES
TO EQUIVALENT EQUAL AND REGULAR PAYMENT SCHEDULES

FRB-115MF

A	B	C	A	B	C	A	B	C	A	B	C	A	B	C	A	B	C
215.2	92.5	536.	227.2	96.8	552.	239.2	100.9	567.	251.2	105.0	582.	263.2	109.0	595.	275.2	113.0	608.
215.4	92.6	536.	227.4	96.8	552.	239.4	101.0	567.	251.4	105.1	582.	263.4	109.1	596.	275.4	113.0	609.
215.6	92.6	536.	227.6	96.9	553.	239.6	101.1	568.	251.6	105.2	582.	263.6	109.2	596.	275.6	113.1	609.
215.8	92.7	537.	227.8	97.0	553.	239.8	101.1	568.	251.8	105.2	582.	263.8	109.2	596.	275.8	113.2	609.
216.0	92.8	537.	228.0	97.0	553.	240.0	101.2	568.	252.0	105.3	583.	264.0	109.3	596.	276.0	113.2	609.
216.2	92.9	537.	228.2	97.1	553.	240.2	101.3	568.	252.2	105.4	583.	264.2	109.4	597.	276.2	113.3	609.
216.4	92.9	538.	228.4	97.2	554.	240.4	101.3	569.	252.4	105.4	583.	264.4	109.4	597.	276.4	113.4	610.
216.6	93.0	538.	228.6	97.2	554.	240.6	101.4	569.	252.6	105.5	583.	264.6	109.5	597.	276.6	113.4	610.
216.8	93.1	538.	228.8	97.3	554.	240.8	101.5	569.	252.8	105.6	584.	264.8	109.6	597.	276.8	113.5	610.
217.0	93.1	538.	229.0	97.4	554.	241.0	101.5	569.	253.0	105.6	584.	265.0	109.6	597.	277.0	113.5	610.
217.2	93.2	539.	229.2	97.5	555.	241.2	101.6	570.	253.2	105.7	584.	265.2	109.7	598.	277.2	113.6	610.
217.4	93.3	539.	229.4	97.5	555.	241.4	101.7	570.	253.4	105.8	584.	265.4	109.8	598.	277.4	113.7	611.
217.6	93.4	539.	229.6	97.6	555.	241.6	101.8	570.	253.6	105.8	584.	265.6	109.8	598.	277.6	113.7	611.
217.8	93.4	539.	229.8	97.7	555.	241.8	101.8	570.	253.8	105.9	585.	265.8	109.9	598.	277.8	113.8	611.
218.0	93.5	540.	230.0	97.7	556.	242.0	101.9	571.	254.0	106.0	585.	266.0	110.0	598.	278.0	113.9	611.
218.2	93.6	540.	230.2	97.8	556.	242.2	102.0	571.	254.2	106.0	585.	266.2	110.0	599.	278.2	113.9	612.
218.4	93.6	540.	230.4	97.9	556.	242.4	102.0	571.	254.4	106.1	585.	266.4	110.1	599.	278.4	114.0	612.
218.6	93.7	541.	230.6	97.9	556.	242.6	102.1	571.	254.6	106.2	586.	266.6	110.2	599.	278.6	114.1	612.
218.8	93.8	541.	230.8	98.0	557.	242.8	102.2	572.	254.8	106.2	586.	266.8	110.2	599.	278.8	114.1	612.
219.0	93.9	541.	231.0	98.1	557.	243.0	102.2	572.	255.0	106.3	586.	267.0	110.3	600.	279.0	114.2	612.
219.2	93.9	541.	231.2	98.2	557.	243.2	102.3	572.	255.2	106.4	586.	267.2	110.4	600.	279.2	114.3	613.
219.4	94.0	542.	231.4	98.2	557.	243.4	102.4	572.	255.4	106.4	587.	267.4	110.4	600.	279.4	114.3	613.
219.6	94.1	542.	231.6	98.3	558.	243.6	102.4	573.	255.6	106.5	587.	267.6	110.5	600.	279.6	114.4	613.
219.8	94.1	542.	231.8	98.4	558.	243.8	102.5	573.	255.8	106.6	587.	267.8	110.5	600.	279.8	114.5	613.
220.0	94.2	542.	232.0	98.4	558.	244.0	102.6	573.	256.0	106.6	587.	268.0	110.6	601.	280.0	114.5	613.
220.2	94.3	543.	232.2	98.5	558.	244.2	102.6	573.	256.2	106.7	587.	268.2	110.7	601.	280.2	114.6	614.
220.4	94.3	543.	232.4	98.6	559.	244.4	102.7	574.	256.4	106.8	588.	268.4	110.7	601.	280.4	114.6	614.
220.6	94.4	543.	232.6	98.6	559.	244.6	102.8	574.	256.6	106.8	588.	268.6	110.8	601.	280.6	114.7	614.
220.8	94.5	543.	232.8	98.7	559.	244.8	102.8	574.	256.8	106.9	588.	268.8	110.9	602.	280.8	114.8	614.
221.0	94.6	544.	233.0	98.8	559.	245.0	102.9	574.	257.0	107.0	588.	269.0	110.9	602.	281.0	114.8	614.
221.2	94.6	544.	233.2	98.9	560.	245.2	103.0	575.	257.2	107.0	589.	269.2	111.0	602.	281.2	114.9	615.
221.4	94.7	544.	233.4	98.9	560.	245.4	103.1	575.	257.4	107.1	589.	269.4	111.1	602.	281.4	115.0	615.
221.6	94.8	545.	233.6	99.0	560.	245.6	103.1	575.	257.6	107.2	589.	269.6	111.1	602.	281.6	115.0	615.
221.8	94.8	545.	233.8	99.1	560.	245.8	103.2	575.	257.8	107.2	589.	269.8	111.2	603.	281.8	115.1	615.
222.0	94.9	545.	234.0	99.1	561.	246.0	103.3	576.	258.0	107.3	590.	270.0	111.3	603.	282.0	115.2	615.
222.2	95.0	545.	234.2	99.2	561.	246.2	103.3	576.	258.2	107.4	590.	270.2	111.3	603.	282.2	115.2	616.
222.4	95.1	546.	234.4	99.3	561.	246.4	103.4	576.	258.4	107.4	590.	270.4	111.4	603.	282.4	115.3	616.
222.6	95.1	546.	234.6	99.3	561.	246.6	103.5	576.	258.6	107.5	590.	270.6	111.5	603.	282.6	115.4	616.
222.8	95.2	546.	234.8	99.4	562.	246.8	103.5	576.	258.8	107.6	590.	270.8	111.5	604.	282.8	115.4	616.
223.0	95.3	546.	235.0	99.5	562.	247.0	103.6	577.	259.0	107.6	591.	271.0	111.6	604.	283.0	115.5	616.
223.2	95.3	547.	235.2	99.5	562.	247.2	103.7	577.	259.2	107.7	591.	271.2	111.7	604.	283.2	115.5	617.
223.4	95.4	547.	235.4	99.6	563.	247.4	103.7	577.	259.4	107.8	591.	271.4	111.7	604.	283.4	115.6	617.
223.6	95.5	547.	235.6	99.7	563.	247.6	103.8	577.	259.6	107.8	591.	271.6	111.8	605.	283.6	115.7	617.
223.8	95.6	548.	235.8	99.8	563.	247.8	103.9	578.	259.8	107.9	592.	271.8	111.9	605.	283.8	115.7	617.
224.0	95.6	548.	236.0	99.8	563.	248.0	103.9	578.	260.0	108.0	592.	272.0	111.9	605.	284.0	115.8	617.
224.2	95.7	548.	236.2	99.9	564.	248.2	104.0	578.	260.2	108.0	592.	272.2	112.0	605.	284.2	115.9	618.
224.4	95.8	548.	236.4	100.0	564.	248.4	104.1	578.	260.4	108.1	592.	272.4	112.1	605.	284.4	115.9	618.
224.6	95.8	549.	236.6	100.0	564.	248.6	104.1	579.	260.6	108.2	592.	272.6	112.1	606.	284.6	116.0	618.
224.8	95.9	549.	236.8	100.1	564.	248.8	104.2	579.	260.8	108.2	593.	272.8	112.2	606.	284.8	116.1	618.
225.0	96.0	549.	237.0	100.2	565.	249.0	104.3	579.	261.0	108.3	593.	273.0	112.2	606.	285.0	116.1	618.
225.2	96.0	549.	237.2	100.2	565.	249.2	104.3	579.	261.2	108.4	593.	273.2	112.3	606.	285.2	116.2	619.
225.4	96.1	550.	237.4	100.3	565.	249.4	104.4	580.	261.4	108.4	593.	273.4	112.4	606.	285.4	116.2	619.
225.6	96.2	550.	237.6	100.4	565.	249.6	104.5	580.	261.6	108.5	594.	273.6	112.4	607.	285.6	116.3	619.
225.8	96.3	550.	237.8	100.4	566.	249.8	104.5	580.	261.8	108.6	594.	273.8	112.5	607.	285.8	116.4	619.
226.0	96.3	550.	238.0	100.5	566.	250.0	104.6	580.	262.0	108.6	594.	274.0	112.6	607.	286.0	116.4	620.
226.2	96.4	551.	238.2	100.6	566.	250.2	104.7	581.	262.2	108.7	594.	274.2	112.6	607.	286.2	116.5	620.
226.4	96.5	551.	238.4	100.7	566.	250.4	104.8	581.	262.4	108.8	595.	274.4	112.7	608.	286.4	116.6	620.
226.6	96.5	551.	238.6	100.7	566.	250.6	104.8	581.	262.6	108.8	595.	274.6	112.8	608.	286.6	116.6	620.
226.8	96.6	551.	238.8	100.8	567.	250.8	104.9	581.	262.8	108.9	595.	274.8	112.8	608.	286.8	116.7	620.
227.0	96.7	552.	239.0	100.9	567.	251.0	105.0	581.	263.0	109.0	595.	275.0	112.9	608.	287.0	116.8	621.

10 PERCENT MONTHLY FACTORS
FOR CONVERTING IRREGULAR PAYMENT SCHEDULES
TO EQUIVALENT EQUAL AND REGULAR PAYMENT SCHEDULES

FRB-116MF

A	B	C	A	B	C	A	B	C	A	B	C	A	B	C	A	B	C
287.2	116.8	621.	299.2	120.6	632.	311.2	124.3	644.	323.2	127.9	654.	335.2	131.5	664.	347.2	135.0	674.
287.4	116.9	621.	299.4	120.7	633.	311.4	124.4	644.	323.4	128.0	654.	335.4	131.5	664.	347.4	135.0	674.
287.6	116.9	621.	299.6	120.7	633.	311.6	124.4	644.	323.6	128.0	654.	335.6	131.6	665.	347.6	135.1	674.
287.8	117.0	621.	299.8	120.8	633.	311.8	124.5	644.	323.8	128.1	655.	335.8	131.7	665.	347.8	135.1	674.
288.0	117.1	622.	300.0	120.8	633.	312.0	124.5	644.	324.0	128.2	655.	336.0	131.7	665.	348.0	135.2	674.
288.2	117.1	622.	300.2	120.9	633.	312.2	124.6	644.	324.2	128.2	655.	336.2	131.8	665.	348.2	135.3	675.
288.4	117.2	622.	300.4	121.0	634.	312.4	124.7	645.	324.4	128.3	655.	336.4	131.8	665.	348.4	135.3	675.
288.6	117.3	622.	300.6	121.0	634.	312.6	124.7	645.	324.6	128.3	655.	336.6	131.9	665.	348.6	135.4	675.
288.8	117.3	622.	300.8	121.1	634.	312.8	124.8	645.	324.8	128.4	655.	336.8	132.0	665.	348.8	135.4	675.
289.0	117.4	623.	301.0	121.2	634.	313.0	124.8	645.	325.0	128.5	656.	337.0	132.0	666.	349.0	135.5	675.
289.2	117.5	623.	301.2	121.2	634.	313.2	124.9	645.	325.2	128.5	656.	337.2	132.1	666.	349.2	135.5	675.
289.4	117.5	623.	301.4	121.3	634.	313.4	125.0	646.	325.4	128.6	656.	337.4	132.1	666.	349.4	135.6	675.
289.6	117.6	623.	301.6	121.3	635.	313.6	125.0	646.	325.6	128.6	656.	337.6	132.2	666.	349.6	135.7	676.
289.8	117.6	623.	301.8	121.4	635.	313.8	125.1	646.	325.8	128.7	656.	337.8	132.2	666.	349.8	135.7	676.
290.0	117.7	623.	302.0	121.5	635.	314.0	125.2	646.	326.0	128.8	657.	338.0	132.3	666.	350.0	135.8	676.
290.2	117.8	624.	302.2	121.5	635.	314.2	125.2	646.	326.2	128.8	657.	338.2	132.4	667.	350.2	135.8	676.
290.4	117.8	624.	302.4	121.6	635.	314.4	125.3	646.	326.4	128.9	657.	338.4	132.4	667.	350.4	135.9	676.
290.6	117.9	624.	302.6	121.7	636.	314.6	125.3	647.	326.6	128.9	657.	338.6	132.5	667.	350.6	135.9	676.
290.8	118.0	624.	302.8	121.7	636.	314.8	125.4	647.	326.8	129.0	657.	338.8	132.5	667.	350.8	136.0	677.
291.0	118.0	624.	303.0	121.8	636.	315.0	125.5	647.	327.0	129.1	657.	339.0	132.6	667.	351.0	136.1	677.
291.2	118.1	625.	303.2	121.8	636.	315.2	125.5	647.	327.2	129.1	658.	339.2	132.7	667.	351.2	136.1	677.
291.4	118.1	625.	303.4	121.9	636.	315.4	125.6	647.	327.4	129.2	658.	339.4	132.7	668.	351.4	136.2	677.
291.6	118.2	625.	303.6	122.0	637.	315.6	125.6	647.	327.6	129.2	658.	339.6	132.8	668.	351.6	136.2	677.
291.8	118.3	625.	303.8	122.0	637.	315.8	125.7	648.	327.8	129.3	658.	339.8	132.8	668.	351.8	136.3	677.
292.0	118.3	625.	304.0	122.1	637.	316.0	125.8	648.	328.0	129.4	658.	340.0	132.9	668.	352.0	136.3	677.
292.2	118.4	626.	304.2	122.1	637.	316.2	125.8	648.	328.2	129.4	658.	340.2	132.9	668.	352.2	136.4	678.
292.4	118.5	626.	304.4	122.2	637.	316.4	125.9	648.	328.4	129.5	659.	340.4	133.0	668.	352.4	136.5	678.
292.6	118.5	626.	304.6	122.3	637.	316.6	125.9	648.	328.6	129.5	659.	340.6	133.1	669.	352.6	136.5	678.
292.8	118.6	626.	304.8	122.3	638.	316.8	126.0	649.	328.8	129.6	659.	340.8	133.1	669.	352.8	136.6	678.
293.0	118.7	626.	305.0	122.4	638.	317.0	126.1	649.	329.0	129.7	659.	341.0	133.2	669.	353.0	136.6	678.
293.2	118.7	627.	305.2	122.5	638.	317.2	126.1	649.	329.2	129.7	659.	341.2	133.2	669.	353.2	136.7	678.
293.4	118.8	627.	305.4	122.5	638.	317.4	126.2	649.	329.4	129.8	659.	341.4	133.3	669.	353.4	136.7	679.
293.6	118.8	627.	305.6	122.6	638.	317.6	126.2	649.	329.6	129.8	660.	341.6	133.4	669.	353.6	136.8	679.
293.8	118.9	627.	305.8	122.6	639.	317.8	126.3	649.	329.8	129.9	660.	341.8	133.4	670.	353.8	136.9	679.
294.0	119.0	627.	306.0	122.7	639.	318.0	126.4	650.	330.0	130.0	660.	342.0	133.5	670.	354.0	136.9	679.
294.2	119.0	628.	306.2	122.8	639.	318.2	126.4	650.	330.2	130.0	660.	342.2	133.5	670.	354.2	137.0	679.
294.4	119.1	628.	306.4	122.8	639.	318.4	126.5	650.	330.4	130.1	660.	342.4	133.6	670.	354.4	137.0	679.
294.6	119.2	628.	306.6	122.9	639.	318.6	126.5	650.	330.6	130.1	660.	342.6	133.6	670.	354.6	137.1	679.
294.8	119.2	628.	306.8	122.9	640.	318.8	126.6	650.	330.8	130.2	661.	342.8	133.7	670.	354.8	137.1	680.
295.0	119.3	628.	307.0	123.0	640.	319.0	126.7	650.	331.0	130.2	661.	343.0	133.8	670.	355.0	137.2	680.
295.2	119.3	629.	307.2	123.1	640.	319.2	126.7	651.	331.2	130.3	661.	343.2	133.8	671.	355.2	137.3	680.
295.4	119.4	629.	307.4	123.1	640.	319.4	126.8	651.	331.4	130.4	661.	343.4	133.9	671.	355.4	137.3	680.
295.6	119.5	629.	307.6	123.2	640.	319.6	126.8	651.	331.6	130.4	661.	343.6	133.9	671.	355.6	137.4	680.
295.8	119.5	629.	307.8	123.3	640.	319.8	126.9	651.	331.8	130.5	661.	343.8	134.0	671.	355.8	137.4	680.
296.0	119.6	629.	308.0	123.3	641.	320.0	127.0	651.	332.0	130.5	662.	344.0	134.0	671.	356.0	137.5	680.
296.2	119.7	630.	308.2	123.4	641.	320.2	127.0	652.	332.2	130.6	662.	344.2	134.1	671.	356.2	137.5	681.
296.4	119.7	630.	308.4	123.4	641.	320.4	127.1	652.	332.4	130.7	662.	344.4	134.2	672.	356.4	137.6	681.
296.6	119.8	630.	308.6	123.5	641.	320.6	127.1	652.	332.6	130.7	662.	344.6	134.2	672.	356.6	137.7	681.
296.8	119.8	630.	308.8	123.6	641.	320.8	127.2	652.	332.8	130.8	662.	344.8	134.3	672.	356.8	137.7	681.
297.0	119.9	630.	309.0	123.6	642.	321.0	127.3	652.	333.0	130.8	662.	345.0	134.3	672.	357.0	137.8	681.
297.2	120.0	631.	309.2	123.7	642.	321.2	127.3	652.	333.2	130.9	663.	345.2	134.4	672.	357.2	137.8	681.
297.4	120.0	631.	309.4	123.7	642.	321.4	127.4	653.	333.4	131.0	663.	345.4	134.5	672.	357.4	137.9	682.
297.6	120.1	631.	309.6	123.8	642.	321.6	127.4	653.	333.6	131.0	663.	345.6	134.5	673.	357.6	137.9	682.
297.8	120.2	631.	309.8	123.9	642.	321.8	127.5	653.	333.8	131.1	663.	345.8	134.6	673.	357.8	138.0	682.
298.0	120.2	631.	310.0	123.9	642.	322.0	127.6	653.	334.0	131.1	663.	346.0	134.6	673.	358.0	138.1	682.
298.2	120.3	631.	310.2	124.0	643.	322.2	127.6	653.	334.2	131.2	663.	346.2	134.7	673.	358.2	138.1	682.
298.4	120.3	632.	310.4	124.1	643.	322.4	127.7	653.	334.4	131.2	664.	346.4	134.7	673.	358.4	138.2	682.
298.6	120.4	632.	310.6	124.1	643.	322.6	127.7	654.	334.6	131.3	664.	346.6	134.8	673.	358.6	138.2	682.
298.8	120.5	632.	310.8	124.2	643.	322.8	127.8	654.	334.8	131.4	664.	346.8	134.9	673.	358.8	138.3	683.
299.0	120.5	632.	311.0	124.2	643.	323.0	127.9	654.	335.0	131.4	664.	347.0	134.9	674.	359.0	138.3	683.

10 PERCENT MONTHLY FACTORS
FOR CONVERTING IRREGULAR PAYMENT SCHEDULES
TO EQUIVALENT EQUAL AND REGULAR PAYMENT SCHEDULES

FRB-117MF

A	B	C	A	B	C	A	B	C	A	B	C	A	B	C			
359.2	138.4	683.	371.2	141.7	692.	383.2	145.0	700.	395.2	148.2	708.	407.2	151.4	715.	419.2	154.5	723.
359.4	138.4	683.	371.4	141.8	692.	383.4	145.1	700.	395.4	148.3	708.	407.4	151.5	715.	419.4	154.6	723.
359.6	138.5	683.	371.6	141.9	692.	383.6	145.1	700.	395.6	148.4	708.	407.6	151.5	716.	419.6	154.6	723.
359.8	138.6	683.	371.8	141.9	692.	383.8	145.2	700.	395.8	148.4	708.	407.8	151.6	716.	419.8	154.7	723.
360.0	138.6	683.	372.0	142.0	692.	384.0	145.2	700.	396.0	148.5	708.	408.0	151.6	716.	420.0	154.7	723.
360.2	138.7	684.	372.2	142.0	692.	384.2	145.3	701.	396.2	148.5	708.	408.2	151.7	716.	420.2	154.8	723.
360.4	138.7	684.	372.4	142.1	692.	384.4	145.4	701.	396.4	148.6	709.	408.4	151.7	716.	420.4	154.8	723.
360.6	138.8	684.	372.6	142.1	693.	384.6	145.4	701.	396.6	148.6	709.	408.6	151.8	716.	420.6	154.9	723.
360.8	138.8	684.	372.8	142.2	693.	384.8	145.5	701.	396.8	148.7	709.	408.8	151.8	716.	420.8	154.9	724.
361.0	138.9	684.	373.0	142.2	693.	385.0	145.5	701.	397.0	148.7	709.	409.0	151.9	716.	421.0	155.0	724.
361.2	139.0	684.	373.2	142.3	693.	385.2	145.6	701.	397.2	148.8	709.	409.2	151.9	717.	421.2	155.0	724.
361.4	139.0	685.	373.4	142.3	693.	385.4	145.6	701.	397.4	148.8	709.	409.4	152.0	717.	421.4	155.1	724.
361.6	139.1	685.	373.6	142.4	693.	385.6	145.7	701.	397.6	148.9	709.	409.6	152.0	717.	421.6	155.1	724.
361.8	139.1	685.	373.8	142.5	693.	385.8	145.7	702.	397.8	148.9	709.	409.8	152.1	717.	421.8	155.2	724.
362.0	139.2	685.	374.0	142.5	694.	386.0	145.8	702.	398.0	149.0	710.	410.0	152.1	717.	422.0	155.2	724.
362.2	139.2	685.	374.2	142.6	694.	386.2	145.8	702.	398.2	149.0	710.	410.2	152.2	717.	422.2	155.3	724.
362.4	139.3	685.	374.4	142.6	694.	386.4	145.9	702.	398.4	149.1	710.	410.4	152.2	717.	422.4	155.3	724.
362.6	139.3	685.	374.6	142.7	694.	386.6	145.9	702.	398.6	149.1	710.	410.6	152.3	717.	422.6	155.4	725.
362.8	139.4	686.	374.8	142.7	694.	386.8	146.0	702.	398.8	149.2	710.	410.8	152.3	718.	422.8	155.4	725.
363.0	139.5	686.	375.0	142.8	694.	387.0	146.1	702.	399.0	149.3	710.	411.0	152.4	718.	423.0	155.5	725.
363.2	139.5	686.	375.2	142.8	694.	387.2	146.1	703.	399.2	149.3	710.	411.2	152.4	718.	423.2	155.5	725.
363.4	139.6	686.	375.4	142.9	695.	387.4	146.2	703.	399.4	149.4	710.	411.4	152.5	718.	423.4	155.6	725.
363.6	139.6	686.	375.6	143.0	695.	387.6	146.2	703.	399.6	149.4	711.	411.6	152.5	718.	423.6	155.6	725.
363.8	139.7	686.	375.8	143.0	695.	387.8	146.3	703.	399.8	149.5	711.	411.8	152.6	718.	423.8	155.7	725.
364.0	139.7	686.	376.0	143.1	695.	388.0	146.3	703.	400.0	149.5	711.	412.0	152.7	718.	424.0	155.7	725.
364.2	139.8	687.	376.2	143.1	695.	388.2	146.4	703.	400.2	149.6	711.	412.2	152.7	718.	424.2	155.8	725.
364.4	139.8	687.	376.4	143.2	695.	388.4	146.4	703.	400.4	149.6	711.	412.4	152.8	719.	424.4	155.8	726.
364.6	139.9	687.	376.6	143.2	695.	388.6	146.5	703.	400.6	149.7	711.	412.6	152.8	719.	424.6	155.9	726.
364.8	140.0	687.	376.8	143.3	695.	388.8	146.5	704.	400.8	149.7	711.	412.8	152.9	719.	424.8	155.9	726.
365.0	140.0	687.	377.0	143.3	696.	389.0	146.6	704.	401.0	149.8	711.	413.0	152.9	719.	425.0	156.0	726.
365.2	140.1	687.	377.2	143.4	696.	389.2	146.6	704.	401.2	149.8	712.	413.2	153.0	719.	425.2	156.0	726.
365.4	140.1	687.	377.4	143.4	696.	389.4	146.7	704.	401.4	149.9	712.	413.4	153.0	719.	425.4	156.1	726.
365.6	140.2	688.	377.6	143.5	696.	389.6	146.8	704.	401.6	149.9	712.	413.6	153.1	719.	425.6	156.1	726.
365.8	140.2	688.	377.8	143.6	696.	389.8	146.8	704.	401.8	150.0	712.	413.8	153.1	719.	425.8	156.2	726.
366.0	140.3	688.	378.0	143.6	696.	390.0	146.9	704.	402.0	150.0	712.	414.0	153.2	719.	426.0	156.2	727.
366.2	140.4	688.	378.2	143.7	696.	390.2	146.9	705.	402.2	150.1	712.	414.2	153.2	720.	426.2	156.3	727.
366.4	140.4	688.	378.4	143.7	697.	390.4	147.0	705.	402.4	150.1	712.	414.4	153.3	720.	426.4	156.3	727.
366.6	140.5	688.	378.6	143.8	697.	390.6	147.0	705.	402.6	150.2	712.	414.6	153.3	720.	426.6	156.4	727.
366.8	140.5	688.	378.8	143.8	697.	390.8	147.1	705.	402.8	150.3	713.	414.8	153.4	720.	426.8	156.4	727.
367.0	140.6	689.	379.0	143.9	697.	391.0	147.1	705.	403.0	150.3	713.	415.0	153.4	720.	427.0	156.5	727.
367.2	140.6	689.	379.2	143.9	697.	391.2	147.2	705.	403.2	150.4	713.	415.2	153.5	720.	427.2	156.5	727.
367.4	140.7	689.	379.4	144.0	697.	391.4	147.2	705.	403.4	150.4	713.	415.4	153.5	720.	427.4	156.6	727.
367.6	140.7	689.	379.6	144.0	697.	391.6	147.3	705.	403.6	150.5	713.	415.6	153.6	720.	427.6	156.6	727.
367.8	140.8	689.	379.8	144.1	698.	391.8	147.3	706.	403.8	150.5	713.	415.8	153.6	721.	427.8	156.7	728.
368.0	140.9	689.	380.0	144.2	698.	392.0	147.4	706.	404.0	150.6	713.	416.0	153.7	721.	428.0	156.7	728.
368.2	140.9	689.	380.2	144.2	698.	392.2	147.4	706.	404.2	150.6	713.	416.2	153.7	721.	428.2	156.8	728.
368.4	141.0	690.	380.4	144.3	698.	392.4	147.5	706.	404.4	150.7	714.	416.4	153.8	721.	428.4	156.8	728.
368.6	141.0	690.	380.6	144.3	698.	392.6	147.6	706.	404.6	150.7	714.	416.6	153.8	721.	428.6	156.9	728.
368.8	141.1	690.	380.8	144.4	698.	392.8	147.6	706.	404.8	150.8	714.	416.8	153.9	721.	428.8	156.9	728.
369.0	141.1	690.	381.0	144.4	698.	393.0	147.7	706.	405.0	150.8	714.	417.0	153.9	721.	429.0	157.0	728.
369.2	141.2	690.	381.2	144.5	699.	393.2	147.7	706.	405.2	150.9	714.	417.2	154.0	721.	429.2	157.0	728.
369.4	141.2	690.	381.4	144.5	699.	393.4	147.8	707.	405.4	150.9	714.	417.4	154.0	722.	429.4	157.1	728.
369.6	141.3	690.	381.6	144.6	699.	393.6	147.8	707.	405.6	151.0	714.	417.6	154.1	722.	429.6	157.1	729.
369.8	141.4	691.	381.8	144.6	699.	393.8	147.9	707.	405.8	151.0	714.	417.8	154.1	722.	429.8	157.2	729.
370.0	141.4	691.	382.0	144.7	699.	394.0	147.9	707.	406.0	151.1	715.	418.0	154.2	722.	430.0	157.2	729.
370.2	141.5	691.	382.2	144.8	699.	394.2	148.0	707.	406.2	151.1	715.	418.2	154.2	722.	430.2	157.3	729.
370.4	141.5	691.	382.4	144.8	699.	394.4	148.0	707.	406.4	151.2	715.	418.4	154.3	722.	430.4	157.3	729.
370.6	141.6	691.	382.6	144.9	699.	394.6	148.1	707.	406.6	151.2	715.	418.6	154.3	722.	430.6	157.4	729.
370.8	141.6	691.	382.8	144.9	700.	394.8	148.1	708.	406.8	151.3	715.	418.8	154.4	722.	430.8	157.4	729.
371.0	141.7	691.	383.0	145.0	700.	395.0	148.2	708.	407.0	151.4	715.	419.0	154.5	722.	431.0	157.5	729.

10 PERCENT MONTHLY FACTORS
FOR CONVERTING IRREGULAR PAYMENT SCHEDULES
TO EQUIVALENT EQUAL AND REGULAR PAYMENT SCHEDULES

FRB-118MF

A	B	C	A	B	C	A	B	C	A	B	C	A	B	C
431.2 157.5	729.	443.2 160.5	736.	455.2 163.4	742.	467.2 166.3	748.	479.2 169.1	754.	***** 180.4	776.			
431.4 157.6	730.	443.4 160.6	736.	455.4 163.5	743.	467.4 166.4	749.	479.4 169.2	754.	***** 180.6	777.			
431.6 157.6	730.	443.6 160.6	736.	455.6 163.5	743.	467.6 166.4	749.	479.6 169.2	754.	***** 180.8	777.			
431.8 157.7	730.	443.8 160.7	736.	455.8 163.6	743.	467.8 166.5	749.	479.8 169.3	755.	***** 181.0	777.			
432.0 157.7	730.	444.0 160.7	737.	456.0 163.6	743.	468.0 166.5	749.	480.0 169.3	755.	***** 181.2	778.			
432.2 157.8	730.	444.2 160.8	737.	456.2 163.7	743.	468.2 166.5	749.	***** 169.4	755.	***** 181.4	778.			
432.4 157.8	730.	444.4 160.8	737.	456.4 163.7	743.	468.4 166.6	749.	***** 169.6	755.	***** 181.6	778.			
432.6 157.9	730.	444.6 160.9	737.	456.6 163.8	743.	468.6 166.6	749.	***** 169.8	756.	***** 181.8	779.			
432.8 157.9	730.	444.8 160.9	737.	456.8 163.8	743.	468.8 166.7	749.	***** 170.0	756.	***** 182.0	779.			
433.0 158.0	730.	445.0 161.0	737.	457.0 163.9	743.	469.0 166.7	749.	***** 170.2	756.	***** 182.2	780.			
433.2 158.0	731.	445.2 161.0	737.	457.2 163.9	743.	469.2 166.8	749.	***** 170.4	757.	***** 182.4	780.			
433.4 158.1	731.	445.4 161.1	737.	457.4 164.0	744.	469.4 166.8	750.	***** 170.6	757.	***** 182.6	780.			
433.6 158.1	731.	445.6 161.1	737.	457.6 164.0	744.	469.6 166.9	750.	***** 170.8	758.	***** 182.8	781.			
433.8 158.2	731.	445.8 161.2	737.	457.8 164.1	744.	469.8 166.9	750.	***** 171.0	758.	***** 183.0	781.			
434.0 158.2	731.	446.0 161.2	738.	458.0 164.1	744.	470.0 167.0	750.	***** 171.2	758.	***** 183.2	781.			
434.2 158.3	731.	446.2 161.3	738.	458.2 164.2	744.	470.2 167.0	750.	***** 171.4	759.	***** 183.4	782.			
434.4 158.3	731.	446.4 161.3	738.	458.4 164.2	744.	470.4 167.1	750.	***** 171.6	759.	***** 183.6	782.			
434.6 158.4	731.	446.6 161.4	738.	458.6 164.3	744.	470.6 167.1	750.	***** 171.8	760.	***** 183.8	782.			
434.8 158.4	731.	446.8 161.4	738.	458.8 164.3	744.	470.8 167.2	750.	***** 172.0	760.	***** 184.0	783.			
435.0 158.5	732.	447.0 161.5	738.	459.0 164.4	744.	471.0 167.2	750.	***** 172.2	760.	***** 184.2	783.			
435.2 158.5	732.	447.2 161.5	738.	459.2 164.4	744.	471.2 167.3	750.	***** 172.4	761.	***** 184.4	784.			
435.4 158.6	732.	447.4 161.5	738.	459.4 164.5	745.	471.4 167.3	751.	***** 172.6	761.	***** 184.6	784.			
435.6 158.6	732.	447.6 161.6	738.	459.6 164.5	745.	471.6 167.4	751.	***** 172.8	762.	***** 184.8	784.			
435.8 158.7	732.	447.8 161.6	739.	459.8 164.5	745.	471.8 167.4	751.	***** 173.0	762.	***** 185.0	785.			
436.0 158.7	732.	448.0 161.7	739.	460.0 164.6	745.	472.0 167.4	751.	***** 173.2	762.	***** 185.2	785.			
436.2 158.8	732.	448.2 161.7	739.	460.2 164.6	745.	472.2 167.5	751.	***** 173.4	763.	***** 185.4	785.			
436.4 158.8	732.	448.4 161.8	739.	460.4 164.7	745.	472.4 167.5	751.	***** 173.6	763.	***** 185.6	786.			
436.6 158.9	732.	448.6 161.8	739.	460.6 164.7	745.	472.6 167.6	751.	***** 173.8	764.	***** 185.8	786.			
436.8 158.9	733.	448.8 161.9	739.	460.8 164.8	745.	472.8 167.6	751.	***** 174.0	764.	***** 186.0	786.			
437.0 159.0	733.	449.0 161.9	739.	461.0 164.8	745.	473.0 167.7	751.	***** 174.2	764.	***** 186.2	787.			
437.2 159.0	733.	449.2 162.0	739.	461.2 164.9	745.	473.2 167.7	751.	***** 174.4	765.	***** 186.4	787.			
437.4 159.1	733.	449.4 162.0	739.	461.4 164.9	746.	473.4 167.8	752.	***** 174.6	765.	***** 186.6	787.			
437.6 159.1	733.	449.6 162.1	739.	461.6 165.0	746.	473.6 167.8	752.	***** 174.8	766.	***** 186.8	788.			
437.8 159.2	733.	449.8 162.1	740.	461.8 165.0	746.	473.8 167.9	752.	***** 175.0	766.	***** 187.0	788.			
438.0 159.2	733.	450.0 162.2	740.	462.0 165.1	746.	474.0 167.9	752.	***** 175.2	766.	***** 187.2	789.			
438.2 159.3	733.	450.2 162.2	740.	462.2 165.1	746.	474.2 168.0	752.	***** 175.4	767.	***** 187.4	789.			
438.4 159.3	733.	450.4 162.3	740.	462.4 165.2	746.	474.4 168.0	752.	***** 175.6	767.	***** 187.6	789.			
438.6 159.4	734.	450.6 162.3	740.	462.6 165.2	746.	474.6 168.1	752.	***** 175.8	768.	***** 187.8	790.			
438.8 159.4	734.	450.8 162.4	740.	462.8 165.3	746.	474.8 168.1	752.	***** 176.0	768.	***** 188.0	790.			
439.0 159.5	734.	451.0 162.4	740.	463.0 165.3	746.	475.0 168.1	752.	***** 176.2	768.	***** 188.2	790.			
439.2 159.5	734.	451.2 162.5	740.	463.2 165.4	746.	475.2 168.2	752.	***** 176.4	769.	***** 188.4	791.			
439.4 159.6	734.	451.4 162.5	740.	463.4 165.4	747.	475.4 168.2	752.	***** 176.6	769.	***** 188.6	791.			
439.6 159.6	734.	451.6 162.6	741.	463.6 165.5	747.	475.6 168.3	753.	***** 176.8	769.	***** 188.8	791.			
439.8 159.7	734.	451.8 162.6	741.	463.8 165.5	747.	475.8 168.3	753.	***** 177.0	770.	***** 189.0	792.			
440.0 159.7	734.	452.0 162.7	741.	464.0 165.6	747.	476.0 168.4	753.	***** 177.2	770.	***** 189.2	792.			
440.2 159.8	734.	452.2 162.7	741.	464.2 165.6	747.	476.2 168.4	753.	***** 177.4	771.	***** 189.4	792.			
440.4 159.8	735.	452.4 162.8	741.	464.4 165.6	747.	476.4 168.5	753.	***** 177.6	771.	***** 189.6	793.			
440.6 159.9	735.	452.6 162.8	741.	464.6 165.7	747.	476.6 168.5	753.	***** 177.8	771.	***** 189.8	793.			
440.8 159.9	735.	452.8 162.9	741.	464.8 165.7	747.	476.8 168.6	753.	***** 178.0	772.	***** 190.0	793.			
441.0 160.0	735.	453.0 162.9	741.	465.0 165.8	747.	477.0 168.6	753.	***** 178.2	772.	***** 190.2	794.			
441.2 160.0	735.	453.2 163.0	741.	465.2 165.8	747.	477.2 168.7	753.	***** 178.4	772.	***** 190.4	794.			
441.4 160.1	735.	453.4 163.0	741.	465.4 165.9	748.	477.4 168.7	753.	***** 178.6	773.	***** 190.6	794.			
441.6 160.1	735.	453.6 163.1	742.	465.6 165.9	748.	477.6 168.8	754.	***** 178.8	773.	***** 190.8	795.			
441.8 160.2	735.	453.8 163.1	742.	465.8 166.0	748.	477.8 168.8	754.	***** 179.0	774.	***** 191.0	795.			
442.0 160.2	735.	454.0 163.2	742.	466.0 166.0	748.	478.0 168.8	754.	***** 179.2	774.	***** 191.2	795.			
442.2 160.3	736.	454.2 163.2	742.	466.2 166.1	748.	478.2 168.9	754.	***** 179.4	774.	***** 191.4	796.			
442.4 160.3	736.	454.4 163.3	742.	466.4 166.1	748.	478.4 168.9	754.	***** 179.6	775.	***** 191.6	796.			
442.6 160.4	736.	454.6 163.3	742.	466.6 166.2	748.	478.6 169.0	754.	***** 179.8	775.	***** 191.8	796.			
442.8 160.4	736.	454.8 163.3	742.	466.8 166.2	748.	478.8 169.0	754.	***** 180.0	775.	***** 192.0	797.			
443.0 160.5	736.	455.0 163.4	742.	467.0 166.3	748.	479.0 169.1	754.	***** 180.2	776.	***** 192.2	797.			

10 PERCENT MONTHLY FACTORS
FOR CONVERTING IRREGULAR PAYMENT SCHEDULES
TO EQUIVALENT EQUAL AND REGULAR PAYMENT SCHEDULES

FRB-119MF

A	B	C	A	B	C	A	B	C	A	B	C	A	B	C
*****	192.4	797.	*****	204.4	817.	*****	216.4	834.	*****	228.4	850.	*****	240.4	864.
*****	192.6	798.	*****	204.6	817.	*****	216.6	834.	*****	228.6	850.	*****	240.6	864.
*****	192.8	798.	*****	204.8	817.	*****	216.8	835.	*****	228.8	850.	*****	240.8	864.
*****	193.0	798.	*****	205.0	818.	*****	217.0	835.	*****	229.0	850.	*****	241.0	865.
*****	193.2	799.	*****	205.2	818.	*****	217.2	835.	*****	229.2	851.	*****	241.2	865.
*****	193.4	799.	*****	205.4	818.	*****	217.4	835.	*****	229.4	851.	*****	241.4	865.
*****	193.6	799.	*****	205.6	818.	*****	217.6	836.	*****	229.6	851.	*****	241.6	865.
*****	193.8	800.	*****	205.8	819.	*****	217.8	836.	*****	229.8	851.	*****	241.8	866.
*****	194.0	800.	*****	206.0	819.	*****	218.0	836.	*****	230.0	852.	*****	242.0	866.
*****	194.2	800.	*****	206.2	819.	*****	218.2	836.	*****	230.2	852.	*****	242.2	866.
*****	194.4	801.	*****	206.4	820.	*****	218.4	837.	*****	230.4	852.	*****	242.4	866.
*****	194.6	801.	*****	206.6	820.	*****	218.6	837.	*****	230.6	852.	*****	242.6	866.
*****	194.8	801.	*****	206.8	820.	*****	218.8	837.	*****	230.8	853.	*****	242.8	867.
*****	195.0	802.	*****	207.0	821.	*****	219.0	838.	*****	231.0	853.	*****	243.0	867.
*****	195.2	802.	*****	207.2	821.	*****	219.2	838.	*****	231.2	853.	*****	243.2	867.
*****	195.4	802.	*****	207.4	821.	*****	219.4	838.	*****	231.4	853.	*****	243.4	867.
*****	195.6	803.	*****	207.6	821.	*****	219.6	838.	*****	231.6	854.	*****	243.6	868.
*****	195.8	803.	*****	207.8	822.	*****	219.8	839.	*****	231.8	854.	*****	243.8	868.
*****	196.0	803.	*****	208.0	822.	*****	220.0	839.	*****	232.0	854.	*****	244.0	868.
*****	196.2	804.	*****	208.2	822.	*****	220.2	839.	*****	232.2	854.	*****	244.2	868.
*****	196.4	804.	*****	208.4	823.	*****	220.4	839.	*****	232.4	855.	*****	244.4	868.
*****	196.6	804.	*****	208.6	823.	*****	220.6	840.	*****	232.6	855.	*****	244.6	869.
*****	196.8	805.	*****	208.8	823.	*****	220.8	840.	*****	232.8	855.	*****	244.8	869.
*****	197.0	805.	*****	209.0	824.	*****	221.0	840.	*****	233.0	855.	*****	245.0	869.
*****	197.2	805.	*****	209.2	824.	*****	221.2	840.	*****	233.2	856.	*****	245.2	869.
*****	197.4	806.	*****	209.4	824.	*****	221.4	841.	*****	233.4	856.	*****	245.4	870.
*****	197.6	806.	*****	209.6	824.	*****	221.6	841.	*****	233.6	856.	*****	245.6	870.
*****	197.8	806.	*****	209.8	825.	*****	221.8	841.	*****	233.8	856.	*****	245.8	870.
*****	198.0	807.	*****	210.0	825.	*****	222.0	842.	*****	234.0	857.	*****	246.0	870.
*****	198.2	807.	*****	210.2	825.	*****	222.2	842.	*****	234.2	857.	*****	246.2	870.
*****	198.4	807.	*****	210.4	826.	*****	222.4	842.	*****	234.4	857.	*****	246.4	871.
*****	198.6	808.	*****	210.6	826.	*****	222.6	842.	*****	234.6	857.	*****	246.6	871.
*****	198.8	808.	*****	210.8	826.	*****	222.8	843.	*****	234.8	858.	*****	246.8	871.
*****	199.0	808.	*****	211.0	826.	*****	223.0	843.	*****	235.0	858.	*****	247.0	871.
*****	199.2	809.	*****	211.2	827.	*****	223.2	843.	*****	235.2	858.	*****	247.2	871.
*****	199.4	809.	*****	211.4	827.	*****	223.4	843.	*****	235.4	858.	*****	247.4	872.
*****	199.6	809.	*****	211.6	827.	*****	223.6	844.	*****	235.6	858.	*****	247.6	872.
*****	199.8	809.	*****	211.8	828.	*****	223.8	844.	*****	235.8	859.	*****	247.8	872.
*****	200.0	810.	*****	212.0	828.	*****	224.0	844.	*****	236.0	859.	*****	248.0	872.
*****	200.2	810.	*****	212.2	828.	*****	224.2	844.	*****	236.2	859.	*****	248.2	873.
*****	200.4	810.	*****	212.4	828.	*****	224.4	845.	*****	236.4	859.	*****	248.4	873.
*****	200.6	811.	*****	212.6	829.	*****	224.6	845.	*****	236.6	860.	*****	248.6	873.
*****	200.8	811.	*****	212.8	829.	*****	224.8	845.	*****	236.8	860.	*****	248.8	873.
*****	201.0	811.	*****	213.0	829.	*****	225.0	845.	*****	237.0	860.	*****	249.0	873.
*****	201.2	812.	*****	213.2	830.	*****	225.2	846.	*****	237.2	860.	*****	249.2	874.
*****	201.4	812.	*****	213.4	830.	*****	225.4	846.	*****	237.4	861.	*****	249.4	874.
*****	201.6	812.	*****	213.6	830.	*****	225.6	846.	*****	237.6	861.	*****	249.6	874.
*****	201.8	813.	*****	213.8	830.	*****	225.8	846.	*****	237.8	861.	*****	249.8	874.
*****	202.0	813.	*****	214.0	831.	*****	226.0	847.	*****	238.0	861.	*****	250.0	874.
*****	202.2	813.	*****	214.2	831.	*****	226.2	847.	*****	238.2	861.	*****	250.2	875.
*****	202.4	814.	*****	214.4	831.	*****	226.4	847.	*****	238.4	862.	*****	250.4	875.
*****	202.6	814.	*****	214.6	832.	*****	226.6	847.	*****	238.6	862.	*****	250.6	875.
*****	202.8	814.	*****	214.8	832.	*****	226.8	848.	*****	238.8	862.	*****	250.8	875.
*****	203.0	814.	*****	215.0	832.	*****	227.0	848.	*****	239.0	862.	*****	251.0	875.
*****	203.2	815.	*****	215.2	832.	*****	227.2	848.	*****	239.2	863.	*****	251.2	876.
*****	203.4	815.	*****	215.4	833.	*****	227.4	848.	*****	239.4	863.	*****	251.4	876.
*****	203.6	815.	*****	215.6	833.	*****	227.6	849.	*****	239.6	863.	*****	251.6	876.
*****	203.8	816.	*****	215.8	833.	*****	227.8	849.	*****	239.8	863.	*****	251.8	876.
*****	204.0	816.	*****	216.0	833.	*****	228.0	849.	*****	240.0	864.	*****	252.0	876.
*****	204.2	816.	*****	216.2	834.	*****	228.2	849.	*****	240.2	864.	*****	252.2	877.

10 PERCENT MONTHLY FACTORS
FOR CONVERTING IRREGULAR PAYMENT SCHEDULES
TO EQUIVALENT EQUAL AND REGULAR PAYMENT SCHEDULES

FRB-120MF

A	B	C	A	B	C	A	B	C	A	B	C	A	B	C			
*****	264.4	889.	*****	276.4	899.	*****	288.4	909.	*****	300.4	917.	*****	312.4	925.	*****	324.4	932.
*****	264.6	889.	*****	276.6	899.	*****	288.6	909.	*****	300.6	917.	*****	312.6	925.	*****	324.6	932.
*****	264.8	889.	*****	276.8	899.	*****	288.8	909.	*****	300.8	918.	*****	312.8	925.	*****	324.8	932.
*****	265.0	889.	*****	277.0	900.	*****	289.0	909.	*****	301.0	918.	*****	313.0	926.	*****	325.0	933.
*****	265.2	889.	*****	277.2	900.	*****	289.2	909.	*****	301.2	918.	*****	313.2	926.	*****	325.2	933.
*****	265.4	889.	*****	277.4	900.	*****	289.4	909.	*****	301.4	918.	*****	313.4	926.	*****	325.4	933.
*****	265.6	890.	*****	277.6	900.	*****	289.6	910.	*****	301.6	918.	*****	313.6	926.	*****	325.6	933.
*****	265.8	890.	*****	277.8	900.	*****	289.8	910.	*****	301.8	918.	*****	313.8	926.	*****	325.8	933.
*****	266.0	890.	*****	278.0	900.	*****	290.0	910.	*****	302.0	918.	*****	314.0	926.	*****	326.0	933.
*****	266.2	890.	*****	278.2	901.	*****	290.2	910.	*****	302.2	919.	*****	314.2	926.	*****	326.2	933.
*****	266.4	890.	*****	278.4	901.	*****	290.4	910.	*****	302.4	919.	*****	314.4	926.	*****	326.4	933.
*****	266.6	891.	*****	278.6	901.	*****	290.6	910.	*****	302.6	919.	*****	314.6	927.	*****	326.6	933.
*****	266.8	891.	*****	278.8	901.	*****	290.8	910.	*****	302.8	919.	*****	314.8	927.	*****	326.8	934.
*****	267.0	891.	*****	279.0	901.	*****	291.0	911.	*****	303.0	919.	*****	315.0	927.	*****	327.0	934.
*****	267.2	891.	*****	279.2	901.	*****	291.2	911.	*****	303.2	919.	*****	315.2	927.	*****	327.2	934.
*****	267.4	891.	*****	279.4	902.	*****	291.4	911.	*****	303.4	919.	*****	315.4	927.	*****	327.4	934.
*****	267.6	891.	*****	279.6	902.	*****	291.6	911.	*****	303.6	920.	*****	315.6	927.	*****	327.6	934.
*****	267.8	892.	*****	279.8	902.	*****	291.8	911.	*****	303.8	920.	*****	315.8	927.	*****	327.8	934.
*****	268.0	892.	*****	280.0	902.	*****	292.0	911.	*****	304.0	920.	*****	316.0	927.	*****	328.0	934.
*****	268.2	892.	*****	280.2	902.	*****	292.2	912.	*****	304.2	920.	*****	316.2	927.	*****	328.2	934.
*****	268.4	892.	*****	280.4	902.	*****	292.4	912.	*****	304.4	920.	*****	316.4	928.	*****	328.4	934.
*****	268.6	892.	*****	280.6	903.	*****	292.6	912.	*****	304.6	920.	*****	316.6	928.	*****	328.6	935.
*****	268.8	893.	*****	280.8	903.	*****	292.8	912.	*****	304.8	920.	*****	316.8	928.	*****	328.8	935.
*****	269.0	893.	*****	281.0	903.	*****	293.0	912.	*****	305.0	920.	*****	317.0	928.	*****	329.0	935.
*****	269.2	893.	*****	281.2	903.	*****	293.2	912.	*****	305.2	921.	*****	317.2	928.	*****	329.2	935.
*****	269.4	893.	*****	281.4	903.	*****	293.4	912.	*****	305.4	921.	*****	317.4	928.	*****	329.4	935.
*****	269.6	893.	*****	281.6	903.	*****	293.6	913.	*****	305.6	921.	*****	317.6	928.	*****	329.6	935.
*****	269.8	893.	*****	281.8	904.	*****	293.8	913.	*****	305.8	921.	*****	317.8	928.	*****	329.8	935.
*****	270.0	894.	*****	282.0	904.	*****	294.0	913.	*****	306.0	921.	*****	318.0	929.	*****	330.0	935.
*****	270.2	894.	*****	282.2	904.	*****	294.2	913.	*****	306.2	921.	*****	318.2	929.	*****	330.2	935.
*****	270.4	894.	*****	282.4	904.	*****	294.4	913.	*****	306.4	921.	*****	318.4	929.	*****	330.4	936.
*****	270.6	894.	*****	282.6	904.	*****	294.6	913.	*****	306.6	921.	*****	318.6	929.	*****	330.6	936.
*****	270.8	894.	*****	282.8	904.	*****	294.8	913.	*****	306.8	922.	*****	318.8	929.	*****	330.8	936.
*****	271.0	894.	*****	283.0	904.	*****	295.0	914.	*****	307.0	922.	*****	319.0	929.	*****	331.0	936.
*****	271.2	895.	*****	283.2	905.	*****	295.2	914.	*****	307.2	922.	*****	319.2	929.	*****	331.2	936.
*****	271.4	895.	*****	283.4	905.	*****	295.4	914.	*****	307.4	922.	*****	319.4	929.	*****	331.4	936.
*****	271.6	895.	*****	283.6	905.	*****	295.6	914.	*****	307.6	922.	*****	319.6	930.	*****	331.6	936.
*****	271.8	895.	*****	283.8	905.	*****	295.8	914.	*****	307.8	922.	*****	319.8	930.	*****	331.8	936.
*****	272.0	895.	*****	284.0	905.	*****	296.0	914.	*****	308.0	922.	*****	320.0	930.	*****	332.0	936.
*****	272.2	896.	*****	284.2	905.	*****	296.2	914.	*****	308.2	923.	*****	320.2	930.	*****	332.2	937.
*****	272.4	896.	*****	284.4	906.	*****	296.4	915.	*****	308.4	923.	*****	320.4	930.	*****	332.4	937.
*****	272.6	896.	*****	284.6	906.	*****	296.6	915.	*****	308.6	923.	*****	320.6	930.	*****	332.6	937.
*****	272.8	896.	*****	284.8	906.	*****	296.8	915.	*****	308.8	923.	*****	320.8	930.	*****	332.8	937.
*****	273.0	896.	*****	285.0	906.	*****	297.0	915.	*****	309.0	923.	*****	321.0	930.	*****	333.0	937.
*****	273.2	896.	*****	285.2	906.	*****	297.2	915.	*****	309.2	923.	*****	321.2	930.	*****	333.2	937.
*****	273.4	897.	*****	285.4	906.	*****	297.4	915.	*****	309.4	923.	*****	321.4	931.	*****	333.4	937.
*****	273.6	897.	*****	285.6	907.	*****	297.6	915.	*****	309.6	923.	*****	321.6	931.	*****	333.6	937.
*****	273.8	897.	*****	285.8	907.	*****	297.8	916.	*****	309.8	924.	*****	321.8	931.	*****	333.8	937.
*****	274.0	897.	*****	286.0	907.	*****	298.0	916.	*****	310.0	924.	*****	322.0	931.	*****	334.0	937.
*****	274.2	897.	*****	286.2	907.	*****	298.2	916.	*****	310.2	924.	*****	322.2	931.	*****	334.2	938.
*****	274.4	897.	*****	286.4	907.	*****	298.4	916.	*****	310.4	924.	*****	322.4	931.	*****	334.4	938.
*****	274.6	898.	*****	286.6	907.	*****	298.6	916.	*****	310.6	924.	*****	322.6	931.	*****	334.6	938.
*****	274.8	898.	*****	286.8	907.	*****	298.8	916.	*****	310.8	924.	*****	322.8	931.	*****	334.8	938.
*****	275.0	898.	*****	287.0	908.	*****	299.0	916.	*****	311.0	924.	*****	323.0	931.	*****	335.0	938.
*****	275.2	898.	*****	287.2	908.	*****	299.2	917.	*****	311.2	924.	*****	323.2	932.	*****	335.2	938.
*****	275.4	898.	*****	287.4	908.	*****	299.4	917.	*****	311.4	925.	*****	323.4	932.	*****	335.4	938.
*****	275.6	898.	*****	287.6	908.	*****	299.6	917.	*****	311.6	925.	*****	323.6	932.	*****	335.6	938.
*****	275.8	899.	*****	287.8	908.	*****	299.8	917.	*****	311.8	925.	*****	323.8	932.	*****	335.8	938.
*****	276.0	899.	*****	288.0	908.	*****	300.0	917.	*****	312.0	925.	*****	324.0	932.	*****	336.0	938.
*****	276.2	899.	*****	288.2	909.	*****	300.2	917.	*****	312.2	925.	*****	324.2	932.	*****	336.2	939.

10 PERCENT MONTHLY FACTORS
FOR CONVERTING IRREGULAR PAYMENT SCHEDULES
TO EQUIVALENT EQUAL AND REGULAR PAYMENT SCHEDULES

FRB-121MF

**10 PERCENT MONTHLY FACTORS
FOR CONVERTING IRREGULAR PAYMENT SCHEDULES
TO EQUIVALENT EQUAL AND REGULAR PAYMENT SCHEDULES**

FRB-122MF

15 PERCENT MONTHLY FACTORS
FOR CONVERTING IRREGULAR PAYMENT SCHEDULES
TO EQUIVALENT EQUAL AND REGULAR PAYMENT SCHEDULES

FRB-123MF

A	B	C	A	B	C	A	B	C	A	B	C	A	B	C	A	B	C
*****	0.1	1.	11.2	6.0	72.	23.2	11.8	137.	35.2	17.5	195.	47.2	23.0	248.	59.2	28.3	296.
*****	0.2	2.	11.4	6.1	73.	23.4	11.9	138.	35.4	17.6	196.	47.4	23.0	249.	59.4	28.4	297.
*****	0.3	4.	11.6	6.2	74.	23.6	12.0	139.	35.6	17.6	197.	47.6	23.1	250.	59.6	28.5	298.
*****	0.4	5.	11.8	6.3	76.	23.8	12.1	140.	35.8	17.7	198.	47.8	23.2	251.	59.8	28.6	299.
*****	0.5	6.	12.0	6.4	77.	24.0	12.2	141.	36.0	17.8	199.	48.0	23.3	251.	60.0	28.6	299.
*****	0.6	7.	12.2	6.5	78.	24.2	12.3	142.	36.2	17.9	200.	48.2	23.4	252.	60.2	28.7	300.
*****	0.7	9.	12.4	6.6	79.	24.4	12.4	143.	36.4	18.0	201.	48.4	23.5	253.	60.4	28.8	301.
*****	0.8	10.	12.6	6.7	80.	24.6	12.5	144.	36.6	18.1	201.	48.6	23.6	254.	60.6	28.9	302.
*****	0.9	11.	12.8	6.8	81.	24.8	12.6	145.	36.8	18.2	202.	48.8	23.7	255.	60.8	29.0	302.
1.0	1.0	12.	13.0	6.9	82.	25.0	12.7	146.	37.0	18.3	203.	49.0	23.8	256.	61.0	29.1	303.
1.2	1.1	14.	13.2	7.0	83.	25.2	12.8	147.	37.2	18.4	204.	49.2	23.9	256.	61.2	29.2	304.
1.4	1.2	15.	13.4	7.1	85.	25.4	12.9	148.	37.4	18.5	205.	49.4	23.9	257.	61.4	29.3	305.
1.6	1.3	16.	13.6	7.2	86.	25.6	13.0	149.	37.6	18.6	206.	49.6	24.0	258.	61.6	29.3	305.
1.8	1.4	17.	13.8	7.3	87.	25.8	13.1	150.	37.8	18.7	207.	49.8	24.1	259.	61.8	29.4	306.
2.0	1.5	18.	14.0	7.4	88.	26.0	13.2	151.	38.0	18.8	208.	50.0	24.2	260.	62.0	29.5	307.
2.2	1.6	20.	14.2	7.5	89.	26.2	13.2	152.	38.2	18.8	209.	50.2	24.3	261.	62.2	29.6	308.
2.4	1.7	21.	14.4	7.6	90.	26.4	13.3	153.	38.4	18.9	210.	50.4	24.4	261.	62.4	29.7	308.
2.6	1.8	22.	14.6	7.7	91.	26.6	13.4	154.	38.6	19.0	211.	50.6	24.5	262.	62.6	29.8	309.
2.8	1.9	23.	14.8	7.8	92.	26.8	13.5	155.	38.8	19.1	211.	50.8	24.6	263.	62.8	29.9	310.
3.0	2.0	24.	15.0	7.9	93.	27.0	13.6	156.	39.0	19.2	212.	51.0	24.7	264.	63.0	30.0	311.
3.2	2.1	26.	15.2	8.0	94.	27.2	13.7	157.	39.2	19.3	213.	51.2	24.7	265.	63.2	30.0	311.
3.4	2.2	27.	15.4	8.1	95.	27.4	13.8	158.	39.4	19.4	214.	51.4	24.8	265.	63.4	30.1	312.
3.6	2.3	28.	15.6	8.2	97.	27.6	13.9	159.	39.6	19.5	215.	51.6	24.9	266.	63.6	30.2	313.
3.8	2.4	29.	15.8	8.3	98.	27.8	14.0	160.	39.8	19.6	216.	51.8	25.0	267.	63.8	30.3	314.
4.0	2.5	30.	16.0	8.4	99.	28.0	14.1	161.	40.0	19.7	217.	52.0	25.1	268.	64.0	30.4	314.
4.2	2.6	32.	16.2	8.5	100.	28.2	14.2	162.	40.2	19.8	218.	52.2	25.2	269.	64.2	30.5	315.
4.4	2.7	33.	16.4	8.6	101.	28.4	14.3	163.	40.4	19.9	219.	52.4	25.3	270.	64.4	30.6	316.
4.6	2.8	34.	16.6	8.7	102.	28.6	14.4	164.	40.6	19.9	219.	52.6	25.4	270.	64.6	30.7	317.
4.8	2.9	35.	16.8	8.8	103.	28.8	14.5	165.	40.8	20.0	220.	52.8	25.5	271.	64.8	30.7	317.
5.0	3.0	36.	17.0	8.9	104.	29.0	14.6	166.	41.0	20.1	221.	53.0	25.6	272.	65.0	30.8	318.
5.2	3.1	38.	17.2	8.9	105.	29.2	14.7	166.	41.2	20.2	222.	53.2	25.6	273.	65.2	30.9	319.
5.4	3.2	39.	17.4	9.0	106.	29.4	14.8	167.	41.4	20.3	223.	53.4	25.7	274.	65.4	31.0	320.
5.6	3.3	40.	17.6	9.1	107.	29.6	14.8	168.	41.6	20.4	224.	53.6	25.8	274.	65.6	31.1	320.
5.8	3.4	41.	17.8	9.2	108.	29.8	14.9	169.	41.8	20.5	225.	53.8	25.9	275.	65.8	31.2	321.
6.0	3.5	42.	18.0	9.3	109.	30.0	15.0	170.	42.0	20.6	226.	54.0	26.0	276.	66.0	31.3	322.
6.2	3.6	44.	18.2	9.4	111.	30.2	15.1	171.	42.2	20.7	227.	54.2	26.1	277.	66.2	31.3	323.
6.4	3.7	45.	18.4	9.5	112.	30.4	15.2	172.	42.4	20.8	227.	54.4	26.2	278.	66.4	31.4	323.
6.6	3.8	46.	18.6	9.6	113.	30.6	15.3	173.	42.6	20.9	228.	54.6	26.3	278.	66.6	31.5	324.
6.8	3.9	47.	18.8	9.7	114.	30.8	15.4	174.	42.8	21.0	229.	54.8	26.4	279.	66.8	31.6	325.
7.0	4.0	48.	19.0	9.8	115.	31.0	15.5	175.	43.0	21.0	230.	55.0	26.4	280.	67.0	31.7	325.
7.2	4.1	49.	19.2	9.9	116.	31.2	15.6	176.	43.2	21.1	231.	55.2	26.5	281.	67.2	31.8	326.
7.4	4.2	51.	19.4	10.0	117.	31.4	15.7	177.	43.4	21.2	232.	55.4	26.6	282.	67.4	31.9	327.
7.6	4.3	52.	19.6	10.1	118.	31.6	15.8	178.	43.6	21.3	233.	55.6	26.7	282.	67.6	31.9	328.
7.8	4.4	53.	19.8	10.2	119.	31.8	15.9	179.	43.8	21.4	234.	55.8	26.8	283.	67.8	32.0	328.
8.0	4.5	54.	20.0	10.3	120.	32.0	16.0	180.	44.0	21.5	234.	56.0	26.9	284.	68.0	32.1	329.
8.2	4.6	55.	20.2	10.4	121.	32.2	16.1	181.	44.2	21.6	235.	56.2	27.0	285.	68.2	32.2	330.
8.4	4.7	56.	20.4	10.5	122.	32.4	16.2	182.	44.4	21.7	236.	56.4	27.1	285.	68.4	32.3	330.
8.6	4.8	57.	20.6	10.6	123.	32.6	16.3	183.	44.6	21.8	237.	56.6	27.1	286.	68.6	32.4	331.
8.8	4.9	59.	20.8	10.7	124.	32.8	16.3	184.	44.8	21.9	238.	56.8	27.2	287.	68.8	32.5	332.
9.0	5.0	60.	21.0	10.8	125.	33.0	16.4	185.	45.0	22.0	239.	57.0	27.3	288.	69.0	32.6	333.
9.2	5.1	61.	21.2	10.9	126.	33.2	16.5	186.	45.2	22.0	240.	57.2	27.4	289.	69.2	32.6	333.
9.4	5.2	62.	21.4	11.0	127.	33.4	16.6	187.	45.4	22.1	240.	57.4	27.5	289.	69.4	32.7	334.
9.6	5.3	63.	21.6	11.1	128.	33.6	16.7	188.	45.6	22.2	241.	57.6	27.6	290.	69.6	32.8	335.
9.8	5.4	64.	21.8	11.2	129.	33.8	16.8	188.	45.8	22.3	242.	57.8	27.7	291.	69.8	32.9	335.
10.0	5.4	65.	22.0	11.3	130.	34.0	16.9	189.	46.0	22.4	243.	58.0	27.8	292.	70.0	33.0	336.
10.2	5.5	67.	22.2	11.3	131.	34.2	17.0	190.	46.2	22.5	244.	58.2	27.9	293.	70.2	33.1	337.
10.4	5.6	68.	22.4	11.4	132.	34.4	17.1	191.	46.4	22.6	245.	58.4	27.9	293.	70.4	33.2	338.
10.6	5.7	69.	22.6	11.5	134.	34.6	17.2	192.	46.6	22.7	246.	58.6	28.0	294.	70.6	33.2	338.
10.8	5.8	70.	22.8	11.6	135.	34.8	17.3	193.	46.8	22.8	246.	58.8	28.1	295.	70.8	33.3	339.
11.0	5.9	71.	23.0	11.7	136.	35.0	17.4	194.	47.0	22.9	247.	59.0	28.2	296.	71.0	33.4	340.

15 PERCENT MONTHLY FACTORS
FOR CONVERTING IRREGULAR PAYMENT SCHEDULES
TO EQUIVALENT EQUAL AND REGULAR PAYMENT SCHEDULES

FRB-124MF

A	B	C	A	B	C	A	B	C	A	B	C	A	B	C	A	B	C
71.2	33.5	340.	83.2	38.5	381.	95.2	43.5	417.	107.2	48.2	451.	119.2	52.9	482.	131.2	57.4	510.
71.4	33.6	341.	83.4	38.6	381.	95.4	43.5	418.	107.4	48.3	451.	119.4	53.0	482.	131.4	57.5	510.
71.6	33.7	342.	83.6	38.7	382.	95.6	43.6	418.	107.6	48.4	452.	119.6	53.0	482.	131.6	57.5	511.
71.8	33.7	342.	83.8	38.8	382.	95.8	43.7	419.	107.8	48.5	452.	119.8	53.1	483.	131.8	57.6	511.
72.0	33.8	343.	84.0	38.9	383.	96.0	43.8	420.	108.0	48.6	453.	120.0	53.2	483.	132.0	57.7	512.
72.2	33.9	344.	84.2	39.0	384.	96.2	43.9	420.	108.2	48.6	453.	120.2	53.3	484.	132.2	57.7	512.
72.4	34.0	345.	84.4	39.0	384.	96.4	43.9	421.	108.4	48.7	454.	120.4	53.3	484.	132.4	57.8	512.
72.6	34.1	345.	84.6	39.1	385.	96.6	44.0	421.	108.6	48.8	454.	120.6	53.4	485.	132.6	57.9	513.
72.8	34.2	346.	84.8	39.2	386.	96.8	44.1	422.	108.8	48.9	455.	120.8	53.5	485.	132.8	58.0	513.
73.0	34.3	347.	85.0	39.3	386.	97.0	44.2	422.	109.0	48.9	456.	121.0	53.6	486.	133.0	58.0	514.
73.2	34.3	347.	85.2	39.4	387.	97.2	44.3	423.	109.2	49.0	456.	121.2	53.6	486.	133.2	58.1	514.
73.4	34.4	348.	85.4	39.5	387.	97.4	44.3	424.	109.4	49.1	457.	121.4	53.7	487.	133.4	58.2	515.
73.6	34.5	349.	85.6	39.5	388.	97.6	44.4	424.	109.6	49.2	457.	121.6	53.8	487.	133.6	58.3	515.
73.8	34.6	349.	85.8	39.6	389.	97.8	44.5	425.	109.8	49.3	458.	121.8	53.9	488.	133.8	58.3	516.
74.0	34.7	350.	86.0	39.7	389.	98.0	44.6	425.	110.0	49.3	458.	122.0	53.9	488.	134.0	58.4	516.
74.2	34.8	351.	86.2	39.8	390.	98.2	44.7	426.	110.2	49.4	459.	122.2	54.0	489.	134.2	58.5	516.
74.4	34.9	351.	86.4	39.9	391.	98.4	44.7	426.	110.4	49.5	459.	122.4	54.1	489.	134.4	58.6	517.
74.6	34.9	352.	86.6	40.0	391.	98.6	44.8	427.	110.6	49.6	460.	122.6	54.2	490.	134.6	58.6	517.
74.8	35.0	353.	86.8	40.0	392.	98.8	44.9	428.	110.8	49.6	460.	122.8	54.2	490.	134.8	58.7	518.
75.0	35.1	353.	87.0	40.1	392.	99.0	45.0	428.	111.0	49.7	461.	123.0	54.3	491.	135.0	58.8	518.
75.2	35.2	354.	87.2	40.2	393.	99.2	45.1	429.	111.2	49.8	461.	123.2	54.4	491.	135.2	58.9	519.
75.4	35.3	355.	87.4	40.3	394.	99.4	45.1	429.	111.4	49.9	462.	123.4	54.5	492.	135.4	58.9	519.
75.6	35.4	356.	87.6	40.4	394.	99.6	45.2	430.	111.6	50.0	462.	123.6	54.5	492.	135.6	59.0	519.
75.8	35.4	356.	87.8	40.4	395.	99.8	45.3	430.	111.8	50.0	463.	123.8	54.6	493.	135.8	59.1	520.
76.0	35.5	357.	88.0	40.5	396.	100.0	45.4	431.	112.0	50.1	463.	124.0	54.7	493.	136.0	59.1	520.
76.2	35.6	358.	88.2	40.6	396.	100.2	45.5	432.	112.2	50.2	464.	124.2	54.8	494.	136.2	59.2	521.
76.4	35.7	358.	88.4	40.7	397.	100.4	45.5	432.	112.4	50.3	464.	124.4	54.8	494.	136.4	59.3	521.
76.6	35.8	359.	88.6	40.8	397.	100.6	45.6	433.	112.6	50.3	465.	124.6	54.9	495.	136.6	59.4	522.
76.8	35.9	360.	88.8	40.9	398.	100.8	45.7	433.	112.8	50.4	465.	124.8	55.0	495.	136.8	59.4	522.
77.0	36.0	360.	89.0	40.9	399.	101.0	45.8	434.	113.0	50.5	466.	125.0	55.1	495.	137.0	59.5	523.
77.2	36.0	361.	89.2	41.0	399.	101.2	45.9	434.	113.2	50.6	466.	125.2	55.1	496.	137.2	59.6	523.
77.4	36.1	362.	89.4	41.1	400.	101.4	45.9	435.	113.4	50.7	467.	125.4	55.2	496.	137.4	59.7	523.
77.6	36.2	362.	89.6	41.2	400.	101.6	46.0	435.	113.6	50.7	468.	125.6	55.3	497.	137.6	59.7	524.
77.8	36.3	363.	89.8	41.3	401.	101.8	46.1	436.	113.8	50.8	468.	125.8	55.4	497.	137.8	59.8	524.
78.0	36.4	364.	90.0	41.4	402.	102.0	46.2	437.	114.0	50.9	469.	126.0	55.4	498.	138.0	59.9	525.
78.2	36.5	364.	90.2	41.4	402.	102.2	46.3	437.	114.2	51.0	469.	126.2	55.5	498.	138.2	59.9	525.
78.4	36.5	365.	90.4	41.5	403.	102.4	46.3	438.	114.4	51.0	470.	126.4	55.6	499.	138.4	60.0	526.
78.6	36.6	366.	90.6	41.6	404.	102.6	46.4	438.	114.6	51.1	470.	126.6	55.7	499.	138.6	60.1	526.
78.8	36.7	366.	90.8	41.7	404.	102.8	46.5	439.	114.8	51.2	471.	126.8	55.7	500.	138.8	60.2	526.
79.0	36.8	367.	91.0	41.8	405.	103.0	46.6	439.	115.0	51.3	471.	127.0	55.8	500.	139.0	60.2	527.
79.2	36.9	368.	91.2	41.8	405.	103.2	46.7	440.	115.2	51.3	472.	127.2	55.9	501.	139.2	60.3	527.
79.4	37.0	368.	91.4	41.9	406.	103.4	46.7	440.	115.4	51.4	472.	127.4	56.0	501.	139.4	60.4	528.
79.6	37.0	369.	91.6	42.0	407.	103.6	46.8	441.	115.6	51.5	473.	127.6	56.0	502.	139.6	60.5	528.
79.8	37.1	370.	91.8	42.1	407.	103.8	46.9	442.	115.8	51.6	473.	127.8	56.1	502.	139.8	60.5	529.
80.0	37.2	370.	92.0	42.2	408.	104.0	47.0	442.	116.0	51.7	474.	128.0	56.2	502.	140.0	60.6	529.
80.2	37.3	371.	92.2	42.2	408.	104.2	47.1	443.	116.2	51.7	474.	128.2	56.3	503.	140.2	60.7	529.
80.4	37.4	371.	92.4	42.3	409.	104.4	47.1	443.	116.4	51.8	475.	128.4	56.3	503.	140.4	60.7	530.
80.6	37.5	372.	92.6	42.4	410.	104.6	47.2	444.	116.6	51.9	475.	128.6	56.4	504.	140.6	60.8	530.
80.8	37.5	373.	92.8	42.5	410.	104.8	47.3	444.	116.8	52.0	476.	128.8	56.5	504.	140.8	60.9	531.
81.0	37.6	373.	93.0	42.6	411.	105.0	47.4	445.	117.0	52.0	476.	129.0	56.6	505.	141.0	61.0	531.
81.2	37.7	374.	93.2	42.7	411.	105.2	47.5	445.	117.2	52.1	477.	129.2	56.6	505.	141.2	61.0	531.
81.4	37.8	375.	93.4	42.7	412.	105.4	47.5	446.	117.4	52.2	477.	129.4	56.7	506.	141.4	61.1	532.
81.6	37.9	375.	93.6	42.8	413.	105.6	47.6	446.	117.6	52.3	478.	129.6	56.8	506.	141.6	61.2	532.
81.8	38.0	376.	93.8	42.9	413.	105.8	47.7	447.	117.8	52.3	478.	129.8	56.9	507.	141.8	61.2	533.
82.0	38.0	377.	94.0	43.0	414.	106.0	47.8	448.	118.0	52.4	479.	130.0	56.9	507.	142.0	61.3	533.
82.2	38.1	377.	94.2	43.1	414.	106.2	47.8	448.	118.2	52.5	479.	130.2	57.0	507.	142.2	61.4	534.
82.4	38.2	378.	94.4	43.1	415.	106.4	47.9	449.	118.4	52.6	480.	130.4	57.1	508.	142.4	61.5	534.
82.6	38.3	379.	94.6	43.2	415.	106.6	48.0	449.	118.6	52.6	480.	130.6	57.2	508.	142.6	61.5	534.
82.8	38.4	379.	94.8	43.3	416.	106.8	48.1	450.	118.8	52.7	481.	130.8	57.2	509.	142.8	61.6	535.
83.0	38.5	380.	95.0	43.4	417.	107.0	48.2	450.	119.0	52.8	481.	131.0	57.3	509.	143.0	61.7	535.

15 PERCENT MONTHLY FACTORS
FOR CONVERTING IRREGULAR PAYMENT SCHEDULES
TO EQUIVALENT EQUAL AND REGULAR PAYMENT SCHEDULES

FRB-125MF

A	B	C	A	B	C	A	B	C	A	B	C	A	B	C
143.2	61.8	536.	155.2	66.0	560.	167.2	70.1	581.	179.2	74.1	602.	191.2	78.0	621.
143.4	61.8	536.	155.4	66.1	560.	167.4	70.2	582.	179.4	74.2	602.	191.4	78.1	621.
143.6	61.9	536.	155.6	66.1	560.	167.6	70.3	582.	179.6	74.2	602.	191.6	78.1	621.
143.8	62.0	537.	155.8	66.2	561.	167.8	70.3	583.	179.8	74.3	603.	191.8	78.2	621.
144.0	62.0	537.	156.0	66.3	561.	168.0	70.4	583.	180.0	74.4	603.	192.0	78.3	622.
144.2	62.1	538.	156.2	66.3	561.	168.2	70.5	583.	180.2	74.4	603.	192.2	78.3	622.
144.4	62.2	538.	156.4	66.4	562.	168.4	70.5	584.	180.4	74.5	604.	192.4	78.4	622.
144.6	62.3	539.	156.6	66.5	562.	168.6	70.6	584.	180.6	74.6	604.	192.6	78.4	623.
144.8	62.3	539.	156.8	66.6	563.	168.8	70.7	584.	180.8	74.6	604.	192.8	78.5	623.
145.0	62.4	539.	157.0	66.6	563.	169.0	70.7	585.	181.0	74.7	605.	193.0	78.6	623.
145.2	62.5	540.	157.2	66.7	563.	169.2	70.8	585.	181.2	74.8	605.	193.2	78.6	623.
145.4	62.5	540.	157.4	66.8	564.	169.4	70.9	585.	181.4	74.8	605.	193.4	78.7	624.
145.6	62.6	541.	157.6	66.8	564.	169.6	70.9	586.	181.6	74.9	606.	193.6	78.8	624.
145.8	62.7	541.	157.8	66.9	564.	169.8	71.0	586.	181.8	75.0	606.	193.8	78.8	624.
146.0	62.8	541.	158.0	67.0	565.	170.0	71.1	586.	182.0	75.0	606.	194.0	78.9	625.
146.2	62.8	542.	158.2	67.0	565.	170.2	71.1	587.	182.2	75.1	607.	194.2	78.9	625.
146.4	62.9	542.	158.4	67.1	566.	170.4	71.2	587.	182.4	75.2	607.	194.4	79.0	625.
146.6	63.0	543.	158.6	67.2	566.	170.6	71.3	587.	182.6	75.2	607.	194.6	79.1	626.
146.8	63.0	543.	158.8	67.2	566.	170.8	71.3	588.	182.8	75.3	608.	194.8	79.1	626.
147.0	63.1	543.	159.0	67.3	567.	171.0	71.4	588.	183.0	75.4	608.	195.0	79.2	626.
147.2	63.2	544.	159.2	67.4	567.	171.2	71.5	588.	183.2	75.4	608.	195.2	79.3	626.
147.4	63.3	544.	159.4	67.5	567.	171.4	71.5	589.	183.4	75.5	608.	195.4	79.3	627.
147.6	63.3	545.	159.6	67.5	568.	171.6	71.6	589.	183.6	75.6	609.	195.6	79.4	627.
147.8	63.4	545.	159.8	67.6	568.	171.8	71.7	589.	183.8	75.6	609.	195.8	79.5	627.
148.0	63.5	545.	160.0	67.7	569.	172.0	71.7	590.	184.0	75.7	609.	196.0	79.5	628.
148.2	63.5	546.	160.2	67.7	569.	172.2	71.8	590.	184.2	75.7	610.	196.2	79.6	628.
148.4	63.6	546.	160.4	67.8	569.	172.4	71.9	590.	184.4	75.8	610.	196.4	79.6	628.
148.6	63.7	547.	160.6	67.9	570.	172.6	71.9	591.	184.6	75.9	610.	196.6	79.7	628.
148.8	63.7	547.	160.8	67.9	570.	172.8	72.0	591.	184.8	75.9	611.	196.8	79.8	629.
149.0	63.8	547.	161.0	68.0	570.	173.0	72.1	591.	185.0	76.0	611.	197.0	79.8	629.
149.2	63.9	548.	161.2	68.1	571.	173.2	72.1	592.	185.2	76.1	611.	197.2	79.9	629.
149.4	64.0	548.	161.4	68.1	571.	173.4	72.2	592.	185.4	76.1	612.	197.4	80.0	630.
149.6	64.0	549.	161.6	68.2	571.	173.6	72.3	592.	185.6	76.2	612.	197.6	80.0	630.
149.8	64.1	549.	161.8	68.3	572.	173.8	72.3	593.	185.8	76.3	612.	197.8	80.1	630.
150.0	64.2	549.	162.0	68.3	572.	174.0	72.4	593.	186.0	76.3	613.	198.0	80.1	630.
150.2	64.2	550.	162.2	68.4	573.	174.2	72.5	594.	186.2	76.4	613.	198.2	80.2	631.
150.4	64.3	550.	162.4	68.5	573.	174.4	72.5	594.	186.4	76.5	613.	198.4	80.3	631.
150.6	64.4	551.	162.6	68.6	573.	174.6	72.6	594.	186.6	76.5	613.	198.6	80.3	631.
150.8	64.5	551.	162.8	68.6	574.	174.8	72.7	595.	186.8	76.6	614.	198.8	80.4	632.
151.0	64.5	551.	163.0	68.7	574.	175.0	72.7	595.	187.0	76.7	614.	199.0	80.5	632.
151.2	64.6	552.	163.2	68.8	574.	175.2	72.8	595.	187.2	76.7	614.	199.2	80.5	632.
151.4	64.7	552.	163.4	68.8	575.	175.4	72.9	596.	187.4	76.8	615.	199.4	80.6	632.
151.6	64.7	553.	163.6	68.9	575.	175.6	72.9	596.	187.6	76.8	615.	199.6	80.6	633.
151.8	64.8	553.	163.8	69.0	575.	175.8	73.0	596.	187.8	76.9	615.	199.8	80.7	633.
152.0	64.9	553.	164.0	69.0	576.	176.0	73.1	597.	188.0	77.0	616.	200.0	80.8	633.
152.2	64.9	554.	164.2	69.1	576.	176.2	73.1	597.	188.2	77.0	616.	200.2	80.8	634.
152.4	65.0	554.	164.4	69.2	577.	176.4	73.2	597.	188.4	77.1	616.	200.4	80.9	634.
152.6	65.1	555.	164.6	69.2	577.	176.6	73.3	598.	188.6	77.2	617.	200.6	81.0	634.
152.8	65.2	555.	164.8	69.3	577.	176.8	73.3	598.	188.8	77.2	617.	200.8	81.0	634.
153.0	65.2	555.	165.0	69.4	578.	177.0	73.4	598.	189.0	77.3	617.	201.0	81.1	635.
153.2	65.3	556.	165.2	69.4	578.	177.2	73.5	598.	189.2	77.4	617.	201.2	81.1	635.
153.4	65.4	556.	165.4	69.5	578.	177.4	73.5	599.	189.4	77.4	618.	201.4	81.2	635.
153.6	65.4	556.	165.6	69.6	579.	177.6	73.6	599.	189.6	77.5	618.	201.6	81.3	636.
153.8	65.5	557.	165.8	69.6	579.	177.8	73.7	599.	189.8	77.5	618.	201.8	81.3	636.
154.0	65.6	557.	166.0	69.7	579.	178.0	73.7	600.	190.0	77.6	619.	202.0	81.4	636.
154.2	65.6	558.	166.2	69.8	580.	178.2	73.8	600.	190.2	77.7	619.	202.2	81.5	636.
154.4	65.7	558.	166.4	69.8	580.	178.4	73.9	600.	190.4	77.7	619.	202.4	81.5	637.
154.6	65.8	558.	166.6	69.9	580.	178.6	73.9	601.	190.6	77.8	620.	202.6	81.6	637.
154.8	65.9	559.	166.8	70.0	581.	178.8	74.0	601.	190.8	77.9	620.	202.8	81.6	637.
155.0	65.9	559.	167.0	70.1	581.	179.0	74.1	601.	191.0	77.9	620.	203.0	81.7	638.

15 PERCENT MONTHLY FACTORS
FOR CONVERTING IRREGULAR PAYMENT SCHEDULES
TO EQUIVALENT EQUAL AND REGULAR PAYMENT SCHEDULES

FRB-126MF

A	B	C	A	B	C	A	B	C	A	B	C	A	B	C	A	B	C
215.2	85.4	654.	227.2	89.0	669.	239.2	92.4	683.	251.2	95.7	696.	263.2	99.0	708.	275.2	102.1	719.
215.4	85.5	654.	227.4	89.0	669.	239.4	92.5	683.	251.4	95.8	696.	263.4	99.0	708.	275.4	102.2	719.
215.6	85.5	654.	227.6	89.1	669.	239.6	92.5	683.	251.6	95.9	696.	263.6	99.1	708.	275.6	102.2	719.
215.8	85.6	655.	227.8	89.1	670.	239.8	92.6	683.	251.8	95.9	696.	263.8	99.1	708.	275.8	102.3	719.
216.0	85.7	655.	228.0	89.2	670.	240.0	92.6	684.	252.0	96.0	696.	264.0	99.2	708.	276.0	102.3	720.
216.2	85.7	655.	228.2	89.3	670.	240.2	92.7	684.	252.2	96.0	697.	264.2	99.3	709.	276.2	102.4	720.
216.4	85.8	655.	228.4	89.3	670.	240.4	92.7	684.	252.4	96.1	697.	264.4	99.3	709.	276.4	102.4	720.
216.6	85.8	656.	228.6	89.4	670.	240.6	92.8	684.	252.6	96.1	697.	264.6	99.4	709.	276.6	102.5	720.
216.8	85.9	656.	228.8	89.4	671.	240.8	92.9	684.	252.8	96.2	697.	264.8	99.4	709.	276.8	102.5	720.
217.0	86.0	656.	229.0	89.5	671.	241.0	92.9	685.	253.0	96.2	697.	265.0	99.5	709.	277.0	102.6	720.
217.2	86.0	656.	229.2	89.5	671.	241.2	93.0	685.	253.2	96.3	698.	265.2	99.5	710.	277.2	102.7	721.
217.4	86.1	657.	229.4	89.6	671.	241.4	93.0	685.	253.4	96.3	698.	265.4	99.6	710.	277.4	102.7	721.
217.6	86.1	657.	229.6	89.7	672.	241.6	93.1	685.	253.6	96.4	698.	265.6	99.6	710.	277.6	102.8	721.
217.8	86.2	657.	229.8	89.7	672.	241.8	93.1	686.	253.8	96.5	698.	265.8	99.7	710.	277.8	102.8	721.
218.0	86.3	657.	230.0	89.8	672.	242.0	93.2	686.	254.0	96.5	698.	266.0	99.7	710.	278.0	102.9	721.
218.2	86.3	658.	230.2	89.8	672.	242.2	93.2	686.	254.2	96.6	699.	266.2	99.8	710.	278.2	102.9	722.
218.4	86.4	658.	230.4	89.9	673.	242.4	93.3	686.	254.4	96.6	699.	266.4	99.8	711.	278.4	103.0	722.
218.6	86.4	658.	230.6	89.9	673.	242.6	93.4	686.	254.6	96.7	699.	266.6	99.9	711.	278.6	103.0	722.
218.8	86.5	659.	230.8	90.0	673.	242.8	93.4	687.	254.8	96.7	699.	266.8	99.9	711.	278.8	103.1	722.
219.0	86.5	659.	231.0	90.1	673.	243.0	93.5	687.	255.0	96.8	699.	267.0	100.0	711.	279.0	103.1	722.
219.2	86.6	659.	231.2	90.1	674.	243.2	93.5	687.	255.2	96.8	700.	267.2	100.0	711.	279.2	103.2	722.
219.4	86.7	659.	231.4	90.2	674.	243.4	93.6	687.	255.4	96.9	700.	267.4	100.1	712.	279.4	103.2	723.
219.6	86.7	660.	231.6	90.2	674.	243.6	93.6	688.	255.6	96.9	700.	267.6	100.2	712.	279.6	103.3	723.
219.8	86.8	660.	231.8	90.3	674.	243.8	93.7	688.	255.8	97.0	700.	267.8	100.2	712.	279.8	103.3	723.
220.0	86.8	660.	232.0	90.3	674.	244.0	93.7	688.	256.0	97.1	700.	268.0	100.3	712.	280.0	103.4	723.
220.2	86.9	660.	232.2	90.4	675.	244.2	93.8	688.	256.2	97.1	701.	268.2	100.3	712.	280.2	103.4	723.
220.4	87.0	661.	232.4	90.5	675.	244.4	93.9	688.	256.4	97.2	701.	268.4	100.4	713.	280.4	103.5	723.
220.6	87.0	661.	232.6	90.5	675.	244.6	93.9	689.	256.6	97.2	701.	268.6	100.4	713.	280.6	103.5	724.
220.8	87.1	661.	232.8	90.6	675.	244.8	94.0	689.	256.8	97.3	701.	268.8	100.5	713.	280.8	103.6	724.
221.0	87.1	661.	233.0	90.6	676.	245.0	94.0	689.	257.0	97.3	701.	269.0	100.5	713.	281.0	103.6	724.
221.2	87.2	662.	233.2	90.7	676.	245.2	94.1	689.	257.2	97.4	702.	269.2	100.6	713.	281.2	103.7	724.
221.4	87.3	662.	233.4	90.8	676.	245.4	94.1	689.	257.4	97.4	702.	269.4	100.6	713.	281.4	103.7	724.
221.6	87.3	662.	233.6	90.8	676.	245.6	94.2	690.	257.6	97.5	702.	269.6	100.7	714.	281.6	103.8	725.
221.8	87.4	662.	233.8	90.9	677.	245.8	94.3	690.	257.8	97.5	702.	269.8	100.7	714.	281.8	103.8	725.
222.0	87.4	662.	234.0	90.9	677.	246.0	94.3	690.	258.0	97.6	702.	270.0	100.8	714.	282.0	103.9	725.
222.2	87.5	663.	234.2	91.0	677.	246.2	94.4	690.	258.2	97.6	703.	270.2	100.8	714.	282.2	103.9	725.
222.4	87.6	663.	234.4	91.0	677.	246.4	94.4	691.	258.4	97.7	703.	270.4	100.9	714.	282.4	104.0	725.
222.6	87.6	663.	234.6	91.1	677.	246.6	94.5	691.	258.6	97.8	703.	270.6	100.9	715.	282.6	104.0	725.
222.8	87.7	663.	234.8	91.2	678.	246.8	94.5	691.	258.8	97.8	703.	270.8	101.0	715.	282.8	104.1	726.
223.0	87.7	664.	235.0	91.2	678.	247.0	94.6	691.	259.0	97.9	703.	271.0	101.0	715.	283.0	104.1	726.
223.2	87.8	664.	235.2	91.3	678.	247.2	94.6	691.	259.2	97.9	704.	271.2	101.1	715.	283.2	104.2	726.
223.4	87.8	664.	235.4	91.3	678.	247.4	94.7	692.	259.4	98.0	704.	271.4	101.1	715.	283.4	104.2	726.
223.6	87.9	664.	235.6	91.4	679.	247.6	94.8	692.	259.6	98.0	704.	271.6	101.2	716.	283.6	104.3	726.
223.8	88.0	665.	235.8	91.4	679.	247.8	94.8	692.	259.8	98.1	704.	271.8	101.3	716.	283.8	104.3	726.
224.0	88.0	665.	236.0	91.5	679.	248.0	94.9	692.	260.0	98.1	704.	272.0	101.3	716.	284.0	104.4	727.
224.2	88.1	665.	236.2	91.6	679.	248.2	94.9	692.	260.2	98.2	705.	272.2	101.4	716.	284.2	104.4	727.
224.4	88.1	665.	236.4	91.6	680.	248.4	95.0	693.	260.4	98.2	705.	272.4	101.4	716.	284.4	104.5	727.
224.6	88.2	666.	236.6	91.7	680.	248.6	95.0	693.	260.6	98.3	705.	272.6	101.5	716.	284.6	104.5	727.
224.8	88.3	666.	236.8	91.7	680.	248.8	95.1	693.	260.8	98.3	705.	272.8	101.5	717.	284.8	104.6	727.
225.0	88.3	666.	237.0	91.8	680.	249.0	95.1	693.	261.0	98.4	705.	273.0	101.6	717.	285.0	104.6	727.
225.2	88.4	666.	237.2	91.8	680.	249.2	95.2	693.	261.2	98.5	706.	273.2	101.6	717.	285.2	104.7	728.
225.4	88.4	667.	237.4	91.9	681.	249.4	95.2	694.	261.4	98.5	706.	273.4	101.7	717.	285.4	104.7	728.
225.6	88.5	667.	237.6	91.9	681.	249.6	95.3	694.	261.6	98.6	706.	273.6	101.7	717.	285.6	104.8	728.
225.8	88.6	667.	237.8	92.0	681.	249.8	95.4	694.	261.8	98.6	706.	273.8	101.8	718.	285.8	104.8	728.
226.0	88.6	667.	238.0	92.1	681.	250.0	95.4	694.	262.0	98.7	706.	274.0	101.8	718.	286.0	104.9	728.
226.2	88.7	668.	238.2	92.1	682.	250.2	95.5	695.	262.2	98.7	707.	274.2	101.9	718.	286.2	104.9	728.
226.4	88.7	668.	238.4	92.2	682.	250.4	95.5	695.	262.4	98.8	707.	274.4	101.9	718.	286.4	105.0	729.
226.6	88.8	668.	238.6	92.2	682.	250.6	95.6	695.	262.6	98.8	707.	274.6	102.0	718.	286.6	105.0	729.
226.8	88.8	668.	238.8	92.3	682.	250.8	95.6	695.	262.8	98.9	707.	274.8	102.0	718.	286.8	105.1	729.
227.0	88.9	669.	239.0	92.3	682.	251.0	95.7	695.	263.0	98.9	707.	275.0	102.1	719.	287.0	105.1	729.

15 PERCENT MONTHLY FACTORS
FOR CONVERTING IRREGULAR PAYMENT SCHEDULES
TO EQUIVALENT EQUAL AND REGULAR PAYMENT SCHEDULES

FRB-127MF

A	B	C	A	B	C	A	B	C	A	B	C	A	B	C
287.2	105.2	729.	299.2	108.2	739.	311.2	111.1	748.	323.2	113.9	757.	335.2	116.6	765.
287.4	105.2	729.	299.4	108.2	739.	311.4	111.1	748.	323.4	113.9	757.	335.4	116.6	765.
287.6	105.3	730.	299.6	108.3	739.	311.6	111.1	749.	323.6	114.0	757.	335.6	116.7	765.
287.8	105.3	730.	299.8	108.3	740.	311.8	111.2	749.	323.8	114.0	757.	335.8	116.7	765.
288.0	105.4	730.	300.0	108.4	740.	312.0	111.1	749.	324.0	114.0	757.	336.0	116.8	766.
288.2	105.4	730.	300.2	108.4	740.	312.2	111.3	749.	324.2	114.1	758.	336.2	116.8	766.
288.4	105.5	730.	300.4	108.5	740.	312.4	111.3	749.	324.4	114.1	758.	336.4	116.9	766.
288.6	105.5	730.	300.6	108.5	740.	312.6	111.4	749.	324.6	114.2	758.	336.6	116.9	766.
288.8	105.6	731.	300.8	108.6	740.	312.8	111.4	749.	324.8	114.2	758.	336.8	117.0	766.
289.0	105.6	731.	301.0	108.6	741.	313.0	111.5	750.	325.0	114.3	758.	337.0	117.0	766.
289.2	105.7	731.	301.2	108.7	741.	313.2	111.5	750.	325.2	114.3	758.	337.2	117.0	766.
289.4	105.7	731.	301.4	108.7	741.	313.4	111.6	750.	325.4	114.4	758.	337.4	117.1	766.
289.6	105.8	731.	301.6	108.8	741.	313.6	111.6	750.	325.6	114.4	759.	337.6	117.1	767.
289.8	105.8	731.	301.8	108.8	741.	313.8	111.7	750.	325.8	114.5	759.	337.8	117.2	767.
290.0	105.9	732.	302.0	108.8	741.	314.0	111.7	750.	326.0	114.5	759.	338.0	117.2	767.
290.2	105.9	732.	302.2	108.9	741.	314.2	111.8	751.	326.2	114.6	759.	338.2	117.3	767.
290.4	106.0	732.	302.4	108.9	742.	314.4	111.8	751.	326.4	114.6	759.	338.4	117.3	767.
290.6	106.0	732.	302.6	109.0	742.	314.6	111.9	751.	326.6	114.6	759.	338.6	117.4	767.
290.8	106.1	732.	302.8	109.0	742.	314.8	111.9	751.	326.8	114.7	759.	338.8	117.4	767.
291.0	106.1	732.	303.0	109.1	742.	315.0	112.0	751.	327.0	114.7	760.	339.0	117.4	768.
291.2	106.2	733.	303.2	109.1	742.	315.2	112.0	751.	327.2	114.8	760.	339.2	117.5	768.
291.4	106.2	733.	303.4	109.2	742.	315.4	112.0	751.	327.4	114.8	760.	339.4	117.5	768.
291.6	106.3	733.	303.6	109.2	743.	315.6	112.1	752.	327.6	114.9	760.	339.6	117.6	768.
291.8	106.3	733.	303.8	109.3	743.	315.8	112.1	752.	327.8	114.9	760.	339.8	117.6	768.
292.0	106.4	733.	304.0	109.3	743.	316.0	112.2	752.	328.0	115.0	760.	340.0	117.7	768.
292.2	106.4	733.	304.2	109.4	743.	316.2	112.2	752.	328.2	115.0	760.	340.2	117.7	768.
292.4	106.5	734.	304.4	109.4	743.	316.4	112.3	752.	328.4	115.1	761.	340.4	117.8	768.
292.6	106.5	734.	304.6	109.5	743.	316.6	112.3	752.	328.6	115.1	761.	340.6	117.8	769.
292.8	106.6	734.	304.8	109.5	743.	316.8	112.4	752.	328.8	115.1	761.	340.8	117.8	769.
293.0	106.6	734.	305.0	109.6	744.	317.0	112.4	753.	329.0	115.2	761.	341.0	117.9	769.
293.2	106.7	734.	305.2	109.6	744.	317.2	112.5	753.	329.2	115.2	761.	341.2	117.9	769.
293.4	106.7	734.	305.4	109.7	744.	317.4	112.5	753.	329.4	115.3	761.	341.4	118.0	769.
293.6	106.8	735.	305.6	109.7	744.	317.6	112.6	753.	329.6	115.3	761.	341.6	118.0	769.
293.8	106.8	735.	305.8	109.8	744.	317.8	112.6	753.	329.8	115.4	761.	341.8	118.1	769.
294.0	106.9	735.	306.0	109.8	744.	318.0	112.7	753.	330.0	115.4	762.	342.0	118.1	769.
294.2	106.9	735.	306.2	109.9	745.	318.2	112.7	753.	330.2	115.5	762.	342.2	118.2	770.
294.4	107.0	735.	306.4	109.9	745.	318.4	112.7	754.	330.4	115.5	762.	342.4	118.2	770.
294.6	107.0	735.	306.6	110.0	745.	318.6	112.8	754.	330.6	115.6	762.	342.6	118.2	770.
294.8	107.1	736.	306.8	110.0	745.	318.8	112.8	754.	330.8	115.6	762.	342.8	118.3	770.
295.0	107.1	736.	307.0	110.1	745.	319.0	112.9	754.	331.0	115.6	762.	343.0	118.3	770.
295.2	107.2	736.	307.2	110.1	745.	319.2	112.9	754.	331.2	115.7	762.	343.2	118.4	770.
295.4	107.2	736.	307.4	110.1	745.	319.4	113.0	754.	331.4	115.7	763.	343.4	118.4	770.
295.6	107.3	736.	307.6	110.2	746.	319.6	113.0	754.	331.6	115.8	763.	343.6	118.5	770.
295.8	107.3	736.	307.8	110.2	746.	319.8	113.1	755.	331.8	115.8	763.	343.8	118.5	771.
296.0	107.4	737.	308.0	110.3	746.	320.0	113.1	755.	332.0	115.9	763.	344.0	118.5	771.
296.2	107.4	737.	308.2	110.3	746.	320.2	113.2	755.	332.2	115.9	763.	344.2	118.6	771.
296.4	107.5	737.	308.4	110.4	746.	320.4	113.2	755.	332.4	116.0	763.	344.4	118.6	771.
296.6	107.5	737.	308.6	110.4	746.	320.6	113.3	755.	332.6	116.0	763.	344.6	118.7	771.
296.8	107.6	737.	308.8	110.5	747.	320.8	113.3	755.	332.8	116.1	763.	344.8	118.7	771.
297.0	107.6	737.	309.0	110.5	747.	321.0	113.4	755.	333.0	116.1	764.	345.0	118.8	771.
297.2	107.7	738.	309.2	110.6	747.	321.2	113.4	756.	333.2	116.1	764.	345.2	118.8	771.
297.4	107.7	738.	309.4	110.6	747.	321.4	113.4	756.	333.4	116.2	764.	345.4	118.9	772.
297.6	107.8	738.	309.6	110.7	747.	321.6	113.5	756.	333.6	116.2	764.	345.6	118.9	772.
297.8	107.8	738.	309.8	110.7	747.	321.8	113.5	756.	333.8	116.3	764.	345.8	118.9	772.
298.0	107.9	738.	310.0	110.8	747.	322.0	113.6	756.	334.0	116.3	764.	346.0	119.0	772.
298.2	107.9	738.	310.2	110.8	748.	322.2	113.6	756.	334.2	116.4	764.	346.2	119.0	772.
298.4	108.0	738.	310.4	110.9	748.	322.4	113.7	756.	334.4	116.4	765.	346.4	119.1	772.
298.6	108.0	739.	310.6	110.9	748.	322.6	113.7	757.	334.6	116.5	765.	346.6	119.1	772.
298.8	108.1	739.	310.8	111.0	748.	322.8	113.8	757.	334.8	116.5	765.	346.8	119.2	772.
299.0	108.1	739.	311.0	111.0	748.	323.0	113.8	757.	335.0	116.5	765.	347.0	119.2	773.

15 PERCENT MONTHLY FACTORS
FOR CONVERTING IRREGULAR PAYMENT SCHEDULES
TO EQUIVALENT EQUAL AND REGULAR PAYMENT SCHEDULES

FRB-128MF

A	B	C	A	B	C	A	B	C	A	B	C	A	B	C			
359.2	121.8	780.	371.2	124.3	787.	383.2	126.8	793.	395.2	129.2	799.	407.2	131.5	805.	419.2	133.8	810.
359.4	121.9	780.	371.4	124.4	787.	383.4	126.8	793.	395.4	129.2	799.	407.4	131.5	805.	419.4	133.8	810.
359.6	121.9	780.	371.6	124.4	787.	383.6	126.9	793.	395.6	129.3	799.	407.6	131.6	805.	419.6	133.8	810.
359.8	122.0	780.	371.8	124.5	787.	383.8	126.9	793.	395.8	129.3	799.	407.8	131.6	805.	419.8	133.9	810.
360.0	122.0	780.	372.0	124.5	787.	384.0	127.0	793.	396.0	129.3	799.	408.0	131.7	805.	420.0	133.9	811.
360.2	122.0	780.	372.2	124.6	787.	384.2	127.0	794.	396.2	129.4	800.	408.2	131.7	805.	420.2	134.0	811.
360.4	122.1	781.	372.4	124.6	787.	384.4	127.0	794.	396.4	129.4	800.	408.4	131.7	805.	420.4	134.0	811.
360.6	122.1	781.	372.6	124.6	787.	384.6	127.1	794.	396.6	129.5	800.	408.6	131.8	805.	420.6	134.0	811.
360.8	122.2	781.	372.8	124.7	787.	384.8	127.1	794.	396.8	129.5	800.	408.8	131.8	806.	420.8	134.1	811.
361.0	122.2	781.	373.0	124.7	788.	385.0	127.2	794.	397.0	129.5	800.	409.0	131.9	806.	421.0	134.1	811.
361.2	122.3	781.	373.2	124.8	788.	385.2	127.2	794.	397.2	129.6	800.	409.2	131.9	806.	421.2	134.1	811.
361.4	122.3	781.	373.4	124.8	788.	385.4	127.2	794.	397.4	129.6	800.	409.4	131.9	806.	421.4	134.2	811.
361.6	122.3	781.	373.6	124.8	788.	385.6	127.3	794.	397.6	129.7	800.	409.6	132.0	806.	421.6	134.2	811.
361.8	122.4	781.	373.8	124.9	788.	385.8	127.3	794.	397.8	129.7	800.	409.8	132.0	806.	421.8	134.3	811.
362.0	122.4	781.	374.0	124.9	788.	386.0	127.4	794.	398.0	129.7	800.	410.0	132.0	806.	422.0	134.3	811.
362.2	122.5	782.	374.2	125.0	788.	386.2	127.4	795.	398.2	129.8	801.	410.2	132.1	806.	422.2	134.3	812.
362.4	122.5	782.	374.4	125.0	788.	386.4	127.4	795.	398.4	129.8	801.	410.4	132.1	806.	422.4	134.4	812.
362.6	122.6	782.	374.6	125.0	788.	386.6	127.5	795.	398.6	129.8	801.	410.6	132.2	806.	422.6	134.4	812.
362.8	122.6	782.	374.8	125.1	789.	386.8	127.5	795.	398.8	129.9	801.	410.8	132.2	806.	422.8	134.4	812.
363.0	122.6	782.	375.0	125.1	789.	387.0	127.6	795.	399.0	129.9	801.	411.0	132.2	807.	423.0	134.5	812.
363.2	122.7	782.	375.2	125.2	789.	387.2	127.6	795.	399.2	130.0	801.	411.2	132.3	807.	423.2	134.5	812.
363.4	122.7	782.	375.4	125.2	789.	387.4	127.6	795.	399.4	130.0	801.	411.4	132.3	807.	423.4	134.6	812.
363.6	122.8	782.	375.6	125.3	789.	387.6	127.7	795.	399.6	130.0	801.	411.6	132.3	807.	423.6	134.6	812.
363.8	122.8	782.	375.8	125.3	789.	387.8	127.7	795.	399.8	130.1	801.	411.8	132.4	807.	423.8	134.6	812.
364.0	122.8	783.	376.0	125.3	789.	388.0	127.8	795.	400.0	130.1	801.	412.0	132.4	807.	424.0	134.7	812.
364.2	122.9	783.	376.2	125.4	789.	388.2	127.8	796.	400.2	130.2	801.	412.2	132.5	807.	424.2	134.7	812.
364.4	122.9	783.	376.4	125.4	789.	388.4	127.8	796.	400.4	130.2	802.	412.4	132.5	807.	424.4	134.7	812.
364.6	123.0	783.	376.6	125.5	790.	388.6	127.9	796.	400.6	130.2	802.	412.6	132.5	807.	424.6	134.8	813.
364.8	123.0	783.	376.8	125.5	790.	388.8	127.9	796.	400.8	130.3	802.	412.8	132.6	807.	424.8	134.8	813.
365.0	123.1	783.	377.0	125.5	790.	389.0	128.0	796.	401.0	130.3	802.	413.0	132.6	807.	425.0	134.8	813.
365.2	123.1	783.	377.2	125.6	790.	389.2	128.0	796.	401.2	130.4	802.	413.2	132.6	808.	425.2	134.9	813.
365.4	123.1	783.	377.4	125.6	790.	389.4	128.0	796.	401.4	130.4	802.	413.4	132.7	808.	425.4	134.9	813.
365.6	123.2	784.	377.6	125.7	790.	389.6	128.1	796.	401.6	130.4	802.	413.6	132.7	808.	425.6	135.0	813.
365.8	123.2	784.	377.8	125.7	790.	389.8	128.1	796.	401.8	130.5	802.	413.8	132.8	808.	425.8	135.0	813.
366.0	123.3	784.	378.0	125.7	790.	390.0	128.2	796.	402.0	130.5	802.	414.0	132.8	808.	426.0	135.0	813.
366.2	123.3	784.	378.2	125.8	790.	390.2	128.2	797.	402.2	130.5	802.	414.2	132.8	808.	426.2	135.1	813.
366.4	123.3	784.	378.4	125.8	791.	390.4	128.2	797.	402.4	130.6	803.	414.4	132.9	808.	426.4	135.1	813.
366.6	123.4	784.	378.6	125.9	791.	390.6	128.3	797.	402.6	130.6	803.	414.6	132.9	808.	426.6	135.1	813.
366.8	123.4	784.	378.8	125.9	791.	390.8	128.3	797.	402.8	130.7	803.	414.8	132.9	808.	426.8	135.2	813.
367.0	123.5	784.	379.0	125.9	791.	391.0	128.4	797.	403.0	130.7	803.	415.0	133.0	808.	427.0	135.2	814.
367.2	123.5	784.	379.2	126.0	791.	391.2	128.4	797.	403.2	130.7	803.	415.2	133.0	808.	427.2	135.3	814.
367.4	123.6	785.	379.4	126.0	791.	391.4	128.4	797.	403.4	130.8	803.	415.4	133.1	809.	427.4	135.3	814.
367.6	123.6	785.	379.6	126.1	791.	391.6	128.5	797.	403.6	130.8	803.	415.6	133.1	809.	427.6	135.3	814.
367.8	123.6	785.	379.8	126.1	791.	391.8	128.5	797.	403.8	130.9	803.	415.8	133.1	809.	427.8	135.4	814.
368.0	123.7	785.	380.0	126.1	791.	392.0	128.6	797.	404.0	130.9	803.	416.0	133.2	809.	428.0	135.4	814.
368.2	123.7	785.	380.2	126.2	791.	392.2	128.6	798.	404.2	130.9	803.	416.2	133.2	809.	428.2	135.4	814.
368.4	123.8	785.	380.4	126.2	792.	392.4	128.6	798.	404.4	131.0	803.	416.4	133.3	809.	428.4	135.5	814.
368.6	123.8	785.	380.6	126.3	792.	392.6	128.7	798.	404.6	131.0	804.	416.6	133.3	809.	428.6	135.5	814.
368.8	123.8	785.	380.8	126.3	792.	392.8	128.7	798.	404.8	131.0	804.	416.8	133.3	809.	428.8	135.5	814.
369.0	123.9	785.	381.0	126.4	792.	393.0	128.7	798.	405.0	131.1	804.	417.0	133.4	809.	429.0	135.6	814.
369.2	123.9	786.	381.2	126.4	792.	393.2	128.8	798.	405.2	131.1	804.	417.2	133.4	809.	429.2	135.6	815.
369.4	124.0	786.	381.4	126.4	792.	393.4	128.8	798.	405.4	131.2	804.	417.4	133.4	809.	429.4	135.7	815.
369.6	124.0	786.	381.6	126.5	792.	393.6	128.9	798.	405.6	131.2	804.	417.6	133.5	809.	429.6	135.7	815.
369.8	124.1	786.	381.8	126.5	792.	393.8	128.9	798.	405.8	131.2	804.	417.8	133.5	810.	429.8	135.7	815.
370.0	124.1	786.	382.0	126.6	792.	394.0	128.9	798.	406.0	131.3	804.	418.0	133.6	810.	430.0	135.8	815.
370.2	124.1	786.	382.2	126.6	793.	394.2	129.0	799.	406.2	131.3	804.	418.2	133.6	810.	430.2	135.8	815.
370.4	124.2	786.	382.4	126.6	793.	394.4	129.0	799.	406.4	131.4	804.	418.4	133.6	810.	430.4	135.8	815.
370.6	124.2	786.	382.6	126.7	793.	394.6	129.1	799.	406.6	131.4	805.	418.6	133.7	810.	430.6	135.9	815.
370.8	124.3	786.	382.8	126.7	793.	394.8	129.1	799.	406.8	131.4	805.	418.8	133.7	810.	430.8	135.9	815.
371.0	124.3	787.	383.0	126.8	793.	395.0	129.1	799.	407.0	131.5	805.	419.0	133.7	810.	431.0	135.9	815.

15 PERCENT MONTHLY FACTORS
FOR CONVERTING IRREGULAR PAYMENT SCHEDULES
TO EQUIVALENT EQUAL AND REGULAR PAYMENT SCHEDULES

FRB-129MF

A	B	C	A	B	C	A	B	C	A	B	C	A	B	C
431.2	136.0	815.	443.2	138.1	820.	455.2	140.2	825.	467.2	142.3	829.	479.2	144.3	833.
431.4	136.0	815.	443.4	138.2	820.	455.4	140.3	825.	467.4	142.3	829.	479.4	144.3	834.
431.6	136.1	816.	443.6	138.2	820.	455.6	140.3	825.	467.6	142.4	829.	479.6	144.4	834.
431.8	136.1	816.	443.8	138.2	820.	455.8	140.4	825.	467.8	142.4	829.	479.8	144.4	834.
432.0	136.1	816.	444.0	138.3	821.	456.0	140.4	825.	468.0	142.4	830.	480.0	144.4	834.
432.2	136.2	816.	444.2	138.3	821.	456.2	140.4	825.	468.2	142.5	830.	477.2	144.6	834.
432.4	136.2	816.	444.4	138.4	821.	456.4	140.5	825.	468.4	142.5	830.	477.4	144.8	834.
432.6	136.2	816.	444.6	138.4	821.	456.6	140.5	825.	468.6	142.5	830.	477.6	145.0	835.
432.8	136.3	816.	444.8	138.4	821.	456.8	140.5	825.	468.8	142.6	830.	477.8	145.2	835.
433.0	136.3	816.	445.0	138.5	821.	457.0	140.6	826.	469.0	142.6	830.	477.0	145.4	836.
433.2	136.3	816.	445.2	138.5	821.	457.2	140.6	826.	469.2	142.6	830.	477.2	145.6	836.
433.4	136.4	816.	445.4	138.5	821.	457.4	140.6	826.	469.4	142.7	830.	477.4	145.8	837.
433.6	136.4	816.	445.6	138.6	821.	457.6	140.7	826.	469.6	142.7	830.	477.6	146.0	837.
433.8	136.5	816.	445.8	138.6	821.	457.8	140.7	826.	469.8	142.7	830.	477.8	146.2	837.
434.0	136.5	817.	446.0	138.6	821.	458.0	140.7	826.	470.0	142.8	830.	477.0	146.4	838.
434.2	136.5	817.	446.2	138.7	821.	458.2	140.8	826.	470.2	142.8	830.	477.2	146.6	838.
434.4	136.6	817.	446.4	138.7	821.	458.4	140.8	826.	470.4	142.8	830.	477.4	146.8	839.
434.6	136.6	817.	446.6	138.7	822.	458.6	140.8	826.	470.6	142.9	830.	477.6	147.0	839.
434.8	136.6	817.	446.8	138.8	822.	458.8	140.9	826.	470.8	142.9	831.	477.8	147.2	839.
435.0	136.7	817.	447.0	138.8	822.	459.0	140.9	826.	471.0	142.9	831.	477.0	147.4	840.
435.2	136.7	817.	447.2	138.8	822.	459.2	140.9	826.	471.2	143.0	831.	477.2	147.6	840.
435.4	136.7	817.	447.4	138.9	822.	459.4	141.0	826.	471.4	143.0	831.	477.4	147.8	841.
435.6	136.8	817.	447.6	138.9	822.	459.6	141.0	827.	471.6	143.0	831.	477.6	148.0	841.
435.8	136.8	817.	447.8	139.0	822.	459.8	141.0	827.	471.8	143.1	831.	477.8	148.2	841.
436.0	136.9	817.	448.0	139.0	822.	460.0	141.1	827.	472.0	143.1	831.	477.0	148.4	842.
436.2	136.9	817.	448.2	139.0	822.	460.2	141.1	827.	472.2	143.1	831.	477.2	148.6	842.
436.4	136.9	817.	448.4	139.1	822.	460.4	141.1	827.	472.4	143.2	831.	477.4	148.8	843.
436.6	137.0	818.	448.6	139.1	822.	460.6	141.2	827.	472.6	143.2	831.	477.6	149.0	843.
436.8	137.0	818.	448.8	139.1	822.	460.8	141.2	827.	472.8	143.2	831.	477.8	149.2	843.
437.0	137.0	818.	449.0	139.2	822.	461.0	141.2	827.	473.0	143.3	831.	477.0	149.4	844.
437.2	137.1	818.	449.2	139.2	823.	461.2	141.3	827.	473.2	143.3	831.	477.2	149.6	844.
437.4	137.1	818.	449.4	139.2	823.	461.4	141.3	827.	473.4	143.3	831.	477.4	149.8	844.
437.6	137.1	818.	449.6	139.3	823.	461.6	141.3	827.	473.6	143.4	832.	477.6	150.0	845.
437.8	137.2	818.	449.8	139.3	823.	461.8	141.4	827.	473.8	143.4	832.	477.8	150.2	845.
438.0	137.2	818.	450.0	139.3	823.	462.0	141.4	827.	474.0	143.4	832.	477.0	150.4	846.
438.2	137.2	818.	450.2	139.4	823.	462.2	141.5	827.	474.2	143.5	832.	477.2	150.6	846.
438.4	137.3	818.	450.4	139.4	823.	462.4	141.5	828.	474.4	143.5	832.	477.4	150.8	846.
438.6	137.3	818.	450.6	139.4	823.	462.6	141.5	828.	474.6	143.5	832.	477.6	151.0	847.
438.8	137.4	818.	450.8	139.5	823.	462.8	141.6	828.	474.8	143.6	832.	477.8	151.2	847.
439.0	137.4	819.	451.0	139.5	823.	463.0	141.6	828.	475.0	143.6	832.	477.0	151.4	848.
439.2	137.4	819.	451.2	139.6	823.	463.2	141.6	828.	475.2	143.6	832.	477.2	151.6	848.
439.4	137.5	819.	451.4	139.6	823.	463.4	141.7	828.	475.4	143.7	832.	477.4	151.8	848.
439.6	137.5	819.	451.6	139.6	824.	463.6	141.7	828.	475.6	143.7	832.	477.6	152.0	849.
439.8	137.5	819.	451.8	139.7	824.	463.8	141.7	828.	475.8	143.7	832.	477.8	152.2	849.
440.0	137.6	819.	452.0	139.7	824.	464.0	141.8	828.	476.0	143.8	832.	477.0	152.4	849.
440.2	137.6	819.	452.2	139.7	824.	464.2	141.8	828.	476.2	143.8	832.	477.2	152.6	850.
440.4	137.6	819.	452.4	139.8	824.	464.4	141.8	828.	476.4	143.8	833.	477.4	152.8	850.
440.6	137.7	819.	452.6	139.8	824.	464.6	141.9	828.	476.6	143.9	833.	477.6	153.0	851.
440.8	137.7	819.	452.8	139.8	824.	464.8	141.9	828.	476.8	143.9	833.	477.8	153.2	851.
441.0	137.8	819.	453.0	139.9	824.	465.0	141.9	828.	477.0	144.0	833.	477.0	153.4	851.
441.2	137.8	819.	453.2	139.9	824.	465.2	142.0	829.	477.2	144.0	833.	477.2	153.6	852.
441.4	137.8	820.	453.4	139.9	824.	465.4	142.0	829.	477.4	144.0	833.	477.4	153.8	852.
441.6	137.9	820.	453.6	140.0	824.	465.6	142.0	829.	477.6	144.0	833.	477.6	154.0	852.
441.8	137.9	820.	453.8	140.0	824.	465.8	142.1	829.	477.8	144.1	833.	477.8	154.2	853.
442.0	137.9	820.	454.0	140.0	824.	466.0	142.1	829.	478.0	144.1	833.	477.0	154.4	853.
442.2	138.0	820.	454.2	140.1	824.	466.2	142.1	829.	478.2	144.1	833.	477.2	154.6	853.
442.4	138.0	820.	454.4	140.1	825.	466.4	142.2	829.	478.4	144.2	833.	477.4	154.8	854.
442.6	138.0	820.	454.6	140.1	825.	466.6	142.2	829.	478.6	144.2	833.	477.6	155.0	854.
442.8	138.1	820.	454.8	140.2	825.	466.8	142.2	829.	478.8	144.2	833.	477.8	155.2	855.
443.0	138.1	820.	455.0	140.2	825.	467.0	142.3	829.	479.0	144.3	833.	477.0	155.4	855.

15 PERCENT MONTHLY FACTORS
FOR CONVERTING IRREGULAR PAYMENT SCHEDULES
TO EQUIVALENT EQUAL AND REGULAR PAYMENT SCHEDULES

FRB-130MF

15 PERCENT MONTHLY FACTORS
FOR CONVERTING IRREGULAR PAYMENT SCHEDULES
TO EQUIVALENT EQUAL AND REGULAR PAYMENT SCHEDULES

FR8-131MF

15 PERCENT MONTHLY FACTORS
FOR CONVERTING IRREGULAR PAYMENT SCHEDULES
TO EQUIVALENT EQUAL AND REGULAR PAYMENT SCHEDULES

FRB-132MF

15 PERCENT MONTHLY FACTORS
FOR CONVERTING IRREGULAR PAYMENT SCHEDULES
TO EQUIVALENT EQUAL AND REGULAR PAYMENT SCHEDULES

FRB-133MF

15 PERCENT MONTHLY FACTORS
FOR CONVERTING IRREGULAR PAYMENT SCHEDULES
TO EQUIVALENT EQUAL AND REGULAR PAYMENT SCHEDULES

FRB-134MF

A	B	C	A	B	C	A	B	C	A	B	C	A	B	C
***** 455.6	997.		***** 459.8	997.		***** 464.0	997.		***** 468.2	997.		***** 472.4	997.	
***** 455.8	997.		***** 460.0	997.		***** 464.2	997.		***** 468.4	997.		***** 472.6	997.	
***** 456.0	997.		***** 460.2	997.		***** 464.4	997.		***** 468.6	997.		***** 472.8	997.	
***** 456.2	997.		***** 460.4	997.		***** 464.6	997.		***** 468.8	997.		***** 473.0	997.	
***** 456.4	997.		***** 460.6	997.		***** 464.8	997.		***** 469.0	997.		***** 473.2	997.	
***** 456.6	997.		***** 460.8	997.		***** 465.0	997.		***** 469.2	997.		***** 473.4	997.	
***** 456.8	997.		***** 461.0	997.		***** 465.2	997.		***** 469.4	997.		***** 473.6	997.	
***** 457.0	997.		***** 461.2	997.		***** 465.4	997.		***** 469.6	997.		***** 473.8	997.	
***** 457.2	997.		***** 461.4	997.		***** 465.6	997.		***** 469.8	997.		***** 474.0	997.	
***** 457.4	997.		***** 461.6	997.		***** 465.8	997.		***** 470.0	997.		***** 474.2	997.	
***** 457.6	997.		***** 461.8	997.		***** 466.0	997.		***** 470.2	997.		***** 474.4	997.	
***** 457.8	997.		***** 462.0	997.		***** 466.2	997.		***** 470.4	997.		***** 474.6	997.	
***** 458.0	997.		***** 462.2	997.		***** 466.4	997.		***** 470.6	997.		***** 474.8	997.	
***** 458.2	997.		***** 462.4	997.		***** 466.6	997.		***** 470.8	997.		***** 475.0	997.	
***** 458.4	997.		***** 462.6	997.		***** 466.8	997.		***** 471.0	997.		***** 475.2	997.	
***** 458.6	997.		***** 462.8	997.		***** 467.0	997.		***** 471.2	997.		***** 475.4	997.	
***** 458.8	997.		***** 463.0	997.		***** 467.2	997.		***** 471.4	997.		***** 475.6	997.	
***** 459.0	997.		***** 463.2	997.		***** 467.4	997.		***** 471.6	997.		***** 475.8	997.	
***** 459.2	997.		***** 463.4	997.		***** 467.6	997.		***** 471.8	997.		***** 476.0	997.	0.0 0.0 0.0
***** 459.4	997.		***** 463.6	997.		***** 467.8	997.		***** 472.0	997.		***** 476.2	997.	0.0 0.0 0.0
***** 459.6	997.		***** 463.8	997.		***** 468.0	997.		***** 472.2	997.		***** 476.4	997.	0.0 0.0 0.0

20 PERCENT MONTHLY FACTORS
FOR CONVERTING IRREGULAR PAYMENT SCHEDULES
TO EQUIVALENT EQUAL AND REGULAR PAYMENT SCHEDULES

FRB-135MF

A	B	C	A	B	C	A	B	C	A	B	C	A	B	C	A	B	C
*****	0.1	2.	11.2	6.0	95.	23.2	11.7	176.	35.2	17.2	248.	47.2	22.6	311.	59.2	27.7	367.
*****	0.2	3.	11.4	6.1	96.	23.4	11.8	178.	35.4	17.3	249.	47.4	22.7	312.	59.4	27.8	368.
*****	0.3	5.	11.6	6.2	98.	23.6	11.9	179.	35.6	17.4	250.	47.6	22.7	313.	59.6	27.9	369.
*****	0.4	7.	11.8	6.3	99.	23.8	12.0	180.	35.8	17.5	251.	47.8	22.8	314.	59.8	28.0	370.
*****	0.5	8.	12.0	6.4	100.	24.0	12.1	181.	36.0	17.6	253.	48.0	22.9	315.	60.0	28.0	371.
*****	0.6	10.	12.2	6.5	102.	24.2	12.2	183.	36.2	17.7	254.	48.2	23.0	316.	60.2	28.1	372.
*****	0.7	11.	12.4	6.6	103.	24.4	12.3	184.	36.4	17.8	255.	48.4	23.1	317.	60.4	28.2	373.
*****	0.8	13.	12.6	6.7	105.	24.6	12.4	185.	36.6	17.9	256.	48.6	23.2	318.	60.6	28.3	374.
*****	0.9	15.	12.8	6.8	106.	24.8	12.5	186.	36.8	18.0	257.	48.8	23.3	319.	60.8	28.4	374.
1.0	1.0	16.	13.0	6.9	108.	25.0	12.6	188.	37.0	18.1	258.	49.0	23.4	320.	61.0	28.5	375.
1.2	1.1	18.	13.2	7.0	109.	25.2	12.7	189.	37.2	18.2	259.	49.2	23.4	321.	61.2	28.5	376.
1.4	1.2	20.	13.4	7.1	110.	25.4	12.8	190.	37.4	18.2	260.	49.4	23.5	322.	61.4	28.6	377.
1.6	1.3	21.	13.6	7.2	112.	25.6	12.9	191.	37.6	18.3	261.	49.6	23.6	323.	61.6	28.7	378.
1.8	1.4	23.	13.8	7.3	113.	25.8	12.9	193.	37.8	18.4	262.	49.8	23.7	324.	61.8	28.8	379.
2.0	1.5	24.	14.0	7.4	115.	26.0	13.0	194.	38.0	18.5	264.	50.0	23.8	325.	62.0	28.9	380.
2.2	1.6	26.	14.2	7.5	116.	26.2	13.1	195.	38.2	18.6	265.	50.2	23.9	326.	62.2	29.0	380.
2.4	1.7	28.	14.4	7.6	117.	26.4	13.2	196.	38.4	18.7	266.	50.4	24.0	327.	62.4	29.0	381.
2.6	1.8	29.	14.6	7.7	119.	26.6	13.3	198.	38.6	18.8	267.	50.6	24.0	328.	62.6	29.1	382.
2.8	1.9	31.	14.8	7.7	120.	26.8	13.4	199.	38.8	18.9	268.	50.8	24.1	329.	62.8	29.2	383.
3.0	2.0	32.	15.0	7.8	122.	27.0	13.5	200.	39.0	19.0	269.	51.0	24.2	330.	63.0	29.3	384.
3.2	2.1	34.	15.2	7.9	123.	27.2	13.6	201.	39.2	19.0	270.	51.2	24.3	331.	63.2	29.4	385.
3.4	2.2	36.	15.4	8.0	124.	27.4	13.7	202.	39.4	19.1	271.	51.4	24.4	332.	63.4	29.5	385.
3.6	2.3	37.	15.6	8.1	126.	27.6	13.8	204.	39.6	19.2	272.	51.6	24.5	333.	63.6	29.5	386.
3.8	2.4	39.	15.8	8.2	127.	27.8	13.9	205.	39.8	19.3	273.	51.8	24.6	334.	63.8	29.6	387.
4.0	2.5	40.	16.0	8.3	129.	28.0	14.0	206.	40.0	19.4	274.	52.0	24.6	335.	64.0	29.7	388.
4.2	2.6	42.	16.2	8.4	130.	28.2	14.1	207.	40.2	19.5	275.	52.2	24.7	336.	64.2	29.8	389.
4.4	2.7	43.	16.4	8.5	131.	28.4	14.1	209.	40.4	19.6	277.	52.4	24.8	337.	64.4	29.9	390.
4.6	2.8	45.	16.6	8.6	133.	28.6	14.2	210.	40.6	19.7	278.	52.6	24.9	337.	64.6	30.0	390.
4.8	2.9	47.	16.8	8.7	134.	28.8	14.3	211.	40.8	19.8	279.	52.8	25.0	338.	64.8	30.0	391.
5.0	3.0	48.	17.0	8.8	135.	29.0	14.4	212.	41.0	19.8	280.	53.0	25.1	339.	65.0	30.1	392.
5.2	3.1	50.	17.2	8.9	137.	29.2	14.5	213.	41.2	19.9	281.	53.2	25.2	340.	65.2	30.2	393.
5.4	3.2	51.	17.4	9.0	138.	29.4	14.6	215.	41.4	20.0	282.	53.4	25.2	341.	65.4	30.3	394.
5.6	3.3	53.	17.6	9.1	139.	29.6	14.7	216.	41.6	20.1	283.	53.6	25.3	342.	65.6	30.4	395.
5.8	3.4	54.	17.8	9.2	141.	29.8	14.8	217.	41.8	20.2	284.	53.8	25.4	343.	65.8	30.4	395.
6.0	3.5	56.	18.0	9.3	142.	30.0	14.9	218.	42.0	20.3	285.	54.0	25.5	344.	66.0	30.5	396.
6.2	3.6	57.	18.2	9.4	144.	30.2	15.0	219.	42.2	20.4	286.	54.2	25.6	345.	66.2	30.6	397.
6.4	3.7	59.	18.4	9.5	145.	30.4	15.1	220.	42.4	20.5	287.	54.4	25.7	346.	66.4	30.7	398.
6.6	3.8	60.	18.6	9.6	146.	30.6	15.2	222.	42.6	20.6	288.	54.6	25.8	347.	66.6	30.8	399.
6.8	3.9	62.	18.8	9.7	148.	30.8	15.2	223.	42.8	20.6	289.	54.8	25.8	348.	66.8	30.9	400.
7.0	4.0	63.	19.0	9.8	149.	31.0	15.3	224.	43.0	20.7	290.	55.0	25.9	349.	67.0	30.9	400.
7.2	4.1	65.	19.2	9.8	150.	31.2	15.4	225.	43.2	20.8	291.	55.2	26.0	350.	67.2	31.0	401.
7.4	4.2	66.	19.4	9.9	152.	31.4	15.5	226.	43.4	20.9	292.	55.4	26.1	350.	67.4	31.1	402.
7.6	4.3	68.	19.6	10.0	153.	31.6	15.6	227.	43.6	21.0	293.	55.6	26.2	351.	67.6	31.2	403.
7.8	4.4	70.	19.8	10.1	154.	31.8	15.7	229.	43.8	21.1	294.	55.8	26.3	352.	67.8	31.3	404.
8.0	4.5	71.	20.0	10.2	156.	32.0	15.8	230.	44.0	21.2	295.	56.0	26.4	353.	68.0	31.3	404.
8.2	4.6	73.	20.2	10.3	157.	32.2	15.9	231.	44.2	21.3	296.	56.2	26.4	354.	68.2	31.4	405.
8.4	4.7	74.	20.4	10.4	158.	32.4	16.0	232.	44.4	21.3	297.	56.4	26.5	355.	68.4	31.5	406.
8.6	4.7	76.	20.6	10.5	159.	32.6	16.1	233.	44.6	21.4	298.	56.6	26.6	356.	68.6	31.6	407.
8.8	4.8	77.	20.8	10.6	161.	32.8	16.2	234.	44.8	21.5	299.	56.8	26.7	357.	68.8	31.7	408.
9.0	4.9	78.	21.0	10.7	162.	33.0	16.3	236.	45.0	21.6	300.	57.0	26.8	358.	69.0	31.8	408.
9.2	5.0	80.	21.2	10.8	163.	33.2	16.3	237.	45.2	21.7	301.	57.2	26.9	359.	69.2	31.8	409.
9.4	5.1	81.	21.4	10.9	165.	33.4	16.4	238.	45.4	21.8	302.	57.4	26.9	359.	69.4	31.9	410.
9.6	5.2	83.	21.6	11.0	166.	33.6	16.5	239.	45.6	21.9	303.	57.6	27.0	360.	69.6	32.0	411.
9.8	5.3	84.	21.8	11.1	167.	33.8	16.6	240.	45.8	22.0	304.	57.8	27.1	361.	69.8	32.1	412.
10.0	5.4	86.	22.0	11.2	169.	34.0	16.7	241.	46.0	22.1	305.	58.0	27.2	362.	70.0	32.2	412.
10.2	5.5	87.	22.2	11.3	170.	34.2	16.8	242.	46.2	22.1	306.	58.2	27.3	363.	70.2	32.2	413.
10.4	5.6	89.	22.4	11.4	171.	34.4	16.9	244.	46.4	22.2	307.	58.4	27.4	364.	70.4	32.3	414.
10.6	5.7	90.	22.6	11.4	172.	34.6	17.0	245.	46.6	22.3	308.	58.6	27.5	365.	70.6	32.4	415.
10.8	5.8	92.	22.8	11.5	174.	34.8	17.1	246.	46.8	22.4	309.	58.8	27.5	366.	70.8	32.5	415.
11.0	5.9	93.	23.0	11.6	175.	35.0	17.2	247.	47.0	22.5	310.	59.0	27.6	367.	71.0	32.6	416.

20 PERCENT MONTHLY FACTORS
FOR CONVERTING IRREGULAR PAYMENT SCHEDULES
TO EQUIVALENT EQUAL AND REGULAR PAYMENT SCHEDULES

FRB-136MF

A	B	C	A	B	C	A	B	C	A	B	C	A	B	C	A	B	C
71.2	32.6	417.	83.2	37.4	461.	95.2	42.0	500.	107.2	46.4	535.	119.2	50.6	567.	131.2	54.7	595.
71.4	32.7	418.	83.4	37.5	462.	95.4	42.1	501.	107.4	46.5	536.	119.4	50.7	567.	131.4	54.7	595.
71.6	32.8	419.	83.6	37.6	463.	95.6	42.1	502.	107.6	46.5	537.	119.6	50.8	568.	131.6	54.8	596.
71.8	32.9	419.	83.8	37.6	463.	95.8	42.2	502.	107.8	46.6	537.	119.8	50.8	568.	131.8	54.9	596.
72.0	33.0	420.	84.0	37.7	464.	96.0	42.3	503.	108.0	46.7	538.	120.0	50.9	569.	132.0	54.9	597.
72.2	33.1	421.	84.2	37.8	465.	96.2	42.4	503.	108.2	46.7	538.	120.2	51.0	569.	132.2	55.0	597.
72.4	33.1	422.	84.4	37.9	465.	96.4	42.4	504.	108.4	46.8	539.	120.4	51.0	570.	132.4	55.1	598.
72.6	33.2	422.	84.6	37.9	466.	96.6	42.5	505.	108.6	46.9	539.	120.6	51.1	570.	132.6	55.1	598.
72.8	33.3	423.	84.8	38.0	467.	96.8	42.6	505.	108.8	47.0	540.	120.8	51.2	571.	132.8	55.2	599.
73.0	33.4	424.	85.0	38.1	467.	97.0	42.7	506.	109.0	47.0	540.	121.0	51.2	571.	133.0	55.3	599.
73.2	33.5	425.	85.2	38.2	468.	97.2	42.7	507.	109.2	47.1	541.	121.2	51.3	572.	133.2	55.3	599.
73.4	33.5	426.	85.4	38.3	469.	97.4	42.8	507.	109.4	47.2	541.	121.4	51.4	572.	133.4	55.4	600.
73.6	33.6	426.	85.6	38.3	469.	97.6	42.9	508.	109.6	47.2	542.	121.6	51.4	573.	133.6	55.5	600.
73.8	33.7	427.	85.8	38.4	470.	97.8	43.0	508.	109.8	47.3	543.	121.8	51.5	573.	133.8	55.5	601.
74.0	33.8	428.	86.0	38.5	471.	98.0	43.0	509.	110.0	47.4	543.	122.0	51.6	574.	134.0	55.6	601.
74.2	33.9	429.	86.2	38.6	471.	98.2	43.1	510.	110.2	47.5	544.	122.2	51.6	574.	134.2	55.7	602.
74.4	33.9	429.	86.4	38.6	472.	98.4	43.2	510.	110.4	47.5	544.	122.4	51.7	575.	134.4	55.7	602.
74.6	34.0	430.	86.6	38.7	473.	98.6	43.2	511.	110.6	47.6	545.	122.6	51.8	575.	134.6	55.8	602.
74.8	34.1	431.	86.8	38.8	473.	98.8	43.3	511.	110.8	47.7	545.	122.8	51.8	576.	134.8	55.9	603.
75.0	34.2	432.	87.0	38.9	474.	99.0	43.4	512.	111.0	47.7	546.	123.0	51.9	576.	135.0	55.9	603.
75.2	34.3	432.	87.2	39.0	475.	99.2	43.5	513.	111.2	47.8	546.	123.2	52.0	577.	135.2	56.0	604.
75.4	34.3	433.	87.4	39.0	475.	99.4	43.5	513.	111.4	47.9	547.	123.4	52.1	577.	135.4	56.1	604.
75.6	34.4	434.	87.6	39.1	476.	99.6	43.6	514.	111.6	48.0	547.	123.6	52.1	577.	135.6	56.1	605.
75.8	34.5	435.	87.8	39.2	477.	99.8	43.7	514.	111.8	48.0	548.	123.8	52.2	578.	135.8	56.2	605.
76.0	34.6	435.	88.0	39.3	477.	100.0	43.8	515.	112.0	48.1	548.	124.0	52.3	578.	136.0	56.3	605.
76.2	34.7	436.	88.2	39.3	478.	100.2	43.8	515.	112.2	48.2	549.	124.2	52.3	579.	136.2	56.3	606.
76.4	34.7	437.	88.4	39.4	479.	100.4	43.9	516.	112.4	48.2	549.	124.4	52.4	579.	136.4	56.4	606.
76.6	34.8	438.	88.6	39.5	479.	100.6	44.0	517.	112.6	48.3	550.	124.6	52.5	580.	136.6	56.5	607.
76.8	34.9	438.	88.8	39.6	480.	100.8	44.1	517.	112.8	48.4	551.	124.8	52.5	580.	136.8	56.5	607.
77.0	35.0	439.	89.0	39.6	481.	101.0	44.1	518.	113.0	48.4	551.	125.0	52.6	581.	137.0	56.6	608.
77.2	35.1	440.	89.2	39.7	481.	101.2	44.2	518.	113.2	48.5	552.	125.2	52.7	581.	137.2	56.7	608.
77.4	35.1	440.	89.4	39.8	482.	101.4	44.3	519.	113.4	48.6	552.	125.4	52.7	582.	137.4	56.7	608.
77.6	35.2	441.	89.6	39.9	483.	101.6	44.4	520.	113.6	48.7	553.	125.6	52.8	582.	137.6	56.8	609.
77.8	35.3	442.	89.8	39.9	483.	101.8	44.4	520.	113.8	48.7	553.	125.8	52.9	583.	137.8	56.8	609.
78.0	35.4	443.	90.0	40.0	484.	102.0	44.5	521.	114.0	48.8	554.	126.0	52.9	583.	138.0	56.9	610.
78.2	35.4	443.	90.2	40.1	485.	102.2	44.6	521.	114.2	48.9	554.	126.2	53.0	584.	138.2	57.0	610.
78.4	35.5	444.	90.4	40.2	485.	102.4	44.6	522.	114.4	48.9	555.	126.4	53.1	584.	138.4	57.0	610.
78.6	35.6	445.	90.6	40.2	486.	102.6	44.7	522.	114.6	49.0	555.	126.6	53.1	585.	138.6	57.1	611.
78.8	35.7	446.	90.8	40.3	487.	102.8	44.8	523.	114.8	49.1	556.	126.8	53.2	585.	138.8	57.2	611.
79.0	35.8	446.	91.0	40.4	487.	103.0	44.9	524.	115.0	49.2	556.	127.0	53.3	585.	139.0	57.2	612.
79.2	35.8	447.	91.2	40.5	488.	103.2	44.9	524.	115.2	49.2	557.	127.2	53.3	586.	139.2	57.3	612.
79.4	35.9	448.	91.4	40.6	488.	103.4	45.0	525.	115.4	49.3	557.	127.4	53.4	586.	139.4	57.4	613.
79.6	36.0	448.	91.6	40.6	489.	103.6	45.1	525.	115.6	49.4	558.	127.6	53.5	587.	139.6	57.4	613.
79.8	36.1	449.	91.8	40.7	490.	103.8	45.2	526.	115.8	49.4	558.	127.8	53.5	587.	139.8	57.5	613.
80.0	36.2	450.	92.0	40.8	490.	104.0	45.2	526.	116.0	49.5	559.	128.0	53.6	588.	140.0	57.6	614.
80.2	36.2	451.	92.2	40.9	491.	104.2	45.3	527.	116.2	49.6	559.	128.2	53.7	588.	140.2	57.6	614.
80.4	36.3	451.	92.4	40.9	492.	104.4	45.4	528.	116.4	49.6	560.	128.4	53.7	589.	140.4	57.7	615.
80.6	36.4	452.	92.6	41.0	492.	104.6	45.4	528.	116.6	49.7	560.	128.6	53.8	589.	140.6	57.8	615.
80.8	36.5	453.	92.8	41.1	493.	104.8	45.5	529.	116.8	49.8	561.	128.8	53.9	590.	140.8	57.8	615.
81.0	36.5	453.	93.0	41.2	494.	105.0	45.6	529.	117.0	49.9	561.	129.0	53.9	590.	141.0	57.9	616.
81.2	36.6	454.	93.2	41.2	494.	105.2	45.7	530.	117.2	49.9	562.	129.2	54.0	590.	141.2	57.9	616.
81.4	36.7	455.	93.4	41.3	495.	105.4	45.7	530.	117.4	50.0	562.	129.4	54.1	591.	141.4	58.0	617.
81.6	36.8	456.	93.6	41.4	495.	105.6	45.8	531.	117.6	50.1	563.	129.6	54.1	591.	141.6	58.1	617.
81.8	36.9	456.	93.8	41.5	496.	105.8	45.9	532.	117.8	50.1	563.	129.8	54.2	592.	141.8	58.1	617.
82.0	36.9	457.	94.0	41.5	497.	106.0	46.0	532.	118.0	50.2	564.	130.0	54.3	592.	142.0	58.2	618.
82.2	37.0	458.	94.2	41.6	497.	106.2	46.0	533.	118.2	50.3	564.	130.2	54.3	593.	142.2	58.3	618.
82.4	37.1	458.	94.4	41.7	498.	106.4	46.1	533.	118.4	50.3	565.	130.4	54.4	593.	142.4	58.3	619.
82.6	37.2	459.	94.6	41.8	499.	106.6	46.2	534.	118.6	50.4	565.	130.6	54.5	594.	142.6	58.4	619.
82.8	37.3	460.	94.8	41.8	499.	106.8	46.2	534.	118.8	50.5	566.	130.8	54.5	594.	142.8	58.5	619.
83.0	37.3	460.	95.0	41.9	500.	107.0	46.3	535.	119.0	50.5	566.	131.0	54.6	595.	143.0	58.5	620.

20 PERCENT MONTHLY FACTORS
FOR CONVERTING IRREGULAR PAYMENT SCHEDULES
TO EQUIVALENT EQUAL AND REGULAR PAYMENT SCHEDULES

FRB-137MF

A	B	C	A	B	C	A	B	C	A	B	C	A	B	C
143.2	58.6	620.	155.2	62.3	643.	167.2	65.9	664.	179.2	69.4	682.	191.2	72.7	700.
143.4	58.6	621.	155.4	62.4	643.	167.4	66.0	664.	179.4	69.5	683.	191.4	72.8	700.
143.6	58.7	621.	155.6	62.5	644.	167.6	66.1	664.	179.6	69.5	683.	191.6	72.8	700.
143.8	58.8	621.	155.8	62.5	644.	167.8	66.1	665.	179.8	69.6	683.	191.8	72.9	700.
144.0	58.8	622.	156.0	62.6	645.	168.0	66.2	665.	180.0	69.6	684.	192.0	73.0	701.
144.2	58.9	622.	156.2	62.6	645.	168.2	66.2	665.	180.2	69.7	684.	192.2	73.0	701.
144.4	59.0	623.	156.4	62.7	645.	168.4	66.3	666.	180.4	69.7	684.	192.4	73.1	701.
144.6	59.0	623.	156.6	62.8	646.	168.6	66.4	666.	180.6	69.8	685.	192.6	73.1	701.
144.8	59.1	623.	156.8	62.8	646.	168.8	66.4	666.	180.8	69.9	685.	192.8	73.2	702.
145.0	59.2	624.	157.0	62.9	646.	169.0	66.5	667.	181.0	69.9	685.	193.0	73.2	702.
145.2	59.2	624.	157.2	62.9	647.	169.2	66.5	667.	181.2	70.0	685.	193.2	73.3	702.
145.4	59.3	625.	157.4	63.0	647.	169.4	66.6	667.	181.4	70.0	686.	193.4	73.3	702.
145.6	59.3	625.	157.6	63.1	647.	169.6	66.6	668.	181.6	70.1	686.	193.6	73.4	703.
145.8	59.4	625.	157.8	63.1	648.	169.8	66.7	668.	181.8	70.1	686.	193.8	73.4	703.
146.0	59.5	626.	158.0	63.2	648.	170.0	66.8	668.	182.0	70.2	687.	194.0	73.5	703.
146.2	59.5	626.	158.2	63.3	648.	170.2	66.8	669.	182.2	70.3	687.	194.2	73.6	704.
146.4	59.6	627.	158.4	63.3	649.	170.4	66.9	669.	182.4	70.3	687.	194.4	73.6	704.
146.6	59.7	627.	158.6	63.4	649.	170.6	66.9	669.	182.6	70.4	687.	194.6	73.7	704.
146.8	59.7	627.	158.8	63.4	650.	170.8	67.0	670.	182.8	70.4	688.	194.8	73.7	704.
147.0	59.8	628.	159.0	63.5	650.	171.0	67.1	670.	183.0	70.5	688.	195.0	73.8	705.
147.2	59.9	628.	159.2	63.6	650.	171.2	67.1	670.	183.2	70.5	688.	195.2	73.8	705.
147.4	59.9	629.	159.4	63.6	651.	171.4	67.2	671.	183.4	70.6	689.	195.4	73.9	705.
147.6	60.0	629.	159.6	63.7	651.	171.6	67.2	671.	183.6	70.6	689.	195.6	73.9	705.
147.8	60.0	629.	159.8	63.7	651.	171.8	67.3	671.	183.8	70.7	689.	195.8	74.0	706.
148.0	60.1	630.	160.0	63.8	652.	172.0	67.3	671.	184.0	70.8	689.	196.0	74.0	706.
148.2	60.2	630.	160.2	63.9	652.	172.2	67.4	672.	184.2	70.8	690.	196.2	74.1	706.
148.4	60.2	630.	160.4	63.9	652.	172.4	67.5	672.	184.4	70.9	690.	196.4	74.1	706.
148.6	60.3	631.	160.6	64.0	653.	172.6	67.5	672.	184.6	70.9	690.	196.6	74.2	707.
148.8	60.4	631.	160.8	64.0	653.	172.8	67.6	673.	184.8	71.0	691.	196.8	74.2	707.
149.0	60.4	632.	161.0	64.1	653.	173.0	67.6	673.	185.0	71.0	691.	197.0	74.3	707.
149.2	60.5	632.	161.2	64.2	654.	173.2	67.7	673.	185.2	71.1	691.	197.2	74.4	707.
149.4	60.5	632.	161.4	64.2	654.	173.4	67.7	674.	185.4	71.1	691.	197.4	74.4	708.
149.6	60.6	633.	161.6	64.3	654.	173.6	67.8	674.	185.6	71.2	692.	197.6	74.5	708.
149.8	60.7	633.	161.8	64.3	655.	173.8	67.9	674.	185.8	71.3	692.	197.8	74.5	708.
150.0	60.7	634.	162.0	64.4	655.	174.0	67.9	675.	186.0	71.3	692.	198.0	74.6	708.
150.2	60.8	634.	162.2	64.5	655.	174.2	68.0	675.	186.2	71.4	693.	198.2	74.6	709.
150.4	60.9	634.	162.4	64.5	656.	174.4	68.0	675.	186.4	71.4	693.	198.4	74.7	709.
150.6	60.9	635.	162.6	64.6	656.	174.6	68.1	676.	186.6	71.5	693.	198.6	74.7	709.
150.8	61.0	635.	162.8	64.6	656.	174.8	68.2	676.	186.8	71.5	693.	198.8	74.8	709.
151.0	61.0	635.	163.0	64.7	657.	175.0	68.2	676.	187.0	71.6	694.	199.0	74.8	710.
151.2	61.1	636.	163.2	64.8	657.	175.2	68.3	676.	187.2	71.6	694.	199.2	74.9	710.
151.4	61.2	636.	163.4	64.8	657.	175.4	68.3	677.	187.4	71.7	694.	199.4	74.9	710.
151.6	61.2	637.	163.6	64.9	658.	175.6	68.4	677.	187.6	71.8	695.	199.6	75.0	710.
151.8	61.3	637.	163.8	64.9	658.	175.8	68.4	677.	187.8	71.8	695.	199.8	75.0	711.
152.0	61.4	637.	164.0	65.0	658.	176.0	68.5	678.	188.0	71.9	695.	200.0	75.1	711.
152.2	61.4	638.	164.2	65.1	659.	176.2	68.6	678.	188.2	71.9	695.	200.2	75.2	711.
152.4	61.5	638.	164.4	65.1	659.	176.4	68.6	678.	188.4	72.0	696.	200.4	75.2	712.
152.6	61.5	638.	164.6	65.2	659.	176.6	68.7	679.	188.6	72.0	696.	200.6	75.3	712.
152.8	61.6	639.	164.8	65.2	660.	176.8	68.7	679.	188.8	72.1	696.	200.8	75.3	712.
153.0	61.7	639.	165.0	65.3	660.	177.0	68.8	679.	189.0	72.1	697.	201.0	75.4	712.
153.2	61.7	639.	165.2	65.4	660.	177.2	68.8	679.	189.2	72.2	697.	201.2	75.4	713.
153.4	61.8	640.	165.4	65.4	661.	177.4	68.9	680.	189.4	72.2	697.	201.4	75.5	713.
153.6	61.8	640.	165.6	65.5	661.	177.6	69.0	680.	189.6	72.3	697.	201.6	75.5	713.
153.8	61.9	641.	165.8	65.5	661.	177.8	69.0	680.	189.8	72.4	698.	201.8	75.6	713.
154.0	62.0	641.	166.0	65.6	662.	178.0	69.1	681.	190.0	72.4	698.	202.0	75.6	714.
154.2	62.0	641.	166.2	65.6	662.	178.2	69.1	681.	190.2	72.5	698.	202.2	75.7	714.
154.4	62.1	642.	166.4	65.7	662.	178.4	69.2	681.	190.4	72.5	698.	202.4	75.7	714.
154.6	62.2	642.	166.6	65.8	663.	178.6	69.2	682.	190.6	72.6	699.	202.6	75.8	714.
154.8	62.2	642.	166.8	65.8	663.	178.8	69.3	682.	190.8	72.6	699.	202.8	75.8	714.
155.0	62.3	643.	167.0	65.9	663.	179.0	69.4	682.	191.0	72.7	699.	203.0	75.9	715.

20 PERCENT MONTHLY FACTORS
FOR CONVERTING IRREGULAR PAYMENT SCHEDULES
TO EQUIVALENT EQUAL AND REGULAR PAYMENT SCHEDULES

FRB-138MF

A	B	C	A	B	C	A	B	C	A	B	C	A	B	C
215.2	79.0	729.	227.2	82.0	742.	239.2	84.8	754.	251.2	87.6	765.	263.2	90.2	775.
215.4	79.1	729.	227.4	82.0	742.	239.4	84.9	754.	251.4	87.6	765.	263.4	90.3	775.
215.6	79.1	730.	227.6	82.1	743.	239.6	84.9	754.	251.6	87.7	765.	263.6	90.3	775.
215.8	79.2	730.	227.8	82.1	743.	239.8	85.0	755.	251.8	87.7	765.	263.8	90.4	775.
216.0	79.2	730.	228.0	82.2	743.	240.0	85.0	755.	252.0	87.8	766.	264.0	90.4	776.
216.2	79.3	730.	228.2	82.2	743.	240.2	85.1	755.	252.2	87.8	766.	264.2	90.5	776.
216.4	79.3	730.	228.4	82.3	743.	240.4	85.1	755.	252.4	87.9	766.	264.4	90.5	776.
216.6	79.4	731.	228.6	82.3	744.	240.6	85.2	755.	252.6	87.9	766.	264.6	90.5	776.
216.8	79.4	731.	228.8	82.4	744.	240.8	85.2	755.	252.8	87.9	766.	264.8	90.6	776.
217.0	79.5	731.	229.0	82.4	744.	241.0	85.3	756.	253.0	88.0	766.	265.0	90.6	776.
217.2	79.5	731.	229.2	82.5	744.	241.2	85.3	756.	253.2	88.0	767.	265.2	90.7	777.
217.4	79.6	732.	229.4	82.5	744.	241.4	85.4	756.	253.4	88.1	767.	265.4	90.7	777.
217.6	79.6	732.	229.6	82.6	745.	241.6	85.4	756.	253.6	88.1	767.	265.6	90.8	777.
217.8	79.7	732.	229.8	82.6	745.	241.8	85.4	756.	253.8	88.2	767.	265.8	90.8	777.
218.0	79.7	732.	230.0	82.7	745.	242.0	85.5	757.	254.0	88.2	767.	266.0	90.8	777.
218.2	79.8	732.	230.2	82.7	745.	242.2	85.5	757.	254.2	88.3	767.	266.2	90.9	777.
218.4	79.8	733.	230.4	82.8	745.	242.4	85.6	757.	254.4	88.3	768.	266.4	90.9	778.
218.6	79.9	733.	230.6	82.8	746.	242.6	85.6	757.	254.6	88.3	768.	266.6	91.0	778.
218.8	79.9	733.	230.8	82.9	746.	242.8	85.7	757.	254.8	88.4	768.	266.8	91.0	778.
219.0	80.0	733.	231.0	82.9	746.	243.0	85.7	758.	255.0	88.4	768.	267.0	91.1	778.
219.2	80.0	734.	231.2	82.9	746.	243.2	85.8	758.	255.2	88.5	768.	267.2	91.1	778.
219.4	80.1	734.	231.4	83.0	746.	243.4	85.8	758.	255.4	88.5	769.	267.4	91.1	778.
219.6	80.1	734.	231.6	83.0	747.	243.6	85.9	758.	255.6	88.6	769.	267.6	91.2	778.
219.8	80.2	734.	231.8	83.1	747.	243.8	85.9	758.	255.8	88.6	769.	267.8	91.2	779.
220.0	80.2	734.	232.0	83.1	747.	244.0	86.0	758.	256.0	88.7	769.	268.0	91.3	779.
220.2	80.3	735.	232.2	83.2	747.	244.2	86.0	759.	256.2	88.7	769.	268.2	91.3	779.
220.4	80.3	735.	232.4	83.2	747.	244.4	86.0	759.	256.4	88.7	769.	268.4	91.4	780.
220.6	80.4	735.	232.6	83.3	748.	244.6	86.1	759.	256.6	88.8	770.	268.6	91.4	780.
220.8	80.4	735.	232.8	83.3	748.	244.8	86.1	759.	256.8	88.8	770.	268.8	91.4	780.
221.0	80.5	736.	233.0	83.4	748.	245.0	86.2	759.	257.0	88.9	770.	269.0	91.5	780.
221.2	80.5	736.	233.2	83.4	748.	245.2	86.2	760.	257.2	88.9	770.	269.2	91.5	780.
221.4	80.6	736.	233.4	83.5	748.	245.4	86.3	760.	257.4	89.0	770.	269.4	91.6	780.
221.6	80.6	736.	233.6	83.5	749.	245.6	86.3	760.	257.6	89.0	770.	269.6	91.6	780.
221.8	80.7	736.	233.8	83.6	749.	245.8	86.4	760.	257.8	89.1	771.	269.8	91.7	780.
222.0	80.7	737.	234.0	83.6	749.	246.0	86.4	760.	258.0	89.1	771.	270.0	91.7	780.
222.2	80.8	737.	234.2	83.7	749.	246.2	86.5	760.	258.2	89.1	771.	270.2	91.7	780.
222.4	80.8	737.	234.4	83.7	749.	246.4	86.5	761.	258.4	89.2	771.	270.4	91.8	781.
222.6	80.9	737.	234.6	83.8	750.	246.6	86.5	761.	258.6	89.2	771.	270.6	91.8	781.
222.8	80.9	737.	234.8	83.8	750.	246.8	86.6	761.	258.8	89.3	771.	270.8	91.9	781.
223.0	81.0	738.	235.0	83.9	750.	247.0	86.6	761.	259.0	89.3	772.	271.0	91.9	781.
223.2	81.0	738.	235.2	83.9	750.	247.2	86.7	761.	259.2	89.4	772.	271.2	92.0	781.
223.4	81.1	738.	235.4	83.9	750.	247.4	86.7	762.	259.4	89.4	772.	271.4	92.0	781.
223.6	81.1	738.	235.6	84.0	751.	247.6	86.8	762.	259.6	89.5	772.	271.6	92.0	782.
223.8	81.2	739.	235.8	84.0	751.	247.8	86.8	762.	259.8	89.5	772.	271.8	92.1	782.
224.0	81.2	739.	236.0	84.1	751.	248.0	86.9	762.	260.0	89.5	772.	272.0	92.1	782.
224.2	81.3	739.	236.2	84.1	751.	248.2	86.9	762.	260.2	89.6	773.	272.2	92.2	782.
224.4	81.3	739.	236.4	84.2	751.	248.4	87.0	762.	260.4	89.6	773.	272.4	92.2	782.
224.6	81.4	739.	236.6	84.2	751.	248.6	87.0	763.	260.6	89.7	773.	272.6	92.2	782.
224.8	81.4	740.	236.8	84.3	752.	248.8	87.0	763.	260.8	89.7	773.	272.8	92.3	782.
225.0	81.4	740.	237.0	84.3	752.	249.0	87.1	763.	261.0	89.8	773.	273.0	92.3	783.
225.2	81.5	740.	237.2	84.4	752.	249.2	87.1	763.	261.2	89.8	773.	273.2	92.4	783.
225.4	81.5	740.	237.4	84.4	752.	249.4	87.2	763.	261.4	89.8	774.	273.4	92.4	783.
225.6	81.6	740.	237.6	84.5	752.	249.6	87.2	763.	261.6	89.9	774.	273.6	92.5	783.
225.8	81.6	741.	237.8	84.5	753.	249.8	87.3	764.	261.8	89.9	774.	273.8	92.5	783.
226.0	81.7	741.	238.0	84.6	753.	250.0	87.3	764.	262.0	90.0	774.	274.0	92.5	783.
226.2	81.7	741.	238.2	84.6	753.	250.2	87.4	764.	262.2	90.0	774.	274.2	92.6	784.
226.4	81.8	741.	238.4	84.7	753.	250.4	87.4	764.	262.4	90.1	774.	274.4	92.6	784.
226.6	81.8	741.	238.6	84.7	753.	250.6	87.5	764.	262.6	90.1	774.	274.6	92.7	784.
226.8	81.9	742.	238.8	84.7	754.	250.8	87.5	765.	262.8	90.2	775.	274.8	92.7	784.
227.0	81.9	742.	239.0	84.8	754.	251.0	87.5	765.	263.0	90.2	775.	275.0	92.8	784.

20 PERCENT MONTHLY FACTORS
FOR CONVERTING IRREGULAR PAYMENT SCHEDULES
TO EQUIVALENT EQUAL AND REGULAR PAYMENT SCHEDULES

FRB-139MF

A	B	C	A	B	C	A	B	C	A	B	C	A	B	C	A	B	C
287.2	95.3	793.	299.2	97.6	801.	311.2	99.9	808.	323.2	102.2	815.	335.2	104.3	822.	347.2	106.4	828.
287.4	95.3	793.	299.4	97.7	801.	311.4	100.0	808.	323.4	102.2	815.	335.4	104.4	822.	347.4	106.4	828.
287.6	95.3	793.	299.6	97.7	801.	311.6	100.0	809.	323.6	102.2	815.	335.6	104.4	822.	347.6	106.5	828.
287.8	95.4	793.	299.8	97.8	801.	311.8	100.1	809.	323.8	102.3	816.	335.8	104.4	822.	347.8	106.5	828.
288.0	95.4	793.	300.0	97.8	801.	312.0	100.1	809.	324.0	102.3	816.	336.0	104.5	822.	348.0	106.5	828.
288.2	95.5	794.	300.2	97.8	802.	312.2	100.1	809.	324.2	102.3	816.	336.2	104.5	822.	348.2	106.6	828.
288.4	95.5	794.	300.4	97.9	802.	312.4	100.2	809.	324.4	102.4	816.	336.4	104.5	822.	348.4	106.6	828.
288.6	95.5	794.	300.6	97.9	802.	312.6	100.2	809.	324.6	102.4	816.	336.6	104.6	822.	348.6	106.6	828.
288.8	95.6	794.	300.8	98.0	802.	312.8	100.2	809.	324.8	102.5	816.	336.8	104.6	823.	348.8	106.7	829.
289.0	95.6	794.	301.0	98.0	802.	313.0	100.3	809.	325.0	102.5	816.	337.0	104.6	823.	349.0	106.7	829.
289.2	95.7	794.	301.2	98.0	802.	313.2	100.3	810.	325.2	102.5	816.	337.2	104.7	823.	349.2	106.7	829.
289.4	95.7	794.	301.4	98.1	802.	313.4	100.4	810.	325.4	102.6	816.	337.4	104.7	823.	349.4	106.8	829.
289.6	95.7	795.	301.6	98.1	802.	313.6	100.4	810.	325.6	102.6	817.	337.6	104.7	823.	349.6	106.8	829.
289.8	95.8	795.	301.8	98.1	803.	313.8	100.4	810.	325.8	102.6	817.	337.8	104.8	823.	349.8	106.8	829.
290.0	95.8	795.	302.0	98.2	803.	314.0	100.5	810.	326.0	102.7	817.	338.0	104.8	823.	350.0	106.9	829.
290.2	95.9	795.	302.2	98.2	803.	314.2	100.5	810.	326.2	102.7	817.	338.2	104.8	823.	350.2	106.9	829.
290.4	95.9	795.	302.4	98.3	803.	314.4	100.5	810.	326.4	102.7	817.	338.4	104.9	823.	350.4	106.9	829.
290.6	95.9	795.	302.6	98.3	803.	314.6	100.6	810.	326.6	102.8	817.	338.6	104.9	823.	350.6	107.0	829.
290.8	96.0	795.	302.8	98.3	803.	314.8	100.6	810.	326.8	102.8	817.	338.8	105.0	824.	350.8	107.0	829.
291.0	96.0	795.	303.0	98.4	803.	315.0	100.7	811.	327.0	102.9	817.	339.0	105.0	824.	351.0	107.1	830.
291.2	96.1	796.	303.2	98.4	803.	315.2	100.7	811.	327.2	102.9	817.	339.2	105.0	824.	351.2	107.1	830.
291.4	96.1	796.	303.4	98.5	804.	315.4	100.7	811.	327.4	102.9	818.	339.4	105.1	824.	351.4	107.1	830.
291.6	96.1	796.	303.6	98.5	804.	315.6	100.8	811.	327.6	103.0	818.	339.6	105.1	824.	351.6	107.2	830.
291.8	96.2	796.	303.8	98.5	804.	315.8	100.8	811.	327.8	103.0	818.	339.8	105.1	824.	351.8	107.2	830.
292.0	96.2	796.	304.0	98.6	804.	316.0	100.8	811.	328.0	103.0	818.	340.0	105.2	824.	352.0	107.2	830.
292.2	96.3	796.	304.2	98.6	804.	316.2	100.9	811.	328.2	103.1	818.	340.2	105.2	824.	352.2	107.3	830.
292.4	96.3	796.	304.4	98.6	804.	316.4	100.9	811.	328.4	103.1	818.	340.4	105.2	824.	352.4	107.3	830.
292.6	96.3	797.	304.6	98.7	804.	316.6	101.0	811.	328.6	103.1	818.	340.6	105.3	824.	352.6	107.3	830.
292.8	96.4	797.	304.8	98.7	804.	316.8	101.0	812.	328.8	103.2	818.	340.8	105.3	825.	352.8	107.4	830.
293.0	96.4	797.	305.0	98.8	805.	317.0	101.0	812.	329.0	103.2	818.	341.0	105.3	825.	353.0	107.4	831.
293.2	96.5	797.	305.2	98.8	805.	317.2	101.1	812.	329.2	103.3	819.	341.2	105.4	825.	353.2	107.4	831.
293.4	96.5	797.	305.4	98.8	805.	317.4	101.1	812.	329.4	103.3	819.	341.4	105.4	825.	353.4	107.5	831.
293.6	96.5	797.	305.6	98.9	805.	317.6	101.1	812.	329.6	103.3	819.	341.6	105.4	825.	353.6	107.5	831.
293.8	96.6	797.	305.8	98.9	805.	317.8	101.2	812.	329.8	103.4	819.	341.8	105.5	825.	353.8	107.5	831.
294.0	96.6	798.	306.0	99.0	805.	318.0	101.2	812.	330.0	103.4	819.	342.0	105.5	825.	354.0	107.6	831.
294.2	96.7	798.	306.2	99.0	805.	318.2	101.2	812.	330.2	103.4	819.	342.2	105.5	825.	354.2	107.6	831.
294.4	96.7	798.	306.4	99.0	805.	318.4	101.3	813.	330.4	103.5	819.	342.4	105.6	825.	354.4	107.6	831.
294.6	96.7	798.	306.6	99.1	806.	318.6	101.3	813.	330.6	103.5	819.	342.6	105.6	825.	354.6	107.7	831.
294.8	96.8	798.	306.8	99.1	806.	318.8	101.4	813.	330.8	103.5	819.	342.8	105.6	826.	354.8	107.7	831.
295.0	96.8	798.	307.0	99.1	806.	319.0	101.4	813.	331.0	103.6	819.	343.0	105.7	826.	355.0	107.7	831.
295.2	96.9	798.	307.2	99.2	806.	319.2	101.4	813.	331.2	103.6	820.	343.2	105.7	826.	355.2	107.8	832.
295.4	96.9	798.	307.4	99.2	806.	319.4	101.5	813.	331.4	103.6	820.	343.4	105.8	826.	355.4	107.8	832.
295.6	96.9	799.	307.6	99.3	806.	319.6	101.5	813.	331.6	103.7	820.	343.6	105.8	826.	355.6	107.8	832.
295.8	97.0	799.	307.8	99.3	806.	319.8	101.5	813.	331.8	103.7	820.	343.8	105.8	826.	355.8	107.9	832.
296.0	97.0	799.	308.0	99.3	806.	320.0	101.6	813.	332.0	103.8	820.	344.0	105.9	826.	356.0	107.9	832.
296.2	97.1	799.	308.2	99.4	807.	320.2	101.6	814.	332.2	103.8	820.	344.2	105.9	826.	356.2	107.9	832.
296.4	97.1	799.	308.4	99.4	807.	320.4	101.7	814.	332.4	103.8	820.	344.4	105.9	826.	356.4	108.0	832.
296.6	97.1	799.	308.6	99.4	807.	320.6	101.7	814.	332.6	103.9	820.	344.6	106.0	826.	356.6	108.0	832.
296.8	97.2	799.	308.8	99.5	807.	320.8	101.7	814.	332.8	103.9	820.	344.8	106.0	827.	356.8	108.0	832.
297.0	97.2	799.	309.0	99.5	807.	321.0	101.8	814.	333.0	103.9	821.	345.0	106.0	827.	357.0	108.1	832.
297.2	97.2	800.	309.2	99.6	807.	321.2	101.8	814.	333.2	104.0	821.	345.2	106.1	827.	357.2	108.1	832.
297.4	97.3	800.	309.4	99.6	807.	321.4	101.8	814.	333.4	104.0	821.	345.4	106.1	827.	357.4	108.1	833.
297.6	97.3	800.	309.6	99.6	807.	321.6	101.9	814.	333.6	104.0	821.	345.6	106.1	827.	357.6	108.2	833.
297.8	97.4	800.	309.8	99.7	807.	321.8	101.9	814.	333.8	104.1	821.	345.8	106.2	827.	357.8	108.2	833.
298.0	97.4	800.	310.0	99.7	808.	322.0	101.9	815.	334.0	104.1	821.	346.0	106.2	827.	358.0	108.2	833.
298.2	97.4	800.	310.2	99.8	808.	322.2	102.0	815.	334.2	104.1	821.	346.2	106.2	827.	358.2	108.3	833.
298.4	97.5	800.	310.4	99.8	808.	322.4	102.0	815.	334.4	104.2	821.	346.4	106.3	827.	358.4	108.3	833.
298.6	97.5	801.	310.6	99.8	808.	322.6	102.1	815.	334.6	104.2	821.	346.6	106.3	827.	358.6	108.3	833.
298.8	97.6	801.	310.8	99.9	808.	322.8	102.1	815.	334.8	104.2	821.	346.8	106.3	828.	358.8	108.4	833.
299.0	97.6	801.	311.0	99.9	808.	323.0	102.1	815.	335.0	104.3	822.	347.0	106.4	828.	359.0	108.4	833.

20 PERCENT MONTHLY FACTORS
FOR CONVERTING IRREGULAR PAYMENT SCHEDULES
TO EQUIVALENT EQUAL AND REGULAR PAYMENT SCHEDULES

FRB-140MF

A	B	C	A	B	C	A	B	C	A	B	C	A	B	C	A	B	C
359.2	108.4	833.	371.2	110.4	839.	383.2	112.3	844.	395.2	114.1	848.	407.2	115.9	853.	419.2	117.7	857.
359.4	108.5	833.	371.4	110.4	839.	383.4	112.3	844.	395.4	114.2	848.	407.4	116.0	853.	419.4	117.7	857.
359.6	108.5	834.	371.6	110.4	839.	383.6	112.3	844.	395.6	114.2	849.	407.6	116.0	853.	419.6	117.7	857.
359.8	108.5	834.	371.8	110.5	839.	383.8	112.4	844.	395.8	114.2	849.	407.8	116.0	853.	419.8	117.8	857.
360.0	108.6	834.	372.0	110.5	839.	384.0	112.4	844.	396.0	114.3	849.	408.0	116.0	853.	420.0	117.8	857.
360.2	108.6	834.	372.2	110.5	839.	384.2	112.4	844.	396.2	114.3	849.	408.2	116.1	853.	420.2	117.8	857.
360.4	108.6	834.	372.4	110.6	839.	384.4	112.5	844.	396.4	114.3	849.	408.4	116.1	853.	420.4	117.8	857.
360.6	108.7	834.	372.6	110.6	839.	384.6	112.5	844.	396.6	114.3	849.	408.6	116.1	853.	420.6	117.9	857.
360.8	108.7	834.	372.8	110.6	839.	384.8	112.5	844.	396.8	114.4	849.	408.8	116.2	853.	420.8	117.9	858.
361.0	108.7	834.	373.0	110.7	839.	385.0	112.6	844.	397.0	114.4	849.	409.0	116.2	853.	421.0	117.9	858.
361.2	108.8	834.	373.2	110.7	840.	385.2	112.6	845.	397.2	114.4	849.	409.2	116.2	854.	421.2	118.0	858.
361.4	108.8	834.	373.4	110.7	840.	385.4	112.6	845.	397.4	114.5	849.	409.4	116.2	854.	421.4	118.0	858.
361.6	108.8	834.	373.6	110.8	840.	385.6	112.7	845.	397.6	114.5	849.	409.6	116.3	854.	421.6	118.0	858.
361.8	108.9	835.	373.8	110.8	840.	385.8	112.7	845.	397.8	114.5	849.	409.8	116.3	854.	421.8	118.0	858.
362.0	108.9	835.	374.0	110.8	840.	386.0	112.7	845.	398.0	114.6	849.	410.0	116.3	854.	422.0	118.1	858.
362.2	108.9	835.	374.2	110.9	840.	386.2	112.8	845.	398.2	114.6	850.	410.2	116.4	854.	422.2	118.1	858.
362.4	109.0	835.	374.4	110.9	840.	386.4	112.8	845.	398.4	114.6	850.	410.4	116.4	854.	422.4	118.1	858.
362.6	109.0	835.	374.6	110.9	840.	386.6	112.8	845.	398.6	114.6	850.	410.6	116.4	854.	422.6	118.2	858.
362.8	109.0	835.	374.8	111.0	840.	386.8	112.8	845.	398.8	114.7	850.	410.8	116.5	854.	422.8	118.2	858.
363.0	109.1	835.	375.0	111.0	840.	387.0	112.9	845.	399.0	114.7	850.	411.0	116.5	854.	423.0	118.2	858.
363.2	109.1	835.	375.2	111.0	840.	387.2	112.9	845.	399.2	114.7	850.	411.2	116.5	854.	423.2	118.2	858.
363.4	109.1	835.	375.4	111.1	840.	387.4	112.9	845.	399.4	114.8	850.	411.4	116.5	854.	423.4	118.3	858.
363.6	109.1	835.	375.6	111.1	841.	387.6	113.0	845.	399.6	114.8	850.	411.6	116.6	854.	423.6	118.3	858.
363.8	109.2	835.	375.8	111.1	841.	387.8	113.0	846.	399.8	114.8	850.	411.8	116.6	854.	423.8	118.3	859.
364.0	109.2	836.	376.0	111.2	841.	388.0	113.0	846.	400.0	114.9	850.	412.0	116.6	855.	424.0	118.4	859.
364.2	109.2	836.	376.2	111.2	841.	388.2	113.1	846.	400.2	114.9	850.	412.2	116.7	855.	424.2	118.4	859.
364.4	109.3	836.	376.4	111.2	841.	388.4	113.1	846.	400.4	114.9	850.	412.4	116.7	855.	424.4	118.4	859.
364.6	109.3	836.	376.6	111.2	841.	388.6	113.1	846.	400.6	114.9	850.	412.6	116.7	855.	424.6	118.4	859.
364.8	109.3	836.	376.8	111.3	841.	388.8	113.2	846.	400.8	115.0	850.	412.8	116.7	855.	424.8	118.5	859.
365.0	109.4	836.	377.0	111.3	841.	389.0	113.2	846.	401.0	115.0	851.	413.0	116.8	855.	425.0	118.5	859.
365.2	109.4	836.	377.2	111.3	841.	389.2	113.2	846.	401.2	115.0	851.	413.2	116.8	855.	425.2	118.5	859.
365.4	109.4	836.	377.4	111.4	841.	389.4	113.2	846.	401.4	115.1	851.	413.4	116.8	855.	425.4	118.6	859.
365.6	109.5	836.	377.6	111.4	841.	389.6	113.3	846.	401.6	115.1	851.	413.6	116.9	855.	425.6	118.6	859.
365.8	109.5	836.	377.8	111.4	841.	389.8	113.3	846.	401.8	115.1	851.	413.8	116.9	855.	425.8	118.6	859.
366.0	109.5	836.	378.0	111.5	842.	390.0	113.3	846.	402.0	115.2	851.	414.0	116.9	855.	426.0	118.6	859.
366.2	109.6	837.	378.2	111.5	842.	390.2	113.4	846.	402.2	115.2	851.	414.2	116.9	855.	426.2	118.7	859.
366.4	109.6	837.	378.4	111.5	842.	390.4	113.4	847.	402.4	115.2	851.	414.4	117.0	855.	426.4	118.7	859.
366.6	109.6	837.	378.6	111.6	842.	390.6	113.4	847.	402.6	115.2	851.	414.6	117.0	855.	426.6	118.7	859.
366.8	109.7	837.	378.8	111.6	842.	390.8	113.5	847.	402.8	115.3	851.	414.8	117.0	856.	426.8	118.7	860.
367.0	109.7	837.	379.0	111.6	842.	391.0	113.5	847.	403.0	115.3	851.	415.0	117.1	856.	427.0	118.8	860.
367.2	109.7	837.	379.2	111.7	842.	391.2	113.5	847.	403.2	115.3	851.	415.2	117.1	856.	427.2	118.8	860.
367.4	109.8	837.	379.4	111.7	842.	391.4	113.6	847.	403.4	115.4	851.	415.4	117.1	856.	427.4	118.8	860.
367.6	109.8	837.	379.6	111.7	842.	391.6	113.6	847.	403.6	115.4	852.	415.6	117.2	856.	427.6	118.9	860.
367.8	109.8	837.	379.8	111.8	842.	391.8	113.6	847.	403.8	115.4	852.	415.8	117.2	856.	427.8	118.9	860.
368.0	109.9	837.	380.0	111.8	842.	392.0	113.6	847.	404.0	115.5	852.	416.0	117.2	856.	428.0	118.9	860.
368.2	109.9	837.	380.2	111.8	842.	392.2	113.7	847.	404.2	115.5	852.	416.2	117.2	856.	428.2	118.9	860.
368.4	109.9	838.	380.4	111.8	843.	392.4	113.7	847.	404.4	115.5	852.	416.4	117.3	856.	428.4	119.0	860.
368.6	110.0	838.	380.6	111.9	843.	392.6	113.7	847.	404.6	115.5	852.	416.6	117.3	856.	428.6	119.0	860.
368.8	110.0	838.	380.8	111.9	843.	392.8	113.8	847.	404.8	115.6	852.	416.8	117.3	856.	428.8	119.0	860.
369.0	110.0	838.	381.0	111.9	843.	393.0	113.8	848.	405.0	115.6	852.	417.0	117.4	856.	429.0	119.1	860.
369.2	110.1	838.	381.2	112.0	843.	393.2	113.8	848.	405.2	115.6	852.	417.2	117.4	856.	429.2	119.1	860.
369.4	110.1	838.	381.4	112.0	843.	393.4	113.9	848.	405.4	115.7	852.	417.4	117.4	856.	429.4	119.1	860.
369.6	110.1	838.	381.6	112.0	843.	393.6	113.9	848.	405.6	115.7	852.	417.6	117.4	856.	429.6	119.1	860.
369.8	110.2	838.	381.8	112.1	843.	393.8	113.9	848.	405.8	115.7	852.	417.8	117.5	857.	429.8	119.2	861.
370.0	110.2	838.	382.0	112.1	843.	394.0	113.9	848.	406.0	115.7	852.	418.0	117.5	857.	430.0	119.2	861.
370.2	110.2	838.	382.2	112.1	843.	394.2	114.0	848.	406.2	115.8	852.	418.2	117.5	857.	430.2	119.2	861.
370.4	110.3	838.	382.4	112.2	843.	394.4	114.0	848.	406.4	115.8	853.	418.4	117.6	857.	430.4	119.3	861.
370.6	110.3	838.	382.6	112.2	843.	394.6	114.0	848.	406.6	115.8	853.	418.6	117.6	857.	430.6	119.3	861.
370.8	110.3	839.	382.8	112.2	844.	394.8	114.1	848.	406.8	115.9	853.	418.8	117.6	857.	430.8	119.3	861.
371.0	110.4	839.	383.0	112.3	844.	395.0	114.1	848.	407.0	115.9	853.	419.0	117.6	857.	431.0	119.3	861.

20 PERCENT MONTHLY FACTORS
FOR CONVERTING IRREGULAR PAYMENT SCHEDULES
TO EQUIVALENT EQUAL AND REGULAR PAYMENT SCHEDULES

FRB-141MF

A	B	C	A	B	C	A	B	C	A	B	C	A	B	C
431.2	119.4	861.	443.2	121.0	865.	455.2	122.6	868.	467.2	124.2	872.	479.2	125.7	875.
431.4	119.4	861.	443.4	121.0	865.	455.4	122.7	868.	467.4	124.2	872.	479.4	125.7	875.
431.6	119.4	861.	443.6	121.1	865.	455.6	122.7	868.	467.6	124.2	872.	479.6	125.8	875.
431.8	119.4	861.	443.8	121.1	865.	455.8	122.7	868.	467.8	124.3	872.	479.8	125.8	875.
432.0	119.5	861.	444.0	121.1	865.	456.0	122.7	868.	468.0	124.3	872.	480.0	125.8	875.
432.2	119.5	861.	444.2	121.2	865.	456.2	122.8	869.	468.2	124.3	872.	480.2	126.0	875.
432.4	119.5	861.	444.4	121.2	865.	456.4	122.8	869.	468.4	124.3	872.	480.4	126.2	876.
432.6	119.6	861.	444.6	121.2	865.	456.6	122.8	869.	468.6	124.4	872.	480.6	126.4	876.
432.8	119.6	861.	444.8	121.2	865.	456.8	122.8	869.	468.8	124.4	872.	480.8	126.6	877.
433.0	119.6	862.	445.0	121.3	865.	457.0	122.9	869.	469.0	124.4	872.	482.0	126.8	877.
433.2	119.6	862.	445.2	121.3	865.	457.2	122.9	869.	469.2	124.5	872.	482.2	127.0	877.
433.4	119.7	862.	445.4	121.3	865.	457.4	122.9	869.	469.4	124.5	872.	482.4	127.2	878.
433.6	119.7	862.	445.6	121.3	865.	457.6	122.9	869.	469.6	124.5	872.	482.6	127.4	878.
433.8	119.7	862.	445.8	121.4	865.	457.8	123.0	869.	469.8	124.5	872.	482.8	127.6	879.
434.0	119.8	862.	446.0	121.4	866.	458.0	123.0	869.	470.0	124.6	872.	483.0	127.8	879.
434.2	119.8	862.	446.2	121.4	866.	458.2	123.0	869.	470.2	124.6	872.	483.2	128.0	879.
434.4	119.8	862.	446.4	121.5	866.	458.4	123.0	869.	470.4	124.6	873.	483.4	128.2	880.
434.6	119.8	862.	446.6	121.5	866.	458.6	123.1	869.	470.6	124.6	873.	483.6	128.4	880.
434.8	119.9	862.	446.8	121.5	866.	458.8	123.1	869.	470.8	124.7	873.	483.8	128.6	881.
435.0	119.9	862.	447.0	121.5	866.	459.0	123.1	869.	471.0	124.7	873.	484.0	128.8	881.
435.2	119.9	862.	447.2	121.6	866.	459.2	123.2	869.	471.2	124.7	873.	484.2	129.0	881.
435.4	119.9	862.	447.4	121.6	866.	459.4	123.2	869.	471.4	124.7	873.	484.4	129.2	882.
435.6	120.0	862.	447.6	121.6	866.	459.6	123.2	870.	471.6	124.8	873.	484.6	129.4	882.
435.8	120.0	862.	447.8	121.6	866.	459.8	123.2	870.	471.8	124.8	873.	484.8	129.6	883.
436.0	120.0	862.	448.0	121.7	866.	460.0	123.3	870.	472.0	124.8	873.	485.0	129.8	883.
436.2	120.1	863.	448.2	121.7	866.	460.2	123.3	870.	472.2	124.8	873.	485.2	130.0	883.
436.4	120.1	863.	448.4	121.7	866.	460.4	123.3	870.	472.4	124.9	873.	485.4	130.2	884.
436.6	120.1	863.	448.6	121.7	866.	460.6	123.3	870.	472.6	124.9	873.	485.6	130.4	884.
436.8	120.1	863.	448.8	121.8	866.	460.8	123.4	870.	472.8	124.9	873.	485.8	130.6	885.
437.0	120.2	863.	449.0	121.8	866.	461.0	123.4	870.	473.0	124.9	873.	486.0	130.8	885.
437.2	120.2	863.	449.2	121.8	867.	461.2	123.4	870.	473.2	125.0	873.	486.2	131.0	885.
437.4	120.2	863.	449.4	121.9	867.	461.4	123.4	870.	473.4	125.0	873.	486.4	131.2	886.
437.6	120.3	863.	449.6	121.9	867.	461.6	123.5	870.	473.6	125.0	873.	486.6	131.4	886.
437.8	120.3	863.	449.8	121.9	867.	461.8	123.5	870.	473.8	125.0	873.	486.8	131.6	886.
438.0	120.3	863.	450.0	121.9	867.	462.0	123.5	870.	474.0	125.1	873.	487.0	131.8	887.
438.2	120.3	863.	450.2	122.0	867.	462.2	123.5	870.	474.2	125.1	874.	487.2	132.0	887.
438.4	120.4	863.	450.4	122.0	867.	462.4	123.6	870.	474.4	125.1	874.	487.4	132.2	888.
438.6	120.4	863.	450.6	122.0	867.	462.6	123.6	870.	474.6	125.1	874.	487.6	132.4	888.
438.8	120.4	863.	450.8	122.0	867.	462.8	123.6	870.	474.8	125.2	874.	487.8	132.6	888.
439.0	120.4	863.	451.0	122.1	867.	463.0	123.7	870.	475.0	125.2	874.	488.0	132.8	889.
439.2	120.5	863.	451.2	122.1	867.	463.2	123.7	871.	475.2	125.2	874.	488.2	133.0	889.
439.4	120.5	864.	451.4	122.1	867.	463.4	123.7	871.	475.4	125.2	874.	488.4	133.2	889.
439.6	120.5	864.	451.6	122.1	867.	463.6	123.7	871.	475.6	125.3	874.	488.6	133.4	890.
439.8	120.6	864.	451.8	122.2	867.	463.8	123.8	871.	475.8	125.3	874.	488.8	133.6	890.
440.0	120.6	864.	452.0	122.2	867.	464.0	123.8	871.	476.0	125.3	874.	489.0	133.8	890.
440.2	120.6	864.	452.2	122.2	867.	464.2	123.8	871.	476.2	125.3	874.	489.2	134.0	891.
440.4	120.6	864.	452.4	122.3	867.	464.4	123.8	871.	476.4	125.4	874.	489.4	134.2	891.
440.6	120.7	864.	452.6	122.3	868.	464.6	123.9	871.	476.6	125.4	874.	489.6	134.4	891.
440.8	120.7	864.	452.8	122.3	868.	464.8	123.9	871.	476.8	125.4	874.	489.8	134.6	891.
441.0	120.7	864.	453.0	122.3	868.	465.0	123.9	871.	477.0	125.4	874.	490.0	134.8	892.
441.2	120.7	864.	453.2	122.4	868.	465.2	123.9	871.	477.2	125.5	874.	490.2	135.0	893.
441.4	120.8	864.	453.4	122.4	868.	465.4	124.0	871.	477.4	125.5	874.	490.4	135.2	893.
441.6	120.8	864.	453.6	122.4	868.	465.6	124.0	871.	477.6	125.5	874.	490.6	135.4	893.
441.8	120.8	864.	453.8	122.4	868.	465.8	124.0	871.	477.8	125.5	874.	490.8	135.6	894.
442.0	120.9	864.	454.0	122.5	868.	466.0	124.0	871.	478.0	125.6	875.	491.0	135.8	894.
442.2	120.9	864.	454.2	122.5	868.	466.2	124.1	871.	478.2	125.6	875.	491.2	136.0	894.
442.4	120.9	864.	454.4	122.5	868.	466.4	124.1	871.	478.4	125.6	875.	491.4	136.2	895.
442.6	120.9	865.	454.6	122.5	868.	466.6	124.1	871.	478.6	125.6	875.	491.6	136.4	895.
442.8	121.0	865.	454.8	122.6	868.	466.8	124.1	872.	478.8	125.7	875.	491.8	136.6	895.
443.0	121.0	865.	455.0	122.6	868.	467.0	124.2	872.	479.0	125.7	875.	492.0	136.8	896.

**20 PERCENT MONTHLY FACTORS
FOR CONVERTING IRREGULAR PAYMENT SCHEDULES
TO EQUIVALENT EQUAL AND REGULAR PAYMENT SCHEDULES**

FRB-142MF

**20 PERCENT MONTHLY FACTORS
FOR CONVERTING IRREGULAR PAYMENT SCHEDULES
TO EQUIVALENT EQUAL AND REGULAR PAYMENT SCHEDULES**

FRB-143MF

**20 PERCENT MONTHLY FACTORS
FOR CONVERTING IRREGULAR PAYMENT SCHEDULES
TO EQUIVALENT EQUAL AND REGULAR PAYMENT SCHEDULES**

FRB-144MF

**20 PERCENT MONTHLY FACTORS
FOR CONVERTING IRREGULAR PAYMENT SCHEDULES
TO EQUIVALENT EQUAL AND REGULAR PAYMENT SCHEDULES**

FRB-145MF

20 PERCENT MONTHLY FACTORS
FOR CONVERTING IRREGULAR PAYMENT SCHEDULES
TO EQUIVALENT EQUAL AND REGULAR PAYMENT SCHEDULES

FRB-146MF

A	B	C	A	B	C	A	B	C	A	B	C	A	B	C	
***** 437.0	999.	***** 444.2	999.	***** 451.4	999.	***** 458.6	999.	***** 465.8	1000.	***** 473.0	1000.	***** 473.0	1000.	***** 473.2	1000.
***** 437.2	999.	***** 444.4	999.	***** 451.6	999.	***** 458.8	999.	***** 466.0	1000.	***** 473.2	1000.	***** 473.2	1000.	***** 473.4	1000.
***** 437.4	999.	***** 444.6	999.	***** 451.8	999.	***** 459.0	999.	***** 466.2	1000.	***** 473.4	1000.	***** 473.4	1000.	***** 473.6	1000.
***** 437.6	999.	***** 444.8	999.	***** 452.0	999.	***** 459.2	999.	***** 466.4	1000.	***** 473.6	1000.	***** 473.6	1000.	***** 473.8	1000.
***** 437.8	999.	***** 445.0	999.	***** 452.2	999.	***** 459.4	999.	***** 466.6	1000.	***** 473.8	1000.				
***** 438.0	999.	***** 445.2	999.	***** 452.4	999.	***** 459.6	999.	***** 466.8	1000.	***** 474.0	1000.	***** 474.0	1000.	***** 474.2	1000.
***** 438.2	999.	***** 445.4	999.	***** 452.6	999.	***** 459.8	999.	***** 467.0	1000.	***** 474.2	1000.	***** 474.2	1000.	***** 474.4	1000.
***** 438.4	999.	***** 445.6	999.	***** 452.8	999.	***** 460.0	1000.	***** 467.2	1000.	***** 474.4	1000.	***** 474.6	1000.	***** 474.6	1000.
***** 438.6	999.	***** 445.8	999.	***** 453.0	999.	***** 460.2	1000.	***** 467.4	1000.	***** 474.8	1000.	***** 474.8	1000.	***** 474.8	1000.
***** 438.8	999.	***** 446.0	999.	***** 453.2	999.	***** 460.4	1000.	***** 467.6	1000.	***** 475.0	1000.	***** 475.0	1000.	***** 475.2	1000.
***** 439.0	999.	***** 446.2	999.	***** 453.4	999.	***** 460.6	1000.	***** 467.8	1000.	***** 475.2	1000.	***** 475.2	1000.	***** 475.4	1000.
***** 439.2	999.	***** 446.4	999.	***** 453.6	999.	***** 460.8	1000.	***** 468.0	1000.	***** 475.4	1000.	***** 475.6	1000.	***** 475.6	1000.
***** 439.4	999.	***** 446.6	999.	***** 453.8	999.	***** 461.0	1000.	***** 468.2	1000.	***** 475.6	1000.	***** 475.6	1000.	***** 475.8	1000.
***** 439.6	999.	***** 446.8	999.	***** 454.0	999.	***** 461.2	1000.	***** 468.4	1000.	***** 476.0	1000.	***** 476.0	1000.	***** 476.2	1000.
***** 439.8	999.	***** 447.0	999.	***** 454.2	999.	***** 461.4	1000.	***** 468.6	1000.	***** 476.2	1000.	***** 476.2	1000.	***** 476.4	1000.
***** 440.0	999.	***** 447.2	999.	***** 454.4	999.	***** 461.6	1000.	***** 468.8	1000.	***** 476.4	1000.	***** 476.4	1000.	***** 476.6	1000.
***** 440.2	999.	***** 447.4	999.	***** 454.6	999.	***** 461.8	1000.	***** 469.0	1000.	***** 476.6	1000.	***** 476.6	1000.	***** 476.8	1000.
***** 440.4	999.	***** 447.6	999.	***** 454.8	999.	***** 462.0	1000.	***** 469.2	1000.	***** 477.0	1000.	***** 477.0	1000.	***** 477.2	1000.
***** 440.6	999.	***** 447.8	999.	***** 455.0	999.	***** 462.2	1000.	***** 469.4	1000.	***** 477.2	1000.	***** 477.2	1000.	***** 477.4	1000.
***** 440.8	999.	***** 448.0	999.	***** 455.2	999.	***** 462.4	1000.	***** 469.6	1000.	***** 477.4	1000.	***** 477.6	1000.	***** 477.6	1000.
***** 441.0	999.	***** 448.2	999.	***** 455.4	999.	***** 462.6	1000.	***** 469.8	1000.	***** 477.6	1000.	***** 477.6	1000.	***** 477.8	1000.
***** 441.2	999.	***** 448.4	999.	***** 455.6	999.	***** 462.8	1000.	***** 470.0	1000.	***** 477.8	1000.	***** 477.8	1000.	***** 478.0	1000.
***** 441.4	999.	***** 448.6	999.	***** 455.8	999.	***** 463.0	1000.	***** 470.2	1000.	***** 478.2	1000.	***** 478.2	1000.	***** 478.4	1000.
***** 441.6	999.	***** 448.8	999.	***** 456.0	999.	***** 463.2	1000.	***** 470.4	1000.	***** 478.4	1000.	***** 478.4	1000.	***** 478.6	1000.
***** 441.8	999.	***** 449.0	999.	***** 456.2	999.	***** 463.4	1000.	***** 470.6	1000.	***** 478.6	1000.	***** 478.6	1000.	***** 478.8	1000.
***** 442.0	999.	***** 449.2	999.	***** 456.4	999.	***** 463.6	1000.	***** 470.8	1000.	***** 478.0	1000.	***** 478.0	1000.	***** 478.2	1000.
***** 442.2	999.	***** 449.4	999.	***** 456.6	999.	***** 463.8	1000.	***** 471.0	1000.	***** 478.2	1000.	***** 478.2	1000.	***** 478.4	1000.
***** 442.4	999.	***** 449.6	999.	***** 456.8	999.	***** 464.0	1000.	***** 471.2	1000.	***** 478.4	1000.	***** 478.4	1000.	***** 478.6	1000.
***** 442.6	999.	***** 449.8	999.	***** 457.0	999.	***** 464.2	1000.	***** 471.4	1000.	***** 478.6	1000.	***** 478.6	1000.	***** 478.8	1000.
***** 442.8	999.	***** 450.0	999.	***** 457.2	999.	***** 464.4	1000.	***** 471.6	1000.	***** 478.8	1000.				
***** 443.0	999.	***** 450.2	999.	***** 457.4	999.	***** 464.6	1000.	***** 471.8	1000.	***** 479.0	1000.	***** 479.0	1000.	***** 479.2	1000.
***** 443.2	999.	***** 450.4	999.	***** 457.6	999.	***** 464.8	1000.	***** 472.0	1000.	***** 479.2	1000.	***** 479.2	1000.	***** 479.4	1000.
***** 443.4	999.	***** 450.6	999.	***** 457.8	999.	***** 465.0	1000.	***** 472.2	1000.	***** 479.4	1000.	***** 479.4	1000.	***** 479.6	1000.
***** 443.6	999.	***** 450.8	999.	***** 458.0	999.	***** 465.2	1000.	***** 472.4	1000.	***** 479.6	1000.	***** 479.6	1000.	***** 479.8	1000.
***** 443.8	999.	***** 451.0	999.	***** 458.2	999.	***** 465.4	1000.	***** 472.6	1000.	***** 479.8	1000.				
***** 444.0	999.	***** 451.2	999.	***** 458.4	999.	***** 465.6	1000.	***** 472.8	1000.	***** 480.0	1000.				

25 PERCENT MONTHLY FACTORS
FOR CONVERTING IRREGULAR PAYMENT SCHEDULES
TO EQUIVALENT EQUAL AND REGULAR PAYMENT SCHEDULES

FRB-147MF

A	B	C	A	B	C	A	B	C	A	B	C	A	B	C	A	B	C
*****	0.1	2.	11.2	6.0	116.	23.2	11.6	213.	35.2	17.0	296.	47.2	22.2	367.	59.2	27.1	428.
*****	0.2	4.	11.4	6.1	118.	23.4	11.7	215.	35.4	17.1	298.	47.4	22.3	368.	59.4	27.2	429.
*****	0.3	6.	11.6	6.2	120.	23.6	11.8	216.	35.6	17.2	299.	47.6	22.4	370.	59.6	27.3	430.
*****	0.4	8.	11.8	6.3	121.	23.8	11.9	218.	35.8	17.3	300.	47.8	22.5	371.	59.8	27.4	431.
*****	0.5	10.	12.0	6.4	123.	24.0	12.0	219.	36.0	17.4	301.	48.0	22.5	372.	60.0	27.4	432.
*****	0.6	12.	12.2	6.5	125.	24.2	12.1	221.	36.2	17.5	303.	48.2	22.6	373.	60.2	27.5	433.
*****	0.7	14.	12.4	6.6	127.	24.4	12.2	222.	36.4	17.6	304.	48.4	22.7	374.	60.4	27.6	434.
*****	0.8	16.	12.6	6.7	128.	24.6	12.3	224.	36.6	17.7	305.	48.6	22.8	375.	60.6	27.7	435.
*****	0.9	18.	12.8	6.8	130.	24.8	12.4	225.	36.8	17.7	306.	48.8	22.9	376.	60.8	27.8	436.
1.0	1.0	20.	13.0	6.9	132.	25.0	12.5	227.	37.0	17.8	308.	49.0	23.0	377.	61.0	27.8	437.
1.2	1.1	22.	13.2	7.0	134.	25.2	12.6	228.	37.2	17.9	309.	49.2	23.0	378.	61.2	27.9	438.
1.4	1.2	24.	13.4	7.0	135.	25.4	12.6	230.	37.4	18.0	310.	49.4	23.1	379.	61.4	28.0	439.
1.6	1.3	26.	13.6	7.1	137.	25.6	12.7	231.	37.6	18.1	311.	49.6	23.2	380.	61.6	28.1	440.
1.8	1.4	28.	13.8	7.2	139.	25.8	12.8	232.	37.8	18.2	313.	49.8	23.3	381.	61.8	28.2	440.
2.0	1.5	30.	14.0	7.3	140.	26.0	12.9	234.	38.0	18.3	314.	50.0	23.4	382.	62.0	28.2	441.
2.2	1.6	32.	14.2	7.4	142.	26.2	13.0	235.	38.2	18.4	315.	50.2	23.5	383.	62.2	28.3	442.
2.4	1.7	34.	14.4	7.5	144.	26.4	13.1	237.	38.4	18.4	316.	50.4	23.5	385.	62.4	28.4	443.
2.6	1.8	36.	14.6	7.6	145.	26.6	13.2	238.	38.6	18.5	318.	50.6	23.6	386.	62.6	28.5	444.
2.8	1.9	38.	14.8	7.7	147.	26.8	13.3	240.	38.8	18.6	319.	50.8	23.7	387.	62.8	28.6	445.
3.0	2.0	40.	15.0	7.8	149.	27.0	13.4	241.	39.0	18.7	320.	51.0	23.8	388.	63.0	28.6	446.
3.2	2.1	42.	15.2	7.9	150.	27.2	13.5	242.	39.2	18.8	321.	51.2	23.9	389.	63.2	28.7	447.
3.4	2.2	44.	15.4	8.0	152.	27.4	13.6	244.	39.4	18.9	322.	51.4	24.0	390.	63.4	28.8	448.
3.6	2.3	46.	15.6	8.1	154.	27.6	13.6	245.	39.6	19.0	324.	51.6	24.0	391.	63.6	28.9	449.
3.8	2.4	48.	15.8	8.2	155.	27.8	13.7	247.	39.8	19.0	325.	51.8	24.1	392.	63.8	29.0	450.
4.0	2.5	50.	16.0	8.3	157.	28.0	13.8	248.	40.0	19.1	326.	52.0	24.2	393.	64.0	29.0	450.
4.2	2.6	52.	16.2	8.4	159.	28.2	13.9	249.	40.2	19.2	327.	52.2	24.3	394.	64.2	29.1	451.
4.4	2.7	54.	16.4	8.5	160.	28.4	14.0	251.	40.4	19.3	328.	52.4	24.4	395.	64.4	29.2	452.
4.6	2.8	56.	16.6	8.6	162.	28.6	14.1	252.	40.6	19.4	330.	52.6	24.4	396.	64.6	29.3	453.
4.8	2.9	58.	16.8	8.7	164.	28.8	14.2	254.	40.8	19.5	331.	52.8	24.5	397.	64.8	29.3	454.
5.0	3.0	60.	17.0	8.8	165.	29.0	14.3	255.	41.0	19.6	332.	53.0	24.6	398.	65.0	29.4	455.
5.2	3.1	61.	17.2	8.8	167.	29.2	14.4	256.	41.2	19.7	333.	53.2	24.7	399.	65.2	29.5	456.
5.4	3.2	63.	17.4	8.9	168.	29.4	14.5	258.	41.4	19.7	334.	53.4	24.8	400.	65.4	29.6	457.
5.6	3.3	65.	17.6	9.0	170.	29.6	14.6	259.	41.6	19.8	336.	53.6	24.9	401.	65.6	29.7	457.
5.8	3.4	67.	17.8	9.1	172.	29.8	14.6	261.	41.8	19.9	337.	53.8	24.9	402.	65.8	29.7	458.
6.0	3.5	69.	18.0	9.2	173.	30.0	14.7	262.	42.0	20.0	338.	54.0	25.0	403.	66.0	29.8	459.
6.2	3.6	71.	18.2	9.3	175.	30.2	14.8	263.	42.2	20.1	339.	54.2	25.1	404.	66.2	29.9	460.
6.4	3.7	73.	18.4	9.4	176.	30.4	14.9	265.	42.4	20.2	340.	54.4	25.2	405.	66.4	30.0	461.
6.6	3.8	75.	18.6	9.5	178.	30.6	15.0	266.	42.6	20.3	341.	54.6	25.3	406.	66.6	30.0	462.
6.8	3.9	77.	18.8	9.6	180.	30.8	15.1	267.	42.8	20.3	343.	54.8	25.3	407.	66.8	30.1	463.
7.0	4.0	78.	19.0	9.7	181.	31.0	15.2	269.	43.0	20.4	344.	55.0	25.4	408.	67.0	30.2	464.
7.2	4.1	80.	19.2	9.8	183.	31.2	15.3	270.	43.2	20.5	345.	55.2	25.5	409.	67.2	30.3	464.
7.4	4.2	82.	19.4	9.9	184.	31.4	15.4	271.	43.4	20.6	346.	55.4	25.6	410.	67.4	30.4	465.
7.6	4.3	84.	19.6	10.0	186.	31.6	15.4	273.	43.6	20.7	347.	55.6	25.7	411.	67.6	30.4	466.
7.8	4.3	86.	19.8	10.1	187.	31.8	15.5	274.	43.8	20.8	348.	55.8	25.8	412.	67.8	30.5	467.
8.0	4.4	88.	20.0	10.2	189.	32.0	15.6	275.	44.0	20.8	349.	56.0	25.8	413.	68.0	30.6	468.
8.2	4.5	89.	20.2	10.3	191.	32.2	15.7	277.	44.2	20.9	351.	56.2	25.9	414.	68.2	30.7	469.
8.4	4.6	91.	20.4	10.3	192.	32.4	15.8	278.	44.4	21.0	352.	56.4	26.0	415.	68.4	30.7	470.
8.6	4.7	93.	20.6	10.4	194.	32.6	15.9	279.	44.6	21.1	353.	56.6	26.1	416.	68.6	30.8	470.
8.8	4.8	95.	20.8	10.5	195.	32.8	16.0	281.	44.8	21.2	354.	56.8	26.2	417.	68.8	30.9	471.
9.0	4.9	97.	21.0	10.6	197.	33.0	16.1	282.	45.0	21.3	355.	57.0	26.2	418.	69.0	31.0	472.
9.2	5.0	98.	21.2	10.7	198.	33.2	16.2	283.	45.2	21.4	356.	57.2	26.3	419.	69.2	31.1	473.
9.4	5.1	100.	21.4	10.8	200.	33.4	16.2	285.	45.4	21.4	357.	57.4	26.4	420.	69.4	31.1	474.
9.6	5.2	102.	21.6	10.9	201.	33.6	16.3	286.	45.6	21.5	358.	57.6	26.5	421.	69.6	31.2	475.
9.8	5.3	104.	21.8	11.0	203.	33.8	16.4	287.	45.8	21.6	360.	57.8	26.6	422.	69.8	31.3	475.
10.0	5.4	106.	22.0	11.1	204.	34.0	16.5	289.	46.0	21.7	361.	58.0	26.6	423.	70.0	31.4	476.
10.2	5.5	107.	22.2	11.2	206.	34.2	16.6	290.	46.2	21.8	362.	58.2	26.7	424.	70.2	31.4	477.
10.4	5.6	109.	22.4	11.3	207.	34.4	16.7	291.	46.4	21.9	363.	58.4	26.8	425.	70.4	31.5	478.
10.6	5.7	111.	22.6	11.4	209.	34.6	16.8	292.	46.6	21.9	364.	58.6	26.9	426.	70.6	31.6	479.
10.8	5.8	113.	22.8	11.5	210.	34.8	16.9	294.	46.8	22.0	365.	58.8	27.0	427.	70.8	31.7	480.
11.0	5.9	114.	23.0	11.5	212.	35.0	17.0	295.	47.0	22.1	366.	59.0	27.0	427.	71.0	31.7	480.

25 PERCENT MONTHLY FACTORS
FOR CONVERTING IRREGULAR PAYMENT SCHEDULES
TO EQUIVALENT EQUAL AND REGULAR PAYMENT SCHEDULES

FRB-148MF

A	B	C	A	B	C	A	B	C	A	B	C	A	B	C
71.2	31.8	481.	83.2	36.3	527.	95.2	40.6	567.	107.2	44.6	601.	119.2	48.5	632.
71.4	31.9	482.	83.4	36.4	528.	95.4	40.6	567.	107.4	44.7	602.	119.4	48.5	632.
71.6	32.0	483.	83.6	36.4	528.	95.6	40.7	568.	107.6	44.7	602.	119.6	48.6	633.
71.8	32.0	484.	83.8	36.5	529.	95.8	40.8	568.	107.8	44.8	603.	119.8	48.6	633.
72.0	32.1	484.	84.0	36.6	530.	96.0	40.8	569.	108.0	44.9	603.	120.0	48.7	634.
72.2	32.2	485.	84.2	36.7	530.	96.2	40.9	570.	108.2	44.9	604.	*****	48.8	634.
72.4	32.3	486.	84.4	36.7	531.	96.4	41.0	570.	108.4	45.0	605.	*****	49.0	636.
72.6	32.4	487.	84.6	36.8	532.	96.6	41.0	571.	108.6	45.1	605.	*****	49.2	637.
72.8	32.4	488.	84.8	36.9	532.	96.8	41.1	572.	108.8	45.1	606.	*****	49.4	639.
73.0	32.5	488.	85.0	36.9	533.	97.0	41.2	572.	109.0	45.2	606.	*****	49.6	640.
73.2	32.6	489.	85.2	37.0	534.	97.2	41.2	573.	109.2	45.3	607.	*****	49.8	642.
73.4	32.7	490.	85.4	37.1	535.	97.4	41.3	573.	109.4	45.3	607.	*****	50.0	643.
73.6	32.7	491.	85.6	37.2	535.	97.6	41.4	574.	109.6	45.4	608.	*****	50.2	645.
73.8	32.8	492.	85.8	37.2	536.	97.8	41.4	575.	109.8	45.5	608.	*****	50.4	646.
74.0	32.9	492.	86.0	37.3	537.	98.0	41.5	575.	110.0	45.5	609.	*****	50.6	648.
74.2	33.0	493.	86.2	37.4	537.	98.2	41.6	576.	110.2	45.6	609.	*****	50.8	649.
74.4	33.0	494.	86.4	37.4	538.	98.4	41.7	576.	110.4	45.6	610.	*****	51.0	651.
74.6	33.1	495.	86.6	37.5	539.	98.6	41.7	577.	110.6	45.7	610.	*****	51.2	652.
74.8	33.2	496.	86.8	37.6	539.	98.8	41.8	578.	110.8	45.8	611.	*****	51.4	653.
75.0	33.3	496.	87.0	37.7	540.	99.0	41.9	578.	111.0	45.8	611.	*****	51.6	655.
75.2	33.3	497.	87.2	37.7	541.	99.2	41.9	579.	111.2	45.9	612.	*****	51.8	656.
75.4	33.4	498.	87.4	37.8	541.	99.4	42.0	579.	111.4	46.0	612.	*****	52.0	658.
75.6	33.5	499.	87.6	37.9	542.	99.6	42.1	580.	111.6	46.0	613.	*****	52.2	659.
75.8	33.6	499.	87.8	37.9	543.	99.8	42.1	580.	111.8	46.1	613.	*****	52.4	661.
76.0	33.6	500.	88.0	38.0	543.	100.0	42.2	581.	112.0	46.2	614.	*****	52.6	662.
76.2	33.7	501.	88.2	38.1	544.	100.2	42.3	582.	112.2	46.2	615.	*****	52.8	663.
76.4	33.8	502.	88.4	38.2	545.	100.4	42.3	582.	112.4	46.3	615.	*****	53.0	665.
76.6	33.9	503.	88.6	38.2	545.	100.6	42.4	583.	112.6	46.4	616.	*****	53.2	666.
76.8	33.9	503.	88.8	38.3	546.	100.8	42.5	583.	112.8	46.4	616.	*****	53.4	667.
77.0	34.0	504.	89.0	38.4	547.	101.0	42.5	584.	113.0	46.5	617.	*****	53.6	669.
77.2	34.1	505.	89.2	38.4	547.	101.2	42.6	585.	113.2	46.6	617.	*****	53.8	670.
77.4	34.2	506.	89.4	38.5	548.	101.4	42.7	585.	113.4	46.6	618.	*****	54.0	672.
77.6	34.2	506.	89.6	38.6	549.	101.6	42.7	586.	113.6	46.7	618.	*****	54.2	673.
77.8	34.3	507.	89.8	38.7	549.	101.8	42.8	586.	113.8	46.7	619.	*****	54.4	674.
78.0	34.4	508.	90.0	38.7	550.	102.0	42.9	587.	114.0	46.8	619.	*****	54.6	676.
78.2	34.5	509.	90.2	38.8	551.	102.2	42.9	587.	114.2	46.9	620.	*****	54.8	677.
78.4	34.5	509.	90.4	38.9	551.	102.4	43.0	588.	114.4	46.9	620.	*****	55.0	678.
78.6	34.6	510.	90.6	38.9	552.	102.6	43.1	589.	114.6	47.0	621.	*****	55.2	680.
78.8	34.7	511.	90.8	39.0	553.	102.8	43.1	589.	114.8	47.1	621.	*****	55.4	681.
79.0	34.8	512.	91.0	39.1	553.	103.0	43.2	590.	115.0	47.1	622.	*****	55.6	682.
79.2	34.8	512.	91.2	39.2	554.	103.2	43.3	590.	115.2	47.2	622.	*****	55.8	684.
79.4	34.9	513.	91.4	39.2	555.	103.4	43.3	591.	115.4	47.3	623.	*****	56.0	685.
79.6	35.0	514.	91.6	39.3	555.	103.6	43.4	591.	115.6	47.3	623.	*****	56.2	686.
79.8	35.0	515.	91.8	39.4	556.	103.8	43.5	592.	115.8	47.4	624.	*****	56.4	687.
80.0	35.1	515.	92.0	39.4	557.	104.0	43.5	593.	116.0	47.4	624.	*****	56.6	689.
80.2	35.2	516.	92.2	39.5	557.	104.2	43.6	593.	116.2	47.5	625.	*****	56.8	690.
80.4	35.3	517.	92.4	39.6	558.	104.4	43.7	594.	116.4	47.6	625.	*****	57.0	691.
80.6	35.3	517.	92.6	39.6	558.	104.6	43.7	594.	116.6	47.6	626.	*****	57.2	693.
80.8	35.4	518.	92.8	39.7	559.	104.8	43.8	595.	116.8	47.7	626.	*****	57.4	694.
81.0	35.5	519.	93.0	39.8	560.	105.0	43.9	595.	117.0	47.8	627.	*****	57.6	695.
81.2	35.6	520.	93.2	39.9	560.	105.2	43.9	596.	117.2	47.8	627.	*****	57.8	696.
81.4	35.6	520.	93.4	39.9	561.	105.4	44.0	596.	117.4	47.9	627.	*****	58.0	698.
81.6	35.7	521.	93.6	40.0	562.	105.6	44.1	597.	117.6	48.0	628.	*****	58.2	699.
81.8	35.8	522.	93.8	40.1	562.	105.8	44.1	598.	117.8	48.0	628.	*****	58.4	700.
82.0	35.9	523.	94.0	40.1	563.	106.0	44.2	598.	118.0	48.1	629.	*****	58.6	701.
82.2	35.9	523.	94.2	40.2	563.	106.2	44.3	599.	118.2	48.1	629.	*****	58.8	703.
82.4	36.0	524.	94.4	40.3	564.	106.4	44.3	599.	118.4	48.2	630.	*****	59.0	704.
82.6	36.1	525.	94.6	40.3	565.	106.6	44.4	600.	118.6	48.3	630.	*****	59.2	705.
82.8	36.1	525.	94.8	40.4	565.	106.8	44.5	600.	118.8	48.3	631.	*****	59.4	706.
83.0	36.2	526.	95.0	40.5	566.	107.0	44.5	601.	119.0	48.4	631.	*****	59.6	707.

**25 PERCENT MONTHLY FACTORS
FOR CONVERTING IRREGULAR PAYMENT SCHEDULES
TO EQUIVALENT EQUAL AND REGULAR PAYMENT SCHEDULES**

FRB-149MF

A	B	C	A	B	C	A	B	C	A	B	C	A	B	C	A	B	C
*****	71.8	772.	*****	80.0	808.	*****	88.2	838.	*****	96.4	863.	*****	104.6	884.	*****	112.8	902.
*****	72.0	773.	*****	80.2	809.	*****	88.4	838.	*****	96.6	864.	*****	104.8	885.	*****	113.0	903.
*****	72.2	774.	*****	80.4	809.	*****	88.6	839.	*****	96.8	864.	*****	105.0	885.	*****	113.2	903.
*****	72.4	775.	*****	80.6	810.	*****	88.8	840.	*****	97.0	865.	*****	105.2	886.	*****	113.4	904.
*****	72.6	776.	*****	80.8	811.	*****	89.0	840.	*****	97.2	865.	*****	105.4	886.	*****	113.6	904.
*****	72.8	777.	*****	81.0	812.	*****	89.2	841.	*****	97.4	866.	*****	105.6	887.	*****	113.8	904.
*****	73.0	778.	*****	81.2	813.	*****	89.4	842.	*****	97.6	866.	*****	105.8	887.	*****	114.0	905.
*****	73.2	779.	*****	81.4	813.	*****	89.6	842.	*****	97.8	867.	*****	106.0	888.	*****	114.2	905.
*****	73.4	780.	*****	81.6	814.	*****	89.8	843.	*****	98.0	867.	*****	106.2	888.	*****	114.4	905.
*****	73.6	781.	*****	81.8	815.	*****	90.0	844.	*****	98.2	868.	*****	106.4	889.	*****	114.6	906.
*****	73.8	782.	*****	82.0	816.	*****	90.2	844.	*****	98.4	869.	*****	106.6	889.	*****	114.8	906.
*****	74.0	783.	*****	82.2	816.	*****	90.4	845.	*****	98.6	869.	*****	106.8	889.	*****	115.0	907.
*****	74.2	783.	*****	82.4	817.	*****	90.6	846.	*****	98.8	870.	*****	107.0	890.	*****	115.2	907.
*****	74.4	784.	*****	82.6	818.	*****	90.8	846.	*****	99.0	870.	*****	107.2	890.	*****	115.4	907.
*****	74.6	785.	*****	82.8	819.	*****	91.0	847.	*****	99.2	871.	*****	107.4	891.	*****	115.6	908.
*****	74.8	786.	*****	83.0	819.	*****	91.2	847.	*****	99.4	871.	*****	107.6	891.	*****	115.8	908.
*****	75.0	787.	*****	83.2	820.	*****	91.4	848.	*****	99.6	872.	*****	107.8	892.	*****	116.0	909.
*****	75.2	788.	*****	83.4	821.	*****	91.6	849.	*****	99.8	872.	*****	108.0	892.	*****	116.2	909.
*****	75.4	789.	*****	83.6	822.	*****	91.8	849.	*****	100.0	873.	*****	108.2	893.	*****	116.4	909.
*****	75.6	790.	*****	83.8	822.	*****	92.0	850.	*****	100.2	873.	*****	108.4	893.	*****	116.6	910.
*****	75.8	790.	*****	84.0	823.	*****	92.2	851.	*****	100.4	874.	*****	108.6	893.	*****	116.8	910.
*****	76.0	791.	*****	84.2	824.	*****	92.4	851.	*****	100.6	874.	*****	108.8	894.	*****	117.0	910.
*****	76.2	792.	*****	84.4	825.	*****	92.6	852.	*****	100.8	875.	*****	109.0	894.	*****	117.2	911.
*****	76.4	793.	*****	84.6	825.	*****	92.8	852.	*****	101.0	875.	*****	109.2	895.	*****	117.4	911.
*****	76.6	794.	*****	84.8	826.	*****	93.0	853.	*****	101.2	876.	*****	109.4	895.	*****	117.6	912.
*****	76.8	795.	*****	85.0	827.	*****	93.2	854.	*****	101.4	876.	*****	109.6	896.	*****	117.8	912.
*****	77.0	796.	*****	85.2	827.	*****	93.4	854.	*****	101.6	877.	*****	109.8	896.	*****	118.0	912.
*****	77.2	796.	*****	85.4	828.	*****	93.6	855.	*****	101.8	877.	*****	110.0	896.	*****	118.2	913.
*****	77.4	797.	*****	85.6	829.	*****	93.8	855.	*****	102.0	878.	*****	110.2	897.	*****	118.4	913.
*****	77.6	798.	*****	85.8	830.	*****	94.0	856.	*****	102.2	878.	*****	110.4	897.	*****	118.6	913.
*****	77.8	799.	*****	86.0	830.	*****	94.2	857.	*****	102.4	879.	*****	110.6	898.	*****	118.8	914.
*****	78.0	800.	*****	86.2	831.	*****	94.4	857.	*****	102.6	879.	*****	110.8	898.	*****	119.0	914.
*****	78.2	801.	*****	86.4	832.	*****	94.6	858.	*****	102.8	880.	*****	111.0	899.	*****	119.2	914.
*****	78.4	801.	*****	86.6	832.	*****	94.8	858.	*****	103.0	880.	*****	111.2	899.	*****	119.4	915.
*****	78.6	802.	*****	86.8	833.	*****	95.0	859.	*****	103.2	881.	*****	111.4	899.	*****	119.6	915.
*****	78.8	803.	*****	87.0	834.	*****	95.2	860.	*****	103.4	881.	*****	111.6	900.	*****	119.8	915.
*****	79.0	804.	*****	87.2	834.	*****	95.4	860.	*****	103.6	882.	*****	111.8	900.	*****	120.0	916.
*****	79.2	805.	*****	87.4	835.	*****	95.6	861.	*****	103.8	882.	*****	112.0	901.	0.0	0.0	0.0
*****	79.4	805.	*****	87.6	836.	*****	95.8	861.	*****	104.0	883.	*****	112.2	901.	0.0	0.0	0.0
*****	79.6	806.	*****	87.8	836.	*****	96.0	862.	*****	104.2	883.	*****	112.4	901.	0.0	0.0	0.0
*****	79.8	807.	*****	88.0	837.	*****	96.2	862.	*****	104.4	884.	*****	112.6	902.	0.0	0.0	0.0

30 PERCENT MONTHLY FACTORS
FOR CONVERTING IRREGULAR PAYMENT SCHEDULES
TO EQUIVALENT EQUAL AND REGULAR PAYMENT SCHEDULES

FRB-150MF

A	B	C	A	B	C	A	B	C	A	B	C	A	B	C	A	B	C
*****	0.1	2.	11.2	6.0	137.	23.2	11.5	248.	35.2	16.8	340.	47.2	21.8	417.	59.2	26.6	481.
*****	0.2	5.	11.4	6.1	139.	23.4	11.6	250.	35.4	16.9	342.	47.4	21.9	418.	59.4	26.6	482.
*****	0.3	7.	11.6	6.2	141.	23.6	11.7	251.	35.6	17.0	343.	47.6	22.0	419.	59.6	26.7	483.
*****	0.4	10.	11.8	6.3	143.	23.8	11.8	253.	35.8	17.1	344.	47.8	22.1	420.	59.8	26.8	484.
*****	0.5	12.	12.0	6.4	145.	24.0	11.9	255.	36.0	17.2	346.	48.0	22.2	421.	60.0	26.9	485.
*****	0.6	15.	12.2	6.4	147.	24.2	12.0	256.	36.2	17.3	347.	48.2	22.2	423.	60.2	26.9	486.
*****	0.7	17.	12.4	6.5	149.	24.4	12.1	258.	36.4	17.3	348.	48.4	22.3	424.	60.4	27.0	487.
*****	0.8	20.	12.6	6.6	151.	24.6	12.2	260.	36.6	17.4	350.	48.6	22.4	425.	60.6	27.1	488.
*****	0.9	22.	12.8	6.7	153.	24.8	12.3	261.	36.8	17.5	351.	48.8	22.5	426.	60.8	27.2	489.
1.0	1.0	24.	13.0	6.8	155.	25.0	12.4	263.	37.0	17.6	353.	49.0	22.6	427.	61.0	27.2	490.
1.2	1.1	27.	13.2	6.9	157.	25.2	12.4	265.	37.2	17.7	354.	49.2	22.6	428.	61.2	27.3	491.
1.4	1.2	29.	13.4	7.0	159.	25.4	12.5	266.	37.4	17.8	355.	49.4	22.7	429.	61.4	27.4	492.
1.6	1.3	32.	13.6	7.1	161.	25.6	12.6	268.	37.6	17.9	357.	49.6	22.8	431.	61.6	27.5	493.
1.8	1.4	34.	13.8	7.2	163.	25.8	12.7	270.	37.8	17.9	358.	49.8	22.9	432.	61.8	27.5	493.
2.0	1.5	36.	14.0	7.3	165.	26.0	12.8	271.	38.0	18.0	359.	50.0	23.0	433.	62.0	27.6	494.
2.2	1.6	39.	14.2	7.4	167.	26.2	12.9	273.	38.2	18.1	361.	50.2	23.0	434.	62.2	27.7	495.
2.4	1.7	41.	14.4	7.5	169.	26.4	13.0	274.	38.4	18.2	362.	50.4	23.1	435.	62.4	27.8	496.
2.6	1.8	43.	14.6	7.6	171.	26.6	13.1	276.	38.6	18.3	363.	50.6	23.2	436.	62.6	27.8	497.
2.8	1.9	46.	14.8	7.7	173.	26.8	13.2	278.	38.8	18.4	365.	50.8	23.3	437.	62.8	27.9	498.
3.0	2.0	48.	15.0	7.8	175.	27.0	13.3	279.	39.0	18.4	366.	51.0	23.4	438.	63.0	28.0	499.
3.2	2.1	50.	15.2	7.9	176.	27.2	13.3	281.	39.2	18.5	367.	51.2	23.4	439.	63.2	28.1	500.
3.4	2.2	53.	15.4	8.0	178.	27.4	13.4	282.	39.4	18.6	369.	51.4	23.5	441.	63.4	28.1	501.
3.6	2.3	55.	15.6	8.1	180.	27.6	13.5	284.	39.6	18.7	370.	51.6	23.6	442.	63.6	28.2	502.
3.8	2.4	57.	15.8	8.1	182.	27.8	13.6	285.	39.8	18.8	371.	51.8	23.7	443.	63.8	28.3	503.
4.0	2.5	60.	16.0	8.2	184.	28.0	13.7	287.	40.0	18.9	372.	52.0	23.8	444.	64.0	28.4	504.
4.2	2.6	62.	16.2	8.3	186.	28.2	13.8	289.	40.2	19.0	374.	52.2	23.8	445.	64.2	28.4	505.
4.4	2.7	64.	16.4	8.4	188.	28.4	13.9	290.	40.4	19.0	375.	52.4	23.9	446.	64.4	28.5	506.
4.6	2.8	66.	16.6	8.5	190.	28.6	14.0	292.	40.6	19.1	376.	52.6	24.0	447.	64.6	28.6	506.
4.8	2.9	69.	16.8	8.6	192.	28.8	14.1	293.	40.8	19.2	378.	52.8	24.1	448.	64.8	28.7	507.
5.0	3.0	71.	17.0	8.7	193.	29.0	14.1	295.	41.0	19.3	379.	53.0	24.2	449.	65.0	28.7	508.
5.2	3.1	73.	17.2	8.8	195.	29.2	14.2	296.	41.2	19.4	380.	53.2	24.2	450.	65.2	28.8	509.
5.4	3.2	75.	17.4	8.9	197.	29.4	14.3	298.	41.4	19.5	381.	53.4	24.3	451.	65.4	28.9	510.
5.6	3.3	78.	17.6	9.0	199.	29.6	14.4	299.	41.6	19.5	383.	53.6	24.4	452.	65.6	29.0	511.
5.8	3.4	80.	17.8	9.1	201.	29.8	14.5	301.	41.8	19.6	384.	53.8	24.5	453.	65.8	29.0	512.
6.0	3.5	82.	18.0	9.2	203.	30.0	14.6	302.	42.0	19.7	385.	54.0	24.5	455.	66.0	29.1	513.
6.2	3.6	84.	18.2	9.3	204.	30.2	14.7	304.	42.2	19.8	386.	54.2	24.6	456.	66.2	29.2	514.
6.4	3.7	86.	18.4	9.4	206.	30.4	14.8	305.	42.4	19.9	388.	54.4	24.7	457.	66.4	29.3	514.
6.6	3.8	89.	18.6	9.4	208.	30.6	14.8	307.	42.6	20.0	389.	54.6	24.8	458.	66.6	29.3	515.
6.8	3.9	91.	18.8	9.5	210.	30.8	14.9	308.	42.8	20.0	390.	54.8	24.9	459.	66.8	29.4	516.
7.0	4.0	93.	19.0	9.6	212.	31.0	15.0	310.	43.0	20.1	391.	55.0	24.9	460.	67.0	29.5	517.
7.2	4.0	95.	19.2	9.7	213.	31.2	15.1	311.	43.2	20.2	393.	55.2	25.0	461.	67.2	29.6	518.
7.4	4.1	97.	19.4	9.8	215.	31.4	15.2	313.	43.4	20.3	394.	55.4	25.1	462.	67.4	29.6	519.
7.6	4.2	99.	19.6	9.9	217.	31.6	15.3	314.	43.6	20.4	395.	55.6	25.2	463.	67.6	29.7	520.
7.8	4.3	102.	19.8	10.0	219.	31.8	15.4	316.	43.8	20.4	396.	55.8	25.2	464.	67.8	29.8	521.
8.0	4.4	104.	20.0	10.1	221.	32.0	15.5	317.	44.0	20.5	398.	56.0	25.3	465.	68.0	29.9	521.
8.2	4.5	106.	20.2	10.2	222.	32.2	15.5	319.	44.2	20.6	399.	56.2	25.4	466.	68.2	29.9	522.
8.4	4.6	108.	20.4	10.3	224.	32.4	15.6	320.	44.4	20.7	400.	56.4	25.5	467.	68.4	30.0	523.
8.6	4.7	110.	20.6	10.4	226.	32.6	15.7	322.	44.6	20.8	401.	56.6	25.6	468.	68.6	30.1	524.
8.8	4.8	112.	20.8	10.5	228.	32.8	15.8	323.	44.8	20.9	403.	56.8	25.6	469.	68.8	30.1	525.
9.0	4.9	114.	21.0	10.5	229.	33.0	15.9	324.	45.0	20.9	404.	57.0	25.7	470.	69.0	30.2	526.
9.2	5.0	116.	21.2	10.6	231.	33.2	16.0	326.	45.2	21.0	405.	57.2	25.8	471.	69.2	30.3	527.
9.4	5.1	119.	21.4	10.7	233.	33.4	16.1	327.	45.4	21.1	406.	57.4	25.9	472.	69.4	30.4	527.
9.6	5.2	121.	21.6	10.8	235.	33.6	16.1	329.	45.6	21.2	407.	57.6	25.9	473.	69.6	30.4	528.
9.8	5.3	123.	21.8	10.9	236.	33.8	16.2	330.	45.8	21.3	409.	57.8	26.0	474.	69.8	30.5	529.
10.0	5.4	125.	22.0	11.0	238.	34.0	16.3	332.	46.0	21.3	410.	58.0	26.1	475.	70.0	30.6	530.
10.2	5.5	127.	22.2	11.1	240.	34.2	16.4	333.	46.2	21.4	411.	58.2	26.2	476.	70.2	30.7	531.
10.4	5.6	129.	22.4	11.2	241.	34.4	16.5	334.	46.4	21.5	412.	58.4	26.3	477.	70.4	30.7	532.
10.6	5.7	131.	22.6	11.3	243.	34.6	16.6	336.	46.6	21.6	413.	58.6	26.3	478.	70.6	30.8	533.
10.8	5.8	133.	22.8	11.4	245.	34.8	16.7	337.	46.8	21.7	414.	58.8	26.4	479.	70.8	30.9	533.
11.0	5.9	135.	23.0	11.5	246.	35.0	16.7	339.	47.0	21.8	416.	59.0	26.5	480.	71.0	30.9	534.

30 PERCENT MONTHLY FACTORS
FOR CONVERTING IRREGULAR PAYMENT SCHEDULES
TO EQUIVALENT EQUAL AND REGULAR PAYMENT SCHEDULES

FRB-151MF

A	B	C	A	B	C	A	B	C	A	B	C	A	B	C
71.2	31.0	535.	83.2	35.2	581.	95.2	39.2	620.	107.2	42.9	653.	119.2	46.4	682.
71.4	31.1	536.	83.4	35.3	582.	95.4	39.2	620.	107.4	43.0	654.	119.4	46.5	683.
71.6	31.2	537.	83.6	35.3	582.	95.6	39.3	621.	107.6	43.0	654.	119.6	46.5	683.
71.8	31.2	538.	83.8	35.4	583.	95.8	39.4	622.	107.8	43.1	655.	119.8	46.6	683.
72.0	31.3	538.	84.0	35.5	584.	96.0	39.4	622.	108.0	43.1	655.	120.0	46.6	684.
72.2	31.4	539.	84.2	35.6	584.	96.2	39.5	623.	108.2	43.2	656.	*****	46.8	685.
72.4	31.4	540.	84.4	35.6	585.	96.4	39.6	623.	108.4	43.3	656.	*****	47.0	687.
72.6	31.5	541.	84.6	35.7	586.	96.6	39.6	624.	108.6	43.3	657.	*****	47.2	688.
72.8	31.6	542.	84.8	35.8	586.	96.8	39.7	625.	108.8	43.4	657.	*****	47.4	690.
73.0	31.7	542.	85.0	35.8	587.	97.0	39.7	625.	109.0	43.4	658.	*****	47.6	691.
73.2	31.7	543.	85.2	35.9	588.	97.2	39.8	626.	109.2	43.5	658.	*****	47.8	693.
73.4	31.8	544.	85.4	36.0	588.	97.4	39.9	626.	109.4	43.6	659.	*****	48.0	694.
73.6	31.9	545.	85.6	36.0	589.	97.6	39.9	627.	109.6	43.6	659.	*****	48.2	696.
73.8	31.9	546.	85.8	36.1	590.	97.8	40.0	628.	109.8	43.7	660.	*****	48.4	697.
74.0	32.0	546.	86.0	36.2	591.	98.0	40.1	628.	110.0	43.7	660.	*****	48.6	699.
74.2	32.1	547.	86.2	36.2	591.	98.2	40.1	629.	110.2	43.8	661.	*****	48.8	700.
74.4	32.2	548.	86.4	36.3	592.	98.4	40.2	629.	110.4	43.9	661.	*****	49.0	702.
74.6	32.2	549.	86.6	36.4	593.	98.6	40.3	630.	110.6	43.9	662.	*****	49.2	703.
74.8	32.3	550.	86.8	36.4	593.	98.8	40.3	630.	110.8	44.0	662.	*****	49.4	705.
75.0	32.4	550.	87.0	36.5	594.	99.0	40.4	631.	111.0	44.0	663.	*****	49.6	706.
75.2	32.4	551.	87.2	36.6	595.	99.2	40.4	632.	111.2	44.1	663.	*****	49.8	708.
75.4	32.5	552.	87.4	36.6	595.	99.4	40.5	632.	111.4	44.2	664.	*****	50.0	709.
75.6	32.6	553.	87.6	36.7	596.	99.6	40.6	633.	111.6	44.2	664.	*****	50.2	710.
75.8	32.7	553.	87.8	36.8	597.	99.8	40.6	633.	111.8	44.3	665.	*****	50.4	712.
76.0	32.7	554.	88.0	36.8	597.	100.0	40.7	634.	112.0	44.3	665.	*****	50.6	713.
76.2	32.8	555.	88.2	36.9	598.	100.2	40.8	634.	112.2	44.4	666.	*****	50.8	715.
76.4	32.9	556.	88.4	37.0	599.	100.4	40.8	635.	112.4	44.4	666.	*****	51.0	716.
76.6	32.9	557.	88.6	37.0	599.	100.6	40.9	636.	112.6	44.5	667.	*****	51.2	718.
76.8	33.0	557.	88.8	37.1	600.	100.8	40.9	636.	112.8	44.6	667.	*****	51.4	719.
77.0	33.1	558.	89.0	37.2	600.	101.0	41.0	637.	113.0	44.6	668.	*****	51.6	720.
77.2	33.1	559.	89.2	37.2	601.	101.2	41.1	637.	113.2	44.7	668.	*****	51.8	722.
77.4	33.2	560.	89.4	37.3	602.	101.4	41.1	638.	113.4	44.7	669.	*****	52.0	723.
77.6	33.3	560.	89.6	37.4	602.	101.6	41.2	638.	113.6	44.8	669.	*****	52.2	724.
77.8	33.4	561.	89.8	37.4	603.	101.8	41.2	639.	113.8	44.9	670.	*****	52.4	726.
78.0	33.4	562.	90.0	37.5	604.	102.0	41.3	639.	114.0	44.9	670.	*****	52.6	727.
78.2	33.5	563.	90.2	37.6	604.	102.2	41.4	640.	114.2	45.0	671.	*****	52.8	728.
78.4	33.6	563.	90.4	37.6	605.	102.4	41.4	641.	114.4	45.0	671.	*****	53.0	730.
78.6	33.6	564.	90.6	37.7	606.	102.6	41.5	641.	114.6	45.1	672.	*****	53.2	731.
78.8	33.7	565.	90.8	37.7	606.	102.8	41.6	642.	114.8	45.1	672.	*****	53.4	732.
79.0	33.8	566.	91.0	37.8	607.	103.0	41.6	642.	115.0	45.2	673.	*****	53.6	734.
79.2	33.8	566.	91.2	37.9	608.	103.2	41.7	643.	115.2	45.3	673.	*****	53.8	735.
79.4	33.9	567.	91.4	37.9	608.	103.4	41.7	643.	115.4	45.3	673.	*****	54.0	736.
79.6	34.0	568.	91.6	38.0	609.	103.6	41.8	644.	115.6	45.4	674.	*****	54.2	738.
79.8	34.0	569.	91.8	38.1	609.	103.8	41.9	644.	115.8	45.4	674.	*****	54.4	739.
80.0	34.1	569.	92.0	38.1	610.	104.0	41.9	645.	116.0	45.5	675.	*****	54.6	740.
80.2	34.2	570.	92.2	38.2	611.	104.2	42.0	645.	116.2	45.6	675.	*****	54.8	742.
80.4	34.3	571.	92.4	38.3	611.	104.4	42.0	646.	116.4	45.6	676.	*****	55.0	743.
80.6	34.3	572.	92.6	38.3	612.	104.6	42.1	646.	116.6	45.7	676.	*****	55.2	744.
80.8	34.4	572.	92.8	38.4	613.	104.8	42.2	647.	116.8	45.7	677.	*****	55.4	745.
81.0	34.5	573.	93.0	38.5	613.	105.0	42.2	648.	117.0	45.8	677.	*****	55.6	747.
81.2	34.5	574.	93.2	38.5	614.	105.2	42.3	648.	117.2	45.8	678.	*****	55.8	748.
81.4	34.6	574.	93.4	38.6	614.	105.4	42.4	649.	117.4	45.9	678.	*****	56.0	749.
81.6	34.7	575.	93.6	38.7	615.	105.6	42.4	649.	117.6	46.0	679.	*****	56.2	750.
81.8	34.7	576.	93.8	38.7	616.	105.8	42.5	650.	117.8	46.0	679.	*****	56.4	752.
82.0	34.8	577.	94.0	38.8	616.	106.0	42.5	650.	118.0	46.1	679.	*****	56.6	753.
82.2	34.9	577.	94.2	38.9	617.	106.2	42.6	651.	118.2	46.1	680.	*****	56.8	754.
82.4	34.9	578.	94.4	38.9	617.	106.4	42.7	651.	118.4	46.2	680.	*****	57.0	755.
82.6	35.0	579.	94.6	39.0	618.	106.6	42.7	652.	118.6	46.2	681.	*****	57.2	756.
82.8	35.1	579.	94.8	39.0	619.	106.8	42.8	652.	118.8	46.3	681.	*****	57.4	758.
83.0	35.1	580.	95.0	39.1	619.	107.0	42.8	653.	119.0	46.4	682.	*****	57.6	759.

30 PERCENT MONTHLY FACTORS
FOR CONVERTING IRREGULAR PAYMENT SCHEDULES
TO EQUIVALENT EQUAL AND REGULAR PAYMENT SCHEDULES

FRB-152MF

A	B	C	A	B	C	A	B	C	A	B	C	A	B	C	
*****	69.8	822.	*****	78.2	855.	*****	86.6	882.	*****	95.0	904.	*****	103.4	922.	***** 111.8 937.
*****	70.0	822.	*****	78.4	856.	*****	86.8	883.	*****	95.2	905.	*****	103.6	923.	***** 112.0 937.
*****	70.2	823.	*****	78.6	856.	*****	87.0	883.	*****	95.4	905.	*****	103.8	923.	***** 112.2 937.
*****	70.4	824.	*****	78.8	857.	*****	87.2	884.	*****	95.6	906.	*****	104.0	923.	***** 112.4 938.
*****	70.6	825.	*****	79.0	858.	*****	87.4	884.	*****	95.8	906.	*****	104.2	924.	***** 112.6 938.
*****	70.8	826.	*****	79.2	859.	*****	87.6	885.	*****	96.0	907.	*****	104.4	924.	***** 112.8 938.
*****	71.0	827.	*****	79.4	859.	*****	87.8	886.	*****	96.2	907.	*****	104.6	924.	***** 113.0 939.
*****	71.2	828.	*****	79.6	860.	*****	88.0	886.	*****	96.4	907.	*****	104.8	925.	***** 113.2 939.
*****	71.4	828.	*****	79.8	861.	*****	88.2	887.	*****	96.6	908.	*****	105.0	925.	***** 113.4 939.
*****	71.6	829.	*****	80.0	861.	*****	88.4	887.	*****	96.8	908.	*****	105.2	926.	***** 113.6 939.
*****	71.8	830.	*****	80.2	862.	*****	88.6	888.	*****	97.0	909.	*****	105.4	926.	***** 113.8 940.
*****	72.0	831.	*****	80.4	863.	*****	88.8	888.	*****	97.2	909.	*****	105.6	926.	***** 114.0 940.
*****	72.2	832.	*****	80.6	863.	*****	89.0	889.	*****	97.4	910.	*****	105.8	927.	***** 114.2 940.
*****	72.4	833.	*****	80.8	864.	*****	89.2	889.	*****	97.6	910.	*****	106.0	927.	***** 114.4 941.
*****	72.6	833.	*****	81.0	865.	*****	89.4	890.	*****	97.8	911.	*****	106.2	927.	***** 114.6 941.
*****	72.8	834.	*****	81.2	865.	*****	89.6	891.	*****	98.0	911.	*****	106.4	928.	***** 114.8 941.
*****	73.0	835.	*****	81.4	866.	*****	89.8	891.	*****	98.2	912.	*****	106.6	928.	***** 115.0 942.
*****	73.2	836.	*****	81.6	867.	*****	90.0	892.	*****	98.4	912.	*****	106.8	928.	***** 115.2 942.
*****	73.4	837.	*****	81.8	867.	*****	90.2	892.	*****	98.6	912.	*****	107.0	929.	***** 115.4 942.
*****	73.6	838.	*****	82.0	868.	*****	90.4	893.	*****	98.8	913.	*****	107.2	929.	***** 115.6 942.
*****	73.8	838.	*****	82.2	869.	*****	90.6	893.	*****	99.0	913.	*****	107.4	929.	***** 115.8 943.
*****	74.0	839.	*****	82.4	869.	*****	90.8	894.	*****	99.2	914.	*****	107.6	930.	***** 116.0 943.
*****	74.2	840.	*****	82.6	870.	*****	91.0	894.	*****	99.4	914.	*****	107.8	930.	***** 116.2 943.
*****	74.4	841.	*****	82.8	871.	*****	91.2	895.	*****	99.6	915.	*****	108.0	931.	***** 116.4 944.
*****	74.6	842.	*****	83.0	871.	*****	91.4	895.	*****	99.8	915.	*****	108.2	931.	***** 116.6 944.
*****	74.8	842.	*****	83.2	872.	*****	91.6	896.	*****	100.0	915.	*****	108.4	931.	***** 116.8 944.
*****	75.0	843.	*****	83.4	872.	*****	91.8	896.	*****	100.2	916.	*****	108.6	932.	***** 117.0 944.
*****	75.2	844.	*****	83.6	873.	*****	92.0	897.	*****	100.4	916.	*****	108.8	932.	***** 117.2 945.
*****	75.4	845.	*****	83.8	874.	*****	92.2	897.	*****	100.6	917.	*****	109.0	932.	***** 117.4 945.
*****	75.6	845.	*****	84.0	874.	*****	92.4	898.	*****	100.8	917.	*****	109.2	933.	***** 117.6 945.
*****	75.8	846.	*****	84.2	875.	*****	92.6	898.	*****	101.0	917.	*****	109.4	933.	***** 117.8 945.
*****	76.0	847.	*****	84.4	876.	*****	92.8	899.	*****	101.2	918.	*****	109.6	933.	***** 118.0 946.
*****	76.2	848.	*****	84.6	876.	*****	93.0	899.	*****	101.4	918.	*****	109.8	934.	***** 118.2 946.
*****	76.4	848.	*****	84.8	877.	*****	93.2	900.	*****	101.6	919.	*****	110.0	934.	***** 118.4 946.
*****	76.6	849.	*****	85.0	877.	*****	93.4	900.	*****	101.8	919.	*****	110.2	934.	***** 118.6 947.
*****	76.8	850.	*****	85.2	878.	*****	93.6	901.	*****	102.0	919.	*****	110.4	935.	***** 118.8 947.
*****	77.0	851.	*****	85.4	879.	*****	93.8	901.	*****	102.2	920.	*****	110.6	935.	***** 119.0 947.
*****	77.2	851.	*****	85.6	879.	*****	94.0	902.	*****	102.4	920.	*****	110.8	935.	***** 119.2 947.
*****	77.4	852.	*****	85.8	880.	*****	94.2	902.	*****	102.6	921.	*****	111.0	935.	***** 119.4 948.
*****	77.6	853.	*****	86.0	880.	*****	94.4	903.	*****	102.8	921.	*****	111.2	936.	***** 119.6 948.
*****	77.8	854.	*****	86.2	881.	*****	94.6	903.	*****	103.0	921.	*****	111.4	936.	***** 119.8 948.
*****	78.0	854.	*****	86.4	882.	*****	94.8	904.	*****	103.2	922.	*****	111.6	936.	***** 120.0 948.

35 PERCENT MONTHLY FACTORS
FOR CONVERTING IRREGULAR PAYMENT SCHEDULES
TO EQUIVALENT EQUAL AND REGULAR PAYMENT SCHEDULES

FRB-153MF

A	B	C	A	B	C	A	B	C	A	B	C	A	B	C
*****	0.1	3.	11.2	6.0	157.	23.2	11.5	281.	35.2	16.6	380.	47.2	21.5	461.
*****	0.2	6.	11.4	6.0	160.	23.4	11.5	283.	35.4	16.7	382.	47.4	21.6	462.
*****	0.3	9.	11.6	6.1	162.	23.6	11.6	284.	35.6	16.8	383.	47.6	21.6	463.
*****	0.4	11.	11.8	6.2	164.	23.8	11.7	286.	35.8	16.9	384.	47.8	21.7	464.
*****	0.5	14.	12.0	6.3	166.	24.0	11.8	288.	36.0	17.0	386.	48.0	21.8	465.
*****	0.6	17.	12.2	6.4	169.	24.2	11.9	290.	36.2	17.0	387.	48.2	21.9	467.
*****	0.7	20.	12.4	6.5	171.	24.4	12.0	292.	36.4	17.1	389.	48.4	21.9	468.
*****	0.8	23.	12.6	6.6	173.	24.6	12.1	293.	36.6	17.2	390.	48.6	22.0	469.
*****	0.9	26.	12.8	6.7	175.	24.8	12.2	295.	36.8	17.3	392.	48.8	22.1	470.
1.0	1.0	28.	13.0	6.8	178.	25.0	12.3	297.	37.0	17.4	393.	49.0	22.2	471.
1.2	1.1	31.	13.2	6.9	180.	25.2	12.3	299.	37.2	17.5	395.	49.2	22.2	473.
1.4	1.2	34.	13.4	7.0	182.	25.4	12.4	301.	37.4	17.5	396.	49.4	22.3	474.
1.6	1.3	37.	13.6	7.1	184.	25.6	12.5	302.	37.6	17.6	398.	49.6	22.4	475.
1.8	1.4	39.	13.8	7.2	186.	25.8	12.6	304.	37.8	17.7	399.	49.8	22.5	476.
2.0	1.5	42.	14.0	7.3	189.	26.0	12.7	306.	38.0	17.8	400.	50.0	22.6	477.
2.2	1.6	45.	14.2	7.4	191.	26.2	12.8	308.	38.2	17.9	402.	50.2	22.6	478.
2.4	1.7	48.	14.4	7.5	193.	26.4	12.9	309.	38.4	18.0	403.	50.4	22.7	479.
2.6	1.8	50.	14.6	7.5	195.	26.6	13.0	311.	38.6	18.0	405.	50.6	22.8	481.
2.8	1.9	53.	14.8	7.6	197.	26.8	13.0	313.	38.8	18.1	406.	50.8	22.9	482.
3.0	2.0	56.	15.0	7.7	199.	27.0	13.1	314.	39.0	18.2	407.	51.0	22.9	483.
3.2	2.1	58.	15.2	7.8	201.	27.2	13.2	316.	39.2	18.3	409.	51.2	23.0	484.
3.4	2.2	61.	15.4	7.9	204.	27.4	13.3	318.	39.4	18.4	410.	51.4	23.1	485.
3.6	2.3	64.	15.6	8.0	206.	27.6	13.4	320.	39.6	18.4	412.	51.6	23.2	486.
3.8	2.4	66.	15.8	8.1	208.	27.8	13.5	321.	39.8	18.5	413.	51.8	23.2	487.
4.0	2.5	69.	16.0	8.2	210.	28.0	13.6	323.	40.0	18.6	414.	52.0	23.3	489.
4.2	2.6	71.	16.2	8.3	212.	28.2	13.7	325.	40.2	18.7	416.	52.2	23.4	490.
4.4	2.7	74.	16.4	8.4	214.	28.4	13.7	326.	40.4	18.8	417.	52.4	23.5	491.
4.6	2.8	77.	16.6	8.5	216.	28.6	13.8	328.	40.6	18.8	418.	52.6	23.5	492.
4.8	2.9	79.	16.8	8.6	218.	28.8	13.9	330.	40.8	18.9	420.	52.8	23.6	493.
5.0	3.0	82.	17.0	8.7	220.	29.0	14.0	331.	41.0	19.0	421.	53.0	23.7	494.
5.2	3.1	84.	17.2	8.7	222.	29.2	14.1	333.	41.2	19.1	422.	53.2	23.8	495.
5.4	3.2	87.	17.4	8.8	224.	29.4	14.2	335.	41.4	19.2	424.	53.4	23.9	496.
5.6	3.3	90.	17.6	8.9	226.	29.6	14.3	336.	41.6	19.3	425.	53.6	23.9	497.
5.8	3.4	92.	17.8	9.0	228.	29.8	14.3	338.	41.8	19.3	426.	53.8	24.0	498.
6.0	3.5	95.	18.0	9.1	231.	30.0	14.4	340.	42.0	19.4	428.	54.0	24.1	500.
6.2	3.6	97.	18.2	9.2	233.	30.2	14.5	341.	42.2	19.5	429.	54.2	24.2	501.
6.4	3.7	100.	18.4	9.3	235.	30.4	14.6	343.	42.4	19.6	430.	54.4	24.2	502.
6.6	3.7	102.	18.6	9.4	237.	30.6	14.7	344.	42.6	19.7	432.	54.6	24.3	503.
6.8	3.8	105.	18.8	9.5	239.	30.8	14.8	346.	42.8	19.7	433.	54.8	24.4	504.
7.0	3.9	107.	19.0	9.6	241.	31.0	14.9	348.	43.0	19.8	434.	55.0	24.5	505.
7.2	4.0	110.	19.2	9.7	243.	31.2	14.9	349.	43.2	19.9	436.	55.2	24.5	506.
7.4	4.1	112.	19.4	9.8	244.	31.4	15.0	351.	43.4	20.0	437.	55.4	24.6	507.
7.6	4.2	115.	19.6	9.8	246.	31.6	15.1	352.	43.6	20.1	438.	55.6	24.7	508.
7.8	4.3	117.	19.8	9.9	248.	31.8	15.2	354.	43.8	20.1	439.	55.8	24.7	509.
8.0	4.4	119.	20.0	10.0	250.	32.0	15.3	356.	44.0	20.2	441.	56.0	24.8	510.
8.2	4.5	122.	20.2	10.1	252.	32.2	15.4	357.	44.2	20.3	442.	56.2	24.9	511.
8.4	4.6	124.	20.4	10.2	254.	32.4	15.5	359.	44.4	20.4	443.	56.4	25.0	512.
8.6	4.7	127.	20.6	10.3	256.	32.6	15.5	360.	44.6	20.5	445.	56.6	25.0	513.
8.8	4.8	129.	20.8	10.4	258.	32.8	15.6	362.	44.8	20.5	446.	56.8	25.1	514.
9.0	4.9	132.	21.0	10.5	260.	33.0	15.7	363.	45.0	20.6	447.	57.0	25.2	515.
9.2	5.0	134.	21.2	10.6	262.	33.2	15.8	365.	45.2	20.7	448.	57.2	25.3	516.
9.4	5.1	136.	21.4	10.7	264.	33.4	15.9	366.	45.4	20.8	450.	57.4	25.3	517.
9.6	5.2	139.	21.6	10.7	266.	33.6	16.0	368.	45.6	20.8	451.	57.6	25.4	518.
9.8	5.3	141.	21.8	10.8	268.	33.8	16.0	369.	45.8	20.9	452.	57.8	25.5	519.
10.0	5.4	143.	22.0	10.9	270.	34.0	16.1	371.	46.0	21.0	453.	58.0	25.6	520.
10.2	5.5	146.	22.2	11.0	271.	34.2	16.2	373.	46.2	21.1	455.	58.2	25.6	521.
10.4	5.6	148.	22.4	11.1	273.	34.4	16.3	374.	46.4	21.2	456.	58.4	25.7	522.
10.6	5.7	150.	22.6	11.2	275.	34.6	16.4	376.	46.6	21.2	457.	58.6	25.8	523.
10.8	5.8	153.	22.8	11.3	277.	34.8	16.5	377.	46.8	21.3	458.	58.8	25.9	524.
11.0	5.9	155.	23.0	11.4	279.	35.0	16.5	379.	47.0	21.4	459.	59.0	25.9	525.

35 PERCENT MONTHLY FACTORS
FOR CONVERTING IRREGULAR PAYMENT SCHEDULES
TO EQUIVALENT EQUAL AND REGULAR PAYMENT SCHEDULES

FRB-154MF

A	B	C	A	B	C	A	B	C	A	B	C	A	B	C
71.2	30.2	581.	83.2	34.2	626.	95.2	37.9	663.	107.2	41.3	695.	119.2	44.5	722.
71.4	30.3	581.	83.4	34.2	626.	95.4	37.9	664.	107.4	41.3	695.	119.4	44.5	722.
71.6	30.4	582.	83.6	34.3	627.	95.6	38.0	664.	107.6	41.4	696.	119.6	44.6	723.
71.8	30.4	583.	83.8	34.4	628.	95.8	38.0	665.	107.8	41.5	696.	119.8	44.6	723.
72.0	30.5	584.	84.0	34.4	628.	96.0	38.1	665.	108.0	41.5	697.	120.0	44.7	723.
72.2	30.6	585.	84.2	34.5	629.	96.2	38.1	666.	108.2	41.6	697.	*****	44.8	724.
72.4	30.6	586.	84.4	34.6	630.	96.4	38.2	667.	108.4	41.6	698.	*****	45.0	726.
72.6	30.7	586.	84.6	34.6	630.	96.6	38.3	667.	108.6	41.7	698.	*****	45.2	727.
72.8	30.8	587.	84.8	34.7	631.	96.8	38.3	668.	108.8	41.7	699.	*****	45.4	729.
73.0	30.8	588.	85.0	34.7	632.	97.0	38.4	668.	109.0	41.8	699.	*****	45.6	730.
73.2	30.9	589.	85.2	34.8	632.	97.2	38.4	669.	109.2	41.8	700.	*****	45.8	732.
73.4	31.0	590.	85.4	34.9	633.	97.4	38.5	669.	109.4	41.9	700.	*****	46.0	734.
73.6	31.0	590.	85.6	34.9	634.	97.6	38.6	670.	109.6	41.9	701.	*****	46.2	735.
73.8	31.1	591.	85.8	35.0	634.	97.8	38.6	671.	109.8	42.0	701.	*****	46.4	737.
74.0	31.2	592.	86.0	35.1	635.	98.0	38.7	671.	110.0	42.1	702.	*****	46.6	738.
74.2	31.2	593.	86.2	35.1	636.	98.2	38.7	672.	110.2	42.1	702.	*****	46.8	740.
74.4	31.3	593.	86.4	35.2	636.	98.4	38.8	672.	110.4	42.2	702.	*****	47.0	741.
74.6	31.4	594.	86.6	35.2	637.	98.6	38.8	673.	110.6	42.2	703.	*****	47.2	743.
74.8	31.4	595.	86.8	35.3	638.	98.8	38.9	673.	110.8	42.3	703.	*****	47.4	744.
75.0	31.5	596.	87.0	35.4	638.	99.0	39.0	674.	111.0	42.3	704.	*****	47.6	746.
75.2	31.6	597.	87.2	35.4	639.	99.2	39.0	674.	111.2	42.4	704.	*****	47.8	747.
75.4	31.6	597.	87.4	35.5	640.	99.4	39.1	675.	111.4	42.4	705.	*****	48.0	748.
75.6	31.7	598.	87.6	35.6	640.	99.6	39.1	675.	111.6	42.5	705.	*****	48.2	750.
75.8	31.8	599.	87.8	35.6	641.	99.8	39.2	676.	111.8	42.5	706.	*****	48.4	751.
76.0	31.8	600.	88.0	35.7	641.	100.0	39.3	676.	112.0	42.6	706.	*****	48.6	753.
76.2	31.9	600.	88.2	35.7	642.	100.2	39.3	677.	112.2	42.6	707.	*****	48.8	754.
76.4	32.0	601.	88.4	35.8	643.	100.4	39.4	678.	112.4	42.7	707.	*****	49.0	756.
76.6	32.0	602.	88.6	35.9	643.	100.6	39.4	678.	112.6	42.8	707.	*****	49.2	757.
76.8	32.1	603.	88.8	35.9	644.	100.8	39.5	679.	112.8	42.8	708.	*****	49.4	758.
77.0	32.2	603.	89.0	36.0	645.	101.0	39.5	679.	113.0	42.9	708.	*****	49.6	760.
77.2	32.2	604.	89.2	36.0	645.	101.2	39.6	680.	113.2	42.9	709.	*****	49.8	761.
77.4	32.3	605.	89.4	36.1	646.	101.4	39.7	680.	113.4	43.0	709.	*****	50.0	762.
77.6	32.4	606.	89.6	36.2	646.	101.6	39.7	681.	113.6	43.0	710.	*****	50.2	764.
77.8	32.4	606.	89.8	36.2	647.	101.8	39.8	681.	113.8	43.1	710.	*****	50.4	765.
78.0	32.5	607.	90.0	36.3	648.	102.0	39.8	682.	114.0	43.1	711.	*****	50.6	767.
78.2	32.6	608.	90.2	36.3	648.	102.2	39.9	682.	114.2	43.2	711.	*****	50.8	768.
78.4	32.6	609.	90.4	36.4	649.	102.4	39.9	683.	114.4	43.2	711.	*****	51.0	769.
78.6	32.7	609.	90.6	36.5	650.	102.6	40.0	683.	114.6	43.3	712.	*****	51.2	771.
78.8	32.8	610.	90.8	36.5	650.	102.8	40.1	684.	114.8	43.3	712.	*****	51.4	772.
79.0	32.8	611.	91.0	36.6	651.	103.0	40.1	684.	115.0	43.4	713.	*****	51.6	773.
79.2	32.9	612.	91.2	36.7	651.	103.2	40.2	685.	115.2	43.4	713.	*****	51.8	774.
79.4	33.0	612.	91.4	36.7	652.	103.4	40.2	685.	115.4	43.5	714.	*****	52.0	776.
79.6	33.0	613.	91.6	36.8	653.	103.6	40.3	686.	115.6	43.6	714.	*****	52.2	777.
79.8	33.1	614.	91.8	36.8	653.	103.8	40.3	686.	115.8	43.6	715.	*****	52.4	778.
80.0	33.1	614.	92.0	36.9	654.	104.0	40.4	687.	116.0	43.7	715.	*****	52.6	780.
80.2	33.2	615.	92.2	37.0	654.	104.2	40.4	687.	116.2	43.7	715.	*****	52.8	781.
80.4	33.3	616.	92.4	37.0	655.	104.4	40.5	688.	116.4	43.8	716.	*****	53.0	782.
80.6	33.3	617.	92.6	37.1	656.	104.6	40.6	688.	116.6	43.8	716.	*****	53.2	783.
80.8	33.4	617.	92.8	37.1	656.	104.8	40.6	689.	116.8	43.9	717.	*****	53.4	785.
81.0	33.5	618.	93.0	37.2	657.	105.0	40.7	689.	117.0	43.9	717.	*****	53.6	786.
81.2	33.5	619.	93.2	37.3	657.	105.2	40.7	690.	117.2	44.0	718.	*****	53.8	787.
81.4	33.6	619.	93.4	37.3	658.	105.4	40.8	690.	117.4	44.0	718.	*****	54.0	788.
81.6	33.7	620.	93.6	37.4	659.	105.6	40.8	691.	117.6	44.1	718.	*****	54.2	789.
81.8	33.7	621.	93.8	37.4	659.	105.8	40.9	691.	117.8	44.1	719.	*****	54.4	791.
82.0	33.8	621.	94.0	37.5	660.	106.0	41.0	692.	118.0	44.2	719.	*****	54.6	792.
82.2	33.9	622.	94.2	37.6	660.	106.2	41.0	692.	118.2	44.2	720.	*****	54.8	793.
82.4	33.9	623.	94.4	37.6	661.	106.4	41.1	693.	118.4	44.3	720.	*****	55.0	794.
82.6	34.0	624.	94.6	37.7	661.	106.6	41.1	693.	118.6	44.3	720.	*****	55.2	795.
82.8	34.0	624.	94.8	37.7	662.	106.8	41.2	694.	118.8	44.4	721.	*****	55.4	797.
83.0	34.1	625.	95.0	37.8	663.	107.0	41.2	694.	119.0	44.4	721.	*****	55.6	798.
												*****	56.6	857.

35 PERCENT MONTHLY FACTORS
FOR CONVERTING IRREGULAR PAYMENT SCHEDULES
TO EQUIVALENT EQUAL AND REGULAR PAYMENT SCHEDULES

FRB-155MF

A	B	C	A	B	C	A	B	C	A	B	C	A	B	C	
*****	67.8	858.	*****	76.6	889.	*****	85.4	914.	*****	94.2	933.	*****	103.0	948.	***** 111.8 960.
*****	68.0	858.	*****	76.8	890.	*****	85.6	915.	*****	94.4	934.	*****	103.2	949.	***** 112.0 960.
*****	68.2	859.	*****	77.0	891.	*****	85.8	915.	*****	94.6	934.	*****	103.4	949.	***** 112.2 960.
*****	68.4	860.	*****	77.2	891.	*****	86.0	916.	*****	94.8	934.	*****	103.6	949.	***** 112.4 960.
*****	68.6	861.	*****	77.4	892.	*****	86.2	916.	*****	95.0	935.	*****	103.8	949.	***** 112.6 961.
*****	68.8	862.	*****	77.6	893.	*****	86.4	917.	*****	95.2	935.	*****	104.0	950.	***** 112.8 961.
*****	69.0	862.	*****	77.8	893.	*****	86.6	917.	*****	95.4	936.	*****	104.2	950.	***** 113.0 961.
*****	69.2	863.	*****	78.0	894.	*****	86.8	918.	*****	95.6	936.	*****	104.4	950.	***** 113.2 961.
*****	69.4	864.	*****	78.2	894.	*****	87.0	918.	*****	95.8	936.	*****	104.6	951.	***** 113.4 962.
*****	69.6	865.	*****	78.4	895.	*****	87.2	918.	*****	96.0	937.	*****	104.8	951.	***** 113.6 962.
*****	69.8	866.	*****	78.6	896.	*****	87.4	919.	*****	96.2	937.	*****	105.0	951.	***** 113.8 962.
*****	70.0	866.	*****	78.8	896.	*****	87.6	919.	*****	96.4	937.	*****	105.2	951.	***** 114.0 962.
*****	70.2	867.	*****	79.0	897.	*****	87.8	920.	*****	96.6	938.	*****	105.4	952.	***** 114.2 962.
*****	70.4	868.	*****	79.2	897.	*****	88.0	920.	*****	96.8	938.	*****	105.6	952.	***** 114.4 963.
*****	70.6	869.	*****	79.4	898.	*****	88.2	921.	*****	97.0	938.	*****	105.8	952.	***** 114.6 963.
*****	70.8	869.	*****	79.6	899.	*****	88.4	921.	*****	97.2	939.	*****	106.0	953.	***** 114.8 963.
*****	71.0	870.	*****	79.8	899.	*****	88.6	922.	*****	97.4	939.	*****	106.2	953.	***** 115.0 963.
*****	71.2	871.	*****	80.0	900.	*****	88.8	922.	*****	97.6	940.	*****	106.4	953.	***** 115.2 964.
*****	71.4	872.	*****	80.2	900.	*****	89.0	923.	*****	97.8	940.	*****	106.6	953.	***** 115.4 964.
*****	71.6	872.	*****	80.4	901.	*****	89.2	923.	*****	98.0	940.	*****	106.8	954.	***** 115.6 964.
*****	71.8	873.	*****	80.6	901.	*****	89.4	923.	*****	98.2	941.	*****	107.0	954.	***** 115.8 964.
*****	72.0	874.	*****	80.8	902.	*****	89.6	924.	*****	98.4	941.	*****	107.2	954.	***** 116.0 964.
*****	72.2	875.	*****	81.0	903.	*****	89.8	924.	*****	98.6	941.	*****	107.4	954.	***** 116.2 965.
*****	72.4	875.	*****	81.2	903.	*****	90.0	925.	*****	98.8	942.	*****	107.6	955.	***** 116.4 965.
*****	72.6	876.	*****	81.4	904.	*****	90.2	925.	*****	99.0	942.	*****	107.8	955.	***** 116.6 965.
*****	72.8	877.	*****	81.6	904.	*****	90.4	926.	*****	99.2	942.	*****	108.0	955.	***** 116.8 965.
*****	73.0	877.	*****	81.8	905.	*****	90.6	926.	*****	99.4	943.	*****	108.2	955.	***** 117.0 965.
*****	73.2	878.	*****	82.0	905.	*****	90.8	926.	*****	99.6	943.	*****	108.4	956.	***** 117.2 966.
*****	73.4	879.	*****	82.2	906.	*****	91.0	927.	*****	99.8	943.	*****	108.6	956.	***** 117.4 966.
*****	73.6	879.	*****	82.4	906.	*****	91.2	927.	*****	100.0	944.	*****	108.8	956.	***** 117.6 966.
*****	73.8	880.	*****	82.6	907.	*****	91.4	928.	*****	100.2	944.	*****	109.0	956.	***** 117.8 966.
*****	74.0	881.	*****	82.8	907.	*****	91.6	928.	*****	100.4	944.	*****	109.2	957.	***** 118.0 966.
*****	74.2	882.	*****	83.0	908.	*****	91.8	929.	*****	100.6	945.	*****	109.4	957.	***** 118.2 967.
*****	74.4	882.	*****	83.2	909.	*****	92.0	929.	*****	100.8	945.	*****	109.6	957.	***** 118.4 967.
*****	74.6	883.	*****	83.4	909.	*****	92.2	929.	*****	101.0	945.	*****	109.8	957.	***** 118.6 967.
*****	74.8	884.	*****	83.6	910.	*****	92.4	930.	*****	101.2	945.	*****	110.0	958.	***** 118.8 967.
*****	75.0	884.	*****	83.8	910.	*****	92.6	930.	*****	101.4	946.	*****	110.2	958.	***** 119.0 967.
*****	75.2	885.	*****	84.0	911.	*****	92.8	931.	*****	101.6	946.	*****	110.4	958.	***** 119.2 968.
*****	75.4	886.	*****	84.2	911.	*****	93.0	931.	*****	101.8	946.	*****	110.6	958.	***** 119.4 968.
*****	75.6	886.	*****	84.4	912.	*****	93.2	931.	*****	102.0	947.	*****	110.8	959.	***** 119.6 968.
*****	75.8	887.	*****	84.6	912.	*****	93.4	932.	*****	102.2	947.	*****	111.0	959.	***** 119.8 968.
*****	76.0	888.	*****	84.8	913.	*****	93.6	932.	*****	102.4	947.	*****	111.2	959.	***** 120.0 968.
*****	76.2	888.	*****	85.0	913.	*****	93.8	933.	*****	102.6	948.	*****	111.4	959.	0.0 0.0 0.0
*****	76.4	889.	*****	85.2	914.	*****	94.0	933.	*****	102.8	948.	*****	111.6	960.	0.0 0.0 0.0

40 PERCENT MONTHLY FACTORS
FCR CONVERTING IRREGULAR PAYMENT SCHEDULES
TO EQUIVALENT EQUAL AND REGULAR PAYMENT SCHEDULES

FRB-156MF

A	B	C	A	B	C	A	B	C	A	B	C	A	B	C	A	B	C
*****	0.1	3.	11.2	5.9	177.	23.2	11.4	311.	35.2	16.4	416.	47.2	21.1	500.	59.2	25.5	566.
*****	0.2	6.	11.4	6.0	179.	23.4	11.5	313.	35.4	16.5	418.	47.4	21.2	501.	59.4	25.5	567.
*****	0.3	10.	11.6	6.1	182.	23.6	11.5	315.	35.6	16.6	420.	47.6	21.3	502.	59.6	25.6	568.
*****	0.4	13.	11.8	6.2	184.	23.8	11.6	317.	35.8	16.7	421.	47.8	21.3	503.	59.8	25.7	569.
*****	0.5	16.	12.0	6.3	187.	24.0	11.7	319.	36.0	16.8	423.	48.0	21.4	505.	60.0	25.7	570.
*****	0.6	19.	12.2	6.4	189.	24.2	11.8	321.	36.2	16.8	424.	48.2	21.5	506.	60.2	25.8	571.
*****	0.7	23.	12.4	6.5	192.	24.4	11.9	323.	36.4	16.9	426.	48.4	21.6	507.	60.4	25.9	572.
*****	0.8	26.	12.6	6.6	194.	24.6	12.0	325.	36.6	17.0	427.	48.6	21.6	508.	60.6	25.9	573.
*****	0.9	29.	12.8	6.7	197.	24.8	12.1	327.	36.8	17.1	429.	48.8	21.7	509.	60.8	26.0	574.
1.0	1.0	32.	13.0	6.8	199.	25.0	12.2	329.	37.0	17.2	430.	49.0	21.8	511.	61.0	26.1	575.
1.2	1.1	35.	13.2	6.9	202.	25.2	12.2	331.	37.2	17.2	432.	49.2	21.9	512.	61.2	26.1	576.
1.4	1.2	39.	13.4	7.0	204.	25.4	12.3	332.	37.4	17.3	433.	49.4	21.9	513.	61.4	26.2	577.
1.6	1.3	42.	13.6	7.0	206.	25.6	12.4	334.	37.6	17.4	435.	49.6	22.0	514.	61.6	26.3	578.
1.8	1.4	45.	13.8	7.1	209.	25.8	12.5	336.	37.8	17.5	436.	49.8	22.1	515.	61.8	26.4	579.
2.0	1.5	48.	14.0	7.2	211.	26.0	12.6	338.	38.0	17.6	438.	50.0	22.2	516.	62.0	26.4	579.
2.2	1.6	51.	14.2	7.3	214.	26.2	12.7	340.	38.2	17.6	439.	50.2	22.2	518.	62.2	26.5	580.
2.4	1.7	54.	14.4	7.4	216.	26.4	12.8	342.	38.4	17.7	441.	50.4	22.3	519.	62.4	26.6	581.
2.6	1.8	57.	14.6	7.5	218.	26.6	12.8	344.	38.6	17.8	442.	50.6	22.4	520.	62.6	26.6	582.
2.8	1.9	60.	14.8	7.6	221.	26.8	12.9	345.	38.8	17.9	443.	50.8	22.5	521.	62.8	26.7	583.
3.0	2.0	63.	15.0	7.7	223.	27.0	13.0	347.	39.0	18.0	445.	51.0	22.5	522.	63.0	26.8	584.
3.2	2.1	66.	15.2	7.8	225.	27.2	13.1	349.	39.2	18.0	446.	51.2	22.6	523.	63.2	26.8	585.
3.4	2.2	69.	15.4	7.9	228.	27.4	13.2	351.	39.4	18.1	448.	51.4	22.7	525.	63.4	26.9	586.
3.6	2.3	72.	15.6	8.0	230.	27.6	13.3	353.	39.6	18.2	449.	51.6	22.7	526.	63.6	27.0	587.
3.8	2.4	75.	15.8	8.1	232.	27.8	13.4	355.	39.8	18.3	451.	51.8	22.8	527.	63.8	27.0	588.
4.0	2.5	78.	16.0	8.2	235.	28.0	13.4	356.	40.0	18.3	452.	52.0	22.9	528.	64.0	27.1	589.
4.2	2.6	81.	16.2	8.2	237.	28.2	13.5	358.	40.2	18.4	453.	52.2	23.0	529.	64.2	27.2	590.
4.4	2.7	84.	16.4	8.3	239.	28.4	13.6	360.	40.4	18.5	455.	52.4	23.0	530.	64.4	27.2	591.
4.6	2.8	87.	16.6	8.4	241.	28.6	13.7	362.	40.6	18.6	456.	52.6	23.1	531.	64.6	27.3	591.
4.8	2.9	90.	16.8	8.5	244.	28.8	13.8	363.	40.8	18.7	458.	52.8	23.2	532.	64.8	27.4	592.
5.0	3.0	93.	17.0	8.6	246.	29.0	13.9	365.	41.0	18.7	459.	53.0	23.3	534.	65.0	27.4	593.
5.2	3.1	96.	17.2	8.7	248.	29.2	13.9	367.	41.2	18.8	460.	53.2	23.3	535.	65.2	27.5	594.
5.4	3.2	98.	17.4	8.8	250.	29.4	14.0	369.	41.4	18.9	462.	53.4	23.4	536.	65.4	27.6	595.
5.6	3.3	101.	17.6	8.9	253.	29.6	14.1	370.	41.6	19.0	463.	53.6	23.5	537.	65.6	27.6	596.
5.8	3.4	104.	17.8	9.0	255.	29.8	14.2	372.	41.8	19.1	465.	53.8	23.5	538.	65.8	27.7	597.
6.0	3.5	107.	18.0	9.1	257.	30.0	14.3	374.	42.0	19.1	466.	54.0	23.6	539.	66.0	27.8	598.
6.2	3.5	110.	18.2	9.2	259.	30.2	14.4	376.	42.2	19.2	467.	54.2	23.7	540.	66.2	27.8	599.
6.4	3.6	113.	18.4	9.2	261.	30.4	14.4	377.	42.4	19.3	469.	54.4	23.8	541.	66.4	27.9	599.
6.6	3.7	115.	18.6	9.3	264.	30.6	14.5	379.	42.6	19.4	470.	54.6	23.8	542.	66.6	28.0	600.
6.8	3.8	118.	18.8	9.4	266.	30.8	14.6	381.	42.8	19.4	471.	54.8	23.9	543.	66.8	28.0	601.
7.0	3.9	121.	19.0	9.5	268.	31.0	14.7	382.	43.0	19.5	473.	55.0	24.0	544.	67.0	28.1	602.
7.2	4.0	124.	19.2	9.6	270.	31.2	14.8	384.	43.2	19.6	474.	55.2	24.0	545.	67.2	28.2	603.
7.4	4.1	127.	19.4	9.7	272.	31.4	14.9	386.	43.4	19.7	475.	55.4	24.1	547.	67.4	28.2	604.
7.6	4.2	129.	19.6	9.8	274.	31.6	14.9	387.	43.6	19.7	477.	55.6	24.2	548.	67.6	28.3	605.
7.8	4.3	132.	19.8	9.9	276.	31.8	15.0	389.	43.8	19.8	478.	55.8	24.3	549.	67.8	28.4	605.
8.0	4.4	135.	20.0	10.0	279.	32.0	15.1	391.	44.0	19.9	479.	56.0	24.3	550.	68.0	28.4	606.
8.2	4.5	137.	20.2	10.0	281.	32.2	15.2	392.	44.2	20.0	481.	56.2	24.4	551.	68.2	28.5	607.
8.4	4.6	140.	20.4	10.1	283.	32.4	15.3	394.	44.4	20.1	482.	56.4	24.5	552.	68.4	28.6	608.
8.6	4.7	143.	20.6	10.2	285.	32.6	15.4	396.	44.6	20.1	483.	56.6	24.5	553.	68.6	28.6	609.
8.8	4.8	146.	20.8	10.3	287.	32.8	15.4	397.	44.8	20.2	484.	56.8	24.6	554.	68.8	28.7	610.
9.0	4.9	148.	21.0	10.4	289.	33.0	15.5	399.	45.0	20.3	486.	57.0	24.7	555.	69.0	28.8	610.
9.2	5.0	151.	21.2	10.5	291.	33.2	15.6	401.	45.2	20.4	487.	57.2	24.8	556.	69.2	28.8	611.
9.4	5.1	153.	21.4	10.6	293.	33.4	15.7	402.	45.4	20.4	488.	57.4	24.8	557.	69.4	28.9	612.
9.6	5.2	156.	21.6	10.7	295.	33.6	15.8	404.	45.6	20.5	490.	57.6	24.9	558.	69.6	28.9	613.
9.8	5.3	159.	21.8	10.8	297.	33.8	15.9	405.	45.8	20.6	491.	57.8	25.0	559.	69.8	29.0	614.
10.0	5.4	161.	22.0	10.8	299.	34.0	15.9	407.	46.0	20.7	492.	58.0	25.0	560.	70.0	29.1	615.
10.2	5.5	164.	22.2	10.9	301.	34.2	16.0	409.	46.2	20.7	493.	58.2	25.1	561.	70.2	29.1	615.
10.4	5.6	166.	22.4	11.0	303.	34.4	16.1	410.	46.4	20.8	495.	58.4	25.2	562.	70.4	29.2	616.
10.6	5.6	169.	22.6	11.1	305.	34.6	16.2	412.	46.6	20.9	496.	58.6	25.2	563.	70.6	29.3	617.
10.8	5.7	172.	22.8	11.2	307.	34.8	16.3	413.	46.8	21.0	497.	58.8	25.3	564.	70.8	29.3	618.
11.0	5.8	174.	23.0	11.3	309.	35.0	16.3	415.	47.0	21.0	498.	59.0	25.4	565.	71.0	29.4	619.

40 PERCENT MONTHLY FACTORS
FOR CONVERTING IRREGULAR PAYMENT SCHEDULES
TO EQUIVALENT EQUAL AND REGULAR PAYMENT SCHEDULES

FRB-157MF

A	B	C	A	B	C	A	B	C	A	B	C	A	B	C
71.2	29.5	619.	83.2	33.2	663.	95.2	36.6	699.	107.2	39.8	728.	119.2	42.7	753.
71.4	29.5	620.	83.4	33.2	664.	95.4	36.6	699.	107.4	39.8	729.	119.4	42.7	754.
71.6	29.6	621.	83.6	33.3	664.	95.6	36.7	700.	107.6	39.9	729.	119.6	42.8	754.
71.8	29.7	622.	83.8	33.3	665.	95.8	36.8	700.	107.8	39.9	730.	119.8	42.8	755.
72.0	29.7	623.	84.0	33.4	666.	96.0	36.8	701.	108.0	40.0	730.	120.0	42.9	755.
72.2	29.8	623.	84.2	33.5	666.	96.2	36.9	701.	108.2	40.0	731.	*****	43.0	756.
72.4	29.8	624.	84.4	33.5	667.	96.4	36.9	702.	108.4	40.1	731.	*****	43.2	757.
72.6	29.9	625.	84.6	33.6	668.	96.6	37.0	703.	108.6	40.1	732.	*****	43.4	759.
72.8	30.0	626.	84.8	33.6	668.	96.8	37.0	703.	108.8	40.2	732.	*****	43.6	761.
73.0	30.0	627.	85.0	33.7	669.	97.0	37.1	704.	109.0	40.2	732.	*****	43.8	762.
73.2	30.1	627.	85.2	33.8	669.	97.2	37.1	704.	109.2	40.3	733.	*****	44.0	764.
73.4	30.2	628.	85.4	33.8	670.	97.4	37.2	705.	109.4	40.3	733.	*****	44.2	765.
73.6	30.2	629.	85.6	33.9	671.	97.6	37.2	705.	109.6	40.4	734.	*****	44.4	767.
73.8	30.3	630.	85.8	33.9	671.	97.8	37.3	706.	109.8	40.4	734.	*****	44.6	768.
74.0	30.4	630.	86.0	34.0	672.	98.0	37.4	706.	110.0	40.5	735.	*****	44.8	770.
74.2	30.4	631.	86.2	34.1	673.	98.2	37.4	707.	110.2	40.5	735.	*****	45.0	771.
74.4	30.5	632.	86.4	34.1	673.	98.4	37.5	707.	110.4	40.6	736.	*****	45.2	773.
74.6	30.5	633.	86.6	34.2	674.	98.6	37.5	708.	110.6	40.6	736.	*****	45.4	774.
74.8	30.6	633.	86.8	34.2	674.	98.8	37.6	708.	110.8	40.7	736.	*****	45.6	776.
75.0	30.7	634.	87.0	34.3	675.	99.0	37.6	709.	111.0	40.7	737.	*****	45.8	777.
75.2	30.7	635.	87.2	34.3	676.	99.2	37.7	709.	111.2	40.8	737.	*****	46.0	779.
75.4	30.8	636.	87.4	34.4	676.	99.4	37.7	710.	111.4	40.8	738.	*****	46.2	780.
75.6	30.9	636.	87.6	34.5	677.	99.6	37.8	710.	111.6	40.9	738.	*****	46.4	782.
75.8	30.9	637.	87.8	34.5	678.	99.8	37.8	711.	111.8	40.9	739.	*****	46.6	783.
76.0	31.0	638.	88.0	34.6	678.	100.0	37.9	711.	112.0	41.0	739.	*****	46.8	784.
76.2	31.0	639.	88.2	34.6	679.	100.2	37.9	712.	112.2	41.0	739.	*****	47.0	786.
76.4	31.1	639.	88.4	34.7	679.	100.4	38.0	712.	112.4	41.1	740.	*****	47.2	787.
76.6	31.2	640.	88.6	34.7	680.	100.6	38.0	713.	112.6	41.1	740.	*****	47.4	789.
76.8	31.2	641.	88.8	34.8	681.	100.8	38.1	713.	112.8	41.2	741.	*****	47.6	790.
77.0	31.3	642.	89.0	34.9	681.	101.0	38.2	714.	113.0	41.2	741.	*****	47.8	791.
77.2	31.4	642.	89.2	34.9	682.	101.2	38.2	714.	113.2	41.3	741.	*****	48.0	793.
77.4	31.4	643.	89.4	35.0	682.	101.4	38.3	715.	113.4	41.3	742.	*****	48.2	794.
77.6	31.5	644.	89.6	35.0	683.	101.6	38.3	715.	113.6	41.4	742.	*****	48.4	795.
77.8	31.5	644.	89.8	35.1	684.	101.8	38.4	716.	113.8	41.4	743.	*****	48.6	797.
78.0	31.6	645.	90.0	35.1	684.	102.0	38.4	716.	114.0	41.4	743.	*****	48.8	798.
78.2	31.7	646.	90.2	35.2	685.	102.2	38.5	717.	114.2	41.5	744.	*****	49.0	799.
78.4	31.7	647.	90.4	35.3	685.	102.4	38.5	717.	114.4	41.5	744.	*****	49.2	801.
78.6	31.8	647.	90.6	35.3	686.	102.6	38.6	718.	114.6	41.6	744.	*****	49.4	802.
78.8	31.8	648.	90.8	35.4	686.	102.8	38.6	718.	114.8	41.6	745.	*****	49.6	803.
79.0	31.9	649.	91.0	35.4	687.	103.0	38.7	719.	115.0	41.7	745.	*****	49.8	805.
79.2	32.0	649.	91.2	35.5	688.	103.2	38.7	719.	115.2	41.7	746.	*****	50.0	806.
79.4	32.0	650.	91.4	35.5	688.	103.4	38.8	720.	115.4	41.8	746.	*****	50.2	807.
79.6	32.1	651.	91.6	35.6	689.	103.6	38.8	720.	115.6	41.8	746.	*****	50.4	808.
79.8	32.1	652.	91.8	35.7	689.	103.8	38.9	721.	115.8	41.9	747.	*****	50.6	810.
80.0	32.2	652.	92.0	35.7	690.	104.0	38.9	721.	116.0	41.9	747.	*****	50.8	811.
80.2	32.3	653.	92.2	35.8	690.	104.2	39.0	722.	116.2	42.0	748.	*****	51.0	812.
80.4	32.3	654.	92.4	35.8	691.	104.4	39.0	722.	116.4	42.0	748.	*****	51.2	813.
80.6	32.4	654.	92.6	35.9	692.	104.6	39.1	722.	116.6	42.1	748.	*****	51.4	815.
80.8	32.5	655.	92.8	35.9	692.	104.8	39.1	723.	116.8	42.1	749.	*****	51.6	816.
81.0	32.5	656.	93.0	36.0	693.	105.0	39.2	723.	117.0	42.2	749.	*****	51.8	817.
81.2	32.6	656.	93.2	36.0	693.	105.2	39.2	724.	117.2	42.2	750.	*****	52.0	818.
81.4	32.6	657.	93.4	36.1	694.	105.4	39.3	724.	117.4	42.3	750.	*****	52.2	819.
81.6	32.7	658.	93.6	36.2	694.	105.6	39.4	725.	117.6	42.3	750.	*****	52.4	821.
81.8	32.8	658.	93.8	36.2	695.	105.8	39.4	725.	117.8	42.4	751.	*****	52.6	822.
82.0	32.8	659.	94.0	36.3	695.	106.0	39.5	726.	118.0	42.4	751.	*****	52.8	823.
82.2	32.9	660.	94.2	36.3	696.	106.2	39.5	726.	118.2	42.5	751.	*****	53.0	824.
82.4	32.9	660.	94.4	36.4	697.	106.4	39.6	727.	118.4	42.5	752.	*****	53.2	825.
82.6	33.0	661.	94.6	36.4	697.	106.6	39.6	727.	118.6	42.6	752.	*****	53.4	826.
82.8	33.1	662.	94.8	36.5	698.	106.8	39.7	728.	118.8	42.6	753.	*****	53.6	828.
83.0	33.1	662.	95.0	36.5	698.	107.0	39.7	728.	119.0	42.6	753.	*****	53.8	829.

40 PERCENT MONTHLY FACTORS
FOR CONVERTING IRREGULAR PAYMENT SCHEDULES
TO EQUIVALENT EQUAL AND REGULAR PAYMENT SCHEDULES

FRB-158MF

A	B	C	A	B	C	A	B	C	A	B	C	A	B	C	A	B	C
*****	66.0	885.	*****	75.2	915.	*****	84.4	937.	*****	93.6	954.	*****	102.8	966.	*****	112.0	975.
*****	66.2	886.	*****	75.4	916.	*****	84.6	938.	*****	93.8	954.	*****	103.0	966.	*****	112.2	975.
*****	66.4	887.	*****	75.6	916.	*****	84.8	938.	*****	94.0	954.	*****	103.2	966.	*****	112.4	975.
*****	66.6	887.	*****	75.8	917.	*****	85.0	938.	*****	94.2	954.	*****	103.4	966.	*****	112.6	975.
*****	66.8	888.	*****	76.0	917.	*****	85.2	939.	*****	94.4	955.	*****	103.6	967.	*****	112.8	975.
*****	67.0	889.	*****	76.2	918.	*****	85.4	939.	*****	94.6	955.	*****	103.8	967.	*****	113.0	975.
*****	67.2	890.	*****	76.4	918.	*****	85.6	940.	*****	94.8	955.	*****	104.0	967.	*****	113.2	976.
*****	67.4	890.	*****	76.6	919.	*****	85.8	940.	*****	95.0	956.	*****	104.2	967.	*****	113.4	976.
*****	67.6	891.	*****	76.8	919.	*****	86.0	940.	*****	95.2	956.	*****	104.4	967.	*****	113.6	976.
*****	67.8	892.	*****	77.0	920.	*****	86.2	941.	*****	95.4	956.	*****	104.6	968.	*****	113.8	976.
*****	68.0	892.	*****	77.2	920.	*****	86.4	941.	*****	95.6	956.	*****	104.8	968.	*****	114.0	976.
*****	68.2	893.	*****	77.4	921.	*****	86.6	942.	*****	95.8	957.	*****	105.0	968.	*****	114.2	976.
*****	68.4	894.	*****	77.6	921.	*****	86.8	942.	*****	96.0	957.	*****	105.2	968.	*****	114.4	977.
*****	68.6	895.	*****	77.8	922.	*****	87.0	942.	*****	96.2	957.	*****	105.4	968.	*****	114.6	977.
*****	68.8	895.	*****	78.0	923.	*****	87.2	943.	*****	96.4	958.	*****	105.6	969.	*****	114.8	977.
*****	69.0	896.	*****	78.2	923.	*****	87.4	943.	*****	96.6	958.	*****	105.8	969.	*****	115.0	977.
*****	69.2	897.	*****	78.4	924.	*****	87.6	943.	*****	96.8	958.	*****	106.0	969.	*****	115.2	977.
*****	69.4	897.	*****	78.6	924.	*****	87.8	944.	*****	97.0	958.	*****	106.2	969.	*****	115.4	977.
*****	69.6	898.	*****	78.8	925.	*****	88.0	944.	*****	97.2	959.	*****	106.4	969.	*****	115.6	977.
*****	69.8	899.	*****	79.0	925.	*****	88.2	945.	*****	97.4	959.	*****	106.6	970.	*****	115.8	978.
*****	70.0	899.	*****	79.2	925.	*****	88.4	945.	*****	97.6	959.	*****	106.8	970.	*****	116.0	978.
*****	70.2	900.	*****	79.4	926.	*****	88.6	945.	*****	97.8	960.	*****	107.0	970.	*****	116.2	978.
*****	70.4	901.	*****	79.6	926.	*****	88.8	946.	*****	98.0	960.	*****	107.2	970.	*****	116.4	978.
*****	70.6	901.	*****	79.8	927.	*****	89.0	946.	*****	98.2	960.	*****	107.4	970.	*****	116.6	978.
*****	70.8	902.	*****	80.0	927.	*****	89.2	946.	*****	98.4	960.	*****	107.6	971.	*****	116.8	978.
*****	71.0	903.	*****	80.2	928.	*****	89.4	947.	*****	98.6	961.	*****	107.8	971.	*****	117.0	978.
*****	71.2	903.	*****	80.4	928.	*****	89.6	947.	*****	98.8	961.	*****	108.0	971.	*****	117.2	979.
*****	71.4	904.	*****	80.6	929.	*****	89.8	947.	*****	99.0	961.	*****	108.2	971.	*****	117.4	979.
*****	71.6	904.	*****	80.8	929.	*****	90.0	948.	*****	99.2	961.	*****	108.4	971.	*****	117.6	979.
*****	71.8	905.	*****	81.0	930.	*****	90.2	948.	*****	99.4	962.	*****	108.6	972.	*****	117.8	979.
*****	72.0	906.	*****	81.2	930.	*****	90.4	948.	*****	99.6	962.	*****	108.8	972.	*****	118.0	979.
*****	72.2	906.	*****	81.4	931.	*****	90.6	949.	*****	99.8	962.	*****	109.0	972.	*****	118.2	979.
*****	72.4	907.	*****	81.6	931.	*****	90.8	949.	*****	100.0	962.	*****	109.2	972.	*****	118.4	979.
*****	72.6	907.	*****	81.8	932.	*****	91.0	949.	*****	100.2	963.	*****	109.4	972.	*****	118.6	980.
*****	72.8	908.	*****	82.0	932.	*****	91.2	950.	*****	100.4	963.	*****	109.6	973.	*****	118.8	980.
*****	73.0	909.	*****	82.2	932.	*****	91.4	950.	*****	100.6	963.	*****	109.8	973.	*****	119.0	980.
*****	73.2	909.	*****	82.4	933.	*****	91.6	950.	*****	100.8	963.	*****	110.0	973.	*****	119.2	980.
*****	73.4	910.	*****	82.6	933.	*****	91.8	951.	*****	101.0	964.	*****	110.2	973.	*****	119.4	980.
*****	73.6	910.	*****	82.8	934.	*****	92.0	951.	*****	101.2	964.	*****	110.4	973.	*****	119.6	980.
*****	73.8	911.	*****	83.0	934.	*****	92.2	951.	*****	101.4	964.	*****	110.6	973.	*****	119.8	980.
*****	74.0	912.	*****	83.2	935.	*****	92.4	952.	*****	101.6	964.	*****	110.8	974.	*****	120.0	980.
*****	74.2	912.	*****	83.4	935.	*****	92.6	952.	*****	101.8	964.	*****	111.0	974.	0.0	0.0	0.0
*****	74.4	913.	*****	83.6	936.	*****	92.8	952.	*****	102.0	965.	*****	111.2	974.	0.0	0.0	0.0
*****	74.6	913.	*****	83.8	936.	*****	93.0	953.	*****	102.2	965.	*****	111.4	974.	0.0	0.0	0.0
*****	74.8	914.	*****	84.0	936.	*****	93.2	953.	*****	102.4	965.	*****	111.6	974.	0.0	0.0	0.0
*****	75.0	914.	*****	84.2	937.	*****	93.4	953.	*****	102.6	965.	*****	111.8	974.	0.0	0.0	0.0

45 PERCENT MONTHLY FACTORS
FOR CONVERTING IRREGULAR PAYMENT SCHEDULES
TO EQUIVALENT EQUAL AND REGULAR PAYMENT SCHEDULES

FRB-159MF

A	B	C	A	B	C	A	B	C	A	B	C	A	B	C
*****	0.1	4.	11.2	5.9	196.	23.2	11.3	340.	35.2	16.2	450.	47.2	20.8	534.
*****	0.2	7.	11.4	6.0	198.	23.4	11.4	342.	35.4	16.3	451.	47.4	20.8	536.
*****	0.3	11.	11.6	6.1	201.	23.6	11.5	344.	35.6	16.4	453.	47.6	20.9	537.
*****	0.4	14.	11.8	6.2	204.	23.8	11.5	346.	35.8	16.5	455.	47.8	21.0	538.
*****	0.5	18.	12.0	6.3	206.	24.0	11.6	348.	36.0	16.5	456.	48.0	21.1	539.
*****	0.6	22.	12.2	6.4	209.	24.2	11.7	350.	36.2	16.6	458.	48.2	21.1	541.
*****	0.7	25.	12.4	6.5	212.	24.4	11.8	352.	36.4	16.7	459.	48.4	21.2	542.
*****	0.8	29.	12.6	6.6	215.	24.6	11.9	354.	36.6	16.8	461.	48.6	21.3	543.
*****	0.9	33.	12.8	6.7	217.	24.8	12.0	356.	36.8	16.9	462.	48.8	21.3	544.
1.0	1.0	36.	13.0	6.7	220.	25.0	12.0	358.	37.0	16.9	464.	49.0	21.4	545.
1.2	1.1	40.	13.2	6.8	222.	25.2	12.1	360.	37.2	17.0	465.	49.2	21.5	547.
1.4	1.2	43.	13.4	6.9	225.	25.4	12.2	362.	37.4	17.1	467.	49.4	21.6	548.
1.6	1.3	47.	13.6	7.0	228.	25.6	12.3	364.	37.6	17.2	468.	49.6	21.6	549.
1.8	1.4	50.	13.8	7.1	230.	25.8	12.4	366.	37.8	17.2	470.	49.8	21.7	550.
2.0	1.5	54.	14.0	7.2	233.	26.0	12.5	368.	38.0	17.3	471.	50.0	21.8	551.
2.2	1.6	57.	14.2	7.3	235.	26.2	12.6	370.	38.2	17.4	473.	50.2	21.8	552.
2.4	1.7	60.	14.4	7.4	238.	26.4	12.6	372.	38.4	17.5	474.	50.4	21.9	554.
2.6	1.8	64.	14.6	7.5	241.	26.6	12.7	374.	38.6	17.6	476.	50.6	22.0	555.
2.8	1.9	67.	14.8	7.6	243.	26.8	12.8	376.	38.8	17.6	477.	50.8	22.1	556.
3.0	2.0	71.	15.0	7.7	246.	27.0	12.9	378.	39.0	17.7	479.	51.0	22.1	557.
3.2	2.1	74.	15.2	7.7	248.	27.2	13.0	380.	39.2	17.8	480.	51.2	22.2	558.
3.4	2.2	77.	15.4	7.8	251.	27.4	13.1	382.	39.4	17.9	482.	51.4	22.3	559.
3.6	2.3	81.	15.6	7.9	253.	27.6	13.1	384.	39.6	17.9	483.	51.6	22.3	561.
3.8	2.4	84.	15.8	8.0	256.	27.8	13.2	385.	39.8	18.0	485.	51.8	22.4	562.
4.0	2.5	87.	16.0	8.1	258.	28.0	13.3	387.	40.0	18.1	486.	52.0	22.5	563.
4.2	2.6	90.	16.2	8.2	261.	28.2	13.4	389.	40.2	18.2	488.	52.2	22.5	564.
4.4	2.7	94.	16.4	8.3	263.	28.4	13.5	391.	40.4	18.2	489.	52.4	22.6	565.
4.6	2.8	97.	16.6	8.4	265.	28.6	13.6	393.	40.6	18.3	491.	52.6	22.7	566.
4.8	2.9	100.	16.8	8.5	268.	28.8	13.6	395.	40.8	18.4	492.	52.8	22.8	567.
5.0	3.0	103.	17.0	8.6	270.	29.0	13.7	397.	41.0	18.5	493.	53.0	22.8	568.
5.2	3.1	107.	17.2	8.6	273.	29.2	13.8	398.	41.2	18.5	495.	53.2	22.9	569.
5.4	3.2	110.	17.4	8.7	275.	29.4	13.9	400.	41.4	18.6	496.	53.4	23.0	571.
5.6	3.3	113.	17.6	8.8	277.	29.6	14.0	402.	41.6	18.7	498.	53.6	23.0	572.
5.8	3.3	116.	17.8	8.9	280.	29.8	14.1	404.	41.8	18.8	499.	53.8	23.1	573.
6.0	3.4	119.	18.0	9.0	282.	30.0	14.1	406.	42.0	18.8	500.	54.0	23.2	574.
6.2	3.5	122.	18.2	9.1	285.	30.2	14.2	407.	42.2	18.9	502.	54.2	23.2	575.
6.4	3.6	125.	18.4	9.2	287.	30.4	14.3	409.	42.4	19.0	503.	54.4	23.3	576.
6.6	3.7	128.	18.6	9.3	289.	30.6	14.4	411.	42.6	19.1	504.	54.6	23.4	577.
6.8	3.8	132.	18.8	9.4	292.	30.8	14.5	413.	42.8	19.1	506.	54.8	23.4	578.
7.0	3.9	135.	19.0	9.5	294.	31.0	14.5	415.	43.0	19.2	507.	55.0	23.5	579.
7.2	4.0	138.	19.2	9.5	296.	31.2	14.6	416.	43.2	19.3	509.	55.2	23.6	580.
7.4	4.1	141.	19.4	9.6	298.	31.4	14.7	418.	43.4	19.4	510.	55.4	23.6	581.
7.6	4.2	144.	19.6	9.7	301.	31.6	14.8	420.	43.6	19.4	511.	55.6	23.7	582.
7.8	4.3	147.	19.8	9.8	303.	31.8	14.9	422.	43.8	19.5	513.	55.8	23.8	583.
8.0	4.4	150.	20.0	9.9	305.	32.0	14.9	423.	44.0	19.6	514.	56.0	23.9	584.
8.2	4.5	153.	20.2	10.0	307.	32.2	15.0	425.	44.2	19.7	515.	56.2	23.9	585.
8.4	4.6	156.	20.4	10.1	310.	32.4	15.1	427.	44.4	19.7	517.	56.4	24.0	586.
8.6	4.7	159.	20.6	10.2	312.	32.6	15.2	428.	44.6	19.8	518.	56.6	24.1	588.
8.8	4.8	161.	20.8	10.2	314.	32.8	15.3	430.	44.8	19.9	519.	56.8	24.1	589.
9.0	4.9	164.	21.0	10.3	316.	33.0	15.4	432.	45.0	20.0	520.	57.0	24.2	590.
9.2	5.0	167.	21.2	10.4	318.	33.2	15.4	433.	45.2	20.0	522.	57.2	24.3	591.
9.4	5.1	170.	21.4	10.5	321.	33.4	15.5	435.	45.4	20.1	523.	57.4	24.3	592.
9.6	5.2	173.	21.6	10.6	323.	33.6	15.6	437.	45.6	20.2	524.	57.6	24.4	593.
9.8	5.3	176.	21.8	10.7	325.	33.8	15.7	438.	45.8	20.3	526.	57.8	24.5	594.
10.0	5.3	179.	22.0	10.8	327.	34.0	15.8	440.	46.0	20.3	527.	58.0	24.5	595.
10.2	5.4	182.	22.2	10.8	329.	34.2	15.8	442.	46.2	20.4	528.	58.2	24.6	596.
10.4	5.5	184.	22.4	10.9	331.	34.4	15.9	443.	46.4	20.5	529.	58.4	24.7	597.
10.6	5.6	187.	22.6	11.0	334.	34.6	16.0	445.	46.6	20.5	531.	58.6	24.7	598.
10.8	5.7	190.	22.8	11.1	336.	34.8	16.1	447.	46.8	20.6	532.	58.8	24.8	599.
11.0	5.8	193.	23.0	11.2	338.	35.0	16.1	448.	47.0	20.7	533.	59.0	24.9	600.

45 PERCENT MONTHLY FACTORS
FOR CONVERTING IRREGULAR PAYMENT SCHEDULES
TO EQUIVALENT EQUAL AND REGULAR PAYMENT SCHEDULES

FRB-160MF

A	B	C	A	B	C	A	B	C	A	B	C	A	B	C
*****	36.2	736.	*****	40.2	772.	*****	44.2	804.	*****	48.2	830.	*****	52.2	854.
*****	36.4	738.	*****	40.4	774.	*****	44.4	805.	*****	48.4	832.	*****	52.4	855.
*****	36.6	740.	*****	40.6	776.	*****	44.6	806.	*****	48.6	833.	*****	52.6	856.
*****	36.8	742.	*****	40.8	777.	*****	44.8	808.	*****	48.8	834.	*****	52.8	857.
*****	37.0	744.	*****	41.0	779.	*****	45.0	809.	*****	49.0	835.	*****	53.0	858.
*****	37.2	746.	*****	41.2	781.	*****	45.2	811.	*****	49.2	837.	*****	53.2	859.
*****	37.4	748.	*****	41.4	782.	*****	45.4	812.	*****	49.4	838.	*****	53.4	860.
*****	37.6	749.	*****	41.6	784.	*****	45.6	813.	*****	49.6	839.	*****	53.6	861.
*****	37.8	751.	*****	41.8	785.	*****	45.8	815.	*****	49.8	840.	*****	53.8	862.
*****	38.0	753.	*****	42.0	787.	*****	46.0	816.	*****	50.0	841.	*****	54.0	863.
*****	38.2	755.	*****	42.2	789.	*****	46.2	817.	*****	50.2	842.	*****	54.2	864.
*****	38.4	757.	*****	42.4	790.	*****	46.4	819.	*****	50.4	844.	*****	54.4	865.
*****	38.6	759.	*****	42.6	792.	*****	46.6	820.	*****	50.6	845.	*****	54.6	866.
*****	38.8	760.	*****	42.8	793.	*****	46.8	821.	*****	50.8	846.	*****	54.8	867.
*****	39.0	762.	*****	43.0	795.	*****	47.0	823.	*****	51.0	847.	*****	55.0	868.
*****	39.2	764.	*****	43.2	796.	*****	47.2	824.	*****	51.2	848.	*****	55.2	869.
*****	39.4	766.	*****	43.4	798.	*****	47.4	825.	*****	51.4	849.	*****	55.4	870.
*****	39.6	767.	*****	43.6	799.	*****	47.6	827.	*****	51.6	850.	*****	55.6	871.
*****	39.8	769.	*****	43.8	801.	*****	47.8	828.	*****	51.8	851.	*****	55.8	872.
*****	40.0	771.	*****	44.0	802.	*****	48.0	829.	*****	52.0	853.	*****	56.0	873.

50 PERCENT MONTHLY FACTORS
FOR CONVERTING IRREGULAR PAYMENT SCHEDULES
TO EQUIVALENT EQUAL AND REGULAR PAYMENT SCHEDULES

FRB-161MF

A	B	C	A	B	C	A	B	C	A	B	C	A	B	C	A	B	C
*****	0.1	4.	11.2	5.9	214.	23.2	11.2	367.	35.2	16.0	480.	47.2	20.4	566.	59.2	24.4	631.
****	0.2	8.	11.4	6.0	217.	23.4	11.3	369.	35.4	16.1	482.	47.4	20.5	567.	59.4	24.5	632.
****	0.3	12.	11.6	6.1	220.	23.6	11.4	371.	35.6	16.2	483.	47.6	20.6	568.	59.6	24.5	633.
****	0.4	16.	11.8	6.2	223.	23.8	11.4	373.	35.8	16.3	485.	47.8	20.6	569.	59.8	24.6	634.
****	0.5	20.	12.0	6.3	225.	24.0	11.5	375.	36.0	16.3	487.	48.0	20.7	570.	60.0	24.7	635.
****	0.6	24.	12.2	6.3	228.	24.2	11.6	378.	36.2	16.4	488.	48.2	20.8	572.	59.2	24.8	637.
****	0.7	28.	12.4	6.4	231.	24.4	11.7	380.	36.4	16.5	490.	48.4	20.8	573.	59.4	25.0	640.
****	0.8	32.	12.6	6.5	234.	24.6	11.8	382.	36.6	16.6	491.	48.6	20.9	574.	59.6	25.2	643.
****	0.9	36.	12.8	6.6	237.	24.8	11.9	384.	36.8	16.6	493.	48.8	21.0	575.	59.8	25.4	645.
1.0	1.0	40.	13.0	6.7	240.	25.0	11.9	386.	37.0	16.7	495.	49.0	21.0	576.	59.2	24.6	648.
1.2	1.1	44.	13.2	6.8	243.	25.2	12.0	388.	37.2	16.8	496.	49.2	21.1	578.	59.2	25.8	651.
1.4	1.2	48.	13.4	6.9	245.	25.4	12.1	390.	37.4	16.9	498.	49.4	21.2	579.	59.4	26.0	654.
1.6	1.3	52.	13.6	7.0	248.	25.6	12.2	392.	37.6	16.9	499.	49.6	21.3	580.	59.6	26.2	657.
1.8	1.4	55.	13.8	7.1	251.	25.8	12.3	394.	37.8	17.0	501.	49.8	21.3	581.	59.8	26.4	660.
2.0	1.5	59.	14.0	7.2	254.	26.0	12.4	396.	38.0	17.1	502.	50.0	21.4	582.	59.2	26.6	662.
2.2	1.6	63.	14.2	7.3	256.	26.2	12.4	398.	38.2	17.2	504.	50.2	21.5	584.	59.2	26.8	665.
2.4	1.7	67.	14.4	7.4	259.	26.4	12.5	400.	38.4	17.2	505.	50.4	21.5	585.	59.4	27.0	668.
2.6	1.8	70.	14.6	7.4	262.	26.6	12.6	402.	38.6	17.3	507.	50.6	21.6	586.	59.6	27.2	671.
2.8	1.9	74.	14.8	7.5	265.	26.8	12.7	404.	38.8	17.4	508.	50.8	21.7	587.	59.8	27.4	673.
3.0	2.0	78.	15.0	7.6	267.	27.0	12.8	406.	39.0	17.5	510.	51.0	21.7	588.	59.2	27.6	676.
3.2	2.1	82.	15.2	7.7	270.	27.2	12.9	408.	39.2	17.5	511.	51.2	21.8	589.	59.2	27.8	679.
3.4	2.2	85.	15.4	7.8	273.	27.4	12.9	410.	39.4	17.6	513.	51.4	21.9	590.	59.4	28.0	681.
3.6	2.3	89.	15.6	7.9	275.	27.6	13.0	412.	39.6	17.7	514.	51.6	21.9	591.	59.6	28.2	684.
3.8	2.4	92.	15.8	8.0	278.	27.8	13.1	414.	39.8	17.8	516.	51.8	22.0	593.	59.8	28.4	686.
4.0	2.5	96.	16.0	8.1	281.	28.0	13.2	416.	40.0	17.8	517.	52.0	22.1	594.	59.2	28.6	689.
4.2	2.6	100.	16.2	8.2	283.	28.2	13.3	418.	40.2	17.9	519.	52.2	22.1	595.	59.2	28.8	691.
4.4	2.7	103.	16.4	8.2	286.	28.4	13.3	420.	40.4	18.0	520.	52.4	22.2	596.	59.4	29.0	694.
4.6	2.8	107.	16.6	8.3	288.	28.6	13.4	422.	40.6	18.1	522.	52.6	22.3	597.	59.6	29.2	696.
4.8	2.9	110.	16.8	8.4	291.	28.8	13.5	424.	40.8	18.1	523.	52.8	22.3	598.	59.8	29.4	699.
5.0	3.0	114.	17.0	8.5	294.	29.0	13.6	426.	41.0	18.2	524.	53.0	22.4	599.	59.2	29.6	701.
5.2	3.1	117.	17.2	8.6	296.	29.2	13.7	428.	41.2	18.3	526.	53.2	22.5	600.	59.2	29.8	704.
5.4	3.2	121.	17.4	8.7	299.	29.4	13.7	430.	41.4	18.4	527.	53.4	22.5	601.	59.4	30.0	706.
5.6	3.2	124.	17.6	8.8	301.	29.6	13.8	431.	41.6	18.4	529.	53.6	22.6	602.	59.6	30.2	709.
5.8	3.3	128.	17.8	8.9	304.	29.8	13.9	433.	41.8	18.5	530.	53.8	22.7	604.	59.8	30.4	711.
6.0	3.4	131.	18.0	9.0	306.	30.0	14.0	435.	42.0	18.6	531.	54.0	22.7	605.	59.2	30.6	713.
6.2	3.5	134.	18.2	9.0	309.	30.2	14.1	437.	42.2	18.6	533.	54.2	22.8	606.	59.2	30.8	716.
6.4	3.6	138.	18.4	9.1	311.	30.4	14.1	439.	42.4	18.7	534.	54.4	22.9	607.	59.4	31.0	718.
6.6	3.7	141.	18.6	9.2	314.	30.6	14.2	441.	42.6	18.8	536.	54.6	22.9	608.	59.6	31.2	720.
6.8	3.8	144.	18.8	9.3	316.	30.8	14.3	442.	42.8	18.9	537.	54.8	23.0	609.	59.8	31.4	722.
7.0	3.9	148.	19.0	9.4	318.	31.0	14.4	444.	43.0	18.9	538.	55.0	23.1	610.	59.2	31.6	725.
7.2	4.0	151.	19.2	9.5	321.	31.2	14.5	446.	43.2	19.0	540.	55.2	23.1	611.	59.2	31.8	727.
7.4	4.1	154.	19.4	9.6	323.	31.4	14.5	448.	43.4	19.1	541.	55.4	23.2	612.	59.4	32.0	729.
7.6	4.2	158.	19.6	9.7	326.	31.6	14.6	450.	43.6	19.1	542.	55.6	23.3	613.	59.6	32.2	731.
7.8	4.3	161.	19.8	9.7	328.	31.8	14.7	451.	43.8	19.2	544.	55.8	23.3	614.	59.8	32.4	734.
8.0	4.4	164.	20.0	9.8	330.	32.0	14.8	453.	44.0	19.3	545.	56.0	23.4	615.	59.2	32.6	736.
8.2	4.5	167.	20.2	9.9	333.	32.2	14.9	455.	44.2	19.4	546.	56.2	23.4	616.	59.2	32.8	738.
8.4	4.6	171.	20.4	10.0	335.	32.4	14.9	457.	44.4	19.4	548.	56.4	23.5	617.	59.4	33.0	740.
8.6	4.7	174.	20.6	10.1	337.	32.6	15.0	458.	44.6	19.5	549.	56.6	23.6	618.	59.6	33.2	742.
8.8	4.8	177.	20.8	10.2	340.	32.8	15.1	460.	44.8	19.6	550.	56.8	23.6	619.	59.8	33.4	744.
9.0	4.9	180.	21.0	10.3	342.	33.0	15.2	462.	45.0	19.6	552.	57.0	23.7	620.	59.2	33.6	746.
9.2	5.0	183.	21.2	10.3	344.	33.2	15.3	464.	45.2	19.7	553.	57.2	23.8	621.	59.2	33.8	748.
9.4	5.1	186.	21.4	10.4	347.	33.4	15.3	465.	45.4	19.8	554.	57.4	23.8	622.	59.4	34.0	750.
9.6	5.1	189.	21.6	10.5	349.	33.6	15.4	467.	45.6	19.9	555.	57.6	23.9	623.	59.6	34.2	752.
9.8	5.2	193.	21.8	10.6	351.	33.8	15.5	469.	45.8	19.9	557.	57.8	24.0	624.	59.8	34.4	754.
10.0	5.3	196.	22.0	10.7	353.	34.0	15.6	470.	46.0	20.0	558.	58.0	24.0	625.	59.2	34.6	756.
10.2	5.4	199.	22.2	10.8	356.	34.2	15.6	472.	46.2	20.1	559.	58.2	24.1	626.	59.2	34.8	758.
10.4	5.5	202.	22.4	10.9	358.	34.4	15.7	474.	46.4	20.1	561.	58.4	24.2	627.	59.4	35.0	760.
10.6	5.6	205.	22.6	10.9	360.	34.6	15.8	475.	46.6	20.2	562.	58.6	24.2	628.	59.6	35.2	762.
10.8	5.7	208.	22.8	11.0	362.	34.8	15.9	477.	46.8	20.3	563.	58.8	24.3	629.	59.8	35.4	764.
11.0	5.8	211.	23.0	11.1	365.	35.0	16.0	479.	47.0	20.4	564.	59.0	24.3	630.	59.2	35.6	766.

50 PERCENT MONTHLY FACTORS
FOR CONVERTING IRREGULAR PAYMENT SCHEDULES
TO EQUIVALENT EQUAL AND REGULAR PAYMENT SCHEDULES

FRB-162MF

A	B	C	A	B	C	A	B	C	A	B	C	A	B	C	
*****	35.8	768.	*****	40.0	805.	*****	44.2	835.	*****	48.4	861.	*****	52.6	883.	
*****	36.0	770.	*****	40.2	806.	*****	44.4	837.	*****	48.6	862.	*****	52.8	884.	
*****	36.2	772.	*****	40.4	808.	*****	44.6	838.	*****	48.8	864.	*****	53.0	885.	
*****	36.4	774.	*****	40.6	809.	*****	44.8	839.	*****	49.0	865.	*****	53.2	886.	
*****	36.6	776.	*****	40.8	811.	*****	45.0	841.	*****	49.2	866.	*****	53.4	887.	
*****	36.8	777.	*****	41.0	812.	*****	45.2	842.	*****	49.4	867.	*****	53.6	888.	
*****	37.0	779.	*****	41.2	814.	*****	45.4	843.	*****	49.6	868.	*****	53.8	889.	
*****	37.2	781.	*****	41.4	815.	*****	45.6	845.	*****	49.8	869.	*****	54.0	890.	
*****	37.4	783.	*****	41.6	817.	*****	45.8	846.	*****	50.0	870.	*****	54.2	891.	
*****	37.6	785.	*****	41.8	818.	*****	46.0	847.	*****	50.2	871.	*****	54.4	891.	
*****	37.8	786.	*****	42.0	820.	*****	46.2	848.	*****	50.4	872.	*****	54.6	892.	
*****	38.0	788.	*****	42.2	821.	*****	46.4	850.	*****	50.6	873.	*****	54.8	893.	
*****	38.2	790.	*****	42.4	823.	*****	46.6	851.	*****	50.8	874.	*****	55.0	894.	
*****	38.4	791.	*****	42.6	824.	*****	46.8	852.	*****	51.0	875.	*****	55.2	895.	
*****	38.6	793.	*****	42.8	826.	*****	47.0	853.	*****	51.2	876.	*****	55.4	896.	
*****	38.8	795.	*****	43.0	827.	*****	47.2	854.	*****	51.4	877.	*****	55.6	897.	
*****	39.0	796.	*****	43.2	829.	*****	47.4	856.	*****	51.6	878.	*****	55.8	897.	
*****	39.2	798.	*****	43.4	830.	*****	47.6	857.	*****	51.8	879.	*****	56.0	898.	
*****	39.4	800.	*****	43.6	831.	*****	47.8	858.	*****	52.0	880.	*****	56.2	899.	
*****	39.6	801.	*****	43.8	833.	*****	48.0	859.	*****	52.2	881.	*****	56.4	900.	
*****	39.8	803.	*****	44.0	834.	*****	48.2	860.	*****	52.4	882.	*****	56.6	901.	
													0.0	0.0	0.0

55 PERCENT MONTHLY FACTORS
FOR CONVERTING IRREGULAR PAYMENT SCHEDULES
TO EQUIVALENT EQUAL AND REGULAR PAYMENT SCHEDULES

FRB-163MF

A	B	C	A	B	C	A	B	C	A	B	C	A	B	C
*****	0.1	4.	11.2	5.9	231.	23.2	11.1	392.	35.2	15.8	508.	47.2	20.1	594.
*****	0.2	9.	11.4	6.0	234.	23.4	11.2	394.	35.4	15.9	510.	47.4	20.2	595.
*****	0.3	13.	11.6	6.1	238.	23.6	11.3	397.	35.6	16.0	511.	47.6	20.2	596.
*****	0.4	18.	11.8	6.1	241.	23.8	11.4	399.	35.8	16.1	513.	47.8	20.3	597.
*****	0.5	22.	12.0	6.2	244.	24.0	11.4	401.	36.0	16.1	515.	48.0	20.4	598.
*****	0.6	26.	12.2	6.3	247.	24.2	11.5	403.	36.2	16.2	516.	48.2	20.4	600.
*****	0.7	31.	12.4	6.4	250.	24.4	11.6	405.	36.4	16.3	518.	48.4	20.5	601.
*****	0.8	35.	12.6	6.5	253.	24.6	11.7	408.	36.6	16.4	519.	48.6	20.6	602.
*****	0.9	39.	12.8	6.6	256.	24.8	11.8	410.	36.8	16.4	521.	48.8	20.6	603.
1.0	1.0	44.	13.0	6.7	259.	25.0	11.8	412.	37.0	16.5	523.	49.0	20.7	604.
1.2	1.1	48.	13.2	6.8	262.	25.2	11.9	414.	37.2	16.6	524.	49.2	20.8	605.
1.4	1.2	52.	13.4	6.9	265.	25.4	12.0	416.	37.4	16.6	526.	49.4	20.8	607.
1.6	1.3	56.	13.6	7.0	268.	25.6	12.1	418.	37.6	16.7	527.	49.6	20.9	608.
1.8	1.4	61.	13.8	7.0	271.	25.8	12.2	420.	37.8	16.8	529.	49.8	20.9	609.
2.0	1.5	65.	14.0	7.1	274.	26.0	12.3	423.	38.0	16.9	530.	50.0	21.0	610.
2.2	1.6	69.	14.2	7.2	277.	26.2	12.3	425.	38.2	16.9	532.	50.2	21.1	611.
2.4	1.7	73.	14.4	7.3	280.	26.4	12.4	427.	38.4	17.0	533.	50.4	21.1	612.
2.6	1.8	77.	14.6	7.4	282.	26.6	12.5	429.	38.6	17.1	535.	50.6	21.2	613.
2.8	1.9	81.	14.8	7.5	285.	26.8	12.6	431.	38.8	17.2	536.	50.8	21.3	615.
3.0	2.0	85.	15.0	7.6	288.	27.0	12.7	433.	39.0	17.2	538.	51.0	21.3	616.
3.2	2.1	89.	15.2	7.7	291.	27.2	12.7	435.	39.2	17.3	539.	51.2	21.4	617.
3.4	2.2	93.	15.4	7.8	294.	27.4	12.8	437.	39.4	17.4	541.	51.4	21.5	618.
3.6	2.3	97.	15.6	7.8	297.	27.6	12.9	439.	39.6	17.4	542.	51.6	21.5	619.
3.8	2.4	101.	15.8	7.9	299.	27.8	13.0	441.	39.8	17.5	544.	51.8	21.6	620.
4.0	2.5	105.	16.0	8.0	302.	28.0	13.1	443.	40.0	17.6	545.	52.0	21.7	621.
4.2	2.6	109.	16.2	8.1	305.	28.2	13.1	445.	40.2	17.7	547.	52.2	21.7	622.
4.4	2.7	113.	16.4	8.2	308.	28.4	13.2	447.	40.4	17.7	548.	52.4	21.8	623.
4.6	2.8	116.	16.6	8.3	310.	28.6	13.3	449.	40.6	17.8	550.	52.6	21.9	624.
4.8	2.9	120.	16.8	8.4	313.	28.8	13.4	451.	40.8	17.9	551.	52.8	21.9	626.
5.0	3.0	124.	17.0	8.5	316.	29.0	13.5	453.	41.0	17.9	553.	53.0	22.0	627.
5.2	3.1	128.	17.2	8.6	318.	29.2	13.5	455.	41.2	18.0	554.	53.2	22.0	628.
5.4	3.1	132.	17.4	8.6	321.	29.4	13.6	457.	41.4	18.1	555.	53.4	22.1	629.
5.6	3.2	135.	17.6	8.7	324.	29.6	13.7	459.	41.6	18.2	557.	53.6	22.2	630.
5.8	3.3	139.	17.8	8.8	326.	29.8	13.8	460.	41.8	18.2	558.	53.8	22.2	631.
6.0	3.4	143.	18.0	8.9	329.	30.0	13.8	462.	42.0	18.3	560.	54.0	22.3	632.
6.2	3.5	146.	18.2	9.0	332.	30.2	13.9	464.	42.2	18.4	561.	54.2	22.4	633.
6.4	3.6	150.	18.4	9.1	334.	30.4	14.0	466.	42.4	18.4	562.	54.4	22.4	634.
6.6	3.7	154.	18.6	9.2	337.	30.6	14.1	468.	42.6	18.5	564.	54.6	22.5	635.
6.8	3.8	157.	18.8	9.2	339.	30.8	14.2	470.	42.8	18.6	565.	54.8	22.6	636.
7.0	3.9	161.	19.0	9.3	342.	31.0	14.2	472.	43.0	18.7	566.	55.0	22.6	637.
7.2	4.0	164.	19.2	9.4	344.	31.2	14.3	473.	43.2	18.7	568.	55.2	22.7	638.
7.4	4.1	168.	19.4	9.5	347.	31.4	14.4	475.	43.4	18.8	569.	55.4	22.7	639.
7.6	4.2	171.	19.6	9.6	349.	31.6	14.5	477.	43.6	18.9	571.	55.6	22.8	640.
7.8	4.3	175.	19.8	9.7	352.	31.8	14.5	479.	43.8	18.9	572.	55.8	22.9	641.
8.0	4.4	178.	20.0	9.8	354.	32.0	14.6	481.	44.0	19.0	573.	56.0	22.9	642.
8.2	4.5	182.	20.2	9.8	357.	32.2	14.7	482.	44.2	19.1	574.	56.2	23.0	643.
8.4	4.6	185.	20.4	9.9	359.	32.4	14.8	484.	44.4	19.1	576.	56.4	23.0	644.
8.6	4.7	189.	20.6	10.0	362.	32.6	14.9	486.	44.6	19.2	577.	56.6	23.1	645.
8.8	4.8	192.	20.8	10.1	364.	32.8	14.9	488.	44.8	19.3	578.	56.8	23.2	646.
9.0	4.9	195.	21.0	10.2	366.	33.0	15.0	490.	45.0	19.3	580.	57.0	23.2	647.
9.2	4.9	199.	21.2	10.3	369.	33.2	15.1	491.	45.2	19.4	581.	57.2	23.3	648.
9.4	5.0	202.	21.4	10.4	371.	33.4	15.2	493.	45.4	19.5	582.	57.4	23.4	649.
9.6	5.1	205.	21.6	10.4	374.	33.6	15.2	495.	45.6	19.5	584.	57.6	23.4	650.
9.8	5.2	209.	21.8	10.5	376.	33.8	15.3	496.	45.8	19.6	585.	57.8	23.5	651.
10.0	5.3	212.	22.0	10.6	378.	34.0	15.4	498.	46.0	19.7	586.	58.0	23.5	652.
10.2	5.4	215.	22.2	10.7	381.	34.2	15.5	500.	46.2	19.7	587.	58.2	23.6	653.
10.4	5.5	218.	22.4	10.8	383.	34.4	15.5	502.	46.4	19.8	589.	58.4	23.7	654.
10.6	5.6	222.	22.6	10.9	385.	34.6	15.6	503.	46.6	19.9	590.	58.6	23.7	655.
10.8	5.7	225.	22.8	10.9	388.	34.8	15.7	505.	46.8	20.0	591.	58.8	23.8	656.
11.0	5.8	228.	23.0	11.0	390.	35.0	15.8	507.	47.0	20.0	592.	59.0	23.8	656.

**55 PERCENT MONTHLY FACTORS
FOR CONVERTING IRREGULAR PAYMENT SCHEDULES
TO EQUIVALENT EQUAL AND REGULAR PAYMENT SCHEDULES**

FRB-164MF

60 PERCENT MONTHLY FACTORS
FOR CONVERTING IRREGULAR PAYMENT SCHEDULES
TO EQUIVALENT EQUAL AND REGULAR PAYMENT SCHEDULES

FRB-165MF

A	B	C	A	B	C	A	B	C	A	B	C	A	B	C	A	B	C
*****	0.1	5.	11.2	5.8	248.	23.2	11.0	416.	35.2	15.6	534.	47.2	19.8	619.	59.2	23.4	681.
*****	0.2	10.	11.4	5.9	252.	23.4	11.1	418.	35.4	15.7	535.	47.4	19.8	620.	59.4	23.5	682.
*****	0.3	14.	11.6	6.0	255.	23.6	11.2	420.	35.6	15.8	537.	47.6	19.9	621.	59.6	23.5	683.
*****	0.4	19.	11.8	6.1	258.	23.8	11.3	423.	35.8	15.9	539.	47.8	20.0	622.	59.8	23.6	684.
*****	0.5	24.	12.0	6.2	261.	24.0	11.3	425.	36.0	15.9	540.	48.0	20.0	623.	60.0	23.6	685.
*****	0.6	29.	12.2	6.3	265.	24.2	11.4	427.	36.2	16.0	542.	48.2	20.1	625.	*****	23.8	687.
*****	0.7	33.	12.4	6.4	268.	24.4	11.5	430.	36.4	16.1	544.	48.4	20.1	626.	*****	24.0	690.
*****	0.8	38.	12.6	6.5	271.	24.6	11.6	432.	36.6	16.1	545.	48.6	20.2	627.	*****	24.2	693.
*****	0.9	43.	12.8	6.6	274.	24.8	11.7	434.	36.8	16.2	547.	48.8	20.3	628.	*****	24.4	696.
1.0	1.0	48.	13.0	6.7	277.	25.0	11.7	436.	37.0	16.3	548.	49.0	20.3	629.	*****	24.6	699.
1.2	1.1	52.	13.2	6.7	281.	25.2	11.8	438.	37.2	16.4	550.	49.2	20.4	630.	*****	24.8	702.
1.4	1.2	57.	13.4	6.8	284.	25.4	11.9	441.	37.4	16.4	551.	49.4	20.5	631.	*****	25.0	705.
1.6	1.3	61.	13.6	6.9	287.	25.6	12.0	443.	37.6	16.5	553.	49.6	20.5	633.	*****	25.2	708.
1.8	1.4	66.	13.8	7.0	290.	25.8	12.1	445.	37.8	16.6	555.	49.8	20.6	634.	*****	25.4	710.
2.0	1.5	70.	14.0	7.1	293.	26.0	12.1	447.	38.0	16.6	556.	50.0	20.7	635.	*****	25.6	713.
2.2	1.6	75.	14.2	7.2	296.	26.2	12.2	449.	38.2	16.7	558.	50.2	20.7	636.	*****	25.8	716.
2.4	1.7	79.	14.4	7.3	299.	26.4	12.3	451.	38.4	16.8	559.	50.4	20.8	637.	*****	26.0	719.
2.6	1.8	84.	14.6	7.4	302.	26.6	12.4	453.	38.6	16.9	561.	50.6	20.8	638.	*****	26.2	721.
2.8	1.9	88.	14.8	7.5	305.	26.8	12.5	456.	38.8	16.9	562.	50.8	20.9	639.	*****	26.4	724.
3.0	2.0	92.	15.0	7.5	308.	27.0	12.5	458.	39.0	17.0	564.	51.0	21.0	640.	*****	26.6	727.
3.2	2.1	97.	15.2	7.6	311.	27.2	12.6	460.	39.2	17.1	565.	51.2	21.0	642.	*****	26.8	730.
3.4	2.2	101.	15.4	7.7	314.	27.4	12.7	462.	39.4	17.1	567.	51.4	21.1	643.	*****	27.0	732.
3.6	2.3	105.	15.6	7.8	317.	27.6	12.8	464.	39.6	17.2	568.	51.6	21.1	644.	*****	27.2	735.
3.8	2.4	109.	15.8	7.9	320.	27.8	12.9	466.	39.8	17.3	570.	51.8	21.2	645.	*****	27.4	737.
4.0	2.5	114.	16.0	8.0	323.	28.0	12.9	468.	40.0	17.3	571.	52.0	21.3	646.	*****	27.6	740.
4.2	2.6	118.	16.2	8.1	326.	28.2	13.0	470.	40.2	17.4	572.	52.2	21.3	647.	*****	27.8	742.
4.4	2.7	122.	16.4	8.2	328.	28.4	13.1	472.	40.4	17.5	574.	52.4	21.4	648.	*****	28.0	745.
4.6	2.8	126.	16.6	8.2	331.	28.6	13.2	474.	40.6	17.6	575.	52.6	21.5	649.	*****	28.2	747.
4.8	2.9	130.	16.8	8.3	334.	28.8	13.2	476.	40.8	17.6	577.	52.8	21.5	650.	*****	28.4	750.
5.0	3.0	134.	17.0	8.4	337.	29.0	13.3	478.	41.0	17.7	578.	53.0	21.6	651.	*****	28.6	752.
5.2	3.0	138.	17.2	8.5	340.	29.2	13.4	480.	41.2	17.8	580.	53.2	21.6	652.	*****	28.8	755.
5.4	3.1	142.	17.4	8.6	342.	29.4	13.5	482.	41.4	17.8	581.	53.4	21.7	653.	*****	29.0	757.
5.6	3.2	146.	17.6	8.7	345.	29.6	13.6	484.	41.6	17.9	582.	53.6	21.8	654.	*****	29.2	759.
5.8	3.3	150.	17.8	8.8	348.	29.8	13.6	486.	41.8	18.0	584.	53.8	21.8	655.	*****	29.4	762.
6.0	3.4	154.	18.0	8.8	351.	30.0	13.7	488.	42.0	18.0	585.	54.0	21.9	656.	*****	29.6	764.
6.2	3.5	158.	18.2	8.9	353.	30.2	13.8	489.	42.2	18.1	587.	54.2	21.9	657.	*****	29.8	766.
6.4	3.6	162.	18.4	9.0	356.	30.4	13.9	491.	42.4	18.2	588.	54.4	22.0	658.	*****	30.0	769.
6.6	3.7	166.	18.6	9.1	359.	30.6	13.9	493.	42.6	18.2	589.	54.6	22.1	659.	*****	30.2	771.
6.8	3.8	170.	18.8	9.2	361.	30.8	14.0	495.	42.8	18.3	591.	54.8	22.1	660.	*****	30.4	773.
7.0	3.9	173.	19.0	9.3	364.	31.0	14.1	497.	43.0	18.4	592.	55.0	22.2	661.	*****	30.6	775.
7.2	4.0	177.	19.2	9.4	367.	31.2	14.2	499.	43.2	18.4	593.	55.2	22.2	662.	*****	30.8	777.
7.4	4.1	181.	19.4	9.4	369.	31.4	14.2	501.	43.4	18.5	595.	55.4	22.3	663.	*****	31.0	780.
7.6	4.2	185.	19.6	9.5	372.	31.6	14.3	503.	43.6	18.6	596.	55.6	22.4	664.	*****	31.2	782.
7.8	4.3	188.	19.8	9.6	374.	31.8	14.4	504.	43.8	18.6	597.	55.8	22.4	665.	*****	31.4	784.
8.0	4.4	192.	20.0	9.7	377.	32.0	14.5	506.	44.0	18.7	599.	56.0	22.5	666.	*****	31.6	786.
8.2	4.5	196.	20.2	9.8	379.	32.2	14.5	508.	44.2	18.8	600.	56.2	22.5	667.	*****	31.8	788.
8.4	4.6	199.	20.4	9.9	382.	32.4	14.6	510.	44.4	18.8	601.	56.4	22.6	668.	*****	32.0	790.
8.6	4.7	203.	20.6	9.9	384.	32.6	14.7	512.	44.6	18.9	602.	56.6	22.7	669.	*****	32.2	792.
8.8	4.7	207.	20.8	10.0	387.	32.8	14.8	513.	44.8	19.0	604.	56.8	22.7	670.	*****	32.4	794.
9.0	4.8	210.	21.0	10.1	389.	33.0	14.8	515.	45.0	19.0	605.	57.0	22.8	671.	*****	32.6	796.
9.2	4.9	214.	21.2	10.2	392.	33.2	14.9	517.	45.2	19.1	606.	57.2	22.8	672.	*****	32.8	798.
9.4	5.0	217.	21.4	10.3	394.	33.4	15.0	519.	45.4	19.2	608.	57.4	22.9	673.	*****	33.0	800.
9.6	5.1	221.	21.6	10.4	397.	33.6	15.1	520.	45.6	19.2	609.	57.6	23.0	674.	*****	33.2	802.
9.8	5.2	224.	21.8	10.4	399.	33.8	15.1	522.	45.8	19.3	610.	57.8	23.0	675.	*****	33.4	804.
10.0	5.3	228.	22.0	10.5	402.	34.0	15.2	524.	46.0	19.4	611.	58.0	23.1	676.	*****	33.6	806.
10.2	5.4	231.	22.2	10.6	404.	34.2	15.3	525.	46.2	19.4	613.	58.2	23.1	676.	*****	33.8	808.
10.4	5.5	235.	22.4	10.7	406.	34.4	15.4	527.	46.4	19.5	614.	58.4	23.2	677.	*****	34.0	810.
10.6	5.6	238.	22.6	10.8	409.	34.6	15.4	529.	46.6	19.6	615.	58.6	23.2	678.	*****	34.2	811.
10.8	5.7	242.	22.8	10.9	411.	34.8	15.5	530.	46.8	19.6	616.	58.8	23.3	679.	*****	34.4	813.
11.0	5.8	245.	23.0	10.9	414.	35.0	15.6	532.	47.0	19.7	617.	59.0	23.4	680.	*****	34.6	815.

**60 PERCENT MONTHLY FACTORS
FOR CONVERTING IRREGULAR PAYMENT SCHEDULES
TO EQUIVALENT EQUAL AND REGULAR PAYMENT SCHEDULES**

FRB-166MF

A	B	C	A	B	C	A	B	C	A	B	C	A	B	C			
*****	34.8	817.	*****	39.2	852.	*****	43.6	881.	*****	48.0	904.	*****	52.4	922.	*****	56.8	937.
*****	35.0	819.	*****	39.4	854.	*****	43.8	882.	*****	48.2	905.	*****	52.6	923.	*****	57.0	938.
*****	35.2	820.	*****	39.6	855.	*****	44.0	883.	*****	48.4	906.	*****	52.8	924.	*****	57.2	939.
*****	35.4	822.	*****	39.8	857.	*****	44.2	884.	*****	48.6	907.	*****	53.0	925.	*****	57.4	939.
*****	35.6	824.	*****	40.0	858.	*****	44.4	885.	*****	48.8	908.	*****	53.2	925.	*****	57.6	940.
*****	35.8	826.	*****	40.2	859.	*****	44.6	887.	*****	49.0	908.	*****	53.4	926.	*****	57.8	940.
*****	36.0	827.	*****	40.4	861.	*****	44.8	888.	*****	49.2	909.	*****	53.6	927.	*****	58.0	941.
*****	36.2	829.	*****	40.6	862.	*****	45.0	889.	*****	49.4	910.	*****	53.8	928.	*****	58.2	942.
*****	36.4	831.	*****	40.8	863.	*****	45.2	890.	*****	49.6	911.	*****	54.0	928.	*****	58.4	942.
*****	36.6	832.	*****	41.0	865.	*****	45.4	891.	*****	49.8	912.	*****	54.2	929.	*****	58.6	943.
*****	36.8	834.	*****	41.2	866.	*****	45.6	892.	*****	50.0	913.	*****	54.4	930.	*****	58.8	943.
*****	37.0	836.	*****	41.4	867.	*****	45.8	893.	*****	50.2	914.	*****	54.6	930.	*****	59.0	944.
*****	37.2	837.	*****	41.6	869.	*****	46.0	894.	*****	50.4	914.	*****	54.8	931.	*****	59.2	944.
*****	37.4	839.	*****	41.8	870.	*****	46.2	895.	*****	50.6	915.	*****	55.0	932.	*****	59.4	945.
*****	37.6	840.	*****	42.0	871.	*****	46.4	896.	*****	50.8	916.	*****	55.2	932.	*****	59.6	945.
*****	37.8	842.	*****	42.2	872.	*****	46.6	897.	*****	51.0	917.	*****	55.4	933.	*****	59.8	946.
*****	38.0	843.	*****	42.4	874.	*****	46.8	898.	*****	51.2	918.	*****	55.6	934.	*****	60.0	946.
*****	38.2	845.	*****	42.6	875.	*****	47.0	899.	*****	51.4	919.	*****	55.8	934.	0.0	0.0	0.0
*****	38.4	846.	*****	42.8	876.	*****	47.2	900.	*****	51.6	919.	*****	56.0	935.	0.0	0.0	0.0
*****	38.6	848.	*****	43.0	877.	*****	47.4	901.	*****	51.8	920.	*****	56.2	936.	0.0	0.0	0.0
*****	38.8	849.	*****	43.2	878.	*****	47.6	902.	*****	52.0	921.	*****	56.4	936.	0.0	0.0	0.0
*****	39.0	851.	*****	43.4	880.	*****	47.8	903.	*****	52.2	922.	*****	56.6	937.	0.0	0.0	0.0

5 PERCENT WEEKLY FACTORS
FOR CONVERTING IRREGULAR PAYMENT SCHEDULES
TO EQUIVALENT EQUAL AND REGULAR PAYMENT SCHEDULES

FRB-101WF

A	B	C	A	B	C	A	B	C	A	B	C	A	B	C	A	B	C
*****	0.5	0.	26.5	13.7	13.	52.5	26.6	25.	78.5	39.5	37.	*****	52.5	49.	*****	78.5	73.
1.0	1.0	1.	27.0	14.0	13.	53.0	26.9	26.	79.0	39.8	37.	*****	53.0	50.	*****	79.0	73.
1.5	1.2	1.	27.5	14.2	14.	53.5	27.1	26.	79.5	40.0	38.	*****	53.5	50.	*****	79.5	74.
2.0	1.5	1.	28.0	14.5	14.	54.0	27.4	26.	80.0	40.2	38.	*****	54.0	51.	*****	80.0	74.
2.5	1.7	2.	28.5	14.7	14.	54.5	27.6	26.	80.5	40.5	38.	*****	54.5	51.	*****	80.5	74.
3.0	2.0	2.	29.0	15.0	14.	55.0	27.9	26.	81.0	40.7	38.	*****	55.0	51.	*****	81.0	75.
3.5	2.2	2.	29.5	15.2	15.	55.5	28.1	27.	81.5	41.0	39.	*****	55.5	52.	*****	81.5	75.
4.0	2.5	2.	30.0	15.5	15.	56.0	28.4	27.	82.0	41.2	39.	*****	56.0	52.	*****	82.0	76.
4.5	2.7	3.	30.5	15.7	15.	56.5	28.6	27.	82.5	41.5	39.	*****	56.5	53.	*****	82.5	76.
5.0	3.0	3.	31.0	16.0	15.	57.0	28.9	27.	83.0	41.7	39.	*****	57.0	53.	*****	83.0	77.
5.5	3.2	3.	31.5	16.2	15.	57.5	29.1	28.	83.5	42.0	40.	*****	57.5	54.	*****	83.5	77.
6.0	3.5	3.	32.0	16.5	16.	58.0	29.4	28.	84.0	42.2	40.	*****	58.0	54.	*****	84.0	78.
6.5	3.7	4.	32.5	16.7	16.	58.5	29.6	28.	84.5	42.5	40.	*****	58.5	55.	*****	84.5	78.
7.0	4.0	4.	33.0	17.0	16.	59.0	29.9	28.	85.0	42.7	40.	*****	59.0	55.	*****	85.0	78.
7.5	4.2	4.	33.5	17.2	16.	59.5	30.1	29.	85.5	43.0	40.	*****	59.5	56.	*****	85.5	79.
8.0	4.5	4.	34.0	17.5	17.	60.0	30.4	29.	86.0	43.2	41.	*****	60.0	56.	*****	86.0	79.
8.5	4.7	5.	34.5	17.7	17.	60.5	30.6	29.	86.5	43.5	41.	*****	60.5	56.	*****	86.5	80.
9.0	5.0	5.	35.0	18.0	17.	61.0	30.9	29.	87.0	43.7	41.	*****	61.0	57.	*****	87.0	80.
9.5	5.2	5.	35.5	18.2	17.	61.5	31.1	29.	87.5	43.9	41.	*****	61.5	57.	*****	87.5	81.
10.0	5.5	5.	36.0	18.4	18.	62.0	31.3	30.	88.0	44.2	42.	*****	62.0	58.	*****	88.0	81.
10.5	5.7	6.	36.5	18.7	18.	62.5	31.6	30.	88.5	44.4	42.	*****	62.5	58.	*****	88.5	82.
11.0	6.0	6.	37.0	18.9	18.	63.0	31.8	30.	89.0	44.7	42.	*****	63.0	59.	*****	89.0	82.
11.5	6.2	6.	37.5	19.2	18.	63.5	32.1	30.	89.5	44.9	42.	*****	63.5	59.	*****	89.5	82.
12.0	6.5	6.	38.0	19.4	19.	64.0	32.3	31.	90.0	45.2	42.	*****	64.0	60.	*****	90.0	83.
12.5	6.7	6.	38.5	19.7	19.	64.5	32.6	31.	90.5	45.4	43.	*****	64.5	60.	*****	90.5	83.
13.0	7.0	7.	39.0	19.9	19.	65.0	32.8	31.	91.0	45.7	43.	*****	65.0	61.	*****	91.0	84.
13.5	7.2	7.	39.5	20.2	19.	65.5	33.1	31.	91.5	45.9	43.	*****	65.5	61.	*****	91.5	84.
14.0	7.5	7.	40.0	20.4	19.	66.0	33.3	32.	92.0	46.2	43.	*****	66.0	61.	*****	92.0	85.
14.5	7.7	7.	40.5	20.7	20.	66.5	33.6	32.	92.5	46.4	44.	*****	66.5	62.	*****	92.5	85.
15.0	8.0	8.	41.0	20.9	20.	67.0	33.8	32.	93.0	46.7	44.	*****	67.0	62.	*****	93.0	86.
15.5	8.2	8.	41.5	21.2	20.	67.5	34.1	32.	93.5	46.9	44.	*****	67.5	63.	*****	93.5	86.
16.0	8.5	8.	42.0	21.4	20.	68.0	34.3	32.	94.0	47.1	44.	*****	68.0	63.	*****	94.0	86.
16.5	8.7	8.	42.5	21.7	21.	68.5	34.6	33.	94.5	47.4	45.	*****	68.5	64.	*****	94.5	87.
17.0	9.0	9.	43.0	21.9	21.	69.0	34.9	33.	95.0	47.6	45.	*****	69.0	64.	*****	95.0	87.
17.5	9.2	9.	43.5	22.2	21.	69.5	35.1	33.	95.5	47.9	45.	*****	69.5	65.	*****	95.5	88.
18.0	9.5	9.	44.0	22.4	21.	70.0	35.3	33.	96.0	48.1	45.	*****	70.0	65.	*****	96.0	88.
18.5	9.7	9.	44.5	22.7	22.	70.5	35.6	34.	96.5	48.4	45.	*****	70.5	66.	*****	96.5	89.
19.0	10.0	10.	45.0	22.9	22.	71.0	35.8	34.	97.0	48.6	46.	*****	71.0	66.	*****	97.0	89.
19.5	10.2	10.	45.5	23.2	22.	71.5	36.0	34.	97.5	48.9	46.	*****	71.5	66.	*****	97.5	89.
20.0	10.5	10.	46.0	23.4	22.	72.0	36.3	34.	98.0	49.1	46.	*****	72.0	67.	*****	98.0	90.
20.5	10.7	10.	46.5	23.7	22.	72.5	36.5	35.	98.5	49.4	46.	*****	72.5	67.	*****	98.5	90.
21.0	11.0	10.	47.0	23.9	23.	73.0	36.8	35.	99.0	49.6	47.	*****	73.0	68.	*****	99.0	91.
21.5	11.2	11.	47.5	24.2	23.	73.5	37.0	35.	99.5	49.9	47.	*****	73.5	68.	*****	99.5	91.
22.0	11.5	11.	48.0	24.4	23.	74.0	37.3	35.	100.0	50.1	47.	*****	74.0	69.	*****	100.0	92.
22.5	11.7	11.	48.5	24.7	23.	74.5	37.5	35.	100.5	50.3	47.	*****	74.5	69.	*****	100.5	92.
23.0	12.0	11.	49.0	24.9	24.	75.0	37.8	36.	101.0	50.6	47.	*****	75.0	70.	*****	101.0	93.
23.5	12.2	12.	49.5	25.2	24.	75.5	38.0	36.	101.5	50.8	48.	*****	75.5	70.	*****	101.5	93.
24.0	12.5	12.	50.0	25.4	24.	76.0	38.3	36.	102.0	51.1	48.	*****	76.0	70.	*****	102.0	93.
24.5	12.7	12.	50.5	25.6	24.	76.5	38.5	36.	102.5	51.3	48.	*****	76.5	71.	*****	102.5	94.
25.0	13.0	12.	51.0	25.9	25.	77.0	38.8	37.	103.0	51.6	48.	*****	77.0	71.	*****	103.0	94.
25.5	13.2	13.	51.5	26.1	25.	77.5	39.0	37.	103.5	51.8	49.	*****	77.5	72.	*****	103.5	95.
26.0	13.5	13.	52.0	26.4	25.	78.0	39.3	37.	104.0	52.1	49.	*****	78.0	72.	*****	104.0	95.

10 PERCENT WEEKLY FACTORS
FOR CONVERTING IRREGULAR PAYMENT SCHEDULES
TO EQUIVALENT EQUAL AND REGULAR PAYMENT SCHEDULES

FRB-102WF

A	B	C	A	B	C	A	B	C	A	B	C	A	B	C	A	B	C
*****	0.5	1.	27.0	13.9	26.	53.5	27.0	51.	80.0	40.0	74.	*****	54.0	99.	*****	80.5	143.
1.0	1.0	2.	27.5	14.2	27.	54.0	27.3	51.	80.5	40.2	74.	*****	54.5	99.	*****	81.0	144.
1.5	1.2	2.	28.0	14.4	27.	54.5	27.5	51.	81.0	40.5	75.	*****	55.0	100.	*****	81.5	145.
2.0	1.5	3.	28.5	14.7	28.	55.0	27.8	52.	81.5	40.7	75.	*****	55.5	101.	*****	82.0	146.
2.5	1.7	3.	29.0	14.9	28.	55.5	28.0	52.	82.0	41.0	76.	*****	56.0	102.	*****	82.5	147.
3.0	2.0	4.	29.5	15.2	29.	56.0	28.2	53.	82.5	41.2	76.	*****	56.5	103.	*****	83.0	147.
3.5	2.2	4.	30.0	15.4	29.	56.5	28.5	53.	83.0	41.4	77.	*****	57.0	104.	*****	83.5	148.
4.0	2.5	5.	30.5	15.7	30.	57.0	28.7	54.	83.5	41.7	77.	*****	57.5	105.	*****	84.0	149.
4.5	2.7	5.	31.0	15.9	30.	57.5	29.0	54.	84.0	41.9	77.	*****	58.0	105.	*****	84.5	150.
5.0	3.0	6.	31.5	16.2	31.	58.0	29.2	55.	84.5	42.2	78.	*****	58.5	106.	*****	85.0	151.
5.5	3.2	6.	32.0	16.4	31.	58.5	29.5	55.	85.0	42.4	78.	*****	59.0	107.	*****	85.5	151.
6.0	3.5	7.	32.5	16.7	32.	59.0	29.7	56.	85.5	42.7	79.	*****	59.5	108.	*****	86.0	152.
6.5	3.7	7.	33.0	16.9	32.	59.5	30.0	56.	86.0	42.9	79.	*****	60.0	109.	*****	86.5	153.
7.0	4.0	8.	33.5	17.2	32.	60.0	30.2	56.	86.5	43.2	80.	*****	60.5	110.	*****	87.0	154.
7.5	4.2	8.	34.0	17.4	33.	60.5	30.5	57.	87.0	43.4	80.	*****	61.0	111.	*****	87.5	155.
8.0	4.5	9.	34.5	17.7	33.	61.0	30.7	57.	87.5	43.6	80.	*****	61.5	111.	*****	88.0	156.
8.5	4.7	9.	35.0	17.9	34.	61.5	30.9	58.	88.0	43.9	81.	*****	62.0	112.	*****	88.5	156.
9.0	5.0	10.	35.5	18.1	34.	62.0	31.2	58.	88.5	44.1	81.	*****	62.5	113.	*****	89.0	157.
9.5	5.2	10.	36.0	18.4	35.	62.5	31.4	59.	89.0	44.4	82.	*****	63.0	114.	*****	89.5	158.
10.0	5.5	10.	36.5	18.6	35.	63.0	31.7	59.	89.5	44.6	82.	*****	63.5	115.	*****	90.0	159.
10.5	5.7	11.	37.0	18.9	36.	63.5	31.9	59.	90.0	44.9	83.	*****	64.0	116.	*****	90.5	160.
11.0	6.0	11.	37.5	19.1	36.	64.0	32.2	60.	90.5	45.1	83.	*****	64.5	117.	*****	91.0	160.
11.5	6.2	12.	38.0	19.4	37.	64.5	32.4	60.	91.0	45.3	83.	*****	65.0	117.	*****	91.5	161.
12.0	6.5	12.	38.5	19.6	37.	65.0	32.7	61.	91.5	45.6	84.	*****	65.5	118.	*****	92.0	162.
12.5	6.7	13.	39.0	19.9	37.	65.5	32.9	61.	92.0	45.8	84.	*****	66.0	119.	*****	92.5	163.
13.0	7.0	13.	39.5	20.1	38.	66.0	33.2	62.	92.5	46.1	85.	*****	66.5	120.	*****	93.0	164.
13.5	7.2	14.	40.0	20.4	38.	66.5	33.4	62.	93.0	46.3	85.	*****	67.0	121.	*****	93.5	164.
14.0	7.5	14.	40.5	20.6	39.	67.0	33.6	63.	93.5	46.6	86.	*****	67.5	122.	*****	94.0	165.
14.5	7.7	15.	41.0	20.9	39.	67.5	33.9	63.	94.0	46.8	86.	*****	68.0	122.	*****	94.5	166.
15.0	8.0	15.	41.5	21.1	40.	68.0	34.1	63.	94.5	47.0	86.	*****	68.5	123.	*****	95.0	167.
15.5	8.2	16.	42.0	21.4	40.	68.5	34.4	64.	95.0	47.3	87.	*****	69.0	124.	*****	95.5	168.
16.0	8.5	16.	42.5	21.6	41.	69.0	34.6	64.	95.5	47.5	87.	*****	69.5	125.	*****	96.0	168.
16.5	8.7	17.	43.0	21.9	41.	69.5	34.9	65.	96.0	47.8	88.	*****	70.0	126.	*****	96.5	169.
17.0	9.0	17.	43.5	22.1	42.	70.0	35.1	65.	96.5	48.0	88.	*****	70.5	127.	*****	97.0	170.
17.5	9.2	18.	44.0	22.3	42.	70.5	35.4	66.	97.0	48.2	89.	*****	71.0	128.	*****	97.5	171.
18.0	9.5	18.	44.5	22.6	42.	71.0	35.6	66.	97.5	48.5	89.	*****	71.5	128.	*****	98.0	172.
18.5	9.7	19.	45.0	22.8	43.	71.5	35.8	67.	98.0	48.7	89.	*****	72.0	129.	*****	98.5	172.
19.0	10.0	19.	45.5	23.1	43.	72.0	36.1	67.	98.5	49.0	90.	*****	72.5	130.	*****	99.0	173.
19.5	10.2	19.	46.0	23.3	44.	72.5	36.3	67.	99.0	49.2	90.	*****	73.0	131.	*****	99.5	174.
20.0	10.5	20.	46.5	23.6	44.	73.0	36.6	68.	99.5	49.5	91.	*****	73.5	132.	*****	100.0	175.
20.5	10.7	20.	47.0	23.8	45.	73.5	36.8	68.	100.0	49.7	91.	*****	74.0	133.	*****	100.5	176.
21.0	11.0	21.	47.5	24.1	45.	74.0	37.1	69.	100.5	49.9	91.	*****	74.5	133.	*****	101.0	176.
21.5	11.2	21.	48.0	24.3	46.	74.5	37.3	69.	101.0	50.2	92.	*****	75.0	134.	*****	101.5	177.
22.0	11.5	22.	48.5	24.6	46.	75.0	37.5	70.	101.5	50.4	92.	*****	75.5	135.	*****	102.0	178.
22.5	11.7	22.	49.0	24.8	47.	75.5	37.8	70.	102.0	50.7	93.	*****	76.0	136.	*****	102.5	179.
23.0	12.0	23.	49.5	25.1	47.	76.0	38.0	70.	102.5	50.9	93.	*****	76.5	137.	*****	103.0	180.
23.5	12.2	23.	50.0	25.3	47.	76.5	38.3	71.	103.0	51.2	94.	*****	77.0	138.	*****	103.5	180.
24.0	12.5	24.	50.5	25.5	48.	77.0	38.5	71.	103.5	51.4	94.	*****	77.5	138.	*****	104.0	181.
24.5	12.7	24.	51.0	25.8	48.	77.5	38.8	72.	104.0	51.6	94.	*****	78.0	139.	0.0	0.0	0.0
25.0	13.0	25.	51.5	26.0	49.	78.0	39.0	72.	*****	52.0	95.	*****	78.5	140.	0.0	0.0	0.0
25.5	13.2	25.	52.0	26.3	49.	78.5	39.3	73.	*****	52.5	96.	*****	79.0	141.	0.0	0.0	0.0
26.0	13.4	26.	52.5	26.5	50.	79.0	39.5	73.	*****	53.0	97.	*****	79.5	142.	0.0	0.0	0.0
26.5	13.7	26.	53.0	26.8	50.	79.5	39.7	74.	*****	53.5	98.	*****	80.0	142.	0.0	0.0	0.0

15 PERCENT WEEKLY FACTORS
FOR CONVERTING IRREGULAR PAYMENT SCHEDULES
TO EQUIVALENT EQUAL AND REGULAR PAYMENT SCHEDULES

FRB-103WF

A	B	C	A	B	C	A	B	C	A	B	C	A	B	C	A	B	C
*****	0.5	1.	27.0	13.9	39.	53.5	26.9	75.	80.0	39.7	108.	*****	53.5	143.	*****	80.0	206.
1.0	1.0	3.	27.5	14.2	40.	54.0	27.2	75.	80.5	40.0	109.	*****	54.0	144.	*****	80.5	207.
1.5	1.2	4.	28.0	14.4	41.	54.5	27.4	76.	81.0	40.2	109.	*****	54.5	145.	*****	81.0	208.
2.0	1.5	4.	28.5	14.7	41.	55.0	27.6	77.	81.5	40.5	110.	*****	55.0	147.	*****	81.5	209.
2.5	1.7	5.	29.0	14.9	42.	55.5	27.9	77.	82.0	40.7	111.	*****	55.5	148.	*****	82.0	210.
3.0	2.0	6.	29.5	15.1	43.	56.0	28.1	78.	82.5	40.9	111.	*****	56.0	149.	*****	82.5	212.
3.5	2.2	6.	30.0	15.4	43.	56.5	28.4	78.	83.0	41.2	112.	*****	56.5	150.	*****	83.0	213.
4.0	2.5	7.	30.5	15.6	44.	57.0	28.6	79.	83.5	41.4	112.	*****	57.0	151.	*****	83.5	214.
4.5	2.7	8.	31.0	15.9	45.	57.5	28.9	80.	84.0	41.7	113.	*****	57.5	153.	*****	84.0	215.
5.0	3.0	9.	31.5	16.1	45.	58.0	29.1	80.	84.5	41.9	114.	*****	58.0	154.	*****	84.5	216.
5.5	3.2	9.	32.0	16.4	46.	58.5	29.3	81.	85.0	42.1	114.	*****	58.5	155.	*****	85.0	217.
6.0	3.5	10.	32.5	16.6	47.	59.0	29.6	82.	85.5	42.4	115.	*****	59.0	156.	*****	85.5	218.
6.5	3.7	11.	33.0	16.9	47.	59.5	29.8	82.	86.0	42.6	116.	*****	59.5	158.	*****	86.0	219.
7.0	4.0	11.	33.5	17.1	48.	60.0	30.1	83.	86.5	42.9	116.	*****	60.0	159.	*****	86.5	221.
7.5	4.2	12.	34.0	17.4	49.	60.5	30.3	84.	87.0	43.1	117.	*****	60.5	160.	*****	87.0	222.
8.0	4.5	13.	34.5	17.6	49.	61.0	30.6	84.	87.5	43.3	117.	*****	61.0	161.	*****	87.5	223.
8.5	4.7	14.	35.0	17.9	50.	61.5	30.8	85.	88.0	43.6	118.	*****	61.5	162.	*****	88.0	224.
9.0	5.0	14.	35.5	18.1	51.	62.0	31.0	86.	88.5	43.8	119.	*****	62.0	164.	*****	88.5	225.
9.5	5.2	15.	36.0	18.3	51.	62.5	31.3	86.	89.0	44.0	119.	*****	62.5	165.	*****	89.0	226.
10.0	5.5	16.	36.5	18.6	52.	63.0	31.5	87.	89.5	44.3	120.	*****	63.0	166.	*****	89.5	227.
10.5	5.7	16.	37.0	18.8	53.	63.5	31.8	87.	90.0	44.5	120.	*****	63.5	167.	*****	90.0	228.
11.0	6.0	17.	37.5	19.1	53.	64.0	32.0	88.	90.5	44.8	121.	*****	64.0	168.	*****	90.5	229.
11.5	6.2	18.	38.0	19.3	54.	64.5	32.3	89.	91.0	45.0	122.	*****	64.5	170.	*****	91.0	231.
12.0	6.5	19.	38.5	19.6	55.	65.0	32.5	89.	91.5	45.2	122.	*****	65.0	171.	*****	91.5	232.
12.5	6.7	19.	39.0	19.8	55.	65.5	32.7	90.	92.0	45.5	123.	*****	65.5	172.	*****	92.0	233.
13.0	7.0	20.	39.5	20.1	56.	66.0	33.0	91.	92.5	45.7	123.	*****	66.0	173.	*****	92.5	234.
13.5	7.2	21.	40.0	20.3	57.	66.5	33.2	91.	93.0	46.0	124.	*****	66.5	174.	*****	93.0	235.
14.0	7.5	21.	40.5	20.6	57.	67.0	33.5	92.	93.5	46.2	125.	*****	67.0	176.	*****	93.5	236.
14.5	7.7	22.	41.0	20.8	58.	67.5	33.7	93.	94.0	46.4	125.	*****	67.5	177.	*****	94.0	237.
15.0	8.0	23.	41.5	21.0	59.	68.0	33.9	93.	94.5	46.7	126.	*****	68.0	178.	*****	94.5	238.
15.5	8.2	23.	42.0	21.3	59.	68.5	34.2	94.	95.0	46.9	126.	*****	68.5	179.	*****	95.0	239.
16.0	8.5	24.	42.5	21.5	60.	69.0	34.4	94.	95.5	47.2	127.	*****	69.0	180.	*****	95.5	240.
16.5	8.7	25.	43.0	21.8	61.	69.5	34.7	95.	96.0	47.4	128.	*****	69.5	181.	*****	96.0	242.
17.0	9.0	25.	43.5	22.0	61.	70.0	34.9	96.	96.5	47.6	128.	*****	70.0	183.	*****	96.5	243.
17.5	9.2	26.	44.0	22.3	62.	70.5	35.2	96.	97.0	47.9	129.	*****	70.5	184.	*****	97.0	244.
18.0	9.5	27.	44.5	22.5	63.	71.0	35.4	97.	97.5	48.1	129.	*****	71.0	185.	*****	97.5	245.
18.5	9.7	28.	45.0	22.8	63.	71.5	35.6	98.	98.0	48.3	130.	*****	71.5	186.	*****	98.0	246.
19.0	10.0	28.	45.5	23.0	64.	72.0	35.9	98.	98.5	48.6	131.	*****	72.0	187.	*****	98.5	247.
19.5	10.2	29.	46.0	23.2	65.	72.5	36.1	99.	99.0	48.8	131.	*****	72.5	188.	*****	99.0	248.
20.0	10.5	30.	46.5	23.5	65.	73.0	36.4	99.	99.5	49.1	132.	*****	73.0	190.	*****	99.5	249.
20.5	10.7	30.	47.0	23.7	66.	73.5	36.6	100.	100.0	49.3	132.	*****	73.5	191.	*****	100.0	250.
21.0	10.9	31.	47.5	24.0	67.	74.0	36.8	101.	100.5	49.5	133.	*****	74.0	192.	*****	100.5	251.
21.5	11.2	32.	48.0	24.2	67.	74.5	37.1	101.	101.0	49.8	134.	*****	74.5	193.	*****	101.0	252.
22.0	11.4	32.	48.5	24.5	68.	75.0	37.3	102.	101.5	50.0	134.	*****	75.0	194.	*****	101.5	254.
22.5	11.7	33.	49.0	24.7	69.	75.5	37.6	103.	102.0	50.3	135.	*****	75.5	195.	*****	102.0	255.
23.0	11.9	34.	49.5	25.0	69.	76.0	37.8	103.	102.5	50.5	135.	*****	76.0	197.	*****	102.5	256.
23.5	12.2	34.	50.0	25.2	70.	76.5	38.0	104.	103.0	50.7	136.	*****	76.5	198.	*****	103.0	257.
24.0	12.4	35.	50.5	25.4	71.	77.0	38.3	104.	103.5	51.0	137.	*****	77.0	199.	*****	103.5	258.
24.5	12.7	36.	51.0	25.7	71.	77.5	38.5	105.	104.0	51.2	137.	*****	77.5	200.	*****	104.0	259.
25.0	12.9	37.	51.5	25.9	72.	78.0	38.8	106.	*****	51.5	138.	*****	78.0	201.	0.0	0.0	0.0
25.5	13.2	37.	52.0	26.2	73.	78.5	39.0	106.	*****	52.0	139.	*****	78.5	202.	0.0	0.0	0.0
26.0	13.4	38.	52.5	26.4	73.	79.0	39.3	107.	*****	52.5	140.	*****	79.0	204.	0.0	0.0	0.0
26.5	13.7	39.	53.0	26.7	74.	79.5	39.5	108.	*****	53.0	142.	*****	79.5	205.	0.0	0.0	0.0

20 PERCENT WEEKLY FACTORS
FOR CONVERTING IRREGULAR PAYMENT SCHEDULES
TO EQUIVALENT EQUAL AND REGULAR PAYMENT SCHEDULES

FRB-104WF

A	B	C	A	B	C	A	B	C	A	B	C	A	B	C	A	B	C
*****	0.5	2.	27.0	13.9	52.	53.5	26.8	98.	80.0	39.5	141.	*****	53.0	184.	*****	79.5	263.
1.0	1.0	4.	27.5	14.1	53.	54.0	27.0	99.	80.5	39.7	141.	*****	53.5	186.	*****	80.0	264.
1.5	1.2	5.	28.0	14.4	54.	54.5	27.3	99.	81.0	40.0	142.	*****	54.0	187.	*****	80.5	266.
2.0	1.5	6.	28.5	14.6	55.	55.0	27.5	100.	81.5	40.2	143.	*****	54.5	189.	*****	81.0	267.
2.5	1.7	7.	29.0	14.9	55.	55.5	27.8	101.	82.0	40.4	144.	*****	55.0	190.	*****	81.5	269.
3.0	2.0	8.	29.5	15.1	56.	56.0	28.0	102.	82.5	40.7	145.	*****	55.5	192.	*****	82.0	270.
3.5	2.2	9.	30.0	15.4	57.	56.5	28.2	103.	83.0	40.9	145.	*****	56.0	193.	*****	82.5	271.
4.0	2.5	10.	30.5	15.6	58.	57.0	28.5	104.	83.5	41.1	146.	*****	56.5	195.	*****	83.0	273.
4.5	2.7	10.	31.0	15.8	59.	57.5	28.7	104.	84.0	41.4	147.	*****	57.0	197.	*****	83.5	274.
5.0	3.0	11.	31.5	16.1	60.	58.0	29.0	105.	84.5	41.6	148.	*****	57.5	198.	*****	84.0	276.
5.5	3.2	12.	32.0	16.3	61.	58.5	29.2	106.	85.0	41.8	148.	*****	58.0	200.	*****	84.5	277.
6.0	3.5	13.	32.5	16.6	62.	59.0	29.4	107.	85.5	42.1	149.	*****	58.5	201.	*****	85.0	278.
6.5	3.7	14.	33.0	16.8	63.	59.5	29.7	108.	86.0	42.3	150.	*****	59.0	203.	*****	85.5	280.
7.0	4.0	15.	33.5	17.1	63.	60.0	29.9	109.	86.5	42.6	151.	*****	59.5	204.	*****	86.0	281.
7.5	4.2	16.	34.0	17.3	64.	60.5	30.2	109.	87.0	42.8	151.	*****	60.0	206.	*****	86.5	283.
8.0	4.5	17.	34.5	17.6	65.	61.0	30.4	110.	87.5	43.0	152.	*****	60.5	207.	*****	87.0	284.
8.5	4.7	18.	35.0	17.8	66.	61.5	30.6	111.	88.0	43.3	153.	*****	61.0	209.	*****	87.5	285.
9.0	5.0	19.	35.5	18.0	67.	62.0	30.9	112.	88.5	43.5	154.	*****	61.5	210.	*****	88.0	287.
9.5	5.2	20.	36.0	18.3	68.	62.5	31.1	113.	89.0	43.7	155.	*****	62.0	212.	*****	88.5	288.
10.0	5.5	21.	36.5	18.5	69.	63.0	31.4	113.	89.5	44.0	155.	*****	62.5	213.	*****	89.0	289.
10.5	5.7	22.	37.0	18.8	70.	63.5	31.6	114.	90.0	44.2	156.	*****	63.0	215.	*****	89.5	291.
11.0	6.0	23.	37.5	19.0	70.	64.0	31.8	115.	90.5	44.4	157.	*****	63.5	216.	*****	90.0	292.
11.5	6.2	24.	38.0	19.3	71.	64.5	32.1	116.	91.0	44.7	158.	*****	64.0	218.	*****	90.5	293.
12.0	6.5	25.	38.5	19.5	72.	65.0	32.3	117.	91.5	44.9	158.	*****	64.5	219.	*****	91.0	295.
12.5	6.7	25.	39.0	19.8	73.	65.5	32.6	118.	92.0	45.1	159.	*****	65.0	221.	*****	91.5	296.
13.0	7.0	26.	39.5	20.0	74.	66.0	32.8	118.	92.5	45.4	160.	*****	65.5	222.	*****	92.0	298.
13.5	7.2	27.	40.0	20.2	75.	66.5	33.0	119.	93.0	45.6	161.	*****	66.0	224.	*****	92.5	299.
14.0	7.5	28.	40.5	20.5	76.	67.0	33.3	120.	93.5	45.9	161.	*****	66.5	225.	*****	93.0	300.
14.5	7.7	29.	41.0	20.7	76.	67.5	33.5	121.	94.0	46.1	162.	*****	67.0	227.	*****	93.5	302.
15.0	8.0	30.	41.5	21.0	77.	68.0	33.8	122.	94.5	46.3	163.	*****	67.5	228.	*****	94.0	303.
15.5	8.2	31.	42.0	21.2	78.	68.5	34.0	122.	95.0	46.6	164.	*****	68.0	230.	*****	94.5	304.
16.0	8.5	32.	42.5	21.5	79.	69.0	34.2	123.	95.5	46.8	164.	*****	68.5	231.	*****	95.0	306.
16.5	8.7	33.	43.0	21.7	80.	69.5	34.5	124.	96.0	47.0	165.	*****	69.0	233.	*****	95.5	307.
17.0	9.0	34.	43.5	21.9	81.	70.0	34.7	125.	96.5	47.3	166.	*****	69.5	234.	*****	96.0	308.
17.5	9.2	35.	44.0	22.2	82.	70.5	35.0	126.	97.0	47.5	167.	*****	70.0	236.	*****	96.5	310.
18.0	9.4	36.	44.5	22.4	83.	71.0	35.2	126.	97.5	47.7	167.	*****	70.5	237.	*****	97.0	311.
18.5	9.7	37.	45.0	22.7	83.	71.5	35.4	127.	98.0	48.0	168.	*****	71.0	239.	*****	97.5	312.
19.0	9.9	37.	45.5	22.9	84.	72.0	35.7	128.	98.5	48.2	169.	*****	71.5	240.	*****	98.0	314.
19.5	10.2	38.	46.0	23.2	85.	72.5	35.9	129.	99.0	48.4	170.	*****	72.0	241.	*****	98.5	315.
20.0	10.4	39.	46.5	23.4	86.	73.0	36.1	130.	99.5	48.7	170.	*****	72.5	243.	*****	99.0	316.
20.5	10.7	40.	47.0	23.6	87.	73.5	36.4	130.	100.0	48.9	171.	*****	73.0	244.	*****	99.5	317.
21.0	10.9	41.	47.5	23.9	88.	74.0	36.6	131.	100.5	49.1	172.	*****	73.5	246.	*****	100.0	319.
21.5	11.2	42.	48.0	24.1	88.	74.5	36.9	132.	101.0	49.4	173.	*****	74.0	247.	*****	100.5	320.
22.0	11.4	43.	48.5	24.4	89.	75.0	37.1	133.	101.5	49.6	173.	*****	74.5	249.	*****	101.0	321.
22.5	11.7	44.	49.0	24.6	90.	75.5	37.3	134.	102.0	49.8	174.	*****	75.0	250.	*****	101.5	323.
23.0	11.9	45.	49.5	24.9	91.	76.0	37.6	134.	102.5	50.1	175.	*****	75.5	252.	*****	102.0	324.
23.5	12.2	46.	50.0	25.1	92.	76.5	37.8	135.	103.0	50.3	176.	*****	76.0	253.	*****	102.5	325.
24.0	12.4	47.	50.5	25.3	93.	77.0	38.1	136.	103.5	50.5	176.	*****	76.5	254.	*****	103.0	327.
24.5	12.7	47.	51.0	25.6	94.	77.5	38.3	137.	104.0	50.8	177.	*****	77.0	256.	*****	103.5	328.
25.0	12.9	48.	51.5	25.8	94.	78.0	38.5	137.	*****	51.0	178.	*****	77.5	257.	*****	104.0	329.
25.5	13.1	49.	52.0	26.1	95.	78.5	38.8	138.	*****	51.5	179.	*****	78.0	259.	0.0	0.0	0.0
26.0	13.4	50.	52.5	26.3	96.	79.0	39.0	139.	*****	52.0	181.	*****	78.5	260.	0.0	0.0	0.0
26.5	13.6	51.	53.0	26.6	97.	79.5	39.2	140.	*****	52.5	183.	*****	79.0	262.	0.0	0.0	0.0

25 PERCENT WEEKLY FACTORS
FOR CONVERTING IRREGULAR PAYMENT SCHEDULES
TO EQUIVALENT EQUAL AND REGULAR PAYMENT SCHEDULES

FRB-105WF

A	B	C	A	B	C	A	B	C	A	B	C	A	B	C			
*****	0.5	2.	27.0	13.9	64.	53.5	26.7	120.	80.0	39.2	171.	*****	52.5	223.	*****	79.0	315.
1.0	1.0	5.	27.5	14.1	65.	54.0	26.9	121.	80.5	39.5	172.	*****	53.0	224.	*****	79.5	317.
1.5	1.2	6.	28.0	14.3	66.	54.5	27.2	122.	81.0	39.7	173.	*****	53.5	226.	*****	80.0	319.
2.0	1.5	7.	28.5	14.6	68.	55.0	27.4	123.	81.5	39.9	174.	*****	54.0	228.	*****	80.5	320.
2.5	1.7	8.	29.0	14.8	69.	55.5	27.6	124.	82.0	40.2	175.	*****	54.5	230.	*****	81.0	322.
3.0	2.0	10.	29.5	15.1	70.	56.0	27.9	125.	82.5	40.4	176.	*****	55.0	232.	*****	81.5	324.
3.5	2.2	11.	30.0	15.3	71.	56.5	28.1	126.	83.0	40.6	177.	*****	55.5	234.	*****	82.0	325.
4.0	2.5	12.	30.5	15.6	72.	57.0	28.4	127.	83.5	40.9	178.	*****	56.0	236.	*****	82.5	327.
4.5	2.7	13.	31.0	15.8	73.	57.5	28.6	128.	84.0	41.1	179.	*****	56.5	237.	*****	83.0	328.
5.0	3.0	14.	31.5	16.1	74.	58.0	28.8	129.	84.5	41.3	180.	*****	57.0	239.	*****	83.5	330.
5.5	3.2	15.	32.0	16.3	75.	58.5	29.1	130.	85.0	41.6	181.	*****	57.5	241.	*****	84.0	332.
6.0	3.5	17.	32.5	16.5	76.	59.0	29.3	131.	85.5	41.8	182.	*****	58.0	243.	*****	84.5	333.
6.5	3.7	18.	33.0	16.8	77.	59.5	29.5	132.	86.0	42.0	183.	*****	58.5	245.	*****	85.0	335.
7.0	4.0	19.	33.5	17.0	78.	60.0	29.8	133.	86.5	42.3	183.	*****	59.0	246.	*****	85.5	336.
7.5	4.2	20.	34.0	17.3	79.	60.5	30.0	134.	87.0	42.5	184.	*****	59.5	248.	*****	86.0	338.
8.0	4.5	21.	34.5	17.5	81.	61.0	30.3	135.	87.5	42.7	185.	*****	60.0	250.	*****	86.5	340.
8.5	4.7	22.	35.0	17.8	82.	61.5	30.5	136.	88.0	43.0	186.	*****	60.5	252.	*****	87.0	341.
9.0	5.0	24.	35.5	18.0	83.	62.0	30.7	137.	88.5	43.2	187.	*****	61.0	254.	*****	87.5	343.
9.5	5.2	25.	36.0	18.2	84.	62.5	31.0	138.	89.0	43.4	188.	*****	61.5	255.	*****	88.0	344.
10.0	5.5	26.	36.5	18.5	85.	63.0	31.2	139.	89.5	43.7	189.	*****	62.0	257.	*****	88.5	346.
10.5	5.7	27.	37.0	18.7	86.	63.5	31.4	140.	90.0	43.9	190.	*****	62.5	259.	*****	89.0	347.
11.0	6.0	28.	37.5	19.0	87.	64.0	31.7	141.	90.5	44.1	191.	*****	63.0	261.	*****	89.5	349.
11.5	6.2	29.	38.0	19.2	88.	64.5	31.9	142.	91.0	44.3	192.	*****	63.5	263.	*****	90.0	351.
12.0	6.5	31.	38.5	19.5	89.	65.0	32.2	143.	91.5	44.6	192.	*****	64.0	264.	*****	90.5	352.
12.5	6.7	32.	39.0	19.7	90.	65.5	32.4	144.	92.0	44.8	193.	*****	64.5	266.	*****	91.0	354.
13.0	7.0	33.	39.5	19.9	91.	66.0	32.6	145.	92.5	45.0	194.	*****	65.0	268.	*****	91.5	355.
13.5	7.2	34.	40.0	20.2	92.	66.5	32.9	146.	93.0	45.3	195.	*****	65.5	270.	*****	92.0	357.
14.0	7.5	35.	40.5	20.4	93.	67.0	33.1	147.	93.5	45.5	196.	*****	66.0	271.	*****	92.5	358.
14.5	7.7	36.	41.0	20.7	94.	67.5	33.3	148.	94.0	45.7	197.	*****	66.5	273.	*****	93.0	360.
15.0	8.0	37.	41.5	20.9	95.	68.0	33.6	149.	94.5	46.0	198.	*****	67.0	275.	*****	93.5	361.
15.5	8.2	39.	42.0	21.1	96.	68.5	33.8	150.	95.0	46.2	199.	*****	67.5	277.	*****	94.0	363.
16.0	8.4	40.	42.5	21.4	98.	69.0	34.0	151.	95.5	46.4	200.	*****	68.0	278.	*****	94.5	364.
16.5	8.7	41.	43.0	21.6	99.	69.5	34.3	152.	96.0	46.7	201.	*****	68.5	280.	*****	95.0	366.
17.0	8.9	42.	43.5	21.9	100.	70.0	34.5	153.	96.5	46.9	201.	*****	69.0	282.	*****	95.5	367.
17.5	9.2	43.	44.0	22.1	101.	70.5	34.8	154.	97.0	47.1	202.	*****	69.5	283.	*****	96.0	369.
18.0	9.4	44.	44.5	22.4	102.	71.0	35.0	155.	97.5	47.4	203.	*****	70.0	285.	*****	96.5	371.
18.5	9.7	45.	45.0	22.6	103.	71.5	35.2	155.	98.0	47.6	204.	*****	70.5	287.	*****	97.0	372.
19.0	9.9	47.	45.5	22.8	104.	72.0	35.5	156.	98.5	47.8	205.	*****	71.0	289.	*****	97.5	374.
19.5	10.2	48.	46.0	23.1	105.	72.5	35.7	157.	99.0	48.0	206.	*****	71.5	290.	*****	98.0	375.
20.0	10.4	49.	46.5	23.3	106.	73.0	35.9	158.	99.5	48.3	207.	*****	72.0	292.	*****	98.5	377.
20.5	10.7	50.	47.0	23.6	107.	73.5	36.2	159.	100.0	48.5	208.	*****	72.5	294.	*****	99.0	378.
21.0	10.9	51.	47.5	23.8	108.	74.0	36.4	160.	100.5	48.7	208.	*****	73.0	295.	*****	99.5	379.
21.5	11.2	52.	48.0	24.0	109.	74.5	36.6	161.	101.0	49.0	209.	*****	73.5	297.	*****	100.0	381.
22.0	11.4	53.	48.5	24.3	110.	75.0	36.9	162.	101.5	49.2	210.	*****	74.0	299.	*****	100.5	382.
22.5	11.6	54.	49.0	24.5	111.	75.5	37.1	163.	102.0	49.4	211.	*****	74.5	300.	*****	101.0	384.
23.0	11.9	55.	49.5	24.8	112.	76.0	37.3	164.	102.5	49.7	212.	*****	75.0	302.	*****	101.5	385.
23.5	12.1	57.	50.0	25.0	113.	76.5	37.6	165.	103.0	49.9	213.	*****	75.5	304.	*****	102.0	387.
24.0	12.4	58.	50.5	25.2	114.	77.0	37.8	166.	103.5	50.1	214.	*****	76.0	305.	*****	102.5	388.
24.5	12.6	59.	51.0	25.5	115.	77.5	38.1	167.	104.0	50.3	215.	*****	76.5	307.	*****	103.0	390.
25.0	12.9	60.	51.5	25.7	116.	78.0	38.3	168.	*****	50.5	215.	*****	77.0	309.	*****	103.5	391.
25.5	13.1	61.	52.0	26.0	117.	78.5	38.5	169.	*****	51.0	217.	*****	77.5	310.	*****	104.0	393.
26.0	13.4	62.	52.5	26.2	118.	79.0	38.8	170.	*****	51.5	219.	*****	78.0	312.	0.0	0.0	0.0
26.5	13.6	63.	53.0	26.4	119.	79.5	39.0	171.	*****	52.0	221.	*****	78.5	314.	0.0	0.0	0.0

30 PERCENT WEEKLY FACTORS
FOR CONVERTING IRREGULAR PAYMENT SCHEDULES
TO EQUIVALENT EQUAL AND REGULAR PAYMENT SCHEDULES

FRB-106WF

A	B	C	A	B	C	A	B	C	A	B	C	A	B	C	A	B	C
*****	0.5	3.	27.0	13.8	76.	53.5	26.6	142.	80.0	39.0	201.	*****	52.0	259.	*****	78.5	363.
1.0	1.0	6.	27.5	14.1	78.	54.0	26.8	143.	80.5	39.2	202.	*****	52.5	261.	*****	79.0	365.
1.5	1.2	7.	28.0	14.3	79.	54.5	27.0	144.	81.0	39.4	203.	*****	53.0	263.	*****	79.5	367.
2.0	1.5	9.	28.5	14.6	80.	55.0	27.3	145.	81.5	39.7	204.	*****	53.5	265.	*****	80.0	369.
2.5	1.7	10.	29.0	14.8	82.	55.5	27.5	146.	82.0	39.9	205.	*****	54.0	267.	*****	80.5	371.
3.0	2.0	11.	29.5	15.0	83.	56.0	27.7	148.	82.5	40.1	206.	*****	54.5	269.	*****	81.0	372.
3.5	2.2	13.	30.0	15.3	84.	56.5	28.0	149.	83.0	40.4	207.	*****	55.0	271.	*****	81.5	374.
4.0	2.5	14.	30.5	15.5	85.	57.0	28.2	150.	83.5	40.6	208.	*****	55.5	273.	*****	82.0	376.
4.5	2.7	16.	31.0	15.8	87.	57.5	28.5	151.	84.0	40.8	209.	*****	56.0	275.	*****	82.5	378.
5.0	3.0	17.	31.5	16.0	88.	58.0	28.7	152.	84.5	41.0	210.	*****	56.5	277.	*****	83.0	380.
5.5	3.2	18.	32.0	16.3	89.	58.5	28.9	153.	85.0	41.3	211.	*****	57.0	280.	*****	83.5	381.
6.0	3.5	20.	32.5	16.5	91.	59.0	29.2	154.	85.5	41.5	212.	*****	57.5	282.	*****	84.0	383.
6.5	3.7	21.	33.0	16.7	92.	59.5	29.4	156.	86.0	41.7	213.	*****	58.0	284.	*****	84.5	385.
7.0	4.0	23.	33.5	17.0	93.	60.0	29.6	157.	86.5	42.0	214.	*****	58.5	286.	*****	85.0	387.
7.5	4.2	24.	34.0	17.2	94.	60.5	29.9	158.	87.0	42.2	215.	*****	59.0	288.	*****	85.5	389.
8.0	4.5	25.	34.5	17.5	96.	61.0	30.1	159.	87.5	42.4	217.	*****	59.5	290.	*****	86.0	390.
8.5	4.7	27.	35.0	17.7	97.	61.5	30.3	160.	88.0	42.6	218.	*****	60.0	292.	*****	86.5	392.
9.0	5.0	28.	35.5	17.9	98.	62.0	30.6	161.	88.5	42.9	219.	*****	60.5	294.	*****	87.0	394.
9.5	5.2	30.	36.0	18.2	99.	62.5	30.8	162.	89.0	43.1	220.	*****	61.0	296.	*****	87.5	396.
10.0	5.5	31.	36.5	18.4	101.	63.0	31.0	164.	89.5	43.3	221.	*****	61.5	298.	*****	88.0	397.
10.5	5.7	32.	37.0	18.7	102.	63.5	31.3	165.	90.0	43.6	222.	*****	62.0	300.	*****	88.5	399.
11.0	6.0	34.	37.5	18.9	103.	64.0	31.5	166.	90.5	43.8	223.	*****	62.5	302.	*****	89.0	401.
11.5	6.2	35.	38.0	19.2	104.	64.5	31.8	167.	91.0	44.0	224.	*****	63.0	304.	*****	89.5	402.
12.0	6.5	37.	38.5	19.4	106.	65.0	32.0	168.	91.5	44.2	225.	*****	63.5	306.	*****	90.0	404.
12.5	6.7	38.	39.0	19.6	107.	65.5	32.2	169.	92.0	44.5	226.	*****	64.0	308.	*****	90.5	406.
13.0	7.0	39.	39.5	19.9	108.	66.0	32.5	170.	92.5	44.7	227.	*****	64.5	310.	*****	91.0	408.
13.5	7.2	41.	40.0	20.1	109.	66.5	32.7	171.	93.0	44.9	228.	*****	65.0	312.	*****	91.5	409.
14.0	7.5	42.	40.5	20.4	111.	67.0	32.9	173.	93.5	45.2	229.	*****	65.5	314.	*****	92.0	411.
14.5	7.7	43.	41.0	20.6	112.	67.5	33.2	174.	94.0	45.4	230.	*****	66.0	316.	*****	92.5	413.
15.0	7.9	45.	41.5	20.8	113.	68.0	33.4	175.	94.5	45.6	231.	*****	66.5	318.	*****	93.0	414.
15.5	8.2	46.	42.0	21.1	114.	68.5	33.6	176.	95.0	45.8	232.	*****	67.0	320.	*****	93.5	416.
16.0	8.4	47.	42.5	21.3	115.	69.0	33.9	177.	95.5	46.1	233.	*****	67.5	322.	*****	94.0	418.
16.5	8.7	49.	43.0	21.6	117.	69.5	34.1	178.	96.0	46.3	234.	*****	68.0	324.	*****	94.5	419.
17.0	8.9	50.	43.5	21.8	118.	70.0	34.3	179.	96.5	46.5	235.	*****	68.5	326.	*****	95.0	421.
17.5	9.2	51.	44.0	22.0	119.	70.5	34.6	180.	97.0	46.8	236.	*****	69.0	328.	*****	95.5	423.
18.0	9.4	53.	44.5	22.3	120.	71.0	34.8	181.	97.5	47.0	237.	*****	69.5	330.	*****	96.0	424.
18.5	9.7	54.	45.0	22.5	121.	71.5	35.0	182.	98.0	47.2	238.	*****	70.0	331.	*****	96.5	426.
19.0	9.9	55.	45.5	22.8	123.	72.0	35.3	184.	98.5	47.4	239.	*****	70.5	333.	*****	97.0	428.
19.5	10.2	57.	46.0	23.0	124.	72.5	35.5	185.	99.0	47.7	240.	*****	71.0	335.	*****	97.5	429.
20.0	10.4	58.	46.5	23.2	125.	73.0	35.7	186.	99.5	47.9	241.	*****	71.5	337.	*****	98.0	431.
20.5	10.6	59.	47.0	23.5	126.	73.5	36.0	187.	100.0	48.1	242.	*****	72.0	339.	*****	98.5	433.
21.0	10.9	61.	47.5	23.7	128.	74.0	36.2	188.	100.5	48.3	243.	*****	72.5	341.	*****	99.0	434.
21.5	11.1	62.	48.0	23.9	129.	74.5	36.4	189.	101.0	48.6	244.	*****	73.0	343.	*****	99.5	436.
22.0	11.4	63.	48.5	24.2	130.	75.0	36.7	190.	101.5	48.8	245.	*****	73.5	345.	*****	100.0	437.
22.5	11.6	65.	49.0	24.4	131.	75.5	36.9	191.	102.0	49.0	246.	*****	74.0	347.	*****	100.5	439.
23.0	11.9	66.	49.5	24.7	132.	76.0	37.1	192.	102.5	49.2	247.	*****	74.5	349.	*****	101.0	441.
23.5	12.1	67.	50.0	24.9	133.	76.5	37.3	193.	103.0	49.5	248.	*****	75.0	350.	*****	101.5	442.
24.0	12.4	69.	50.5	25.1	135.	77.0	37.6	194.	103.5	49.7	249.	*****	75.5	352.	*****	102.0	444.
24.5	12.6	70.	51.0	25.4	136.	77.5	37.8	195.	104.0	49.9	250.	*****	76.0	354.	*****	102.5	445.
25.0	12.9	71.	51.5	25.6	137.	78.0	38.0	197.	*****	50.0	250.	*****	76.5	356.	*****	103.0	447.
25.5	13.1	73.	52.0	25.9	138.	78.5	38.3	198.	*****	50.5	252.	*****	77.0	358.	*****	103.5	449.
26.0	13.3	74.	52.5	26.1	139.	79.0	38.5	199.	*****	51.0	254.	*****	77.5	360.	*****	104.0	450.
26.5	13.6	75.	53.0	26.3	141.	79.5	38.7	200.	*****	51.5	256.	*****	78.0	362.	0.0	0.0	0.0

35 PERCENT WEEKLY FACTORS
FOR CONVERTING IRREGULAR PAYMENT SCHEDULES
TO EQUIVALENT EQUAL AND REGULAR PAYMENT SCHEDULES

FRB-107WF

A	B	C	A	B	C	A	B	C	A	B	C	A	B	C			
*****	0.5	3.	27.0	13.8	88.	53.5	26.5	163.	80.0	38.7	229.	*****	51.5	292.	*****	78.0	407.
1.0	1.0	7.	27.5	14.0	90.	54.0	26.7	164.	80.5	38.9	230.	*****	52.0	294.	*****	78.5	409.
1.5	1.2	8.	28.0	14.3	91.	54.5	26.9	165.	81.0	39.2	231.	*****	52.5	297.	*****	79.0	411.
2.0	1.5	10.	28.5	14.5	93.	55.0	27.2	167.	81.5	39.4	232.	*****	53.0	299.	*****	79.5	413.
2.5	1.7	12.	29.0	14.8	94.	55.5	27.4	168.	82.0	39.6	233.	*****	53.5	302.	*****	80.0	415.
3.0	2.0	13.	29.5	15.0	96.	56.0	27.6	169.	82.5	39.9	235.	*****	54.0	304.	*****	80.5	417.
3.5	2.2	15.	30.0	15.2	97.	56.5	27.9	170.	83.0	40.1	236.	*****	54.5	306.	*****	81.0	419.
4.0	2.5	17.	30.5	15.5	99.	57.0	28.1	172.	83.5	40.3	237.	*****	55.0	309.	*****	81.5	421.
4.5	2.7	18.	31.0	15.7	100.	57.5	28.3	173.	84.0	40.5	238.	*****	55.5	311.	*****	82.0	423.
5.0	3.0	20.	31.5	16.0	102.	58.0	28.6	174.	84.5	40.8	239.	*****	56.0	313.	*****	82.5	425.
5.5	3.2	22.	32.0	16.2	103.	58.5	28.8	176.	85.0	41.0	240.	*****	56.5	315.	*****	83.0	427.
6.0	3.5	23.	32.5	16.5	105.	59.0	29.0	177.	85.5	41.2	242.	*****	57.0	318.	*****	83.5	429.
6.5	3.7	25.	33.0	16.7	106.	59.5	29.3	178.	86.0	41.4	243.	*****	57.5	320.	*****	84.0	431.
7.0	4.0	26.	33.5	16.9	107.	60.0	29.5	180.	86.5	41.7	244.	*****	58.0	322.	*****	84.5	433.
7.5	4.2	28.	34.0	17.2	109.	60.5	29.7	181.	87.0	41.9	245.	*****	58.5	325.	*****	85.0	435.
8.0	4.5	30.	34.5	17.4	110.	61.0	30.0	182.	87.5	42.1	246.	*****	59.0	327.	*****	85.5	436.
8.5	4.7	31.	35.0	17.7	112.	61.5	30.2	183.	88.0	42.3	247.	*****	59.5	329.	*****	86.0	438.
9.0	5.0	33.	35.5	17.9	113.	62.0	30.4	185.	88.5	42.6	248.	*****	60.0	331.	*****	86.5	440.
9.5	5.2	34.	36.0	18.1	115.	62.5	30.7	186.	89.0	42.8	250.	*****	60.5	334.	*****	87.0	442.
10.0	5.5	36.	36.5	18.4	116.	63.0	30.9	187.	89.5	43.0	251.	*****	61.0	336.	*****	87.5	444.
10.5	5.7	38.	37.0	18.6	117.	63.5	31.1	188.	90.0	43.2	252.	*****	61.5	338.	*****	88.0	446.
11.0	6.0	39.	37.5	18.9	119.	64.0	31.4	190.	90.5	43.5	253.	*****	62.0	340.	*****	88.5	448.
11.5	6.2	41.	38.0	19.1	120.	64.5	31.6	191.	91.0	43.7	254.	*****	62.5	342.	*****	89.0	450.
12.0	6.5	42.	38.5	19.3	122.	65.0	31.8	192.	91.5	43.9	255.	*****	63.0	345.	*****	89.5	451.
12.5	6.7	44.	39.0	19.6	123.	65.5	32.1	193.	92.0	44.1	256.	*****	63.5	347.	*****	90.0	453.
13.0	7.0	46.	39.5	19.8	124.	66.0	32.3	195.	92.5	44.4	257.	*****	64.0	349.	*****	90.5	455.
13.5	7.2	47.	40.0	20.1	126.	66.5	32.5	196.	93.0	44.6	259.	*****	64.5	351.	*****	91.0	457.
14.0	7.4	49.	40.5	20.3	127.	67.0	32.7	197.	93.5	44.8	260.	*****	65.0	353.	*****	91.5	459.
14.5	7.7	50.	41.0	20.5	129.	67.5	33.0	198.	94.0	45.0	261.	*****	65.5	356.	*****	92.0	461.
15.0	7.9	52.	41.5	20.8	130.	68.0	33.2	200.	94.5	45.3	262.	*****	66.0	358.	*****	92.5	462.
15.5	8.2	53.	42.0	21.0	131.	68.5	33.4	201.	95.0	45.5	263.	*****	66.5	360.	*****	93.0	464.
16.0	8.4	55.	42.5	21.2	133.	69.0	33.7	202.	95.5	45.7	264.	*****	67.0	362.	*****	93.5	466.
16.5	8.7	57.	43.0	21.5	134.	69.5	33.9	203.	96.0	45.9	265.	*****	67.5	364.	*****	94.0	468.
17.0	8.9	58.	43.5	21.7	136.	70.0	34.1	205.	96.5	46.2	266.	*****	68.0	366.	*****	94.5	469.
17.5	9.2	60.	44.0	22.0	137.	70.5	34.4	206.	97.0	46.4	267.	*****	68.5	368.	*****	95.0	471.
18.0	9.4	61.	44.5	22.2	138.	71.0	34.6	207.	97.5	46.6	268.	*****	69.0	371.	*****	95.5	473.
18.5	9.7	63.	45.0	22.4	140.	71.5	34.8	208.	98.0	46.8	270.	*****	69.5	373.	*****	96.0	475.
19.0	9.9	64.	45.5	22.7	141.	72.0	35.1	210.	98.5	47.0	271.	*****	70.0	375.	*****	96.5	477.
19.5	10.1	66.	46.0	22.9	142.	72.5	35.3	211.	99.0	47.3	272.	*****	70.5	377.	*****	97.0	478.
20.0	10.4	67.	46.5	23.1	144.	73.0	35.5	212.	99.5	47.5	273.	*****	71.0	379.	*****	97.5	480.
20.5	10.6	69.	47.0	23.4	145.	73.5	35.7	213.	100.0	47.7	274.	*****	71.5	381.	*****	98.0	482.
21.0	10.9	70.	47.5	23.6	147.	74.0	36.0	214.	100.5	47.9	275.	*****	72.0	383.	*****	98.5	484.
21.5	11.1	72.	48.0	23.9	148.	74.5	36.2	216.	101.0	48.2	276.	*****	72.5	385.	*****	99.0	485.
22.0	11.4	73.	48.5	24.1	149.	75.0	36.4	217.	101.5	48.4	277.	*****	73.0	387.	*****	99.5	487.
22.5	11.6	75.	49.0	24.3	151.	75.5	36.7	218.	102.0	48.6	278.	*****	73.5	389.	*****	100.0	489.
23.0	11.9	76.	49.5	24.6	152.	76.0	36.9	219.	102.5	48.8	279.	*****	74.0	391.	*****	100.5	490.
23.5	12.1	78.	50.0	24.8	153.	76.5	37.1	220.	103.0	49.0	280.	*****	74.5	393.	*****	101.0	492.
24.0	12.3	79.	50.5	25.0	155.	77.0	37.3	222.	103.5	49.3	281.	*****	75.0	395.	*****	101.5	494.
24.5	12.6	81.	51.0	25.3	156.	77.5	37.6	223.	104.0	49.5	283.	*****	75.5	397.	*****	102.0	496.
25.0	12.8	82.	51.5	25.5	157.	78.0	37.8	224.	*****	49.5	283.	*****	76.0	399.	*****	102.5	497.
25.5	13.1	84.	52.0	25.7	159.	78.5	38.0	225.	*****	50.0	285.	*****	76.5	401.	*****	103.0	499.
26.0	13.3	85.	52.5	26.0	160.	79.0	38.3	226.	*****	50.5	287.	*****	77.0	403.	*****	103.5	501.
26.5	13.6	87.	53.0	26.2	161.	79.5	38.5	228.	*****	51.0	290.	*****	77.5	405.	*****	104.0	502.

40 PERCENT WEEKLY FACTORS
FOR CONVERTING IRREGULAR PAYMENT SCHEDULES
TO EQUIVALENT EQUAL AND REGULAR PAYMENT SCHEDULES

FRB-108WF

A	B	C	A	B	C	A	B	C	A	B	C	A	B	C			
*****	0.5	4.	27.0	13.8	100.	53.5	26.3	183.	80.0	38.5	255.	*****	51.5	326.	*****	78.0	450.
1.0	1.0	8.	27.5	14.0	102.	54.0	26.6	184.	80.5	38.7	257.	*****	52.0	329.	*****	78.5	452.
1.5	1.2	10.	28.0	14.3	103.	54.5	26.9	186.	81.0	38.9	258.	*****	52.5	331.	*****	79.0	454.
2.0	1.5	11.	28.5	14.5	105.	55.0	27.0	187.	81.5	39.1	259.	*****	53.0	334.	*****	79.5	456.
2.5	1.7	13.	29.0	14.7	107.	55.5	27.3	189.	82.0	39.4	260.	*****	53.5	336.	*****	80.0	458.
3.0	2.0	15.	29.5	15.0	108.	56.0	27.5	190.	82.5	39.6	262.	*****	54.0	339.	*****	80.5	460.
3.5	2.2	17.	30.0	15.2	110.	56.5	27.7	191.	83.0	39.8	263.	*****	54.5	341.	*****	81.0	462.
4.0	2.5	19.	30.5	15.5	112.	57.0	28.0	193.	83.5	40.0	264.	*****	55.0	344.	*****	81.5	464.
4.5	2.7	21.	31.0	15.7	113.	57.5	28.2	194.	84.0	40.3	265.	*****	55.5	346.	*****	82.0	467.
5.0	3.0	23.	31.5	15.9	115.	58.0	28.4	196.	84.5	40.5	267.	*****	56.0	349.	*****	82.5	469.
5.5	3.2	25.	32.0	16.2	117.	58.5	28.7	197.	85.0	40.7	268.	*****	56.5	351.	*****	83.0	471.
6.0	3.5	26.	32.5	16.4	118.	59.0	28.9	199.	85.5	40.9	269.	*****	57.0	354.	*****	83.5	473.
6.5	3.7	28.	33.0	16.7	120.	59.5	29.1	200.	86.0	41.1	270.	*****	57.5	356.	*****	84.0	475.
7.0	4.0	30.	33.5	16.9	121.	60.0	29.4	201.	86.5	41.4	272.	*****	58.0	359.	*****	84.5	477.
7.5	4.2	32.	34.0	17.1	123.	60.5	29.6	203.	87.0	41.6	273.	*****	58.5	361.	*****	85.0	479.
8.0	4.5	34.	34.5	17.4	125.	61.0	29.8	204.	87.5	41.8	274.	*****	59.0	364.	*****	85.5	481.
8.5	4.7	36.	35.0	17.6	126.	61.5	30.0	206.	88.0	42.0	275.	*****	59.5	366.	*****	86.0	483.
9.0	5.0	37.	35.5	17.8	128.	62.0	30.3	207.	88.5	42.3	277.	*****	60.0	369.	*****	86.5	485.
9.5	5.2	39.	36.0	18.1	129.	62.5	30.5	208.	89.0	42.5	278.	*****	60.5	371.	*****	87.0	487.
10.0	5.5	41.	36.5	18.3	131.	63.0	30.7	210.	89.5	42.7	279.	*****	61.0	373.	*****	87.5	489.
10.5	5.7	43.	37.0	18.6	133.	63.5	31.0	211.	90.0	42.9	280.	*****	61.5	376.	*****	88.0	491.
11.0	6.0	45.	37.5	18.8	134.	64.0	31.2	213.	90.5	43.1	282.	*****	62.0	378.	*****	88.5	492.
11.5	6.2	46.	38.0	19.0	136.	64.5	31.4	214.	91.0	43.4	283.	*****	62.5	381.	*****	89.0	494.
12.0	6.5	48.	38.5	19.3	137.	65.0	31.7	215.	91.5	43.6	284.	*****	63.0	383.	*****	89.5	496.
12.5	6.7	50.	39.0	19.5	139.	65.5	31.9	217.	92.0	43.8	285.	*****	63.5	385.	*****	90.0	498.
13.0	6.9	52.	39.5	19.8	140.	66.0	32.1	218.	92.5	44.0	286.	*****	64.0	388.	*****	90.5	500.
13.5	7.2	54.	40.0	20.0	142.	66.5	32.3	220.	93.0	44.3	288.	*****	64.5	390.	*****	91.0	502.
14.0	7.4	55.	40.5	20.2	144.	67.0	32.6	221.	93.5	44.5	289.	*****	65.0	392.	*****	91.5	504.
14.5	7.7	57.	41.0	20.5	145.	67.5	32.8	222.	94.0	44.7	290.	*****	65.5	395.	*****	92.0	506.
15.0	7.9	59.	41.5	20.7	147.	68.0	33.0	224.	94.5	44.9	291.	*****	66.0	397.	*****	92.5	508.
15.5	8.2	61.	42.0	20.9	148.	68.5	33.3	225.	95.0	45.1	292.	*****	66.5	399.	*****	93.0	510.
16.0	8.4	62.	42.5	21.2	150.	69.0	33.5	226.	95.5	45.4	294.	*****	67.0	402.	*****	93.5	512.
16.5	8.7	64.	43.0	21.4	151.	69.5	33.7	228.	96.0	45.6	295.	*****	67.5	404.	*****	94.0	513.
17.0	8.9	66.	43.5	21.6	153.	70.0	33.9	229.	96.5	45.8	296.	*****	68.0	406.	*****	94.5	515.
17.5	9.2	68.	44.0	21.9	154.	70.5	34.2	230.	97.0	46.0	297.	*****	68.5	408.	*****	95.0	517.
18.0	9.4	69.	44.5	22.1	156.	71.0	34.4	232.	97.5	46.2	298.	*****	69.0	411.	*****	95.5	519.
18.5	9.6	71.	45.0	22.4	157.	71.5	34.6	233.	98.0	46.4	299.	*****	69.5	413.	*****	96.0	521.
19.0	9.9	73.	45.5	22.6	159.	72.0	34.8	234.	98.5	46.7	301.	*****	70.0	415.	*****	96.5	523.
19.5	10.1	75.	46.0	22.8	160.	72.5	35.1	236.	99.0	46.9	302.	*****	70.5	417.	*****	97.0	524.
20.0	10.4	76.	46.5	23.1	162.	73.0	35.3	237.	99.5	47.1	303.	*****	71.0	420.	*****	97.5	526.
20.5	10.6	78.	47.0	23.3	163.	73.5	35.5	238.	100.0	47.3	304.	*****	71.5	422.	*****	98.0	528.
21.0	10.9	80.	47.5	23.5	165.	74.0	35.8	240.	100.5	47.5	305.	*****	72.0	424.	*****	98.5	530.
21.5	11.1	82.	48.0	23.8	166.	74.5	36.0	241.	101.0	47.8	306.	*****	72.5	426.	*****	99.0	532.
22.0	11.3	83.	48.5	24.0	168.	75.0	36.2	242.	101.5	48.0	308.	*****	73.0	428.	*****	99.5	533.
22.5	11.6	85.	49.0	24.2	169.	75.5	36.4	244.	102.0	48.2	309.	*****	73.5	431.	*****	100.0	535.
23.0	11.8	87.	49.5	24.5	171.	76.0	36.7	245.	102.5	48.4	310.	*****	74.0	433.	*****	100.5	537.
23.5	12.1	88.	50.0	24.7	172.	76.5	36.9	246.	103.0	48.6	311.	*****	74.5	435.	*****	101.0	539.
24.0	12.3	90.	50.5	24.9	174.	77.0	37.1	248.	103.5	48.8	312.	*****	75.0	437.	*****	101.5	541.
24.5	12.6	92.	51.0	25.2	175.	77.5	37.3	249.	104.0	49.1	313.	*****	75.5	439.	*****	102.0	542.
25.0	12.8	93.	51.5	25.4	177.	78.0	37.6	250.	*****	49.5	316.	*****	76.0	441.	*****	102.5	544.
25.5	13.0	95.	52.0	25.6	178.	78.5	37.8	251.	*****	50.0	318.	*****	76.5	444.	*****	103.0	546.
26.0	13.3	97.	52.5	25.9	180.	79.0	38.0	253.	*****	50.5	321.	*****	77.0	446.	*****	103.5	548.
26.5	13.5	98.	53.0	26.1	181.	79.5	38.2	254.	*****	51.0	323.	*****	77.5	448.	*****	104.0	549.

45 PERCENT WEEKLY FACTORS
FOR CONVERTING IRREGULAR PAYMENT SCHEDULES
TO EQUIVALENT EQUAL AND REGULAR PAYMENT SCHEDULES

FRB-109WF

A	B	C	A	B	C	A	B	C	A	B	C	A	B	C
*****	0.5	4.	27.5	14.0	113.	54.5	26.7	205.	81.5	38.9	285.	*****	53.0	367.
1.0	1.0	9.	28.0	14.2	115.	55.0	26.9	207.	82.0	39.1	286.	*****	53.5	369.
1.5	1.2	11.	28.5	14.5	117.	55.5	27.1	209.	82.5	39.3	287.	*****	54.0	372.
2.0	1.5	13.	29.0	14.7	119.	56.0	27.4	210.	83.0	39.5	289.	*****	54.5	375.
2.5	1.7	15.	29.5	14.9	121.	56.5	27.6	212.	83.5	39.8	290.	*****	55.0	377.
3.0	2.0	17.	30.0	15.2	123.	57.0	27.8	213.	84.0	40.0	291.	*****	55.5	380.
3.5	2.2	19.	30.5	15.4	124.	57.5	28.1	215.	84.5	40.2	293.	*****	56.0	383.
4.0	2.5	21.	31.0	15.7	126.	58.0	28.3	216.	85.0	40.4	294.	*****	56.5	385.
4.5	2.7	23.	31.5	15.9	128.	58.5	28.5	218.	85.5	40.6	295.	*****	57.0	388.
5.0	3.0	25.	32.0	16.1	130.	59.0	28.8	219.	86.0	40.9	297.	*****	57.5	391.
5.5	3.2	28.	32.5	16.4	132.	59.5	29.0	221.	86.5	41.1	298.	*****	58.0	393.
6.0	3.5	30.	33.0	16.6	133.	60.0	29.2	223.	87.0	41.3	299.	*****	58.5	396.
6.5	3.7	32.	33.5	16.8	135.	60.5	29.4	224.	87.5	41.5	301.	*****	59.0	399.
7.0	4.0	34.	34.0	17.1	137.	61.0	29.7	226.	88.0	41.7	302.	*****	59.5	401.
7.5	4.2	36.	34.5	17.3	139.	61.5	29.9	227.	88.5	42.0	303.	*****	60.0	404.
8.0	4.5	38.	35.0	17.6	140.	62.0	30.1	229.	89.0	42.2	305.	*****	60.5	406.
8.5	4.7	40.	35.5	17.8	142.	62.5	30.4	230.	89.5	42.4	306.	*****	61.0	409.
9.0	5.0	42.	36.0	18.0	144.	63.0	30.6	232.	90.0	42.6	307.	*****	61.5	411.
9.5	5.2	44.	36.5	18.3	146.	63.5	30.8	233.	90.5	42.8	309.	*****	62.0	414.
10.0	5.5	46.	37.0	18.5	147.	64.0	31.0	235.	91.0	43.0	310.	*****	62.5	416.
10.5	5.7	48.	37.5	18.7	149.	64.5	31.3	236.	91.5	43.3	311.	*****	63.0	419.
11.0	6.0	50.	38.0	19.0	151.	65.0	31.5	238.	92.0	43.5	312.	*****	63.5	421.
11.5	6.2	52.	38.5	19.2	153.	65.5	31.7	239.	92.5	43.7	314.	*****	64.0	424.
12.0	6.4	54.	39.0	19.5	154.	66.0	31.9	241.	93.0	43.9	315.	*****	64.5	426.
12.5	6.7	56.	39.5	19.7	156.	66.5	32.2	242.	93.5	44.1	316.	*****	65.0	429.
13.0	6.9	58.	40.0	19.9	158.	67.0	32.4	244.	94.0	44.3	318.	*****	65.5	431.
13.5	7.2	60.	40.5	20.2	159.	67.5	32.6	245.	94.5	44.6	319.	*****	66.0	434.
14.0	7.4	62.	41.0	20.4	161.	68.0	32.8	246.	95.0	44.8	320.	*****	66.5	436.
14.5	7.7	64.	41.5	20.6	163.	68.5	33.1	248.	95.5	45.0	321.	*****	67.0	439.
15.0	7.9	66.	42.0	20.9	165.	69.0	33.3	249.	96.0	45.2	323.	*****	67.5	441.
15.5	8.2	68.	42.5	21.1	166.	69.5	33.5	251.	96.5	45.4	324.	*****	68.0	443.
16.0	8.4	70.	43.0	21.3	168.	70.0	33.7	252.	97.0	45.6	325.	*****	68.5	446.
16.5	8.7	72.	43.5	21.6	170.	70.5	34.0	254.	97.5	45.9	326.	*****	69.0	448.
17.0	8.9	74.	44.0	21.8	171.	71.0	34.2	255.	98.0	46.1	328.	*****	69.5	451.
17.5	9.1	76.	44.5	22.0	173.	71.5	34.4	257.	98.5	46.3	329.	*****	70.0	453.
18.0	9.4	78.	45.0	22.3	175.	72.0	34.6	258.	99.0	46.5	330.	*****	70.5	455.
18.5	9.6	80.	45.5	22.5	176.	72.5	34.9	260.	99.5	46.7	331.	*****	71.0	458.
19.0	9.9	82.	46.0	22.7	178.	73.0	35.1	261.	100.0	46.9	333.	*****	71.5	460.
19.5	10.1	83.	46.5	23.0	180.	73.5	35.3	262.	100.5	47.1	334.	*****	72.0	462.
20.0	10.4	85.	47.0	23.2	181.	74.0	35.5	264.	101.0	47.4	335.	*****	72.5	465.
20.5	10.6	87.	47.5	23.4	183.	74.5	35.8	265.	101.5	47.6	336.	*****	73.0	467.
21.0	10.8	89.	48.0	23.7	185.	75.0	36.0	267.	102.0	47.8	338.	*****	73.5	469.
21.5	11.1	91.	48.5	23.9	186.	75.5	36.2	268.	102.5	48.0	339.	*****	74.0	471.
22.0	11.3	93.	49.0	24.1	188.	76.0	36.4	269.	103.0	48.2	340.	*****	74.5	474.
22.5	11.6	95.	49.5	24.4	189.	76.5	36.7	271.	103.5	48.4	341.	*****	75.0	476.
23.0	11.8	97.	50.0	24.6	191.	77.0	36.9	272.	104.0	48.6	342.	*****	75.5	478.
23.5	12.1	99.	50.5	24.8	193.	77.5	37.1	274.	*****	49.0	344.	*****	76.0	480.
24.0	12.3	101.	51.0	25.1	194.	78.0	37.3	275.	*****	49.5	347.	*****	76.5	483.
24.5	12.5	102.	51.5	25.3	196.	78.5	37.5	276.	*****	50.0	350.	*****	77.0	485.
25.0	12.8	104.	52.0	25.5	197.	79.0	37.8	278.	*****	50.5	353.	*****	77.5	487.
25.5	13.0	106.	52.5	25.8	199.	79.5	38.0	279.	*****	51.0	356.	*****	78.0	489.
26.0	13.3	108.	53.0	26.0	201.	80.0	38.2	281.	*****	51.5	358.	*****	78.5	492.
26.5	13.5	110.	53.5	26.2	202.	80.5	38.4	282.	*****	52.0	361.	*****	79.0	494.
27.0	13.7	112.	54.0	26.5	204.	81.0	38.7	283.	*****	52.5	364.	*****	79.5	496.

50 PERCENT WEEKLY FACTORS
FOR CONVERTING IRREGULAR PAYMENT SCHEDULES
TO EQUIVALENT EQUAL AND REGULAR PAYMENT SCHEDULES

FRB-110WF

A	B	C	A	B	C	A	B	C	A	B	C	A	B	C			
*****	0.5	5.	27.5	13.9	125.	54.5	26.6	225.	81.5	38.6	309.	*****	52.5	395.	*****	79.5	533.
1.0	1.0	10.	28.0	14.2	127.	55.0	26.8	226.	82.0	38.8	310.	*****	53.0	398.	*****	80.0	535.
1.5	1.2	12.	28.5	14.4	129.	55.5	27.0	228.	82.5	39.1	312.	*****	53.5	401.	*****	80.5	537.
2.0	1.5	14.	29.0	14.7	131.	56.0	27.3	230.	83.0	39.3	313.	*****	54.0	404.	*****	81.0	539.
2.5	1.7	17.	29.5	14.9	133.	56.5	27.5	231.	83.5	39.5	315.	*****	54.5	406.	*****	81.5	542.
3.0	2.0	19.	30.0	15.1	135.	57.0	27.7	233.	84.0	39.7	316.	*****	55.0	409.	*****	82.0	544.
3.5	2.2	21.	30.5	15.4	137.	57.5	27.9	235.	84.5	39.9	318.	*****	55.5	412.	*****	82.5	546.
4.0	2.5	24.	31.0	15.6	139.	58.0	28.2	236.	85.0	40.1	319.	*****	56.0	415.	*****	83.0	548.
4.5	2.7	26.	31.5	15.9	141.	58.5	28.4	238.	85.5	40.4	320.	*****	56.5	418.	*****	83.5	550.
5.0	3.0	28.	32.0	16.1	143.	59.0	28.6	240.	86.0	40.6	322.	*****	57.0	420.	*****	84.0	552.
5.5	3.2	31.	32.5	16.3	145.	59.5	28.8	241.	86.5	40.8	323.	*****	57.5	423.	*****	84.5	555.
6.0	3.5	33.	33.0	16.6	147.	60.0	29.1	243.	87.0	41.0	325.	*****	58.0	426.	*****	85.0	557.
6.5	3.7	35.	33.5	16.8	149.	60.5	29.3	244.	87.5	41.2	326.	*****	58.5	429.	*****	85.5	559.
7.0	4.0	37.	34.0	17.0	150.	61.0	29.5	246.	88.0	41.4	327.	*****	59.0	431.	*****	86.0	561.
7.5	4.2	40.	34.5	17.3	152.	61.5	29.7	248.	88.5	41.6	329.	*****	59.5	434.	*****	86.5	563.
8.0	4.5	42.	35.0	17.5	154.	62.0	30.0	249.	89.0	41.9	330.	*****	60.0	437.	*****	87.0	565.
8.5	4.7	44.	35.5	17.7	156.	62.5	30.2	251.	89.5	42.1	331.	*****	60.5	440.	*****	87.5	567.
9.0	5.0	46.	36.0	18.0	158.	63.0	30.4	253.	90.0	42.3	333.	*****	61.0	442.	*****	88.0	569.
9.5	5.2	49.	36.5	18.2	160.	63.5	30.6	254.	90.5	42.5	334.	*****	61.5	445.	*****	88.5	571.
10.0	5.5	51.	37.0	18.5	162.	64.0	30.9	256.	91.0	42.7	336.	*****	62.0	448.	*****	89.0	573.
10.5	5.7	53.	37.5	18.7	164.	64.5	31.1	257.	91.5	42.9	337.	*****	62.5	450.	*****	89.5	575.
11.0	6.0	55.	38.0	18.9	166.	65.0	31.3	259.	92.0	43.1	338.	*****	63.0	453.	*****	90.0	577.
11.5	6.2	58.	38.5	19.2	168.	65.5	31.5	261.	92.5	43.4	340.	*****	63.5	455.	*****	90.5	579.
12.0	6.4	60.	39.0	19.4	169.	66.0	31.8	262.	93.0	43.6	341.	*****	64.0	458.	*****	91.0	581.
12.5	6.7	62.	39.5	19.6	171.	66.5	32.0	264.	93.5	43.8	342.	*****	64.5	461.	*****	91.5	583.
13.0	6.9	64.	40.0	19.9	173.	67.0	32.2	265.	94.0	44.0	344.	*****	65.0	463.	*****	92.0	585.
13.5	7.2	66.	40.5	20.1	175.	67.5	32.4	267.	94.5	44.2	345.	*****	65.5	466.	*****	92.5	587.
14.0	7.4	69.	41.0	20.3	177.	68.0	32.7	268.	95.0	44.4	346.	*****	66.0	468.	*****	93.0	589.
14.5	7.7	71.	41.5	20.6	179.	68.5	32.9	270.	95.5	44.6	348.	*****	66.5	471.	*****	93.5	591.
15.0	7.9	73.	42.0	20.8	180.	69.0	33.1	272.	96.0	44.9	349.	*****	67.0	473.	*****	94.0	593.
15.5	8.2	75.	42.5	21.0	182.	69.5	33.3	273.	96.5	45.1	350.	*****	67.5	476.	*****	94.5	595.
16.0	8.4	77.	43.0	21.3	184.	70.0	33.6	275.	97.0	45.3	352.	*****	68.0	478.	*****	95.0	597.
16.5	8.6	79.	43.5	21.5	186.	70.5	33.8	276.	97.5	45.5	353.	*****	68.5	481.	*****	95.5	599.
17.0	8.9	82.	44.0	21.7	188.	71.0	34.0	278.	98.0	45.7	354.	*****	69.0	483.	*****	96.0	601.
17.5	9.1	84.	44.5	22.0	190.	71.5	34.2	279.	98.5	45.9	356.	*****	69.5	486.	*****	96.5	603.
18.0	9.4	86.	45.0	22.2	191.	72.0	34.4	281.	99.0	46.1	357.	*****	70.0	488.	*****	97.0	605.
18.5	9.6	88.	45.5	22.4	193.	72.5	34.7	282.	99.5	46.3	358.	*****	70.5	491.	*****	97.5	607.
19.0	9.9	90.	46.0	22.7	195.	73.0	34.9	284.	100.0	46.5	359.	*****	71.0	493.	*****	98.0	609.
19.5	10.1	92.	46.5	22.9	197.	73.5	35.1	285.	100.5	46.8	361.	*****	71.5	496.	*****	98.5	610.
20.0	10.3	94.	47.0	23.1	198.	74.0	35.3	287.	101.0	47.0	362.	*****	72.0	498.	*****	99.0	612.
20.5	10.6	96.	47.5	23.4	200.	74.5	35.5	288.	101.5	47.2	363.	*****	72.5	500.	*****	99.5	614.
21.0	10.8	98.	48.0	23.6	202.	75.0	35.8	290.	102.0	47.4	365.	*****	73.0	503.	*****	100.0	616.
21.5	11.1	100.	48.5	23.8	204.	75.5	36.0	291.	102.5	47.6	366.	*****	73.5	505.	*****	100.5	618.
22.0	11.3	103.	49.0	24.0	206.	76.0	36.2	293.	103.0	47.8	367.	*****	74.0	507.	*****	101.0	620.
22.5	11.5	105.	49.5	24.3	207.	76.5	36.4	294.	103.5	48.0	368.	*****	74.5	510.	*****	101.5	621.
23.0	11.8	107.	50.0	24.5	209.	77.0	36.6	296.	104.0	48.2	370.	*****	75.0	512.	*****	102.0	623.
23.5	12.0	109.	50.5	24.7	211.	77.5	36.9	297.	*****	48.5	371.	*****	75.5	514.	*****	102.5	625.
24.0	12.3	111.	51.0	25.0	213.	78.0	37.1	299.	*****	49.0	374.	*****	76.0	517.	*****	103.0	627.
24.5	12.5	113.	51.5	25.2	214.	78.5	37.3	300.	*****	49.5	377.	*****	76.5	519.	*****	103.5	629.
25.0	12.8	115.	52.0	25.4	216.	79.0	37.5	302.	*****	50.0	380.	*****	77.0	521.	*****	104.0	630.
25.5	13.0	117.	52.5	25.7	218.	79.5	37.7	303.	*****	50.5	383.	*****	77.5	524.	0.0	0.0	0.0
26.0	13.2	119.	53.0	25.9	219.	80.0	38.0	305.	*****	51.0	386.	*****	78.0	526.	0.0	0.0	0.0
26.5	13.5	121.	53.5	26.1	221.	80.5	38.2	306.	*****	51.5	389.	*****	78.5	528.	0.0	0.0	0.0
27.0	13.7	123.	54.0	26.3	223.	81.0	38.4	307.	*****	52.0	392.	*****	79.0	530.	0.0	0.0	0.0

55 PERCENT WEEKLY FACTORS
FOR CONVERTING IRREGULAR PAYMENT SCHEDULES
TO EQUIVALENT EQUAL AND REGULAR PAYMENT SCHEDULES

FRB-111WF

A	B	C	A	B	C	A	B	C	A	B	C	A	B	C			
*****	0.5	5.	27.5	13.9	136.	54.5	26.5	243.	81.5	38.4	332.	*****	52.0	421.	*****	79.0	564.
1.0	1.0	10.	28.0	14.2	138.	55.0	26.7	245.	82.0	38.6	334.	*****	52.5	424.	*****	79.5	567.
1.5	1.2	13.	28.5	14.4	141.	55.5	26.9	247.	82.5	38.8	335.	*****	53.0	427.	*****	80.0	569.
2.0	1.5	16.	29.0	14.6	143.	56.0	27.1	248.	83.0	39.0	337.	*****	53.5	430.	*****	80.5	571.
2.5	1.7	18.	29.5	14.9	145.	56.5	27.4	250.	83.5	39.2	338.	*****	54.0	433.	*****	81.0	574.
3.0	2.0	21.	30.0	15.1	147.	57.0	27.6	252.	84.0	39.4	340.	*****	54.5	436.	*****	81.5	576.
3.5	2.2	23.	30.5	15.3	149.	57.5	27.8	254.	84.5	39.6	341.	*****	55.0	439.	*****	82.0	578.
4.0	2.5	26.	31.0	15.6	151.	58.0	28.0	255.	85.0	39.9	343.	*****	55.5	442.	*****	82.5	580.
4.5	2.7	28.	31.5	15.8	153.	58.5	28.3	257.	85.5	40.1	344.	*****	56.0	445.	*****	83.0	582.
5.0	3.0	31.	32.0	16.1	155.	59.0	28.5	259.	86.0	40.3	345.	*****	56.5	448.	*****	83.5	585.
5.5	3.2	33.	32.5	16.3	157.	59.5	28.7	261.	86.5	40.5	347.	*****	57.0	451.	*****	84.0	587.
6.0	3.5	36.	33.0	16.5	160.	60.0	28.9	262.	87.0	40.7	348.	*****	57.5	454.	*****	84.5	589.
6.5	3.7	39.	33.5	16.8	162.	60.5	29.2	264.	87.5	40.9	350.	*****	58.0	457.	*****	85.0	591.
7.0	4.0	41.	34.0	17.0	164.	61.0	29.4	266.	88.0	41.1	351.	*****	58.5	460.	*****	85.5	593.
7.5	4.2	43.	34.5	17.2	166.	61.5	29.6	268.	88.5	41.3	353.	*****	59.0	462.	*****	86.0	595.
8.0	4.5	46.	35.0	17.5	168.	62.0	29.8	269.	89.0	41.6	354.	*****	59.5	465.	*****	86.5	598.
8.5	4.7	48.	35.5	17.7	170.	62.5	30.0	271.	89.5	41.8	356.	*****	60.0	468.	*****	87.0	600.
9.0	5.0	51.	36.0	17.9	172.	63.0	30.3	273.	90.0	42.0	357.	*****	60.5	471.	*****	87.5	602.
9.5	5.2	53.	36.5	18.2	174.	63.5	30.5	274.	90.5	42.2	358.	*****	61.0	474.	*****	88.0	604.
10.0	5.5	56.	37.0	18.4	176.	64.0	30.7	276.	91.0	42.4	360.	*****	61.5	476.	*****	88.5	606.
10.5	5.7	58.	37.5	18.6	178.	64.5	30.9	278.	91.5	42.6	361.	*****	62.0	479.	*****	89.0	608.
11.0	5.9	61.	38.0	18.9	180.	65.0	31.2	279.	92.0	42.8	363.	*****	62.5	482.	*****	89.5	610.
11.5	6.2	63.	38.5	19.1	182.	65.5	31.4	281.	92.5	43.0	364.	*****	63.0	485.	*****	90.0	612.
12.0	6.4	65.	39.0	19.3	184.	66.0	31.6	283.	93.0	43.2	366.	*****	63.5	487.	*****	90.5	614.
12.5	6.7	68.	39.5	19.6	186.	66.5	31.8	285.	93.5	43.4	367.	*****	64.0	490.	*****	91.0	616.
13.0	6.9	70.	40.0	19.8	188.	67.0	32.0	286.	94.0	43.7	368.	*****	64.5	493.	*****	91.5	618.
13.5	7.2	73.	40.5	20.0	190.	67.5	32.3	288.	94.5	43.9	370.	*****	65.0	495.	*****	92.0	620.
14.0	7.4	75.	41.0	20.3	192.	68.0	32.5	289.	95.0	44.1	371.	*****	65.5	498.	*****	92.5	622.
14.5	7.7	77.	41.5	20.5	194.	68.5	32.7	291.	95.5	44.3	372.	*****	66.0	501.	*****	93.0	624.
15.0	7.9	80.	42.0	20.7	196.	69.0	32.9	293.	96.0	44.5	374.	*****	66.5	503.	*****	93.5	626.
15.5	8.1	82.	42.5	21.0	198.	69.5	33.1	294.	96.5	44.7	375.	*****	67.0	506.	*****	94.0	628.
16.0	8.4	84.	43.0	21.2	200.	70.0	33.4	296.	97.0	44.9	377.	*****	67.5	508.	*****	94.5	630.
16.5	8.6	87.	43.5	21.4	202.	70.5	33.6	298.	97.5	45.1	378.	*****	68.0	511.	*****	95.0	632.
17.0	8.9	89.	44.0	21.7	204.	71.0	33.8	299.	98.0	45.3	379.	*****	68.5	514.	*****	95.5	634.
17.5	9.1	91.	44.5	21.9	206.	71.5	34.0	301.	98.5	45.5	381.	*****	69.0	516.	*****	96.0	636.
18.0	9.4	94.	45.0	22.1	208.	72.0	34.2	302.	99.0	45.7	382.	*****	69.5	519.	*****	96.5	638.
18.5	9.6	96.	45.5	22.3	210.	72.5	34.5	304.	99.5	45.9	383.	*****	70.0	521.	*****	97.0	640.
19.0	9.8	98.	46.0	22.6	211.	73.0	34.7	306.	100.0	46.2	385.	*****	70.5	524.	*****	97.5	642.
19.5	10.1	101.	46.5	22.8	213.	73.5	34.9	307.	100.5	46.4	386.	*****	71.0	526.	*****	98.0	643.
20.0	10.3	103.	47.0	23.0	215.	74.0	35.1	309.	101.0	46.6	387.	*****	71.5	529.	*****	98.5	645.
20.5	10.6	105.	47.5	23.3	217.	74.5	35.3	310.	101.5	46.8	389.	*****	72.0	531.	*****	99.0	647.
21.0	10.8	107.	48.0	23.5	219.	75.0	35.5	312.	102.0	47.0	390.	*****	72.5	534.	*****	99.5	649.
21.5	11.0	110.	48.5	23.7	221.	75.5	35.8	314.	102.5	47.2	391.	*****	73.0	536.	*****	100.0	651.
22.0	11.3	112.	49.0	24.0	223.	76.0	36.0	315.	103.0	47.4	393.	*****	73.5	539.	*****	100.5	653.
22.5	11.5	114.	49.5	24.2	225.	76.5	36.2	317.	103.5	47.6	394.	*****	74.0	541.	*****	101.0	654.
23.0	11.8	116.	50.0	24.4	226.	77.0	36.4	318.	104.0	47.8	395.	*****	74.5	543.	*****	101.5	656.
23.5	12.0	119.	50.5	24.6	228.	77.5	36.6	320.	*****	48.0	397.	*****	75.0	546.	*****	102.0	658.
24.0	12.2	121.	51.0	24.9	230.	78.0	36.8	321.	*****	48.5	400.	*****	75.5	548.	*****	102.5	660.
24.5	12.5	123.	51.5	25.1	232.	78.5	37.1	323.	*****	49.0	403.	*****	76.0	551.	*****	103.0	662.
25.0	12.7	125.	52.0	25.3	234.	79.0	37.3	324.	*****	49.5	406.	*****	76.5	553.	*****	103.5	663.
25.5	13.0	128.	52.5	25.5	236.	79.5	37.5	326.	*****	50.0	409.	*****	77.0	555.	*****	104.0	665.
26.0	13.2	130.	53.0	25.8	238.	80.0	37.7	328.	*****	50.5	412.	*****	77.5	558.	0.0	0.0	0.0.
26.5	13.4	132.	53.5	26.0	239.	80.5	37.9	329.	*****	51.0	415.	*****	78.0	560.	0.0	0.0	0.0.
27.0	13.7	134.	54.0	26.2	241.	81.0	38.1	331.	*****	51.5	418.	*****	78.5	562.	0.0	0.0	0.0.

60 PERCENT WEEKLY FACTORS
FOR CONVERTING IRREGULAR PAYMENT SCHEDULES
TO EQUIVALENT EQUAL AND REGULAR PAYMENT SCHEDULES

FRB-112WF

A	B	C	A	B	C	A	B	C	A	B	C	A	B	C			
*****	0.5	6.	27.5	13.9	147.	54.5	26.3	261.	81.5	38.1	354.	*****	51.5	446.	*****	78.5	594.
1.0	1.0	11.	28.0	14.1	150.	55.0	26.6	263.	82.0	38.3	356.	*****	52.0	449.	*****	79.0	596.
1.5	1.2	14.	28.5	14.4	152.	55.5	26.8	265.	82.5	38.5	357.	*****	52.5	452.	*****	79.5	598.
2.0	1.5	17.	29.0	14.6	154.	56.0	27.0	266.	83.0	38.7	359.	*****	53.0	456.	*****	80.0	601.
2.5	1.7	20.	29.5	14.8	156.	56.5	27.2	268.	83.5	38.9	360.	*****	53.5	459.	*****	80.5	603.
3.0	2.0	23.	30.0	15.1	159.	57.0	27.5	270.	84.0	39.2	362.	*****	54.0	462.	*****	81.0	605.
3.5	2.2	25.	30.5	15.3	161.	57.5	27.7	272.	84.5	39.4	363.	*****	54.5	465.	*****	81.5	607.
4.0	2.5	28.	31.0	15.5	163.	58.0	27.9	274.	85.0	39.6	365.	*****	55.0	468.	*****	82.0	610.
4.5	2.7	31.	31.5	15.8	166.	58.5	28.1	276.	85.5	39.8	366.	*****	55.5	471.	*****	82.5	612.
5.0	3.0	34.	32.0	16.0	168.	59.0	28.3	278.	86.0	40.0	368.	*****	56.0	474.	*****	83.0	614.
5.5	3.2	36.	32.5	16.2	170.	59.5	28.6	279.	86.5	40.2	369.	*****	56.5	477.	*****	83.5	616.
6.0	3.5	39.	33.0	16.5	172.	60.0	28.8	281.	87.0	40.4	371.	*****	57.0	480.	*****	84.0	619.
6.5	3.7	42.	33.5	16.7	174.	60.5	29.0	283.	87.5	40.6	373.	*****	57.5	483.	*****	84.5	621.
7.0	4.0	45.	34.0	16.9	177.	61.0	29.2	285.	88.0	40.8	374.	*****	58.0	486.	*****	85.0	623.
7.5	4.2	47.	34.5	17.2	179.	61.5	29.4	287.	88.5	41.0	376.	*****	58.5	489.	*****	85.5	625.
8.0	4.5	50.	35.0	17.4	181.	62.0	29.7	289.	89.0	41.2	377.	*****	59.0	492.	*****	86.0	627.
8.5	4.7	53.	35.5	17.6	183.	62.5	29.9	290.	89.5	41.5	378.	*****	59.5	495.	*****	86.5	629.
9.0	5.0	55.	36.0	17.9	185.	63.0	30.1	292.	90.0	41.7	380.	*****	60.0	498.	*****	87.0	631.
9.5	5.2	58.	36.5	18.1	188.	63.5	30.3	294.	90.5	41.9	381.	*****	60.5	500.	*****	87.5	634.
10.0	5.5	61.	37.0	18.3	190.	64.0	30.6	296.	91.0	42.1	383.	*****	61.0	503.	*****	88.0	636.
10.5	5.7	63.	37.5	18.6	192.	64.5	30.8	297.	91.5	42.3	384.	*****	61.5	506.	*****	88.5	638.
11.0	5.9	66.	38.0	18.8	194.	65.0	31.0	299.	92.0	42.5	386.	*****	62.0	509.	*****	89.0	640.
11.5	6.2	69.	38.5	19.0	196.	65.5	31.2	301.	92.5	42.7	387.	*****	62.5	512.	*****	89.5	642.
12.0	6.4	71.	39.0	19.3	198.	66.0	31.4	303.	93.0	42.9	389.	*****	63.0	515.	*****	90.0	644.
12.5	6.7	74.	39.5	19.5	201.	66.5	31.6	304.	93.5	43.1	390.	*****	63.5	517.	*****	90.5	646.
13.0	6.9	76.	40.0	19.7	203.	67.0	31.9	306.	94.0	43.3	392.	*****	64.0	520.	*****	91.0	648.
13.5	7.2	79.	40.5	20.0	205.	67.5	32.1	308.	94.5	43.5	393.	*****	64.5	523.	*****	91.5	650.
14.0	7.4	81.	41.0	20.2	207.	68.0	32.3	310.	95.0	43.7	394.	*****	65.0	526.	*****	92.0	652.
14.5	7.6	84.	41.5	20.4	209.	68.5	32.5	311.	95.5	43.9	396.	*****	65.5	528.	*****	92.5	654.
15.0	7.9	87.	42.0	20.7	211.	69.0	32.7	313.	96.0	44.1	397.	*****	66.0	531.	*****	93.0	656.
15.5	8.1	89.	42.5	20.9	213.	69.5	33.0	315.	96.5	44.3	399.	*****	66.5	534.	*****	93.5	658.
16.0	8.4	92.	43.0	21.1	215.	70.0	33.2	317.	97.0	44.5	400.	*****	67.0	536.	*****	94.0	660.
16.5	8.6	94.	43.5	21.3	217.	70.5	33.4	318.	97.5	44.8	402.	*****	67.5	539.	*****	94.5	662.
17.0	8.9	97.	44.0	21.6	219.	71.0	33.6	320.	98.0	45.0	403.	*****	68.0	542.	*****	95.0	664.
17.5	9.1	99.	44.5	21.8	221.	71.5	33.8	322.	98.5	45.2	404.	*****	68.5	544.	*****	95.5	666.
18.0	9.3	102.	45.0	22.0	223.	72.0	34.0	323.	99.0	45.4	406.	*****	69.0	547.	*****	96.0	668.
18.5	9.6	104.	45.5	22.3	225.	72.5	34.3	325.	99.5	45.6	407.	*****	69.5	549.	*****	96.5	669.
19.0	9.8	107.	46.0	22.5	227.	73.0	34.5	327.	100.0	45.8	409.	*****	70.0	552.	*****	97.0	671.
19.5	10.1	109.	46.5	22.7	229.	73.5	34.7	328.	100.5	46.0	410.	*****	70.5	555.	*****	97.5	673.
20.0	10.3	112.	47.0	22.9	231.	74.0	34.9	330.	101.0	46.2	411.	*****	71.0	557.	*****	98.0	675.
20.5	10.5	114.	47.5	23.2	233.	74.5	35.1	332.	101.5	46.4	413.	*****	71.5	560.	*****	98.5	677.
21.0	10.8	116.	48.0	23.4	235.	75.0	35.3	333.	102.0	46.6	414.	*****	72.0	562.	*****	99.0	679.
21.5	11.0	119.	48.5	23.6	237.	75.5	35.5	335.	102.5	46.8	415.	*****	72.5	565.	*****	99.5	681.
22.0	11.3	121.	49.0	23.9	239.	76.0	35.8	336.	103.0	47.0	417.	*****	73.0	567.	*****	100.0	682.
22.5	11.5	124.	49.5	24.1	241.	76.5	36.0	338.	103.5	47.2	418.	*****	73.5	570.	*****	100.5	684.
23.0	11.7	126.	50.0	24.3	243.	77.0	36.2	340.	104.0	47.4	419.	*****	74.0	572.	*****	101.0	686.
23.5	12.0	128.	50.5	24.5	245.	77.5	36.4	341.	104.5	47.5	420.	*****	74.5	575.	*****	101.5	688.
24.0	12.2	131.	51.0	24.8	247.	78.0	36.6	343.	105.0	48.0	423.	*****	75.0	577.	*****	102.0	690.
24.5	12.5	133.	51.5	25.0	249.	78.5	36.8	345.	105.5	48.5	427.	*****	75.5	579.	*****	102.5	691.
25.0	12.7	136.	52.0	25.2	251.	79.0	37.0	346.	106.0	49.0	430.	*****	76.0	582.	*****	103.0	693.
25.5	12.9	138.	52.5	25.4	253.	79.5	37.2	348.	106.5	49.5	433.	*****	76.5	584.	*****	103.5	695.
26.0	13.2	140.	53.0	25.7	255.	80.0	37.5	349.	107.0	50.0	437.	*****	77.0	587.	*****	104.0	697.
26.5	13.4	143.	53.5	25.9	257.	80.5	37.7	351.	107.5	50.5	440.	*****	77.5	589.	0.0	0.0	0.0
27.0	13.7	145.	54.0	26.1	259.	81.0	37.9	353.	108.0	51.0	443.	*****	78.0	591.	0.0	0.0	0.0