

$\frac{1}{2}\%$ interest factors for discrete compounding periods

N	SINGLE PAYMENT		UNIFORM SERIES				Gradient Factor (A/G, 1/N)	N
	Compound Amount Factor	Present Worth Factor	Capital Recovery Factor	Present Worth Factor	Sinking Fund Factor	Compound Amount Factor		
	(F/P, 1/N)	(P/F, 1/N)	(A/P, 1/N)	(P/A, 1/N)	(A/F, 1/N)	(F/A, 1/N)		
1	1.00600	0.99602	1.00600	0.99602	1.00000	1.00000	0.00000	1
2	1.01003	0.99007	0.50375	1.98610	0.49875	2.00500	0.49875	2
3	1.01508	0.98615	0.33667	2.97026	0.33167	3.01503	0.99667	3
4	1.02015	0.98025	0.26313	3.86050	0.24813	4.03010	1.49377	4
5	1.02525	0.97537	0.20301	4.92587	0.19601	5.06025	1.99003	5
6	1.03038	0.97052	0.16980	5.89638	0.16480	6.07550	2.48645	6
7	1.03553	0.96569	0.14573	6.86207	0.14073	7.10588	2.98005	7
8	1.04071	0.96089	0.12783	7.82296	0.12283	8.14141	3.47382	8
9	1.04591	0.96610	0.11391	8.77906	0.10891	9.18212	3.96675	9
10	1.05114	0.96135	0.10277	9.73041	0.09777	10.22803	4.46885	10
11	1.05640	0.94661	0.09366	10.67703	0.08866	11.27917	4.95013	11
12	1.06168	0.94191	0.08607	11.61893	0.08107	12.33556	5.44057	12
13	1.06696	0.93722	0.07964	12.55615	0.07464	13.39724	5.93018	13
14	1.07222	0.93256	0.07414	13.48871	0.06914	14.46423	6.41896	14
15	1.07758	0.92792	0.06936	14.41662	0.06436	15.53655	6.90691	15
16	1.08307	0.92330	0.06519	15.33993	0.06019	16.61423	7.39403	16
17	1.08849	0.91871	0.06151	16.26863	0.05651	17.69730	7.88031	17
18	1.09393	0.91414	0.05823	17.17277	0.05323	18.78679	8.36577	18
19	1.09940	0.90959	0.05530	18.06236	0.05030	19.87972	8.86040	19
20	1.10490	0.90506	0.05267	18.98742	0.04767	20.97912	9.33419	20
21	1.11042	0.90056	0.05028	19.88798	0.04528	22.08401	9.81716	21
22	1.11597	0.89608	0.04811	20.78406	0.04311	23.19443	10.29929	22
23	1.12155	0.89162	0.04613	21.67568	0.04113	24.31040	10.78060	23
24	1.12716	0.88719	0.04432	22.56287	0.03932	25.43196	11.26107	24
25	1.13280	0.88277	0.04266	23.44564	0.03766	26.55912	11.74072	25
26	1.13846	0.87838	0.04111	24.32402	0.03611	27.69191	12.21963	26
27	1.14415	0.87401	0.03969	25.19803	0.03469	28.83037	12.69751	27
28	1.14987	0.86966	0.03836	26.06769	0.03336	29.97452	13.17457	28
29	1.15562	0.86533	0.03713	26.93302	0.03213	31.12439	13.65099	29
30	1.16140	0.86103	0.03696	27.79406	0.03098	32.28002	14.12649	30
31	1.16721	0.85675	0.03490	28.66080	0.02990	33.44142	14.60116	31
32	1.17304	0.86248	0.03389	29.50328	0.02889	34.60862	15.07499	32
33	1.17891	0.84824	0.03296	30.35153	0.02795	35.78167	15.54800	33
34	1.18480	0.84402	0.03206	31.19565	0.02706	36.96056	16.02018	34
35	1.19073	0.83982	0.03122	32.03537	0.02622	38.14538	16.49153	35
40	1.22079	0.81914	0.02766	36.17223	0.02266	44.15886	18.83686	40
45	1.25162	0.79696	0.02487	40.20720	0.01987	50.32416	21.15947	45
50	1.28223	0.77929	0.02265	44.14279	0.01765	56.64516	23.46242	50
55	1.31563	0.76009	0.02084	47.96145	0.01584	63.12677	25.74471	55
60	1.34885	0.74137	0.01933	51.72556	0.01433	69.77003	28.00638	60
65	1.38291	0.72311	0.01806	55.37746	0.01306	76.58206	30.24745	65
70	1.41783	0.70630	0.01697	58.89942	0.01197	83.56611	32.46796	70
75	1.45363	0.68793	0.01602	62.41365	0.01102	90.72650	34.66794	75
80	1.49034	0.67069	0.01620	66.80231	0.01020	98.06771	36.84742	80
85	1.52797	0.65446	0.01447	69.10750	0.00947	105.59430	39.00646	85
90	1.56655	0.63834	0.01383	72.33130	0.00883	113.31094	41.14508	90
95	1.60611	0.62262	0.01325	75.47669	0.00625	121.22243	43.26333	95
100	1.64687	0.60729	0.01273	78.54264	0.00773	129.33370	45.36126	100

DISCRETE COMPOUNDING INTEREST FACTORS

1% interest factors for discrete compounding periods

N	SINGLE PAYMENT		UNIFORM SERIES				Gradient Factor (A/G, 1/N)	N
	Compound Amount Factor	Present Worth Factor	Capital Recovery Factor	Present Worth Factor	Sinking Fund Factor	Compound Amount Factor		
	(F/P, 1,N)	(P/F, 1,N)	(A/P, 1,N)	(P/A, 1,N)	(A/F, 1,N)	(F/A, 1,N)		
1	1.01000	0.99010	1.01000	0.99010	1.00000	1.00000	0.00000	1
2	1.02010	0.98030	0.50761	1.97040	0.49761	2.01000	0.49761	2
3	1.03030	0.97059	0.34002	2.94098	0.33002	2.03010	0.99337	3
4	1.04060	0.96088	0.25628	3.90197	0.24628	4.08040	1.48756	4
5	1.05101	0.95147	0.20604	4.86343	0.19804	5.10101	1.98010	5
6	1.06152	0.94205	0.17255	5.79648	0.16255	6.15202	2.47098	6
7	1.07214	0.93272	0.14863	6.72819	0.13863	7.21354	2.96020	7
8	1.08286	0.92348	0.13069	7.65188	0.12069	8.28657	3.44777	8
9	1.09369	0.91434	0.11674	8.56602	0.10674	9.36853	3.93367	9
10	1.10462	0.90529	0.10558	9.47130	0.09558	10.46221	4.41792	10
11	1.11567	0.89632	0.09645	10.36763	0.08645	11.56683	4.90052	11
12	1.12683	0.88745	0.08686	11.26508	0.07886	12.68250	5.38145	12
13	1.13809	0.87866	0.08241	12.13374	0.07241	13.80933	5.88073	13
14	1.14947	0.86996	0.07690	13.00370	0.06990	14.94742	6.33836	14
15	1.16097	0.86135	0.07212	13.86505	0.06212	16.09690	6.81433	15
16	1.17258	0.86282	0.06794	14.71787	0.05794	17.25786	7.28866	16
17	1.18430	0.84438	0.06426	15.56225	0.05626	18.43044	7.76131	17
18	1.19615	0.83602	0.06098	16.39627	0.05098	19.61476	8.23231	18
19	1.20811	0.82774	0.06805	17.22601	0.04805	20.81090	8.70167	19
20	1.22019	0.81954	0.06542	18.04555	0.04642	22.01900	9.16937	20
21	1.23239	0.81143	0.05303	18.86998	0.04303	23.23919	9.63642	21
22	1.24472	0.80340	0.05086	19.66038	0.04086	24.47159	10.09962	22
23	1.25716	0.79544	0.04889	20.45582	0.03889	25.71630	10.56257	23
24	1.26973	0.78757	0.04707	21.24339	0.03707	26.97346	11.02367	24
25	1.28243	0.77977	0.04541	22.02316	0.03641	28.24320	11.48312	25
26	1.29626	0.77205	0.04387	22.79520	0.03387	29.52563	11.94092	26
27	1.30821	0.76440	0.04245	23.55961	0.03245	30.82069	12.39707	27
28	1.32129	0.75684	0.04112	24.31644	0.03112	32.12910	12.86158	28
29	1.33460	0.74934	0.03990	25.06579	0.02990	33.45039	13.30444	29
30	1.34785	0.74192	0.03875	26.80771	0.02875	34.78489	13.75666	30
31	1.36133	0.73458	0.03768	26.54229	0.02768	36.13274	14.20623	31
32	1.37484	0.72730	0.03667	27.26969	0.02667	37.49407	14.66317	32
33	1.38868	0.72010	0.03573	27.98969	0.02573	38.86901	15.09946	33
34	1.40258	0.71297	0.03484	28.70267	0.02484	40.26770	15.54410	34
35	1.41660	0.70591	0.03400	29.40688	0.02400	41.66028	15.96711	35
40	1.48886	0.67165	0.03046	32.83489	0.02046	48.88637	18.17761	40
45	1.56481	0.63905	0.02771	36.09451	0.01771	56.48107	20.32730	45
50	1.64463	0.60804	0.02561	39.19612	0.01551	64.46318	22.43635	50
55	1.72862	0.57863	0.02373	42.14719	0.01373	72.88246	24.56496	55
60	1.81670	0.55045	0.02224	44.96604	0.01224	81.66967	26.53331	60
65	1.90937	0.52373	0.02100	47.62661	0.01100	90.93666	28.52167	65
70	2.00676	0.49831	0.01983	50.16861	0.00993	100.56734	30.47026	70
75	2.10913	0.47413	0.01902	52.58705	0.00902	110.91285	32.37934	75
80	2.21672	0.45112	0.01822	54.88621	0.00822	121.67152	34.24920	80
85								

$1\frac{1}{2}\%$ interest factors for discrete compounding periods

N	SINGLE PAYMENT		UNIFORM SERIES				Gradient Factor	N
	Compound Amount Factor	Present Worth Factor	Capital Recovery Factor	Present Worth Factor	Sinking Fund Factor	Compound Amount Factor		
	(F/P, 1%, N)	(P/F, 1%, N)	(A/P, 1%, N)	(P/A, 1%, N)	(A/F, 1%, N)	(F/A, 1%, N)	(A/G, 1%, N)	
1	1.01500	0.98622	1.01500	0.98622	1.00000	1.00000	0.00000	1
2	1.03023	0.97066	0.51128	1.95688	0.49628	2.01500	0.49628	2
3	1.04568	0.96632	0.34338	2.91220	0.32838	3.04523	0.99007	3
4	1.06136	0.94218	0.26944	3.86438	0.24444	4.09090	1.48139	4
5	1.07728	0.92826	0.20909	4.78264	0.19409	5.15227	1.97023	5
6	1.09344	0.91454	0.17553	5.69719	0.16063	6.22955	2.45658	6
7	1.10964	0.90103	0.15156	6.59821	0.13666	7.32299	2.94046	7
8	1.12649	0.88771	0.13358	7.48593	0.11858	8.43284	3.42185	8
9	1.14339	0.87459	0.11961	8.36062	0.10461	9.55933	3.90077	9
10	1.16054	0.86167	0.10843	9.22218	0.09343	10.70272	4.37721	10
11	1.17795	0.84893	0.09929	10.07112	0.08429	11.86326	4.85118	11
12	1.19662	0.83639	0.09168	10.90751	0.07668	13.04121	5.32267	12
13	1.21356	0.82403	0.08624	11.73153	0.07024	14.23683	5.79169	13
14	1.23176	0.81186	0.07972	12.54338	0.06472	15.45038	6.25824	14
15	1.25023	0.79985	0.07494	13.34323	0.05994	16.68214	6.72231	15
16	1.26889	0.78803	0.07077	14.13126	0.05577	17.93237	7.18392	16
17	1.28802	0.77639	0.06708	14.90765	0.05028	19.20136	7.64306	17
18	1.30734	0.76491	0.06381	15.67256	0.04881	20.48938	8.09973	18
19	1.32695	0.75361	0.06088	16.42617	0.04588	21.79672	8.55394	19
20	1.34696	0.74247	0.05825	17.16864	0.04325	23.12367	9.00569	20
21	1.36706	0.73150	0.05587	17.90014	0.04087	24.47052	9.45497	21
22	1.38756	0.72069	0.05370	18.62082	0.03870	25.83758	9.90180	22
23	1.40838	0.71004	0.05173	19.33086	0.03673	27.22514	10.34618	23
24	1.42950	0.69954	0.04992	20.03041	0.03492	28.63352	10.78810	24
25	1.45096	0.68921	0.04826	20.71961	0.03326	30.06302	11.22758	25
26	1.47271	0.67902	0.04673	21.39863	0.03173	31.51397	11.66460	26
27	1.49480	0.66899	0.04532	22.06762	0.03032	32.98668	12.09918	27
28	1.51722	0.65910	0.04400	22.72672	0.02900	34.48148	12.53132	28
29	1.53998	0.64936	0.04278	23.37608	0.02778	35.99870	12.96102	29
30	1.56308	0.63976	0.04164	24.01584	0.02664	37.53868	13.38829	30
31	1.58663	0.63031	0.04057	24.64615	0.02557	39.10176	13.81312	31
32	1.61032	0.62099	0.03968	25.26714	0.02458	40.68829	14.23553	32
33	1.63448	0.61182	0.03864	25.87896	0.02364	42.29861	14.66550	33
34	1.65900	0.60277	0.03776	26.48173	0.02276	43.93309	15.07306	34
35	1.68388	0.59387	0.03693	27.07559	0.02193	45.59209	15.48820	35
40	1.81402	0.55126	0.03343	29.91585	0.01843	54.26789	17.52773	40
45	1.95421	0.51171	0.03072	32.55234	0.01572	63.61420	19.50739	45
50	2.10624	0.47500	0.02867	34.99969	0.01357	73.68283	21.42772	50
55	2.26794	0.44093	0.02683	37.27147	0.01183	84.52960	23.26936	55
60	2.44322	0.40930	0.02539	39.38027	0.01039	96.21465	25.09296	60
65	2.63204	0.37993	0.02419	41.33779	0.00919	108.80277	26.83925	65
70	2.83546	0.35268	0.02317	43.15487	0.00617	122.36375	28.52901	70
75	3.06459	0.32738	0.02230	44.84160	0.00730	136.97278	30.16306	75
80	3.28086	0.30389	0.02155	46.40732	0.00655	152.71065	31.74228	80
85	3.54498	0.28208	0.02069	47.88072	0.00589	169.66523	33.26756	85
90	3.81886	0.26186	0.02032	49.20965	0.00532	187.92990	34.73967	90
95	4.11408	0.24307	0.01982	50.46220	0.00482	207.60614	36.16018	95
100	4.43205	0.22563	0.01937	51.62470	0.00437	228.80304	37.52953	100

APPENDIX D

DISCRETE COMPOUNDING INTEREST FACTORS

2% interest factors for discrete compounding periods

N	SINGLE PAYMENT		UNIFORM SERIES				Gradient Factor	N
	Compound Amount Factor	Present Worth Factor	Capital Recovery Factor	Present Worth Factor	Sinking Fund Factor	Compound Amount Factor		
	(F/P, 2%, N)	(P/F, 2%, N)	(A/P, 2%, N)	(P/A, 2%, N)	(A/F, 2%, N)	(F/A, 2%, N)	(A/G, 2%, N)	
1	1.02000	0.98039	1.02000	0.98039	1.00000	1.00000	0.00000	1
2	1.04040	0.96117	0.51505	1.94156	0.49605	2.02000	0.49605	2
3	1.06121	0.94232	0.34675	2.88388	0.32675	3.06040	0.98680	3
4	1.08243	0.92385	0.26262	3.80773	0.24262	4.12161	1.47625	4
5	1.10408	0.90673	0.21216	4.71346	0.19216	5.20404	1.98040	5
6	1.12616	0.88797	0.17853	5.60143	0.15853	6.30612	2.44226	6
7	1.14869	0.87056	0.15451	6.47199	0.13451	7.43428	2.92082	7
8	1.17166	0.85349	0.13651	7.32548	0.11651	8.58297	3.39608	8
9	1.19609	0.83676	0.12252	8.16224	0.10252	9.75463	3.86805	9
10	1.21899	0.82035	0.11133	8.98259	0.09133	10.94972	4.33674	10
11	1.24337	0.80426	0.10218	9.78686	0.08218	12.16872	4.80213	11
12	1.26824	0.78849	0.09456	10.57534	0.07456	13.41209	5.26424	12
13	1.29361	0.77303	0.08812	11.34837	0.06812	14.68033	5.72307	13
14	1.31948	0.75788	0.08260	12.10625	0.06260	15.97394	6.17862	14
15	1.34587	0.74301	0.07783	12.84926	0.05783	17.29342	6.63090	15
16	1.37279	0.72845	0.07365	13.57771	0.05365	18.63929	7.07990	16
17	1.40024	0.71416	0.06997	14.29187	0.04997	20.01207	7.52564	17
18	1.42825	0.70016	0.06670	14.99203	0.04670	21.41231	7.96811	18
19	1.45681	0.68643	0.06378	15.67846	0.04378	22.84056	8.40732	19
20	1.48595	0.67297	0.06116	16.35143	0.04116	24.29737	8.84328	20
21	1.51567	0.66978	0.05878	17.01121	0.03878	25.78332	9.27599	21
22	1.54598	0.64684	0.05663	17.65805	0.03663	27.29696	9.70546	22
23	1.57630	0.63416	0.05467	18.29220	0.03467	28.84496	10.13169	23
24	1.60844	0.62172	0.05287	18.91393	0.03287	30.42186	10.55468	24
25	1.64061	0.60953	0.05122	19.52346	0.03122	32.03030	10.97445	25
26	1.67342	0.59758	0.04970	20.12104	0.02970	33.67091	11.39100	26
27	1.70689	0.58596	0.04829	20.76900	0.02829	35.34432	11.80433	27
28	1.74102	0.57437	0.04699	21.28127	0.02699	37.06121	12.21446	28
29	1.77584	0.56311	0.04578	21.84438	0.02578	38.79223	12.62138	29
30	1.81136	0.55207	0.04466	22.39646	0.02466	40.56808	13.02512	30
31	1.84759	0.54125	0.04360	22.93770	0.02360	42.37944	13.42566	31
32	1.88454	0.53063	0.04261	23.46833	0.02261	44.22703	13.82303	32
33	1.92223	0.52023	0.04169	23.98856	0.02169	46.11157	14.21722	33
34	1.96068	0.51003	0.04062	24.49869	0.02062	48.03380	14.60826	34
35	1.99989	0.50003	0.04000	24.99862	0.02000	49.99448	14.99613	35
40	2.20804	0.45289	0.03656	27.35548	0.01656	60.40198	16.88860	40
45	2.43786	0.41020	0.03391	29.49016	0.01391	71.89271	18.70336	45
50	2.68159	0.37153	0.03182	31.42361	0.01182	84.57940	20.44198	50
55	2.97173	0.33660	0.03014	33.17479	0.01014	98.58663	22.10572	55
60	3.28103	0.30478	0.02877	34.76089	0.00877	114.06154	23.89610	60
65	3.62252	0.27605	0.02763	36.19747	0.00763	131.12616	25.21471	65
70	3.99966	0.25003	0.02667	37.49862	0.00667	149.97791	26.88323	70
75	4.41584	0.22646	0.02586	38.67711	0.00586	170.79177	28.04344	75
80	4.87544	0.20511	0.02516	39.74451	0.00516	193.77196	29.36718	

2½% interest factors for discrete compounding periods

N	SINGLE PAYMENT		UNIFORM SERIES				Gradient Factor	N
	Compound Amount Factor	Present Worth Factor	Capital Recovery Factor	Present Worth Factor	Sinking Fund Factor	Compound Amount Factor		
	(F/P, 2½%, N)	(P/F, 2½%, N)	(A/P, 2½%, N)	(P/A, 2½%, N)	(A/F, 2½%, N)	(F/A, 2½%, N)	(A/G, 2½%, N)	
1	1.02500	0.97561	1.02500	0.97561	1.00000	1.00000	0.00000	1
2	1.05063	0.95181	0.51883	1.92742	0.49383	2.02500	0.49383	2
3	1.07689	0.92860	0.36014	2.86602	0.32614	3.07663	0.96364	3
4	1.10381	0.90595	0.26582	3.76197	0.24082	4.15252	1.46914	4
5	1.13141	0.88395	0.21525	4.64583	0.19025	5.25633	1.96063	5
6	1.15969	0.86230	0.18155	5.50813	0.15665	6.38774	2.42801	6
7	1.18889	0.84127	0.16750	6.34939	0.13250	7.54743	2.90128	7
8	1.21840	0.82075	0.13947	7.17014	0.11447	8.73612	3.37045	8
9	1.24886	0.80073	0.12546	7.97087	0.10046	9.96452	3.83652	9
10	1.28008	0.78120	0.11426	8.76206	0.08926	11.20338	4.29649	10
11	1.31209	0.76214	0.10611	9.51421	0.08011	12.48347	4.75338	11
12	1.34489	0.74356	0.09749	10.25776	0.07249	13.79555	5.20618	12
13	1.37861	0.72542	0.09106	10.96318	0.06605	15.14044	5.66490	13
14	1.41297	0.70773	0.08654	11.69091	0.06064	16.51895	6.09555	14
15	1.44630	0.69047	0.08077	12.38138	0.05577	17.93193	6.54013	15
16	1.48451	0.67362	0.07660	13.05500	0.05160	19.38022	6.97665	16
17	1.52162	0.65720	0.07293	13.71220	0.04793	20.86473	7.40912	17
18	1.55966	0.64117	0.06967	14.36336	0.04467	22.38635	7.83754	18
19	1.59865	0.62563	0.06676	14.97889	0.04176	23.94601	8.26193	19
20	1.63862	0.61027	0.06415	15.59816	0.03915	25.54466	8.68230	20
21	1.67968	0.59639	0.06179	16.18455	0.03679	27.18327	9.09665	21
22	1.72157	0.58086	0.05965	16.76541	0.03465	28.86286	9.51099	22
23	1.76461	0.56670	0.05770	17.33211	0.03270	30.58443	9.91933	23
24	1.80873	0.55288	0.05651	17.88499	0.03091	32.34904	10.32369	24
25	1.86394	0.53939	0.05428	18.42438	0.02928	34.15776	10.72408	25
26	1.90029	0.52623	0.05277	18.96061	0.02777	36.01171	11.12060	26
27	1.94780	0.51340	0.05138	19.46401	0.02638	37.91200	11.51298	27
28	1.99650	0.50068	0.05009	19.96489	0.02509	39.85960	11.90152	28
29	2.04641	0.48866	0.04889	20.45355	0.02389	41.86630	12.28613	29
30	2.09757	0.47674	0.04778	20.93029	0.02278	43.90270	12.66683	30
31	2.15001	0.46511	0.04674	21.39541	0.02174	46.00027	13.04364	31
32	2.20376	0.45377	0.04577	21.84918	0.02077	48.15028	13.41656	32
33	2.25886	0.44270	0.04496	22.29188	0.01986	50.35403	13.78562	33
34	2.31532	0.43191	0.04401	22.72379	0.01901	52.61289	14.15082	34
35	2.37321	0.42137	0.04321	23.14516	0.01821	54.92821	14.51218	35
40	2.68506	0.37243	0.03984	25.10278	0.01484	67.40255	16.26203	40
45	3.03790	0.32917	0.03727	26.83302	0.01227	81.51613	17.91848	45
50	3.43711	0.29094	0.03526	28.36231	0.01026	97.48435	19.48389	50
55	3.88877	0.25715	0.03366	29.71398	0.00866	115.55082	20.96077	55
60	4.39879	0.22728	0.03236	30.90866	0.00735	135.99159	22.36185	60
65	4.97796	0.20069	0.03128	31.96458	0.00628	159.11833	23.65996	65
70	5.63210	0.17755	0.03040	32.89786	0.00540	186.28411	24.88807	70
75	6.37221	0.15693	0.02966	33.72274	0.00466	214.88830	26.03926	75
80	7.20867	0.13870	0.02903	34.45182	0.00403	248.38271	27.11666	80
85	8.15686	0.12259	0.02849	35.09621	0.00349	286.27867	28.12346	85
90	9.22886	0.10836	0.02804	35.66577	0.00304	329.15425	29.06288	90
95	10.44160	0.09677	0.02765	36.16917	0.00266	377.66415	29.93815	95
100	11.81372	0.08466	0.02731	36.61411	0.00231	432.54866	30.75249	100

DISCRETE COMPOUNDING INTEREST FACTORS

3% interest factors for discrete compounding periods

N	SINGLE PAYMENT		UNIFORM SERIES				Gradient Factor	N
	Compound Amount Factor	Present Worth Factor	Capital Recovery Factor	Present Worth Factor	Sinking Fund Factor	Compound Amount Factor		
	(F/P, 3%, N)	(P/F, 3%, N)	(A/P, 3%, N)	(P/A, 3%, N)	(A/F, 3%, N)	(F/A, 3%, N)	(A/G, 3%, N)	
1	1.03000	0.97067	1.03000	0.97067	1.00000	1.00000	0.00000	1
2	1.06090	0.94260	1.02261	1.91347	0.49261	2.03000	0.49261	2
3	1.09273	0.91514	1.03563	2.82861	0.32363	3.09090	0.98030	3
4	1.12561	0.88849	1.02693	3.71710	0.23903	4.18363	1.46306	4
5	1.15927	0.86281	1.01835	4.57971	0.18835	5.30914	1.94090	5
6	1.19406	0.83748	1.018460	5.41719	0.15460	6.46841	2.41383	6
7	1.22967	0.81309	1.01651	6.23028	0.13051	7.66246	2.88185	7
8	1.26577	0.79841	1.014246	7.01969	0.11246	8.89234	3.34496	8
9	1.30477	0.76642	1.012843	7.78611	0.09843	10.15911	3.80318	9
10	1.34392	0.74409	1.011723	8.53020	0.08723	11.46388	4.25650	10
11	1.38423	0.72242	1.010608	9.25262	0.07808	12.80780	4.70494	11
12	1.42576	0.70138	1.009406	9.95400	0.07046	14.19203	5.14850	12
13	1.46883	0.68096	1.009403	10.63496	0.06403	15.61779	5.58720	13
14	1.51259	0.66112	1.008853	11.29607	0.05853	17.08632	6.02104	14
15	1.55797	0.64186	1.008377	11.93794	0.05377	18.59891	6.45004	15
16	1.60471	0.62317	1.007961	12.56110	0.04961	20.15688	6.87421	16
17	1.65286	0.60502	1.007595	13.16612	0.04595	21.76159	7.29357	17
18	1.70243	0.58739	1.007271	13.75351	0.04271	23.41444	7.70812	18
19	1.75351	0.57029	1.006961	14.32380	0.03981	25.11687	8.11788	19
20	1.80611	0.55368	1.006722	14.87747	0.03722	26.87037	8.52286	20
21	1.86029	0.53755	1.006487	15.41502	0.03487	28.67649	8.92309	21
22	1.91610	0.52189	1.006275	15.93692	0.03275	30.53678	9.31858	22
23	1.97359	0.50669	1.006081	16.44361	0.03081	32.45288	9.70934	23
24	2.03279	0.49193	1.005905	16.93554	0.02906	34.42647	10.09640	24
25	2.09378	0.47761	1.005743	17.41315	0.02743	36.45926	10.47677	25
26	2.15659	0.46369	1.005594	17.87684	0.02594	38.55304	10.85348	26
27	2.22129	0.45019	1.004546	18.32703	0.02456	40.70963	11.22554	27
28	2.28793	0.43708	1.00329	18.76411	0.02329	42.93092	11.59298	28
29	2.35657	0.42435	1.00211	19.18845	0.02211	45.21885	11.95582	29
30	2.42726	0.41199	1.00102	19.60044	0.02102	47.57542	12.31407	30
31	2.50008	0.39999	1.000043	20.00043	0.02000	50.00268	12.68777	31
32	2.57608	0.38834	1.00905	20.38877	0.01905	52.50276	13.01694	32
33	2.65234	0.37703	1.00816	20.76679	0.01816	55.07784	13.36160	33
34	2.73191	0.36604	1.00732	21.13184	0.01732	57.73018	13.70177	34
35	2.81386	0.35538	1.00654	21.48722	0.01654	60.46208	14.03749	35
40	3.26204	0.30666	1.004326	23.11477	0.01326	75.40126	15.65016	40
45	3.78180	0.26444	1.004079	24.51871	0.01079	92.71966	17.15557	45
50	4.38391	0.22811	1.003887	25.72976	0.00887	112.79687	18.55751	50
55	5.08215	0.19677	1.003735	26.77443	0.00735	136.07162	19.86004	55
60	5.89180	0.16973	1.003613	27.67566	0.00613	163.05344	21.06742	60
65	6.82998	0.14841	1.003515	28.45269	0.00515	194.33276	22.18407	65
70	7.91782	0.12630	1.003434	29.12342	0.00434	230.59406	23.21454	70
75	9.17893	0.10695	1.003367	29.70183	0.00367	272.63086	24.16342	75
80	10.64089	0.08398	1.00311	30.20076	0.00			

4% interest factors for discrete compounding periods

N	SINGLE PAYMENT			UNIFORM SERIES			Gradient Factor	N
	Compound Amount Factor	Present Worth Factor	Capital Recovery Factor	Present Worth Factor	Sinking Fund Factor	Compound Amount Factor		
	(F/P, 4, N)	(P/F, 4, N)	(A/P, 4, N)	(P/A, 4, N)	(A/F, 4, N)	(F/A, 4, N)	(A/G, 4, N)	
1	1.04000	0.96154	1.04000	0.96154	1.00000	1.00000	0.00000	1
2	1.08100	0.92456	1.05302	1.08000	0.49020	2.04000	0.49020	2
3	1.12496	0.88900	1.03035	2.77509	0.32036	3.12160	0.97386	3
4	1.16906	0.85480	0.27549	3.62960	0.23649	4.24646	1.45100	4
5	1.21666	0.82193	0.22463	4.45182	0.18463	5.41632	1.92161	5
6	1.26632	0.79031	0.19076	5.24214	0.15076	6.63298	2.38671	6
7	1.31693	0.76992	0.16661	6.00205	0.12661	7.89829	2.84332	7
8	1.36867	0.73069	0.14853	6.73274	0.10853	9.21423	3.29443	8
9	1.42331	0.70259	0.13449	7.43533	0.09449	10.58280	3.73908	9
10	1.48024	0.67556	0.12329	8.11090	0.08329	12.00611	4.17726	10
11	1.53945	0.64968	0.11415	8.76048	0.07415	13.48635	4.60901	11
12	1.60103	0.62460	0.10655	9.38507	0.06655	15.02581	5.03435	12
13	1.66507	0.60057	0.10014	9.98566	0.06014	16.62684	5.45329	13
14	1.73168	0.57748	0.09467	10.56312	0.05467	18.29191	5.86586	14
15	1.80094	0.55626	0.08994	11.11839	0.04994	20.02359	6.27209	15
16	1.87296	0.53391	0.06582	11.66230	0.04582	21.82453	6.67200	16
17	1.94790	0.51337	0.06220	12.16667	0.04220	23.69751	7.06563	17
18	2.02582	0.49363	0.07899	12.65930	0.03899	25.64541	7.45300	18
19	2.10686	0.47464	0.07614	13.13394	0.03614	27.67123	7.83416	19
20	2.19112	0.45639	0.07358	13.59033	0.03368	29.77808	8.20912	20
21	2.27877	0.43863	0.07128	14.02916	0.03128	31.96920	8.57794	21
22	2.36992	0.42196	0.06920	14.45112	0.02920	34.24797	8.94065	22
23	2.46472	0.40573	0.06731	14.85684	0.02731	36.61789	9.29729	23
24	2.56330	0.39012	0.06559	15.24696	0.02559	39.08260	9.64790	24
25	2.66884	0.37512	0.06401	15.62208	0.02401	41.64591	9.99252	25
26	2.77247	0.36069	0.06257	15.96277	0.02257	44.31174	10.33120	26
27	2.88337	0.34682	0.06124	16.32969	0.02124	47.08421	10.66399	27
28	2.99670	0.33348	0.06001	16.66306	0.02001	49.96758	10.99092	28
29	3.11866	0.32066	0.05888	16.96371	0.01888	52.96629	11.31205	29
30	3.24340	0.30832	0.05783	17.29203	0.01783	56.08494	11.62743	30
31	3.37313	0.29646	0.05686	17.58849	0.01686	59.32834	11.93710	31
32	3.50806	0.28506	0.05596	17.87365	0.01596	62.70147	12.24113	32
33	3.64838	0.27409	0.05510	18.14765	0.01510	66.20963	12.53966	33
34	3.79432	0.26365	0.05431	18.41120	0.01431	69.85791	12.83244	34
35	3.94809	0.25342	0.05358	18.68461	0.01358	73.65222	13.11984	35
40	4.80102	0.20829	0.06062	19.79277	0.01052	96.02562	14.47651	40
45	5.84118	0.17120	0.04826	20.72004	0.00626	121.02939	15.70474	45
50	7.10668	0.14071	0.04655	21.48218	0.00655	152.66708	16.81225	50
55	8.64637	0.11566	0.04523	22.10861	0.00623	191.15917	17.80704	55
60	10.51963	0.09508	0.04420	22.62349	0.00420	237.99069	18.69723	60
65	12.79874	0.07813	0.04339	23.04668	0.00339	294.96838	19.49093	65
70	15.57182	0.06422	0.04276	23.39451	0.00276	364.29046	20.19814	70
75	18.94525	0.06278	0.04223	23.68041	0.00223	448.63137	20.82062	75
80	23.04980	0.04338	0.04181	23.91539	0.00181	561.24498	21.37186	80
85	28.04380	0.03568	0.04148	24.10653	0.00148	676.08012	21.86893	85
90	34.11933	0.02831	0.04121	24.26728	0.00121	827.98333	22.26265	90
95	41.51139	0.02409	0.04099	24.39776	0.00099	1012.78465	22.66498	95
100	50.50495	0.01980	0.04081	24.50600	0.00081	1237.62370	22.98000	100

APPENDIX D

DISCRETE COMPOUNDING INTEREST FACTORS

5% interest factors for discrete compounding periods

N	SINGLE PAYMENT		UNIFORM SERIES					Gradient Factor	N
	Compound Amount Factor	Present Worth Factor	Capital Recovery Factor	Present Worth Factor	Sinking Fund Factor	Compound Amount Factor			
	(F/P, 5, N)	(P/F, 5, N)	(A/P, 5, N)	(P/A, 5, N)	(A/F, 5, N)	(F/A, 5, N)	(A/G, 5, N)		
1	1.05000	0.95238	1.05000	0.95238	1.00000	1.00000	0.00000	1	
2	1.10250	0.90703	0.53780	1.85941	0.48780	2.05000	0.48780	2	
3	1.15763	0.86384	0.36721	2.72325	0.31721	3.15260	0.96749	3	
4	1.21151	0.82270	0.28201	3.54595	0.23201	4.31013	1.43905	4	
5	1.27628	0.78353	0.23097	4.32948	0.18097	5.52563	1.90252	5	
6	1.34010	0.74622	0.19702	5.07569	0.14702	6.80191	2.35790	6	
7	1.40710	0.71068	0.17282	5.79637	0.12282	8.14201	2.80523	7	
8	1.47746	0.67684	0.15472	6.46321	0.10472	9.54911	3.24451	8	
9	1.55133	0.64461	0.14069	7.10782	0.09069	11.02666	3.67579	9	
10	1.62889	0.61391	0.12950	7.72173	0.07950	12.57789	4.09909	10	
11	1.71034	0.58468	0.12039	8.30641	0.07039	14.20679	4.51444	11	
12	1.79586	0.55684	0.11283	8.86326	0.06283	15.91713	4.92190	12	
13	1.88566	0.53032	0.10646	9.39357	0.05646	17.71298	5.32150	13	
14	1.97993	0.50607	0.10102	9.89684	0.05102	19.59863	5.71329	14	
15	2.07893	0.48102	0.09634	10.37966	0.04634	21.57866	6.09731	15	
16	2.18287	0.45811	0.09227	10.83777	0.04227	23.65749	6.47363	16	
17	2.29202	0.43630	0.08870	11.27407	0.03870	25.84037	6.84229	17	
18	2.40682	0.41552	0.08555	11.68959	0.03555	28.13238	7.20336	18	
19	2.52696	0.39573	0.08275	12.08532	0.03275	30.53900	7.55690	19	
20	2.66330	0.37689	0.08024	12.46221	0.03024	33.06595	7.90297	20	
21	2.78596	0.35684	0.07800	12.82115	0.02800	35.71925	8.24164	21	
22	2.92526	0.34185	0.07597	13.16300	0.02597	38.50521	8.57298	22	
23	3.07152	0.32557	0.07414	13.48857	0.02414	41.43048	8.89706	23	
24	3.22510	0.31007	0.07247	13.79664	0.02247	44.50200	9.21397	24	
25	3.38635	0.29630	0.07095	14.09394	0.02095	47.72710	9.52377	25	
26	3.55567	0.28124	0.06966	14.37519	0.01956	51.11345	9.82655	26	
27	3.73346	0.26785	0.06829	14.64303	0.01829	54.66913	10.12240	27	
28	3.92013	0.25509	0.06712	14.89813	0.01712	58.40258	10.41138	28	
29	4.11614	0.24295	0.06605	15.14107	0.01605	62.32271	10.69360	29	
30	4.32194	0.23138	0.06505	15.37245	0.01505	66.43886	10.96914	30	
31	4.53804	0.22036	0.06413	15.69281	0.01413	70.76079	11.23809	31	
32	4.76494	0.20987	0.06328	15.80268	0.01328	75.29683	11.50063	32	
33	5.00319	0.19987	0.06249	16.00256	0.01249	80.06377	11.75657	33	
34	5.25335	0.19035	0.06176	16.19290	0.01176	85.06696	12.00630	34	
35	5.51602	0.18129	0.06107	16.37419	0.01107	90.32031	12.24960	35	
40	7.03999	0.14205	0.05828	17.15909	0.00828	120.79977	13.37747	40	
45	8.98601	0.11130	0.05626	17.77407	0.00626	159.70016	14.36444	45	
50	11.46740	0.08720	0.05478	18.25693	0.00478	209.34800	15.22326	50	
55	14.63563	0.06833	0.05367	18.63347	0.00367	272.71262	16.96645	55	
60	18.67919	0.05364	0.05283	18.92929	0.00283	363.58372	16.60618	60	
65	23.83990	0.04195	0.05219	19.16107	0.00219	456.79801	17.15410	65	
70	30.42843	0.03287	0.05170	19.34268	0.00170	588.52851	17.62119	70	
75	38.83269	0.02575	0.05132	19.48497	0.00132	756.66372	18.01769	75	
80	49.56144	0.02018	0.						

6% interest factors for discrete compounding periods

N	SINGLE PAYMENT			UNIFORM SERIES			Gradient Factor	N
	Compound Amount Factor	Present Worth Factor	Capital Recovery Factor	Present Worth Factor	Sinking Fund Factor	Compound Amount Factor		
	(F/P, 6, N)	(P/F, 6, N)	(A/P, 6, N)	(P/A, 6, N)	(A/F, 6, N)	(F/A, 6, N)	(A/G, 6, N)	
1	1.06000	0.94340	1.06000	0.94340	1.00000	1.00000	0.00000	1
2	1.12360	0.89000	0.54544	1.83339	0.48644	2.06000	0.48644	2
3	1.19102	0.83962	0.37411	2.67301	0.31411	3.18360	0.96118	3
4	1.26248	0.79209	0.28869	3.46511	0.22869	4.37462	1.42723	4
5	1.33823	0.74726	0.23740	4.21236	0.17740	5.63709	1.88363	5
6	1.41852	0.70496	0.20336	4.91732	0.14336	6.97532	2.33040	6
7	1.50363	0.66506	0.17914	5.58238	0.11914	8.39384	2.76758	7
8	1.59395	0.62741	0.16104	6.20979	0.10104	9.89747	3.19521	8
9	1.68948	0.59190	0.14702	6.80169	0.08702	11.49132	3.61333	9
10	1.79065	0.55839	0.13587	7.36009	0.07587	13.18079	4.02201	10
11	1.89830	0.52679	0.12679	7.88687	0.06679	14.97164	4.42129	11
12	2.01220	0.49697	0.11928	8.38384	0.05928	16.86994	4.81126	12
13	2.13293	0.46884	0.11296	8.85268	0.05296	18.88214	5.19198	13
14	2.26090	0.44230	0.10758	9.29498	0.04758	21.01507	5.56352	14
15	2.39666	0.41727	0.10296	9.71225	0.04296	23.27597	5.92698	15
16	2.54035	0.39365	0.09696	10.10590	0.03896	25.67253	6.27943	16
17	2.69277	0.37136	0.09544	10.47726	0.03544	28.21288	6.62397	17
18	2.85434	0.35034	0.09236	10.82760	0.03236	30.90566	6.96970	18
19	3.02560	0.33051	0.08962	11.16812	0.02962	33.75999	7.28673	19
20	3.20714	0.31180	0.08718	11.46992	0.02718	36.78559	7.60515	20
21	3.39966	0.29416	0.08500	11.76408	0.02500	39.99273	7.91508	21
22	3.60354	0.27751	0.08305	12.04158	0.02305	43.39229	8.21662	22
23	3.81975	0.26180	0.08128	12.30338	0.02128	46.99583	8.50991	23
24	4.04893	0.24698	0.07968	12.55036	0.01968	50.81558	8.79606	24
25	4.29187	0.23300	0.07823	12.78336	0.01823	54.86451	9.07220	25
26	4.54938	0.21981	0.07690	13.00317	0.01690	59.15638	9.34145	26
27	4.82235	0.20737	0.07570	13.21053	0.01570	63.70577	9.60294	27
28	5.11169	0.19563	0.07459	13.40616	0.01459	68.52811	9.88681	28
29	5.41839	0.18466	0.07368	13.59072	0.01368	73.63980	10.10319	29
30	5.74349	0.17411	0.07265	13.76483	0.01266	79.06819	10.34221	30
31	6.08810	0.16425	0.07179	13.92809	0.01179	84.80168	10.57402	31
32	6.45339	0.15496	0.07100	14.08404	0.01100	90.88978	10.79875	32
33	6.84059	0.14619	0.07027	14.23023	0.01027	97.34316	11.01665	33
34	7.26103	0.13791	0.06960	14.36814	0.00960	104.18375	11.22756	34
35	7.68609	0.13011	0.06897	14.49825	0.00897	111.43478	11.43192	35
40	10.29572	0.09722	0.06643	15.04630	0.00646	154.76197	12.36898	40
45	13.76461	0.07265	0.06470	15.45583	0.00470	212.74351	13.14129	45
50	18.42015	0.05429	0.06344	15.76186	0.00344	290.33690	13.79643	50
55	24.65032	0.04057	0.06254	15.99064	0.00254	394.17203	14.34112	55
60	32.98789	0.03031	0.06188	16.16143	0.00188	533.12818	14.79086	60
65	44.14497	0.02286	0.06139	16.28912	0.00139	719.08286	15.16012	65
70	59.07593	0.01693	0.06103	16.38454	0.00103	967.93217	15.46135	70
75	79.06892	0.01295	0.06077	16.45586	0.00077	1300.94868	15.70583	75
80	105.79599	0.00945	0.06067	16.50913	0.00057	1746.59969	15.90328	80
85	141.57890	0.00706	0.06043	16.54896	0.00043	2342.98174	16.06202	85
90	189.48451	0.00628	0.06032	16.57870	0.00032	3141.07619	16.18912	90
95	263.54625	0.00394	0.06024	16.60093	0.00024	4208.10425	16.29050	95
100	339.30206	0.00295	0.06018	16.61756	0.00018	5638.36806	16.37107	100

DISCRETE COMPOUNDING INTEREST FACTORS

7% interest factors for discrete compounding periods

N	SINGLE PAYMENT		UNIFORM SERIES					Gradient Factor	N
	Compound Amount Factor	Present Worth Factor	Capital Recovery Factor	Present Worth Factor	Sinking Fund Factor	Compound Amount Factor			
	(F/P, 7, N)	(P/F, 7, N)	(A/P, 7, N)	(P/A, 7, N)	(A/F, 7, N)	(F/A, 7, N)	(A/G, 7, N)		
1	1.07000	0.93458	1.07000	0.93458	1.00000	1.00000	0.00000	0.00000	1
2	1.14490	0.87344	0.55309	1.80802	0.48309	2.07000	0.48309	2.07000	2
3	1.22504	0.81630	0.38106	2.62432	0.31105	3.21490	0.95493	3.21490	3
4	1.31080	0.76280	0.28623	3.38721	0.22623	4.43894	1.41554	4.43894	4
5	1.40256	0.71299	0.24389	4.10020	0.17389	5.75074	1.88495	5.75074	5
6	1.50073	0.66634	0.20980	4.76654	0.13980	7.15329	2.30322	7.15329	6
7	1.60578	0.62275	0.18656	5.38929	0.11555	8.65402	2.73039	8.65402	7
8	1.71819	0.58201	0.16747	5.97130	0.09747	10.25980	3.14654	10.25980	8
9	1.83846	0.54393	0.15349	6.51523	0.08349	11.97799	3.55174	11.97799	9
10	1.96715	0.50835	0.14238	7.02368	0.07238	13.81645	3.94607	13.81645	10
11	2.10486	0.47509	0.13336	7.49867	0.06336	15.78360	4.32963	15.78360	11
12	2.25219	0.44401	0.12590	7.94269	0.05590	17.88845	4.70252	17.88845	12
13	2.40986	0.41496	0.11966	8.35765	0.04966	20.14064	5.06484	20.14064	13
14	2.57863	0.38782	0.11434	8.74547	0.04434	22.55049	5.41673	22.55049	14
15	2.75903	0.36245	0.10979	9.10791	0.03979	25.12902	5.75829	25.12902	15
16	2.95216	0.33873	0.10586	9.44666	0.03586	27.88806	6.06968	27.88806	16
17	3.15882	0.31657	0.10243	9.76322	0.03243	30.84022	6.41102	30.84022	17
18	3.37993	0.29586	0.09941	10.05909	0.02941	33.99903	6.72247	33.99903	18
19	3.61653	0.27661	0.09675	10.33560	0.02675	37.37896	7.02418	37.37896	19
20	3.86968	0.25842	0.09439	10.59401	0.02439	40.99649	7.31631	40.99649	20
21	4.14056	0.24151	0.09229	10.83553	0.02229	44.86618	7.59901	44.86618	21
22	4.43040	0.22571	0.09041	11.06124	0.02041	49.00674	7.87247	49.00674	22
23	4.74053	0.21095	0.08871	11.27219	0.01871	53.43614	8.13685	53.43614	23
24	5.07237	0.19715	0.08719	11.46933	0.01719	58.17667	8.39234	58.17667	24
25	5.42743	0.18425	0.08581	11.66358	0.01581	63.24904	8.63910	63.24904	25
26	5.80735	0.17220	0.08456	11.82578	0.01456	68.67647	8.87733	68.67647	26
27	6.21387	0.16093	0.08343	11.98671	0.01343	74.48382	9.10722	74.48382	27
28	6.64884	0.15040	0.08239	12.13711	0.01239	80.69769	9.32894	80.69769	28
29	7.11426	0.14056	0.08145	12.27767	0.01145	87.34663	9.54270	87.34663	29
30	7.61226	0.13137	0.08059	12.40904	0.01059	94.46079	9.74868	94.46079	30
31	8.14511	0.12277	0.07980	12.53181	0.00980	102.07304	9.94708	102.07304	31
32	8.71527	0.11474	0.07907	12.64656	0.00907	110.21815	10.13810	110.21815	32
33	9.32534	0.10723	0.07841	12.75379	0.00841	118.93343	10.32191	118.93343	33
34	9.97811	0.10022	0.07780	12.85401	0.00780	128.26876	10.49673	128.26876	34
35	10.67658	0.09366	0.07723	12.94767	0.00723	138.23688	10.66873	138.23688	35
40	14.97446	0.06678	0.07501	13.33171	0.00501	199.63511	11.42336	199.63511	40
45	21.00246	0.04761	0.07360	13.60562	0.00360	285.74931	12.03699	285.74931	45
50	29.45703	0.03395	0.07246	13.80075	0.00246	406.52993	12.52968	406.52993	50
55	41.31500	0.02420	0.07174	13.93994	0.00174				

8% interest factors for discrete compounding periods

N	SINGLE PAYMENT		UNIFORM SERIES				Gradient Factor	N
	Compound Amount Factor	Present Worth Factor	Capital Recovery Factor	Present Worth Factor	Sinking Fund Factor	Compound Amount Factor		
	(F/P, 8, N)	(P/F, 8, N)	(A/P, 8, N)	(P/A, 8, N)	(A/F, 8, N)	(F/A, 8, N)	(A/G, 8, N)	
1	1.08000	0.92593	1.08000	0.92593	1.00000	1.00000	0.00000	1
2	1.16640	0.86734	0.56077	1.78326	0.48077	2.08000	0.48077	2
3	1.25971	0.79383	0.38803	2.57710	0.30803	3.24640	0.94874	3
4	1.36049	0.73603	0.30192	3.31213	0.22192	4.50611	1.40396	4
5	1.46933	0.68058	0.25046	3.99271	0.17046	5.86660	1.84647	5
6	1.58687	0.63017	0.21632	4.62288	0.13632	7.33593	2.27635	6
7	1.71382	0.58349	0.19207	5.20637	0.11207	8.92280	2.69366	7
8	1.85093	0.54027	0.17401	5.74664	0.09401	10.63663	3.09852	8
9	1.99900	0.50025	0.16008	6.24689	0.08008	12.48756	3.49103	9
10	2.15892	0.46319	0.14903	6.71008	0.06903	14.48656	3.87131	10
11	2.33164	0.42888	0.14008	7.13896	0.06008	16.64549	4.23950	11
12	2.51817	0.39711	0.13270	7.53608	0.06270	18.97713	4.59675	12
13	2.71962	0.36770	0.12652	7.90378	0.04652	21.49530	4.94021	13
14	2.93719	0.34046	0.12130	8.24424	0.04130	24.21492	5.27305	14
15	3.17217	0.31524	0.11683	8.55948	0.03683	27.15211	5.59446	15
16	3.42594	0.29189	0.11298	8.86137	0.03298	30.32428	5.90463	16
17	3.70002	0.27027	0.10963	9.12164	0.02963	33.75023	6.20375	17
18	3.99602	0.25025	0.10670	9.37189	0.02670	37.45024	6.49203	18
19	4.31570	0.23171	0.10413	9.60360	0.02413	41.44626	6.76969	19
20	4.66096	0.21455	0.10185	9.81815	0.02185	45.76196	7.03696	20
21	5.03383	0.19866	0.09983	10.01680	0.01983	50.42292	7.29403	21
22	5.43654	0.18394	0.09803	10.20074	0.01803	55.45676	7.54118	22
23	5.87146	0.17032	0.09642	10.37106	0.01642	60.89330	7.77863	23
24	6.34118	0.15770	0.09498	10.52876	0.01498	66.76476	8.00861	24
25	6.84848	0.14602	0.09368	10.67478	0.01368	73.10594	8.22538	25
26	7.39636	0.13620	0.09251	10.80998	0.01251	79.96442	8.43518	26
27	7.98806	0.12519	0.09145	10.93516	0.01145	87.35077	8.63627	27
28	8.62711	0.11591	0.09049	11.05108	0.01049	95.33883	8.82888	28
29	9.31727	0.10733	0.08962	11.15841	0.00962	103.96594	9.01328	29
30	10.06266	0.09938	0.08883	11.26778	0.00883	113.28321	9.18971	30
31	10.86767	0.09202	0.08811	11.34980	0.00811	123.34587	9.35843	31
32	11.73708	0.08620	0.08745	11.43500	0.00745	134.21354	9.51967	32
33	12.67606	0.07889	0.08686	11.51389	0.00686	145.96062	9.67370	33
34	13.69013	0.07305	0.08630	11.58693	0.00630	158.62667	9.82075	34
35	14.78534	0.06763	0.08590	11.65457	0.00580	172.31680	9.96107	35
40	21.72452	0.04603	0.06386	11.92461	0.00386	259.05652	10.56992	40
45	31.92045	0.03133	0.06259	12.10840	0.00259	386.50562	11.04465	45
50	46.90161	0.02132	0.06174	12.23348	0.00174	573.77016	11.41071	50
55	68.91386	0.01451	0.06118	12.31861	0.00118	848.92320	11.69015	55
60	101.25706	0.00988	0.06090	12.37655	0.00080	1263.21330	11.90154	60
65	148.77985	0.00672	0.06064	12.41598	0.00064	1847.24808	12.06016	65
70	218.60641	0.00457	0.06037	12.44282	0.00037	2720.08007	12.17832	70
75	321.20453	0.00311	0.06025	12.46108	0.00025	4002.55662	12.26577	75
80	471.95483	0.00212	0.06017	12.47351	0.00017	5886.93543	12.33013	80
85	683.45649	0.00144	0.06012	12.48197	0.00012	8665.70611	12.37725	85
90	1018.81509	0.00098	0.06008	12.48773	0.00008	12723.93862	12.41158	90
95	1497.12056	0.00067	0.06006	12.49166	0.00006	18701.50686	12.43660	95
100	2199.76126	0.00045	0.06004	12.49432	0.00004	27484.51570	12.46452	100

9% interest factors for discrete compounding periods.

N	SINGLE PAYMENT		UNIFORM SERIES						Gradient Factor	N
	Compound Amount Factor	Present Worth Factor	Capital Recovery Factor	Present Worth Factor	Sinking Fund Factor	Compound Amount Factor	Gradient Factor			
	(F/P, 9, N)	(P/F, 9, N)	(A/P, 9, N)	(P/A, 9, N)	(A/F, 9, N)	(F/A, 9, N)	(A/G, 9, N)			
1	1.09000	0.91743	1.09000	0.91743	1.00000	1.00000	0.00000	0.00000	0.00000	1
2	1.18810	0.84168	0.56847	1.75911	0.47847	2.09000	0.47847	2	0.47847	2
3	1.29503	0.77218	0.39605	2.53129	0.30505	3.27810	0.94262	3	0.94262	3
4	1.41158	0.70843	0.30867	3.23972	0.21867	4.57313	1.39250	4	1.39250	4
5	1.53862	0.64993	0.25709	3.88965	0.16709	5.98471	1.82820	5	1.82820	5
6	1.67710	0.59627	0.22292	4.48592	0.13292	7.52333	2.24979	6	2.24979	6
7	1.82804	0.54703	0.19869	5.03295	0.10869	9.20043	2.65740	7	2.65740	7
8	1.99256	0.50187	0.18067	5.53482	0.09067	11.02847	3.05117	8	3.05117	8
9	2.17189	0.46043	0.16680	5.99625	0.07680	13.02104	3.43123	9	3.43123	9
10	2.36736	0.42241	0.15582	6.41766	0.06682	15.19293	3.79777	10	3.79777	10
11	2.58043	0.38753	0.14695	6.80519	0.05696	17.56029	4.15096	11	4.15096	11
12	2.81266	0.35553	0.13965	7.16073	0.04965	20.14072	4.49102	12	4.49102	12
13	3.06580	0.32618	0.13357	7.48690	0.04357	22.95338	4.81816	13	4.81816	13
14	3.34173	0.29925	0.12843	7.78615	0.03843	26.01919	5.13262	14	5.13262	14
15	3.64248	0.27454	0.12406	8.06069	0.03406	29.36092	5.43463	15	5.43463	15
16	3.97031	0.25187	0.12030	8.31256	0.03030	33.00340	5.72446	16	5.72446	16
17	4.32763	0.23107	0.11705	8.54363	0.02705	36.97370	6.00238	17	6.00238	17
18	4.71712	0.21199	0.11421	8.75563	0.02421	41.30134	6.26866	18	6.26866	18
19	5.14166	0.19449	0.11173	8.95011	0.02173	46.01846	6.52358	19	6.52358	19
20	5.60441	0.17843	0.10955	9.12865	0.01955	51.16012	6.76745	20	6.76745	20
21	6.10881	0.16370	0.10762	9.29224	0.01762	56.76453	7.00056	21	7.00056	21
22	6.65880	0.15018	0.10590	9.44243	0.01590	62.87334	7.22322	22	7.22322	22
23	7.25787	0.13778	0.10438	9.58021	0.01438	69.53194	7.43574	23	7.43574	23
24	7.91108	0.12640	0.10302	9.70661	0.01302	76.78981	7.63843	24	7.63843	24
25	8.62308	0.11597	0.10181	9.82258	0.01181	84.70090	7.83160	25	7.83160	25
26	9.39816	0.10639	0.10072	9.92897	0.01072	93.32398	8.01556	26	8.01556	26
27	10.24508	0.09761	0.09973	10.02658	0.00973	102.72313	8.19064	27	8.19064	27
28	11.16714	0.08955	0.09688	10.11613	0.00885	112.96822	8.36714	28	8.36714	28
29	12.17218	0.08215	0.09806	10.19828	0.00806	124.13536	8.51536	29	8.51536	29
30	13.26768	0.07537	0.09734	10.27366	0.00734	136.30754	8.66666	30	8.66666	30
31	14.46177	0.06915	0.09669	10.34280	0.00669	149.57522	8.80829	31	8.80829	31
32	15.76333	0.06344	0.09610	10.40624	0.00610	164.03699	8.94368	32	8.94368	32
33	17.18203	0.05820	0.09556	10.46444	0.00556	179.80032	9.07181	33	9.07181	33
34	18.72641	0.05339	0.09606	10.51784	0.00506	196.98234	9.19329	34	9.19329	34
35	20.41397	0.04899	0.09464	10.56682	0.00464	215.71075	9.30629	35	9.30629	35
40	31.40842	0.03184	0.09296	10.75736	0.00296	337.88245	9.79673	40	9.79673	40
45	48.32729	0.02069	0.09190	10.88120	0.00190	525.88673</td				

10% interest factors for discrete compounding periods

N	SINGLE PAYMENT		UNIFORM SERIES				Gradient Factor	N
	Compound Amount Factor	Present Worth Factor	Capital Recovery Factor	Present Worth Factor	Sinking Fund Factor	Compound Amount Factor		
	(F/P, 10, N)	(P/F, 10, N)	(A/P, 10, N)	(P/A, 10, N)	(A/F, 10, N)	(F/A, 10, N)	(A/G, 10, N)	
1	1.10000	0.90909	1.10000	0.90909	1.00000	1.00000	0.00000	1
2	1.21000	0.82645	0.57619	1.73564	0.47619	2.10000	0.47619	2
3	1.33100	0.75131	0.40211	2.48686	0.30211	3.31000	0.93666	3
4	1.46410	0.68301	0.31547	3.16967	0.21547	4.64100	1.38117	4
5	1.61061	0.62082	0.26380	3.79079	0.16380	6.10610	1.81013	5
6	1.77156	0.56447	0.22961	4.35626	0.12961	7.71561	2.22366	6
7	1.94872	0.51316	0.20541	4.86842	0.10641	9.48717	2.62162	7
8	2.14359	0.46861	0.18744	5.33493	0.08744	11.43589	3.00448	8
9	2.35795	0.42410	0.17364	5.75902	0.07364	13.57948	3.37236	9
10	2.58374	0.38664	0.16275	6.14457	0.06275	15.93742	3.72546	10
11	2.86312	0.35049	0.15396	6.49606	0.05396	18.53117	4.06405	11
12	3.13843	0.31863	0.14576	6.81369	0.04676	21.38428	4.38840	12
13	3.45227	0.28966	0.14078	7.10336	0.04078	24.52271	4.99879	13
14	3.79760	0.26333	0.13575	7.36669	0.03575	27.97498	4.99653	14
15	4.17725	0.23939	0.13147	7.60608	0.03147	31.77248	5.27893	15
16	4.59497	0.21763	0.12782	7.82371	0.02782	35.94973	5.54934	16
17	5.05447	0.19784	0.12466	8.02155	0.02466	40.54470	5.80710	17
18	5.56982	0.17986	0.12193	8.20141	0.02193	45.59917	6.05266	18
19	6.11591	0.16351	0.11966	8.36492	0.01955	51.15909	6.28610	19
20	6.72750	0.14864	0.11746	8.51356	0.01746	57.27600	6.50808	20
21	7.40025	0.13513	0.11562	8.64869	0.01562	64.00250	6.71888	21
22	8.14027	0.12286	0.11401	8.77154	0.01401	71.40275	6.91889	22
23	8.96430	0.11168	0.11257	8.88322	0.01257	79.54302	7.10848	23
24	9.84973	0.10153	0.11130	8.98474	0.01130	88.49733	7.28005	24
25	10.83471	0.09230	0.11017	9.07704	0.01017	96.34706	7.45798	25
26	11.91818	0.08391	0.10916	9.16095	0.00916	109.18177	7.61866	26
27	13.10999	0.07628	0.10626	9.23722	0.00626	121.09994	7.77044	27
28	14.42099	0.06934	0.10745	9.30657	0.00745	134.20994	7.91372	28
29	15.86309	0.06304	0.10673	9.36961	0.00673	148.63083	8.04886	29
30	17.44940	0.06731	0.10608	9.42691	0.00608	164.49402	8.17623	30
31	19.19434	0.05210	0.10560	9.47901	0.00560	181.94342	8.29617	31
32	21.11378	0.04736	0.10497	9.52638	0.00497	201.13777	8.40905	32
33	23.22615	0.04306	0.10450	9.56943	0.00450	222.26154	8.51620	33
34	25.54767	0.03914	0.10407	9.60867	0.00407	245.47670	8.61494	34
35	28.10244	0.03558	0.10369	9.64416	0.00369	271.02437	8.70860	35
40	45.25926	0.02209	0.10226	9.77905	0.00226	442.59256	9.08623	40
45	72.88048	0.01372	0.10139	9.86281	0.00139	718.90484	9.37405	45
50	117.38085	0.00852	0.10086	9.91481	0.00086	1163.90883	9.57041	50
55	189.05914	0.00629	0.10053	9.94711	0.00053	1880.59142	9.70764	55
60	304.48164	0.00328	0.10033	9.96716	0.00033	3034.81640	9.80229	60
65	490.37073	0.00204	0.10020	9.97961	0.00020	4993.70725	9.86718	65
70	789.74696	0.00127	0.10013	9.98734	0.00013	7887.46967	9.91125	70
75	1271.89537	0.00079	0.10008	9.99214	0.00008	12708.95371	9.94099	75
80	2048.40021	0.00049	0.10006	9.99612	0.00006	20474.00215	9.98093	80
85	3298.98903	0.00030	0.10003	9.99697	0.00003	32979.68030	9.97423	85
90	5313.02261	0.00019	0.10002	9.99812	0.00002	53120.22612	9.98306	90
95	8556.67805	0.00012	0.10001	9.99883	0.00001	85556.76047	9.98890	95
100	13780.61234	0.00007	0.10001	9.99927	0.00001	13779.612340	9.99274	100

11% interest factors for discrete compounding periods

N	SINGLE PAYMENT		UNIFORM SERIES				Gradient Factor	N
	Compound Amount Factor	Present Worth Factor	Capital Recovery Factor	Present Worth Factor	Sinking Fund Factor	Compound Amount Factor		
	(F/P, 11, N)	(P/F, 11, N)	(A/P, 11, N)	(P/A, 11, N)	(A/F, 11, N)	(F/A, 11, N)	(A/G, 11, N)	
1	1.11000	0.90090	1.11000	0.90090	1.00000	1.00000	0.00000	1
2	1.23210	0.81162	0.58383	1.71262	0.47393	2.11000	0.47393	2
3	1.36763	0.73119	0.40921	2.44371	0.29921	3.34210	0.93056	3
4	1.51807	0.65873	0.32233	3.10245	0.21233	4.70973	1.36995	4
5	1.68506	0.59345	0.27057	3.69590	0.16057	6.22780	1.79226	5
6	1.87041	0.53464	0.23638	4.23064	0.12638	7.91286	2.19784	6
7	2.07616	0.48166	0.21222	4.71220	0.10222	9.78327	2.56530	7
8	2.30454	0.43393	0.19432	5.14612	0.08432	11.85943	2.95847	8
9	2.56804	0.39082	0.18060	5.53705	0.07060	14.16397	3.31441	9
10	2.83942	0.35218	0.16880	5.88923	0.05980	16.72201	3.65442	10
11	3.15176	0.31728	0.15112	6.20662	0.05112	19.56143	3.97881	11
12	3.49845	0.28584	0.15403	6.49236	0.04403	22.71319	4.26793	12
13	3.88328	0.25751	0.14815	6.74987	0.03815	26.21164	4.58216	13
14	4.31044	0.23199	0.14323	6.96187	0.03323	30.09492	4.86187	14
15	4.78459	0.20900	0.13907	7.19087	0.02907	34.40636	5.12747	15
16	5.31089	0.18829	0.13552	7.37916	0.02652	39.18995	5.37938	16
17	5.89509	0.16963	0.13247	7.54879	0.02247	44.50084	5.61804	17
18	6.54356	0.15232	0.12984	7.70162	0.01984	50.39694	5.84389	18
19	7.26334	0.13768	0.12756	7.83929	0.01756	56.93949	6.05739	19
20	8.06231	0.12403	0.12558	7.96333	0.01558	64.20283	6.25898	20
21	8.94917	0.11174	0.12384	8.07507	0.01384	72.26514	6.44912	21
22	9.93357	0.10067	0.12231	8.17574	0.01231	81.21431	6.62629	22
23	11.02627	0.09069	0.12097	8.26643	0.01097	91.14788	6.79693	23
24	12.23916	0.08170	0.11979	8.34814	0.00979	102.17415	6.96552	24
25	13.58646	0.07361	0.11874	8.42174	0.00874	114.41331	7.10449	25
26	15.07966	0.06631	0.11781	8.48806	0.00781	127.99877	7.24430	26
27	16.73985	0.05974	0.11699	8.54780	0.00699	143.07864	7.37539	27
28	18.57990	0.05382	0.11626	8.60162	0.00626	159.81729	7.49618	28
29	20.62369	0.04849	0.11561	8.65011	0.00561	178.39719	7.61310	29
30	22.88230	0.04368	0.11502	8.69379	0.00502	199.02088	7.72066	30
31	25.41045	0.03935	0.11451	8.73315	0.00451	221.91317	7.82096	31
32	28.20560	0.03645	0.11404	8.76860	0.00404	247.32362	7.91468	32
33	31.30821	0.03194	0.11363	8.80054	0.00363	276.52922	8.00210	33
34	34.75212	0.02678	0.11326	8.82932	0.00326	306.83744	8.08356	34
35	38.57485	0.02592	0.11293	8.85524	0.00293	341.58955	8.15944	35
40	66.00087	0.01638	0.11172	8.96105	0.00172	581.82807	8.46692	40
45	109.53024	0.00913	0.11101	9.00791	0.00101	986.63856	8.67628	45
50	184.56483	0.00642	0.11060	9.04166	0.00060	1668.77115	8.81863	50

12% interest factors for discrete compounding periods

N	SINGLE PAYMENT		UNIFORM SERIES				Gradient Factor	N
	Compound Amount Factor	Present Worth Factor	Capital Recovery Factor	Present Worth Factor	Sinking Fund Factor	Compound Amount Factor		
	(F/P, 12, N)	(P/F, 12, N)	(A/P, 12, N)	(P/A, 12, N)	(A/F, 12, N)	(F/A, 12, N)	(A/G, 12, N)	
1	1.12000	0.89286	1.12000	0.89286	1.00000	1.00000	0.00000	1
2	1.25440	0.79719	0.59170	1.69005	0.47170	2.12000	0.47170	2
3	1.40493	0.71178	0.41636	2.40183	0.29635	3.37440	0.92461	3
4	1.57362	0.63562	0.32923	3.03735	0.20923	4.77933	1.35685	4
5	1.76234	0.56743	0.27741	3.60478	0.15741	6.35286	1.77459	5
6	1.97382	0.50663	0.24323	4.11141	0.12323	8.11519	2.17206	6
7	2.21068	0.45236	0.21912	4.56376	0.09912	10.06901	2.55147	7
8	2.47596	0.40388	0.20130	4.96764	0.08130	12.29969	2.91314	8
9	2.77308	0.36061	0.18768	5.32825	0.06768	14.77566	3.25742	9
10	3.10586	0.32197	0.17698	5.65022	0.05698	17.54874	3.58465	10
11	3.47856	0.28748	0.16842	5.93770	0.04842	20.65458	3.89525	11
12	3.89598	0.25668	0.16144	6.19437	0.04144	24.13313	4.18965	12
13	4.36349	0.22917	0.15668	6.42365	0.03568	28.02911	4.46830	13
14	4.86711	0.20462	0.15087	6.62817	0.03087	32.39260	4.73169	14
15	5.47357	0.18270	0.14682	6.81086	0.02682	37.27971	4.98030	15
16	6.13039	0.16312	0.14339	6.97399	0.02339	42.75328	5.21466	16
17	6.86604	0.14564	0.14046	7.11963	0.02046	48.88367	5.43530	17
18	7.68997	0.13004	0.13794	7.24967	0.01794	55.74971	5.64274	18
19	8.61276	0.11611	0.13576	7.36578	0.01576	63.43968	5.83752	19
20	9.64629	0.10367	0.13388	7.46944	0.01388	72.05244	6.02020	20
21	10.80385	0.09256	0.13224	7.56200	0.01224	81.69874	6.19132	21
22	12.10031	0.08264	0.13061	7.64466	0.01081	92.50258	6.35142	22
23	13.55235	0.07379	0.12966	7.71843	0.00956	104.60289	6.50101	23
24	15.17863	0.06588	0.12846	7.78432	0.00846	118.15524	6.64064	24
25	17.00006	0.05882	0.12750	7.84314	0.00750	133.33387	6.77084	25
26	19.04007	0.05252	0.12665	7.89666	0.00665	150.33393	6.89210	26
27	21.32488	0.04689	0.12590	7.94255	0.00590	169.37401	7.00491	27
28	23.88387	0.04187	0.12524	7.98442	0.00624	190.69689	7.10976	28
29	26.74983	0.03738	0.12466	8.02181	0.00466	214.58275	7.20712	29
30	29.95992	0.03338	0.12414	8.06518	0.00414	241.33268	7.29742	30
31	33.55511	0.02980	0.12369	8.08499	0.00369	271.29261	7.38110	31
32	37.58173	0.02661	0.12328	8.11159	0.00328	304.84772	7.45868	32
33	42.08153	0.02376	0.12292	8.13536	0.00292	342.42945	7.53025	33
34	47.14262	0.02121	0.12260	8.15666	0.00260	384.52098	7.59649	34
35	52.79962	0.01894	0.12232	8.17550	0.00232	431.66350	7.65765	35
40	93.06097	0.01075	0.12130	8.24378	0.00130	767.09142	7.89879	40
45	163.98760	0.00610	0.12074	8.28252	0.00074	1358.23003	8.05724	45
50	288.00219	0.00346	0.12042	8.30450	0.00042	2400.01825	8.15972	50

13% interest factors for discrete compounding periods

N	SINGLE PAYMENT		UNIFORM SERIES					Gradient Factor	N
	Compound Amount Factor	Present Worth Factor	Capital Recovery Factor	Present Worth Factor	Sinking Fund Factor	Compound Amount Factor			
	(F/P, 13, N)	(P/F, 13, N)	(A/P, 13, N)	(P/A, 13, N)	(A/F, 13, N)	(F/A, 13, N)	(A/G, 13, N)		
1	1.13000	0.88496	1.13000	0.88496	1.00000	1.00000	0.00000	0.00000	1
2	1.27690	0.78315	0.59948	1.06810	0.46948	2.13000	0.46948	2.13000	2
3	1.44290	0.69305	0.42352	2.36115	0.29352	3.40880	0.91872	3.40880	3
4	1.63047	0.61332	0.33619	2.97447	0.20619	4.84980	1.34787	4.84980	4
5	1.84244	0.54276	0.28431	3.51723	0.15431	6.48027	1.75713	6.48027	5
6	2.08195	0.48032	0.25015	3.99755	0.12015	8.32271	2.14677	8.32271	6
7	2.35261	0.42506	0.22611	4.42261	0.09611	10.40486	2.51711	10.40486	7
8	2.66844	0.37616	0.20839	4.79877	0.07839	12.75726	2.86861	12.75726	8
9	3.00404	0.33288	0.19487	5.13186	0.06487	15.41571	3.20138	15.41571	9
10	3.39457	0.29459	0.18429	5.42624	0.05429	18.41975	3.51619	18.41975	10
11	3.83586	0.26070	0.17584	5.68684	0.04584	21.81432	3.81342	21.81432	11
12	4.33452	0.23071	0.16899	5.91765	0.03898	25.66018	4.09369	25.66018	12
13	4.88601	0.20416	0.16335	6.12181	0.03335	29.98470	4.35727	29.98470	13
14	5.53475	0.18068	0.15887	6.30249	0.02887	34.88271	4.60604	34.88271	14
15	6.25427	0.15969	0.15474	6.46238	0.02474	40.41746	4.83749	40.41746	15
16	7.06733	0.14150	0.15143	6.60388	0.02143	46.67173	5.06523	46.67173	16
17	7.98608	0.12522	0.14861	6.72909	0.01861	53.73906	5.25890	53.73906	17
18	8.02427	0.11081	0.14620	6.83991	0.01620	61.72514	5.44911	61.72514	18
19	10.19742	0.09806	0.14413	6.93797	0.01413	70.74941	5.62661	70.74941	19
20	11.52309	0.08678	0.14235	7.02475	0.01235	80.94683	5.79172	80.94683	20
21	13.02109	0.07680	0.14081	7.10155	0.01081	92.46992	5.94538	92.46992	21
22	14.71383	0.06796	0.13948	7.16961	0.00948	105.49101	6.08809	105.49101	22
23	16.62863	0.06014	0.13832	7.22966	0.00832	120.20484	6.22046	120.20484	23
24	18.78809	0.05323	0.13731	7.28268	0.00731	136.83147	6.34309	136.83147	24
25	21.23064	0.04710	0.13643	7.32998	0.00643	155.61956	6.45655	155.61956	25
26	23.99051	0.04168	0.13565	7.37167	0.00565	176.85010	6.56141	176.85010	26
27	27.10928	0.03689	0.13498	7.40866	0.00498	200.84061	6.65819	200.84061	27
28	30.63349	0.03264	0.13439	7.44120	0.00439	227.94969	6.74743	227.94969	28
29	34.61584	0.02889	0.13387	7.47009	0.00387	258.58338	6.82962	258.58338	29
30	39.11690	0.02557	0.13341	7.49566	0.00341	293.19922	6.90523	293.19922	30
31	44.20096	0.02282	0.13301	7.51828	0.00301	332.31511	6.97473	332.31511	31
32	49.94708	0.02002	0.13266	7.53830	0.00266	376.51608	7.03864	376.51608	32
33	56.44021	0.01772	0.13234	7.55602	0.00234	426.46317	7.09707	426.46317	33
34	63.77744	0.01568	0.13207	7.57170	0.00207	482.90338	7.15071	482.90338	34
35	72.06861	0.01388	0.13183	7.58557	0.00183	546.88082	7.19963	546.88082	35
40	132.78156	0.00753	0.13089	7.83438	0.00099	1013.70424	7.38678	1013.70424	40
45	244.84140	0.00409	0.13063	7.88086	0.00063	1874.16463	7.50761	1874.16463	45
50	480.73593	0.00222	0.13029	7.87524	0.00029	3459.50712	7.58113	3459.50712	50

14% interest factors for discrete compounding periods

N	SINGLE PAYMENT		UNIFORM SERIES				Gradient Factor	N
	Compound Amount Factor	Present Worth Factor	Capital Recovery Factor	Present Worth Factor	Sinking Fund Factor	Compound Amount Factor		
	(F/P, 14%, N)	(P/F, 14%, N)	(A/P, 14%, N)	(P/A, 14%, N)	(A/F, 14%, N)	(F/A, 14%, N)	(A/G, 14%, N)	
1	1.14000	0.87719	1.14000	0.87719	1.00000	1.00000	0.00000	1
2	1.29890	0.76947	0.60729	1.64666	0.46729	2.14000	0.46729	2
3	1.45154	0.67497	0.43073	2.32163	0.29073	3.43980	0.91290	3
4	1.60896	0.59208	0.34320	2.91371	0.20320	4.92114	1.33701	4
5	1.76241	0.51937	0.29128	3.43306	0.15128	6.61010	1.73887	5
6	2.18487	0.45659	0.25716	3.88987	0.11716	8.53582	2.12182	6
7	2.60227	0.39864	0.23119	4.28830	0.08319	10.73049	2.48324	7
8	2.86259	0.35056	0.21567	4.63886	0.07567	13.22776	2.82457	8
9	3.26196	0.30781	0.20217	4.94637	0.06217	16.06836	3.14632	9
10	3.70722	0.26974	0.19171	5.21812	0.05171	19.33730	3.44903	10
11	4.22623	0.23662	0.18339	5.45273	0.04339	23.04452	3.73331	11
12	4.81790	0.20756	0.17867	5.66029	0.03667	27.27075	3.98677	12
13	5.49241	0.18207	0.17116	5.84236	0.03116	32.06986	4.24909	13
14	6.28135	0.15971	0.16661	6.00207	0.02661	37.58107	4.61914	14
15	7.13794	0.14010	0.16281	6.14217	0.02281	43.84241	4.99904	15
16	8.13725	0.12289	0.15962	6.28606	0.01962	50.98036	4.80110	16
17	9.27646	0.10780	0.15682	6.37286	0.01692	59.11780	5.08864	17
18	10.57617	0.09456	0.15462	6.46742	0.01462	68.39407	5.28299	18
19	12.05669	0.08295	0.15266	6.56037	0.01266	78.96923	5.42429	19
20	13.74349	0.07276	0.15099	6.62313	0.01099	91.02493	5.57343	20
21	15.66758	0.06383	0.14964	6.68696	0.00954	104.76842	5.71113	21
22	17.86104	0.05659	0.14830	6.74294	0.00830	120.43600	5.83807	22
23	20.36158	0.04911	0.14723	6.79206	0.00723	138.29704	5.96494	23
24	23.21221	0.04308	0.14630	6.83614	0.00630	158.65862	6.06237	24
25	26.46192	0.03779	0.14550	6.87293	0.00550	181.87083	6.16100	25
26	30.16658	0.03315	0.14480	6.90606	0.00480	206.33274	6.25143	26
27	34.38891	0.02908	0.14419	6.93515	0.00419	238.49833	6.33423	27
28	39.20449	0.02561	0.14366	6.96066	0.00366	272.88923	6.40996	28
29	44.69312	0.02237	0.14320	6.98304	0.00320	312.08373	6.47914	29
30	50.95016	0.01963	0.14280	7.00286	0.00280	356.78685	6.54226	30
31	58.06318	0.01722	0.14245	7.01968	0.00245	407.73701	6.59879	31
32	66.21483	0.01510	0.14215	7.03498	0.00215	466.82019	6.65217	32
33	75.48490	0.01326	0.14188	7.04823	0.00188	532.03501	6.69961	33
34	86.06279	0.01162	0.14165	7.05995	0.00165	607.51981	6.74311	34
35	98.10018	0.01019	0.14144	7.07005	0.00144	693.57270	6.78240	35
40	188.86361	0.00629	0.14076	7.10604	0.00075	1342.02810	6.82986	40
45	363.67907	0.00275	0.14039	7.12322	0.00039	2590.56480	7.01878	45
50	700.23299	0.00143	0.14020	7.13266	0.00020	4994.62136	7.07136	50

15% interest factors for discrete compounding periods

N	SINGLE PAYMENT		UNIFORM SERIES						N
	Compound Amount Factor	Present Worth Factor	Capital Recovery Factor	Present Worth Factor	Sinking Fund Factor	Compound Amount Factor	Gradient Factor		
	(F/P, 15%, N)	(P/F, 15%, N)	(A/P, 15%, N)	(P/A, 15%, N)	(A/F, 15%, N)	(F/A, 15%, N)	(A/G, 15%, N)		
1	1.15000	0.86967	1.15000	0.86967	1.00000	1.00000	0.00000	1	
2	1.32260	0.76614	1.61612	1.62571	1.46812	2.15000	0.46612	2	
3	1.52068	0.65762	2.43798	2.28323	2.08798	3.47260	0.90713	3	
4	1.74801	0.57176	3.65027	2.86496	2.00207	4.99338	1.32626	4	
5	2.01136	0.49718	5.29632	3.35216	1.48332	6.74238	1.72281	5	
6	2.31306	0.43233	6.28424	3.70448	1.1424	8.76374	2.08719	6	
7	2.60002	0.37594	7.40396	4.16042	0.90036	11.06660	2.44986	7	
8	3.06902	0.32690	9.22285	4.48732	0.72285	13.72882	2.76133	8	
9	3.51788	0.28426	10.20967	4.77188	0.65857	16.78884	3.08223	9	
10	4.04566	0.24718	11.99225	5.01677	0.64925	20.30372	3.38320	10	
11	4.65238	0.21494	13.1907	5.23371	0.6107	24.34928	3.65494	11	
12	5.35025	0.18691	14.18448	5.42062	0.53448	28.00167	3.90620	12	
13	6.15279	0.16253	15.17911	5.59315	0.42911	34.36192	4.14376	13	
14	7.07571	0.14133	16.17489	5.72448	0.32469	40.50471	4.36241	14	
15	8.13706	0.12289	17.17102	5.84737	0.2102	47.58041	4.56496	15	
16	9.35762	0.10686	18.1795	5.95423	0.1795	56.71747	4.75225	16	
17	10.76126	0.09293	19.6537	6.04716	0.1537	66.07509	4.92509	17	
18	12.37545	0.08061	20.16319	6.12797	0.1319	76.83636	5.08431	18	
19	14.23177	0.07027	20.6134	6.19823	0.1134	88.21181	5.23073	19	
20	16.30654	0.06110	21.5976	6.25933	0.0976	102.44368	5.36514	20	
21	18.82152	0.05313	22.15842	6.31246	0.0842	118.81012	5.48832	21	
22	21.64475	0.04620	23.15727	6.35866	0.0727	137.63164	5.60102	22	
23	24.89146	0.04017	24.15628	6.39884	0.0628	159.27638	5.70396	23	
24	28.62518	0.03493	25.15543	6.43377	0.0543	184.16784	5.79789	24	
25	32.91896	0.03038	26.15470	6.46415	0.0470	212.79302	5.88343	25	
26	37.85680	0.02642	27.15407	6.49056	0.0407	245.71197	5.96123	26	
27	43.53531	0.02297	28.15353	6.51353	0.0353	283.56877	6.31190	27	
28	50.06561	0.01997	29.15306	6.53351	0.0306	327.10408	6.09600	28	
29	57.57545	0.01737	30.15266	6.55088	0.0265	377.16969	6.15408	29	
30	66.21177	0.01510	31.15230	6.56598	0.0230	434.74515	6.20663	30	
31	76.14354	0.01313	32.15200	6.57911	0.0200	500.95692	6.25412	31	
32	87.58607	0.01142	33.15173	6.59063	0.0173	577.10046	6.29700	32	
33	100.88683	0.00993	34.15150	6.60046	0.0150	664.66652	6.33667	33	
34	115.80480	0.00864	35.15131	6.60910	0.0131	765.36636	6.37051	34	
35	133.17662	0.00751	36.15113	6.61661	0.0113	881.17016	6.40187	35	
40	267.98355	0.00373	38.15056	6.64178	0.0066	1779.09031	6.51678	40	
45	538.79827	0.00196	40.15028	6.66428	0.0028	3686.12846	6.58299	45	
50	1083.95744	0.00092	42.15014	6.68051	0.0014	7217.71628	6.62048	50	

DISCRETE COMPOUNDING INTEREST FACTORS

25% interest factors for discrete compounding periods

20% interest factors for discrete compounding periods

N	SINGLE PAYMENT		UNIFORM SERIES				Gradient Factor	N
	Compound Amount Factor	Present Worth Factor	Capital Recovery Factor	Present Worth Factor	Sinking Fund Factor	Compound Amount Factor		
	(F/P, 20, N)	(P/F, 20, N)	(A/P, 20, N)	(P/A, 20, N)	(A/F, 20, N)	(F/A, 20, N)	(A/G, 20, N)	
1	1.20000	0.83333	1.20000	0.83333	1.00000	1.00000	0.00000	1
2	1.44000	0.69444	0.65465	1.52778	0.45455	2.20000	0.45455	2
3	1.72800	0.57870	0.47473	2.10648	0.27473	3.64000	0.87912	3
4	2.07360	0.48225	0.38629	2.58873	0.18629	5.36800	1.27422	4
5	2.48332	0.40188	0.33438	2.99061	0.13438	7.44160	1.64061	5
6	2.96598	0.33490	0.30071	3.32551	0.10071	9.92992	1.97883	6
7	3.58318	0.27908	0.27742	3.60459	0.07742	12.91590	2.29016	7
8	4.29962	0.23287	0.28061	3.83716	0.06081	16.49908	2.57562	8
9	5.15978	0.19381	0.24808	4.03097	0.04808	20.79890	2.83642	9
10	6.19174	0.16151	0.23852	4.19247	0.03862	25.96968	3.07396	10
11	7.43006	0.13459	0.23110	4.32706	0.03110	32.15042	3.29929	11
12	8.91610	0.11216	0.22626	4.43922	0.02526	39.58050	3.48410	12
13	10.69982	0.09346	0.22062	4.53268	0.02062	48.49660	3.65970	13
14	12.63918	0.07789	0.21689	4.61067	0.01689	59.19692	3.81749	14
15	15.40702	0.06491	0.21388	4.67547	0.01388	72.03511	3.95684	15
16	18.48843	0.05409	0.21144	4.72966	0.01144	87.44213	4.08611	16
17	22.18611	0.04507	0.20944	4.77463	0.00944	106.93056	4.19759	17
18	26.62333	0.03756	0.20781	4.81219	0.00781	128.11667	4.29752	18
19	31.94800	0.03130	0.20646	4.84350	0.00646	154.74000	4.38607	19
20	38.33780	0.02608	0.20536	4.86968	0.00536	186.68800	4.46435	20
21	46.00512	0.02174	0.20444	4.89132	0.00444	225.02560	4.53339	21
22	55.20614	0.01811	0.20369	4.90943	0.00369	271.03072	4.59414	22
23	66.24737	0.01509	0.20307	4.92453	0.00307	326.23686	4.64750	23
24	79.45686	0.01268	0.20265	4.93710	0.00255	392.48424	4.69426	24
25	95.39622	0.01048	0.20212	4.94759	0.00212	471.96106	4.73616	25
26	114.47546	0.00874	0.20176	4.95632	0.00176	567.37730	4.77088	26
27	137.37055	0.00728	0.20147	4.96360	0.00147	681.85276	4.80201	27
28	164.84466	0.00607	0.20122	4.96967	0.00122	819.22331	4.82911	28
29	197.81359	0.00506	0.20102	4.97472	0.00102	964.06797	4.85266	29
30	237.37631	0.00421	0.20085	4.97894	0.00085	1181.88157	4.87308	30
31	284.86158	0.00351	0.20070	4.98245	0.00070	1419.25788	4.89079	31
32	341.82189	0.00293	0.20069	4.98637	0.00059	1704.10846	4.90611	32
33	410.19627	0.00244	0.20049	4.98781	0.00049	2045.93135	4.91935	33
34	492.22362	0.00203	0.20041	4.98984	0.00041	2456.11762	4.93079	34
35	590.68623	0.00169	0.20034	4.99154	0.00034	2948.34115	4.94064	35
40	1469.77157	0.00068	0.20014	4.99660	0.00014	7343.85784	4.97277	40
45	3657.28198	0.00027	0.20005	4.99963	0.00005	18261.30994	4.98769	45
50	9100.43815	0.00011	0.20002	4.99945	0.00002	45497.19075	4.99451	50

N	SINGLE PAYMENT		UNIFORM SERIES					N
	Compound Amount Factor	Present Worth Factor	Capital Recovery Factor	Present Worth Factor	Sinking Fund Factor	Compound Amount Factor	Gradient Factor	
	(F/P, 25, N)	(P/F, 25, N)	(A/P, 25, N)	(P/A, 25, N)	(A/F, 25, N)	(F/A, 25, N)	(A/G, 25, N)	
1	1.25000	0.80000	1.25000	0.80000	1.00000	1.00000	0.00000	1
2	1.56250	0.64000	0.69444	1.44000	0.44444	2.26000	0.44444	2
3	1.96313	0.51200	0.51230	1.96200	0.26230	3.81250	0.85246	3
4	2.44141	0.40860	0.42344	2.36160	0.17344	5.76563	1.22493	4
5	3.05176	0.32768	0.37186	2.68928	0.12185	8.20703	1.56307	5
6	3.81470	0.26214	0.33882	2.96142	0.08882	11.25879	1.86833	6
7	4.76837	0.20972	0.31634	3.16114	0.06634	15.07349	2.14243	7
8	5.98046	0.16777	0.30040	3.32891	0.05040	19.84186	2.38725	8
9	7.45058	0.13422	0.28876	3.46313	0.03876	25.80232	2.60478	9
10	9.31323	0.10737	0.28007	3.57050	0.03007	33.25290	2.79710	10
11	11.64153	0.08690	0.27349	3.65640	0.02349	42.56613	2.96631	11
12	14.55192	0.06872	0.26845	3.72512	0.01845	54.20766	3.11452	12
13	18.18989	0.05498	0.26454	3.78010	0.01454	68.75968	3.24374	13
14	22.73737	0.04398	0.26150	3.82406	0.01150	86.94947	3.35595	14
15	28.42171	0.03518	0.25912	3.85926	0.00912	109.69684	3.45299	15
16	35.52714	0.02815	0.25724	3.88741	0.00724	138.10655	3.53660	16
17	44.40692	0.02252	0.25576	3.90993	0.00576	173.63568	3.60838	17
18	55.51115	0.01801	0.25459	3.92794	0.00459	218.04460	3.66979	18
19	69.38894	0.01441	0.25366	3.94235	0.00366	273.55676	3.72218	19
20	86.73617	0.01153	0.25292	3.96388	0.00292	342.94470	3.76673	20
21	108.42022	0.00922	0.25233	3.96311	0.00233	429.68087	3.80451	21
22	136.52627	0.00738	0.25186	3.97049	0.00186	538.10109	3.83646	22
23	169.40659	0.00590	0.25148	3.97639	0.00148	673.62636	3.86343	23
24	211.75824	0.00472	0.25119	3.98111	0.00119	843.03295	3.88613	24
25	264.69780	0.00378	0.25096	3.98489	0.00098	1064.79118	3.90619	25
26	330.87225	0.00302	0.25076	3.98791	0.00076	1319.48896	3.92118	26
27	413.59031	0.00242	0.25061	3.99033	0.00061	1650.36123	3.93456	27
28	516.98788	0.00193	0.25048	3.99226	0.00048	2063.96153	3.94574	28
29	646.23486	0.00155	0.25039	3.99381	0.00039	2580.93941	3.95606	29
30	807.79357	0.00124	0.25031	3.99505	0.00031	3227.17427	3.96282	30
31	1009.74196	0.00099	0.25026	3.99604	0.00026	4034.96783	3.96927	31
32	1262.17745	0.00079	0.25020	3.99683	0.00020	5044.70979	3.97463	32
33	1577.72181	0.00063	0.25016	3.99746	0.00016	6306.88724	3.97907	33
34	1972.15226	0.00051	0.25013	3.99797	0.00013	7884.80906	3.98275	34
35	2465.19033	0.00041	0.25010	3.99838	0.00010	9856.76132	3.98580	35

30% interest factors for discrete compounding periods

N	SINGLE PAYMENT		UNIFORM SERIES					Gradient Factor (A/G,30,N)	N
	Compound Amount Factor (F/P,30,N)	Present Worth Factor (P/F,30,N)	Capital Recovery Factor (A/P,30,N)	Present Worth Factor (P/A,30,N)	Sinking Fund Factor (A/F,30,N)	Compound Amount Factor (F/A,30,N)			
1	1.30000	0.70023	1.30000	0.70023	1.00000	1.00000	0.00000	1	
2	1.69000	0.59172	0.73478	1.30005	0.43478	2.30000	0.43478	2	
3	2.19700	0.48617	0.58083	1.81011	0.25083	3.98000	0.82707	3	
4	2.80610	0.38013	0.46163	2.18624	0.16163	6.18700	1.17828	4	
5	3.71283	0.28833	0.41068	2.43687	0.11068	9.04310	1.48031	5	
6	4.82881	0.20718	0.37830	2.64275	0.07830	12.75003	1.76845	6	
7	6.27485	0.16837	0.35687	2.80211	0.06887	17.55284	2.00828	7	
8	8.15731	0.12259	0.34192	2.92470	0.04192	23.85789	2.21559	8	
9	10.60450	0.09430	0.33124	3.01900	0.03124	32.01500	2.39627	9	
10	13.78585	0.07254	0.32346	3.09154	0.02346	42.61960	2.55122	10	
11	17.92160	0.06580	0.31773	3.14734	0.01773	56.40535	2.68328	11	
12	23.29809	0.04292	0.31345	3.19026	0.01345	74.32695	2.79517	12	
13	30.28751	0.03302	0.31024	3.22328	0.01024	97.62504	2.88946	13	
14	39.37376	0.02540	0.30782	3.24867	0.00782	127.91255	2.96860	14	
15	51.18659	0.01954	0.30598	3.26821	0.00598	167.28631	3.03444	15	
16	66.54166	0.01503	0.30458	3.28324	0.00458	218.47220	3.08921	16	
17	86.50416	0.01156	0.30351	3.29480	0.00351	286.01386	3.13451	17	
18	112.45641	0.00889	0.30269	3.30369	0.00269	371.51802	3.17183	18	
19	146.19203	0.00684	0.30207	3.31063	0.00207	483.97343	3.20247	19	
20	190.04964	0.00526	0.30159	3.31579	0.00159	630.16546	3.22784	20	
21	247.06453	0.00405	0.30122	3.31984	0.00122	820.21510	3.24799	21	
22	321.18389	0.00311	0.30094	3.32296	0.00094	1067.27963	3.26462	22	
23	417.53905	0.00239	0.30072	3.32535	0.00072	1388.46351	3.27812	23	
24	542.80077	0.00184	0.30065	3.32719	0.00065	1806.00257	3.28904	24	
25	705.64100	0.00142	0.30043	3.32861	0.00043	2348.80334	3.29785	25	
26	917.33330	0.00109	0.30033	3.32970	0.00033	3064.44434	3.30496	26	
27	1192.5329	0.00084	0.30025	3.33054	0.00025	3971.77764	3.31067	27	
28	1560.29328	0.00065	0.30019	3.33118	0.00019	5164.31093	3.31526	28	
29	2016.38126	0.00060	0.30015	3.33168	0.00015	6714.60421	3.31894	29	
30	2619.99664	0.00038	0.30011	3.33206	0.00011	8729.98648	3.32168	30	
31	3406.99434	0.00029	0.30009	3.33235	0.00009	11349.96112	3.32423	31	
32	4427.79264	0.00023	0.30007	3.33268	0.00007	14766.97546	3.32610	32	
33	5756.13043	0.00017	0.30005	3.33275	0.00006	19183.76810	3.32760	33	
34	7482.98866	0.00013	0.30004	3.33289	0.00004	24939.89663	3.32879	34	
35	9727.86043	0.00010	0.30003	3.33299	0.00003	32422.96808	3.32974	35	

APPENDIX D

DISCRETE COMPOUNDING INTEREST FACTORS

40% interest factors for discrete compounding periods

N	SINGLE PAYMENT		UNIFORM SERIES					Gradient Factor (A/G,40,N)	N
	Compound Amount Factor (F/P,40,N)	Present Worth Factor (P/F,40,N)	Capital Recovery Factor (A/P,40,N)	Present Worth Factor (P/A,40,N)	Sinking Fund Factor (A/F,40,N)	Compound Amount Factor (F/A,40,N)			
1	1.40000	0.71428	1.40000	0.71428	1.00000	1.00000	0.00000	1	
2	1.98000	0.81020	0.81020	0.81020	1.22449	0.41687	2.40000	0.41687	2
3	2.74400	0.90443	0.82898	0.82898	1.58862	0.22938	4.36000	0.77982	3
4	3.64160	0.98031	0.84077	0.84077	1.84823	0.14077	7.10400	1.08234	4
5	5.37824	0.98893	0.84136	0.84136	2.03818	0.09136	10.94560	1.35799	5
6	7.52864	0.93281	0.84128	0.84128	2.16797	0.06128	16.32284	1.58110	6
7	10.64136	0.89486	0.84192	0.84192	2.26284	0.04192	23.86338	1.76635	7
8	14.76769	0.86776	0.84207	0.84207	2.33060	0.02907	34.39473	1.91862	8
9	20.86105	0.84840	0.84234	0.84234	2.37900	0.02034	49.15262	2.04224	9
10	28.92547	0.83457	0.84322	0.84322	2.41357	0.01432	69.81366	2.14190	10
11	40.49665	0.82469	0.84103	0.84103	2.43826	0.01013	98.73913	2.22149	11
12	56.68391	0.81764	0.84078	0.84078	2.45590	0.00718	139.23478	2.28454	12
13	79.37148	0.81260	0.84010	0.84010	2.46860	0.00510	196.92869	2.33412	13
14	111.12007	0.80900	0.84033	0.84033	2.47750	0.00363	275.30017	2.37287	14
15	155.56810	0.80643	0.84029	0.84029	2.48393	0.00259	386.42024	2.40296	15
16	217.79533	0.80459	0.84018	0.84018	2.48852	0.00186	541.98833	2.42620	16
17	304.91347	0.80328	0.84012	0.84012	2.49180	0.00132	759.78367	2.44406	17
18	426.87886	0.80234	0.84009	0.84009	2.49414	0.00094	1064.69714	2.45773	18
19	597.63040	0.80167	0.84007	0.84007	2.49582	0.00067	1491.57599	2.46815	19
20	836.66256	0.80120	0.84008	0.84008	2.49701	0.00048	2089.20639	2.47607	20
21	1171.36558	0.80066	0.84034	0.84034	2.49787	0.00034	2925.88894	2.48206	21
22	1639.89781	0.80061	0.84024	0.84024	2.49848	0.00024	4097.24452	2.48668	22
23	2296.86693	0.80044	0.84017	0.84017	2.49691	0.00017	5737.14232	2.48998	23
24	3214.19970	0.80031	0.84012	0.84012	2.49922	0.00012	8032.99925	2.49253	24
25	4499.87958	0.80022	0.84009	0.84009	2.49944	0.00009	11247.19696	2.49444	25

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APPENDIX D

DISCRETE COMPOUNDING INTEREST FACTORS

50% interest factors for discrete compounding periods

N	SINGLE PAYMENT		UNIFORM SERIES				Gradient Factor (A/G, 50, N)	N
	Compound Amount Factor (F/P, 50, N)	Present Worth Factor (P/F, 50, N)	Capital Recovery Factor (A/P, 50, N)	Present Worth Factor (P/A, 50, N)	Sinking Fund Factor (A/F, 50, N)	Compound Amount Factor (F/A, 50, N)		
1	1.50000	0.66667	1.50000	0.66667	1.00000	1.00000	0.00000	1
2	2.25000	0.44444	0.90000	1.11111	0.40000	2.50000	0.40000	2
3	3.37500	0.29630	0.71063	1.40741	0.21063	4.75000	0.73684	3
4	5.06250	0.19763	0.62308	1.60494	0.12308	8.12500	1.01538	4
5	7.59375	0.13169	0.57583	1.73663	0.07583	13.18750	1.24171	5
6	11.39063	0.08779	0.54812	1.82442	0.04812	20.78125	1.42256	6
7	17.06594	0.05653	0.53108	1.88294	0.03108	32.17188	1.56484	7
8	25.62691	0.03902	0.52030	1.92196	0.02030	49.25781	1.67518	8
9	38.44336	0.02601	0.51335	1.94798	0.01335	74.88672	1.75984	9
10	57.66504	0.01734	0.50682	1.96532	0.00682	113.33008	1.82362	10
11	86.49756	0.01156	0.50585	1.97688	0.00585	170.99612	1.87134	11
12	129.74634	0.00771	0.50388	1.98459	0.00388	257.49268	1.90679	12
13	194.61951	0.00614	0.50258	1.98972	0.00258	387.23901	1.93286	13
14	291.92926	0.00343	0.50172	1.99315	0.00172	581.86852	1.95188	14
15	437.89389	0.00228	0.50114	1.99643	0.00114	873.78778	1.98667	15
16	666.84084	0.00152	0.50076	1.99696	0.00076	1311.68167	1.97560	16
17	985.26125	0.00101	0.50051	1.99797	0.00051	1968.52251	1.96273	17
18	1477.89188	0.00068	0.50034	1.99865	0.00034	2953.78376	1.98781	18
19	2216.83782	0.00045	0.50023	1.99910	0.00023	4431.67564	1.99143	19
20	3325.25673	0.00030	0.50015	1.99940	0.00015	6648.51346	1.99398	20
21	4967.88610	0.00020	0.50010	1.99960	0.00010	9973.77019	1.99679	21
22	7481.82764	0.00013	0.50007	1.99973	0.00007	14961.65529	1.99706	22
23	11222.74146	0.00009	0.50004	1.99982	0.00004	22443.48293	1.99795	23
24	16834.11220	0.00006	0.50003	1.99988	0.00003	33666.22439	1.99867	24
25	25251.16829	0.00004	0.50002	1.99992	0.00002	50500.33659	1.99901	25

60% interest factors for discrete compounding periods

N	SINGLE PAYMENT		UNIFORM SERIES					Gradient Factor (A/G, 60, N)	N
	Compound Amount Factor (F/P, 60, N)	Present Worth Factor (P/F, 60, N)	Capital Recovery Factor (A/P, 60, N)	Present Worth Factor (P/A, 60, N)	Sinking Fund Factor (A/F, 60, N)	Compound Amount Factor (F/A, 60, N)			
1	1.60000	0.62500	1.60000	0.62500	1.00000	1.00000	0.00000	1	
2	2.56000	0.39063	2.56000	0.39462	1.01563	2.60000	0.38462	2	
3	4.09600	0.24414	4.09600	0.25977	1.02980	5.18000	0.38767	3	
4	6.55360	0.15269	6.55360	0.141236	1.04064	9.25600	0.34641	4	
5	10.48676	0.09637	10.48676	0.06325	1.05772	15.80960	0.31066	5	
6	16.77722	0.05880	16.77722	0.03803	1.08733	26.29636	0.28037	6	
7	26.84366	0.03725	26.84366	0.02322	1.08458	43.07266	0.26661	7	
8	42.94967	0.02328	42.94967	0.01430	1.06788	69.91612	0.17596	8	
9	68.71948	0.01455	68.71948	0.00886	1.04241	112.88679	0.15377	9	
10	108.96116	0.00809	108.96116	0.00551	1.05151	181.58627	0.15748	10	
11	176.92186	0.00568	176.92186	0.00343	1.05719	291.53643	0.16037	11	
12	281.47496	0.00355	281.47496	0.00214	1.06076	467.45829	0.16236	12	
13	450.35996	0.00222	450.35996	0.00134	1.06297	748.93327	0.16377	13	
14	720.57594	0.00139	720.57594	0.00083	1.06435	1198.29323	0.16472	14	
15	1152.92160	0.00087	1152.92160	0.00062	1.06522	2019.86917	0.16536	15	
16	1844.67441	0.00054	1844.67441	0.00033	1.06676	3072.79068	0.16679	16	
17	2951.47906	0.00034	2951.47906	0.00020	1.06610	4917.46509	0.16800	17	
18	4722.36848	0.00021	4722.36848	0.00013	1.06631	7888.94414	0.16826	18	
19	7555.79637	0.00013	7555.79637	0.00008	1.06645	12591.31062	0.168415	19	
20	12088.26820	0.00006	12088.26820	0.00005	1.06653	20147.09699	0.168501	20	

70% interest factors for discrete compounding periods

N	SINGLE PAYMENT		UNIFORM SERIES					Gradient Factor <i>N</i>
	Compound Amount Factor	Present Worth Factor	Capital Recovery Factor	Present Worth Factor	Sinking Fund Factor	Compound Amount Factor	Gradient Factor	
	(F/P, 70, N)	(P/F, 70, N)	(A/P, 70, N)	(P/A, 70, N)	(A/F, 70, N)	(F/A, 70, N)	(A/G, 70, N)	
1	1.70000	0.58824	1.70000	0.58824	1.00000	1.00000	0.00000	1
2	2.00000	0.34602	1.07037	0.99428	0.97037	2.70000	0.97037	2
3	4.91300	0.20984	0.87888	1.13780	0.17988	5.58000	0.98180	3
4	8.86210	0.11873	0.79821	1.25783	0.09521	10.50300	0.98481	4
5	14.19867	0.07043	0.75304	1.32796	0.06304	18.86610	1.04974	5
6	24.13767	0.04143	0.73025	1.36939	0.03265	33.05367	1.10825	6
7	41.03387	0.02437	0.71749	1.39376	0.01749	57.19124	1.25372	7
8	69.75757	0.01434	0.71018	1.40609	0.01018	98.22511	1.31222	8
9	118.58788	0.00843	0.70595	1.41682	0.00595	167.98268	1.36203	9
10	201.58839	0.00496	0.70349	1.42148	0.00349	298.57056	1.37872	10
11	342.71896	0.00292	0.70205	1.42440	0.00205	498.16995	1.39638	11
12	582.62224	0.00172	0.70120	1.42612	0.00120	830.88891	1.40794	12
13	990.45780	0.00101	0.70071	1.42713	0.00071	1413.51115	1.41543	13
14	1683.77827	0.00059	0.70042	1.42772	0.00042	2403.96895	1.42025	14
15	2862.42306	0.00036	0.70024	1.42907	0.00024	4087.74722	1.42333	15
16	4868.11919	0.00021	0.70014	1.42828	0.00014	6860.17027	1.42528	16
17	8272.40282	0.00012	0.70008	1.42840	0.00008	11816.28946	1.42852	17
18	14063.08445	0.00007	0.70005	1.42847	0.00005	20088.69207	1.42729	18
19	23807.24357	0.00004	0.70003	1.42861	0.00003	34151.77663	1.42778	19
20	40842.31407	0.00002	0.70002	1.42864	0.00002	58069.02009	1.42808	20

80% interest factors for discrete compounding periods

N	SINGLE PAYMENT		UNIFORM SERIES					Gradient Factor <i>N</i>
	Compound Amount Factor	Present Worth Factor	Capital Recovery Factor	Present Worth Factor	Sinking Fund Factor	Compound Amount Factor	Gradient Factor	
	(F/P, 80, N)	(P/F, 80, N)	(A/P, 80, N)	(P/A, 80, N)	(A/F, 80, N)	(F/A, 80, N)	(A/G, 80, N)	
1	1.80000	0.55556	1.80000	0.55556	1.00000	1.00000	0.00000	1
2	3.24000	0.30864	1.15714	0.98420	0.35714	2.80000	0.36714	2
3	5.83200	0.17147	0.98666	1.03567	0.18556	6.04000	0.62914	3
4	10.49780	0.09626	0.88423	1.13093	0.08423	11.87200	0.82884	4
5	18.89568	0.05292	0.84470	1.18386	0.04470	22.36980	0.97080	5
6	34.01222	0.02840	0.82423	1.21325	0.02423	41.26528	1.06825	6
7	61.22200	0.01633	0.81328	1.22968	0.01328	75.27760	1.13376	7
8	110.19961	0.00907	0.80733	1.23866	0.00733	136.49961	1.17674	8
9	198.36929	0.00504	0.80405	1.24370	0.00406	246.68911	1.20440	9
10	367.04672	0.00260	0.80225	1.24660	0.00225	445.05840	1.22191	10
11	642.68410	0.00156	0.80125	1.24806	0.00125	802.10613	1.23286	11
12	1156.83138	0.00086	0.80089	1.24892	0.00089	1444.78923	1.23882	12
13	2062.29649	0.00048	0.80038	1.24940	0.00038	2801.62061	1.24375	13
14	3748.13368	0.00027	0.80021	1.24967	0.00021	4883.91708	1.24626	14
15	6746.64062	0.00016	0.80012	1.24981	0.00012	8432.06077	1.24778	15

90% interest factors for discrete compounding periods

N	SINGLE PAYMENT		UNIFORM SERIES					Gradient Factor <i>N</i>
	Compound Amount Factor	Present Worth Factor	Capital Recovery Factor	Present Worth Factor	Sinking Fund Factor	Compound Amount Factor	Gradient Factor	
	(F/P, 90, N)	(P/F, 90, N)	(A/P, 90, N)	(P/A, 90, N)	(A/F, 90, N)	(F/A, 90, N)	(A/G, 90, N)	
1	1.80000	0.52692	1.80000	0.52692	1.00000	1.00000	0.00000	1
2	3.61000	0.27701	1.24483	0.80332	0.34483	2.90000	0.34483	2
3	6.59800	0.14679	1.05361	0.94912	0.15361	5.51000	0.59008	3
4	13.03210	0.07673	0.97480	1.02585	0.07480	13.36900	0.77867	4
5	24.78090	0.04039	0.93788	1.06824	0.03788	26.40110	0.90068	5
6	47.04588	0.02126	0.91955	1.08749	0.01965	51.16208	0.98081	6
7	89.38717	0.01119	0.91018	1.09668	0.01018	96.20797	1.03191	7
8	169.83563	0.00689	0.90633	1.10457	0.00533	187.59614	1.06373	8
9	322.68770	0.00310	0.90280	1.10767	0.00280	357.43078	1.08313	9
10	613.10663	0.00163	0.90147	1.10930	0.00147	690.11847	1.08477	10

100% interest factors for discrete compounding periods

N	SINGLE PAYMENT		UNIFORM SERIES					Gradient Factor <i>N</i>
	Compound Amount Factor	Present Worth Factor	Capital Recovery Factor	Present Worth Factor	Sinking Fund Factor	Compound Amount Factor	Gradient Factor	
	(F/P, 100, N)	(P/F, 100, N)	(A/P, 100, N)	(P/A, 100, N)	(A/F, 100, N)	(F/A, 100, N)	(A/G, 100, N)	
1	2.00000	0.50000	2.00000	0.50000	1.00000	1.00000	0.00000	1
2	4.00000	0.25000	1.33333	0.75000	0.33333	3.00000	0.33333	2
3	8.00000	0.12500	1.14286	0.87500	0.14286	7.00000	0.57143	3
4	16.00000	0.06250	1.06867	0.93750	0.06667	15.00000	0.73333	4
5	32.00000	0.03125	1.03226	0.96875	0.03226	31.00000	0.83871	5
6	64.00000	0.01563	1.01587	0.98438	0.01587	63.00000	0.90476	6
7	128.00000	0.00781	1.00787	0.99219	0.00787	127.00000	0.94488	7
8	256.00000	0.00391	1.00392	0.99609	0.00392	256.00000	0.98863	8
9	512.00000	0.00196	1.00196	0.99805	0.00196	511.00000	0.98239	9
10	1024.00000	0.00098	1.00098	0.99902	0.00098	1023.00000	0.99022	10