

# APPENDIX D

A decorative horizontal line consisting of two parallel lines, with a white circle centered on the right side.

## INTEREST FACTORS

TABLE D-1 Interest Factors for 0.50%

N	SINGLE PAYMENT		UNIFORM SERIES			
	COMPOUND- AMOUNT FACTOR	PRESENT- WORTH FACTOR	COMPOUND- AMOUNT FACTOR	SINKING- FUND FACTOR	PRESENT- WORTH FACTOR	CAPITAL- RECOVERY FACTOR
	CONVERT P TO F (F/P, I, N)	CONVERT F TO P (P/F, I, N)	CONVERT A TO F (F/A, I, N)	CONVERT F TO A (A/F, I, N)	CONVERT A TO P (P/A, I, N)	CONVERT P TO A (A/P, I, N)
1	1.0050	0.9950	1.0000	1.0000	0.9950	1.0050
2	1.0100	0.9901	2.0050	0.4988	1.9851	0.5038
3	1.0151	0.9851	3.0150	0.3317	2.9702	0.3367
4	1.0202	0.9802	4.0301	0.2481	3.9505	0.2531
5	1.0253	0.9754	5.0503	0.1980	4.9259	0.2030
6	1.0304	0.9705	6.0755	0.1646	5.8964	0.1696
7	1.0355	0.9657	7.1059	0.1407	6.8621	0.1457
8	1.0407	0.9609	8.1414	0.1228	7.8230	0.1278
9	1.0459	0.9561	9.1821	0.1089	8.7791	0.1139
10	1.0511	0.9513	10.2280	0.0978	9.7304	0.1028
11	1.0564	0.9466	11.2792	0.0887	10.6770	0.0937
12	1.0617	0.9419	12.3356	0.0811	11.6189	0.0861
13	1.0670	0.9372	13.3972	0.0746	12.5562	0.0796
14	1.0723	0.9326	14.4642	0.0691	13.4887	0.0741
15	1.0777	0.9279	15.5365	0.0644	14.4166	0.0694
16	1.0831	0.9233	16.6142	0.0602	15.3399	0.0652
17	1.0885	0.9187	17.6973	0.0565	16.2586	0.0615
18	1.0939	0.9141	18.7858	0.0532	17.1728	0.0582
19	1.0994	0.9096	19.8797	0.0503	18.0824	0.0553
20	1.1049	0.9051	20.9791	0.0477	18.9874	0.0527
21	1.1104	0.9006	22.0840	0.0453	19.8880	0.0503
22	1.1160	0.8961	23.1944	0.0431	20.7841	0.0481
23	1.1216	0.8916	24.3104	0.0411	21.6757	0.0461
24	1.1272	0.8872	25.4320	0.0393	22.5629	0.0443
25	1.1328	0.8828	26.5591	0.0377	23.4456	0.0427
26	1.1385	0.8784	27.6919	0.0361	24.3240	0.0411
27	1.1442	0.8740	28.8304	0.0347	25.1980	0.0397
28	1.1499	0.8697	29.9745	0.0334	26.0677	0.0384
29	1.1556	0.8653	31.1244	0.0321	26.9330	0.0371
30	1.1614	0.8610	32.2800	0.0310	27.7941	0.0360
35	1.1907	0.8398	38.1454	0.0262	32.0354	0.0312
40	1.2208	0.8191	44.1588	0.0226	36.1722	0.0276
45	1.2516	0.7990	50.3242	0.0199	40.2072	0.0249
50	1.2832	0.7793	56.6452	0.0177	44.1428	0.0227
55	1.3156	0.7601	63.1258	0.0158	47.9814	0.0208
60	1.3489	0.7414	69.7700	0.0143	51.7256	0.0193
65	1.3829	0.7231	76.5821	0.0131	55.3775	0.0181
70	1.4178	0.7053	83.5661	0.0120	58.9394	0.0170
75	1.4536	0.6879	90.7265	0.0110	62.4136	0.0160
80	1.4903	0.6710	98.0677	0.0102	65.8023	0.0152
85	1.5280	0.6545	105.5943	0.0095	69.1075	0.0145
90	1.5666	0.6383	113.3109	0.0088	72.3313	0.0138
95	1.6061	0.6226	121.2224	0.0082	75.4757	0.0132
100	1.6467	0.6073	129.3337	0.0077	78.5426	0.0127

TABLE D-2 Interest Factors for 0.75%

N	SINGLE PAYMENT		UNIFORM SERIES			
	COMPOUND-AMOUNT FACTOR	PRESENT-WORTH FACTOR	COMPOUND-AMOUNT FACTOR	SINKING-FUND FACTOR	PRESENT-WORTH FACTOR	CAPITAL-RECOVERY FACTOR
	CONVERT P TO F	CONVERT F TO P	CONVERT A TO F	CONVERT F TO A	CONVERT A TO P	CONVERT P TO A
	(F/P, I, N)	(P/F, I, N)	(F/A, I, N)	(A/F, I, N)	(P/A, I, N)	(A/P, I, N)
1	1.0075	0.9926	1.0000	1.0000	0.9926	1.0075
2	1.0151	0.9852	2.0075	0.4981	1.9777	0.5056
3	1.0227	0.9778	3.0226	0.3308	2.9556	0.3383
4	1.0303	0.9706	4.0452	0.2472	3.9261	0.2547
5	1.0381	0.9633	5.0756	0.1970	4.8894	0.2045
6	1.0459	0.9562	6.1136	0.1636	5.8456	0.1711
7	1.0537	0.9490	7.1595	0.1397	6.7946	0.1472
8	1.0616	0.9420	8.2132	0.1218	7.7366	0.1293
9	1.0696	0.9350	9.2748	0.1078	8.6716	0.1153
10	1.0776	0.9280	10.3443	0.0967	9.5996	0.1042
11	1.0857	0.9211	11.4219	0.0876	10.5207	0.0951
12	1.0938	0.9142	12.5076	0.0800	11.4349	0.0875
13	1.1020	0.9074	13.6014	0.0735	12.3423	0.0810
14	1.1103	0.9007	14.7034	0.0680	13.2430	0.0755
15	1.1186	0.8940	15.8137	0.0632	14.1370	0.0707
16	1.1270	0.8873	16.9323	0.0591	15.0243	0.0666
17	1.1354	0.8807	18.0593	0.0554	15.9050	0.0629
18	1.1440	0.8742	19.1947	0.0521	16.7792	0.0596
19	1.1525	0.8676	20.3387	0.0492	17.6468	0.0567
20	1.1612	0.8612	21.4912	0.0465	18.5080	0.0540
21	1.1699	0.8548	22.6524	0.0441	19.3628	0.0516
22	1.1787	0.8484	23.8223	0.0420	20.2112	0.0495
23	1.1875	0.8421	25.0010	0.0400	21.0533	0.0475
24	1.1964	0.8358	26.1885	0.0382	21.8891	0.0457
25	1.2054	0.8296	27.3849	0.0365	22.7188	0.0440
26	1.2144	0.8234	28.5903	0.0350	23.5422	0.0425
27	1.2235	0.8173	29.8047	0.0336	24.3595	0.0411
28	1.2327	0.8112	31.0282	0.0322	25.1707	0.0397
29	1.2420	0.8052	32.2609	0.0310	25.9759	0.0385
30	1.2513	0.7992	33.5029	0.0298	26.7751	0.0373
35	1.2989	0.7699	39.8538	0.0251	30.6827	0.0326
40	1.3483	0.7416	46.4465	0.0215	34.4469	0.0290
45	1.3997	0.7145	53.2901	0.0188	38.0732	0.0263
50	1.4530	0.6883	60.3943	0.0166	41.5664	0.0241
55	1.5083	0.6630	67.7688	0.0148	44.9316	0.0223
60	1.5657	0.6387	75.4241	0.0133	48.1734	0.0208
65	1.6253	0.6153	83.3709	0.0120	51.2963	0.0195
70	1.6872	0.5927	91.6201	0.0109	54.3046	0.0184
75	1.7514	0.5710	100.1833	0.0100	57.2027	0.0175
80	1.8180	0.5500	109.0725	0.0092	59.9944	0.0167
85	1.8873	0.5299	118.3001	0.0085	62.6838	0.0160
90	1.9591	0.5104	127.8790	0.0078	65.2746	0.0153
95	2.0337	0.4917	137.8225	0.0073	67.7704	0.0148
100	2.1111	0.4737	148.1445	0.0068	70.1746	0.0143

TABLE D-3 Interest Factors for 1.00%

N	SINGLE PAYMENT		UNIFORM SERIES			
	COMPOUND- AMOUNT FACTOR	PRESENT- WORTH FACTOR	COMPOUND- AMOUNT FACTOR	SINKING- FUND FACTOR	PRESENT- WORTH FACTOR	CAPITAL- RECOVERY FACTOR
	CONVERT P TO F (F/P, I, N)	CONVERT F TO P (P/F, I, N)	CONVERT A TO F (F/A, I, N)	CONVERT F TO A (A/F, I, N)	CONVERT A TO P (P/A, I, N)	CONVERT P TO A (A/P, I, N)
1	1.0100	0.9901	1.0000	1.0000	0.9901	1.0100
2	1.0201	0.9803	2.0100	0.4975	1.9704	0.5075
3	1.0303	0.9706	3.0301	0.3300	2.9410	0.3400
4	1.0406	0.9610	4.0604	0.2463	3.9020	0.2563
5	1.0510	0.9515	5.1010	0.1960	4.8534	0.2060
6	1.0615	0.9420	6.1520	0.1625	5.7955	0.1725
7	1.0721	0.9327	7.2135	0.1386	6.7282	0.1486
8	1.0829	0.9235	8.2857	0.1207	7.6517	0.1307
9	1.0937	0.9143	9.3685	0.1067	8.5660	0.1167
10	1.1046	0.9053	10.4622	0.0956	9.4713	0.1056
11	1.1157	0.8963	11.5668	0.0865	10.3676	0.0965
12	1.1268	0.8874	12.6825	0.0788	11.2551	0.0888
13	1.1381	0.8787	13.8093	0.0724	12.1337	0.0824
14	1.1495	0.8700	14.9474	0.0669	13.0037	0.0769
15	1.1610	0.8613	16.0969	0.0621	13.8651	0.0721
16	1.1726	0.8528	17.2579	0.0579	14.7179	0.0679
17	1.1843	0.8444	18.4304	0.0543	15.5623	0.0643
18	1.1961	0.8360	19.6147	0.0510	16.3983	0.0610
19	1.2081	0.8277	20.8109	0.0481	17.2260	0.0581
20	1.2202	0.8195	22.0190	0.0454	18.0456	0.0554
21	1.2324	0.8114	23.2392	0.0430	18.8570	0.0530
22	1.2447	0.8034	24.4716	0.0409	19.6604	0.0509
23	1.2572	0.7954	25.7163	0.0389	20.4558	0.0489
24	1.2697	0.7876	26.9735	0.0371	21.2434	0.0471
25	1.2824	0.7798	28.2432	0.0354	22.0232	0.0454
26	1.2953	0.7720	29.5256	0.0339	22.7952	0.0439
27	1.3082	0.7644	30.8209	0.0324	23.5596	0.0424
28	1.3213	0.7568	32.1291	0.0311	24.3164	0.0411
29	1.3345	0.7493	33.4504	0.0299	25.0658	0.0399
30	1.3478	0.7419	34.7849	0.0287	25.8077	0.0387
35	1.4166	0.7059	41.6603	0.0240	29.4086	0.0340
40	1.4889	0.6717	48.8864	0.0205	32.8347	0.0305
45	1.5648	0.6391	56.4811	0.0177	36.0945	0.0277
50	1.6446	0.6080	64.4632	0.0155	39.1961	0.0255
55	1.7285	0.5785	72.8525	0.0137	42.1472	0.0237
60	1.8167	0.5504	81.6697	0.0122	44.9550	0.0222
65	1.9094	0.5237	90.9366	0.0110	47.6266	0.0210
70	2.0068	0.4983	100.6763	0.0099	50.1685	0.0199
75	2.1091	0.4741	110.9128	0.0090	52.5871	0.0190
80	2.2167	0.4511	121.6715	0.0082	54.8882	0.0182
85	2.3298	0.4292	132.9790	0.0075	57.0777	0.0175
90	2.4486	0.4084	144.8633	0.0069	59.1609	0.0169
95	2.5735	0.3886	157.3538	0.0064	61.1430	0.0164
100	2.7048	0.3697	170.4814	0.0059	63.0289	0.0159

**TABLE D-4** Interest Factors for 1.25%

N	SINGLE PAYMENT		UNIFORM SERIES			
	COMPOUND- AMOUNT FACTOR	PRESENT- WORTH FACTOR	COMPOUND- AMOUNT FACTOR	SINKING- FUND FACTOR	PRESENT- WORTH FACTOR	CAPITAL- RECOVERY FACTOR
	CONVERT P TO F (F/P, I, N)	CONVERT F TO P (P/F, I, N)	CONVERT A TO F (F/A, I, N)	CONVERT F TO A (A/F, I, N)	CONVERT A TO P (P/A, I, N)	CONVERT P TO A (A/P, I, N)
1	1.0125	0.9877	1.0000	1.0000	0.9877	1.0125
2	1.0252	0.9755	2.0125	0.4969	1.9631	0.5094
3	1.0380	0.9634	3.0377	0.3292	2.9265	0.3417
4	1.0509	0.9515	4.0756	0.2454	3.8781	0.2579
5	1.0641	0.9398	5.1266	0.1951	4.8178	0.2076
6	1.0774	0.9282	6.1907	0.1615	5.7460	0.1740
7	1.0909	0.9167	7.2680	0.1376	6.6627	0.1501
8	1.1045	0.9054	8.3589	0.1196	7.5681	0.1321
9	1.1183	0.8942	9.4634	0.1057	8.4623	0.1182
10	1.1323	0.8832	10.5817	0.0945	9.3455	0.1070
11	1.1464	0.8723	11.7139	0.0854	10.2178	0.0979
12	1.1608	0.8615	12.8604	0.0778	11.0793	0.0903
13	1.1753	0.8509	14.0211	0.0713	11.9302	0.0838
14	1.1900	0.8404	15.1964	0.0658	12.7706	0.0783
15	1.2048	0.8300	16.3863	0.0610	13.6005	0.0735
16	1.2199	0.8197	17.5912	0.0568	14.4203	0.0693
17	1.2351	0.8096	18.8111	0.0532	15.2299	0.0657
18	1.2506	0.7996	20.0462	0.0499	16.0295	0.0624
19	1.2662	0.7898	21.2968	0.0470	16.8193	0.0595
20	1.2820	0.7800	22.5630	0.0443	17.5993	0.0568
21	1.2981	0.7704	23.8450	0.0419	18.3697	0.0544
22	1.3143	0.7609	25.1431	0.0398	19.1306	0.0523
23	1.3307	0.7515	26.4574	0.0378	19.8820	0.0503
24	1.3474	0.7422	27.7881	0.0360	20.6242	0.0485
25	1.3642	0.7330	29.1354	0.0343	21.3573	0.0468
26	1.3812	0.7240	30.4996	0.0328	22.0813	0.0453
27	1.3985	0.7150	31.8809	0.0314	22.7963	0.0439
28	1.4160	0.7062	33.2794	0.0300	23.5025	0.0425
29	1.4337	0.6975	34.6954	0.0288	24.2000	0.0413
30	1.4516	0.6889	36.1291	0.0277	24.8889	0.0402
35	1.5446	0.6474	43.5709	0.0230	28.2079	0.0355
40	1.6436	0.6084	51.4896	0.0194	31.3269	0.0319
45	1.7489	0.5718	59.9157	0.0167	34.2582	0.0292
50	1.8610	0.5373	68.8818	0.0145	37.0129	0.0270
55	1.9803	0.5050	78.4225	0.0128	39.6017	0.0253
60	2.1072	0.4746	88.5745	0.0113	42.0346	0.0238
65	2.2422	0.4460	99.3771	0.0101	44.3210	0.0226
70	2.3859	0.4191	110.8720	0.0090	46.4697	0.0215
75	2.5388	0.3939	123.1035	0.0081	48.4890	0.0206
80	2.7015	0.3702	136.1188	0.0073	50.3867	0.0198
85	2.8746	0.3479	149.9682	0.0067	52.1701	0.0192
90	3.0588	0.3269	164.7050	0.0061	53.8461	0.0186
95	3.2548	0.3072	180.3862	0.0055	55.4211	0.0180
100	3.4634	0.2887	197.0723	0.0051	56.9013	0.0176

TABLE D-5 Interest Factors for 1.50%

N	SINGLE PAYMENT		UNIFORM SERIES			
	COMPOUND- AMOUNT FACTOR	PRESENT- WORTH FACTOR	COMPOUND- AMOUNT FACTOR	SINKING- FUND FACTOR	PRESENT- WORTH FACTOR	CAPITAL- RECOVERY FACTOR
	CONVERT P TO F (F/P, I, N)	CONVERT F TO P (P/F, I, N)	CONVERT A TO F (F/A, I, N)	CONVERT F TO A (A/F, I, N)	CONVERT A TO P (P/A, I, N)	CONVERT P TO A (A/P, I, N)
1	1.0150	0.9852	1.0000	1.0000	0.9852	1.0150
2	1.0302	0.9707	2.0150	0.4963	1.9559	0.5113
3	1.0457	0.9563	3.0452	0.3284	2.9122	0.3434
4	1.0614	0.9422	4.0909	0.2444	3.8544	0.2594
5	1.0773	0.9283	5.1523	0.1941	4.7826	0.2091
6	1.0934	0.9145	6.2296	0.1605	5.6972	0.1755
7	1.1098	0.9010	7.3230	0.1366	6.5982	0.1516
8	1.1265	0.8877	8.4328	0.1186	7.4859	0.1336
9	1.1434	0.8746	9.5593	0.1046	8.3605	0.1196
10	1.1605	0.8617	10.7027	0.0934	9.2222	0.1084
11	1.1779	0.8489	11.8633	0.0843	10.0711	0.0993
12	1.1956	0.8364	13.0412	0.0767	10.9075	0.0917
13	1.2136	0.8240	14.2368	0.0702	11.7315	0.0852
14	1.2318	0.8118	15.4504	0.0647	12.5434	0.0797
15	1.2502	0.7999	16.6821	0.0599	13.3432	0.0749
16	1.2690	0.7880	17.9324	0.0558	14.1313	0.0708
17	1.2880	0.7764	19.2014	0.0521	14.9076	0.0671
18	1.3073	0.7649	20.4894	0.0488	15.6726	0.0638
19	1.3270	0.7536	21.7967	0.0459	16.4262	0.0609
20	1.3469	0.7425	23.1237	0.0432	17.1686	0.0582
21	1.3671	0.7315	24.4705	0.0409	17.9001	0.0559
22	1.3876	0.7207	25.8376	0.0387	18.6208	0.0537
23	1.4084	0.7100	27.2251	0.0367	19.3309	0.0517
24	1.4295	0.6995	28.6335	0.0349	20.0304	0.0499
25	1.4509	0.6892	30.0630	0.0333	20.7196	0.0483
26	1.4727	0.6790	31.5140	0.0317	21.3986	0.0467
27	1.4948	0.6690	32.9867	0.0303	22.0676	0.0453
28	1.5172	0.6591	34.4815	0.0290	22.7267	0.0440
29	1.5400	0.6494	35.9987	0.0278	23.3761	0.0428
30	1.5631	0.6398	37.5387	0.0266	24.0158	0.0416
35	1.6839	0.5939	45.5921	0.0219	27.0756	0.0369
40	1.8140	0.5513	54.2679	0.0184	29.9158	0.0334
45	1.9542	0.5117	63.6142	0.0157	32.5523	0.0307
50	2.1052	0.4750	73.6828	0.0136	34.9997	0.0286
55	2.2679	0.4409	84.5296	0.0118	37.2715	0.0268
60	2.4432	0.4093	96.2147	0.0104	39.3803	0.0254
65	2.6320	0.3799	108.8028	0.0092	41.3378	0.0242
70	2.8355	0.3527	122.3638	0.0082	43.1549	0.0232
75	3.0546	0.3274	136.9728	0.0073	44.8416	0.0223
80	3.2907	0.3039	152.7109	0.0065	46.4073	0.0215
85	3.5450	0.2821	169.6652	0.0059	47.8607	0.0209
90	3.8189	0.2619	187.9299	0.0053	49.2099	0.0203
95	4.1141	0.2431	207.6061	0.0048	50.4622	0.0198
100	4.4320	0.2256	228.8030	0.0044	51.6247	0.0194

TABLE D-6 Interest Factors for 1.75%

N	SINGLE PAYMENT		UNIFORM SERIES			
	COMPOUND-AMOUNT FACTOR	PRESENT-WORTH FACTOR	COMPOUND-AMOUNT FACTOR	SINKING-FUND FACTOR	PRESENT-WORTH FACTOR	CAPITAL-RECOVERY FACTOR
	CONVERT P TO F	CONVERT F TO P	CONVERT A TO F	CONVERT F TO A	CONVERT A TO P	CONVERT P TO A
	(F/P, I, N)	(P/F, I, N)	(F/A, I, N)	(A/F, I, N)	(P/A, I, N)	(A/P, I, N)
1	1.0175	0.9828	1.0000	1.0000	0.9828	1.0175
2	1.0353	0.9659	2.0175	0.4957	1.9487	0.5132
3	1.0534	0.9493	3.0528	0.3276	2.8980	0.3451
4	1.0719	0.9330	4.1062	0.2435	3.8309	0.2610
5	1.0906	0.9169	5.1781	0.1931	4.7479	0.2106
6	1.1097	0.9011	6.2687	0.1595	5.6490	0.1770
7	1.1291	0.8856	7.3784	0.1355	6.5346	0.1530
8	1.1489	0.8704	8.5075	0.1175	7.4051	0.1350
9	1.1690	0.8554	9.6564	0.1036	8.2605	0.1211
10	1.1894	0.8407	10.8254	0.0924	9.1012	0.1099
11	1.2103	0.8263	12.0148	0.0832	9.9275	0.1007
12	1.2314	0.8121	13.2251	0.0756	10.7395	0.0931
13	1.2530	0.7981	14.4565	0.0692	11.5376	0.0867
14	1.2749	0.7844	15.7095	0.0637	12.3220	0.0812
15	1.2972	0.7709	16.9844	0.0589	13.0929	0.0764
16	1.3199	0.7576	18.2817	0.0547	13.8505	0.0722
17	1.3430	0.7446	19.6016	0.0510	14.5951	0.0685
18	1.3665	0.7318	20.9446	0.0477	15.3269	0.0652
19	1.3904	0.7192	22.3112	0.0448	16.0461	0.0623
20	1.4148	0.7068	23.7016	0.0422	16.7529	0.0597
21	1.4395	0.6947	25.1164	0.0398	17.4475	0.0573
22	1.4647	0.6827	26.5559	0.0377	18.1303	0.0552
23	1.4904	0.6710	28.0207	0.0357	18.8012	0.0532
24	1.5164	0.6594	29.5110	0.0339	19.4607	0.0514
25	1.5430	0.6481	31.0275	0.0322	20.1088	0.0497
26	1.5700	0.6369	32.5704	0.0307	20.7457	0.0482
27	1.5975	0.6260	34.1404	0.0293	21.3717	0.0468
28	1.6254	0.6152	35.7379	0.0280	21.9870	0.0455
29	1.6539	0.6046	37.3633	0.0268	22.5916	0.0443
30	1.6828	0.5942	39.0172	0.0256	23.1858	0.0431
35	1.8353	0.5449	47.7308	0.0210	26.0073	0.0385
40	2.0016	0.4996	57.2341	0.0175	28.5942	0.0350
45	2.1830	0.4581	67.5986	0.0148	30.9663	0.0323
50	2.3808	0.4200	78.9022	0.0127	33.1412	0.0302
55	2.5965	0.3851	91.2302	0.0110	35.1354	0.0285
60	2.8318	0.3531	104.6752	0.0096	36.9640	0.0271
65	3.0884	0.3238	119.3386	0.0084	38.6406	0.0259
70	3.3683	0.2969	135.3308	0.0074	40.1779	0.0249
75	3.6735	0.2722	152.7721	0.0065	41.5875	0.0240
80	4.0064	0.2496	171.7938	0.0058	42.8799	0.0233
85	4.3694	0.2289	192.5393	0.0052	44.0650	0.0227
90	4.7654	0.2098	215.1646	0.0046	45.1516	0.0221
95	5.1972	0.1924	239.8402	0.0042	46.1479	0.0217
100	5.6682	0.1764	266.7518	0.0037	47.0615	0.0212

TABLE D-7 Interest Factors for 2.00%

N	SINGLE PAYMENT		UNIFORM SERIES			
	COMPOUND- AMOUNT FACTOR	PRESENT- WORTH FACTOR	COMPOUND- AMOUNT FACTOR	SINKING- FUND FACTOR	PRESENT- WORTH FACTOR	CAPITAL- RECOVERY FACTOR
	CONVERT P TO F (F/P, I, N)	CONVERT F TO P (P/F, I, N)	CONVERT A TO F (F/A, I, N)	CONVERT F TO A (A/F, I, N)	CONVERT A TO P (P/A, I, N)	CONVERT P TO A (A/P, I, N)
1	1.0200	0.9804	1.0000	1.0000	0.9804	1.0200
2	1.0404	0.9612	2.0200	0.4950	1.9416	0.5150
3	1.0612	0.9423	3.0604	0.3268	2.8839	0.3468
4	1.0824	0.9238	4.1216	0.2426	3.8077	0.2626
5	1.1041	0.9057	5.2040	0.1922	4.7135	0.2122
6	1.1262	0.8880	6.3081	0.1585	5.6014	0.1785
7	1.1487	0.8706	7.4343	0.1345	6.4720	0.1545
8	1.1717	0.8535	8.5830	0.1165	7.3255	0.1365
9	1.1951	0.8368	9.7546	0.1025	8.1622	0.1225
10	1.2190	0.8203	10.9497	0.0913	8.9826	0.1113
11	1.2434	0.8043	12.1687	0.0822	9.7868	0.1022
12	1.2682	0.7885	13.4121	0.0746	10.5753	0.0946
13	1.2936	0.7730	14.6803	0.0681	11.3484	0.0881
14	1.3195	0.7579	15.9739	0.0626	12.1062	0.0826
15	1.3459	0.7430	17.2934	0.0578	12.8493	0.0778
16	1.3728	0.7284	18.6393	0.0537	13.5777	0.0737
17	1.4002	0.7142	20.0121	0.0500	14.2919	0.0700
18	1.4282	0.7002	21.4123	0.0467	14.9920	0.0667
19	1.4568	0.6864	22.8406	0.0438	15.6785	0.0638
20	1.4859	0.6730	24.2974	0.0412	16.3514	0.0612
21	1.5157	0.6598	25.7833	0.0388	17.0112	0.0588
22	1.5460	0.6468	27.2990	0.0366	17.6580	0.0566
23	1.5769	0.6342	28.8450	0.0347	18.2922	0.0547
24	1.6084	0.6217	30.4219	0.0329	18.9139	0.0529
25	1.6406	0.6095	32.0303	0.0312	19.5235	0.0512
26	1.6734	0.5976	33.6709	0.0297	20.1210	0.0497
27	1.7069	0.5859	35.3443	0.0283	20.7069	0.0483
28	1.7410	0.5744	37.0512	0.0270	21.2813	0.0470
29	1.7758	0.5631	38.7922	0.0258	21.8444	0.0458
30	1.8114	0.5521	40.5681	0.0246	22.3965	0.0446
35	1.9999	0.5000	49.9945	0.0200	24.9986	0.0400
40	2.2080	0.4529	60.4020	0.0166	27.3555	0.0366
45	2.4379	0.4102	71.8927	0.0139	29.4902	0.0339
50	2.6916	0.3715	84.5794	0.0118	31.4236	0.0318
55	2.9717	0.3365	98.5865	0.0101	33.1748	0.0301
60	3.2810	0.3048	114.0515	0.0088	34.7609	0.0288
65	3.6225	0.2761	131.1262	0.0076	36.1975	0.0276
70	3.9996	0.2500	149.9779	0.0067	37.4986	0.0267
75	4.4158	0.2265	170.7918	0.0059	38.6771	0.0259
80	4.8754	0.2051	193.7720	0.0052	39.7445	0.0252
85	5.3829	0.1858	219.1439	0.0046	40.7113	0.0246
90	5.9431	0.1683	247.1567	0.0040	41.5869	0.0240
95	6.5617	0.1524	278.0850	0.0036	42.3800	0.0236
100	7.2446	0.1380	312.2323	0.0032	43.0984	0.0232



TABLE D-8 Interest Factors for 2.50%

N	SINGLE PAYMENT		UNIFORM SERIES			
	COMPOUND-AMOUNT FACTOR	PRESENT-WORTH FACTOR	COMPOUND-AMOUNT FACTOR	SINKING-FUND FACTOR	PRESENT-WORTH FACTOR	CAPITAL-RECOVERY FACTOR
	CONVERT P TO F	CONVERT F TO P	CONVERT A TO F	CONVERT F TO A	CONVERT A TO P	CONVERT P TO A
	(F/P, I, N)	(P/F, I, N)	(F/A, I, N)	(A/F, I, N)	(P/A, I, N)	(A/P, I, N)
1	1.0250	0.9756	1.0000	1.0000	0.9756	1.0250
2	1.0506	0.9518	2.0250	0.4938	1.9274	0.5188
3	1.0769	0.9286	3.0756	0.3251	2.8560	0.3501
4	1.1038	0.9060	4.1525	0.2408	3.7620	0.2658
5	1.1314	0.8839	5.2563	0.1902	4.6458	0.2152
6	1.1597	0.8623	6.3877	0.1565	5.5081	0.1815
7	1.1887	0.8413	7.5474	0.1325	6.3494	0.1575
8	1.2184	0.8207	8.7361	0.1145	7.1701	0.1395
9	1.2489	0.8007	9.9545	0.1005	7.9709	0.1255
10	1.2801	0.7812	11.2034	0.0893	8.7521	0.1143
11	1.3121	0.7621	12.4835	0.0801	9.5142	0.1051
12	1.3449	0.7436	13.7956	0.0725	10.2578	0.0975
13	1.3785	0.7254	15.1404	0.0660	10.9832	0.0910
14	1.4130	0.7077	16.5190	0.0605	11.6909	0.0855
15	1.4483	0.6905	17.9319	0.0558	12.3814	0.0808
16	1.4845	0.6736	19.3802	0.0516	13.0550	0.0766
17	1.5216	0.6572	20.8647	0.0479	13.7122	0.0729
18	1.5597	0.6412	22.3863	0.0447	14.3534	0.0697
19	1.5987	0.6255	23.9460	0.0418	14.9789	0.0668
20	1.6386	0.6103	25.5447	0.0391	15.5892	0.0641
21	1.6796	0.5954	27.1833	0.0368	16.1845	0.0618
22	1.7216	0.5809	28.8629	0.0346	16.7654	0.0596
23	1.7646	0.5667	30.5844	0.0327	17.3321	0.0577
24	1.8087	0.5529	32.3490	0.0309	17.8850	0.0559
25	1.8539	0.5394	34.1578	0.0293	18.4244	0.0543
26	1.9003	0.5262	36.0117	0.0278	18.9506	0.0528
27	1.9478	0.5134	37.9120	0.0264	19.4640	0.0514
28	1.9965	0.5009	39.8598	0.0251	19.9649	0.0501
29	2.0464	0.4887	41.8563	0.0239	20.4535	0.0489
30	2.0976	0.4767	43.9027	0.0228	20.9303	0.0478
35	2.3732	0.4214	54.9282	0.0182	23.1452	0.0432
40	2.6851	0.3724	67.4026	0.0148	25.1028	0.0398
45	3.0379	0.3292	81.5161	0.0123	26.8330	0.0373
50	3.4371	0.2909	97.4843	0.0103	28.3623	0.0353
55	3.8888	0.2572	115.5509	0.0087	29.7140	0.0337
60	4.3998	0.2273	135.9916	0.0074	30.9087	0.0324
65	4.9780	0.2009	159.1183	0.0063	31.9646	0.0313
70	5.6321	0.1776	185.2841	0.0054	32.8979	0.0304
75	6.3722	0.1569	214.8883	0.0047	33.7227	0.0297
80	7.2096	0.1387	248.3827	0.0040	34.4518	0.0290
85	8.1570	0.1226	286.2786	0.0035	35.0962	0.0285
90	9.2289	0.1084	329.1543	0.0030	35.6658	0.0280
95	10.4416	0.0958	377.6642	0.0026	36.1692	0.0276
100	11.8137	0.0846	432.5487	0.0023	36.6141	0.0273

TABLE D-9 Interest Factors for 3.00%

N	SINGLE PAYMENT		UNIFORM SERIES			
	COMPOUND- AMOUNT FACTOR	PRESENT- WORTH FACTOR	COMPOUND- AMOUNT FACTOR	SINKING- FUND FACTOR	PRESENT- WORTH FACTOR	CAPITAL- RECOVERY FACTOR
	CONVERT P TO F (F/P, I, N)	CONVERT F TO P (P/F, I, N)	CONVERT A TO F (F/A, I, N)	CONVERT F TO A (A/F, I, N)	CONVERT A TO P (P/A, I, N)	CONVERT P TO A (A/P, I, N)
1	1.0300	0.9709	1.0000	1.0000	0.9709	1.0300
2	1.0609	0.9426	2.0300	0.4926	1.9135	0.5226
3	1.0927	0.9151	3.0909	0.3235	2.8286	0.3535
4	1.1255	0.8885	4.1836	0.2390	3.7171	0.2690
5	1.1593	0.8626	5.3091	0.1884	4.5797	0.2184
6	1.1941	0.8375	6.4684	0.1546	5.4172	0.1846
7	1.2299	0.8131	7.6625	0.1305	6.2303	0.1605
8	1.2668	0.7894	8.8923	0.1125	7.0197	0.1425
9	1.3048	0.7664	10.1591	0.0984	7.7861	0.1284
10	1.3439	0.7441	11.4639	0.0872	8.5302	0.1172
11	1.3842	0.7224	12.8078	0.0781	9.2526	0.1081
12	1.4258	0.7014	14.1920	0.0705	9.9540	0.1005
13	1.4685	0.6810	15.6178	0.0640	10.6350	0.0940
14	1.5126	0.6611	17.0863	0.0585	11.2961	0.0885
15	1.5580	0.6419	18.5989	0.0538	11.9379	0.0838
16	1.6047	0.6232	20.1569	0.0496	12.5611	0.0796
17	1.6528	0.6050	21.7616	0.0460	13.1661	0.0760
18	1.7024	0.5874	23.4144	0.0427	13.7535	0.0727
19	1.7535	0.5703	25.1169	0.0398	14.3238	0.0698
20	1.8061	0.5537	26.8704	0.0372	14.8775	0.0672
21	1.8603	0.5375	28.6765	0.0349	15.4150	0.0649
22	1.9161	0.5219	30.5368	0.0327	15.9369	0.0627
23	1.9736	0.5067	32.4529	0.0308	16.4436	0.0608
24	2.0328	0.4919	34.4265	0.0290	16.9355	0.0590
25	2.0938	0.4776	36.4593	0.0274	17.4131	0.0574
26	2.1566	0.4637	38.5530	0.0259	17.8768	0.0559
27	2.2213	0.4502	40.7096	0.0246	18.3270	0.0546
28	2.2879	0.4371	42.9309	0.0233	18.7641	0.0533
29	2.3566	0.4243	45.2189	0.0221	19.1885	0.0521
30	2.4273	0.4120	47.5754	0.0210	19.6004	0.0510
35	2.8139	0.3554	60.4621	0.0165	21.4872	0.0465
40	3.2620	0.3066	75.4013	0.0133	23.1148	0.0433
45	3.7816	0.2644	92.7199	0.0108	24.5187	0.0408
50	4.3839	0.2281	112.7969	0.0089	25.7298	0.0389
55	5.0821	0.1968	136.0716	0.0073	26.7744	0.0373
60	5.8916	0.1697	163.0534	0.0061	27.6756	0.0361
65	6.8300	0.1464	194.3328	0.0051	28.4529	0.0351
70	7.9178	0.1263	230.5941	0.0043	29.1234	0.0343
75	9.1789	0.1089	272.6309	0.0037	29.7018	0.0337
80	10.6409	0.0940	321.3630	0.0031	30.2008	0.0331
85	12.3357	0.0811	377.8570	0.0026	30.6312	0.0326
90	14.3005	0.0699	443.3489	0.0023	31.0024	0.0323
95	16.5782	0.0603	519.2720	0.0019	31.3227	0.0319
100	19.2186	0.0520	607.2877	0.0016	31.5989	0.0316

TABLE D-10 Interest Factors for 4.00%

N	SINGLE PAYMENT		UNIFORM SERIES			
	COMPOUND- AMOUNT FACTOR	PRESENT- WORTH FACTOR	COMPOUND- AMOUNT FACTOR	SINKING- FUND FACTOR	PRESENT- WORTH FACTOR	CAPITAL- RECOVERY FACTOR
	CONVERT P TO F (F/P, I, N)	CONVERT F TO P (P/F, I, N)	CONVERT A TO F (F/A, I, N)	CONVERT F TO A (A/F, I, N)	CONVERT A TO P (P/A, I, N)	CONVERT P TO A (A/P, I, N)
1	1.0400	0.9615	1.0000	1.0000	0.9615	1.0400
2	1.0816	0.9246	2.0400	0.4902	1.8861	0.5302
3	1.1249	0.8890	3.1216	0.3203	2.7751	0.3603
4	1.1699	0.8548	4.2465	0.2355	3.6299	0.2755
5	1.2167	0.8219	5.4163	0.1846	4.4518	0.2246
6	1.2653	0.7903	6.6330	0.1508	5.2421	0.1908
7	1.3159	0.7599	7.8983	0.1266	6.0021	0.1666
8	1.3686	0.7307	9.2142	0.1085	6.7327	0.1485
9	1.4233	0.7026	10.5828	0.0945	7.4353	0.1345
10	1.4802	0.6756	12.0061	0.0833	8.1109	0.1233
11	1.5395	0.6496	13.4864	0.0741	8.7605	0.1141
12	1.6010	0.6246	15.0258	0.0666	9.3851	0.1066
13	1.6651	0.6006	16.6268	0.0601	9.9856	0.1001
14	1.7317	0.5775	18.2919	0.0547	10.5631	0.0947
15	1.8009	0.5553	20.0236	0.0499	11.1184	0.0899
16	1.8730	0.5339	21.8245	0.0458	11.6523	0.0858
17	1.9479	0.5134	23.6975	0.0422	12.1657	0.0822
18	2.0258	0.4936	25.6454	0.0390	12.6593	0.0790
19	2.1068	0.4746	27.6712	0.0361	13.1339	0.0761
20	2.1911	0.4564	29.7781	0.0336	13.5903	0.0736
21	2.2788	0.4388	31.9692	0.0313	14.0292	0.0713
22	2.3699	0.4220	34.2480	0.0292	14.4511	0.0692
23	2.4647	0.4057	36.6179	0.0273	14.8568	0.0673
24	2.5633	0.3901	39.0826	0.0256	15.2470	0.0656
25	2.6658	0.3751	41.6459	0.0240	15.6221	0.0640
26	2.7725	0.3607	44.3117	0.0226	15.9828	0.0626
27	2.8834	0.3468	47.0842	0.0212	16.3296	0.0612
28	2.9987	0.3335	49.9676	0.0200	16.6631	0.0600
29	3.1187	0.3207	52.9663	0.0189	16.9837	0.0589
30	3.2434	0.3083	56.0849	0.0178	17.2920	0.0578
35	3.9461	0.2534	73.6522	0.0136	18.6646	0.0536
40	4.8010	0.2083	95.0255	0.0105	19.7928	0.0505
45	5.8412	0.1712	121.0294	0.0083	20.7200	0.0483
50	7.1067	0.1407	152.6671	0.0066	21.4822	0.0466
55	8.6464	0.1157	191.1592	0.0052	22.1086	0.0452
60	10.5196	0.0951	237.9907	0.0042	22.6235	0.0442
65	12.7987	0.0781	294.9684	0.0034	23.0467	0.0434
70	15.5716	0.0642	364.2905	0.0027	23.3945	0.0427
75	18.9453	0.0528	448.6314	0.0022	23.6804	0.0422
80	23.0498	0.0434	551.2450	0.0018	23.9154	0.0418
85	28.0436	0.0357	676.0901	0.0015	24.1085	0.0415
90	34.1193	0.0293	827.9833	0.0012	24.2673	0.0412

TABLE D-11 Interest Factors for 5.00%

N	SINGLE PAYMENT		UNIFORM SERIES			
	COMPOUND- AMOUNT FACTOR	PRESENT- WORTH FACTOR	COMPOUND- AMOUNT FACTOR	SINKING- FUND FACTOR	PRESENT- WORTH FACTOR	CAPITAL- RECOVERY FACTOR
	CONVERT P TO F (F/P, i, N)	CONVERT F TO P (P/F, i, N)	CONVERT A TO F (F/A, i, N)	CONVERT F TO A (A/F, i, N)	CONVERT A TO P (P/A, i, N)	CONVERT P TO A (A/P, i, N)
1	1.0500	0.9524	1.0000	1.0000	0.9524	1.0500
2	1.1025	0.9070	2.0500	0.4878	1.8594	0.5378
3	1.1576	0.8638	3.1525	0.3172	2.7232	0.3672
4	1.2155	0.8227	4.3101	0.2320	3.5460	0.2820
5	1.2763	0.7835	5.5256	0.1810	4.3295	0.2310
6	1.3401	0.7462	6.8019	0.1470	5.0757	0.1970
7	1.4071	0.7107	8.1420	0.1228	5.7864	0.1728
8	1.4775	0.6768	9.5491	0.1047	6.4632	0.1547
9	1.5513	0.6446	11.0266	0.0907	7.1078	0.1407
10	1.6289	0.6139	12.5779	0.0795	7.7217	0.1295
11	1.7103	0.5847	14.2068	0.0704	8.3064	0.1204
12	1.7959	0.5568	15.9171	0.0628	8.8633	0.1128
13	1.8856	0.5303	17.7130	0.0565	9.3936	0.1065
14	1.9799	0.5051	19.5986	0.0510	9.8986	0.1010
15	2.0789	0.4810	21.5786	0.0463	10.3797	0.0963
16	2.1829	0.4581	23.6575	0.0423	10.8378	0.0923
17	2.2920	0.4363	25.8404	0.0387	11.2741	0.0887
18	2.4066	0.4155	28.1324	0.0355	11.6896	0.0855
19	2.5270	0.3957	30.5390	0.0327	12.0853	0.0827
20	2.6533	0.3769	33.0660	0.0302	12.4622	0.0802
21	2.7860	0.3589	35.7193	0.0280	12.8212	0.0780
22	2.9253	0.3418	38.5052	0.0260	13.1630	0.0760
23	3.0715	0.3256	41.4305	0.0241	13.4886	0.0741
24	3.2251	0.3101	44.5020	0.0225	13.7986	0.0725
25	3.3864	0.2953	47.7271	0.0210	14.0939	0.0710
26	3.5557	0.2812	51.1135	0.0196	14.3752	0.0696
27	3.7335	0.2678	54.6691	0.0183	14.6430	0.0683
28	3.9201	0.2551	58.4026	0.0171	14.8981	0.0671
29	4.1161	0.2429	62.3227	0.0160	15.1411	0.0660
30	4.3219	0.2314	66.4388	0.0151	15.3725	0.0651
35	5.5160	0.1813	90.3203	0.0111	16.3742	0.0611
40	7.0400	0.1420	120.7998	0.0083	17.1591	0.0583
45	8.9850	0.1113	159.7002	0.0063	17.7741	0.0563
50	11.4674	0.0872	209.3480	0.0048	18.2559	0.0548
55	14.6356	0.0683	272.7126	0.0037	18.6335	0.0537
60	18.6792	0.0535	353.5837	0.0028	18.9293	0.0528
65	23.8399	0.0419	456.7980	0.0022	19.1611	0.0522
70	30.4264	0.0329	588.5285	0.0017	19.3427	0.0517
75	38.8327	0.0258	756.6537	0.0013	19.4850	0.0513
80	49.5614	0.0202	971.2288	0.0010	19.5965	0.0510

TABLE D-12 Interest Factors for 6.00%

N	SINGLE PAYMENT		UNIFORM SERIES			
	COMPOUND- AMOUNT FACTOR	PRESENT- WORTH FACTOR	COMPOUND- AMOUNT FACTOR	SINKING- FUND FACTOR	PRESENT- WORTH FACTOR	CAPITAL- RECOVERY FACTOR
	CONVERT P TO F (F/P, I, N)	CONVERT F TO P (P/F, I, N)	CONVERT A TO F (F/A, I, N)	CONVERT F TO A (A/F, I, N)	CONVERT A TO P (P/A, I, N)	CONVERT P TO A (A/P, I, N)
1	1.0600	0.9434	1.0000	1.0000	0.9434	1.0600
2	1.1236	0.8900	2.0600	0.4854	1.8334	0.5454
3	1.1910	0.8396	3.1836	0.3141	2.6730	0.3741
4	1.2625	0.7921	4.3746	0.2286	3.4651	0.2886
5	1.3382	0.7473	5.6371	0.1774	4.2124	0.2374
6	1.4185	0.7050	6.9753	0.1434	4.9173	0.2034
7	1.5036	0.6651	8.3938	0.1191	5.5824	0.1791
8	1.5938	0.6274	9.8975	0.1010	6.2098	0.1610
9	1.6895	0.5919	11.4913	0.0870	6.8017	0.1470
10	1.7908	0.5584	13.1808	0.0759	7.3601	0.1359
11	1.8983	0.5268	14.9716	0.0668	7.8869	0.1268
12	2.0122	0.4970	16.8699	0.0593	8.3838	0.1193
13	2.1329	0.4688	18.8821	0.0530	8.8527	0.1130
14	2.2609	0.4423	21.0151	0.0476	9.2950	0.1076
15	2.3966	0.4173	23.2760	0.0430	9.7122	0.1030
16	2.5404	0.3936	25.6725	0.0390	10.1059	0.0990
17	2.6928	0.3714	28.2129	0.0354	10.4773	0.0954
18	2.8543	0.3503	30.9057	0.0324	10.8276	0.0924
19	3.0256	0.3305	33.7600	0.0296	11.1581	0.0896
20	3.2071	0.3118	36.7856	0.0272	11.4699	0.0872
21	3.3996	0.2942	39.9927	0.0250	11.7641	0.0850
22	3.6035	0.2775	43.3923	0.0230	12.0416	0.0830
23	3.8197	0.2618	46.9958	0.0213	12.3034	0.0813
24	4.0489	0.2470	50.8156	0.0197	12.5504	0.0797
25	4.2919	0.2330	54.8645	0.0182	12.7834	0.0782
26	4.5494	0.2198	59.1564	0.0169	13.0032	0.0769
27	4.8223	0.2074	63.7058	0.0157	13.2105	0.0757
28	5.1117	0.1956	68.5281	0.0146	13.4062	0.0746
29	5.4184	0.1846	73.6398	0.0136	13.5907	0.0736
30	5.7435	0.1741	79.0582	0.0126	13.7648	0.0726
35	7.6861	0.1301	111.4348	0.0090	14.4982	0.0690
40	10.2857	0.0972	154.7620	0.0065	15.0463	0.0665
45	13.7646	0.0727	212.7435	0.0047	15.4558	0.0647
50	18.4202	0.0543	290.3359	0.0034	15.7619	0.0634
55	24.6503	0.0406	394.1720	0.0025	15.9905	0.0625
60	32.9877	0.0303	533.1282	0.0019	16.1614	0.0619
65	44.1450	0.0227	719.0829	0.0014	16.2891	0.0614
70	59.0759	0.0169	967.9322	0.0010	16.3845	0.0610

TABLE D-13 Interest Factors for 7.00%

N	SINGLE PAYMENT		UNIFORM SERIES			
	COMPOUND- AMOUNT FACTOR	PRESENT- WORTH FACTOR	COMPOUND- AMOUNT FACTOR	SINKING- FUND FACTOR	PRESENT- WORTH FACTOR	CAPITAL- RECOVERY FACTOR
	CONVERT P TO F	CONVERT F TO P	CONVERT A TO F	CONVERT F TO A	CONVERT A TO P	CONVERT P TO A
	(F/P, I, N)	(P/F, I, N)	(F/A, I, N)	(A/F, I, N)	(P/A, I, N)	(A/P, I, N)
1	1.0700	0.9346	1.0000	1.0000	0.9346	1.0700
2	1.1449	0.8734	2.0700	0.4831	1.8080	0.5531
3	1.2250	0.8163	3.2149	0.3111	2.6243	0.3811
4	1.3108	0.7629	4.4399	0.2252	3.3872	0.2952
5	1.4026	0.7130	5.7507	0.1739	4.1002	0.2439
6	1.5007	0.6663	7.1533	0.1398	4.7665	0.2098
7	1.6058	0.6227	8.6540	0.1156	5.3893	0.1856
8	1.7182	0.5820	10.2598	0.0975	5.9713	0.1675
9	1.8385	0.5439	11.9780	0.0835	6.5152	0.1535
10	1.9672	0.5083	13.8164	0.0724	7.0236	0.1424
11	2.1049	0.4751	15.7836	0.0634	7.4987	0.1334
12	2.2522	0.4440	17.8885	0.0559	7.9427	0.1259
13	2.4098	0.4150	20.1406	0.0497	8.3577	0.1197
14	2.5785	0.3878	22.5505	0.0443	8.7455	0.1143
15	2.7590	0.3624	25.1290	0.0398	9.1079	0.1098
16	2.9522	0.3387	27.8881	0.0359	9.4466	0.1059
17	3.1588	0.3166	30.8402	0.0324	9.7632	0.1024
18	3.3799	0.2959	33.9990	0.0294	10.0591	0.0994
19	3.6165	0.2765	37.3790	0.0268	10.3356	0.0968
20	3.8697	0.2584	40.9955	0.0244	10.5940	0.0944
21	4.1406	0.2415	44.8652	0.0223	10.8355	0.0923
22	4.4304	0.2257	49.0057	0.0204	11.0612	0.0904
23	4.7405	0.2109	53.4361	0.0187	11.2722	0.0887
24	5.0724	0.1971	58.1767	0.0172	11.4693	0.0872
25	5.4274	0.1842	63.2490	0.0158	11.6536	0.0858
26	5.8074	0.1722	68.6765	0.0146	11.8258	0.0846
27	6.2139	0.1609	74.4838	0.0134	11.9867	0.0834
28	6.6488	0.1504	80.6977	0.0124	12.1371	0.0824
29	7.1143	0.1406	87.3465	0.0114	12.2777	0.0814
30	7.6123	0.1314	94.4608	0.0106	12.4090	0.0806
35	10.6766	0.0937	138.2369	0.0072	12.9477	0.0772
40	14.9745	0.0668	199.6351	0.0050	13.3317	0.0750
45	21.0025	0.0476	285.7493	0.0035	13.6055	0.0735
50	29.4570	0.0339	406.5289	0.0025	13.8007	0.0725
55	41.3150	0.0242	575.9286	0.0017	13.9399	0.0717
60	57.9464	0.0173	813.5204	0.0012	14.0392	0.0712

TABLE D-14 Interest Factors for 8.00%

N	SINGLE PAYMENT		UNIFORM SERIES			
	COMPOUND- AMOUNT FACTOR	PRESENT- WORTH FACTOR	COMPOUND- AMOUNT FACTOR	SINKING- FUND FACTOR	PRESENT- WORTH FACTOR	CAPITAL- RECOVERY FACTOR
	CONVERT P TO F	CONVERT F TO P	CONVERT A TO F	CONVERT F TO A	CONVERT A TO P	CONVERT P TO A
	(F/P, I, N)	(P/F, I, N)	(F/A, I, N)	(A/F, I, N)	(P/A, I, N)	(A/P, I, N)
1	1.0800	0.9259	1.0000	1.0000	0.9259	1.0800
2	1.1664	0.8573	2.0800	0.4808	1.7833	0.5608
3	1.2597	0.7938	3.2464	0.3080	2.5771	0.3880
4	1.3605	0.7350	4.5061	0.2219	3.3121	0.3019
5	1.4693	0.6806	5.8666	0.1705	3.9927	0.2505
6	1.5869	0.6302	7.3359	0.1363	4.6229	0.2163
7	1.7138	0.5835	8.9228	0.1121	5.2064	0.1921
8	1.8509	0.5403	10.6366	0.0940	5.7466	0.1740
9	1.9990	0.5002	12.4876	0.0801	6.2469	0.1601
10	2.1589	0.4632	14.4866	0.0690	6.7101	0.1490
11	2.3316	0.4289	16.6455	0.0601	7.1390	0.1401
12	2.5182	0.3971	18.9771	0.0527	7.5361	0.1327
13	2.7196	0.3677	21.4953	0.0465	7.9038	0.1265
14	2.9372	0.3405	24.2149	0.0413	8.2442	0.1213
15	3.1722	0.3152	27.1521	0.0368	8.5595	0.1168
16	3.4259	0.2919	30.3243	0.0330	8.8514	0.1130
17	3.7000	0.2703	33.7502	0.0296	9.1216	0.1096
18	3.9960	0.2502	37.4502	0.0267	9.3719	0.1067
19	4.3157	0.2317	41.4463	0.0241	9.6036	0.1041
20	4.6610	0.2145	45.7620	0.0219	9.8181	0.1019
21	5.0338	0.1987	50.4229	0.0198	10.0168	0.0998
22	5.4365	0.1839	55.4568	0.0180	10.2007	0.0980
23	5.8715	0.1703	60.8933	0.0164	10.3711	0.0964
24	6.3412	0.1577	66.7648	0.0150	10.5288	0.0950
25	6.8485	0.1460	73.1059	0.0137	10.6748	0.0937
26	7.3964	0.1352	79.9544	0.0125	10.8100	0.0925
27	7.9881	0.1252	87.3508	0.0114	10.9352	0.0914
28	8.6271	0.1159	95.3388	0.0105	11.0511	0.0905
29	9.3173	0.1073	103.9659	0.0096	11.1584	0.0896
30	10.0627	0.0994	113.2832	0.0088	11.2578	0.0888
35	14.7853	0.0676	172.3168	0.0058	11.6546	0.0858
40	21.7245	0.0460	259.0565	0.0039	11.9246	0.0839
45	31.9204	0.0313	386.5056	0.0026	12.1084	0.0826
50	46.9016	0.0213	573.7702	0.0017	12.2335	0.0817
55	68.9139	0.0145	848.9232	0.0012	12.3186	0.0812

TABLE D-15 Interest Factors for 9.00%

N	SINGLE PAYMENT		UNIFORM SERIES			
	COMPOUND- AMOUNT FACTOR	PRESENT- WORTH FACTOR	COMPOUND- AMOUNT FACTOR	SINKING- FUND FACTOR	PRESENT- WORTH FACTOR	CAPITAL- RECOVERY FACTOR
	CONVERT P TO F	CONVERT F TO P	CONVERT A TO F	CONVERT F TO A	CONVERT A TO P	CONVERT P TO A
	(F/P, I, N)	(P/F, I, N)	(F/A, I, N)	(A/F, I, N)	(P/A, I, N)	(A/P, I, N)
1	1.0900	0.9174	1.0000	1.0000	0.9174	1.0900
2	1.1881	0.8417	2.0900	0.4785	1.7591	0.5685
3	1.2950	0.7722	3.2781	0.3051	2.5313	0.3951
4	1.4116	0.7084	4.5731	0.2187	3.2397	0.3087
5	1.5386	0.6499	5.9847	0.1671	3.8897	0.2571
6	1.6771	0.5963	7.5233	0.1329	4.4859	0.2229
7	1.8280	0.5470	9.2004	0.1087	5.0330	0.1987
8	1.9926	0.5019	11.0285	0.0907	5.5348	0.1807
9	2.1719	0.4604	13.0210	0.0768	5.9952	0.1668
10	2.3674	0.4224	15.1929	0.0658	6.4177	0.1558
11	2.5804	0.3875	17.5603	0.0569	6.8052	0.1469
12	2.8127	0.3555	20.1407	0.0497	7.1607	0.1397
13	3.0658	0.3262	22.9534	0.0436	7.4869	0.1336
14	3.3417	0.2992	26.0192	0.0384	7.7862	0.1284
15	3.6425	0.2745	29.3609	0.0341	8.0607	0.1241
16	3.9703	0.2519	33.0034	0.0303	8.3126	0.1203
17	4.3276	0.2311	36.9737	0.0270	8.5436	0.1170
18	4.7171	0.2120	41.3013	0.0242	8.7556	0.1142
19	5.1417	0.1945	46.0185	0.0217	8.9501	0.1117
20	5.6044	0.1784	51.1601	0.0195	9.1285	0.1095
21	6.1088	0.1637	56.7645	0.0176	9.2922	0.1076
22	6.6586	0.1502	62.8733	0.0159	9.4424	0.1059
23	7.2579	0.1378	69.5319	0.0144	9.5802	0.1044
24	7.9111	0.1264	76.7898	0.0130	9.7066	0.1030
25	8.6231	0.1160	84.7009	0.0118	9.8226	0.1018
26	9.3992	0.1064	93.3240	0.0107	9.9290	0.1007
27	10.2451	0.0976	102.7231	0.0097	10.0266	0.0997
28	11.1671	0.0895	112.9682	0.0089	10.1161	0.0989
29	12.1722	0.0822	124.1354	0.0081	10.1983	0.0981
30	13.2677	0.0754	136.3075	0.0073	10.2737	0.0973
35	20.4140	0.0490	215.7108	0.0046	10.5668	0.0946
40	31.4094	0.0318	337.8824	0.0030	10.7574	0.0930
45	48.3273	0.0207	525.8587	0.0019	10.8812	0.0919
50	74.3575	0.0134	815.0836	0.0012	10.9617	0.0912



TABLE D-16 Interest Factors for 10.00%

N	SINGLE PAYMENT		UNIFORM SERIES			
	COMPOUND- AMOUNT FACTOR	PRESENT- WORTH FACTOR	COMPOUND- AMOUNT FACTOR	SINKING- FUND FACTOR	PRESENT- WORTH FACTOR	CAPITAL- RECOVERY FACTOR
	CONVERT P TO F (F/P, I, N)	CONVERT F TO P (P/F, I, N)	CONVERT A TO F (F/A, I, N)	CONVERT F TO A (A/F, I, N)	CONVERT A TO P (P/A, I, N)	CONVERT P TO A (A/P, I, N)
1	1.1000	0.9091	1.0000	1.0000	0.9091	1.1000
2	1.2100	0.8264	2.1000	0.4762	1.7355	0.5762
3	1.3310	0.7513	3.3100	0.3021	2.4869	0.4021
4	1.4641	0.6830	4.6410	0.2155	3.1699	0.3155
5	1.6105	0.6209	6.1051	0.1638	3.7908	0.2638
6	1.7716	0.5645	7.7156	0.1296	4.3553	0.2296
7	1.9487	0.5132	9.4872	0.1054	4.8684	0.2054
8	2.1436	0.4665	11.4359	0.0874	5.3349	0.1874
9	2.3579	0.4241	13.5795	0.0736	5.7590	0.1736
10	2.5937	0.3855	15.9374	0.0627	6.1446	0.1627
11	2.8531	0.3505	18.5312	0.0540	6.4951	0.1540
12	3.1384	0.3186	21.3843	0.0468	6.8137	0.1468
13	3.4523	0.2897	24.5227	0.0408	7.1034	0.1408
14	3.7975	0.2633	27.9750	0.0357	7.3667	0.1357
15	4.1772	0.2394	31.7725	0.0315	7.6061	0.1315
16	4.5950	0.2176	35.9497	0.0278	7.8237	0.1278
17	5.0545	0.1978	40.5447	0.0247	8.0216	0.1247
18	5.5599	0.1799	45.5992	0.0219	8.2014	0.1219
19	6.1159	0.1635	51.1591	0.0195	8.3649	0.1195
20	6.7275	0.1486	57.2750	0.0175	8.5136	0.1175
21	7.4002	0.1351	64.0025	0.0156	8.6487	0.1156
22	8.1403	0.1228	71.4027	0.0140	8.7715	0.1140
23	8.9543	0.1117	79.5430	0.0126	8.8832	0.1126
24	9.8497	0.1015	88.4973	0.0113	8.9847	0.1113
25	10.8347	0.0923	98.3471	0.0102	9.0770	0.1102
26	11.9182	0.0839	109.1818	0.0092	9.1609	0.1092
27	13.1100	0.0763	121.0999	0.0083	9.2372	0.1083
28	14.4210	0.0693	134.2099	0.0075	9.3066	0.1075
29	15.8631	0.0630	148.6309	0.0067	9.3696	0.1067
30	17.4494	0.0573	164.4940	0.0061	9.4269	0.1061
35	28.1024	0.0356	271.0244	0.0037	9.6442	0.1037
40	45.2593	0.0221	442.5926	0.0023	9.7791	0.1023
45	72.8905	0.0137	718.9048	0.0014	9.8628	0.1014

TABLE D-17 Interest Factors for 11.00%

N	SINGLE PAYMENT		UNIFORM SERIES			
	COMPOUND- AMOUNT FACTOR	PRESENT- WORTH FACTOR	COMPOUND- AMOUNT FACTOR	SINKING- FUND FACTOR	PRESENT- WORTH FACTOR	CAPITAL- RECOVERY FACTOR
	CONVERT P TO F	CONVERT F TO P	CONVERT A TO F	CONVERT F TO A	CONVERT A TO P	CONVERT P TO A
	(F/P, I, N)	(P/F, I, N)	(F/A, I, N)	(A/F, I, N)	(P/A, I, N)	(A/P, I, N)
1	1.1100	0.9009	1.0000	1.0000	0.9009	1.1100
2	1.2321	0.8116	2.1100	0.4739	1.7125	0.5839
3	1.3676	0.7312	3.3421	0.2992	2.4437	0.4092
4	1.5181	0.6587	4.7097	0.2123	3.1024	0.3223
5	1.6851	0.5935	6.2278	0.1606	3.6959	0.2706
6	1.8704	0.5346	7.9129	0.1264	4.2305	0.2364
7	2.0762	0.4817	9.7833	0.1022	4.7122	0.2122
8	2.3045	0.4339	11.8594	0.0843	5.1461	0.1943
9	2.5580	0.3909	14.1640	0.0706	5.5370	0.1806
10	2.8394	0.3522	16.7220	0.0598	5.8892	0.1698
11	3.1518	0.3173	19.5614	0.0511	6.2065	0.1611
12	3.4985	0.2858	22.7132	0.0440	6.4924	0.1540
13	3.8833	0.2575	26.2116	0.0382	6.7499	0.1482
14	4.3104	0.2320	30.0949	0.0332	6.9819	0.1432
15	4.7846	0.2090	34.4054	0.0291	7.1909	0.1391
16	5.3109	0.1883	39.1899	0.0255	7.3792	0.1355
17	5.8951	0.1696	44.5008	0.0225	7.5488	0.1325
18	6.5436	0.1528	50.3959	0.0198	7.7016	0.1298
19	7.2633	0.1377	56.9395	0.0176	7.8393	0.1276
20	8.0623	0.1240	64.2028	0.0156	7.9633	0.1256
21	8.9492	0.1117	72.2651	0.0138	8.0751	0.1238
22	9.9336	0.1007	81.2143	0.0123	8.1757	0.1223
23	11.0263	0.0907	91.1479	0.0110	8.2664	0.1210
24	12.2392	0.0817	102.1742	0.0098	8.3481	0.1198
25	13.5855	0.0736	114.4133	0.0087	8.4217	0.1187
26	15.0799	0.0663	127.9988	0.0078	8.4881	0.1178
27	16.7386	0.0597	143.0786	0.0070	8.5478	0.1170
28	18.5799	0.0538	159.8173	0.0063	8.6016	0.1163
29	20.6237	0.0485	178.3972	0.0056	8.6501	0.1156
30	22.8923	0.0437	199.0209	0.0050	8.6938	0.1150
35	38.5749	0.0259	341.5896	0.0029	8.8552	0.1129
40	65.0009	0.0154	581.8261	0.0017	8.9511	0.1117
45	109.5302	0.0091	986.6386	0.0010	9.0079	0.1110

TABLE D-18 Interest Factors for 12.00%

N	SINGLE PAYMENT		UNIFORM SERIES			
	COMPOUND- AMOUNT FACTOR	PRESENT- WORTH FACTOR	COMPOUND- AMOUNT FACTOR	SINKING- FUND FACTOR	PRESENT- WORTH FACTOR	CAPITAL- RECOVERY FACTOR
	CONVERT P TO F (F/P, I, N)	CONVERT F TO P (P/F, I, N)	CONVERT A TO F (F/A, I, N)	CONVERT F TO A (A/F, I, N)	CONVERT A TO P (P/A, I, N)	CONVERT P TO A (A/P, I, N)
1	1.1200	0.8929	1.0000	1.0000	0.8929	1.1200
2	1.2544	0.7972	2.1200	0.4717	1.6901	0.5917
3	1.4049	0.7118	3.3744	0.2963	2.4018	0.4163
4	1.5735	0.6355	4.7793	0.2092	3.0373	0.3292
5	1.7623	0.5674	6.3528	0.1574	3.6048	0.2774
6	1.9738	0.5066	8.1152	0.1232	4.1114	0.2432
7	2.2107	0.4523	10.0890	0.0991	4.5638	0.2191
8	2.4760	0.4039	12.2997	0.0813	4.9676	0.2013
9	2.7731	0.3606	14.7757	0.0677	5.3282	0.1877
10	3.1058	0.3220	17.5487	0.0570	5.6502	0.1770
11	3.4785	0.2875	20.6546	0.0484	5.9377	0.1684
12	3.8960	0.2567	24.1331	0.0414	6.1944	0.1614
13	4.3635	0.2292	28.0291	0.0357	6.4235	0.1557
14	4.8871	0.2046	32.3926	0.0309	6.6282	0.1509
15	5.4736	0.1827	37.2797	0.0268	6.8109	0.1468
16	6.1304	0.1631	42.7533	0.0234	6.9740	0.1434
17	6.8660	0.1456	48.8837	0.0205	7.1196	0.1405
18	7.6900	0.1300	55.7497	0.0179	7.2497	0.1379
19	8.6128	0.1161	63.4397	0.0158	7.3658	0.1358
20	9.6463	0.1037	72.0524	0.0139	7.4694	0.1339
21	10.8038	0.0926	81.6987	0.0122	7.5620	0.1322
22	12.1003	0.0826	92.5026	0.0108	7.6446	0.1308
23	13.5523	0.0738	104.6029	0.0096	7.7184	0.1296
24	15.1786	0.0659	118.1552	0.0085	7.7843	0.1285
25	17.0001	0.0588	133.3339	0.0075	7.8431	0.1275
26	19.0401	0.0525	150.3339	0.0067	7.8957	0.1267
27	21.3249	0.0469	169.3740	0.0059	7.9426	0.1259
28	23.8839	0.0419	190.6989	0.0052	7.9844	0.1252
29	26.7499	0.0374	214.5828	0.0047	8.0218	0.1247
30	29.9599	0.0334	241.3327	0.0041	8.0552	0.1241
35	52.7996	0.0189	431.6635	0.0023	8.1755	0.1223
40	93.0510	0.0107	767.0914	0.0013	8.2438	0.1213

TABLE D-19 Interest Factors for 13.00%

N	SINGLE PAYMENT		UNIFORM SERIES			
	COMPOUND- AMOUNT FACTOR	PRESENT- WORTH FACTOR	COMPOUND- AMOUNT FACTOR	SINKING- FUND FACTOR	PRESENT- WORTH FACTOR	CAPITAL- RECOVERY FACTOR
	CONVERT P TO F	CONVERT F TO P	CONVERT A TO F	CONVERT F TO A	CONVERT A TO P	CONVERT P TO A
	(F/P, I, N)	(P/F, I, N)	(F/A, I, N)	(A/F, I, N)	(P/A, I, N)	(A/P, I, N)
1	1.1300	0.8850	1.0000	1.0000	0.8850	1.1300
2	1.2769	0.7831	2.1300	0.4695	1.6681	0.5995
3	1.4429	0.6931	3.4069	0.2935	2.3612	0.4235
4	1.6305	0.6133	4.8498	0.2062	2.9745	0.3362
5	1.8424	0.5428	6.4803	0.1543	3.5172	0.2843
6	2.0820	0.4803	8.3227	0.1202	3.9975	0.2502
7	2.3526	0.4251	10.4047	0.0961	4.4226	0.2261
8	2.6584	0.3762	12.7573	0.0784	4.7988	0.2084
9	3.0040	0.3329	15.4157	0.0649	5.1317	0.1949
10	3.3946	0.2946	18.4197	0.0543	5.4262	0.1843
11	3.8359	0.2607	21.8143	0.0458	5.6869	0.1758
12	4.3345	0.2307	25.6502	0.0390	5.9176	0.1690
13	4.8980	0.2042	29.9847	0.0334	6.1218	0.1634
14	5.5348	0.1807	34.8827	0.0287	6.3025	0.1587
15	6.2543	0.1599	40.4175	0.0247	6.4624	0.1547
16	7.0673	0.1415	46.6717	0.0214	6.6039	0.1514
17	7.9861	0.1252	53.7391	0.0186	6.7291	0.1486
18	9.0243	0.1108	61.7251	0.0162	6.8399	0.1462
19	10.1974	0.0981	70.7494	0.0141	6.9380	0.1441
20	11.5231	0.0868	80.9468	0.0124	7.0248	0.1424
21	13.0211	0.0768	92.4699	0.0108	7.1016	0.1408
22	14.7138	0.0680	105.4910	0.0095	7.1695	0.1395
23	16.6266	0.0601	120.2048	0.0083	7.2297	0.1383
24	18.7881	0.0532	136.8315	0.0073	7.2829	0.1373
25	21.2305	0.0471	155.6196	0.0064	7.3300	0.1364
26	23.9905	0.0417	176.8501	0.0057	7.3717	0.1357
27	27.1093	0.0369	200.8406	0.0050	7.4086	0.1350
28	30.6335	0.0326	227.9499	0.0044	7.4412	0.1344
29	34.6158	0.0289	258.5834	0.0039	7.4701	0.1339
30	39.1159	0.0256	293.1992	0.0034	7.4957	0.1334
35	72.0685	0.0139	546.6808	0.0018	7.5856	0.1318

TABLE D-20 Interest Factors for 14.00%

N	SINGLE PAYMENT		UNIFORM SERIES			
	COMPOUND- AMOUNT FACTOR	PRESENT- WORTH FACTOR	COMPOUND- AMOUNT FACTOR	SINKING- FUND FACTOR	PRESENT- WORTH FACTOR	CAPITAL- RECOVERY FACTOR
	CONVERT P TO F (F/P, I, N)	CONVERT F TO P (P/F, I, N)	CONVERT A TO F (F/A, I, N)	CONVERT F TO A (A/F, I, N)	CONVERT A TO P (P/A, I, N)	CONVERT P TO A (A/P, I, N)
1	1.1400	0.8772	1.0000	1.0000	0.8772	1.1400
2	1.2996	0.7695	2.1400	0.4673	1.6467	0.6073
3	1.4815	0.6750	3.4396	0.2907	2.3216	0.4307
4	1.6890	0.5921	4.9211	0.2032	2.9137	0.3432
5	1.9254	0.5194	6.6101	0.1513	3.4331	0.2913
6	2.1950	0.4556	8.5355	0.1172	3.8887	0.2572
7	2.5023	0.3996	10.7305	0.0932	4.2883	0.2332
8	2.8526	0.3506	13.2328	0.0756	4.6389	0.2156
9	3.2519	0.3075	16.0853	0.0622	4.9464	0.2022
10	3.7072	0.2697	19.3373	0.0517	5.2161	0.1917
11	4.2262	0.2366	23.0445	0.0434	5.4527	0.1834
12	4.8179	0.2076	27.2707	0.0367	5.6603	0.1767
13	5.4924	0.1821	32.0887	0.0312	5.8424	0.1712
14	6.2613	0.1597	37.5811	0.0266	6.0021	0.1666
15	7.1379	0.1401	43.8424	0.0228	6.1422	0.1628
16	8.1372	0.1229	50.9804	0.0196	6.2651	0.1596
17	9.2765	0.1078	59.1176	0.0169	6.3729	0.1569
18	10.5752	0.0946	68.3941	0.0146	6.4674	0.1546
19	12.0557	0.0829	78.9692	0.0127	6.5504	0.1527
20	13.7435	0.0728	91.0249	0.0110	6.6231	0.1510
21	15.6676	0.0638	104.7684	0.0095	6.6870	0.1495
22	17.8610	0.0560	120.4360	0.0083	6.7429	0.1483
23	20.3616	0.0491	138.2970	0.0072	6.7921	0.1472
24	23.2122	0.0431	158.6586	0.0063	6.8351	0.1463
25	26.4619	0.0378	181.8708	0.0055	6.8729	0.1455
26	30.1666	0.0331	208.3327	0.0048	6.9061	0.1448
27	34.3899	0.0291	238.4993	0.0042	6.9352	0.1442
28	39.2045	0.0255	272.8892	0.0037	6.9607	0.1437
29	44.6931	0.0224	312.0937	0.0032	6.9830	0.1432
30	50.9502	0.0196	356.7868	0.0028	7.0027	0.1428
35	98.1002	0.0102	693.5727	0.0014	7.0700	0.1414

TABLE D-21 Interest Factors for 15.00%

N	SINGLE PAYMENT		UNIFORM SERIES			
	COMPOUND- AMOUNT FACTOR	PRESENT- WORTH FACTOR	COMPOUND- AMOUNT FACTOR	SINKING- FUND FACTOR	PRESENT- WORTH FACTOR	CAPITAL- RECOVERY FACTOR
	CONVERT P TO F	CONVERT F TO P	CONVERT A TO F	CONVERT F TO A	CONVERT A TO P	CONVERT P TO A
	(F/P, I, N)	(P/F, I, N)	(F/A, I, N)	(A/F, I, N)	(P/A, I, N)	(A/P, I, N)
1	1.1500	0.8696	1.0000	1.0000	0.8696	1.1500
2	1.3225	0.7561	2.1500	0.4651	1.6257	0.6151
3	1.5209	0.6575	3.4725	0.2880	2.2832	0.4380
4	1.7490	0.5718	4.9934	0.2003	2.8550	0.3503
5	2.0114	0.4972	6.7424	0.1483	3.3522	0.2983
6	2.3131	0.4323	8.7537	0.1142	3.7845	0.2642
7	2.6600	0.3759	11.0668	0.0904	4.1604	0.2404
8	3.0590	0.3269	13.7268	0.0729	4.4873	0.2229
9	3.5179	0.2843	16.7858	0.0596	4.7716	0.2096
10	4.0456	0.2472	20.3037	0.0493	5.0188	0.1993
11	4.6524	0.2149	24.3493	0.0411	5.2337	0.1911
12	5.3503	0.1869	29.0017	0.0345	5.4206	0.1845
13	6.1528	0.1625	34.3519	0.0291	5.5831	0.1791
14	7.0757	0.1413	40.5047	0.0247	5.7245	0.1747
15	8.1371	0.1229	47.5804	0.0210	5.8474	0.1710
16	9.3576	0.1069	55.7175	0.0179	5.9542	0.1679
17	10.7613	0.0929	65.0751	0.0154	6.0472	0.1654
18	12.3755	0.0808	75.8364	0.0132	6.1280	0.1632
19	14.2318	0.0703	88.2118	0.0113	6.1982	0.1613
20	16.3665	0.0611	102.4436	0.0098	6.2593	0.1598
21	18.8215	0.0531	118.8101	0.0084	6.3125	0.1584
22	21.6447	0.0462	137.6316	0.0073	6.3587	0.1573
23	24.8915	0.0402	159.2764	0.0063	6.3988	0.1563
24	28.6252	0.0349	184.1678	0.0054	6.4338	0.1554
25	32.9190	0.0304	212.7930	0.0047	6.4641	0.1547
26	37.8568	0.0264	245.7120	0.0041	6.4906	0.1541
27	43.5353	0.0230	283.5688	0.0035	6.5135	0.1535
28	50.0656	0.0200	327.1041	0.0031	6.5335	0.1531
29	57.5755	0.0174	377.1697	0.0027	6.5509	0.1527
30	66.2118	0.0151	434.7451	0.0023	6.5660	0.1523
35	133.1755	0.0075	881.1702	0.0011	6.6166	0.1511

TABLE D-22 Interest Factors for 16.00%

N	SINGLE PAYMENT		UNIFORM SERIES			
	COMPOUND- AMOUNT FACTOR	PRESENT- WORTH FACTOR	COMPOUND- AMOUNT FACTOR	SINKING- FUND FACTOR	PRESENT- WORTH FACTOR	CAPITAL- RECOVERY FACTOR
	CONVERT P TO F (F/P, I, N)	CONVERT F TO P (P/F, I, N)	CONVERT A TO F (F/A, I, N)	CONVERT F TO A (A/F, I, N)	CONVERT A TO P (P/A, I, N)	CONVERT P TO A (A/P, I, N)
1	1.1600	0.8621	1.0000	1.0000	0.8621	1.1600
2	1.3456	0.7432	2.1600	0.4630	1.6052	0.6230
3	1.5609	0.6407	3.5056	0.2853	2.2459	0.4453
4	1.8106	0.5523	5.0665	0.1974	2.7982	0.3574
5	2.1003	0.4761	6.8771	0.1454	3.2743	0.3054
6	2.4364	0.4104	8.9775	0.1114	3.6847	0.2714
7	2.8262	0.3538	11.4139	0.0876	4.0386	0.2476
8	3.2784	0.3050	14.2401	0.0702	4.3436	0.2302
9	3.8030	0.2630	17.5185	0.0571	4.6065	0.2171
10	4.4114	0.2267	21.3215	0.0469	4.8332	0.2069
11	5.1173	0.1954	25.7329	0.0389	5.0286	0.1989
12	5.9360	0.1685	30.8502	0.0324	5.1971	0.1924
13	6.8858	0.1452	36.7862	0.0272	5.3423	0.1872
14	7.9875	0.1252	43.6720	0.0229	5.4675	0.1829
15	9.2655	0.1079	51.6595	0.0194	5.5755	0.1794
16	10.7480	0.0930	60.9250	0.0164	5.6685	0.1764
17	12.4677	0.0802	71.6730	0.0140	5.7487	0.1740
18	14.4625	0.0691	84.1407	0.0119	5.8178	0.1719
19	16.7765	0.0596	98.6032	0.0101	5.8775	0.1701
20	19.4608	0.0514	115.3797	0.0087	5.9288	0.1687
21	22.5745	0.0443	134.8405	0.0074	5.9731	0.1674
22	26.1864	0.0382	157.4150	0.0064	6.0113	0.1664
23	30.3762	0.0329	183.6014	0.0054	6.0442	0.1654
24	35.2364	0.0284	213.9776	0.0047	6.0726	0.1647
25	40.8742	0.0245	249.2140	0.0040	6.0971	0.1640
26	47.4141	0.0211	290.0883	0.0034	6.1182	0.1634
27	55.0004	0.0182	337.5024	0.0030	6.1364	0.1630
28	63.8004	0.0157	392.5028	0.0025	6.1520	0.1625
29	74.0085	0.0135	456.3032	0.0022	6.1656	0.1622
30	85.8499	0.0116	530.3117	0.0019	6.1772	0.1619

TABLE D-23 Interest Factors for 17.00%

N	SINGLE PAYMENT		UNIFORM SERIES			
	COMPOUND- AMOUNT FACTOR	PRESENT- WORTH FACTOR	COMPOUND- AMOUNT FACTOR	SINKING- FUND FACTOR	PRESENT- WORTH FACTOR	CAPITAL- RECOVERY FACTOR
	CONVERT P TO F	CONVERT F TO P	CONVERT A TO F	CONVERT F TO A	CONVERT A TO P	CONVERT P TO A
	(F/P, I, N)	(P/F, I, N)	(F/A, I, N)	(A/F, I, N)	(P/A, I, N)	(A/P, I, N)
1	1.1700	0.8547	1.0000	1.0000	0.8547	1.1700
2	1.3689	0.7305	2.1700	0.4608	1.5852	0.6308
3	1.6016	0.6244	3.5389	0.2826	2.2096	0.4526
4	1.8739	0.5337	5.1405	0.1945	2.7432	0.3645
5	2.1924	0.4561	7.0144	0.1426	3.1993	0.3126
6	2.5652	0.3898	9.2068	0.1086	3.5892	0.2786
7	3.0012	0.3332	11.7720	0.0849	3.9224	0.2549
8	3.5115	0.2848	14.7733	0.0677	4.2072	0.2377
9	4.1084	0.2434	18.2847	0.0547	4.4506	0.2247
10	4.8068	0.2080	22.3931	0.0447	4.6586	0.2147
11	5.6240	0.1778	27.1999	0.0368	4.8364	0.2068
12	6.5801	0.1520	32.8239	0.0305	4.9884	0.2005
13	7.6987	0.1299	39.4040	0.0254	5.1183	0.1954
14	9.0075	0.1110	47.1027	0.0212	5.2293	0.1912
15	10.5387	0.0949	56.1101	0.0178	5.3242	0.1878
16	12.3303	0.0811	66.6488	0.0150	5.4053	0.1850
17	14.4265	0.0693	78.9792	0.0127	5.4746	0.1827
18	16.8790	0.0592	93.4056	0.0107	5.5339	0.1807
19	19.7484	0.0506	110.2846	0.0091	5.5845	0.1791
20	23.1056	0.0433	130.0329	0.0077	5.6278	0.1777
21	27.0336	0.0370	153.1385	0.0065	5.6648	0.1765
22	31.6293	0.0316	180.1721	0.0056	5.6964	0.1756
23	37.0062	0.0270	211.8013	0.0047	5.7234	0.1747
24	43.2973	0.0231	248.8076	0.0040	5.7465	0.1740
25	50.6578	0.0197	292.1049	0.0034	5.7662	0.1734
26	59.2697	0.0169	342.7627	0.0029	5.7831	0.1729
27	69.3455	0.0144	402.0323	0.0025	5.7975	0.1725
28	81.1342	0.0123	471.3778	0.0021	5.8099	0.1721
29	94.9271	0.0105	552.5121	0.0018	5.8204	0.1718
30	111.0647	0.0090	647.4391	0.0015	5.8294	0.1715



TABLE D-24 Interest Factors for 18.00%

N	SINGLE PAYMENT		UNIFORM SERIES			
	COMPOUND- AMOUNT FACTOR	PRESENT- WORTH FACTOR	COMPOUND- AMOUNT FACTOR	SINKING- FUND FACTOR	PRESENT- WORTH FACTOR	CAPITAL- RECOVERY FACTOR
	CONVERT P TO F (F/P, I, N)	CONVERT F TO P (P/F, I, N)	CONVERT A TO F (F/A, I, N)	CONVERT F TO A (A/F, I, N)	CONVERT A TO P (P/A, I, N)	CONVERT P TO A (A/P, I, N)
1	1.1800	0.8475	1.0000	1.0000	0.8475	1.1800
2	1.3924	0.7182	2.1800	0.4587	1.5656	0.6387
3	1.6430	0.6086	3.5724	0.2799	2.1743	0.4599
4	1.9388	0.5158	5.2154	0.1917	2.6901	0.3717
5	2.2878	0.4371	7.1542	0.1398	3.1272	0.3198
6	2.6996	0.3704	9.4420	0.1059	3.4976	0.2859
7	3.1855	0.3139	12.1415	0.0824	3.8115	0.2624
8	3.7589	0.2660	15.3270	0.0652	4.0776	0.2452
9	4.4355	0.2255	19.0859	0.0524	4.3030	0.2324
10	5.2338	0.1911	23.5213	0.0425	4.4941	0.2225
11	6.1759	0.1619	28.7551	0.0348	4.6560	0.2148
12	7.2876	0.1372	34.9311	0.0286	4.7932	0.2086
13	8.5994	0.1163	42.2187	0.0237	4.9095	0.2037
14	10.1472	0.0985	50.8180	0.0197	5.0081	0.1997
15	11.9737	0.0835	60.9653	0.0164	5.0916	0.1964
16	14.1290	0.0708	72.9390	0.0137	5.1624	0.1937
17	16.6722	0.0600	87.0680	0.0115	5.2223	0.1915
18	19.6733	0.0508	103.7403	0.0096	5.2732	0.1896
19	23.2144	0.0431	123.4135	0.0081	5.3162	0.1881
20	27.3930	0.0365	146.6280	0.0068	5.3527	0.1868
21	32.3238	0.0309	174.0210	0.0057	5.3837	0.1857
22	38.1421	0.0262	206.3448	0.0048	5.4099	0.1848
23	45.0076	0.0222	244.4868	0.0041	5.4321	0.1841
24	53.1090	0.0188	289.4945	0.0035	5.4509	0.1835
25	62.6686	0.0160	342.6035	0.0029	5.4669	0.1829
26	73.9490	0.0135	405.2721	0.0025	5.4804	0.1825
27	87.2598	0.0115	479.2211	0.0021	5.4919	0.1821
28	102.9666	0.0097	566.4809	0.0018	5.5016	0.1818
29	121.5005	0.0082	669.4475	0.0015	5.5098	0.1815
30	143.3706	0.0070	790.9480	0.0013	5.5168	0.1813

TABLE D-25 Interest Factors for 19.00%

N	SINGLE PAYMENT		UNIFORM SERIES			
	COMPOUND- AMOUNT FACTOR	PRESENT- WORTH FACTOR	COMPOUND- AMOUNT FACTOR	SINKING- FUND FACTOR	PRESENT- WORTH FACTOR	CAPITAL- RECOVERY FACTOR
	CONVERT P TO F	CONVERT F TO P	CONVERT A TO F	CONVERT F TO A	CONVERT A TO P	CONVERT P TO A
	(F/P, I, N)	(P/F, I, N)	(F/A, I, N)	(A/F, I, N)	(P/A, I, N)	(A/P, I, N)
1	1.1900	0.8403	1.0000	1.0000	0.8403	1.1900
2	1.4161	0.7062	2.1900	0.4566	1.5465	0.6466
3	1.6852	0.5934	3.6061	0.2773	2.1399	0.4673
4	2.0053	0.4987	5.2913	0.1890	2.6386	0.3790
5	2.3864	0.4190	7.2966	0.1371	3.0576	0.3271
6	2.8398	0.3521	9.6830	0.1033	3.4098	0.2933
7	3.3793	0.2959	12.5227	0.0799	3.7057	0.2699
8	4.0214	0.2487	15.9020	0.0629	3.9544	0.2529
9	4.7854	0.2090	19.9234	0.0502	4.1633	0.2402
10	5.6947	0.1756	24.7089	0.0405	4.3389	0.2305
11	6.7767	0.1476	30.4035	0.0329	4.4865	0.2229
12	8.0642	0.1240	37.1802	0.0269	4.6105	0.2169
13	9.5964	0.1042	45.2445	0.0221	4.7147	0.2121
14	11.4198	0.0876	54.8409	0.0182	4.8023	0.2082
15	13.5895	0.0736	66.2607	0.0151	4.8759	0.2051
16	16.1715	0.0618	79.8502	0.0125	4.9377	0.2025
17	19.2441	0.0520	96.0218	0.0104	4.9897	0.2004
18	22.9005	0.0437	115.2659	0.0087	5.0333	0.1987
19	27.2516	0.0367	138.1664	0.0072	5.0700	0.1972
20	32.4294	0.0308	165.4180	0.0060	5.1009	0.1960
21	38.5910	0.0259	197.8474	0.0051	5.1268	0.1951
22	45.9233	0.0218	236.4385	0.0042	5.1486	0.1942
23	54.6487	0.0183	282.3618	0.0035	5.1668	0.1935
24	65.0320	0.0154	337.0105	0.0030	5.1822	0.1930
25	77.3881	0.0129	402.0425	0.0025	5.1951	0.1925
26	92.0918	0.0109	479.4306	0.0021	5.2060	0.1921
27	109.5893	0.0091	571.5224	0.0017	5.2151	0.1917
28	130.4112	0.0077	681.1116	0.0015	5.2228	0.1915
29	155.1893	0.0064	811.5228	0.0012	5.2292	0.1912
30	184.6753	0.0054	966.7122	0.0010	5.2347	0.1910

TABLE D-26 Interest Factors for 20.00%

N	SINGLE PAYMENT		UNIFORM SERIES			
	COMPOUND- AMOUNT FACTOR	PRESENT- WORTH FACTOR	COMPOUND- AMOUNT FACTOR	SINKING- FUND FACTOR	PRESENT- WORTH FACTOR	CAPITAL- RECOVERY FACTOR
	CONVERT P TO F (F/P, I, N)	CONVERT F TO P (P/F, I, N)	CONVERT A TO F (F/A, I, N)	CONVERT F TO A (A/F, I, N)	CONVERT A TO P (P/A, I, N)	CONVERT P TO A (A/P, I, N)
1	1.2000	0.8333	1.0000	1.0000	0.8333	1.2000
2	1.4400	0.6944	2.2000	0.4545	1.5278	0.6545
3	1.7280	0.5787	3.6400	0.2747	2.1065	0.4747
4	2.0736	0.4823	5.3680	0.1863	2.5887	0.3863
5	2.4883	0.4019	7.4416	0.1344	2.9906	0.3344
6	2.9860	0.3349	9.9299	0.1007	3.3255	0.3007
7	3.5832	0.2791	12.9159	0.0774	3.6046	0.2774
8	4.2998	0.2326	16.4991	0.0606	3.8372	0.2606
9	5.1598	0.1938	20.7989	0.0481	4.0310	0.2481
10	6.1917	0.1615	25.9587	0.0385	4.1925	0.2385
11	7.4301	0.1346	32.1504	0.0311	4.3271	0.2311
12	8.9161	0.1122	39.5805	0.0253	4.4392	0.2253
13	10.6993	0.0935	48.4966	0.0206	4.5327	0.2206
14	12.8392	0.0779	59.1959	0.0169	4.6106	0.2169
15	15.4070	0.0649	72.0351	0.0139	4.6755	0.2139
16	18.4884	0.0541	87.4421	0.0114	4.7296	0.2114
17	22.1861	0.0451	105.9306	0.0094	4.7746	0.2094
18	26.6233	0.0376	128.1167	0.0078	4.8122	0.2078
19	31.9480	0.0313	154.7400	0.0065	4.8435	0.2065
20	38.3376	0.0261	186.6880	0.0054	4.8696	0.2054
21	46.0051	0.0217	225.0256	0.0044	4.8913	0.2044
22	55.2061	0.0181	271.0307	0.0037	4.9094	0.2037
23	66.2474	0.0151	326.2369	0.0031	4.9245	0.2031
24	79.4968	0.0126	392.4842	0.0025	4.9371	0.2025
25	95.3962	0.0105	471.9811	0.0021	4.9476	0.2021
26	114.4755	0.0087	567.3773	0.0018	4.9563	0.2018
27	137.3706	0.0073	681.8528	0.0015	4.9636	0.2015
28	164.8447	0.0061	819.2233	0.0012	4.9697	0.2012
29	197.8136	0.0051	984.0680	0.0010	4.9747	0.2010
30	237.3763	0.0042	1,181.8816	0.0008	4.9789	0.2008

TABLE D-27 Interest Factors for 25.00%

N	SINGLE PAYMENT		UNIFORM SERIES			
	COMPOUND- AMOUNT FACTOR	PRESENT- WORTH FACTOR	COMPOUND- AMOUNT FACTOR	SINKING- FUND FACTOR	PRESENT- WORTH FACTOR	CAPITAL- RECOVERY FACTOR
	CONVERT P TO F	CONVERT F TO P	CONVERT A TO F	CONVERT F TO A	CONVERT A TO P	CONVERT P TO A
	(F/P, I, N)	(P/F, I, N)	(F/A, I, N)	(A/F, I, N)	(P/A, I, N)	(A/P, I, N)
1	1.2500	0.8000	1.0000	1.0000	0.8000	1.2500
2	1.5625	0.6400	2.2500	0.4444	1.4400	0.6944
3	1.9531	0.5120	3.8125	0.2623	1.9520	0.5123
4	2.4414	0.4096	5.7656	0.1734	2.3616	0.4234
5	3.0518	0.3277	8.2070	0.1218	2.6893	0.3718
6	3.8147	0.2621	11.2588	0.0888	2.9514	0.3388
7	4.7684	0.2097	15.0735	0.0663	3.1611	0.3163
8	5.9605	0.1678	19.8419	0.0504	3.3289	0.3004
9	7.4506	0.1342	25.8023	0.0388	3.4631	0.2888
10	9.3132	0.1074	33.2529	0.0301	3.5705	0.2801
11	11.6415	0.0859	42.5661	0.0235	3.6564	0.2735
12	14.5519	0.0687	54.2077	0.0184	3.7251	0.2684
13	18.1899	0.0550	68.7596	0.0145	3.7801	0.2645
14	22.7374	0.0440	86.9495	0.0115	3.8241	0.2615
15	28.4217	0.0352	109.6868	0.0091	3.8593	0.2591
16	35.5271	0.0281	138.1085	0.0072	3.8874	0.2572
17	44.4089	0.0225	173.6357	0.0058	3.9099	0.2558
18	55.5112	0.0180	218.0446	0.0046	3.9279	0.2546
19	69.3889	0.0144	273.5558	0.0037	3.9424	0.2537
20	86.7362	0.0115	342.9447	0.0029	3.9539	0.2529
21	108.4202	0.0092	429.6809	0.0023	3.9631	0.2523
22	135.5253	0.0074	538.1011	0.0019	3.9705	0.2519
23	169.4066	0.0059	673.6264	0.0015	3.9764	0.2515
24	211.7582	0.0047	843.0329	0.0012	3.9811	0.2512
25	264.6978	0.0038	1,054.7912	0.0009	3.9849	0.2509

TABLE D-28 Interest Factors for 30.00%

N	SINGLE PAYMENT		UNIFORM SERIES			
	COMPOUND-AMOUNT FACTOR	PRESENT-WORTH FACTOR	COMPOUND-AMOUNT FACTOR	SINKING-FUND FACTOR	PRESENT-WORTH FACTOR	CAPITAL-RECOVERY FACTOR
	CONVERT P TO F (F/P, I, N)	CONVERT F TO P (P/F, I, N)	CONVERT A TO F (F/A, I, N)	CONVERT F TO A (A/F, I, N)	CONVERT A TO P (P/A, I, N)	CONVERT P TO A (A/P, I, N)
1	1.3000	0.7692	1.0000	1.0000	0.7692	1.3000
2	1.6900	0.5917	2.3000	0.4348	1.3609	0.7348
3	2.1970	0.4552	3.9900	0.2506	1.8161	0.5506
4	2.8561	0.3501	6.1870	0.1616	2.1662	0.4616
5	3.7129	0.2693	9.0431	0.1106	2.4356	0.4106
6	4.8268	0.2072	12.7560	0.0784	2.6427	0.3784
7	6.2749	0.1594	17.5828	0.0569	2.8021	0.3569
8	8.1573	0.1226	23.8577	0.0419	2.9247	0.3419
9	10.6045	0.0943	32.0150	0.0312	3.0190	0.3312
10	13.7858	0.0725	42.6195	0.0235	3.0915	0.3235
11	17.9216	0.0558	56.4053	0.0177	3.1473	0.3177
12	23.2981	0.0429	74.3270	0.0135	3.1903	0.3135
13	30.2875	0.0330	97.6250	0.0102	3.2233	0.3102
14	39.3738	0.0254	127.9125	0.0078	3.2487	0.3078
15	51.1859	0.0195	167.2863	0.0060	3.2682	0.3060
16	66.5417	0.0150	218.4722	0.0046	3.2832	0.3046
17	86.5042	0.0116	285.0139	0.0035	3.2948	0.3035
18	112.4554	0.0089	371.5180	0.0027	3.3037	0.3027
19	146.1920	0.0068	483.9734	0.0021	3.3105	0.3021
20	190.0496	0.0053	630.1655	0.0016	3.3158	0.3016

TABLE D-29 Interest Factors for 35.00%

N	SINGLE PAYMENT		UNIFORM SERIES			
	COMPOUND- AMOUNT FACTOR	PRESENT- WORTH FACTOR	COMPOUND- AMOUNT FACTOR	SINKING- FUND FACTOR	PRESENT- WORTH FACTOR	CAPITAL- RECOVERY FACTOR
	CONVERT P TO F	CONVERT F TO P	CONVERT A TO F	CONVERT F TO A	CONVERT A TO P	CONVERT P TO A
	(F/P, I, N)	(P/F, I, N)	(F/A, I, N)	(A/F, I, N)	(P/A, I, N)	(A/P, I, N)
1	1.3500	0.7407	1.0000	1.0000	0.7407	1.3500
2	1.8225	0.5487	2.3500	0.4255	1.2894	0.7755
3	2.4604	0.4064	4.1725	0.2397	1.6959	0.5897
4	3.3215	0.3011	6.6329	0.1508	1.9969	0.5008
5	4.4840	0.2230	9.9544	0.1005	2.2200	0.4505
6	6.0534	0.1652	14.4384	0.0693	2.3852	0.4193
7	8.1722	0.1224	20.4919	0.0488	2.5075	0.3988
8	11.0324	0.0906	28.6640	0.0349	2.5982	0.3849
9	14.8937	0.0671	39.6964	0.0252	2.6653	0.3752
10	20.1066	0.0497	54.5902	0.0183	2.7150	0.3683
11	27.1439	0.0368	74.6967	0.0134	2.7519	0.3634
12	36.6442	0.0273	101.8406	0.0098	2.7792	0.3598
13	49.4697	0.0202	138.4848	0.0072	2.7994	0.3572
14	66.7841	0.0150	187.9544	0.0053	2.8144	0.3553
15	90.1585	0.0111	254.7385	0.0039	2.8255	0.3539
16	121.7139	0.0082	344.8970	0.0029	2.8337	0.3529
17	164.3138	0.0061	466.6109	0.0021	2.8398	0.3521
18	221.8236	0.0045	630.9247	0.0016	2.8443	0.3516
19	299.4619	0.0033	852.7483	0.0012	2.8476	0.3512
20	404.2736	0.0025	1,152.2103	0.0009	2.8501	0.3509

TABLE D-30 Interest Factors for 40.00%

N	SINGLE PAYMENT		UNIFORM SERIES			
	COMPOUND- AMOUNT FACTOR	PRESENT- WORTH FACTOR	COMPOUND- AMOUNT FACTOR	SINKING- FUND FACTOR	PRESENT- WORTH FACTOR	CAPITAL- RECOVERY FACTOR
	CONVERT P TO F	CONVERT F TO P	CONVERT A TO F	CONVERT F TO A	CONVERT A TO P	CONVERT P TO A
	(F/P, I, N)	(P/F, I, N)	(F/A, I, N)	(A/F, I, N)	(P/A, I, N)	(A/P, I, N)
1	1.4000	0.7143	1.0000	1.0000	0.7143	1.4000
2	1.9600	0.5102	2.4000	0.4167	1.2245	0.8167
3	2.7440	0.3644	4.3600	0.2294	1.5889	0.6294
4	3.8416	0.2603	7.1040	0.1408	1.8492	0.5408
5	5.3782	0.1859	10.9456	0.0914	2.0352	0.4914
6	7.5295	0.1328	16.3238	0.0613	2.1680	0.4613
7	10.5414	0.0949	23.8534	0.0419	2.2628	0.4419
8	14.7579	0.0678	34.3947	0.0291	2.3306	0.4291
9	20.6610	0.0484	49.1526	0.0203	2.3790	0.4203
10	28.9255	0.0346	69.8137	0.0143	2.4136	0.4143
11	40.4957	0.0247	98.7391	0.0101	2.4383	0.4101
12	56.6939	0.0176	139.2348	0.0072	2.4559	0.4072
13	79.3715	0.0126	195.9287	0.0051	2.4685	0.4051
14	111.1201	0.0090	275.3002	0.0036	2.4775	0.4036
15	155.5681	0.0064	386.4202	0.0026	2.4839	0.4026

TABLE D-31 Interest Factors for 45.00%

N	SINGLE PAYMENT		UNIFORM SERIES			
	COMPOUND- AMOUNT FACTOR	PRESENT- WORTH FACTOR	COMPOUND- AMOUNT FACTOR	SINKING- FUND FACTOR	PRESENT- WORTH FACTOR	CAPITAL- RECOVERY FACTOR
	CONVERT P TO F (F/P, I, N)	CONVERT F TO P (P/F, I, N)	CONVERT A TO F (F/A, I, N)	CONVERT F TO A (A/F, I, N)	CONVERT A TO P (P/A, I, N)	CONVERT P TO A (A/P, I, N)
1	1.4500	0.6897	1.0000	1.0000	0.6897	1.4500
2	2.1025	0.4756	2.4500	0.4082	1.1653	0.8582
3	3.0486	0.3280	4.5525	0.2197	1.4933	0.6697
4	4.4205	0.2262	7.6011	0.1316	1.7195	0.5816
5	6.4097	0.1560	12.0216	0.0832	1.8755	0.5332
6	9.2941	0.1076	18.4314	0.0543	1.9831	0.5043
7	13.4765	0.0742	27.7255	0.0361	2.0573	0.4861
8	19.5409	0.0512	41.2019	0.0243	2.1085	0.4743
9	28.3343	0.0353	60.7428	0.0165	2.1438	0.4665
10	41.0847	0.0243	89.0771	0.0112	2.1681	0.4612
11	59.5728	0.0168	130.1618	0.0077	2.1849	0.4577
12	86.3806	0.0116	189.7346	0.0053	2.1965	0.4553
13	125.2518	0.0080	276.1151	0.0036	2.2045	0.4536
14	181.6151	0.0055	401.3670	0.0025	2.2100	0.4525
15	263.3419	0.0038	582.9821	0.0017	2.2138	0.4517

TABLE D-32 Interest Factors for 50.00%

N	SINGLE PAYMENT		UNIFORM SERIES			
	COMPOUND- AMOUNT FACTOR	PRESENT- WORTH FACTOR	COMPOUND- AMOUNT FACTOR	SINKING- FUND FACTOR	PRESENT- WORTH FACTOR	CAPITAL- RECOVERY FACTOR
	CONVERT P TO F (F/P, I, N)	CONVERT F TO P (P/F, I, N)	CONVERT A TO F (F/A, I, N)	CONVERT F TO A (A/F, I, N)	CONVERT A TO P (P/A, I, N)	CONVERT P TO A (A/P, I, N)
1	1.5000	0.6667	1.0000	1.0000	0.6667	1.5000
2	2.2500	0.4444	2.5000	0.4000	1.1111	0.9000
3	3.3750	0.2963	4.7500	0.2105	1.4074	0.7105
4	5.0625	0.1975	8.1250	0.1231	1.6049	0.6231
5	7.5938	0.1317	13.1875	0.0758	1.7366	0.5758
6	11.3906	0.0878	20.7813	0.0481	1.8244	0.5481
7	17.0859	0.0585	32.1719	0.0311	1.8829	0.5311
8	25.6289	0.0390	49.2578	0.0203	1.9220	0.5203
9	38.4434	0.0260	74.8867	0.0134	1.9480	0.5134
10	57.6650	0.0173	113.3301	0.0088	1.9653	0.5088
11	86.4976	0.0116	170.9951	0.0058	1.9769	0.5058
12	129.7463	0.0077	257.4927	0.0039	1.9846	0.5039
13	194.6195	0.0051	387.2390	0.0026	1.9897	0.5026
14	291.9293	0.0034	581.8585	0.0017	1.9931	0.5017
15	437.8939	0.0023	873.7878	0.0011	1.9954	0.5011