

EXAMINATION

Course code: SFB13114	Course: Global Markets and Institutions
Date: 3.12.2015	Duration from 09 a.m. to 01 p.m.
Permitted sources: Mother tongue – English and English – mother tongue dictionaries Ordinary calculator (not financial calculator!) The set with Monthly Compound Interest Tables will be distributed at the exam start.	Lecturer: Maher Asal
<p>The examination: The examination papers consist of 5 pages inclusive this page. Please check that the examination papers are complete before you start answering the questions.</p> <p>You are allowed to have:</p> <ol style="list-style-type: none"> 1- Compound interest tables 2- Non- programmable calculator 3- A dictionary <p>Answer only 4 (four) questions.</p>	
Date of announcement of the examination results: <u>latest 4.1.2016</u>	
The examination results will be made available on the Studentweb no later than two workdays after the announcement of the examination results (www.hiof.no/studentweb).	

Question 1 (20 Points)

- a) Explain why indirect finance, which involves the activities of financial intermediaries, is many times more important than direct finance, in which businesses raise funds directly from lenders in financial markets. (5p)
- b) You've been offered an investment that will pay you 9 percent per year. If you invest \$15 000, how long until you have \$30 000? How long until you have \$45 000? (5p)
- c) Suppose you have just celebrated your 20th birthday. Your uncle has set up a trust fund for you that will pay you \$150 000 when you turn 31. If the relevant discount rate is 9%, how much is this fund worth? (5p)
- d) You are 20 years and you saved \$100. If the interest rate is 9 % and the inflation rate is 4 %, how much would you have in real term when you are 65 year of age? (5p)

Question 2 (20 Points)

- a) (10p)
- i. Calculate Duration on a \$ 1000 Ten-Year 10% Coupon Bond when the market interest rate (discount rate) is 10%.
 - ii. Use the discounted cash method to calculate the price of the bond.
 - iii. Calculate the expected price change if interest rates rise to 11 % using the duration approximation.
- b) Volkswagen Corporation just paid their annual dividend of € 4.5 a share. Volkswagen's policy is to increase the dividend by 3% annually. How much are you willing to pay today for a share of this stock if you require a 12.5% rate of return? (5p)
- c) Use a diagram to explain the factors lead a currency to depreciate in the short and in the long-run? What effect would this depreciation have on the value of exports and the value of imports? Give some examples. (5p)

Question 3 (20 Points)

Three stocks; A, B and C with the following information:

State	Probability	Return on stock (A)	Return on stock (B)	Return on stock (C)
Boom	.55	.12	.16	.18
Recession	.45	.09	.06	.04

- i. Calculate the expected return for each of these three stocks (3p)
Calculate the standard deviations for each of these three stocks (3p)
- ii. If you have to choose only one stock, based on expected return and risk, which stock would you choose? (3p)
- iii. If the risk-free interest rate is 4%, calculate the risk premium for each stock. (3p)
- iv. Calculate portfolios expected returns and the standard deviation if you invest 40% of your money on stock (A), 30% on stock (b) and 30% on stock (C). (8p)

Question 4 (20 Points)

- a) Consider a 40-year, fixed-rate mortgage for \$200,000 at a nominal rate of 6 % compounded monthly.
 - i. Construct an amortization schedule for the first 6 months. (6p)
 - ii. If the borrower wants to pay off the remaining balance on the mortgage after 7 years, what is the remaining balance on the mortgage? (2p)
 - iii. If the borrower wants to pay off the remaining balance on the mortgage after 10 years, what is the remaining balance on the mortgage? (2p)
- b) Suppose that **Swedbank** Corporation just announced that they will commence paying annual dividends next year. The plan is to pay \$1.50, \$2.75, \$4.00 and \$ 5.25per share over the next four years, respectively. After that the Bank plans on increasing the dividend by 4% annually forever. The required rate of return on this stock is 11%. What should the market price of this stock be? If the stock is selling for \$59 in the market, is the **Swanbank's** stock overvalued or undervalued? (5p)
- c) Consider a coupon bond that has a \$1,000 face value and a coupon rate of 9 %. The bond is currently selling for \$956 and has 10 years to maturity. What is the bond's yield to maturity? (5p)

Question 5 (20 Points)

- a. Consider a bond with a 7% annual coupon and a face value of \$1,000. Complete the following table. What relationships do you observe between maturity and discount rate and the current price? (7p)

Years to Maturity	Yield to Maturity (discount rate)	Current Price
3	5%	
3	7%	
3	9%	
6	7%	

- b. On January 1st, a mutual fund has the following assets and prices at 4:00 p.m.: (3p)

Stock	Shares owned	Price
1	1,000	\$ 1.97
2	5,000	\$48.26
3	1,000	\$26.44
4	10,000	\$67.49
5	3,000	\$ 2.59

Calculate the net asset value (NAV) for the fund. Assume that 8,000 shares are outstanding for the fund.

- c. Multiple Choice (10 points, 2 points each)

1) The efficient market hypothesis suggests that allocating your funds in the financial markets on the advice of a financial analyst

- will certainly mean higher returns than if you had made selections by throwing darts at the financial page.
- will always mean lower returns than if you had made selections by throwing darts at the financial page.
- is not likely to prove superior to a strategy of making selections by throwing darts at the financial page.
- is good for the economy.

2) Suppose that you purchase a 91-day Treasury bill for \$9,850 that is worth \$10,000 when it matures. The security's annualized yield if held to maturity is about

- 4 percent.
- 5 percent.
- 6 percent.
- 7 percent.

- 3) The current exchange rate between the Japanese yen and the U.S. dollar is ¥120 per dollar. If the dollar is expected to depreciate by 10% relative to the yen, what is the new expected exchange rate?
- a. 116 yen per dollar
 - b. 102 yen per dollar
 - c. 108 yen per dollar
 - d. 100 yen per dollar
- 4) If the price level recently increased by 20% in England while falling by 5% in the United States, how much must the exchange rate change if PPP holds? Assume that the current exchange rate is 0.55 pounds per dollar.
- a. £0.6875/\$
 - b. £0.6175/\$
 - c. £0.6075/\$
 - d. £0.5875/\$
- 5) If wheat costs \$4 per bushel in the United States and 2 pounds per bushel in Great Britain, then in the presence of purchasing-power parity the exchange rate should be:
- a. \$.50 per pound
 - b. \$1.00 per pound
 - c. \$2.00 per pound
 - d. \$8.00

ANNUAL COMPOUND INTEREST TABLES

6.00% ANNUAL INTEREST RATE

	1	2	3	4	5	6	
	AMOUNT OF \$1 AT COMPOUND INTEREST	ACCUMULATION OF \$1 PER PERIOD	SINKING FUND FACTOR	PRESENT VALUE REVERSION OF \$1	PRESENT VALUE ORD. ANNUITY \$1 PER PERIOD	INSTALLMENT TO AMORTIZE \$1	
YEARS							YEARS
1	1.060000	1.000000	1.000000	0.943396	0.943396	1.060000	1
2	1.123600	2.060000	0.485437	0.889996	1.833393	0.545437	2
3	1.191016	3.183600	0.314110	0.839619	2.673012	0.374110	3
4	1.262477	4.374616	0.228591	0.792094	3.465106	0.288591	4
5	1.338226	5.637093	0.177396	0.747258	4.212364	0.237396	5
6	1.418519	6.975319	0.143363	0.704961	4.917324	0.203363	6
7	1.503630	8.393838	0.119135	0.665057	5.582381	0.179135	7
8	1.593848	9.897468	0.101036	0.627412	6.209794	0.161036	8
9	1.689479	11.491316	0.087022	0.591898	6.801692	0.147022	9
10	1.790848	13.180795	0.075868	0.558395	7.360087	0.135868	10
11	1.898299	14.971643	0.066793	0.526788	7.886875	0.126793	11
12	2.012196	16.869941	0.059277	0.496969	8.383844	0.119277	12
13	2.132928	18.882138	0.052960	0.468839	8.852683	0.112960	13
14	2.260904	21.015066	0.047585	0.442301	9.294984	0.107585	14
15	2.396558	23.275970	0.042963	0.417265	9.712249	0.102963	15
16	2.540352	25.672528	0.038952	0.393646	10.105895	0.098952	16
17	2.692773	28.212880	0.035445	0.371364	10.477260	0.095445	17
18	2.854339	30.905653	0.032357	0.350344	10.827603	0.092357	18
19	3.025600	33.759992	0.029621	0.330513	11.158116	0.089621	19
20	3.207135	36.785591	0.027185	0.311805	11.469921	0.087185	20
21	3.399564	39.992727	0.025005	0.294155	11.764077	0.085005	21
22	3.603537	43.392290	0.023046	0.277505	12.041582	0.083046	22
23	3.819750	46.995828	0.021278	0.261797	12.303379	0.081278	23
24	4.048935	50.815577	0.019679	0.246979	12.550358	0.079679	24
25	4.291871	54.864512	0.018227	0.232999	12.783356	0.078227	25
26	4.549383	59.156383	0.016904	0.219810	13.003166	0.076904	26
27	4.822346	63.705766	0.015697	0.207368	13.210534	0.075697	27
28	5.111687	68.528112	0.014593	0.195630	13.406164	0.074593	28
29	5.418388	73.639798	0.013580	0.184557	13.590721	0.073580	29
30	5.743491	79.058186	0.012649	0.174110	13.764831	0.072649	30
31	6.088101	84.801677	0.011792	0.164255	13.929086	0.071792	31
32	6.453387	90.889778	0.011002	0.154957	14.084043	0.071002	32
33	6.840590	97.343165	0.010273	0.146186	14.230230	0.070273	33
34	7.251025	104.183755	0.009598	0.137912	14.368141	0.069598	34
35	7.686087	111.434780	0.008974	0.130105	14.498246	0.068974	35
36	8.147252	119.120867	0.008395	0.122741	14.620987	0.068395	36
37	8.636087	127.268119	0.007857	0.115793	14.736780	0.067857	37
38	9.154252	135.904206	0.007358	0.109239	14.846019	0.067358	38
39	9.703507	145.058458	0.006894	0.103056	14.949075	0.066894	39
40	10.285718	154.761966	0.006462	0.097222	15.046297	0.066462	40
41	10.902861	165.047684	0.006059	0.091719	15.138016	0.066059	41
42	11.557033	175.950545	0.005683	0.086527	15.224543	0.065683	42
43	12.250455	187.507577	0.005333	0.081630	15.306173	0.065333	43
44	12.985482	199.758032	0.005006	0.077009	15.383182	0.065006	44
45	13.764611	212.743514	0.004700	0.072650	15.455832	0.064700	45
46	14.590487	226.508125	0.004415	0.068538	15.524370	0.064415	46
47	15.465917	241.098612	0.004148	0.064658	15.589028	0.064148	47
48	16.393872	256.564529	0.003898	0.060998	15.650027	0.063898	48
49	17.377504	272.958401	0.003664	0.057546	15.707572	0.063664	49
50	18.420154	290.335905	0.003444	0.054288	15.761861	0.063444	50

ANNUAL COMPOUND INTEREST TABLES

7.00% ANNUAL INTEREST RATE

	1	2	3	4	5	6	
	AMOUNT OF \$1 AT COMPOUND INTEREST	ACCUMULATION OF \$1 PER PERIOD	SINKING FUND FACTOR	PRESENT VALUE REVERSION OF \$1	PRESENT VALUE ORD. ANNUITY \$1 PER PERIOD	INSTALLMENT TO AMORTIZE \$1	
YEARS							YEARS
1	1.070000	1.000000	1.000000	0.934579	0.934579	1.070000	1
2	1.144900	2.070000	0.483092	0.873439	1.808018	0.553092	2
3	1.225043	3.214900	0.311052	0.816298	2.624316	0.381052	3
4	1.310796	4.439943	0.225228	0.762895	3.387211	0.295228	4
5	1.402552	5.750739	0.173891	0.712986	4.100197	0.243891	5
6	1.500730	7.153291	0.139796	0.666342	4.766540	0.209796	6
7	1.605781	8.654021	0.115553	0.622750	5.389289	0.185553	7
8	1.718186	10.259803	0.097468	0.582009	5.971299	0.167468	8
9	1.838459	11.977989	0.083486	0.543934	6.515232	0.153486	9
10	1.967151	13.816448	0.072378	0.508349	7.023582	0.142378	10
11	2.104852	15.783599	0.063357	0.475093	7.498674	0.133357	11
12	2.252192	17.888451	0.055902	0.444012	7.942686	0.125902	12
13	2.409845	20.140643	0.049651	0.414964	8.357651	0.119651	13
14	2.578534	22.550488	0.044345	0.387817	8.745468	0.114345	14
15	2.759032	25.129022	0.039795	0.362446	9.107914	0.109795	15
16	2.952164	27.888054	0.035858	0.338735	9.446649	0.105858	16
17	3.158815	30.840217	0.032425	0.316574	9.763223	0.102425	17
18	3.379932	33.999033	0.029413	0.295864	10.059087	0.099413	18
19	3.616528	37.378965	0.026753	0.276508	10.335595	0.096753	19
20	3.869684	40.995492	0.024393	0.258419	10.594014	0.094393	20
21	4.140562	44.865177	0.022289	0.241513	10.835527	0.092289	21
22	4.430402	49.005739	0.020406	0.225713	11.061240	0.090406	22
23	4.740530	53.436141	0.018714	0.210947	11.272187	0.088714	23
24	5.072367	58.176671	0.017189	0.197147	11.469334	0.087189	24
25	5.427433	63.249038	0.015811	0.184249	11.653583	0.085811	25
26	5.807353	68.676470	0.014561	0.172195	11.825779	0.084561	26
27	6.213868	74.483823	0.013426	0.160930	11.986709	0.083426	27
28	6.648838	80.697691	0.012392	0.150402	12.137111	0.082392	28
29	7.114257	87.346529	0.011449	0.140563	12.277674	0.081449	29
30	7.612255	94.460786	0.010586	0.131367	12.409041	0.080586	30
31	8.145113	102.073041	0.009797	0.122773	12.531814	0.079797	31
32	8.715271	110.218154	0.009073	0.114741	12.646555	0.079073	32
33	9.325340	118.933425	0.008408	0.107235	12.753790	0.078408	33
34	9.978114	128.258765	0.007797	0.100219	12.854009	0.077797	34
35	10.676581	138.236878	0.007234	0.093663	12.947672	0.077234	35
36	11.423942	148.913460	0.006715	0.087535	13.035208	0.076715	36
37	12.223618	160.337402	0.006237	0.081809	13.117017	0.076237	37
38	13.079271	172.561020	0.005795	0.076457	13.193473	0.075795	38
39	13.994820	185.640292	0.005387	0.071455	13.264928	0.075387	39
40	14.974458	199.635112	0.005009	0.066780	13.331709	0.075009	40
41	16.022670	214.609570	0.004660	0.062412	13.394120	0.074660	41
42	17.144257	230.632240	0.004336	0.058329	13.452449	0.074336	42
43	18.344355	247.776496	0.004036	0.054513	13.506962	0.074036	43
44	19.628460	266.120851	0.003758	0.050946	13.557908	0.073758	44
45	21.002452	285.749311	0.003500	0.047613	13.605522	0.073500	45
46	22.472623	306.751763	0.003260	0.044499	13.650020	0.073260	46
47	24.045707	329.224386	0.003037	0.041587	13.691608	0.073037	47
48	25.728907	353.270093	0.002831	0.038867	13.730474	0.072831	48
49	27.529930	378.999000	0.002639	0.036324	13.766799	0.072639	49
50	29.457025	406.528929	0.002460	0.033948	13.800746	0.072460	50

ANNUAL COMPOUND INTEREST TABLES

8.00% ANNUAL INTEREST RATE

1		2		3		4		5		6	
AMOUNT OF \$1 AT COMPOUND INTEREST		ACCUMULATION OF \$1 PER PERIOD		SINKING FUND FACTOR		PRESENT VALUE REVERSION OF \$1		PRESENT VALUE ORD. ANNUITY \$1 PER PERIOD		INSTALLMENT TO AMORTIZE \$1	
YEARS											YEARS
1	1.080000	1.000000	1.000000	0.925926	0.925926	1.080000	1				
2	1.166400	2.080000	0.480769	0.857339	1.783265	0.560769	2				
3	1.259712	3.246400	0.308034	0.793832	2.577097	0.388034	3				
4	1.360489	4.506112	0.221921	0.735030	3.312127	0.301921	4				
5	1.469328	5.866601	0.170456	0.680583	3.992710	0.250456	5				
6	1.586874	7.335929	0.136315	0.630170	4.622880	0.216315	6				
7	1.713824	8.922803	0.112072	0.583490	5.206370	0.192072	7				
8	1.850930	10.636628	0.094015	0.540269	5.746639	0.174015	8				
9	1.999005	12.487558	0.080080	0.500249	6.246888	0.160080	9				
10	2.158925	14.486562	0.069029	0.463193	6.710081	0.149029	10				
11	2.331639	16.645487	0.060076	0.428883	7.138964	0.140076	11				
12	2.518170	18.977126	0.052695	0.397114	7.536078	0.132695	12				
13	2.719624	21.495297	0.046522	0.367698	7.903776	0.126522	13				
14	2.937194	24.214920	0.041297	0.340461	8.244237	0.121297	14				
15	3.172169	27.152114	0.036830	0.315242	8.559479	0.116830	15				
16	3.425943	30.324283	0.032977	0.291890	8.851369	0.112977	16				
17	3.700018	33.750226	0.029629	0.270269	9.121638	0.109629	17				
18	3.996019	37.450244	0.026702	0.250249	9.371887	0.106702	18				
19	4.315701	41.446263	0.024128	0.231712	9.603599	0.104128	19				
20	4.660957	45.761964	0.021852	0.214548	9.818147	0.101852	20				
21	5.033834	50.422921	0.019832	0.198656	10.016803	0.099832	21				
22	5.436540	55.456755	0.018032	0.183941	10.200744	0.098032	22				
23	5.871464	60.893296	0.016422	0.170315	10.371059	0.096422	23				
24	6.341181	66.764759	0.014978	0.157699	10.528758	0.094978	24				
25	6.848475	73.105940	0.013679	0.146018	10.674776	0.093679	25				
26	7.396353	79.954415	0.012507	0.135202	10.809978	0.092507	26				
27	7.988061	87.350768	0.011448	0.125187	10.935165	0.091448	27				
28	8.627106	95.338830	0.010489	0.115914	11.051078	0.090489	28				
29	9.317275	103.965936	0.009619	0.107328	11.158406	0.089619	29				
30	10.062657	113.283211	0.008827	0.099377	11.257783	0.088827	30				
31	10.867669	123.345868	0.008107	0.092016	11.349799	0.088107	31				
32	11.737083	134.213537	0.007451	0.085200	11.434999	0.087451	32				
33	12.676050	145.950620	0.006852	0.078889	11.513888	0.086852	33				
34	13.690134	158.626670	0.006304	0.073045	11.586934	0.086304	34				
35	14.785344	172.316804	0.005803	0.067635	11.654568	0.085803	35				
36	15.968172	187.102148	0.005345	0.062625	11.717193	0.085345	36				
37	17.245626	203.070320	0.004924	0.057986	11.775179	0.084924	37				
38	18.625276	220.315945	0.004539	0.053690	11.828869	0.084539	38				
39	20.115298	238.941221	0.004185	0.049713	11.878582	0.084185	39				
40	21.724521	259.056519	0.003860	0.046031	11.924613	0.083860	40				
41	23.462483	280.781040	0.003561	0.042621	11.967235	0.083561	41				
42	25.339482	304.243523	0.003287	0.039464	12.006699	0.083287	42				
43	27.366640	329.583005	0.003034	0.036541	12.043240	0.083034	43				
44	29.555972	356.949646	0.002802	0.033834	12.077074	0.082802	44				
45	31.920449	386.505617	0.002587	0.031328	12.108402	0.082587	45				
46	34.474085	418.426067	0.002390	0.029007	12.137409	0.082390	46				
47	37.232012	452.900152	0.002208	0.026859	12.164267	0.082208	47				
48	40.210573	490.132164	0.002040	0.024869	12.189136	0.082040	48				
49	43.427419	530.342737	0.001886	0.023027	12.212163	0.081886	49				
50	46.901613	573.770156	0.001743	0.021321	12.233485	0.081743	50				

ANNUAL COMPOUND INTEREST TABLES

9.00% ANNUAL INTEREST RATE

		1	2	3	4	5	6		
		AMOUNT OF \$1 AT COMPOUND INTEREST	ACCUMULATION OF \$1 PER PERIOD	SINKING FUND FACTOR	PRESENT VALUE REVERSION OF \$1	PRESENT VALUE ORD. ANNUITY \$1 PER PERIOD	INSTALLMENT TO AMORTIZE \$1		
YEARS								YEARS	
1		1.090000	1.000000	1.000000	0.917431	0.917431	1.090000	1	
2		1.188100	2.090000	0.478469	0.841680	1.759111	0.568469	2	
3		1.295029	3.278100	0.305055	0.772183	2.531295	0.395055	3	
4		1.411582	4.573129	0.218669	0.708425	3.239720	0.308669	4	
5		1.538624	5.984711	0.167092	0.649931	3.889651	0.257092	5	
6		1.677100	7.523335	0.132920	0.596267	4.485919	0.222920	6	
7		1.828039	9.200435	0.108691	0.547034	5.032953	0.198691	7	
8		1.992563	11.028474	0.090674	0.501866	5.534819	0.180674	8	
9		2.171893	13.021036	0.076799	0.460428	5.995247	0.166799	9	
10		2.367364	15.192930	0.065820	0.422411	6.417658	0.155820	10	
11		2.580426	17.560293	0.056947	0.387533	6.805191	0.146947	11	
12		2.812665	20.140720	0.049651	0.355535	7.160725	0.139651	12	
13		3.065805	22.953385	0.043567	0.326179	7.486904	0.133567	13	
14		3.341727	26.019189	0.038433	0.299246	7.786150	0.128433	14	
15		3.642482	29.360916	0.034059	0.274538	8.060688	0.124059	15	
16		3.970306	33.003399	0.030300	0.251870	8.312558	0.120300	16	
17		4.327633	36.973705	0.027046	0.231073	8.543631	0.117046	17	
18		4.717120	41.301338	0.024212	0.211994	8.755625	0.114212	18	
19		5.141661	46.018458	0.021730	0.194490	8.950115	0.111730	19	
20		5.604411	51.160120	0.019546	0.178431	9.128546	0.109546	20	
21		6.108808	56.764530	0.017617	0.163698	9.292244	0.107617	21	
22		6.658600	62.873338	0.015905	0.150182	9.444225	0.105905	22	
23		7.257874	69.531939	0.014382	0.137781	9.580207	0.104382	23	
24		7.911083	76.789813	0.013023	0.126405	9.706612	0.103023	24	
25		8.623081	84.700896	0.011806	0.115968	9.822580	0.101806	25	
26		9.399158	93.323977	0.010715	0.106393	9.928972	0.100715	26	
27		10.245082	102.723135	0.009735	0.097608	10.026580	0.099735	27	
28		11.167140	112.968217	0.008852	0.089548	10.116128	0.098852	28	
29		12.172182	124.135356	0.008056	0.082155	10.198283	0.098056	29	
30		13.267678	136.307539	0.007336	0.075371	10.273654	0.097336	30	
31		14.461770	149.575217	0.006686	0.069148	10.342802	0.096686	31	
32		15.763329	164.036987	0.006096	0.063438	10.406240	0.096096	32	
33		17.182028	179.800315	0.005562	0.058200	10.464441	0.095562	33	
34		18.728411	196.982344	0.005077	0.053395	10.517835	0.095077	34	
35		20.413968	215.710755	0.004636	0.048986	10.566821	0.094636	35	
36		22.251225	236.124723	0.004235	0.044941	10.611763	0.094235	36	
37		24.253835	258.375948	0.003870	0.041231	10.652993	0.093870	37	
38		26.436680	282.629783	0.003538	0.037826	10.690820	0.093538	38	
39		28.815982	309.066463	0.003236	0.034703	10.725523	0.093236	39	
40		31.409420	337.882445	0.002960	0.031838	10.757360	0.092960	40	
41		34.236268	369.291865	0.002708	0.029209	10.786569	0.092708	41	
42		37.317532	403.528133	0.002478	0.026797	10.813366	0.092478	42	
43		40.676110	440.845665	0.002268	0.024584	10.837950	0.092268	43	
44		44.336960	481.521775	0.002077	0.022555	10.860505	0.092077	44	
45		48.327286	525.858734	0.001902	0.020692	10.881197	0.091902	45	
46		52.676742	574.186021	0.001742	0.018984	10.900181	0.091742	46	
47		57.417649	626.862762	0.001595	0.017416	10.917597	0.091595	47	
48		62.585237	684.280411	0.001461	0.015978	10.933575	0.091461	48	
49		68.217908	746.865648	0.001339	0.014659	10.948234	0.091339	49	
50		74.357520	815.083556	0.001227	0.013449	10.961683	0.091227	50	

ANNUAL COMPOUND INTEREST TABLES

10.00% ANNUAL INTEREST RATE

1		2		3		4		5		6	
AMOUNT OF \$1 AT COMPOUND INTEREST		ACCUMULATION OF \$1 PER PERIOD		SINKING FUND FACTOR		PRESENT VALUE REVERSION OF \$1		PRESENT VALUE ORD. ANNUITY \$1 PER PERIOD		INSTALLMENT TO AMORTIZE \$1	
YEARS											YEARS
1	1.100000	1.000000	1.000000	0.909091	0.909091	1.100000	1				
2	1.210000	2.100000	0.476190	0.826446	1.735537	0.576190	2				
3	1.331000	3.310000	0.302115	0.751315	2.486852	0.402115	3				
4	1.464100	4.641000	0.215471	0.683013	3.169865	0.315471	4				
5	1.610510	6.105100	0.163797	0.620921	3.790787	0.263797	5				
6	1.771561	7.715610	0.129607	0.564474	4.355261	0.229607	6				
7	1.948717	9.487171	0.105405	0.513158	4.868419	0.205405	7				
8	2.143589	11.435888	0.087444	0.466507	5.334926	0.187444	8				
9	2.357948	13.579477	0.073641	0.424098	5.759024	0.173641	9				
10	2.593742	15.937425	0.062745	0.385543	6.144567	0.162745	10				
11	2.853117	18.531167	0.053963	0.350494	6.495061	0.153963	11				
12	3.138428	21.384284	0.046763	0.318631	6.813692	0.146763	12				
13	3.452271	24.522712	0.040779	0.289664	7.103356	0.140779	13				
14	3.797498	27.974983	0.035746	0.263331	7.366687	0.135746	14				
15	4.177248	31.772482	0.031474	0.239392	7.606080	0.131474	15				
16	4.594973	35.949730	0.027817	0.217629	7.823709	0.127817	16				
17	5.054470	40.544703	0.024664	0.197845	8.021553	0.124664	17				
18	5.559917	45.599173	0.021930	0.179859	8.201412	0.121930	18				
19	6.115909	51.159090	0.019547	0.163508	8.364920	0.119547	19				
20	6.727500	57.274999	0.017460	0.148644	8.513564	0.117460	20				
21	7.400250	64.002499	0.015624	0.135131	8.648694	0.115624	21				
22	8.140275	71.402749	0.014005	0.122846	8.771540	0.114005	22				
23	8.954302	79.543024	0.012572	0.111678	8.883218	0.112572	23				
24	9.849733	88.497327	0.011300	0.101526	8.984744	0.111300	24				
25	10.834706	98.347059	0.010168	0.092296	9.077040	0.110168	25				
26	11.918177	109.181765	0.009159	0.083905	9.160945	0.109159	26				
27	13.109994	121.099942	0.008258	0.076278	9.237223	0.108258	27				
28	14.420994	134.209936	0.007451	0.069343	9.306567	0.107451	28				
29	15.863093	148.630930	0.006728	0.063039	9.369606	0.106728	29				
30	17.449402	164.494023	0.006079	0.057309	9.426914	0.106079	30				
31	19.194342	181.943425	0.005496	0.052099	9.479013	0.105496	31				
32	21.113777	201.137767	0.004972	0.047362	9.526376	0.104972	32				
33	23.225154	222.251544	0.004499	0.043057	9.569432	0.104499	33				
34	25.547670	245.476699	0.004074	0.039143	9.608575	0.104074	34				
35	28.102437	271.024368	0.003690	0.035584	9.644159	0.103690	35				
36	30.912681	299.126805	0.003343	0.032349	9.676508	0.103343	36				
37	34.003949	330.039486	0.003030	0.029408	9.705917	0.103030	37				
38	37.404343	364.043434	0.002747	0.026735	9.732651	0.102747	38				
39	41.144778	401.447778	0.002491	0.024304	9.756956	0.102491	39				
40	45.259256	442.592556	0.002259	0.022095	9.779051	0.102259	40				
41	49.785181	487.851811	0.002050	0.020086	9.799137	0.102050	41				
42	54.763699	537.636992	0.001860	0.018260	9.817397	0.101860	42				
43	60.240069	592.400692	0.001688	0.016600	9.833998	0.101688	43				
44	66.264076	652.640761	0.001532	0.015091	9.849089	0.101532	44				
45	72.890484	718.904837	0.001391	0.013719	9.862808	0.101391	45				
46	80.179532	791.795321	0.001263	0.012472	9.875280	0.101263	46				
47	88.197485	871.974853	0.001147	0.011338	9.886618	0.101147	47				
48	97.017234	960.172338	0.001041	0.010307	9.896926	0.101041	48				
49	106.718957	1057.189572	0.000946	0.009370	9.906296	0.100946	49				
50	117.390853	1163.908529	0.000859	0.008519	9.914814	0.100859	50				

ANNUAL COMPOUND INTEREST TABLES							
11.00% ANNUAL INTEREST RATE							
	1	2	3	4	5	6	
	AMOUNT OF \$1 AT COMPOUND INTEREST	ACCUMULATION OF \$1 PER PERIOD	SINKING FUND FACTOR	PRESENT VALUE REVERSION OF \$1	PRESENT VALUE ORD. ANNUITY \$1 PER PERIOD	INSTALLMENT TO AMORTIZE \$1	
YEARS							YEARS
1	1.110000	1.000000	1.000000	0.900901	0.900901	1.110000	1
2	1.232100	2.110000	0.473934	0.811622	1.712523	0.583934	2
3	1.367631	3.342100	0.299213	0.731191	2.443715	0.409213	3
4	1.518070	4.709731	0.212526	0.658731	3.102446	0.322326	4
5	1.685058	6.227801	0.160570	0.593451	3.695897	0.270570	5
6	1.870415	7.912860	0.126377	0.534641	4.230538	0.236377	6
7	2.076160	9.783274	0.102215	0.481658	4.712196	0.212215	7
8	2.304538	11.859434	0.084321	0.433926	5.146123	0.194321	8
9	2.558037	14.163972	0.070602	0.390925	5.537048	0.180602	9
10	2.839421	16.722009	0.059801	0.352184	5.889232	0.169801	10
11	3.151757	19.561430	0.051121	0.317283	6.206515	0.161121	11
12	3.498451	22.713187	0.044027	0.285841	6.492356	0.154027	12
13	3.883280	26.211638	0.038151	0.257514	6.749870	0.148151	13
14	4.310441	30.094918	0.033228	0.231995	6.981865	0.143228	14
15	4.784589	34.405359	0.029065	0.209004	7.190870	0.139065	15
16	5.310894	39.189948	0.025517	0.188292	7.379162	0.135517	16
17	5.895093	44.500843	0.022471	0.169633	7.548794	0.132471	17
18	6.543553	50.395936	0.019843	0.152822	7.701617	0.129843	18
19	7.263344	56.939488	0.017563	0.137678	7.839294	0.127563	19
20	8.062312	64.202832	0.015576	0.124034	7.963328	0.125576	20
21	8.949166	72.265144	0.013838	0.111742	8.075070	0.123838	21
22	9.933574	81.214309	0.012313	0.100669	8.175739	0.122313	22
23	11.026267	91.147884	0.010971	0.090693	8.266432	0.120971	23
24	12.239157	102.174151	0.009787	0.081705	8.348137	0.119787	24
25	13.585464	114.413307	0.008740	0.073608	8.421745	0.118740	25
26	15.079865	127.998771	0.007813	0.066314	8.488058	0.117813	26
27	16.738650	143.078636	0.006989	0.059742	8.547800	0.116989	27
28	18.579901	159.817286	0.006257	0.053822	8.601622	0.116257	28
29	20.623691	178.397187	0.005605	0.048488	8.650110	0.115605	29
30	22.892297	199.020878	0.005025	0.043683	8.693793	0.115025	30
31	25.410449	221.913174	0.004506	0.039354	8.733146	0.114506	31
32	28.205599	247.323624	0.004043	0.035454	8.768600	0.114043	32
33	31.308214	275.529222	0.003629	0.031940	8.800541	0.113629	33
34	34.752118	306.837437	0.003259	0.028775	8.829316	0.113259	34
35	38.574851	341.589555	0.002927	0.025924	8.855240	0.112927	35
36	42.818085	380.164406	0.002630	0.023355	8.878594	0.112630	36
37	47.528074	422.982490	0.002364	0.021040	8.899635	0.112364	37
38	52.756162	470.510564	0.002125	0.018955	8.918590	0.112125	38
39	58.559340	523.266726	0.001911	0.017077	8.935666	0.111911	39
40	65.000867	581.826066	0.001719	0.015384	8.951051	0.111719	40
41	72.150963	646.826934	0.001546	0.013860	8.964911	0.111546	41
42	80.087569	718.977896	0.001391	0.012486	8.977397	0.111391	42
43	88.897201	799.065465	0.001251	0.011249	8.988646	0.111251	43
44	98.675893	887.962666	0.001126	0.010134	8.998780	0.111126	44
45	109.530242	986.638559	0.001014	0.009130	9.007910	0.111014	45
46	121.578568	1096.168801	0.000912	0.008225	9.016135	0.110912	46
47	134.952211	1217.747369	0.000821	0.007410	9.023545	0.110821	47
48	149.796954	1352.699580	0.000739	0.006676	9.030221	0.110739	48
49	166.274619	1502.496533	0.000666	0.006014	9.036235	0.110666	49
50	184.564827	1668.771152	0.000599	0.005418	9.041653	0.110599	50

ANNUAL COMPOUND INTEREST TABLES

12.00% ANNUAL INTEREST RATE

	1	2	3	4	5	6	
	AMOUNT OF \$1 AT COMPOUND INTEREST	ACCUMULATION OF \$1 PER PERIOD	SINKING FUND FACTOR	PRESENT VALUE REVERSION OF \$1	PRESENT VALUE ORD. ANNUITY \$1 PER PERIOD	INSTALLMENT TO AMORTIZE \$1	
YEARS							YEARS
1	1.120000	1.000000	1.000000	0.892857	0.892857	1.120000	1
2	1.254400	2.120000	0.471698	0.797194	1.690051	0.591698	2
3	1.404928	3.374400	0.296349	0.711780	2.401831	0.416349	3
4	1.573519	4.779328	0.209234	0.635518	3.037349	0.329234	4
5	1.762342	6.352847	0.157410	0.567427	3.604776	0.277410	5
6	1.973823	8.115189	0.123226	0.506631	4.111407	0.243226	6
7	2.210681	10.089012	0.099118	0.452349	4.563757	0.219118	7
8	2.475963	12.299693	0.081303	0.403883	4.967640	0.201303	8
9	2.773079	14.775656	0.067679	0.360610	5.328250	0.187679	9
10	3.105848	17.548735	0.056984	0.321973	5.650223	0.176984	10
11	3.478550	20.654583	0.048415	0.287476	5.937699	0.168415	11
12	3.895976	24.133133	0.041437	0.256675	6.194374	0.161437	12
13	4.363493	28.029109	0.035677	0.229174	6.423548	0.155677	13
14	4.887112	32.392602	0.030871	0.204620	6.628168	0.150871	14
15	5.473566	37.279715	0.026824	0.182696	6.810864	0.146824	15
16	6.130394	42.753280	0.023390	0.163122	6.973986	0.143390	16
17	6.866041	48.883674	0.020457	0.145644	7.119630	0.140457	17
18	7.689966	55.749715	0.017937	0.130040	7.249670	0.137937	18
19	8.612762	63.439681	0.015763	0.116107	7.365777	0.135763	19
20	9.646293	72.052442	0.013879	0.103667	7.469444	0.133879	20
21	10.803848	81.698736	0.012240	0.092560	7.562003	0.132240	21
22	12.100310	92.502584	0.010811	0.082643	7.644646	0.130811	22
23	13.552347	104.602894	0.009560	0.073788	7.718434	0.129560	23
24	15.178629	118.155241	0.008463	0.065882	7.784316	0.128463	24
25	17.000064	133.333870	0.007500	0.058823	7.843139	0.127500	25
26	19.040072	150.333934	0.006652	0.052521	7.895660	0.126652	26
27	21.324881	169.374007	0.005904	0.046894	7.942554	0.125904	27
28	23.883866	190.698887	0.005244	0.041869	7.984423	0.125244	28
29	26.749930	214.582754	0.004660	0.037383	8.021806	0.124660	29
30	29.959922	241.332684	0.004144	0.033378	8.055184	0.124144	30
31	33.555113	271.292606	0.003686	0.029802	8.084986	0.123686	31
32	37.581726	304.847719	0.003280	0.026609	8.111594	0.123280	32
33	42.091533	342.429446	0.002920	0.023758	8.135352	0.122920	33
34	47.142517	384.520979	0.002601	0.021212	8.156564	0.122601	34
35	52.799620	431.663496	0.002317	0.018940	8.175504	0.122317	35
36	59.135574	484.463116	0.002064	0.016910	8.192414	0.122064	36
37	66.231843	543.598690	0.001840	0.015098	8.207513	0.121840	37
38	74.179664	609.830533	0.001640	0.013481	8.220993	0.121640	38
39	83.081224	684.010197	0.001462	0.012036	8.233030	0.121462	39
40	93.050970	767.091420	0.001304	0.010747	8.243777	0.121304	40
41	104.217087	860.142391	0.001163	0.009595	8.253372	0.121163	41
42	116.723137	964.359478	0.001037	0.008567	8.261939	0.121037	42
43	130.729914	1081.082615	0.000925	0.007649	8.269589	0.120925	43
44	146.417503	1211.812529	0.000825	0.006830	8.276418	0.120825	44
45	163.987604	1358.230032	0.000736	0.006098	8.282516	0.120736	45
46	183.666116	1522.217636	0.000657	0.005445	8.287961	0.120657	46
47	205.706050	1705.883752	0.000586	0.004861	8.292822	0.120586	47
48	230.390776	1911.589803	0.000523	0.004340	8.297163	0.120523	48
49	258.037669	2141.980579	0.000467	0.003875	8.301038	0.120467	49
50	289.002190	2400.018249	0.000417	0.003460	8.304498	0.120417	50

ANNUAL COMPOUND INTEREST TABLES

13.00% ANNUAL INTEREST RATE

		1	2	3	4	5	6		
		AMOUNT OF \$1 AT COMPOUND INTEREST	ACCUMULATION OF \$1 PER PERIOD	SINKING FUND FACTOR	PRESENT VALUE REVERSION OF \$1	PRESENT VALUE ORD. ANNUITY \$1 PER PERIOD	INSTALLMENT TO AMORTIZE \$1		
YEARS								YEARS	
1		1.130000	1.000000	1.000000	0.884956	0.884956	1.130000	1	
2		1.276900	2.130000	0.469484	0.783147	1.668102	0.599484	2	
3		1.442897	3.406900	0.293522	0.693050	2.361153	0.423522	3	
4		1.630474	4.849797	0.206194	0.613319	2.974471	0.336194	4	
5		1.842435	6.480271	0.154315	0.542760	3.517231	0.284315	5	
6		2.081952	8.322706	0.120153	0.480319	3.997550	0.250153	6	
7		2.352605	10.404658	0.096111	0.425061	4.422610	0.226111	7	
8		2.658444	12.757263	0.078387	0.376160	4.798770	0.208387	8	
9		3.004042	15.415707	0.064869	0.332885	5.131655	0.194869	9	
10		3.394567	18.419749	0.054290	0.294588	5.426243	0.184290	10	
11		3.835861	21.814317	0.045841	0.260698	5.686941	0.175841	11	
12		4.334523	25.650178	0.038986	0.230706	5.917647	0.168986	12	
13		4.898011	29.984701	0.033350	0.204165	6.121812	0.163350	13	
14		5.534753	34.882712	0.028667	0.180677	6.302488	0.158667	14	
15		6.254270	40.417464	0.024742	0.159891	6.462379	0.154742	15	
16		7.067326	46.671735	0.021426	0.141496	6.603875	0.151426	16	
17		7.986078	53.739060	0.018608	0.125218	6.729093	0.148608	17	
18		9.024268	61.725138	0.016201	0.110812	6.839905	0.146201	18	
19		10.197423	70.749406	0.014134	0.098064	6.937969	0.144134	19	
20		11.523088	80.946829	0.012354	0.086782	7.024752	0.142354	20	
21		13.021089	92.469917	0.010814	0.076798	7.101550	0.140814	21	
22		14.713831	105.491006	0.009479	0.067963	7.169513	0.139479	22	
23		16.626629	120.204837	0.008319	0.060144	7.229658	0.138319	23	
24		18.788091	136.831465	0.007308	0.053225	7.282883	0.137308	24	
25		21.230542	155.619556	0.006426	0.047102	7.329985	0.136426	25	
26		23.990513	176.850098	0.005655	0.041683	7.371668	0.135655	26	
27		27.109279	200.840611	0.004979	0.036888	7.408556	0.134979	27	
28		30.633486	227.949890	0.004387	0.032644	7.441200	0.134387	28	
29		34.615839	258.583376	0.003867	0.028889	7.470088	0.133867	29	
30		39.115898	293.199215	0.003411	0.025565	7.495653	0.133411	30	
31		44.200965	332.315113	0.003009	0.022624	7.518277	0.133009	31	
32		49.947090	376.516078	0.002656	0.020021	7.538299	0.132656	32	
33		56.440212	426.463168	0.002345	0.017718	7.556016	0.132345	33	
34		63.777439	482.903380	0.002071	0.015680	7.571696	0.132071	34	
35		72.068506	546.680819	0.001829	0.013876	7.585572	0.131829	35	
36		81.437412	618.749325	0.001616	0.012279	7.597851	0.131616	36	
37		92.024276	700.186738	0.001428	0.010867	7.608718	0.131428	37	
38		103.987432	792.211014	0.001262	0.009617	7.618334	0.131262	38	
39		117.505798	896.198445	0.001116	0.008510	7.626844	0.131116	39	
40		132.781552	1013.704243	0.000986	0.007531	7.634376	0.130986	40	
41		150.043153	1146.485795	0.000872	0.006665	7.641040	0.130872	41	
42		169.548763	1296.528948	0.000771	0.005898	7.646938	0.130771	42	
43		191.590103	1466.077712	0.000682	0.005219	7.652158	0.130682	43	
44		216.496816	1657.667814	0.000603	0.004619	7.656777	0.130603	44	
45		244.641402	1874.164630	0.000534	0.004088	7.660864	0.130534	45	
46		276.444784	2118.806032	0.000472	0.003617	7.664482	0.130472	46	
47		312.382606	2395.250816	0.000417	0.003201	7.667683	0.130417	47	
48		352.992345	2707.633422	0.000369	0.002833	7.670516	0.130369	48	
49		398.881350	3060.625767	0.000327	0.002507	7.673023	0.130327	49	
50		450.735925	3459.507117	0.000289	0.002219	7.675242	0.130289	50	

ANNUAL COMPOUND INTEREST TABLES							
14.00% ANNUAL INTEREST RATE							
	1	2	3	4	5	6	
	AMOUNT OF \$1 AT COMPOUND INTEREST	ACCUMULATION OF \$1 PER PERIOD	SINKING FUND FACTOR	PRESENT VALUE REVERSION OF \$1	PRESENT VALUE ORD. ANNUITY \$1 PER PERIOD	INSTALLMENT TO AMORTIZE \$1	
YEARS							YEARS
1	1.140000	1.000000	1.000000	0.877193	0.877193	1.140000	1
2	1.299600	2.140000	0.467290	0.769468	1.646661	0.607290	2
3	1.481544	3.439600	0.290731	0.674972	2.321632	0.430731	3
4	1.688960	4.921144	0.203205	0.592080	2.913712	0.343205	4
5	1.925415	6.610104	0.151284	0.519369	3.433081	0.291284	5
6	2.194973	8.535519	0.117157	0.455587	3.888668	0.257157	6
7	2.502269	10.730491	0.093192	0.399637	4.288305	0.233192	7
8	2.852586	13.232760	0.075570	0.350559	4.638864	0.215570	8
9	3.251949	16.085347	0.062168	0.307508	4.946372	0.202168	9
10	3.707221	19.337295	0.051714	0.269744	5.216116	0.191714	10
11	4.226232	23.044516	0.043394	0.236617	5.452733	0.183394	11
12	4.817905	27.270749	0.036669	0.207559	5.660292	0.176669	12
13	5.492411	32.088654	0.031164	0.182069	5.842362	0.171164	13
14	6.261349	37.581065	0.026609	0.159710	6.002072	0.166609	14
15	7.137938	43.842414	0.022809	0.140096	6.142168	0.162809	15
16	8.137249	50.980352	0.019615	0.122892	6.265060	0.159615	16
17	9.276464	59.117601	0.016915	0.107800	6.372859	0.156915	17
18	10.575169	68.394066	0.014621	0.094561	6.467420	0.154621	18
19	12.055693	78.969235	0.012663	0.082948	6.550369	0.152663	19
20	13.743490	91.024928	0.010986	0.072762	6.623131	0.150986	20
21	15.667578	104.768418	0.009545	0.063826	6.686957	0.149545	21
22	17.861039	120.435996	0.008303	0.055988	6.742944	0.148303	22
23	20.361585	138.297035	0.007231	0.049112	6.792056	0.147231	23
24	23.212207	158.658620	0.006303	0.043081	6.835137	0.146303	24
25	26.461916	181.870827	0.005498	0.037790	6.872927	0.145498	25
26	30.166584	208.332743	0.004800	0.033149	6.906077	0.144800	26
27	34.389906	238.499327	0.004193	0.029078	6.935155	0.144193	27
28	39.204493	272.889233	0.003664	0.025507	6.960662	0.143664	28
29	44.693122	312.093725	0.003204	0.022375	6.983037	0.143204	29
30	50.950159	356.786847	0.002803	0.019627	7.002664	0.142803	30
31	58.083181	407.737006	0.002453	0.017217	7.019881	0.142453	31
32	66.214826	465.820186	0.002147	0.015102	7.034983	0.142147	32
33	75.484902	532.035012	0.001880	0.013248	7.048231	0.141880	33
34	86.052788	607.519914	0.001646	0.011621	7.059852	0.141646	34
35	98.100178	693.572702	0.001442	0.010194	7.070045	0.141442	35
36	111.834203	791.672881	0.001263	0.008942	7.078987	0.141263	36
37	127.490992	903.507084	0.001107	0.007844	7.086831	0.141107	37
38	145.339731	1030.998076	0.000970	0.006880	7.093711	0.140970	38
39	165.687293	1176.337806	0.000850	0.006035	7.099747	0.140850	39
40	188.883514	1342.025099	0.000745	0.005294	7.105041	0.140745	40
41	215.327206	1530.908613	0.000653	0.004644	7.109685	0.140653	41
42	245.473015	1746.235819	0.000573	0.004074	7.113759	0.140573	42
43	279.859237	1991.708833	0.000502	0.003573	7.117332	0.140502	43
44	319.016730	2271.548070	0.000440	0.003135	7.120467	0.140440	44
45	363.679072	2590.564800	0.000386	0.002750	7.123217	0.140386	45
46	414.594142	2954.243872	0.000338	0.002412	7.125629	0.140338	46
47	472.637322	3368.838014	0.000297	0.002116	7.127744	0.140297	47
48	538.806547	3841.475336	0.000260	0.001856	7.129600	0.140260	48
49	614.239464	4380.281883	0.000228	0.001628	7.131228	0.140228	49
50	700.232988	4994.521346	0.000200	0.001428	7.132656	0.140200	50

ANNUAL COMPOUND INTEREST TABLES							
15.00% ANNUAL INTEREST RATE							
	1	2	3	4	5	6	
	AMOUNT OF \$1 AT COMPOUND INTEREST	ACCUMULATION OF \$1 PER PERIOD	SINKING FUND FACTOR	PRESENT VALUE REVERSION OF \$1	PRESENT VALUE ORD. ANNUITY \$1 PER PERIOD	INSTALLMENT TO AMORTIZE \$1	
YEARS							YEARS
1	1.150000	1.000000	1.000000	0.869565	0.869565	1.150000	1
2	1.322500	2.150000	0.465116	0.756144	1.625709	0.615116	2
3	1.520875	3.472500	0.287977	0.657516	2.283225	0.437977	3
4	1.749006	4.993375	0.200265	0.571753	2.854978	0.350265	4
5	2.011357	6.742381	0.148316	0.497177	3.352155	0.298316	5
6	2.313061	8.753738	0.114237	0.432328	3.784483	0.264237	6
7	2.660020	11.066799	0.090360	0.375937	4.160420	0.240360	7
8	3.059023	13.726819	0.072850	0.326902	4.487322	0.222850	8
9	3.517876	16.785842	0.059574	0.284262	4.771584	0.209574	9
10	4.045558	20.303718	0.049252	0.247185	5.018769	0.199252	10
11	4.652391	24.349276	0.041069	0.214943	5.233712	0.191069	11
12	5.350250	29.001667	0.034481	0.186907	5.420619	0.184481	12
13	6.152788	34.351917	0.029110	0.162528	5.583147	0.179110	13
14	7.075706	40.504705	0.024688	0.141329	5.724476	0.174688	14
15	8.137062	47.580411	0.021017	0.122894	5.847370	0.171017	15
16	9.357621	55.717472	0.017948	0.106865	5.954235	0.167948	16
17	10.761264	65.075093	0.015367	0.092926	6.047161	0.165367	17
18	12.375454	75.836357	0.013186	0.080805	6.127966	0.163186	18
19	14.231772	88.211811	0.011336	0.070265	6.198231	0.161336	19
20	16.366537	102.443583	0.009761	0.061100	6.259331	0.159761	20
21	18.821518	118.810120	0.008417	0.053131	6.312462	0.158417	21
22	21.644746	137.631638	0.007266	0.046201	6.358663	0.157266	22
23	24.891458	159.276384	0.006278	0.040174	6.398837	0.156278	23
24	28.625176	184.167841	0.005430	0.034934	6.433771	0.155430	24
25	32.918953	212.793017	0.004699	0.030378	6.464149	0.154699	25
26	37.856796	245.711970	0.004070	0.026415	6.490564	0.154070	26
27	43.535315	283.568766	0.003526	0.022970	6.513534	0.153526	27
28	50.065612	327.104080	0.003057	0.019974	6.533508	0.153057	28
29	57.575454	377.169693	0.002651	0.017369	6.550877	0.152651	29
30	66.211772	434.745146	0.002300	0.015103	6.565980	0.152300	30
31	76.143538	500.956918	0.001996	0.013133	6.579113	0.151996	31
32	87.565068	577.100456	0.001733	0.011420	6.590533	0.151733	32
33	100.699829	664.665524	0.001505	0.009931	6.600463	0.151505	33
34	115.804803	765.365353	0.001307	0.008635	6.609099	0.151307	34
35	133.175523	881.170156	0.001135	0.007509	6.616607	0.151135	35
36	153.151852	1014.345680	0.000986	0.006529	6.623137	0.150986	36
37	176.124630	1167.497532	0.000857	0.005678	6.628815	0.150857	37
38	202.543324	1343.622161	0.000744	0.004937	6.633752	0.150744	38
39	232.924823	1546.165485	0.000647	0.004293	6.638045	0.150647	39
40	267.863546	1779.090308	0.000562	0.003733	6.641778	0.150562	40
41	308.043078	2046.953854	0.000489	0.003246	6.645025	0.150489	41
42	354.249540	2354.996933	0.000425	0.002823	6.647848	0.150425	42
43	407.386971	2709.246473	0.000369	0.002455	6.650302	0.150369	43
44	468.495017	3116.633443	0.000321	0.002134	6.652437	0.150321	44
45	538.769269	3585.128460	0.000279	0.001856	6.654293	0.150279	45
46	619.584659	4123.897729	0.000242	0.001614	6.655907	0.150242	46
47	712.522358	4743.482388	0.000211	0.001403	6.657310	0.150211	47
48	819.400712	5456.004746	0.000183	0.001220	6.658531	0.150183	48
49	942.310819	6275.405458	0.000159	0.001061	6.659592	0.150159	49
50	1083.657442	7217.716277	0.000139	0.000923	6.660515	0.150139	50

ANNUAL COMPOUND INTEREST TABLES

16.00% ANNUAL INTEREST RATE

		1	2	3	4	5	6		
		AMOUNT OF \$1 AT COMPOUND INTEREST	ACCUMULATION OF \$1 PER PERIOD	SINKING FUND FACTOR	PRESENT VALUE REVERSION OF \$1	PRESENT VALUE ORD. ANNUITY \$1 PER PERIOD	INSTALLMENT TO AMORTIZE \$1		
YEARS								YEARS	
1		1.160000	1.000000	1.000000	0.862069	0.862069	1.160000	1	
2		1.345600	2.160000	0.462963	0.743163	1.605232	0.622963	2	
3		1.560896	3.505600	0.285258	0.640658	2.245890	0.445258	3	
4		1.810639	5.066496	0.197375	0.552291	2.798181	0.357375	4	
5		2.100342	6.877135	0.145409	0.476113	3.274294	0.305409	5	
6		2.436396	8.977477	0.111390	0.410442	3.684736	0.271390	6	
7		2.826220	11.413873	0.087613	0.353830	4.038565	0.247613	7	
8		3.278415	14.240093	0.070224	0.305025	4.343591	0.230224	8	
9		3.802961	17.518508	0.057082	0.262953	4.606544	0.217082	9	
10		4.411435	21.321469	0.046901	0.226684	4.833227	0.206901	10	
11		5.117265	25.732904	0.038861	0.195417	5.028644	0.198861	11	
12		5.936027	30.850169	0.032415	0.168463	5.197107	0.192415	12	
13		6.885791	36.786196	0.027184	0.145227	5.342334	0.187184	13	
14		7.987518	43.671987	0.022898	0.125195	5.467529	0.182898	14	
15		9.265521	51.659505	0.019358	0.107927	5.575456	0.179358	15	
16		10.748004	60.925026	0.016414	0.093041	5.668497	0.176414	16	
17		12.467685	71.673030	0.013952	0.080207	5.748704	0.173952	17	
18		14.462514	84.140715	0.011885	0.069144	5.817848	0.171885	18	
19		16.776517	98.603230	0.010142	0.059607	5.877455	0.170142	19	
20		19.460759	115.379747	0.008667	0.051385	5.928841	0.168667	20	
21		22.574481	134.840506	0.007416	0.044298	5.973139	0.167416	21	
22		26.186398	157.414987	0.006353	0.038188	6.011326	0.166353	22	
23		30.376222	183.601385	0.005447	0.032920	6.044247	0.165447	23	
24		35.236417	213.977607	0.004673	0.028380	6.072627	0.164673	24	
25		40.874244	249.214024	0.004013	0.024465	6.097092	0.164013	25	
26		47.414123	290.088267	0.003447	0.021091	6.118183	0.163447	26	
27		55.000382	337.502390	0.002963	0.018182	6.136364	0.162963	27	
28		63.800444	392.502773	0.002548	0.015674	6.152038	0.162548	28	
29		74.008515	456.303216	0.002192	0.013512	6.165550	0.162192	29	
30		85.849877	530.311731	0.001886	0.011648	6.177198	0.161886	30	
31		99.585857	616.161608	0.001623	0.010042	6.187240	0.161623	31	
32		115.519594	715.747465	0.001397	0.008657	6.195897	0.161397	32	
33		134.002729	831.267059	0.001203	0.007463	6.203359	0.161203	33	
34		155.443166	965.269789	0.001036	0.006433	6.209792	0.161036	34	
35		180.314073	1120.712955	0.000892	0.005546	6.215338	0.160892	35	
36		209.164324	1301.027028	0.000769	0.004781	6.220119	0.160769	36	
37		242.630616	1510.191352	0.000662	0.004121	6.224241	0.160662	37	
38		281.451515	1752.821968	0.000571	0.003553	6.227794	0.160571	38	
39		326.483757	2034.273483	0.000492	0.003063	6.230857	0.160492	39	
40		378.721158	2360.757241	0.000424	0.002640	6.233497	0.160424	40	
41		439.316544	2739.478399	0.000365	0.002276	6.235773	0.160365	41	
42		509.607191	3178.794943	0.000315	0.001962	6.237736	0.160315	42	
43		591.144341	3688.402134	0.000271	0.001692	6.239427	0.160271	43	
44		685.727436	4279.546475	0.000234	0.001458	6.240886	0.160234	44	
45		795.443826	4965.273911	0.000201	0.001257	6.242143	0.160201	45	
46		922.714838	5760.717737	0.000174	0.001084	6.243227	0.160174	46	
47		1070.349212	6683.432575	0.000150	0.000934	6.244161	0.160150	47	
48		1241.605086	7753.781787	0.000129	0.000805	6.244966	0.160129	48	
49		1440.261900	8995.386873	0.000111	0.000694	6.245661	0.160111	49	
50		1670.703804	10435.648773	0.000096	0.000599	6.246259	0.160096	50	

ANNUAL COMPOUND INTEREST TABLES

17.00% ANNUAL INTEREST RATE

	1	2	3	4	5	6	
	AMOUNT OF \$1 AT COMPOUND INTEREST	ACCUMULATION OF \$1 PER PERIOD	SINKING FUND FACTOR	PRESENT VALUE REVERSION OF \$1	PRESENT VALUE ORD. ANNUITY \$1 PER PERIOD	INSTALLMENT TO AMORTIZE \$1	
YEARS							YEARS
1	1.170000	1.000000	1.000000	0.854701	0.854701	1.170000	1
2	1.368900	2.170000	0.460829	0.730514	1.585214	0.630829	2
3	1.601613	3.538900	0.282574	0.624371	2.209585	0.452574	3
4	1.873887	5.140513	0.194533	0.533650	2.743235	0.364533	4
5	2.192448	7.014400	0.142564	0.456111	3.199346	0.312564	5
6	2.565164	9.206848	0.108615	0.389839	3.589185	0.278615	6
7	3.001242	11.772012	0.084947	0.333195	3.922380	0.254947	7
8	3.511453	14.773255	0.067690	0.284782	4.207163	0.237690	8
9	4.108400	18.284708	0.054691	0.243404	4.450566	0.224691	9
10	4.806828	22.393108	0.044657	0.208037	4.658604	0.214657	10
11	5.623989	27.199937	0.036765	0.177810	4.836413	0.206765	11
12	6.580067	32.823926	0.030466	0.151974	4.988387	0.200466	12
13	7.698679	39.403993	0.025378	0.129892	5.118280	0.195378	13
14	9.007454	47.102672	0.021230	0.111019	5.229299	0.191230	14
15	10.538721	56.110126	0.017822	0.094888	5.324187	0.187822	15
16	12.330304	66.648848	0.015004	0.081101	5.405288	0.185004	16
17	14.426456	78.979152	0.012662	0.069317	5.474605	0.182662	17
18	16.878953	93.405608	0.010706	0.059245	5.533851	0.180706	18
19	19.748375	110.284561	0.009067	0.050637	5.584488	0.179067	19
20	23.105599	130.032936	0.007690	0.043280	5.627767	0.177690	20
21	27.033551	153.138535	0.006530	0.036991	5.664758	0.176530	21
22	31.629255	180.172086	0.005550	0.031616	5.696375	0.175550	22
23	37.006228	211.801341	0.004721	0.027022	5.723397	0.174721	23
24	43.297287	248.807569	0.004019	0.023096	5.746493	0.174019	24
25	50.657826	292.104856	0.003423	0.019740	5.766234	0.173423	25
26	59.269656	342.762681	0.002917	0.016872	5.783106	0.172917	26
27	69.345497	402.032337	0.002487	0.014421	5.797526	0.172487	27
28	81.134232	471.377835	0.002121	0.012325	5.809851	0.172121	28
29	94.927051	552.512066	0.001810	0.010534	5.820386	0.171810	29
30	111.064650	647.439118	0.001545	0.009004	5.829390	0.171545	30
31	129.945641	758.503768	0.001318	0.007696	5.837085	0.171318	31
32	152.036399	888.449408	0.001126	0.006577	5.843663	0.171126	32
33	177.882587	1040.485808	0.000961	0.005622	5.849284	0.170961	33
34	208.122627	1218.368395	0.000821	0.004805	5.854089	0.170821	34
35	243.503474	1426.491022	0.000701	0.004107	5.858196	0.170701	35
36	284.899064	1669.994496	0.000599	0.003510	5.861706	0.170599	36
37	333.331905	1954.893560	0.000512	0.003000	5.864706	0.170512	37
38	389.998329	2288.225465	0.000437	0.002564	5.867270	0.170437	38
39	456.298045	2678.223794	0.000373	0.002192	5.869461	0.170373	39
40	533.868713	3134.521839	0.000319	0.001873	5.871335	0.170319	40
41	624.626394	3668.390552	0.000273	0.001601	5.872936	0.170273	41
42	730.812881	4293.016946	0.000233	0.001368	5.874304	0.170233	42
43	855.051071	5023.829827	0.000199	0.001170	5.875473	0.170199	43
44	1000.409753	5878.880897	0.000170	0.001000	5.876473	0.170170	44
45	1170.479411	6879.290650	0.000145	0.000854	5.877327	0.170145	45
46	1369.460910	8049.770061	0.000124	0.000730	5.878058	0.170124	46
47	1602.269265	9419.230971	0.000106	0.000624	5.878682	0.170106	47
48	1874.655040	11021.500236	0.000091	0.000533	5.879215	0.170091	48
49	2193.346397	12896.155276	0.000078	0.000456	5.879671	0.170078	49
50	2566.215284	15089.501673	0.000066	0.000390	5.880061	0.170066	50

ANNUAL COMPOUND INTEREST TABLES

18.00% ANNUAL INTEREST RATE

		1	2	3	4	5	6		
		AMOUNT OF \$1 AT COMPOUND INTEREST	ACCUMULATION OF \$1 PER PERIOD	SINKING FUND FACTOR	PRESENT VALUE REVERSION OF \$1	PRESENT VALUE ORD. ANNUITY \$1 PER PERIOD	INSTALLMENT TO AMORTIZE \$1		
YEARS								YEARS	
1		1.180000	1.000000	1.000000	0.847458	0.847458	1.180000	1	
2		1.392400	2.180000	0.458716	0.718184	1.565642	0.638716	2	
3		1.643032	3.572400	0.279924	0.608631	2.174273	0.459924	3	
4		1.938778	5.215432	0.191739	0.515789	2.690062	0.371739	4	
5		2.287758	7.154210	0.139778	0.437109	3.127171	0.319778	5	
6		2.699554	9.441968	0.105910	0.370432	3.497603	0.285910	6	
7		3.185474	12.141522	0.082362	0.313925	3.811528	0.262362	7	
8		3.758859	15.326996	0.065244	0.266038	4.077566	0.245244	8	
9		4.435454	19.085855	0.052395	0.225456	4.303022	0.232395	9	
10		5.233836	23.521309	0.042515	0.191064	4.494086	0.222515	10	
11		6.175926	28.755144	0.034776	0.161919	4.656005	0.214776	11	
12		7.287593	34.931070	0.028628	0.137220	4.793225	0.208628	12	
13		8.599359	42.218663	0.023686	0.116288	4.909513	0.203686	13	
14		10.147244	50.818022	0.019678	0.098549	5.008062	0.199678	14	
15		11.973748	60.965266	0.016403	0.083516	5.091578	0.196403	15	
16		14.129023	72.939014	0.013710	0.070776	5.162354	0.193710	16	
17		16.672247	87.068036	0.011485	0.059980	5.222334	0.191485	17	
18		19.673251	103.740283	0.009639	0.050830	5.273164	0.189639	18	
19		23.214436	123.413534	0.008103	0.043077	5.316241	0.188103	19	
20		27.393035	146.627970	0.006820	0.036506	5.352746	0.186820	20	
21		32.323781	174.021005	0.005746	0.030937	5.383683	0.185746	21	
22		38.142061	206.344785	0.004846	0.026218	5.409901	0.184846	22	
23		45.007632	244.486847	0.004090	0.022218	5.432120	0.184090	23	
24		53.109006	289.494479	0.003454	0.018829	5.450949	0.183454	24	
25		62.668627	342.603486	0.002919	0.015957	5.466906	0.182919	25	
26		73.948980	405.272113	0.002467	0.013523	5.480429	0.182467	26	
27		87.259797	479.221093	0.002087	0.011460	5.491889	0.182087	27	
28		102.966560	566.480890	0.001765	0.009712	5.501601	0.181765	28	
29		121.500541	669.447450	0.001494	0.008230	5.509831	0.181494	29	
30		143.370638	790.947991	0.001264	0.006975	5.516806	0.181264	30	
31		169.177353	934.318630	0.001070	0.005911	5.522717	0.181070	31	
32		199.629277	1103.495983	0.000906	0.005009	5.527726	0.180906	32	
33		235.562547	1303.125260	0.000767	0.004245	5.531971	0.180767	33	
34		277.963805	1538.687807	0.000650	0.003598	5.535569	0.180650	34	
35		327.997290	1816.651612	0.000550	0.003049	5.538618	0.180550	35	
36		387.036802	2144.648902	0.000466	0.002584	5.541201	0.180466	36	
37		456.703427	2531.685705	0.000395	0.002190	5.543391	0.180395	37	
38		538.910044	2988.389132	0.000335	0.001856	5.545247	0.180335	38	
39		635.913852	3527.299175	0.000284	0.001573	5.546819	0.180284	39	
40		750.378345	4163.213027	0.000240	0.001333	5.548152	0.180240	40	
41		885.446447	4913.591372	0.000204	0.001129	5.549281	0.180204	41	
42		1044.826807	5799.037819	0.000172	0.000957	5.550238	0.180172	42	
43		1232.895633	6843.864626	0.000146	0.000811	5.551049	0.180146	43	
44		1454.816847	8076.760259	0.000124	0.000687	5.551737	0.180124	44	
45		1716.683879	9531.577105	0.000105	0.000583	5.552319	0.180105	45	
46		2025.686977	11248.260984	0.000089	0.000494	5.552813	0.180089	46	
47		2390.310633	13273.947961	0.000075	0.000418	5.553231	0.180075	47	
48		2820.566547	15664.258594	0.000064	0.000355	5.553586	0.180064	48	
49		3328.268525	18484.825141	0.000054	0.000300	5.553886	0.180054	49	
50		3927.356860	21813.093666	0.000046	0.000255	5.554141	0.180046	50	

ANNUAL COMPOUND INTEREST TABLES

19.00% ANNUAL INTEREST RATE

YEARS	1 AMOUNT OF \$1 AT COMPOUND INTEREST	2 ACCUMULATION OF \$1 PER PERIOD	3 SINKING FUND FACTOR	4 PRESENT VALUE REVERSION OF \$1	5 PRESENT VALUE ORD. ANNUITY \$1 PER PERIOD	6 INSTALLMENT TO AMORTIZE \$1	YEARS
1	1.190000	1.000000	1.000000	0.840336	0.840336	1.190000	1
2	1.416100	2.190000	0.456621	0.706165	1.546501	0.646621	2
3	1.685159	3.606100	0.277308	0.593416	2.139917	0.467308	3
4	2.005339	5.291259	0.188991	0.498669	2.638586	0.378991	4
5	2.386354	7.296598	0.137050	0.419049	3.057635	0.327050	5
6	2.839761	9.682952	0.103274	0.352142	3.409777	0.293274	6
7	3.379315	12.522713	0.079855	0.295918	3.705695	0.269855	7
8	4.021385	15.902028	0.062885	0.248671	3.954366	0.252885	8
9	4.785449	19.923413	0.050192	0.208967	4.163332	0.240192	9
10	5.694684	24.708862	0.040471	0.175602	4.338935	0.230471	10
11	6.776674	30.403546	0.032891	0.147565	4.486500	0.222891	11
12	8.064242	37.180220	0.026896	0.124004	4.610504	0.216896	12
13	9.596448	45.244461	0.022102	0.104205	4.714709	0.212102	13
14	11.419773	54.840909	0.018235	0.087567	4.802277	0.208235	14
15	13.589530	66.260682	0.015092	0.073586	4.875863	0.205092	15
16	16.171540	79.850211	0.012523	0.061837	4.937700	0.202523	16
17	19.244133	96.021751	0.010414	0.051964	4.989664	0.200414	17
18	22.900518	115.265884	0.008676	0.043667	5.033331	0.198676	18
19	27.251616	138.166402	0.007238	0.036695	5.070026	0.197238	19
20	32.429423	165.418018	0.006045	0.030836	5.100862	0.196045	20
21	38.591014	197.847442	0.005054	0.025913	5.126775	0.195054	21
22	45.923307	236.438456	0.004229	0.021775	5.148550	0.194229	22
23	54.648735	282.361762	0.003542	0.018299	5.166849	0.193542	23
24	65.031994	337.010497	0.002967	0.015377	5.182226	0.192967	24
25	77.388073	402.042491	0.002487	0.012922	5.195148	0.192487	25
26	92.091807	479.430565	0.002086	0.010859	5.206007	0.192086	26
27	109.589251	571.522372	0.001750	0.009125	5.215132	0.191750	27
28	130.411208	681.111623	0.001468	0.007668	5.222800	0.191468	28
29	155.189338	811.522831	0.001232	0.006444	5.229243	0.191232	29
30	184.675312	966.712169	0.001034	0.005415	5.234658	0.191034	30
31	219.763621	1151.387481	0.000869	0.004550	5.239209	0.190869	31
32	261.518710	1371.151103	0.000729	0.003824	5.243033	0.190729	32
33	311.207264	1632.669812	0.000612	0.003213	5.246246	0.190612	33
34	370.336645	1943.877077	0.000514	0.002700	5.248946	0.190514	34
35	440.700607	2314.213721	0.000432	0.002269	5.251215	0.190432	35
36	524.433722	2754.914328	0.000363	0.001907	5.253122	0.190363	36
37	624.076130	3279.348051	0.000305	0.001602	5.254724	0.190305	37
38	742.650594	3903.424180	0.000256	0.001347	5.256071	0.190256	38
39	883.754207	4646.074775	0.000215	0.001132	5.257202	0.190215	39
40	1051.667507	5529.828982	0.000181	0.000951	5.258153	0.190181	40
41	1251.484333	6581.496488	0.000152	0.000799	5.258952	0.190152	41
42	1489.266356	7832.980821	0.000128	0.000671	5.259624	0.190128	42
43	1772.226964	9322.247177	0.000107	0.000564	5.260188	0.190107	43
44	2108.950087	11094.474141	0.000090	0.000474	5.260662	0.190090	44
45	2509.650603	13203.424228	0.000076	0.000398	5.261061	0.190076	45
46	2986.484218	15713.074831	0.000064	0.000335	5.261396	0.190064	46
47	3553.916219	18699.559049	0.000053	0.000281	5.261677	0.190053	47
48	4229.160301	22253.475268	0.000045	0.000236	5.261913	0.190045	48
49	5032.700758	26482.635569	0.000038	0.000199	5.262112	0.190038	49
50	5988.913902	31515.336327	0.000032	0.000167	5.262279	0.190032	50

ANNUAL COMPOUND INTEREST TABLES							
20.00% ANNUAL INTEREST RATE							
	1	2	3	4	5	6	
	AMOUNT OF \$1	ACCUMULATION	SINKING	PRESENT VALUE	PRESENT VALUE	INSTALLMENT	
	AT COMPOUND	OF \$1	FUND	REVERSION	ORD. ANNUITY	TO	
	INTEREST	PER PERIOD	FACTOR	OF \$1	\$1 PER PERIOD	AMORTIZE \$1	
YEARS							YEARS
1	1.200000	1.000000	1.000000	0.833333	0.833333	1.200000	1
2	1.440000	2.200000	0.454545	0.694444	1.527778	0.654545	2
3	1.728000	3.640000	0.274725	0.578704	2.106481	0.474725	3
4	2.073600	5.368000	0.186289	0.482253	2.588735	0.386289	4
5	2.488320	7.441600	0.134380	0.401878	2.990612	0.334380	5
6	2.985984	9.929920	0.100706	0.334898	3.325510	0.300706	6
7	3.583181	12.915904	0.077424	0.279082	3.604592	0.277424	7
8	4.299817	16.499085	0.060609	0.232568	3.837160	0.260609	8
9	5.159780	20.798902	0.048079	0.193807	4.030967	0.248079	9
10	6.191736	25.958682	0.038523	0.161506	4.192472	0.238523	10
11	7.430084	32.150419	0.031104	0.134588	4.327060	0.231104	11
12	8.916100	39.580502	0.025265	0.112157	4.439217	0.225265	12
13	10.699321	48.496603	0.020620	0.093464	4.532681	0.220620	13
14	12.839185	59.195923	0.016893	0.077887	4.610567	0.216893	14
15	15.407022	72.035108	0.013882	0.064905	4.675473	0.213882	15
16	18.488426	87.442129	0.011436	0.054088	4.729561	0.211436	16
17	22.186111	105.930555	0.009440	0.045073	4.774634	0.209440	17
18	26.623333	128.116666	0.007805	0.037561	4.812195	0.207805	18
19	31.948000	154.740000	0.006462	0.031301	4.843496	0.206462	19
20	38.337600	186.688000	0.005357	0.026084	4.869580	0.205357	20
21	46.005120	225.025600	0.004444	0.021737	4.891316	0.204444	21
22	55.206144	271.030719	0.003690	0.018114	4.909430	0.203690	22
23	66.247373	326.236863	0.003065	0.015095	4.924525	0.203065	23
24	79.496847	392.484236	0.002548	0.012579	4.937104	0.202548	24
25	95.396217	471.981083	0.002119	0.010483	4.947587	0.202119	25
26	114.475460	567.377300	0.001762	0.008735	4.956323	0.201762	26
27	137.370552	681.852760	0.001467	0.007280	4.963602	0.201467	27
28	164.844662	819.223312	0.001221	0.006066	4.969668	0.201221	28
29	197.813595	984.067974	0.001016	0.005055	4.974724	0.201016	29
30	237.376314	1181.881569	0.000846	0.004213	4.978936	0.200846	30
31	284.851577	1419.257883	0.000705	0.003511	4.982447	0.200705	31
32	341.821892	1704.109459	0.000587	0.002926	4.985372	0.200587	32
33	410.186270	2045.931351	0.000489	0.002438	4.987810	0.200489	33
34	492.223524	2456.117621	0.000407	0.002032	4.989842	0.200407	34
35	590.668229	2948.341146	0.000339	0.001693	4.991535	0.200339	35
36	708.801875	3539.009375	0.000283	0.001411	4.992946	0.200283	36
37	850.562250	4247.811250	0.000235	0.001176	4.994122	0.200235	37
38	1020.674700	5098.373500	0.000196	0.000980	4.995101	0.200196	38
39	1224.809640	6119.048200	0.000163	0.000816	4.995918	0.200163	39
40	1469.771568	7343.857840	0.000136	0.000680	4.996598	0.200136	40
41	1763.725882	8813.629408	0.000113	0.000567	4.997165	0.200113	41
42	2116.471058	10577.355289	0.000095	0.000472	4.997638	0.200095	42
43	2539.765269	12693.826347	0.000079	0.000394	4.998031	0.200079	43
44	3047.718323	15233.591617	0.000066	0.000328	4.998359	0.200066	44
45	3657.261988	18281.309940	0.000055	0.000273	4.998633	0.200055	45
46	4388.714386	21938.571928	0.000046	0.000228	4.998861	0.200046	46
47	5266.457263	26327.286314	0.000038	0.000190	4.999051	0.200038	47
48	6319.748715	31593.743576	0.000032	0.000158	4.999209	0.200032	48
49	7583.698458	37913.492292	0.000026	0.000132	4.999341	0.200026	49
50	9100.438150	45497.190750	0.000022	0.000110	4.999451	0.200022	50



APPENDIX
B

MONTHLY COMPOUND INTEREST TABLES

MONTHLY COMPOUND INTEREST TABLES							
6.00% ANNUAL INTEREST RATE			0.5000% MONTHLY EFFECTIVE INTEREST RATE				
	1	2	3	4	5	6	
	AMOUNT OF \$1 AT COMPOUND INTEREST	ACCUMULATION OF \$1 PER PERIOD	SINKING FUND FACTOR	PRESENT VALUE REVERSION OF \$1	PRESENT VALUE ORD. ANNUITY \$1 PER PERIOD	INSTALLMENT TO AMORTIZE \$1	
MONTHS							MONTHS
1	1.005000	1.000000	1.000000	0.995025	0.995025	1.005000	1
2	1.010025	2.005000	0.498753	0.990075	1.985099	0.503753	2
3	1.015075	3.015025	0.331672	0.985149	2.970248	0.336672	3
4	1.020151	4.030100	0.248133	0.980248	3.950496	0.253133	4
5	1.025251	5.050251	0.198010	0.975371	4.925866	0.203010	5
6	1.030378	6.075502	0.164595	0.970518	5.896384	0.169595	6
7	1.035529	7.105879	0.140729	0.965690	6.862074	0.145729	7
8	1.040707	8.141409	0.122829	0.960885	7.822959	0.127829	8
9	1.045911	9.182116	0.108907	0.956105	8.779064	0.113907	9
10	1.051140	10.228026	0.097771	0.951348	9.730412	0.102771	10
11	1.056396	11.279167	0.088659	0.946615	10.677027	0.093659	11
12	1.061678	12.335562	0.081066	0.941905	11.618932	0.086066	12
YEARS							MONTHS
1	1.061678	12.335562	0.081066	0.941905	11.618932	0.086066	12
2	1.127160	25.431955	0.039321	0.887186	22.562866	0.044321	24
3	1.196681	39.336105	0.025422	0.835645	32.871016	0.030422	36
4	1.270489	54.097832	0.018485	0.787098	42.580318	0.023485	48
5	1.348850	69.770031	0.014333	0.741372	51.725561	0.019333	60
6	1.432044	86.408856	0.011573	0.698302	60.339514	0.016573	72
7	1.520370	104.073927	0.009609	0.657735	68.453042	0.014609	84
8	1.614143	122.828542	0.008141	0.619524	76.095218	0.013141	96
9	1.713699	142.739900	0.007006	0.583533	83.293424	0.012006	108
10	1.819397	163.879347	0.006102	0.549633	90.073453	0.011102	120
11	1.931613	186.322629	0.005367	0.517702	96.459599	0.010367	132
12	2.050751	210.150163	0.004759	0.487626	102.474743	0.009759	144
13	2.177237	235.447328	0.004247	0.459298	108.140440	0.009247	156
14	2.311524	262.304766	0.003812	0.432615	113.476990	0.008812	168
15	2.454094	290.818712	0.003439	0.407482	118.503515	0.008439	180
16	2.605457	321.091337	0.003114	0.383810	123.238025	0.008114	192
17	2.766156	353.231110	0.002831	0.361513	127.697486	0.007831	204
18	2.936766	387.353194	0.002582	0.340511	131.897876	0.007582	216
19	3.117899	423.579854	0.002361	0.320729	135.854246	0.007361	228
20	3.310204	462.040895	0.002164	0.302096	139.580772	0.007164	240
21	3.514371	502.874129	0.001989	0.284546	143.090806	0.006989	252
22	3.731129	546.225867	0.001831	0.268015	146.396927	0.006831	264
23	3.961257	592.251446	0.001688	0.252445	149.510979	0.006688	276
24	4.205579	641.115782	0.001560	0.237779	152.444121	0.006560	288
25	4.464970	692.993962	0.001443	0.223966	155.206864	0.006443	300
26	4.740359	748.071876	0.001337	0.210954	157.809106	0.006337	312
27	5.032734	806.546875	0.001240	0.198699	160.260172	0.006240	324
28	5.343142	868.628484	0.001151	0.187156	162.568844	0.006151	336
29	5.672696	934.539150	0.001070	0.176283	164.743394	0.006070	348
30	6.022575	1004.515042	0.000996	0.166042	166.791614	0.005996	360
31	6.394034	1078.806895	0.000927	0.156396	168.720844	0.005927	372
32	6.788405	1157.680906	0.000864	0.147310	170.537996	0.005864	384
33	7.207098	1241.419693	0.000806	0.138752	172.249581	0.005806	396
34	7.651617	1330.323306	0.000752	0.130691	173.861732	0.005752	408
35	8.123551	1424.710299	0.000702	0.123099	175.380226	0.005702	420
36	8.624594	1524.918875	0.000656	0.115947	176.810504	0.005656	432
37	9.156540	1631.308097	0.000613	0.109212	178.157690	0.005613	444
38	9.721296	1744.259173	0.000573	0.102867	179.426611	0.005573	456
39	10.320884	1864.176824	0.000536	0.096891	180.621815	0.005536	468
40	10.957454	1991.490734	0.000502	0.091262	181.747584	0.005502	480

MONTHLY COMPOUND INTEREST TABLES							
7.00% ANNUAL INTEREST RATE			0.5833% MONTHLY EFFECTIVE INTEREST RATE				
	1	2	3	4	5	6	
	AMOUNT OF \$1 AT COMPOUND INTEREST	ACCUMULATION OF \$1 PER PERIOD	SINKING FUND FACTOR	PRESENT VALUE REVERSION OF \$1	PRESENT VALUE ORD. ANNUITY \$1 PER PERIOD	INSTALLMENT TO AMORTIZE \$1	
MONTHS							MONTHS
1	1.005833	1.000000	1.000000	0.994200	0.994200	1.005833	1
2	1.011701	2.005833	0.498546	0.988435	1.982635	0.504379	2
3	1.017602	3.017534	0.331396	0.982702	2.965337	0.337230	3
4	1.023538	4.035136	0.247823	0.977003	3.942340	0.253656	4
5	1.029509	5.058675	0.197680	0.971337	4.913677	0.203514	5
6	1.035514	6.088184	0.164253	0.965704	5.879381	0.170086	6
7	1.041555	7.123698	0.140377	0.960103	6.839484	0.146210	7
8	1.047631	8.165253	0.122470	0.954535	7.794019	0.128304	8
9	1.053742	9.212883	0.108544	0.948999	8.743018	0.114377	9
10	1.059889	10.266625	0.097403	0.943495	9.686513	0.103236	10
11	1.066071	11.326514	0.088288	0.938024	10.624537	0.094122	11
12	1.072290	12.392585	0.080693	0.932583	11.557120	0.086527	12
YEARS							MONTHS
1	1.072290	12.392585	0.080693	0.932583	11.557120	0.086527	12
2	1.149806	25.681032	0.038939	0.869712	22.335099	0.044773	24
3	1.232926	39.930101	0.025044	0.811079	32.386464	0.030877	36
4	1.322054	55.209236	0.018113	0.756399	41.760201	0.023946	48
5	1.417625	71.592902	0.013968	0.705405	50.501994	0.019801	60
6	1.520106	89.160944	0.011216	0.657849	58.654444	0.017049	72
7	1.629994	107.998981	0.009259	0.613499	66.257285	0.015093	84
8	1.747826	128.198821	0.007800	0.572139	73.347569	0.013634	96
9	1.874177	149.858909	0.006673	0.533568	79.959850	0.012506	108
10	2.009661	173.084807	0.005778	0.497596	86.126354	0.011611	120
11	2.154940	197.989707	0.005051	0.464050	91.877134	0.010884	132
12	2.310721	224.694985	0.004450	0.432765	97.240216	0.010284	144
13	2.477763	253.330789	0.003947	0.403590	102.241738	0.009781	156
14	2.656881	284.036677	0.003521	0.376381	106.906074	0.009354	168
15	2.848947	316.962297	0.003155	0.351007	111.255958	0.008988	180
16	3.054897	352.268112	0.002839	0.327343	115.312587	0.008672	192
17	3.275736	390.126188	0.002563	0.305275	119.095732	0.008397	204
18	3.512539	430.721027	0.002322	0.284694	122.623831	0.008155	216
19	3.766461	474.250470	0.002109	0.265501	125.914077	0.007942	228
20	4.038739	520.926660	0.001920	0.247602	128.982506	0.007753	240
21	4.330700	570.977075	0.001751	0.230910	131.844073	0.007585	252
22	4.643766	624.645640	0.001601	0.215342	134.512723	0.007434	264
23	4.979464	682.193909	0.001466	0.200825	137.001461	0.007299	276
24	5.339430	743.902347	0.001344	0.187286	139.322418	0.007178	288
25	5.725418	810.071693	0.001234	0.174660	141.486903	0.007068	300
26	6.139309	881.024427	0.001135	0.162885	143.505467	0.006968	312
27	6.583120	957.106339	0.001045	0.151904	145.387946	0.006878	324
28	7.059015	1038.688219	0.000963	0.141663	147.143515	0.006796	336
29	7.569311	1126.167659	0.000888	0.132112	148.780729	0.006721	348
30	8.116497	1219.970996	0.000820	0.123206	150.307568	0.006653	360
31	8.703240	1320.555383	0.000757	0.114900	151.731473	0.006591	372
32	9.332398	1428.411024	0.000700	0.107154	153.059383	0.006533	384
33	10.007037	1544.063557	0.000648	0.099930	154.297770	0.006481	396
34	10.730447	1668.076622	0.000599	0.093193	155.452669	0.006433	408
35	11.506152	1801.054601	0.000555	0.086910	156.529709	0.006389	420
36	12.337932	1943.645569	0.000514	0.081051	157.534139	0.006348	432
37	13.229843	2096.544450	0.000477	0.075587	158.470853	0.006310	444
38	14.186229	2260.496403	0.000442	0.070491	159.344418	0.006276	456
39	15.211753	2436.300456	0.000410	0.065739	160.159090	0.006244	468
40	16.311411	2624.813398	0.000381	0.061307	160.918839	0.006214	480

MONTHLY COMPOUND INTEREST TABLES							
8.00% ANNUAL INTEREST RATE			0.6667% MONTHLY EFFECTIVE INTEREST RATE				
	1	2	3	4	5	6	
	AMOUNT OF \$1 AT COMPOUND INTEREST	ACCUMULATION OF \$1 PER PERIOD	SINKING FUND FACTOR	PRESENT VALUE REVERSION OF \$1	PRESENT VALUE ORD. ANNUITY \$1 PER PERIOD	INSTALLMENT TO AMORTIZE \$1	
MONTHS							MONTHS
1	1.006667	1.000000	1.000000	0.993377	0.993377	1.006667	1
2	1.013378	2.006667	0.498339	0.986799	1.980176	0.505006	2
3	1.020134	3.020044	0.331121	0.980264	2.960440	0.337788	3
4	1.026935	4.040178	0.247514	0.973772	3.934212	0.254181	4
5	1.033781	5.067113	0.197351	0.967323	4.901535	0.204018	5
6	1.040673	6.100893	0.163910	0.960917	5.862452	0.170577	6
7	1.047610	7.141566	0.140025	0.954553	6.817005	0.146692	7
8	1.054595	8.189176	0.122112	0.948232	7.765237	0.128779	8
9	1.061625	9.243771	0.108181	0.941952	8.707189	0.114848	9
10	1.068703	10.305396	0.097037	0.935714	9.642903	0.103703	10
11	1.075827	11.374099	0.087919	0.929517	10.572420	0.094586	11
12	1.083000	12.449926	0.080322	0.923361	11.495782	0.086988	12
YEARS							MONTHS
1	1.083000	12.449926	0.080322	0.923361	11.495782	0.086988	12
2	1.172888	25.933190	0.038561	0.852596	22.110544	0.045227	24
3	1.270237	40.535558	0.024670	0.787255	31.911806	0.031336	36
4	1.375666	56.349915	0.017746	0.726921	40.961913	0.024413	48
5	1.489846	73.476856	0.013610	0.671210	49.318433	0.020276	60
6	1.613502	92.025325	0.010867	0.619770	57.034522	0.017533	72
7	1.747422	112.113308	0.008920	0.572272	64.159261	0.015586	84
8	1.892457	133.868583	0.007470	0.528414	70.737970	0.014137	96
9	2.049530	157.429535	0.006352	0.487917	76.812497	0.013019	108
10	2.219640	182.946035	0.005466	0.450523	82.421481	0.012133	120
11	2.403869	210.580392	0.004749	0.415996	87.600600	0.011415	132
12	2.603389	240.508387	0.004158	0.384115	92.382800	0.010825	144
13	2.819469	272.920390	0.003664	0.354677	96.798498	0.010331	156
14	3.053484	308.022574	0.003247	0.327495	100.875784	0.009913	168
15	3.306921	346.038222	0.002890	0.302396	104.640592	0.009557	180
16	3.581394	387.209149	0.002583	0.279221	108.116871	0.009249	192
17	3.878648	431.797244	0.002316	0.257822	111.326733	0.008983	204
18	4.200574	480.086128	0.002083	0.238063	114.290596	0.008750	216
19	4.549220	532.382966	0.001878	0.219818	117.027313	0.008545	228
20	4.926803	589.020416	0.001698	0.202971	119.554292	0.008364	240
21	5.335725	650.358746	0.001538	0.187416	121.887606	0.008204	252
22	5.778588	716.788127	0.001395	0.173053	124.042099	0.008062	264
23	6.258207	788.731114	0.001268	0.159790	126.031475	0.007935	276
24	6.777636	866.645333	0.001154	0.147544	127.868388	0.007821	288
25	7.340176	951.026395	0.001051	0.136237	129.564523	0.007718	300
26	7.949407	1042.411042	0.000959	0.125796	131.130668	0.007626	312
27	8.609204	1141.380571	0.000876	0.116155	132.576786	0.007543	324
28	9.323763	1248.564521	0.000801	0.107253	133.912076	0.007468	336
29	10.097631	1364.644687	0.000733	0.099033	135.145031	0.007399	348
30	10.935730	1490.359449	0.000671	0.091443	136.283494	0.007338	360
31	11.843390	1626.508474	0.000615	0.084435	137.334707	0.007281	372
32	12.826385	1773.957801	0.000564	0.077964	138.305357	0.007230	384
33	13.890969	1933.645350	0.000517	0.071989	139.201617	0.007184	396
34	15.043913	2106.586886	0.000475	0.066472	140.029190	0.007141	408
35	16.292550	2293.882485	0.000436	0.061378	140.793338	0.007103	420
36	17.644824	2496.723526	0.000401	0.056674	141.498923	0.007067	432
37	19.109335	2716.400273	0.000368	0.052330	142.150433	0.007035	444
38	20.695401	2954.310082	0.000338	0.048320	142.752013	0.007005	456
39	22.413109	3211.966288	0.000311	0.044617	143.307488	0.006978	468
40	24.273386	3491.007831	0.000286	0.041197	143.820392	0.006953	480

MONTHLY COMPOUND INTEREST TABLES							
9.00% ANNUAL INTEREST RATE			0.7500% MONTHLY EFFECTIVE INTEREST RATE				
	1	2	3	4	5	6	
	AMOUNT OF \$1 AT COMPOUND INTEREST	ACCUMULATION OF \$1 PER PERIOD	SINKING FUND FACTOR	PRESENT VALUE REVERSION OF \$1	PRESENT VALUE ORD. ANNUITY \$1 PER PERIOD	INSTALLMENT TO AMORTIZE \$1	
MONTHS							MONTHS
1	1.007500	1.000000	1.000000	0.992556	0.992556	1.007500	1
2	1.015056	2.007500	0.498132	0.985167	1.977723	0.505632	2
3	1.022669	3.022556	0.330846	0.977833	2.955556	0.338346	3
4	1.030339	4.045225	0.247205	0.970554	3.926110	0.254705	4
5	1.038067	5.075565	0.197022	0.963329	4.889440	0.204522	5
6	1.045852	6.113631	0.163569	0.956158	5.845598	0.171069	6
7	1.053696	7.159484	0.139675	0.949040	6.794638	0.147175	7
8	1.061599	8.213180	0.121756	0.941975	7.736613	0.129256	8
9	1.069561	9.274779	0.107819	0.934963	8.671576	0.115319	9
10	1.077583	10.344339	0.096671	0.928003	9.599580	0.104171	10
11	1.085664	11.421922	0.087551	0.921095	10.520675	0.095051	11
12	1.093807	12.507586	0.079951	0.914238	11.434913	0.087451	12
YEARS							MONTHS
1	1.093807	12.507586	0.079951	0.914238	11.434913	0.087451	12
2	1.196414	26.188471	0.038185	0.835831	21.889146	0.045685	24
3	1.308645	41.152716	0.024300	0.764149	31.446805	0.031800	36
4	1.431405	57.520711	0.017385	0.698614	40.184782	0.024885	48
5	1.565681	75.424137	0.013258	0.638700	48.173374	0.020758	60
6	1.712553	95.007028	0.010526	0.583924	55.476849	0.018026	72
7	1.873202	116.426928	0.008589	0.533845	62.153965	0.016089	84
8	2.048921	139.856164	0.007150	0.488062	68.258439	0.014650	96
9	2.241124	165.483223	0.006043	0.446205	73.839382	0.013543	108
10	2.451357	193.514277	0.005168	0.407937	78.941693	0.012668	120
11	2.681311	224.174837	0.004461	0.372952	83.606420	0.011961	132
12	2.932837	257.711570	0.003880	0.340967	87.871092	0.011380	144
13	3.207957	294.394279	0.003397	0.311725	91.770018	0.010897	156
14	3.508886	334.518079	0.002989	0.284991	95.334564	0.010489	168
15	3.838043	378.405769	0.002643	0.260549	98.593409	0.010143	180
16	4.198078	426.410427	0.002345	0.238204	101.572769	0.009845	192
17	4.591887	478.918252	0.002088	0.217775	104.296613	0.009588	204
18	5.022638	536.351674	0.001864	0.199099	106.786856	0.009364	216
19	5.493796	599.172747	0.001669	0.182024	109.063531	0.009169	228
20	6.009152	667.886870	0.001497	0.166413	111.144954	0.008997	240
21	6.572851	743.046852	0.001346	0.152141	113.047870	0.008846	252
22	7.189430	825.257358	0.001212	0.139093	114.787589	0.008712	264
23	7.863848	915.179777	0.001093	0.127164	116.378106	0.008593	276
24	8.601532	1013.537539	0.000987	0.116258	117.832218	0.008487	288
25	9.408415	1121.121937	0.000892	0.106288	119.161622	0.008392	300
26	10.290989	1238.798495	0.000807	0.097172	120.377014	0.008307	312
27	11.256354	1367.513924	0.000731	0.088839	121.488172	0.008231	324
28	12.312278	1508.303750	0.000663	0.081220	122.504035	0.008163	336
29	13.467255	1662.300631	0.000602	0.074254	123.432776	0.008102	348
30	14.730576	1830.743483	0.000546	0.067886	124.281866	0.008046	360
31	16.112406	2014.987436	0.000496	0.062064	125.058136	0.007996	372
32	17.623861	2216.514743	0.000451	0.056741	125.767832	0.007951	384
33	19.277100	2436.946701	0.000410	0.051875	126.416664	0.007910	396
34	21.085425	2678.056697	0.000373	0.047426	127.009850	0.007873	408
35	23.063384	2941.784474	0.000340	0.043359	127.552164	0.007840	420
36	25.226888	3230.251735	0.000310	0.039640	128.047967	0.007810	432
37	27.593344	3545.779215	0.000282	0.036241	128.501250	0.007782	444
38	30.181790	3890.905350	0.000257	0.033133	128.915659	0.007757	456
39	33.013050	4268.406696	0.000234	0.030291	129.294526	0.007734	468
40	36.109902	4681.320273	0.000214	0.027693	129.640902	0.007714	480

MONTHLY COMPOUND INTEREST TABLES						
10.00% ANNUAL INTEREST RATE			0.8333% MONTHLY EFFECTIVE INTEREST RATE			
	1	2	3	4	5	6
	AMOUNT OF \$1 AT COMPOUND INTEREST	ACCUMULATION OF \$1 PER PERIOD	SINKING FUND FACTOR	PRESENT VALUE REVERSION OF \$1	PRESENT VALUE ORD. ANNUITY \$1 PER PERIOD	INSTALLMENT TO AMORTIZE \$1
MONTHS						MONTHS
1	1.008333	1.000000	1.000000	0.991736	0.991736	1.008333
2	1.016736	2.008333	0.497925	0.983539	1.975275	0.506259
3	1.025209	3.025069	0.330571	0.975411	2.950686	0.338904
4	1.033752	4.050278	0.246897	0.967350	3.918036	0.255230
5	1.042367	5.084031	0.196694	0.959355	4.877391	0.205028
6	1.051053	6.126398	0.163228	0.951427	5.828817	0.171561
7	1.059812	7.177451	0.139325	0.943563	6.772381	0.147659
8	1.068644	8.237263	0.121400	0.935765	7.708146	0.129733
9	1.077549	9.305907	0.107459	0.928032	8.636178	0.115792
10	1.086529	10.383456	0.096307	0.920362	9.556540	0.104640
11	1.095583	11.469985	0.087184	0.912756	10.469296	0.095517
12	1.104713	12.565568	0.079583	0.905212	11.374508	0.087916
YEARS						MONTHS
1	1.104713	12.565568	0.079583	0.905212	11.374508	0.087916
2	1.220391	26.446915	0.037812	0.819410	21.670855	0.046145
3	1.348182	41.781821	0.023934	0.741740	30.991236	0.032267
4	1.489354	58.722492	0.017029	0.671432	39.428160	0.025363
5	1.645309	77.437072	0.012914	0.607789	47.065369	0.021247
6	1.817594	98.111314	0.010193	0.550178	53.978665	0.018526
7	2.007920	120.950418	0.008268	0.498028	60.236667	0.016601
8	2.218176	146.181076	0.006841	0.450821	65.901488	0.015174
9	2.450448	174.053713	0.005745	0.408089	71.029355	0.014079
10	2.707041	204.844979	0.004882	0.369407	75.671163	0.013215
11	2.990504	238.860493	0.004187	0.334392	79.872986	0.012520
12	3.303649	276.437876	0.003617	0.302696	83.676528	0.011951
13	3.649584	317.950102	0.003145	0.274004	87.119542	0.011478
14	4.031743	363.809201	0.002749	0.248032	90.236201	0.011082
15	4.453920	414.470346	0.002413	0.224521	93.057439	0.010746
16	4.920303	470.436376	0.002126	0.203240	95.611259	0.010459
17	5.435523	532.262780	0.001879	0.183975	97.923008	0.010212
18	6.004693	600.563216	0.001665	0.166536	100.015633	0.009998
19	6.633463	676.015601	0.001479	0.150751	101.909902	0.009813
20	7.328074	759.368836	0.001317	0.136462	103.624619	0.009650
21	8.095419	851.450244	0.001174	0.123527	105.176801	0.009508
22	8.943115	953.173779	0.001049	0.111818	106.581856	0.009382
23	9.879576	1065.549097	0.000938	0.101219	107.853730	0.009272
24	10.914097	1189.691580	0.000841	0.091625	109.005045	0.009174
25	12.056945	1326.833403	0.000754	0.082940	110.047230	0.009087
26	13.319465	1478.335767	0.000676	0.075078	110.990629	0.009010
27	14.714187	1645.702407	0.000608	0.067962	111.844605	0.008941
28	16.254954	1830.594523	0.000546	0.061520	112.617635	0.008880
29	17.957060	2034.847258	0.000491	0.055688	113.317392	0.008825
30	19.837399	2260.487925	0.000442	0.050410	113.950820	0.008776
31	21.914634	2509.756117	0.000398	0.045632	114.524207	0.008732
32	24.209383	2785.125947	0.000359	0.041306	115.043244	0.008692
33	26.744422	3089.330596	0.000324	0.037391	115.513083	0.008657
34	29.544912	3425.389447	0.000292	0.033847	115.938387	0.008625
35	32.638650	3796.638052	0.000263	0.030639	116.323377	0.008597
36	36.056344	4206.761236	0.000238	0.027734	116.671876	0.008571
37	39.831914	4659.829677	0.000215	0.025105	116.987340	0.008548
38	44.002836	5160.340305	0.000194	0.022726	117.272903	0.008527
39	48.610508	5713.260935	0.000175	0.020572	117.531398	0.008508
40	53.700663	6324.079581	0.000158	0.018622	117.765391	0.008491

MONTHLY COMPOUND INTEREST TABLES						
11.00% ANNUAL INTEREST RATE			0.9167% MONTHLY EFFECTIVE INTEREST RATE			
	1	2	3	4	5	6
	AMOUNT OF \$1 AT COMPOUND INTEREST	ACCUMULATION OF \$1 PER PERIOD	SINKING FUND FACTOR	PRESENT VALUE REVERSION OF \$1	PRESENT VALUE ORD. ANNUITY \$1 PER PERIOD	INSTALLMENT TO AMORTIZE \$1
MONTHS						MONTHS
1	1.009167	1.000000	1.000000	0.990917	0.990917	1.009167
2	1.018417	2.009167	0.497719	0.981916	1.972832	0.506885
3	1.027753	3.027584	0.330296	0.972997	2.945829	0.339463
4	1.037174	4.055337	0.246589	0.964158	3.909987	0.255755
5	1.046681	5.092511	0.196367	0.955401	4.865388	0.205533
6	1.056276	6.139192	0.162888	0.946722	5.812110	0.172055
7	1.065958	7.195468	0.138976	0.938123	6.750233	0.148143
8	1.075730	8.261427	0.121044	0.929602	7.679835	0.130211
9	1.085591	9.337156	0.107099	0.921158	8.600992	0.116266
10	1.095542	10.422747	0.095944	0.912790	9.513783	0.105111
11	1.105584	11.518289	0.086818	0.904499	10.418282	0.095985
12	1.115719	12.623873	0.079215	0.896283	11.314565	0.088382
YEARS						MONTHS
1	1.115719	12.623873	0.079215	0.896283	11.314565	0.088382
2	1.244829	26.708566	0.037441	0.803323	21.455619	0.046608
3	1.388879	42.423123	0.023572	0.720005	30.544874	0.032739
4	1.549598	59.956151	0.016679	0.645329	38.691421	0.025846
5	1.728916	79.518080	0.012576	0.578397	45.993034	0.021742
6	1.928984	101.343692	0.009867	0.518408	52.537346	0.019034
7	2.152204	125.694940	0.007956	0.464640	58.402903	0.017122
8	2.401254	152.864085	0.006542	0.416449	63.660103	0.015708
9	2.679124	183.177212	0.005459	0.373256	68.372043	0.014626
10	2.989150	216.998139	0.004608	0.334543	72.595275	0.013775
11	3.335051	254.732784	0.003926	0.299846	76.380487	0.013092
12	3.720979	296.834038	0.003369	0.268747	79.773109	0.012536
13	4.151566	343.807200	0.002909	0.240873	82.813859	0.012075
14	4.631980	396.216042	0.002524	0.215890	85.539231	0.011691
15	5.167988	454.689575	0.002199	0.193499	87.981937	0.011366
16	5.766021	519.929596	0.001923	0.173430	90.171293	0.011090
17	6.433259	592.719117	0.001687	0.155442	92.133576	0.010854
18	7.177708	673.931757	0.001484	0.139320	93.892337	0.010650
19	8.008304	764.542228	0.001308	0.124870	95.468685	0.010475
20	8.935015	865.638038	0.001155	0.111919	96.881539	0.010322
21	9.968965	978.432537	0.001022	0.100311	98.147856	0.010189
22	11.122562	1104.279485	0.000906	0.089907	99.282835	0.010072
23	12.409652	1244.689295	0.000803	0.080582	100.300098	0.009970
24	13.845682	1401.347165	0.000714	0.072225	101.211853	0.009880
25	15.447889	1576.133301	0.000634	0.064734	102.029044	0.009801
26	17.235500	1771.145485	0.000565	0.058020	102.761478	0.009731
27	19.229972	1988.724252	0.000503	0.052002	103.417947	0.009670
28	21.455242	2231.480981	0.000448	0.046609	104.006328	0.009615
29	23.938018	2502.329236	0.000400	0.041775	104.533685	0.009566
30	26.708098	2804.519736	0.000357	0.037442	105.006346	0.009523
31	29.798728	3141.679369	0.000318	0.033558	105.429984	0.009485
32	33.247002	3517.854723	0.000284	0.030078	105.809684	0.009451
33	37.094306	3937.560650	0.000254	0.026958	106.150002	0.009421
34	41.386816	4405.834459	0.000227	0.024162	106.455024	0.009394
35	46.176050	4928.296368	0.000203	0.021656	106.728409	0.009370
36	51.519489	5511.216962	0.000181	0.019410	106.973440	0.009348
37	57.481264	6161.592447	0.000162	0.017397	107.193057	0.009329
38	64.132929	6887.228628	0.000145	0.015593	107.389897	0.009312
39	71.554317	7696.834582	0.000130	0.013975	107.566320	0.009297
40	79.834499	8600.127195	0.000116	0.012526	107.724446	0.009283

MONTHLY COMPOUND INTEREST TABLES							
12.00% ANNUAL INTEREST RATE			1.0000% MONTHLY EFFECTIVE INTEREST RATE				
	1	2	3	4	5	6	
	AMOUNT OF \$1 AT COMPOUND INTEREST	ACCUMULATION OF \$1 PER PERIOD	SINKING FUND FACTOR	PRESENT VALUE REVERSION OF \$1	PRESENT VALUE ORD. ANNUITY \$1 PER PERIOD	INSTALLMENT TO AMORTIZE \$1	
MONTHS							
1	1.010000	1.000000	1.000000	0.990099	0.990099	1.010000	
2	1.020100	2.010000	0.497512	0.980296	1.970395	0.507512	
3	1.030301	3.030100	0.330022	0.970590	2.940985	0.340022	
4	1.040604	4.060401	0.246281	0.960980	3.901966	0.256281	
5	1.051010	5.101005	0.196040	0.951466	4.853431	0.206040	
6	1.061520	6.152015	0.162548	0.942045	5.795476	0.172548	
7	1.072135	7.213535	0.138628	0.932718	6.728195	0.148628	
8	1.082857	8.285671	0.120690	0.923483	7.651678	0.130690	
9	1.093685	9.368527	0.106740	0.914340	8.566018	0.116740	
10	1.104622	10.462213	0.095582	0.905287	9.471305	0.105582	
11	1.115668	11.566835	0.086454	0.896324	10.367628	0.096454	
12	1.126825	12.682503	0.078849	0.887449	11.255077	0.088849	
YEARS						MONTHS	
1	1.126825	12.682503	0.078849	0.887449	11.255077	0.088849	12
2	1.269735	26.973465	0.037073	0.787566	21.243387	0.047073	24
3	1.430769	43.076878	0.023214	0.698925	30.107505	0.033214	36
4	1.612226	61.222608	0.016334	0.620260	37.973959	0.026334	48
5	1.816697	81.669670	0.012244	0.550450	44.955038	0.022244	60
6	2.047099	104.709931	0.009550	0.488496	51.150391	0.019550	72
7	2.306723	130.672274	0.007653	0.433515	56.648453	0.017653	84
8	2.599273	159.927293	0.006253	0.384723	61.527703	0.016253	96
9	2.928926	192.892579	0.005184	0.341422	65.857790	0.015184	108
10	3.300387	230.038689	0.004347	0.302995	69.700522	0.014347	120
11	3.718959	271.895856	0.003678	0.268892	73.110752	0.013678	132
12	4.190616	319.061559	0.003134	0.238628	76.137157	0.013134	144
13	4.722091	372.209054	0.002687	0.211771	78.822939	0.012687	156
14	5.320970	432.096982	0.002314	0.187936	81.206434	0.012314	168
15	5.995802	499.580198	0.002002	0.166783	83.321664	0.012002	180
16	6.756220	575.621974	0.001737	0.148012	85.198824	0.011737	192
17	7.613078	661.307751	0.001512	0.131353	86.864707	0.011512	204
18	8.578606	757.860630	0.001320	0.116569	88.343095	0.011320	216
19	9.666588	866.658830	0.001154	0.103449	89.655089	0.011154	228
20	10.892554	989.255365	0.001011	0.091806	90.819416	0.011011	240
21	12.274002	1127.400210	0.000887	0.081473	91.852698	0.010887	252
22	13.830653	1283.065279	0.000779	0.072303	92.769683	0.010779	264
23	15.584726	1458.472574	0.000686	0.064165	93.583461	0.010686	276
24	17.561259	1656.125905	0.000604	0.056944	94.305647	0.010604	288
25	19.788466	1878.846626	0.000532	0.050534	94.946551	0.010532	300
26	22.298139	2129.813909	0.000470	0.044847	95.515321	0.010470	312
27	25.126101	2412.610125	0.000414	0.039799	96.020075	0.010414	324
28	28.312720	2731.271980	0.000366	0.035320	96.468019	0.010366	336
29	31.903481	3090.348134	0.000324	0.031345	96.865546	0.010324	348
30	35.949641	3494.964133	0.000286	0.027817	97.218331	0.010286	360
31	40.508956	3950.895567	0.000253	0.024686	97.531410	0.010253	372
32	45.646505	4464.650520	0.000224	0.021907	97.809252	0.010224	384
33	51.435625	5043.562459	0.000198	0.019442	98.055822	0.010198	396
34	57.958949	5695.894923	0.000176	0.017254	98.274641	0.010176	408
35	65.309595	6430.959471	0.000155	0.015312	98.468831	0.010155	420
36	73.592486	7259.248603	0.000138	0.013588	98.641166	0.010138	432
37	82.925855	8192.585529	0.000122	0.012059	98.794103	0.010122	444
38	93.442929	9244.292939	0.000108	0.010702	98.929828	0.010108	456
39	105.293832	10429.383172	0.000096	0.009497	99.050277	0.010096	468
40	118.647725	11764.772510	0.000085	0.008428	99.157169	0.010085	480

MONTHLY COMPOUND INTEREST TABLES							
13.00% ANNUAL INTEREST RATE			1.0833% MONTHLY EFFECTIVE INTEREST RATE				
	1	2	3	4	5	6	
	AMOUNT OF \$1 AT COMPOUND INTEREST	ACCUMULATION OF \$1 PER PERIOD	SINKING FUND FACTOR	PRESENT VALUE REVERSION OF \$1	PRESENT VALUE ORD. ANNUITY \$1 PER PERIOD	INSTALLMENT TO AMORTIZE \$1	
MONTHS							MONTHS
1	1.010833	1.000000	1.000000	0.989283	0.989283	1.010833	1
2	1.021784	2.010833	0.497306	0.978680	1.967963	0.508140	2
3	1.032853	3.032617	0.329748	0.968192	2.936155	0.340581	3
4	1.044043	4.065471	0.245974	0.957815	3.893970	0.256807	4
5	1.055353	5.109513	0.195713	0.947550	4.841520	0.206547	5
6	1.066786	6.164866	0.162210	0.937395	5.778915	0.173043	6
7	1.078343	7.231652	0.138281	0.927349	6.706264	0.149114	7
8	1.090025	8.309995	0.120337	0.917410	7.623674	0.131170	8
9	1.101834	9.400020	0.106383	0.907578	8.531253	0.117216	9
10	1.113770	10.501854	0.095221	0.897851	9.429104	0.106055	10
11	1.125836	11.615624	0.086091	0.888229	10.317333	0.096924	11
12	1.138032	12.741460	0.078484	0.878710	11.196042	0.089317	12
YEARS							MONTHS
1	1.138032	12.741460	0.078484	0.878710	11.196042	0.089317	12
2	1.295118	27.241655	0.036708	0.772130	21.034112	0.047542	24
3	1.473886	43.743348	0.022861	0.678478	29.678917	0.033694	36
4	1.677330	62.522811	0.015994	0.596185	37.275190	0.026827	48
5	1.908857	83.894449	0.011920	0.523874	43.950107	0.022753	60
6	2.172341	108.216068	0.009241	0.460333	49.815421	0.020074	72
7	2.472194	135.894861	0.007359	0.404499	54.969328	0.018192	84
8	2.813437	167.394225	0.005974	0.355437	59.498115	0.016807	96
9	3.201783	203.241525	0.004920	0.312326	63.477604	0.015754	108
10	3.643733	244.036917	0.004098	0.274444	66.974419	0.014931	120
11	4.146687	290.463399	0.003443	0.241156	70.047103	0.014276	132
12	4.719064	343.298242	0.002913	0.211906	72.747100	0.013746	144
13	5.370448	403.426010	0.002479	0.186204	75.119613	0.013312	156
14	6.111745	471.853363	0.002119	0.163619	77.204363	0.012953	168
15	6.955364	549.725914	0.001819	0.143774	79.036253	0.012652	180
16	7.915430	638.347406	0.001567	0.126336	80.645952	0.012400	192
17	9.008017	739.201542	0.001353	0.111012	82.060410	0.012186	204
18	10.251416	853.976825	0.001171	0.097548	83.303307	0.012004	216
19	11.666444	984.594826	0.001016	0.085716	84.395453	0.011849	228
20	13.276792	1133.242353	0.000882	0.075319	85.355132	0.011716	240
21	15.109421	1302.408067	0.000768	0.066184	86.198412	0.011601	252
22	17.195012	1494.924144	0.000669	0.058156	86.939409	0.011502	264
23	19.568482	1714.013694	0.000583	0.051103	87.590531	0.011417	276
24	22.269568	1963.344717	0.000509	0.044904	88.162677	0.011343	288
25	25.343491	2247.091520	0.000445	0.039458	88.665428	0.011278	300
26	28.841716	2570.004599	0.000389	0.034672	89.107200	0.011222	312
27	32.822810	2937.490172	0.000340	0.030467	89.495389	0.011174	324
28	37.353424	3355.700690	0.000298	0.026771	89.836495	0.011131	336
29	42.509410	3831.637843	0.000261	0.023524	90.136227	0.011094	348
30	48.377089	4373.269783	0.000229	0.020671	90.399605	0.011062	360
31	55.054699	4989.664524	0.000200	0.018164	90.631038	0.011034	372
32	62.654036	5691.141761	0.000176	0.015961	90.834400	0.011009	384
33	71.302328	6489.445641	0.000154	0.014025	91.013097	0.010987	396
34	81.144365	7397.941387	0.000135	0.012324	91.170119	0.010969	408
35	92.344923	8431.839055	0.000119	0.010829	91.308095	0.010952	420
36	105.091522	9608.448184	0.000104	0.009516	91.429337	0.010937	432
37	119.597566	10947.467591	0.000091	0.008361	91.535873	0.010925	444
38	136.105914	12471.315170	0.000080	0.007347	91.629487	0.010914	456
39	154.892951	14205.503212	0.000070	0.006456	91.711747	0.010904	468
40	176.273210	16179.065533	0.000062	0.005673	91.784030	0.010895	480

MONTHLY COMPOUND INTEREST TABLES							
14.00% ANNUAL INTEREST RATE			1.1667% MONTHLY EFFECTIVE INTEREST RATE				
	1	2	3	4	5	6	
	AMOUNT OF \$1 AT COMPOUND INTEREST	ACCUMULATION OF \$1 PER PERIOD	SINKING FUND FACTOR	PRESENT VALUE REVERSION OF \$1	PRESENT VALUE ORD. ANNUITY \$1 PER PERIOD	INSTALLMENT TO AMORTIZE \$1	
MONTHS							MONTHS
1	1.011667	1.000000	1.000000	0.988468	0.988468	1.011667	1
2	1.023469	2.011667	0.497100	0.977069	1.965537	0.508767	2
3	1.035410	3.035136	0.329475	0.965801	2.931338	0.341141	3
4	1.047490	4.070546	0.245667	0.954663	3.886001	0.257334	4
5	1.059710	5.118036	0.195387	0.943654	4.829655	0.207054	5
6	1.072074	6.177746	0.161871	0.932772	5.762427	0.173538	6
7	1.084581	7.249820	0.137934	0.922015	6.684442	0.149601	7
8	1.097235	8.334401	0.119985	0.911382	7.595824	0.131651	8
9	1.110036	9.431636	0.106026	0.900872	8.496696	0.117693	9
10	1.122986	10.541672	0.094862	0.890483	9.387178	0.106528	10
11	1.136088	11.664658	0.085729	0.880214	10.267392	0.097396	11
12	1.149342	12.800745	0.078120	0.870063	11.137455	0.089787	12
YEARS							MONTHS
1	1.149342	12.800745	0.078120	0.870063	11.137455	0.089787	12
2	1.320987	27.513180	0.036346	0.757010	20.827743	0.048013	24
3	1.518266	44.422800	0.022511	0.658646	29.258904	0.034178	36
4	1.745007	63.857736	0.015660	0.573064	36.594546	0.027326	48
5	2.005610	86.195125	0.011602	0.498601	42.977016	0.023268	60
6	2.305132	111.868425	0.008939	0.433815	48.530168	0.020606	72
7	2.649385	141.375828	0.007073	0.377446	53.361760	0.018740	84
8	3.045049	175.289927	0.005705	0.328402	57.565549	0.017372	96
9	3.499803	214.268826	0.004667	0.285730	61.223111	0.016334	108
10	4.022471	259.068912	0.003860	0.248603	64.405420	0.015527	120
11	4.623195	310.559534	0.003220	0.216301	67.174230	0.014887	132
12	5.313632	369.739871	0.002705	0.188195	69.583269	0.014371	144
13	6.107180	437.758319	0.002284	0.163742	71.679284	0.013951	156
14	7.019239	515.934780	0.001938	0.142466	73.502950	0.013605	168
15	8.067507	605.786272	0.001651	0.123954	75.089654	0.013317	180
16	9.272324	709.056369	0.001410	0.107848	76.470187	0.013077	192
17	10.657072	827.749031	0.001208	0.093834	77.671337	0.012875	204
18	12.248621	964.167496	0.001037	0.081642	78.716413	0.012704	216
19	14.077855	1120.958972	0.000892	0.071034	79.625696	0.012559	228
20	16.180270	1301.166005	0.000769	0.061804	80.416829	0.012435	240
21	18.596664	1508.285522	0.000663	0.053773	81.105164	0.012330	252
22	21.373928	1746.336688	0.000573	0.046786	81.704060	0.012239	264
23	24.565954	2019.938898	0.000495	0.040707	82.225136	0.012162	276
24	28.234683	2334.401417	0.000428	0.035417	82.678506	0.012095	288
25	32.451308	2695.826407	0.000371	0.030815	83.072966	0.012038	300
26	37.297652	3111.227338	0.000321	0.026811	83.416171	0.011988	312
27	42.867759	3588.665088	0.000279	0.023328	83.714781	0.011945	324
28	49.269718	4137.404359	0.000242	0.020296	83.974591	0.011908	336
29	56.627757	4768.093467	0.000210	0.017659	84.200641	0.011876	348
30	65.084661	5492.970967	0.000182	0.015365	84.397320	0.011849	360
31	74.804537	6326.103143	0.000158	0.013368	84.568442	0.011825	372
32	85.975998	7283.656968	0.000137	0.011631	84.717330	0.011804	384
33	98.815828	8384.213825	0.000119	0.010120	84.846871	0.011786	396
34	113.573184	9649.130077	0.000104	0.008805	84.959580	0.011770	408
35	130.534434	11102.951488	0.000090	0.007661	85.057645	0.011757	420
36	150.028711	12773.889538	0.000078	0.006665	85.142966	0.011745	432
37	172.434303	14694.368868	0.000068	0.005799	85.217202	0.011735	444
38	198.185992	16901.656478	0.000059	0.005046	85.281792	0.011726	456
39	227.783490	19438.584899	0.000051	0.004390	85.337989	0.011718	468
40	261.801139	22354.383358	0.000045	0.003820	85.386883	0.011711	480

MONTHLY COMPOUND INTEREST TABLES						
15.00% ANNUAL INTEREST RATE			1.2500% MONTHLY EFFECTIVE INTEREST RATE			
	1	2	3	4	5	6
	AMOUNT OF \$1 AT COMPOUND INTEREST	ACCUMULATION OF \$1 PER PERIOD	SINKING FUND FACTOR	PRESENT VALUE REVERSION OF \$1	PRESENT VALUE ORD. ANNUITY \$1 PER PERIOD	INSTALLMENT TO AMORTIZE \$1
MONTHS						MONTHS
1	1.012500	1.000000	1.000000	0.987654	0.987654	1.012500
2	1.025156	2.012500	0.496894	0.975461	1.963115	0.509394
3	1.037971	3.037656	0.329201	0.963418	2.926534	0.341701
4	1.050945	4.075627	0.245361	0.951524	3.878058	0.257861
5	1.064082	5.126572	0.195062	0.939777	4.817835	0.207562
6	1.077383	6.190654	0.161534	0.928175	5.746010	0.174034
7	1.090850	7.268038	0.137589	0.916716	6.662726	0.150089
8	1.104486	8.358888	0.119633	0.905398	7.568124	0.132133
9	1.118292	9.463374	0.105671	0.894221	8.462345	0.118171
10	1.132271	10.581666	0.094503	0.883181	9.345526	0.107003
11	1.146424	11.713937	0.085368	0.872277	10.217803	0.097868
12	1.160755	12.860361	0.077758	0.861509	11.079312	0.090258
YEARS						MONTHS
1	1.160755	12.860361	0.077758	0.861509	11.079312	0.090258
2	1.347351	27.788084	0.035987	0.742197	20.624235	0.048487
3	1.563944	45.115505	0.022165	0.639409	28.847267	0.034665
4	1.815355	65.228388	0.015331	0.550856	35.931481	0.027831
5	2.107181	88.574508	0.011290	0.474568	42.034592	0.023790
6	2.445920	115.673621	0.008645	0.408844	47.292474	0.021145
7	2.839113	147.129040	0.006797	0.352223	51.822185	0.019297
8	3.295513	183.641059	0.005445	0.303443	55.724570	0.017945
9	3.825282	226.022551	0.004424	0.261419	59.086509	0.016924
10	4.440213	275.217058	0.003633	0.225214	61.982847	0.016133
11	5.153998	332.319805	0.003009	0.194024	64.478068	0.015509
12	5.982526	398.602077	0.002509	0.167153	66.627722	0.015009
13	6.944244	475.539523	0.002103	0.144004	68.479668	0.014603
14	8.060563	564.845011	0.001770	0.124061	70.075134	0.014270
15	9.356334	668.506759	0.001496	0.106879	71.449643	0.013996
16	10.860408	788.832603	0.001268	0.092078	72.633794	0.013768
17	12.606267	928.501369	0.001077	0.079326	73.653950	0.013577
18	14.632781	1090.622520	0.000917	0.068340	74.532823	0.013417
19	16.985067	1278.605378	0.000782	0.058875	75.289980	0.013282
20	19.715494	1497.239481	0.000668	0.050722	75.942278	0.013168
21	22.884848	1750.787854	0.000571	0.043697	76.504237	0.013071
22	26.563691	2045.095272	0.000489	0.037645	76.988370	0.012989
23	30.833924	2386.713938	0.000419	0.032432	77.405455	0.012919
24	35.790617	2783.249347	0.000359	0.027940	77.764777	0.012859
25	41.544120	3243.529615	0.000308	0.024071	78.074336	0.012808
26	48.222525	3777.802015	0.000265	0.020737	78.341024	0.012765
27	55.974514	4397.961118	0.000227	0.017865	78.570778	0.012727
28	64.972670	5117.813598	0.000195	0.015391	78.768713	0.012695
29	75.417320	5953.385616	0.000168	0.013260	78.939236	0.012668
30	87.540995	6923.279611	0.000144	0.011423	79.086142	0.012644
31	101.613606	8049.088447	0.000124	0.009841	79.212704	0.012624
32	117.948452	9355.876140	0.000107	0.008478	79.321738	0.012607
33	136.909198	10872.735858	0.000092	0.007304	79.415671	0.012592
34	158.917970	12633.437629	0.000079	0.006293	79.496596	0.012579
35	184.464752	14677.180163	0.000068	0.005421	79.566313	0.012568
36	214.118294	17049.463544	0.000059	0.004670	79.626375	0.012559
37	248.538777	19803.102194	0.000050	0.004024	79.678119	0.012550
38	288.492509	22999.400699	0.000043	0.003466	79.722696	0.012543
39	334.868983	26709.518627	0.000037	0.002986	79.761101	0.012537
40	388.700685	31016.054774	0.000032	0.002573	79.794186	0.012532

MONTHLY COMPOUND INTEREST TABLES						
16.00% ANNUAL INTEREST RATE			1.3333% MONTHLY EFFECTIVE INTEREST RATE			
	1	2	3	4	5	6
	AMOUNT OF \$1 AT COMPOUND INTEREST	ACCUMULATION OF \$1 PER PERIOD	SINKING FUND FACTOR	PRESENT VALUE REVERSION OF \$1	PRESENT VALUE ORD. ANNUITY \$1 PER PERIOD	INSTALLMENT TO AMORTIZE \$1
MONTHS						MONTHS
1	1.013333	1.000000	1.000000	0.986842	0.986842	1.013333
2	1.026844	2.013333	0.496689	0.973857	1.960699	0.510022
3	1.040536	3.040178	0.328928	0.961043	2.921743	0.342261
4	1.054410	4.080713	0.245055	0.948398	3.870141	0.258389
5	1.068468	5.135123	0.194737	0.935919	4.806060	0.208071
6	1.082715	6.203591	0.161197	0.923604	5.729665	0.174530
7	1.097151	7.286306	0.137244	0.911452	6.641116	0.150577
8	1.111779	8.383457	0.119283	0.899459	7.540575	0.132616
9	1.126603	9.495236	0.105316	0.887624	8.428199	0.118649
10	1.141625	10.621839	0.094146	0.875945	9.304144	0.107479
11	1.156846	11.763464	0.085009	0.864419	10.168563	0.098342
12	1.172271	12.920310	0.077398	0.853045	11.021609	0.090731
YEARS						MONTHS
1	1.172271	12.920310	0.077398	0.853045	11.021609	0.090731
2	1.374219	28.066412	0.035630	0.727686	20.423539	0.048963
3	1.610957	45.821745	0.021824	0.620749	28.443811	0.035157
4	1.888477	66.635803	0.015007	0.529527	35.285465	0.028340
5	2.213807	91.035516	0.010985	0.451711	41.121706	0.024318
6	2.595181	119.638587	0.008359	0.385330	46.100283	0.021692
7	3.042255	153.169132	0.006529	0.328704	50.347235	0.019862
8	3.566347	192.476010	0.005195	0.280399	53.970077	0.018529
9	4.180724	238.554316	0.004192	0.239193	57.060524	0.017525
10	4.900941	292.570569	0.003418	0.204042	59.696816	0.016751
11	5.745230	355.892244	0.002810	0.174057	61.945692	0.016143
12	6.734965	430.122395	0.002325	0.148479	63.864085	0.015658
13	7.895203	517.140233	0.001934	0.126659	65.500561	0.015267
14	9.255316	619.148703	0.001615	0.108046	66.896549	0.014948
15	10.849737	738.730255	0.001354	0.092168	68.087390	0.014687
16	12.718830	878.912215	0.001138	0.078624	69.103231	0.014471
17	14.909912	1043.243434	0.000959	0.067069	69.969789	0.014292
18	17.478455	1235.884123	0.000809	0.057213	70.709003	0.014142
19	20.489482	1461.711177	0.000684	0.048806	71.339585	0.014017
20	24.019222	1726.441638	0.000579	0.041633	71.877501	0.013913
21	28.157032	2036.777427	0.000491	0.035515	72.336367	0.013824
22	33.007667	2400.575011	0.000417	0.030296	72.727801	0.013750
23	38.693924	2827.044294	0.000354	0.025844	73.061711	0.013687
24	45.359757	3326.981781	0.000301	0.022046	73.346552	0.013634
25	53.173919	3913.043898	0.000256	0.018806	73.589534	0.013589
26	62.334232	4600.067404	0.000217	0.016043	73.796809	0.013551
27	73.072600	5405.444997	0.000185	0.013685	73.973623	0.013518
28	85.660875	6349.565632	0.000157	0.011674	74.124454	0.013491
29	100.417742	7456.330682	0.000134	0.009958	74.253120	0.013467
30	117.716787	8753.759030	0.000114	0.008495	74.362878	0.013448
31	137.995952	10274.696396	0.000097	0.007247	74.456506	0.013431
32	161.768625	12057.646856	0.000083	0.006182	74.536375	0.013416
33	189.636635	14147.747615	0.000071	0.005273	74.604507	0.013404
34	222.305489	16597.911700	0.000060	0.004498	74.662626	0.013394
35	260.602233	19470.167508	0.000051	0.003837	74.712205	0.013385
36	305.496388	22837.229116	0.000044	0.003273	74.754498	0.013377
37	358.124495	26784.337116	0.000037	0.002792	74.790576	0.013371
38	419.818887	31411.416562	0.000032	0.002382	74.821352	0.013365
39	492.141422	36835.606677	0.000027	0.002032	74.847605	0.013360
40	576.923018	43194.226353	0.000023	0.001733	74.870000	0.013356

MONTHLY COMPOUND INTEREST TABLES						
17.00% ANNUAL INTEREST RATE			1.4167% MONTHLY EFFECTIVE INTEREST RATE			
	1	2	3	4	5	6
	AMOUNT OF \$1 AT COMPOUND INTEREST	ACCUMULATION OF \$1 PER PERIOD	SINKING FUND FACTOR	PRESENT VALUE REVERSION OF \$1	PRESENT VALUE ORD. ANNUITY \$1 PER PERIOD	INSTALLMENT TO AMORTIZE \$1
MONTHS						
1	1.014167	1.000000	1.000000	0.986031	0.986031	1.014167
2	1.028534	2.014167	0.496483	0.972258	1.958289	0.510650
3	1.043105	3.042701	0.328655	0.958676	2.916965	0.342822
4	1.057882	4.085806	0.244750	0.945285	3.862250	0.258916
5	1.072869	5.143688	0.194413	0.932080	4.794330	0.208580
6	1.088068	6.216557	0.160861	0.919060	5.713391	0.175027
7	1.103482	7.304625	0.136900	0.906222	6.619613	0.151066
8	1.119115	8.408107	0.118933	0.893563	7.513176	0.133100
9	1.134969	9.527222	0.104962	0.881081	8.394257	0.119129
10	1.151048	10.662191	0.093789	0.868774	9.263031	0.107956
11	1.167354	11.813238	0.084651	0.856638	10.119669	0.098817
12	1.183892	12.980593	0.077038	0.844672	10.964341	0.091205
YEARS						
1	1.183892	12.980593	0.077038	0.844672	10.964341	0.091205
2	1.401600	28.348209	0.035276	0.713471	20.225611	0.049442
3	1.659342	46.541802	0.021486	0.602648	28.048345	0.035653
4	1.964482	68.081048	0.014688	0.509040	34.655988	0.028855
5	2.325733	93.581182	0.010686	0.429972	40.237278	0.024853
6	2.753417	123.770579	0.008079	0.363185	44.951636	0.022246
7	3.259747	159.511558	0.006269	0.306772	48.933722	0.020436
8	3.859188	201.825006	0.004955	0.259122	52.297278	0.019121
9	4.568860	251.919548	0.003970	0.218873	55.138379	0.018136
10	5.409036	311.226062	0.003213	0.184876	57.538177	0.017380
11	6.403713	381.438553	0.002622	0.156159	59.565218	0.016788
12	7.581303	464.562540	0.002153	0.131903	61.277403	0.016319
13	8.975441	562.972341	0.001776	0.111415	62.723638	0.015943
14	10.625951	679.478890	0.001472	0.094109	63.945231	0.015638
15	12.579975	817.410030	0.001223	0.079491	64.977077	0.015390
16	14.893329	980.705566	0.001020	0.067144	65.848648	0.015186
17	17.632089	1174.029800	0.000852	0.056715	66.584839	0.015018
18	20.874484	1402.904761	0.000713	0.047905	67.206679	0.014879
19	24.713129	1673.867935	0.000597	0.040464	67.731930	0.014764
20	29.257669	1994.658995	0.000501	0.034179	68.175595	0.014668
21	34.637912	2374.440878	0.000421	0.028870	68.550346	0.014588
22	41.007538	2824.061507	0.000354	0.024386	68.866887	0.014521
23	48.548485	3356.363651	0.000298	0.020598	69.134261	0.014465
24	57.476150	3986.551756	0.000251	0.017399	69.360104	0.014418
25	68.045538	4732.626240	0.000211	0.014696	69.550868	0.014378
26	80.558550	5615.897651	0.000178	0.012413	69.712000	0.014345
27	95.372601	6661.595368	0.000150	0.010485	69.848104	0.014317
28	112.910833	7899.588246	0.000127	0.008857	69.963067	0.014293
29	133.674202	9365.237774	0.000107	0.007481	70.060174	0.014273
30	158.255782	11100.408126	0.000090	0.006319	70.142196	0.014257
31	187.357711	13154.661953	0.000076	0.005337	70.211479	0.014243
32	221.811244	15586.676066	0.000064	0.004508	70.270000	0.014231
33	262.600497	18465.917458	0.000054	0.003808	70.319431	0.014221
34	310.890557	21874.627526	0.000046	0.003217	70.361184	0.014212
35	368.060758	25910.171179	0.000039	0.002717	70.396451	0.014205
36	435.744087	30687.817929	0.000033	0.002295	70.426241	0.014199
37	515.873821	36344.034396	0.000028	0.001938	70.451403	0.014194
38	610.738749	43040.382285	0.000023	0.001637	70.472657	0.014190
39	723.048553	50968.133160	0.000020	0.001383	70.490609	0.014186
40	856.011201	60353.731845	0.000017	0.001168	70.505773	0.014183

MONTHLY COMPOUND INTEREST TABLES							
18.00% ANNUAL INTEREST RATE			1.5000% MONTHLY EFFECTIVE INTEREST RATE				
	1	2	3	4	5	6	
	AMOUNT OF \$1 AT COMPOUND INTEREST	ACCUMULATION OF \$1 PER PERIOD	SINKING FUND FACTOR	PRESENT VALUE REVERSION OF \$1	PRESENT VALUE ORD. ANNUITY \$1 PER PERIOD	INSTALLMENT TO AMORTIZE \$.	
MONTHS							MONTHS
1	1.015000	1.000000	1.000000	0.985222	0.985222	1.015000	1
2	1.030225	2.015000	0.496278	0.970662	1.955883	0.511278	2
3	1.045678	3.045225	0.328383	0.956317	2.912200	0.343383	3
4	1.061364	4.090903	0.244445	0.942184	3.854385	0.259445	4
5	1.077284	5.152267	0.194089	0.928260	4.782645	0.209089	5
6	1.093443	6.229551	0.160525	0.914542	5.697187	0.175525	6
7	1.109845	7.322994	0.136556	0.901027	6.598214	0.151556	7
8	1.126493	8.432839	0.118584	0.887711	7.485925	0.133584	8
9	1.143390	9.559332	0.104610	0.874592	8.360517	0.119610	9
10	1.160541	10.702722	0.093434	0.861667	9.222185	0.108434	10
11	1.177949	11.863262	0.084294	0.848933	10.071118	0.099294	11
12	1.195618	13.041211	0.076680	0.836387	10.907505	0.091680	12
YEARS							MONTHS
1	1.195618	13.041211	0.076680	0.836387	10.907505	0.091680	12
2	1.429503	28.633521	0.034924	0.699544	20.030405	0.049924	24
3	1.709140	47.275969	0.021152	0.585090	27.660684	0.036152	36
4	2.043478	69.565219	0.014375	0.489362	34.042554	0.029375	48
5	2.443220	96.214652	0.010393	0.409296	39.380269	0.025393	60
6	2.921158	128.077197	0.007808	0.342330	43.844667	0.022808	72
7	3.492590	166.172636	0.006018	0.286321	47.578633	0.021018	84
8	4.175804	211.720235	0.004723	0.239475	50.701675	0.019723	96
9	4.992667	266.177771	0.003757	0.200294	53.313749	0.018757	108
10	5.969323	331.288191	0.003019	0.167523	55.498454	0.018019	120
11	7.137031	409.135393	0.002444	0.140114	57.325714	0.017444	132
12	8.533164	502.210922	0.001991	0.117190	58.854011	0.016991	144
13	10.202406	613.493716	0.001630	0.098016	60.132260	0.016630	156
14	12.198182	746.545446	0.001340	0.081979	61.201371	0.016340	168
15	14.584368	905.624513	0.001104	0.068567	62.095562	0.016104	180
16	17.437335	1095.822335	0.000913	0.057348	62.843452	0.015913	192
17	20.848395	1323.226308	0.000756	0.047965	63.468978	0.015756	204
18	24.926719	1595.114630	0.000627	0.040118	63.992160	0.015627	216
19	29.802839	1920.189249	0.000521	0.033554	64.429743	0.015521	228
20	35.632816	2308.854370	0.000433	0.028064	64.795732	0.015433	240
21	42.603242	2773.549452	0.000361	0.023472	65.101841	0.015361	252
22	50.937210	3329.147335	0.000300	0.019632	65.357866	0.015300	264
23	60.901454	3993.430261	0.000250	0.016420	65.572002	0.015250	276
24	72.814885	4787.658998	0.000209	0.013733	65.751103	0.015209	288
25	87.058800	5737.253308	0.000174	0.011486	65.900901	0.015174	300
26	104.089083	6872.605521	0.000146	0.009607	66.026190	0.015146	312
27	124.450799	8230.053258	0.000122	0.008035	66.130980	0.015122	324
28	148.795637	9853.042439	0.000101	0.006721	66.218625	0.015101	336
29	177.902767	11793.517795	0.000085	0.005621	66.291930	0.015085	348
30	212.703781	14113.585393	0.000071	0.004701	66.353242	0.015071	360
31	254.312506	16887.500372	0.000059	0.003932	66.404522	0.015059	372
32	304.060653	20204.043526	0.000049	0.003289	66.447412	0.015049	384
33	363.540442	24169.362788	0.000041	0.002751	66.483285	0.015041	396
34	434.655558	28910.370554	0.000035	0.002301	66.513289	0.015035	408
35	519.682084	34578.805589	0.000029	0.001924	66.538383	0.015029	420
36	621.341343	41356.089521	0.000024	0.001609	66.559372	0.015024	432
37	742.887000	49459.133344	0.000020	0.001346	66.576927	0.015020	444
38	888.209197	59147.279782	0.000017	0.001126	66.591609	0.015017	456
39	1061.959056	70730.603711	0.000014	0.000942	66.603890	0.015014	468
40	1269.697544	84579.836287	0.000012	0.000788	66.614161	0.015012	480

MONTHLY COMPOUND INTEREST TABLES							
19.00% ANNUAL INTEREST RATE			1.5833% MONTHLY EFFECTIVE INTEREST RATE				
	1	2	3	4	5	6	
	AMOUNT OF \$1 AT COMPOUND INTEREST	ACCUMULATION OF \$1 PER PERIOD	SINKING FUND FACTOR	PRESENT VALUE REVERSION OF \$1	PRESENT VALUE ORD. ANNUITY \$1 PER PERIOD	INSTALLMENT TO AMORTIZE \$1	
MONTHS							MONTHS
1	1.015833	1.000000	1.000000	0.984413	0.984413	1.015833	1
2	1.031917	2.015833	0.496073	0.969070	1.953483	0.511906	2
3	1.048256	3.047751	0.328111	0.953965	2.907449	0.343944	3
4	1.064853	4.096007	0.244140	0.939096	3.846545	0.259974	4
5	1.081714	5.160860	0.193766	0.924459	4.771004	0.209599	5
6	1.098841	6.242574	0.160190	0.910050	5.681054	0.176024	6
7	1.116239	7.341415	0.136214	0.895865	6.576920	0.152047	7
8	1.133913	8.457654	0.118236	0.881902	7.458822	0.134069	8
9	1.151866	9.591566	0.104258	0.868156	8.326978	0.120092	9
10	1.170104	10.743433	0.093080	0.854625	9.181602	0.108913	10
11	1.188631	11.913537	0.083938	0.841304	10.022906	0.099771	11
12	1.207451	13.102168	0.076323	0.828191	10.851097	0.092157	12
YEARS							MONTHS
1	1.207451	13.102168	0.076323	0.828191	10.851097	0.092157	12
2	1.457938	28.922394	0.034575	0.685900	19.837878	0.050409	24
3	1.760389	48.024542	0.020823	0.568056	27.280649	0.036656	36
4	2.125583	71.089450	0.014067	0.470459	33.444684	0.029900	48
5	2.566537	98.939196	0.010107	0.389630	38.549682	0.025941	60
6	3.098968	132.566399	0.007543	0.322688	42.777596	0.023377	72
7	3.741852	173.169599	0.005775	0.267247	46.279115	0.021608	84
8	4.518103	222.195973	0.004501	0.221332	49.179042	0.020334	96
9	5.455388	281.392918	0.003554	0.183305	51.580735	0.019387	108
10	6.587114	352.870328	0.002834	0.151812	53.569796	0.018667	120
11	7.953617	439.175798	0.002277	0.125729	55.217118	0.018110	132
12	9.603603	543.385424	0.001840	0.104128	56.581415	0.017674	144
13	11.595879	669.213441	0.001494	0.086238	57.711314	0.017328	156
14	14.001456	821.144606	0.001218	0.071421	58.647086	0.017051	168
15	16.906072	1004.594042	0.000995	0.059150	59.422084	0.016829	180
16	20.413254	1226.100247	0.000816	0.048988	60.063930	0.016649	192
17	24.648004	1493.558135	0.000670	0.040571	60.595501	0.016503	204
18	29.761257	1816.500430	0.000551	0.033601	61.035743	0.016384	216
19	35.935259	2206.437425	0.000453	0.027828	61.400348	0.016287	228
20	43.390065	2677.267240	0.000374	0.023047	61.702310	0.016207	240
21	52.391377	3245.771169	0.000308	0.019087	61.952393	0.016141	252
22	63.260020	3932.211806	0.000254	0.015808	62.159509	0.016088	264
23	76.383375	4761.055238	0.000210	0.013092	62.331041	0.016043	276
24	92.229182	5761.843068	0.000174	0.010843	62.473102	0.016007	288
25	111.362218	6970.245332	0.000143	0.008980	62.590755	0.015977	300
26	134.464421	8429.331851	0.000119	0.007437	62.688195	0.015952	312
27	162.359199	10191.107326	0.000098	0.006159	62.768894	0.015931	324
28	196.040777	12318.364881	0.000081	0.005101	62.835728	0.015915	336
29	236.709632	14886.924139	0.000067	0.004225	62.891079	0.015901	348
30	285.815282	17988.333579	0.000056	0.003499	62.936920	0.015889	360
31	345.107947	21733.133503	0.000046	0.002898	62.974886	0.015879	372
32	416.700935	26254.795909	0.000038	0.002400	63.006328	0.015871	384
33	503.145960	31714.481694	0.000032	0.001987	63.032369	0.015865	396
34	607.524092	38306.784745	0.000026	0.001646	63.053935	0.015859	408
35	733.555571	46266.667644	0.000022	0.001363	63.071796	0.015855	420
36	885.732406	55877.836195	0.000018	0.001129	63.086589	0.015851	432
37	1069.478478	67482.851256	0.000015	0.000935	63.098840	0.015848	444
38	1291.342856	81495.338274	0.000012	0.000774	63.108986	0.015846	456
39	1559.233220	98414.729710	0.000010	0.000641	63.117389	0.015843	468
40	1882.697708	118844.065787	0.000008	0.000531	63.124348	0.015842	480

MONTHLY COMPOUND INTEREST TABLES							
20.00% ANNUAL INTEREST RATE			1.6667% MONTHLY EFFECTIVE INTEREST RATE				
	1	2	3	4	5	6	
	AMOUNT OF \$1 AT COMPOUND INTEREST	ACCUMULATION OF \$1 PER PERIOD	SINKING FUND FACTOR	PRESENT VALUE REVERSION OF \$1	PRESENT VALUE ORD. ANNUITY \$1 PER PERIOD	INSTALLMENT TO AMORTIZE \$1	
MONTHS							
1	1.016667	1.000000	1.000000	0.983607	0.983607	1.016667	
2	1.033611	2.016667	0.495868	0.967482	1.951088	0.512534	
3	1.050838	3.050278	0.327839	0.951622	2.902710	0.344506	
4	1.068352	4.101116	0.243836	0.936021	3.838731	0.260503	
5	1.086158	5.169468	0.193444	0.920677	4.759408	0.210110	
6	1.104260	6.255625	0.159856	0.905583	5.664991	0.176523	
7	1.122665	7.359886	0.135872	0.890738	6.555729	0.152538	
8	1.141376	8.482551	0.117889	0.876136	7.431865	0.134556	
9	1.160399	9.623926	0.103908	0.861773	8.293637	0.120574	
10	1.179739	10.784325	0.092727	0.847645	9.141283	0.109394	
11	1.199401	11.964064	0.083584	0.833749	9.975032	0.100250	
12	1.219391	13.163465	0.075968	0.820081	10.795113	0.092635	
YEARS						MONTHS	
1	1.219391	13.163465	0.075968	0.820081	10.795113	0.092635	12
2	1.486915	29.214877	0.034229	0.672534	19.647986	0.050896	24
3	1.813130	48.787826	0.020497	0.551532	26.908062	0.037164	36
4	2.210915	72.654905	0.013764	0.452301	32.861916	0.030430	48
5	2.695970	101.758208	0.009827	0.370924	37.744561	0.026494	60
6	3.287442	137.246517	0.007286	0.304188	41.748727	0.023953	72
7	4.008677	180.520645	0.005540	0.249459	45.032470	0.022206	84
8	4.888145	233.288730	0.004287	0.204577	47.725406	0.020953	96
9	5.960561	297.633662	0.003360	0.167769	49.933833	0.020027	108
10	7.268255	376.095300	0.002659	0.137585	51.744924	0.019326	120
11	8.862845	471.770720	0.002120	0.112831	53.230165	0.018786	132
12	10.807275	588.436476	0.001699	0.092530	54.448184	0.018366	144
13	13.178294	730.697658	0.001369	0.075882	55.447059	0.018035	156
14	16.069495	904.169675	0.001106	0.062230	56.266217	0.017773	168
15	19.594998	1115.699905	0.000896	0.051033	56.937994	0.017563	180
16	23.893966	1373.637983	0.000728	0.041852	57.488906	0.017395	192
17	29.136090	1688.165376	0.000592	0.034322	57.940698	0.017259	204
18	35.528288	2071.697274	0.000483	0.028147	58.311205	0.017149	216
19	43.322878	2539.372652	0.000394	0.023082	58.615050	0.017060	228
20	52.827531	3109.651838	0.000322	0.018930	58.864229	0.016988	240
21	64.417420	3805.045193	0.000263	0.015524	59.068575	0.016929	252
22	78.550028	4653.001652	0.000215	0.012731	59.236156	0.016882	264
23	95.783203	5686.992197	0.000176	0.010440	59.373585	0.016843	276
24	116.797184	6947.831050	0.000144	0.008562	59.486289	0.016811	288
25	142.421445	8485.286707	0.000118	0.007021	59.578715	0.016785	300
26	173.667440	10360.046428	0.000097	0.005758	59.654512	0.016763	312
27	211.768529	12646.111719	0.000079	0.004722	59.716672	0.016746	324
28	258.228656	15433.719354	0.000065	0.003873	59.767648	0.016731	336
29	314.881721	18832.903252	0.000053	0.003176	59.809452	0.016720	348
30	383.963963	22977.837794	0.000044	0.002604	59.843735	0.016710	360
31	468.202234	28032.134021	0.000036	0.002136	59.871850	0.016702	372
32	570.921630	34195.297782	0.000029	0.001752	59.894907	0.016696	384
33	696.176745	41710.604726	0.000024	0.001436	59.913815	0.016691	396
34	848.911717	50874.703014	0.000020	0.001178	59.929321	0.016686	408
35	1035.155379	62049.322767	0.000016	0.000966	59.942038	0.016683	420
36	1262.259241	75675.554472	0.000013	0.000792	59.952466	0.016680	432
37	1539.187666	92291.259933	0.000011	0.000650	59.961018	0.016678	444
38	1876.871717	112552.303043	0.000009	0.000533	59.968032	0.016676	456
39	2288.640640	137258.438381	0.000007	0.000437	59.973784	0.016674	468
40	2790.747993	167384.879555	0.000006	0.000358	59.978500	0.016673	480