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# Appendix F-2

DISCRETE COMPOUND  
INTEREST FACTORS FOR 10%

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| <i>n</i> | Single Payments            |                          |                         | Uniform-Series Payments    |                             |                          | Uniform Gradient                  |                                   |
|----------|----------------------------|--------------------------|-------------------------|----------------------------|-----------------------------|--------------------------|-----------------------------------|-----------------------------------|
|          | Compound Amount <i>F/P</i> | Present Worth <i>P/F</i> | Sinking Fund <i>A/F</i> | Compound Amount <i>F/A</i> | Capital Recovery <i>A/P</i> | Present Worth <i>P/A</i> | Gradient Present Worth <i>P/G</i> | Gradient Annual Series <i>A/G</i> |
| 1        | 1.1000                     | 0.9091                   | 1.00000                 | 1.0000                     | 1.10000                     | 0.9091                   |                                   |                                   |
| 2        | 1.2100                     | 0.8264                   | 0.47619                 | 2.1000                     | 0.57619                     | 1.7355                   | 0.8264                            | 0.4762                            |
| 3        | 1.3310                     | 0.7513                   | 0.30211                 | 3.3100                     | 0.40211                     | 2.4869                   | 2.3291                            | 0.9366                            |
| 4        | 1.4641                     | 0.6830                   | 0.21547                 | 4.6410                     | 0.31547                     | 3.1699                   | 4.3781                            | 1.3812                            |
| 5        | 1.6105                     | 0.6209                   | 0.16380                 | 6.1051                     | 0.26380                     | 3.7908                   | 6.8618                            | 1.8101                            |
| 6        | 1.7716                     | 0.5645                   | 0.12961                 | 7.7156                     | 0.22961                     | 4.3553                   | 9.6842                            | 2.2236                            |
| 7        | 1.9487                     | 0.5132                   | 0.10541                 | 9.4872                     | 0.20541                     | 4.8684                   | 12.7631                           | 2.6216                            |
| 8        | 2.1436                     | 0.4665                   | 0.08744                 | 11.4359                    | 0.18744                     | 5.3349                   | 16.0287                           | 3.0045                            |
| 9        | 2.3579                     | 0.4241                   | 0.07364                 | 13.5795                    | 0.17364                     | 5.7590                   | 19.4215                           | 3.3724                            |
| 10       | 2.5937                     | 0.3855                   | 0.06275                 | 15.9374                    | 0.16275                     | 6.1446                   | 22.8913                           | 3.7255                            |
| 11       | 2.5831                     | 0.3505                   | 0.05396                 | 18.5312                    | 0.15396                     | 6.4951                   | 26.3963                           | 4.0641                            |
| 12       | 3.1384                     | 0.3186                   | 0.04676                 | 21.3843                    | 0.14676                     | 6.8137                   | 29.9012                           | 4.3884                            |
| 13       | 3.4523                     | 0.2897                   | 0.04078                 | 24.5227                    | 0.14078                     | 7.1034                   | 33.3772                           | 4.6988                            |
| 14       | 3.7975                     | 0.2633                   | 0.03575                 | 27.9750                    | 0.13575                     | 7.3667                   | 36.8005                           | 4.9955                            |
| 15       | 4.1772                     | 0.2394                   | 0.03147                 | 31.7725                    | 0.13147                     | 7.6061                   | 40.1520                           | 5.2789                            |
| 16       | 4.5950                     | 0.2176                   | 0.02782                 | 35.9497                    | 0.12782                     | 7.8237                   | 43.4164                           | 5.5493                            |
| 17       | 5.0545                     | 0.1978                   | 0.02466                 | 40.5447                    | 0.12466                     | 8.0216                   | 46.5819                           | 5.8071                            |
| 18       | 5.5599                     | 0.1799                   | 0.02193                 | 45.5992                    | 0.12193                     | 8.2014                   | 49.6395                           | 6.0526                            |
| 19       | 6.1159                     | 0.1635                   | 0.01955                 | 51.1591                    | 0.11955                     | 8.3649                   | 52.5827                           | 6.2861                            |
| 20       | 6.7275                     | 0.1486                   | 0.01746                 | 57.2750                    | 0.11746                     | 8.5136                   | 55.4069                           | 6.5081                            |
| 21       | 7.4002                     | 0.1351                   | 0.01562                 | 64.0025                    | 0.11562                     | 8.6487                   | 58.1095                           | 6.7189                            |
| 22       | 8.1403                     | 0.1228                   | 0.01401                 | 71.4027                    | 0.11401                     | 8.7715                   | 60.6893                           | 6.9189                            |
| 23       | 8.9543                     | 0.1117                   | 0.01257                 | 79.5430                    | 0.11257                     | 8.8832                   | 63.1462                           | 7.1085                            |
| 24       | 9.8497                     | 0.1015                   | 0.01130                 | 88.4973                    | 0.11130                     | 8.9847                   | 65.4813                           | 7.2881                            |
| 25       | 10.8347                    | 0.0923                   | 0.01017                 | 98.3471                    | 0.11017                     | 9.0770                   | 67.6964                           | 7.4580                            |
| 26       | 11.9182                    | 0.0839                   | 0.00916                 | 109.1818                   | 0.10916                     | 9.1609                   | 69.7940                           | 7.6186                            |
| 27       | 13.1100                    | 0.0763                   | 0.00826                 | 121.0999                   | 0.10826                     | 9.2372                   | 71.7773                           | 7.7704                            |
| 28       | 14.4210                    | 0.0693                   | 0.00745                 | 134.2099                   | 0.10745                     | 9.3066                   | 73.6495                           | 7.9137                            |
| 29       | 15.8631                    | 0.0630                   | 0.00673                 | 148.6309                   | 0.10673                     | 9.3696                   | 75.4146                           | 8.0489                            |
| 30       | 17.4494                    | 0.0573                   | 0.00608                 | 164.4940                   | 0.10608                     | 9.4269                   | 77.0766                           | 8.1762                            |
| 31       | 19.1943                    | 0.0521                   | 0.00550                 | 181.9434                   | 0.10550                     | 9.4790                   | 78.6395                           | 8.2962                            |
| 32       | 21.1138                    | 0.0474                   | 0.00497                 | 201.1378                   | 0.10497                     | 9.5264                   | 80.1078                           | 8.4091                            |
| 33       | 23.2252                    | 0.0431                   | 0.00450                 | 222.2515                   | 0.10450                     | 9.5694                   | 81.4856                           | 8.5152                            |
| 34       | 25.5477                    | 0.0391                   | 0.00407                 | 245.4767                   | 0.10407                     | 9.6086                   | 82.7773                           | 8.6149                            |
| 35       | 28.1024                    | 0.0356                   | 0.00369                 | 271.0244                   | 0.10369                     | 9.6442                   | 83.9872                           | 8.7086                            |
| 40       | 45.2593                    | 0.0221                   | 0.00226                 | 442.5926                   | 0.10226                     | 9.7791                   | 88.9525                           | 9.0962                            |

| <i>n</i> | Single Payments               |                             | Uniform-Series Payments    |                               |                                | Uniform Gradient            |                                      |                                      |
|----------|-------------------------------|-----------------------------|----------------------------|-------------------------------|--------------------------------|-----------------------------|--------------------------------------|--------------------------------------|
|          | Compound Amount<br><i>F/P</i> | Present Worth<br><i>P/F</i> | Sinking Fund<br><i>A/F</i> | Compound Amount<br><i>F/A</i> | Capital Recovery<br><i>A/P</i> | Present Worth<br><i>P/A</i> | Gradient Present Worth<br><i>P/G</i> | Gradient Annual Series<br><i>A/G</i> |
| 45       | 72.8905                       | 0.0137                      | 0.00139                    | 718.9048                      | 0.10139                        | 9.8628                      | 92.4544                              | 9.3740                               |
| 50       | 117.3909                      | 0.0085                      | 0.00086                    | 1163.91                       | 0.10086                        | 9.9148                      | 94.8889                              | 9.5704                               |
| 55       | 189.0591                      | 0.0053                      | 0.00053                    | 1880.59                       | 0.10053                        | 9.9471                      | 96.5619                              | 9.7075                               |
| 60       | 304.4816                      | 0.0033                      | 0.00033                    | 3034.82                       | 0.10033                        | 9.9672                      | 97.7010                              | 9.8023                               |
| 65       | 490.3707                      | 0.0020                      | 0.00020                    | 4893.71                       | 0.10020                        | 9.9796                      | 98.4705                              | 9.8672                               |
| 70       | 789.7470                      | 0.0013                      | 0.00013                    | 7887.47                       | 0.10013                        | 9.9873                      | 98.9870                              | 9.9113                               |
| 75       | 1271.90                       | 0.0008                      | 0.00008                    | 12709                         | 0.10008                        | 9.9921                      | 99.3317                              | 9.9410                               |
| 80       | 2048.40                       | 0.0005                      | 0.00003                    | 20474                         | 0.10005                        | 9.9951                      | 99.5606                              | 9.9609                               |
| 85       | 3298.97                       | 0.0003                      | 0.00003                    | 32980                         | 0.10003                        | 9.9970                      | 99.7120                              | 9.9742                               |
| 90       | 5313.02                       | 0.0002                      | 0.00002                    | 53120                         | 0.10002                        | 9.9981                      | 99.8118                              | 9.9831                               |
| 95       | 8556.68                       | 0.0001                      | 0.00001                    | 85557                         | 0.10001                        | 9.9988                      | 99.8773                              | 9.9889                               |
| 96       | 9412.34                       | 0.0001                      | 0.00001                    | 94113                         | 0.10001                        | 9.9989                      | 99.8874                              | 9.9898                               |
| 98       | 11389                         | 0.0001                      | 0.00001                    |                               | 0.10001                        | 9.9991                      | 99.9052                              | 9.9914                               |
| 100      | 13781                         | 0.0001                      | 0.00001                    |                               | 0.10001                        | 9.9993                      | 99.9202                              | 9.9927                               |