



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

Appendix B Monthly Compound Interest Tables

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

Appendix B Monthly Compound Interest Tables

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

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

Appendix B Monthly Compound Interest Tables

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	1
2	1.018417	2.009167	0.497719	0.981916	1.972832	0.506885	2
3	1.027753	3.027584	0.330296	0.972997	2.945829	0.339463	3
4	1.037174	4.055337	0.246589	0.964158	3.909987	0.255755	4
5	1.046681	5.092511	0.196367	0.955401	4.865388	0.205533	5
6	1.056276	6.139192	0.162888	0.946722	5.812110	0.172055	6
7	1.065958	7.195468	0.138976	0.938123	6.750233	0.148143	7
8	1.075730	8.261427	0.121044	0.929602	7.679835	0.130211	8
9	1.085591	9.337156	0.107099	0.921158	8.600992	0.116266	9
10	1.095542	10.422747	0.095944	0.912790	9.513783	0.105111	10
11	1.105584	11.518289	0.086818	0.904499	10.418282	0.095985	11
12	1.115719	12.623873	0.079215	0.896283	11.314565	0.088382	12
YEARS							MONTHS
1	1.115719	12.623873	0.079215	0.896283	11.314565	0.088382	12
2	1.244829	26.708566	0.037441	0.803323	21.455619	0.046608	24
3	1.388879	42.423123	0.023572	0.720005	30.544874	0.032739	36
4	1.549598	59.956151	0.016679	0.645329	38.691421	0.025846	48
5	1.728916	79.518080	0.012576	0.578397	45.993034	0.021742	60
6	1.928984	101.343692	0.009867	0.518408	52.537346	0.019034	72
7	2.152204	125.694940	0.007956	0.464640	58.402903	0.017122	84
8	2.401254	152.864085	0.006542	0.416449	63.660103	0.015708	96
9	2.679124	183.177212	0.005459	0.373256	68.372043	0.014626	108
10	2.989150	216.998139	0.004608	0.334543	72.595275	0.013775	120
11	3.335051	254.732784	0.003926	0.299846	76.380487	0.013092	132
12	3.720979	296.834038	0.003369	0.268747	79.773109	0.012536	144
13	4.151566	343.807200	0.002909	0.240873	82.813859	0.012075	156
14	4.631980	396.216042	0.002524	0.215890	85.539231	0.011691	168
15	5.167988	454.689575	0.002199	0.193499	87.981937	0.011366	180
16	5.766021	519.929596	0.001923	0.173430	90.171293	0.011090	192
17	6.433259	592.719117	0.001687	0.155442	92.133576	0.010854	204
18	7.177708	673.931757	0.001484	0.139320	93.892337	0.010650	216
19	8.008304	764.542228	0.001308	0.124870	95.468685	0.010475	228
20	8.935015	865.638038	0.001155	0.111919	96.881539	0.010322	240
21	9.968965	978.432537	0.001022	0.100311	98.147856	0.010189	252
22	11.122562	1104.279485	0.000906	0.089907	99.282835	0.010072	264
23	12.409652	1244.689295	0.000803	0.080582	100.300098	0.009970	276
24	13.845682	1401.347165	0.000714	0.072225	101.211853	0.009880	288
25	15.447889	1576.133301	0.000634	0.064734	102.029044	0.009801	300
26	17.235500	1771.145485	0.000565	0.058020	102.761478	0.009731	312
27	19.229972	1988.724252	0.000503	0.052002	103.417947	0.009670	324
28	21.455242	2231.480981	0.000448	0.046609	104.006328	0.009615	336
29	23.938018	2502.329236	0.000400	0.041775	104.533685	0.009566	348
30	26.708098	2804.519736	0.000357	0.037442	105.006346	0.009523	360
31	29.798728	3141.679369	0.000318	0.033558	105.429984	0.009485	372
32	33.247002	3517.854723	0.000284	0.030078	105.809684	0.009451	384
33	37.094306	3937.560650	0.000254	0.026958	106.150002	0.009421	396
34	41.386816	4405.834459	0.000227	0.024162	106.455024	0.009394	408
35	46.176050	4928.296368	0.000203	0.021656	106.728409	0.009370	420
36	51.519489	5511.216962	0.000181	0.019410	106.973440	0.009348	432
37	57.481264	6161.592447	0.000162	0.017397	107.193057	0.009329	444
38	64.132929	6887.228628	0.000145	0.015593	107.389897	0.009312	456
39	71.554317	7696.834582	0.000130	0.013975	107.566320	0.009297	468
40	79.834499	8600.127195	0.000116	0.012526	107.724446	0.009283	480

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						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
2	1.269735	26.973465	0.037073	0.787566	21.243387	0.047073
3	1.430769	43.076878	0.023214	0.698925	30.107505	0.033214
4	1.612226	61.222608	0.016334	0.620260	37.973959	0.026334
5	1.816697	81.669670	0.012244	0.550450	44.955038	0.022244
6	2.047099	104.709931	0.009550	0.488496	51.150391	0.019550
7	2.306723	130.672274	0.007653	0.433515	56.648453	0.017653
8	2.599273	159.927293	0.006253	0.384723	61.527703	0.016253
9	2.928926	192.892579	0.005184	0.341422	65.857790	0.015184
10	3.300387	230.038689	0.004347	0.302995	69.700522	0.014347
11	3.718959	271.895856	0.003678	0.268892	73.110752	0.013678
12	4.190616	319.061559	0.003134	0.238628	76.137157	0.013134
13	4.722091	372.209054	0.002687	0.211771	78.822939	0.012687
14	5.320970	432.096982	0.002314	0.187936	81.206434	0.012314
15	5.995802	499.580198	0.002002	0.166783	83.321664	0.012002
16	6.756220	575.621974	0.001737	0.148012	85.198824	0.011737
17	7.613078	661.307751	0.001512	0.131353	86.864707	0.011512
18	8.578606	757.860630	0.001320	0.116569	88.343095	0.011320
19	9.666588	866.658830	0.001154	0.103449	89.655089	0.011154
20	10.892554	989.255365	0.001011	0.091806	90.819416	0.011011
21	12.274002	1127.400210	0.000887	0.081473	91.852698	0.010887
22	13.830653	1283.065279	0.000779	0.072303	92.769683	0.010779
23	15.584726	1458.472574	0.000686	0.064165	93.583461	0.010686
24	17.561259	1656.125905	0.000604	0.056944	94.305647	0.010604
25	19.788466	1878.846626	0.000532	0.050534	94.946551	0.010532
26	22.298139	2129.813909	0.000470	0.044847	95.515321	0.010470
27	25.126101	2412.610125	0.000414	0.039799	96.020075	0.010414
28	28.312720	2731.271980	0.000366	0.035320	96.468019	0.010366
29	31.903481	3090.348134	0.000324	0.031345	96.865546	0.010324
30	35.949641	3494.964133	0.000286	0.027817	97.218331	0.010286
31	40.508956	3950.895567	0.000253	0.024686	97.531410	0.010253
32	45.646505	4464.650520	0.000224	0.021907	97.809252	0.010224
33	51.435625	5043.562459	0.000198	0.019442	98.055822	0.010198
34	57.958949	5695.894923	0.000176	0.017254	98.274641	0.010176
35	65.309595	6430.959471	0.000155	0.015312	98.468831	0.010155
36	73.592486	7259.248603	0.000138	0.013588	98.641166	0.010138
37	82.925855	8192.585529	0.000122	0.012059	98.794103	0.010122
38	93.442929	9244.292939	0.000108	0.010702	98.929828	0.010108
39	105.293832	10429.383172	0.000096	0.009497	99.050277	0.010096
40	118.647725	11764.772510	0.000085	0.008428	99.157169	0.010085

Appendix B Monthly Compound Interest Tables

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

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

Appendix B Monthly Compound Interest Tables

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	1278.805378	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 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	
MONTHS							MONTHS
1	1.013333	1.000000	1.000000	0.986842	0.986842	1.013333	1
2	1.026844	2.013333	0.496689	0.973857	1.960699	0.510022	2
3	1.040536	3.040178	0.328928	0.961043	2.921743	0.342261	3
4	1.054410	4.080713	0.245055	0.948398	3.870141	0.258389	4
5	1.068468	5.135123	0.194737	0.935919	4.806060	0.208071	5
6	1.082715	6.203591	0.161197	0.923604	5.729665	0.174530	6
7	1.097151	7.286306	0.137244	0.911452	6.641116	0.150577	7
8	1.111779	8.383457	0.119283	0.899459	7.540575	0.132616	8
9	1.126603	9.495236	0.105316	0.887624	8.428199	0.118649	9
10	1.141625	10.621839	0.094146	0.875945	9.304144	0.107479	10
11	1.156846	11.763464	0.085009	0.864419	10.168563	0.098342	11
12	1.172271	12.920310	0.077398	0.853045	11.021609	0.090731	12
YEARS							MONTHS
1	1.172271	12.920310	0.077398	0.853045	11.021609	0.090731	12
2	1.374219	28.066412	0.035630	0.727686	20.423539	0.048963	24
3	1.610957	45.821745	0.021824	0.620749	28.443811	0.035157	36
4	1.888477	66.635803	0.015007	0.529527	35.285465	0.028340	48
5	2.213807	91.035516	0.010985	0.451711	41.121706	0.024318	60
6	2.595181	119.638587	0.008359	0.385330	46.100283	0.021692	72
7	3.042255	153.169132	0.006529	0.328704	50.347235	0.019862	84
8	3.566347	192.476010	0.005195	0.280399	53.970077	0.018529	96
9	4.180724	238.554316	0.004192	0.239193	57.060524	0.017525	108
10	4.900941	292.570569	0.003418	0.204042	59.696816	0.016751	120
11	5.745230	355.892244	0.002810	0.174057	61.945692	0.016143	132
12	6.734965	430.122395	0.002325	0.148479	63.864085	0.015658	144
13	7.895203	517.140233	0.001934	0.126659	65.500561	0.015267	156
14	9.255316	619.148703	0.001615	0.108046	66.896549	0.014948	168
15	10.849737	738.730255	0.001354	0.092168	68.087390	0.014687	180
16	12.718830	878.912215	0.001138	0.078624	69.103231	0.014471	192
17	14.909912	1043.243434	0.000959	0.067069	69.969789	0.014292	204
18	17.478455	1235.884123	0.000809	0.057213	70.709003	0.014142	216
19	20.489482	1461.711177	0.000684	0.048806	71.339585	0.014017	228
20	24.019222	1726.441638	0.000579	0.041633	71.877501	0.013913	240
21	28.157032	2036.777427	0.000491	0.035515	72.336367	0.013824	252
22	33.007667	2400.575011	0.000417	0.030296	72.727801	0.013750	264
23	38.693924	2827.044294	0.000354	0.025844	73.061711	0.013687	276
24	45.359757	3326.981781	0.000301	0.022046	73.346552	0.013634	288
25	53.173919	3913.043898	0.000256	0.018806	73.589534	0.013589	300
26	62.334232	4600.067404	0.000217	0.016043	73.796809	0.013551	312
27	73.072600	5405.444997	0.000185	0.013685	73.973623	0.013518	324
28	85.660875	6349.565632	0.000157	0.011674	74.124454	0.013491	336
29	100.417742	7456.330682	0.000134	0.009958	74.253120	0.013467	348
30	117.716787	8753.759030	0.000114	0.008495	74.362878	0.013448	360
31	137.995952	10274.696396	0.000097	0.007247	74.456506	0.013431	372
32	161.768625	12057.646856	0.000083	0.006182	74.536375	0.013416	384
33	189.636635	14147.747615	0.000071	0.005273	74.604507	0.013404	396
34	222.305489	16597.911700	0.000060	0.004498	74.662626	0.013394	408
35	260.602233	19470.167508	0.000051	0.003837	74.712205	0.013385	420
36	305.496388	22837.229116	0.000044	0.003273	74.754498	0.013377	432
37	358.124495	26784.337116	0.000037	0.002792	74.790576	0.013371	444
38	419.818887	31411.416562	0.000032	0.002382	74.821352	0.013365	456
39	492.141422	36835.606677	0.000027	0.002032	74.847605	0.013360	468
40	576.923018	43194.226353	0.000023	0.001733	74.870000	0.013356	480

Appendix B Monthly Compound Interest Tables

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							MONTHS
1	1.014167	1.000000	1.000000	0.986031	0.986031	1.014167	1
2	1.028534	2.014167	0.496483	0.972258	1.958289	0.510650	2
3	1.043105	3.042701	0.328655	0.958676	2.916965	0.342822	3
4	1.057882	4.085806	0.244750	0.945285	3.862250	0.258916	4
5	1.072869	5.143688	0.194413	0.932080	4.794330	0.208580	5
6	1.088068	6.216557	0.160861	0.919060	5.713391	0.175027	6
7	1.103482	7.304625	0.136900	0.906222	6.619613	0.151066	7
8	1.119115	8.408107	0.118933	0.893563	7.513176	0.133100	8
9	1.134969	9.527222	0.104962	0.881081	8.394257	0.119129	9
10	1.151048	10.662191	0.093789	0.868774	9.263031	0.107956	10
11	1.167354	11.813238	0.084651	0.856638	10.119669	0.098817	11
12	1.183892	12.980593	0.077038	0.844672	10.964341	0.091205	12
YEARS							MONTHS
1	1.183892	12.980593	0.077038	0.844672	10.964341	0.091205	12
2	1.401600	28.348209	0.035276	0.713471	20.225611	0.049442	24
3	1.659342	46.541802	0.021486	0.602648	28.048345	0.035653	36
4	1.964482	68.081048	0.014688	0.509040	34.655988	0.028855	48
5	2.325733	93.581182	0.010686	0.429972	40.237278	0.024853	60
6	2.753417	123.770579	0.008079	0.363185	44.951636	0.022246	72
7	3.259747	159.511558	0.006269	0.306772	48.933722	0.020436	84
8	3.859188	201.825006	0.004955	0.259122	52.297278	0.019121	96
9	4.568860	251.919548	0.003970	0.218873	55.138379	0.018136	108
10	5.409036	311.226062	0.003213	0.184876	57.538177	0.017380	120
11	6.403713	381.438553	0.002622	0.156159	59.565218	0.016788	132
12	7.581303	464.562540	0.002153	0.131903	61.277403	0.016319	144
13	8.975441	562.972341	0.001776	0.111415	62.723638	0.015943	156
14	10.625951	679.478890	0.001472	0.094109	63.945231	0.015638	168
15	12.579975	817.410030	0.001223	0.079491	64.977077	0.015390	180
16	14.893329	980.705566	0.001020	0.067144	65.848648	0.015186	192
17	17.632089	1174.029800	0.000852	0.056715	66.584839	0.015018	204
18	20.874484	1402.904761	0.000713	0.047905	67.206679	0.014879	216
19	24.713129	1673.867935	0.000597	0.040464	67.731930	0.014764	228
20	29.257669	1994.658995	0.000501	0.034179	68.175595	0.014668	240
21	34.637912	2374.440878	0.000421	0.028870	68.550346	0.014588	252
22	41.007538	2824.061507	0.000354	0.024386	68.866887	0.014521	264
23	48.548485	3356.363651	0.000298	0.020598	69.134261	0.014465	276
24	57.476150	3986.551756	0.000251	0.017399	69.360104	0.014418	288
25	68.045538	4732.626240	0.000211	0.014696	69.550868	0.014378	300
26	80.558550	5615.897651	0.000178	0.012413	69.712000	0.014345	312
27	95.372601	6661.595368	0.000150	0.010485	69.848104	0.014317	324
28	112.910833	7899.588246	0.000127	0.008857	69.963067	0.014293	336
29	133.674202	9365.237774	0.000107	0.007481	70.060174	0.014273	348
30	158.255782	11100.408126	0.000090	0.006319	70.142196	0.014257	360
31	187.357711	13154.661953	0.000076	0.005337	70.211479	0.014243	372
32	221.811244	15586.676066	0.000064	0.004508	70.270000	0.014231	384
33	262.600497	18465.917458	0.000054	0.003808	70.319431	0.014221	396
34	310.890557	21874.627526	0.000046	0.003217	70.361184	0.014212	408
35	368.060758	25910.171179	0.000039	0.002717	70.396451	0.014205	420
36	435.744087	30687.817929	0.000033	0.002295	70.426241	0.014199	432
37	515.873821	36344.034396	0.000028	0.001938	70.451403	0.014194	444
38	610.738749	43040.382285	0.000023	0.001637	70.472657	0.014190	456
39	723.048553	50968.133160	0.000020	0.001383	70.490609	0.014186	468
40	856.011201	60353.731845	0.000017	0.001168	70.505773	0.014183	480

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

Appendix B Monthly Compound Interest Tables

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							
1	1.015833	1.000000	1.000000	0.984413	0.984413	1.015833	
2	1.031917	2.015833	0.496073	0.969070	1.953483	0.511906	
3	1.048256	3.047751	0.328111	0.953965	2.907449	0.343944	
4	1.064853	4.096007	0.244140	0.939096	3.846545	0.259974	
5	1.081714	5.160860	0.193766	0.924459	4.771004	0.209599	
6	1.098841	6.242574	0.160190	0.910050	5.681054	0.176024	
7	1.116239	7.341415	0.136214	0.895865	6.576920	0.152047	
8	1.133913	8.457654	0.118236	0.881902	7.458822	0.134069	
9	1.151866	9.591566	0.104258	0.868156	8.326978	0.120092	
10	1.170104	10.743433	0.093080	0.854625	9.181602	0.108913	
11	1.188631	11.913537	0.083938	0.841304	10.022906	0.099771	
12	1.207451	13.102168	0.076323	0.828191	10.851097	0.092157	
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						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
2	1.486915	29.214877	0.034229	0.672534	19.647986	0.050896
3	1.813130	48.787826	0.020497	0.551532	26.908062	0.037164
4	2.210915	72.654905	0.013764	0.452301	32.861916	0.030430
5	2.695970	101.758208	0.009827	0.370924	37.744561	0.026494
6	3.287442	137.246517	0.007286	0.304188	41.748727	0.023953
7	4.008677	180.520645	0.005540	0.249459	45.032470	0.022206
8	4.888145	233.288730	0.004287	0.204577	47.725406	0.020953
9	5.960561	297.633662	0.003360	0.167769	49.933833	0.020027
10	7.268255	376.095300	0.002659	0.137585	51.744924	0.019326
11	8.862845	471.770720	0.002120	0.112831	53.230165	0.018786
12	10.807275	588.436476	0.001699	0.092530	54.448184	0.018366
13	13.178294	730.697658	0.001369	0.075882	55.447059	0.018035
14	16.069495	904.169675	0.001106	0.062230	56.266217	0.017773
15	19.594998	1115.699905	0.000896	0.051033	56.937994	0.017563
16	23.893966	1373.637983	0.000728	0.041852	57.488906	0.017395
17	29.136090	1688.165376	0.000592	0.034322	57.940698	0.017259
18	35.528288	2071.697274	0.000483	0.028147	58.311205	0.017149
19	43.322878	2539.372652	0.000394	0.023082	58.615050	0.017060
20	52.827531	3109.651838	0.000322	0.018930	58.864229	0.016988
21	64.417420	3805.045193	0.000263	0.015524	59.068575	0.016929
22	78.550028	4653.001652	0.000215	0.012731	59.236156	0.016882
23	95.783203	5686.992197	0.000176	0.010440	59.373585	0.016843
24	116.797184	6947.831050	0.000144	0.008562	59.486289	0.016811
25	142.421445	8485.286707	0.000118	0.007021	59.578715	0.016785
26	173.667440	10360.046428	0.000097	0.005758	59.654512	0.016763
27	211.768529	12646.111719	0.000079	0.004722	59.716672	0.016746
28	258.228656	15433.719354	0.000065	0.003873	59.767648	0.016731
29	314.881721	18832.903252	0.000053	0.003176	59.809452	0.016720
30	383.963963	22977.837794	0.000044	0.002604	59.843735	0.016710
31	468.202234	28032.134021	0.000036	0.002136	59.871850	0.016702
32	570.921630	34195.297782	0.000029	0.001752	59.894907	0.016696
33	696.176745	41710.604726	0.000024	0.001436	59.913815	0.016691
34	848.911717	50874.703014	0.000020	0.001178	59.929321	0.016686
35	1035.155379	62049.322767	0.000016	0.000966	59.942038	0.016683
36	1262.259241	75675.554472	0.000013	0.000792	59.952466	0.016680
37	1539.187666	92291.259933	0.000011	0.000650	59.961018	0.016678
38	1876.871717	112552.303043	0.000009	0.000533	59.968032	0.016676
39	2288.640640	137258.438381	0.000007	0.000437	59.973784	0.016674
40	2790.747993	167384.879555	0.000006	0.000358	59.978500	0.016673