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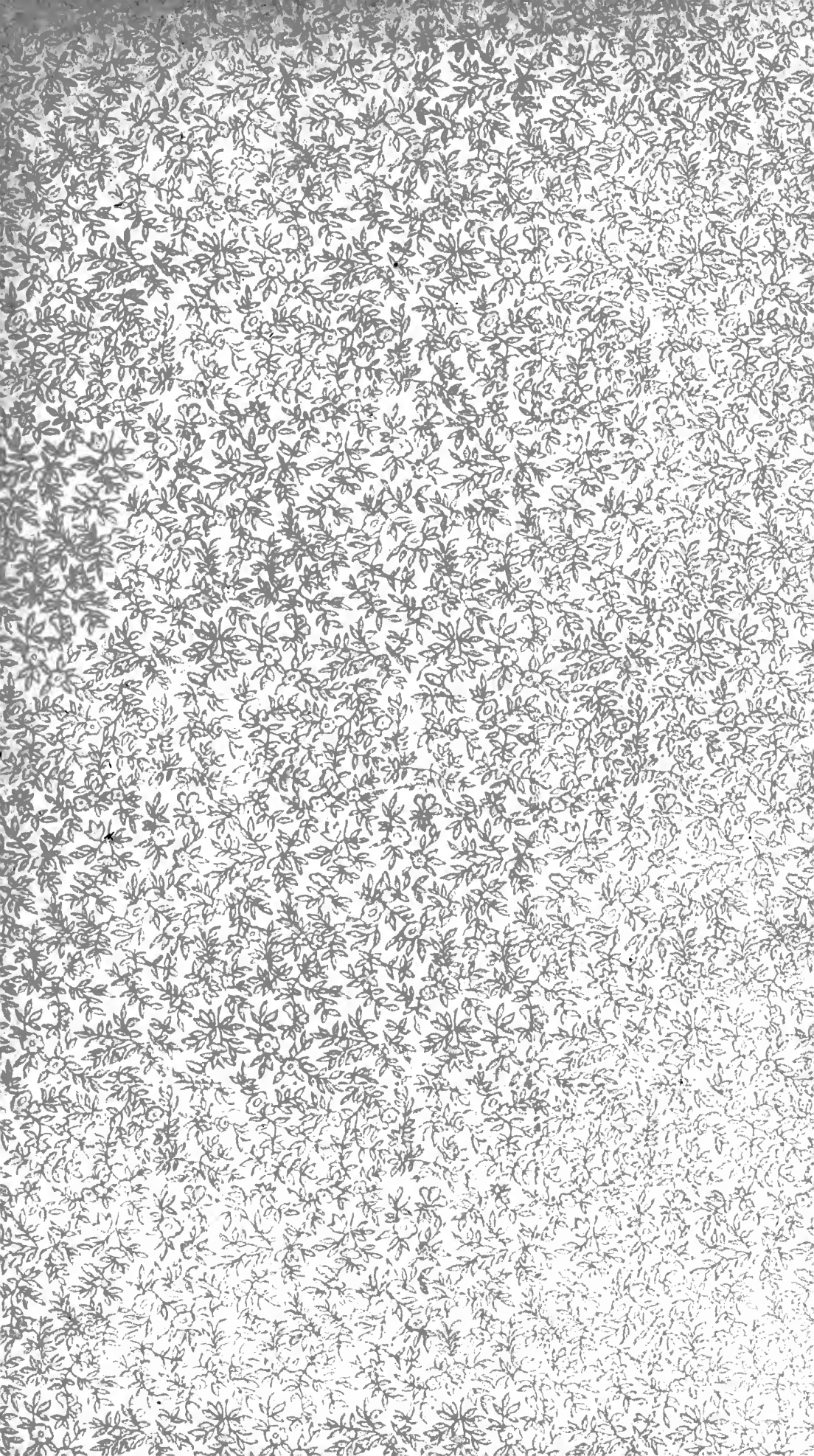
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COMPOUND INTEREST
ANNUITY AND SINKING FUND
TABLES.

ARCHER, F.I.A.

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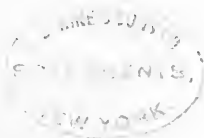
COMPOUND INTEREST
ANNUITY AND SINKING FUND
TABLES.

COMPILED BY
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INTRODUCTION.

THE values of the six well-known functions of interest, viz. : Amount of 1 $(1 + i)^n$; Present Value of 1 (v^n) ; Amount of 1 per annum $(s_{\overline{n}|})$; Present Value of 1 per annum $(a_{\overline{n}|})$; Annuity that 1 will purchase $\left(\frac{1}{a_{\overline{n}|}}\right)$, and Sinking Fund $\left(\frac{1}{s_{\overline{n}|}}\right)$, have been tabulated for 49 different rates ranging from 1 to 8 per cent. The rates progress by differences of $\frac{1}{8}$ from 1 to 2 per cent. for periods of from 1 to 200 years; by differences of $\frac{1}{8}$ from 2 to 4 per cent. for periods of from 1 to 100 years; and by differences of $\frac{1}{4}$ from 4 to 8 per cent. for periods of from 1 to 50 years. The Amount of 1 and the Present Value of 1 are calculated to 10 places of decimals throughout, and the values of the remaining functions to 8 decimal places.

The examples at the foot of the Tables show that the values may be used for higher rates where interest is convertible into capital at half-yearly or quarterly, instead of yearly, intervals, and where half-yearly or

quarterly payments are substituted for annual payments of an annuity. The Synopsis on pages viii. and ix. indicates precisely the rates of interest for which the Tables are applicable under these conditions.

A brief description is given of the methods employed in the construction of the Tables, for which an Arithmometer with 10 slots on the fixed plate and 20 product holes was extensively used.

The Unit is the basis of the values for all the functions tabulated, and the Tables are equally applicable where the dollar, pound, franc, yen or coin of any other denomination is the adopted Unit of money.

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SYNOPSIS OF TABLES.

INTEREST CONVERTIBLE YEARLY.

Rate of Interest.	Years.	Amount of 1.	Present Value of 1.	Amount of 1 per annum.	Present Value of 1 per annum.	Annuity that I will purchase or Annuity (including principal and interest) for the redemption of a loan of 1.	Sinking Fund for the Redemption of a Loan of 1 (Annual payment).
		Page.	Page.	Page.	Page.	Page.	Page.
1	1 to 200	2	32	62	92	122	152
$1\frac{1}{8}$	"	3	33	63	93	123	153
$1\frac{1}{4}$	"	4	34	64	94	124	154
$1\frac{2}{8}$	"	5	35	65	95	125	155
$1\frac{1}{2}$	"	6	36	66	96	126	156
$1\frac{5}{8}$	"	7	37	67	97	127	157
$1\frac{3}{4}$	"	8	38	68	98	128	158
$1\frac{7}{8}$	"	9	39	69	99	129	159
$1\frac{1}{2}$	"	10	40	70	100	130	160
$1\frac{9}{8}$	"	11	41	71	101	131	161
$1\frac{5}{4}$	"	12	42	72	102	132	162
$1\frac{11}{8}$	"	13	43	73	103	133	163
$1\frac{3}{2}$	"	14	44	74	104	134	164
$1\frac{13}{8}$	"	15	45	75	105	135	165
$1\frac{7}{4}$	"	16	46	76	106	136	166
$1\frac{5}{2}$	"	17	47	77	107	137	167
2	"	18	48	78	108	138	168
$2\frac{1}{8}$	1 to 100	19	49	79	109	139	169
$2\frac{1}{4}$	"	19	49	79	109	139	169
$2\frac{3}{8}$	"	20	50	80	110	140	170
$2\frac{1}{2}$	"	20	50	80	110	140	170
$2\frac{5}{8}$	"	21	51	81	111	141	171
$2\frac{3}{4}$	"	21	51	81	111	141	171
$2\frac{7}{8}$	"	22	52	82	112	142	172
3	"	22	52	82	112	142	172
$3\frac{1}{8}$	"	23	53	83	113	143	173
$3\frac{1}{4}$	"	23	53	83	113	143	173
$3\frac{3}{8}$	"	24	54	84	114	144	174
$3\frac{1}{2}$	"	24	54	84	114	144	174
$3\frac{5}{8}$	"	25	55	85	115	145	175
$3\frac{3}{4}$	"	25	55	85	115	145	175
$3\frac{7}{8}$	"	26	56	86	116	146	176
4	"	26	56	86	116	146	176
$4\frac{1}{4}$	1 to 50	27	57	87	117	147	177
$4\frac{1}{2}$	"	27	57	87	117	147	177
$4\frac{3}{4}$	"	27	57	87	117	147	177
5	"	27	57	87	117	147	177
$5\frac{1}{4}$	"	28	58	88	118	148	178
$5\frac{1}{2}$	"	28	58	88	118	148	178
$5\frac{3}{4}$	"	28	58	88	118	148	178
6	"	28	58	88	118	148	178
$6\frac{1}{4}$	"	29	59	89	119	149	179
$6\frac{1}{2}$	"	29	59	89	119	149	179
$6\frac{3}{4}$	"	29	59	89	119	149	179
7	"	29	59	89	119	149	179
$7\frac{1}{4}$	"	30	60	90	120	150	180
$7\frac{1}{2}$	"	30	60	90	120	150	180
$7\frac{3}{4}$	"	30	60	90	120	150	180
8	"	30	60	90	120	150	180
		10 decimal places.	10 decimal places.	8 decimal places.	8 decimal places.	8 decimal places.	8 decimal places.

SYNOPSIS OF TABLES—continued.

INTEREST CONVERTIBLE HALF-YEARLY.

Rate of Interest.	Half-years.	Amount of 1.	Present Value of 1.	Amount of a Half-yearly payment of 1.	Present Value of a Half-yearly payment of 1.	Half-yearly payment that I will purchase or Half-yearly payment (including principal and interest) for the redemption of a loan of 1.	Sinking Fund for the Redemption of a Loan of 1 (Half-yearly payment).
2	1 to 200	Page. 2	Page. 32	Page. 62	Page. 92	Page. 122	Page. 152
2 $\frac{1}{2}$	"	3	33	63	93	123	153
2 $\frac{1}{2}$	"	4	34	64	94	124	154
2 $\frac{3}{4}$	"	5	35	65	95	125	155
2 $\frac{3}{4}$	"	6	36	66	96	126	156
2 $\frac{3}{4}$	"	7	37	67	97	127	157
2 $\frac{3}{4}$	"	8	38	68	98	128	158
2 $\frac{3}{4}$	"	9	39	69	99	129	159
3	"	10	40	70	100	130	160
3 $\frac{1}{4}$	"	11	41	71	101	131	161
3 $\frac{1}{4}$	"	12	42	72	102	132	162
3 $\frac{1}{4}$	"	13	43	73	103	133	163
3 $\frac{1}{4}$	"	14	44	74	104	134	164
3 $\frac{1}{4}$	"	15	45	75	105	135	165
3 $\frac{1}{4}$	"	16	46	76	106	136	166
3 $\frac{1}{4}$	"	17	47	77	107	137	167
3 $\frac{1}{4}$	"	18	48	78	108	138	168
4	1 to 100	19	49	79	109	139	169
4 $\frac{1}{2}$	"	19	49	79	109	139	169
4 $\frac{1}{2}$	"	20	50	80	110	140	170
5	"	20	50	80	110	140	170
5 $\frac{1}{4}$	"	21	51	81	111	141	171
5 $\frac{1}{4}$	"	21	51	81	111	141	171
5 $\frac{1}{4}$	"	22	52	82	112	142	172
6	"	22	52	82	112	142	172
6 $\frac{1}{4}$	"	23	53	83	113	143	173
6 $\frac{1}{4}$	"	23	53	83	113	143	173
6 $\frac{1}{4}$	"	24	54	84	114	144	174
7	"	24	54	84	114	144	174
7 $\frac{1}{4}$	"	25	55	85	115	145	175
7 $\frac{1}{4}$	"	25	55	85	115	145	175
7 $\frac{1}{4}$	"	26	56	86	116	146	176
8	"	26	56	86	116	146	176
		10 decimal places.	10 decimal places.	8 decimal places.	8 decimal places.	8 decimal places.	8 decimal places.

INTEREST CONVERTIBLE QUARTERLY.

Rate of Interest.	Quarter years.	Amount of 1.	Present Value of 1.	Amount of a Quarterly payment of 1.	Present Value of a Quarterly payment of 1.	Quarterly payment that I will purchase or Quarterly payment (including principal and interest) for the redemption of a Loan of 1.	Sinking Fund for the Redemption of a Loan of 1 (Quarterly payment).
4	1 to 200	Page. 2	Page. 32	Page. 62	Page. 92	Page. 122	Page. 152
4 $\frac{1}{4}$	"	3	33	63	93	123	153
4 $\frac{1}{2}$	"	4	34	64	94	124	154
4 $\frac{3}{4}$	"	5	35	65	95	125	155
5	"	6	36	66	96	126	156
5 $\frac{1}{4}$	"	7	37	67	97	127	157
5 $\frac{1}{2}$	"	8	38	68	98	128	158
5 $\frac{3}{4}$	"	9	39	69	99	129	159
6	"	10	40	70	100	130	160
6 $\frac{1}{4}$	"	11	41	71	101	131	161
6 $\frac{1}{2}$	"	12	42	72	102	132	162
6 $\frac{3}{4}$	"	13	43	73	103	133	163
7	"	14	44	74	104	134	164
7 $\frac{1}{4}$	"	15	45	75	105	135	165
7 $\frac{1}{2}$	"	16	46	76	106	136	166
7 $\frac{3}{4}$	"	17	47	77	107	137	167
8	"	18	48	78	108	138	168
		10 decimal places.	10 decimal places.	8 decimal places.	8 decimal places.	8 decimal places.	8 decimal places.

CONSTRUCTION OF TABLES.

In giving the following brief description of the methods employed in the construction of the Tables, it is assumed that the reader possesses an acquaintance with the elements of actuarial science so far as it relates to compound interest and annuities.

Let i = the interest on 1 for one year,

and n = the period in years,

then $(1 + i)^n$ = the amount of 1 in n years,

and $\frac{1}{(1 + i)^n} = v^n$ = the present value of 1 due n years hence.

$s_{\overline{n}|}$ = $1 + (1 + i) + (1 + i)^2 + \dots + (1 + i)^{n-1} =$
 $\frac{(1 + i)^n - 1}{i}$ = the amount of an annuity of 1
in n years,

$a_{\overline{n}|}$ = $v + v^2 + v^3 + \dots + v^n = \frac{1 - v^n}{i}$ = the present
value of an annuity of 1 for n years,

$\frac{1}{s_{\overline{n}|}}$ = the annuity which will amount to 1 in n years,

and $\frac{1}{a_{\overline{n}|}}$ = the annuity for n years which 1 will purchase or
the annuity required to repay a loan of 1 with
interest in n years.

Compound interest is assumed, and all payments are taken to be due at the end of the year.

It may be stated briefly that the values of $(1 + i)^n$ were first computed and $s_{\overline{n}|}$ obtained from these by summation. The values of v^n were next calculated, and $a_{\overline{n}|}$ formed by summation. The values of $\frac{1}{s_{\overline{n}|}}$ and $\frac{1}{a_{\overline{n}|}}$ were computed, with the aid of the arithmometer, from the corresponding values of $s_{\overline{n}|}$ and $a_{\overline{n}|}$ by simple division.

While there is little or nothing original in the methods indicated above, a description of the details of the work may prove interesting.

A preparatory table of the values of $(1 + i)^n$ and $s_{\overline{n}|}$ for intervals of ten years was first constructed, mainly by means of the arithmometer. The following are the actual figures obtained in computing these functions in the case where $i = .0425$ ($4\frac{1}{4}$ per cent.), which rate will be taken to illustrate the various processes throughout:—

n	$(1 + i)^n$	$s_{\overline{n} }$
10	1.516214468055965	12.1462227777874
20	2.298906313142233	30.5625014856996
30	3.485635012691450	58.4855297103871
40	5.284970236605214	100.8228290965933
50	8.013148335985982	165.0152549643760

The initial value, $(1 + i)^{10}$, was obtained by commencing with $(1 + i)$ and multiplying successively by the same value $(1 + i)$ in the manner shown hereafter,* the figures, however, for this particular purpose being carried to sixteen places of decimals. The result was then checked by squaring the value of $(1 + i)^5$ on the arithmometer. The value of $(1 + i)^{10}$ was then reduced to fifteen places of decimals so as to retain sixteen figures in all. The arithmometer was then again utilized for computing the remaining values $(1 + i)^{20}$, $(1 + i)^{30}$. . . $(1 + i)^{50}$. Although the fixed plate of the machine only carried ten figures, it could be used to multiply one set of sixteen figures by another set of equal dimensions by splitting each set into two sections of ten and six figures. Let the two sections of the multiplicand be represented by a and b respectively, and the two sections of the multiplier by c and d . Then remembering that $(a + b)(c + d) = ac + ad + bc + bd$, it is only necessary to perform the operations suggested by the first three terms of the product, the fourth term having no significant value, thus: place a upon the fixed plate and multiply in turn by c and d , taking down each result; then place b on the fixed plate and multiply by c , again taking down the product, and finally add together the three results, having taken care to assign each to its proper position. Similarly, if it were required to square a quantity containing sixteen figures, the first two terms of the latter part of the equation $(a + b)^2 = a^2 + 2ab + b^2$ would suggest the necessary operations. For the purposes of the above Table only sixteen figures were required to be retained (in fact, it was unnecessary to work to such a degree of accuracy, but this

* Vide p. xiv.

involved very little additional labour), and these were obtained with great facility in the following manner :—

Firstly, $(1 + i)^{20}$ was obtained by squaring $(1 + i)^{10}$.

$$\begin{array}{r}
 \begin{array}{cc}
 a & b \\
 (1 + i)^{10} = 1\cdot516214468 & 055965 \\
 \hline
 2\cdot298906312 & 972523 = a^2 \\
 & 84855 = ab \\
 & 84855 = ab \\
 & 0 = b^2 \\
 \hline
 (1 + i)^{20} = 2\cdot298906313 & 142233 = (a + b)^2 . \\
 \hline
 \hline
 \end{array}
 \end{array}$$

The value of $(1 + i)^{30}$ was then obtained by multiplying $(1 + i)^{20}$ by $(1 + i)^{10}$.

$$\begin{array}{r}
 \begin{array}{cc}
 a & b \\
 (1 + i)^{20} = 2\cdot298906313 & 142233 \\
 \begin{array}{cc}
 c & d \\
 (1 + i)^{10} = 1\cdot516214468 & 055965 \\
 \hline
 3\cdot485635012 & 347136 = ac \\
 & 128658 = ad \\
 & 215656 = bc \\
 & 0 = bd \\
 \hline
 (1 + i)^{30} = 3\cdot485635012 & 691450 = (a + b)(c + d) \\
 \hline
 \hline
 \end{array}
 \end{array}
 \end{array}$$

The values of $(1 + i)^{40}$ and $(1 + i)^{50}$ were calculated in a similar way by multiplying successively by $(1 + i)^{10}$.

The values of $s_{\overline{n}|i}$ were then easily obtainable from the corresponding values of $(1 + i)^n$ by deducting unity from the latter and dividing the result by i .

$$\begin{aligned}
 \text{Thus } s_{\overline{10}|i} &= \frac{(1 + i)^{10} - 1}{i} = \frac{1\cdot516214468055965 - 1}{0\cdot0425} = \\
 &= 12\cdot146222777874
 \end{aligned}$$

The following preparatory table of the values of v^n and a_n^- was next computed :—

n	v^n	a_n^-
50	·1247948943499689	20·59306130941250
40	·1892158243529384	19·07727472110733
30	·2868917704690615	16·77901716543385
20	·4349894531513820	13·29436580820278
10	·6595373023198778	8·01088700423817

The value of v^{50} was first obtained by dividing unity by $(1 + i)^{50}$. Since $\frac{1}{a + b} = \frac{1}{a} - \frac{b}{a^2} + \frac{b^2}{a^3} - \dots$ it is evident that by dividing the value of $(1 + i)^{50}$ into two sections, a and b , of ten and six figures respectively, the operation can be readily performed on the arithmometer, the first two terms only of the latter part of the equation having a significant value,

$$\begin{aligned} \text{Thus } (1 + i)^{50} &= \overset{a}{8\cdot013148335} \overset{b}{985982} \\ \frac{1}{a} &= \frac{1}{8\cdot013148335} = \cdot1247948943653244 \\ \frac{b}{a^2} &= \cdot00000000985982 \times (\cdot12479489)^2 = \underline{\underline{153555}} \\ \therefore \frac{1}{a} - \frac{b}{a^2} &= \frac{1}{(1 + i)^{50}} = v^{50} = \underline{\underline{\cdot1247948943499689}} \end{aligned}$$

The result was checked by multiplying the quotient into the divisor to obtain unity. The values of v^{40} , v^{30} v^0 were then in turn deduced by multiplying v^{50} and the resultant values successively by $(1 + i)^{10}$, and the final result v^0 proving = 1 was evidence of the accuracy of the whole of the work. The values of a_n^- were next prepared from the corresponding values of v^n by deducting the latter from unity and dividing by i .

$$\begin{aligned} \text{Thus } a_{50}^- &= \frac{1 - v^{50}}{i} = \frac{\cdot8752051056500311}{\cdot0425} = \\ \cdot8752051056500311 \times \frac{400}{17} &= \frac{350\cdot08204226001244}{17} \\ &= 20\cdot59306130941250. \end{aligned}$$

Having completed the preparatory Tables as above and so obtained the values of the functions $(1 + i)^n$, s_n^- , v^n , and a_n^- for

intervals of ten years, the calculation of the consecutive values of these functions from $n = 1$ to $n = 50$ was then entered upon with confidence, as these could be periodically checked and corrected (if necessary) so as to prevent a serious accumulation of errors. The ultimate values of $(1 + i)^n$ were required to be correct to ten places of decimals, and it was considered necessary therefore to work to two places beyond, viz., to twelve places. The following shows the *modus operandi* :—

n	$(1 + i)^n$
1	1·0425 41700 260625
2	1·08680625 434722500 2717015625
3	1·132995515625 45319820625 2832488789
4	1·181147825039 47245913001 2952869563
5	1·231346607603
*	*

n	$(1 + i)^n$	$s_{\overline{n} }$	$\frac{1}{s_{\overline{n} }}$
1	1·0425	1·	1·
2	1·08680625	2·0425	·48959608
3	1·1329955156	3·12930625	·31955965
4	1·1811478250	4·2623017656	·23461502
5	1·2313466076	5·4434495906	·18370704
*	*	*	*

The values of $(1 + i)^n$ were computed by the contracted method of multiplication as shown above and the results, after being reduced to ten

places of decimals, were entered in the proper column of a Table of the above form so that the corresponding column of $s_{\overline{n}|}$ could be readily formed by summation according to the formula $s_{\overline{n}|} = 1 + (1 + i) + (1 + i)^2 + \dots + (1 + i)^{n-1}$. The values of $\frac{1}{s_{\overline{n}|}}$ were subsequently calculated on the arithmometer by dividing unity by the successive values of $s_{\overline{n}|}$.

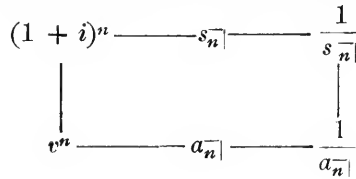
The following specimens of the actual work illustrate the methods of obtaining the values of v^n and $a_{\overline{n}|}$:

n	v^n
50	.124794894350 4991795774 311987236
49	.130098677360 5203947094 325246693
48	.135627871147 5425114846 339069678
47	.141392055671 5655682227 353480139
46	.147401218037
*	*

n	v^n	$a_{\overline{n} }$	$\frac{1}{a_{\overline{n} }}$
1	.9592326139	.9592326139	1.0425
2	.9201272076	1.8793598215	.53209608
3	.8826160265	2.7619758480	.36205965
4	.8466340781	3.6086099261	.27711502
5	.8121190198	4.4207289459	.22620704
*	*	*	*

The values of v^n were calculated to twelve places of decimals by the contracted method of multiplication, and the results, after being cut down to ten places, were entered in the proper column of a Table as shown above, so that the corresponding values of a_n could be obtained by summation according to the formula $a_n = v + v^2 + v^3 + \dots + v^n$. The values of $\frac{1}{a_n}$ were obtained with the help of the arithmometer by simple division.

The functions of $(1 + i)^n$, s_n , v^n and a_n having been computed by a continuous method, and the results having agreed at intervals with the values in the preparatory Tables, all the preceding values might be confidently assumed to be correct. The values of $\frac{1}{s_n}$ and $\frac{1}{a_n}$ were, however, in each case calculated independently, but a final and valuable check on the values of these two functions, and at the same time upon the whole of the work, was applied by adding i to $\frac{1}{s_n}$ throughout to prove the correctness of $\frac{1}{a_n}$. The last operation thus formed a link which not only confirmed the values of $\frac{1}{s_n}$ and $\frac{1}{a_n}$, but gave additional security to the other values with which they were brought into relationship as illustrated by the following diagram :—



AMOUNT OF 1.

AMOUNT OF 1

(i.e., the amount of 1 accumulated at Compound Interest).

1 per cent.							
Years.	Amount.	Years.	Amount.	Years.	Amount.	Years.	Amount.
1	1.01	51	1.6610781401	101	2.7318619677	151	4.4929071250
2	1.0201	52	1.6776889215	102	2.7591805874	152	4.5378361962
3	1.030301	53	1.6944658107	103	2.7867723933	153	4.5832145582
4	1.04060401	54	1.7114104688	104	2.8146401172	154	4.6290467038
5	1.0510100501	55	1.7285243735	105	2.8427865184	155	4.6753371708
6	1.0615201506	56	1.7458098192	106	2.8712143836	156	4.7220905425
7	1.0721353521	57	1.7632679174	107	2.8999265274	157	4.7693114480
8	1.0828567056	58	1.7809003966	108	2.9289257927	158	4.8170045624
9	1.0936852727	59	1.7987096025	109	2.9582150506	159	4.8651746081
10	1.1046221254	60	1.8166966986	110	2.9877972011	160	4.9138263541
11	1.1156683467	61	1.8348636655	111	3.0176751731	161	4.9629646177
12	1.1268250301	62	1.8532123022	112	3.0478519248	162	5.0125942639
13	1.1380932804	63	1.8717444252	113	3.0783304441	163	5.0627202065
14	1.1494742132	64	1.8904618695	114	3.1091137485	164	5.1133474086
15	1.1609689554	65	1.9093664882	115	3.1402048860	165	5.1644808826
16	1.1725786449	66	1.9284601531	116	3.1716069349	166	5.2161256915
17	1.1843044314	67	1.9477447546	117	3.2033230042	167	5.2682869484
18	1.1961474757	68	1.9672222021	118	3.2353562343	168	5.3209698179
19	1.2081089504	69	1.9868944242	119	3.2677097966	169	5.3741795161
20	1.2201900399	70	2.0067633684	120	3.3003868946	170	5.4279213112
21	1.2323919403	71	2.0268310021	121	3.3333907635	171	5.4822005243
22	1.2447158597	72	2.0470993121	122	3.3667246712	172	5.5370225296
23	1.2571630183	73	2.0675703052	123	3.4003919179	173	5.5923927549
24	1.2697346485	74	2.0882460083	124	3.4343958370	174	5.6483166824
25	1.2824319950	75	2.1091284684	125	3.4687397954	175	5.7047998492
26	1.2952563150	76	2.1302197530	126	3.5034271934	176	5.7618478477
27	1.3082088781	77	2.1515219506	127	3.5384614653	177	5.8194663262
28	1.3212909669	78	2.1730371701	128	3.5738460800	178	5.8776609895
29	1.3345038766	79	2.1947675418	129	3.6095845408	179	5.9364375994
30	1.3478489153	80	2.2167152172	130	3.6456803862	180	5.9958019754
31	1.3613274045	81	2.2388823694	131	3.6821371900	181	6.0557599951
32	1.3749406785	82	2.2612711931	132	3.7189585619	182	6.1163175951
33	1.3886900853	83	2.2838839050	133	3.7561481475	183	6.1774807710
34	1.4025769862	84	2.3067227440	134	3.7937096290	184	6.2392555787
35	1.4166027560	85	2.3297899715	135	3.8316467253	185	6.3016481345
36	1.4307687836	86	2.3530878712	136	3.8699631926	186	6.3646646159
37	1.4450764714	87	2.3766187499	137	3.9086628245	187	6.4283112620
38	1.4595272361	88	2.4003849374	138	3.9477494527	188	6.4925943746
39	1.4741225085	89	2.4243887868	139	3.9872269473	189	6.5575203184
40	1.4888637336	90	2.4486326746	140	4.0270992167	190	6.6230955216
41	1.5037523709	91	2.4731190014	141	4.0673702089	191	6.6893264768
42	1.5187898946	92	2.4978501914	142	4.1080439110	192	6.7562197415
43	1.5339777936	93	2.5228286933	143	4.1491243501	193	6.8237819390
44	1.5493175715	94	2.5480569803	144	4.1906155936	194	6.8920197584
45	1.5648107472	95	2.5735375501	145	4.2325217495	195	6.9609399559
46	1.5804588547	96	2.5992729256	146	4.2748469670	196	7.0305493555
47	1.5962634432	97	2.6252656548	147	4.3175954367	197	7.1008548490
48	1.6122260777	98	2.6515183114	148	4.3607713911	198	7.1718633975
49	1.6283483385	99	2.6780334945	149	4.4043791050	199	7.2435820315
50	1.6446318218	100	2.7048138294	150	4.4484228960	200	7.3160178518

1 per cent. Example: 5000 accumulating at 1 per cent. per ann. (interest convertible yearly) in 30 years will amount to $5000 \times 1.34784892 = 6739.2446$.

2 per cent. Substituting half-years for years the above Table supplies the amount of 1 accumulating at 2 per cent. per ann. (interest convertible half-yearly) up to a period of 100 years.

Example: The amount of 850 in $49\frac{1}{2}$ years or 99 half-years = $850 \times 2.6780335 = 2276.3285$.

4 per cent. Substituting quarter-years for years the above Table also supplies the amount of 1 accumulating at 4 per cent. per ann. (interest convertible quarterly) up to a period of 50 years.

Example: The amount of 6000 in $25\frac{1}{4}$ years or 101 quarter-years = $6000 \times 2.73186197 = 16391.1718$.

AMOUNT OF 1

(i.e., the amount of 1 accumulated at Compound Interest).

$1\frac{1}{16}$ per cent.							
Years.	Amount.	Years.	Amount.	Years.	Amount.	Years.	Amount.
1	1.010625	51	1.7143200313	101	2.9079957154	151	4.9328240503
2	1.0213628906	52	1.7325346817	102	2.9388931698	152	4.9852353059
3	1.0322148713	53	1.7509428627	103	2.9701189098	153	5.0382034310
4	1.0431821543	54	1.7695466306	104	3.0016764232	154	5.0917343425
5	1.0542659647	55	1.7883480635	105	3.0335692352	155	5.1458340198
6	1.0654675406	56	1.8073492617	106	3.0658009083	156	5.2005085063
7	1.0767881332	57	1.8265523476	107	3.0983750430	157	5.2557639092
8	1.0882290071	58	1.8459594663	108	3.1312952778	158	5.3116064007
9	1.0997914403	59	1.8655727856	109	3.1645629901	159	5.3680422187
10	1.1114767244	60	1.8853914965	110	3.1981887963	160	5.4250776673
11	1.1232861646	61	1.9054268130	111	3.2321695523	161	5.4827191175
12	1.1352210801	62	1.9256719729	112	3.2665113538	162	5.5409730081
13	1.1472828041	63	1.9461322376	113	3.3012180369	163	5.5998458464
14	1.1594726839	64	1.9668098926	114	3.3362934785	164	5.6593442085
15	1.1717920811	65	1.9877072477	115	3.3717415968	165	5.7194747407
16	1.1842423720	66	2.0088266372	116	3.4075663512	166	5.7802441598
17	1.1968249472	67	2.0301704203	117	3.4437717437	167	5.8416592540
18	1.2095412123	68	2.0517409810	118	3.4803618185	168	5.9037268836
19	1.2223925876	69	2.0735407289	119	3.5173406628	169	5.9664539817
20	1.2353805089	70	2.0955720991	120	3.5547124073	170	6.0298475553
21	1.2485064268	71	2.1178375527	121	3.5924812267	171	6.0939146855
22	1.2617718076	72	2.1403395767	122	3.6306513397	172	6.1586625291
23	1.2751781330	73	2.1630806847	123	3.6692270102	173	6.2240983185
24	1.2887269007	74	2.1860634170	124	3.7082125472	174	6.2902293631
25	1.3024196240	75	2.2092903408	125	3.7476123055	175	6.3570630501
26	1.3162578325	76	2.2327640507	126	3.7874306862	176	6.4246068450
27	1.3302430720	77	2.2564871687	127	3.8276721373	177	6.4928682927
28	1.3443769046	78	2.2804623449	128	3.8683411537	178	6.5618550183
29	1.3586609092	79	2.3046922573	129	3.9094422785	179	6.6315747279
30	1.3730966814	80	2.3291796125	130	3.9509801027	180	6.7020352094
31	1.3876858336	81	2.3539271459	131	3.9929592663	181	6.7732443335
32	1.4024299956	82	2.3789376218	132	4.0353844585	182	6.8452100545
33	1.4173308143	83	2.4042138340	133	4.0782604184	183	6.9179404113
34	1.4323899542	84	2.4297586060	134	4.1215919353	184	6.9914435282
35	1.4476090975	85	2.4555747912	135	4.1653838496	185	7.0657276157
36	1.4629899442	86	2.4816652734	136	4.2096410530	186	7.1408009716
37	1.4785342123	87	2.5080329669	137	4.2543684892	187	7.2166719819
38	1.4942436383	88	2.5346808172	138	4.2995711544	188	7.2933491217
39	1.5101199770	89	2.5616118009	139	4.3452540979	189	7.3708409562
40	1.5261650017	90	2.5888289262	140	4.3914224227	190	7.4491561413
41	1.5423805049	91	2.6163352336	141	4.4380812860	191	7.52833034253
42	1.5587682977	92	2.6441337954	142	4.4852358996	192	7.6082916492
43	1.5753302109	93	2.6722277170	143	4.5328915311	193	7.6891297480
44	1.5920680944	94	2.7006201365	144	4.5810535036	194	7.7708267516
45	1.6089838179	95	2.7293142255	145	4.6297271971	195	7.8533917858
46	1.6260792710	96	2.7583131891	146	4.6789180485	196	7.9368340735
47	1.6433563632	97	2.7876202667	147	4.7286315528	197	8.0211629356
48	1.6608170246	98	2.8172387321	148	4.7788732630	198	8.1063877917
49	1.6784632055	99	2.8471718936	149	4.8296487915	199	8.1925181620
50	1.6962968770	100	2.8774230950	150	4.8809638099	200	8.2795636675

$1\frac{1}{16}$ per cent. Example: 7500 accumulating at $1\frac{1}{16}$ per cent. per ann. (interest convertible yearly) in 70 years will amount to $7500 \times 2.09557210 = 15716.7907$.

$2\frac{1}{8}$ per cent. Substituting half-years for years the above Table supplies the amount of 1 accumulating at $2\frac{1}{8}$ per cent. per ann. (interest convertible half-yearly) up to a period of 100 years.

Example: The amount of 2600 in 44 years or 88 half-years = $2600 \times 2.53168082 = 6590.1701$.

$4\frac{1}{4}$ per cent. Substituting quarter-years for years the above Table also supplies the amount of 1 accumulating at $4\frac{1}{4}$ per cent. per ann. (interest convertible quarterly) up to a period of 50 years.

Example: The amount of 625 in 50 years or 200 quarter-years = $625 \times 8.2795637 = 5174.7273$.

AMOUNT OF 1

(i.e., the amount of 1 accumulated at Compound Interest).

1½ per cent.							
Years.	Amount.	Years.	Amount.	Years.	Amount.	Years.	Amount.
1	1.01125	51	1.7692339546	101	3.0953659197	151	5.4155020887
2	1.0226265625	52	1.7891378366	102	3.1301887863	152	5.4764264872
3	1.0341311113	53	1.8092656373	103	3.1654034101	153	5.5380362851
4	1.0457650863	54	1.8296198757	104	3.2010141985	154	5.6003391933
5	1.0575299436	55	1.8502030993	105	3.2370256802	155	5.6633430093
6	1.0694271554	56	1.8710178842	106	3.2734421463	156	5.7270556181
7	1.0814582109	57	1.8920668354	107	3.3102683705	157	5.7914849938
8	1.0936246158	58	1.9133525873	108	3.3475088896	158	5.8566392000
9	1.1059278927	59	1.9348778039	109	3.3851683646	159	5.9225263910
10	1.1183695815	60	1.9566451792	110	3.4232515087	160	5.9891548129
11	1.1309512393	61	1.9786574374	111	3.4617630882	161	6.0565328046
12	1.1436744407	62	2.0009173336	112	3.5007079229	162	6.1246687986
13	1.1565407782	63	2.0234276536	113	3.5400908871	163	6.1935713226
14	1.1695518620	64	2.0461912147	114	3.5799169096	164	6.2632490000
15	1.1827093204	65	2.0692108659	115	3.6201909748	165	6.3337105512
16	1.1960148003	66	2.0924894881	116	3.6609181233	166	6.4049647949
17	1.2094699668	67	2.1160299949	117	3.7021034522	167	6.4770206489
18	1.2230765039	68	2.1398353323	118	3.7437521160	168	6.5498871312
19	1.2368361146	69	2.1639084798	119	3.7858693273	169	6.6235733614
20	1.2507505208	70	2.1882524502	120	3.8284603572	170	6.6980885617
21	1.2648214642	71	2.2128702903	121	3.8715305362	171	6.7734420580
22	1.2790507057	72	2.2377650810	122	3.9150852548	172	6.8496432812
23	1.2934400261	73	2.2629399382	123	3.9591299639	173	6.9267017681
24	1.3079912264	74	2.2883980125	124	4.0036701760	174	7.0046271630
25	1.3227061277	75	2.3141424901	125	4.0487114655	175	7.0834292186
26	1.3375865716	76	2.3401765932	126	4.0942594695	176	7.1631177973
27	1.3526344206	77	2.3665035798	127	4.1403198885	177	7.2437028725
28	1.3678515578	78	2.3931267451	128	4.1868984872	178	7.3251945298
29	1.3832398878	79	2.4200494210	129	4.2340010952	179	7.4076029683
30	1.3988013366	80	2.4472749770	130	4.2816333075	180	7.4909385017
31	1.4145378516	81	2.4748068205	131	4.3298019856	181	7.5752115598
32	1.4304514024	82	2.5026483972	132	4.3785122580	182	7.6604326898
33	1.4465439807	83	2.5308031917	133	4.4277705209	183	7.7466125576
34	1.4628176005	84	2.5592747276	134	4.4775829392	184	7.8337619489
35	1.4792742985	85	2.5880665683	135	4.5279557473	185	7.9218917708
36	1.4959161344	86	2.6171823171	136	4.5788952494	186	8.0110130532
37	1.5127451909	87	2.6466256182	137	4.6304078210	187	8.1011369501
38	1.5297635743	88	2.6764001564	138	4.6824999090	188	8.1922747408
39	1.5469734145	89	2.7065096582	139	4.7351780330	189	8.2844378316
40	1.5643768654	90	2.7369578918	140	4.7884487858	190	8.3776377572
41	1.5819761051	91	2.7677486681	141	4.8423188347	191	8.4718861820
42	1.5997733363	92	2.7988858406	142	4.8967949216	192	8.5671949015
43	1.6177707863	93	2.8303733063	143	4.9518838644	193	8.6635758442
44	1.6359707077	94	2.8622150060	144	5.0075925579	194	8.7610410724
45	1.6543753781	95	2.8944149249	145	5.0639279742	195	8.8596027845
46	1.6729871012	96	2.9269770928	146	5.1208971639	196	8.9592733158
47	1.6918082060	97	2.9599055851	147	5.1785072570	197	9.0600651406
48	1.7108410484	98	2.9932045229	148	5.2367654636	198	9.1619908734
49	1.7300880102	99	3.0268780738	149	5.2956790751	199	9.2650632708
50	1.7495515003	100	3.0609304521	150	5.3552554647	200	9.3692952326

1½ per cent. Example: 4,000 accumulating at 1½ per cent. per ann. (interest convertible yearly) in 67 years will amount to $4,000 \times 2.11602999 = 8,464.1200$.

2¼ per cent. Substituting half-years for years the above Table supplies the amount of 1 accumulating at 2¼ per cent. per ann. (interest convertible half-yearly) up to a period of 100 years.

Example: The amount of 3,500 in 75 years or 150 half-years = $3,500 \times 5.35525546 = 18,743.3941$.

4½ per cent. Substituting quarter-years for years the above Table also supplies the amount of 1 accumulating at 4½ per cent. per ann. (interest convertible quarterly) up to a period of 50 years.

Example: The amount of 105,000 in 48¾ years or 195 quarter-years = $105,000 \times 8.8596027845 = 930,258.2924$.

AMOUNT OF 1

(i.e., the amount of 1 accumulated at Compound Interest).

1 $\frac{3}{16}$ per cent.

Years.	Amount.	Years.	Amount.	Years.	Amount.	Years.	Amount.
1	1.011875	51	1.8258713368	101	3.2946817924	151	5.9450673737
2	1.0238910156	52	1.8475535590	102	3.3338061387	152	6.0156650488
3	1.0360497214	53	1.8694932575	103	3.3733950866	153	6.0871010712
4	1.0483528119	54	1.8916934899	104	3.4134541532	154	6.1593853964
5	1.0608020015	55	1.9141573501	105	3.4539889213	155	6.2325280980
6	1.0733990253	56	1.9368879686	106	3.4950050393	156	6.3065393692
7	1.0861456387	57	1.9598885133	107	3.5365082246	157	6.3814295242
8	1.0990436182	58	1.9831621894	108	3.5785042598	158	6.4572089998
9	1.1120947611	59	2.0067122404	109	3.6209989979	159	6.5338883567
10	1.1253008864	60	2.0305419482	110	3.6639983610	160	6.6114782809
11	1.1386633845	61	2.0546546338	111	3.7075083415	161	6.6899895855
12	1.1521854675	62	2.0790536576	112	3.7515350030	162	6.7694332118
13	1.1658676699	63	2.1037424198	113	3.7960844812	163	6.8498202312
14	1.1797123485	64	2.1287243610	114	3.8411629844	164	6.9311618465
15	1.1937214326	65	2.1540029628	115	3.8867767949	165	7.0134693934
16	1.2078968746	66	2.1795817480	116	3.9329322693	166	7.0967543424
17	1.2222406500	67	2.2054642813	117	3.9796358400	167	7.1810283002
18	1.2367547577	68	2.2316541696	118	4.0268940156	168	7.2663030113
19	1.2514412205	69	2.2581550629	119	4.0747133820	169	7.3525903596
20	1.2663020850	70	2.2849706542	120	4.1231006034	170	7.4399023701
21	1.2813394222	71	2.3121046808	121	4.1720624231	171	7.5282512107
22	1.2965553279	72	2.3395609238	122	4.2216056644	172	7.6176491939
23	1.3119519224	73	2.3673432098	123	4.2717372317	173	7.7081087780
24	1.3275313515	74	2.3954554104	124	4.3224641113	174	7.7996425698
25	1.3432957863	75	2.4239014434	125	4.3737933726	175	7.8922633253
26	1.3592474237	76	2.4526852731	126	4.4257321689	176	7.9859839523
27	1.3753884869	77	2.4818109107	127	4.4782877384	177	8.0808175117
28	1.3917212252	78	2.5112824153	128	4.5314674053	178	8.1767772197
29	1.4082479147	79	2.5411038939	129	4.5852785807	179	8.2738764492
30	1.4249708587	80	2.5712795027	130	4.6397287639	180	8.3721287320
31	1.4418923877	81	2.6018134468	131	4.6948255430	181	8.4715477607
32	1.4590148598	82	2.6327099815	132	4.7505765963	182	8.5721473903
33	1.4763406612	83	2.6639734125	133	4.8069896934	183	8.6739416406
34	1.4938722066	84	2.6956080968	134	4.8640726960	184	8.7769446976
35	1.5116119390	85	2.7276184429	135	4.9218335592	185	8.8811709159
36	1.5295623308	86	2.7600089119	136	4.9802803327	186	8.9866348205
37	1.5477258835	87	2.7927840177	137	5.0394211617	187	9.0933511090
38	1.5661051284	88	2.8259483280	138	5.0992642880	188	9.2013346534
39	1.5847026268	89	2.8595064644	139	5.1598180514	189	9.3106905024
40	1.6035209705	90	2.8934631036	140	5.2210908908	190	9.4211638834
41	1.6225627820	91	2.9278229780	141	5.2830913451	191	9.5330402045
42	1.6418307150	92	2.9625908758	142	5.3458280548	192	9.6462450569
43	1.6613274548	93	2.9977716425	143	5.4093097630	193	9.7607942170
44	1.6810557183	94	3.0333701807	144	5.4735453164	194	9.8767036483
45	1.7010182549	95	3.0693914516	145	5.5385436670	195	9.9939895041
46	1.7212178467	96	3.1058404751	146	5.6043138731	196	10.1126681295
47	1.7416573086	97	3.1427223308	147	5.6708651003	197	10.2327560635
48	1.7623394592	98	3.1800421584	148	5.7382066234	198	10.3542700418
49	1.7832672706	99	3.2178051591	149	5.8063478270	199	10.4772269985
50	1.8044435695	100	3.2560165953	150	5.8752982075	200	10.6016440691

1 $\frac{3}{16}$ per cent. Example: 425 accumulating at 1 $\frac{3}{16}$ per cent. per ann. (interest convertible yearly) in 80 years will amount to $425 \times 2.5712795 = 1,092.7938$.

2 $\frac{3}{8}$ per cent. Substituting half-years for years the above Table supplies the amount of 1 accumulating at 2 $\frac{3}{8}$ per cent. per ann. (interest convertible half-yearly) up to a period of 100 years.

Example: The amount of 5,500 in 47 years or 94 half-years = $5,500 \times 3.03337018 = 16,683.5360$.

4 $\frac{3}{4}$ per cent. Substituting quarter-years for years the above Table also supplies the amount of 1 accumulating at 4 $\frac{3}{4}$ per cent. per ann. (interest convertible quarterly) up to a period of 50 years.

Example: The amount of 10,250 in 35 years or 140 quarter-years = $10,250 \times 5.22109089 = 53,516.1816$.

AMOUNT OF 1

(i.e., the amount of 1 accumulated at Compound Interest).

1¼ per cent.

Years.	Amount.	Years.	Amount.	Years.	Amount.	Years.	Amount.
1	1.0125	51	1.8842851532	101	3.5066968284	151	6.5260412550
2	1.02515625	52	1.9078387177	102	3.5505205387	152	6.6076167707
3	1.0379707031	53	1.9316867016	103	3.5949121705	153	6.6902119803
4	1.0509453369	54	1.9558327854	104	3.6398485726	154	6.7738396300
5	1.0640821536	55	1.9802806952	105	3.6853466798	155	6.8585126254
6	1.0773831805	56	2.0050342039	106	3.7314135133	156	6.9442440332
7	1.0908504703	57	2.0300971315	107	3.7780561822	157	7.0310470836
8	1.1044861012	58	2.0554733456	108	3.8252818845	158	7.1189351722
9	1.1182921774	59	2.0811667624	109	3.8730979080	159	7.2079218618
10	1.1322708297	60	2.1071813470	110	3.92151116319	160	7.2980208851
11	1.1464242150	61	2.1335211138	111	3.9705305273	161	7.3892461462
12	1.1607545177	62	2.1601901277	112	4.0201621588	162	7.4816117230
13	1.1752639492	63	2.1871925043	113	4.0704141858	163	7.5751318695
14	1.1899547486	64	2.2145324106	114	4.1212943632	164	7.6698210179
15	1.2048291829	65	2.2422140657	115	4.1728105427	165	7.7656937806
16	1.2198895477	66	2.2702417416	116	4.2249706745	166	7.8627649529
17	1.2351381670	67	2.2986197633	117	4.2777828079	167	7.9610495148
18	1.2505773941	68	2.3273525104	118	4.3312550930	168	8.0605626337
19	1.2662096116	69	2.356444168	119	4.3853957817	169	8.1613196667
20	1.2820372317	70	2.3858999720	120	4.4402132289	170	8.2633361625
21	1.2980626971	71	2.4157237216	121	4.4957158943	171	8.3666278645
22	1.3142884808	72	2.4459202681	122	4.5519123430	172	8.4712107128
23	1.3307170868	73	2.4764942715	123	4.6088112473	173	8.5771008467
24	1.3473510504	74	2.5074504499	124	4.6664213879	174	8.6843146073
25	1.3641929385	75	2.5387935805	125	4.7247516552	175	8.7928685399
26	1.3812453503	76	2.5705285003	126	4.7838110509	176	8.9027793967
27	1.3985109172	77	2.6026601065	127	4.8436086890	177	9.0140641391
28	1.4159923036	78	2.6351933578	128	4.9041537976	178	9.1267399409
29	1.4336922074	79	2.6681332748	129	4.9654557201	179	9.2408241901
30	1.4516132600	80	2.7014849408	130	5.0275239166	180	9.3563344925
31	1.4697585270	81	2.7352535025	131	5.0903679656	181	9.4732886737
32	1.4881305086	82	2.7694441713	132	5.1539975651	182	9.5917047821
33	1.5067321400	83	2.8040622234	133	5.2184225347	183	9.7116010919
34	1.5255662917	84	2.8391130012	134	5.2836528164	184	9.8329961055
35	1.5446358703	85	2.8746019137	135	5.3496984766	185	9.9559085568
36	1.5639438187	86	2.9105344377	136	5.4165697076	186	10.0803574138
37	1.5834931165	87	2.9469161181	137	5.4842768289	187	10.2063618815
38	1.6032867804	88	2.9837525696	138	5.5528302893	188	10.3339414050
39	1.6233278652	89	3.0210494767	139	5.6222406679	189	10.4631156725
40	1.6436194635	90	3.0588125952	140	5.6925186762	190	10.5939046184
41	1.6641647068	91	3.0970477526	141	5.7636751597	191	10.7263284262
42	1.6849667656	92	3.1357608495	142	5.8357210992	192	10.8604075315
43	1.7060288502	93	3.1749578602	143	5.9086676129	193	10.9961626256
44	1.7273542108	94	3.2146448334	144	5.9825259581	194	11.1336146585
45	1.7489461384	95	3.2548278938	145	6.0573075326	195	11.2727848417
46	1.7708079652	96	3.2955132425	146	6.1330238767	196	11.4136946522
47	1.7929430647	97	3.3367071580	147	6.2096866752	197	11.5563658354
48	1.8153548531	98	3.3784159975	148	6.2873077586	198	11.7008204083
49	1.8380467887	99	3.4206461975	149	6.3658991056	199	11.8470806634
50	1.8610223736	100	3.4634042749	150	6.4454728444	200	11.9951691717

1¼ per cent. *Example:* 6,600 accumulating at 1¼ per cent. per ann. (interest convertible yearly) in 40 years will amount to 6,600 × 1.64361946 = 10,847.8884.

2½ per cent. Substituting half-years for years the above Table supplies the amount of 1 accumulating at 2½ per cent. per ann. (interest convertible half-yearly) up to a period of 100 years.

Example: The amount of 720 in 45 years or 90 half-years = 720 × 3.0588126 = 2,202.3451.

5 per cent. Substituting quarter-years for years the above Table also supplies the amount of 1 accumulating at 5 per cent. per ann. (interest convertible quarterly) up to a period of 50 years.

Example: The amount of 85,000 in 42½ years or 170 quarter-years = 85,000 × 8.263336162 = 702,383.5738.

AMOUNT OF 1

(i.e., the amount of 1 accumulated at Compound Interest).

1 $\frac{5}{16}$ per cent.							
Years.	Amount.	Years.	Amount.	Years.	Amount.	Years.	Amount.
1	1.013125	51	1.9445299733	101	3.7322115406	151	7.1633778729
2	1.0264222656	52	1.9700519292	102	3.7811968171	152	7.2573972075
3	1.0398940579	53	1.9959088608	103	3.8308250253	153	7.3526505458
4	1.0535426674	54	2.0221051646	104	3.8811046038	154	7.4491540842
5	1.0673704149	55	2.0486452949	105	3.9320441017	155	7.5469242316
6	1.0813796516	56	2.0755337644	106	3.9836521805	156	7.6459776121
7	1.0955727595	57	2.1027751450	107	4.0359376154	157	7.7463310683
8	1.1099521520	58	2.1303740688	108	4.0889092966	158	7.8490016635
9	1.1245202740	59	2.1583352284	109	4.1425762311	159	7.9510066854
10	1.1392796026	60	2.1866633783	110	4.1969475442	160	8.0553636481
11	1.1542326473	61	2.2153633352	111	4.2520324807	161	8.1610902960
12	1.1693819508	62	2.2444399789	112	4.3078404070	162	8.2682046061
13	1.1847300889	63	2.2738982537	113	4.3643808123	163	8.3767247916
14	1.2002796714	64	2.3037431682	114	4.4216633105	164	8.4866693045
15	1.2160333421	65	2.3339797973	115	4.4796976414	165	8.5980568391
16	1.2319937797	66	2.3646132822	116	4.5384936730	166	8.7109063351
17	1.2481636980	67	2.3956488315	117	4.5980614024	167	8.8252369808
18	1.2645458466	68	2.4270917224	118	4.6584109583	168	8.9410682161
19	1.2811430108	69	2.4589473013	119	4.7195526022	169	9.0584197365
20	1.2979580128	70	2.4912209846	120	4.7814967301	170	9.1773114955
21	1.3149937117	71	2.5239182600	121	4.8442538747	171	9.2977637089
22	1.3322530042	72	2.5570446872	122	4.9078347068	172	9.4197968576
23	1.3497388249	73	2.5906058987	123	4.9722500373	173	9.5434316913
24	1.3674541470	74	2.62464676011	124	5.0375108190	174	9.6686892323
25	1.3854019826	75	2.6590555759	125	5.1036281485	175	9.7955907784
26	1.4035853837	76	2.6939556803	126	5.1706132680	176	9.9241579074
27	1.4220074418	77	2.7293138486	127	5.2384775671	177	10.0544124800
28	1.4406712895	78	2.7651360929	128	5.3072325852	178	10.1863766438
29	1.4595801002	79	2.8014285041	129	5.3768900129	179	10.3200728372
30	1.4787370890	80	2.8381972532	130	5.4474616943	180	10.4555237932
31	1.4981455133	81	2.8754485922	131	5.5189596290	181	10.5927525430
32	1.5178086731	82	2.9131888549	132	5.5913959742	182	10.7317824201
33	1.5377299120	83	2.9514244586	133	5.6647830463	183	10.8726370644
34	1.5579126171	84	2.9901619047	134	5.7391333238	184	11.0153404258
35	1.5783602202	85	3.0294077797	135	5.8144594487	185	11.1599167689
36	1.5990761980	86	3.0691687568	136	5.8907742289	186	11.3063906765
37	1.6200640731	87	3.1094515967	137	5.9680906407	187	11.4547870541
38	1.6413274141	88	3.1502631489	138	6.0464218303	188	11.6051311342
39	1.6628698364	89	3.1916103527	139	6.1257811169	189	11.7574484804
40	1.6846950030	90	3.2335002386	140	6.2061819940	190	11.9117649917
41	1.7068066249	91	3.2759399293	141	6.2876381327	191	12.0681069072
42	1.7292084619	92	3.3189366408	142	6.3701633832	192	12.2265008103
43	1.7519043230	93	3.3624976842	143	6.4537717776	193	12.3869736335
44	1.7748980672	94	3.4066304663	144	6.5384775322	194	12.5495526624
45	1.7981936043	95	3.4513424912	145	6.6242950498	195	12.7142655411
46	1.8217948954	96	3.4966413614	146	6.7112389223	196	12.8811402763
47	1.8457059534	97	3.5425347793	147	6.7993239332	197	13.0502052425
48	1.8699308440	98	3.5890305483	148	6.8885650598	198	13.2214891863
49	1.8944736863	99	3.6361365742	149	6.9789774762	199	13.3950212318
50	1.9193386535	100	3.6838608667	150	7.0705765556	200	13.5708308855

1 $\frac{5}{16}$ per cent. Example: 2,820 accumulating at 1 $\frac{5}{16}$ per cent. per ann. (interest convertible yearly) in 42 years will amount to $2,820 \times 1.72920846 = 4,876.3679$.

2 $\frac{5}{8}$ per cent. Substituting half-years for years the above Table supplies the amount of 1 accumulating at 2 $\frac{5}{8}$ per cent. per ann. (interest convertible half-yearly) up to a period of 100 years.

Example: The amount of 680 in 80 years or 160 half-years = $680 \times 8.0553636 = 5,477.6472$.

5 $\frac{1}{4}$ per cent. Substituting quarter-years for years the above Table also supplies the amount of 1 accumulating at 5 $\frac{1}{4}$ per cent. per ann. (interest convertible quarterly) up to a period of 50 years.

Example: The amount of 2,500,000 in 40 years or 160 quarter-years = $2,500,000 \times 8.0553636481 = 20,138,409.1202$.

AMOUNT OF 1

(i.e., the amount of 1 accumulated at Compound Interest).

$1\frac{3}{8}$ per cent.							
Years.	Amount.	Years.	Amount.	Years.	Amount.	Years.	Amount.
1	1.01375	51	2.0066620075	101	3.9720763625	151	7.8625052800
2	1.0276890625	52	2.0342536101	102	4.0266924125	152	7.9706147276
3	1.0418197871	53	2.0622245973	103	4.0820594331	153	8.0802106801
4	1.0561448092	54	2.0905801855	104	4.1381877503	154	8.1913135770
5	1.0706668003	55	2.1193256630	105	4.1950878319	155	8.3039441387
6	1.0853884688	56	2.1484663909	106	4.2527702896	156	8.4181233706
7	1.1003125603	57	2.1780078038	107	4.3112458811	157	8.5338725669
8	1.1154418580	58	2.2079554111	108	4.3705255120	158	8.6512133147
9	1.1307791835	59	2.2383147980	109	4.4306202377	159	8.7701674978
10	1.1463273973	60	2.2690916265	110	4.4915412660	160	8.8907573009
11	1.1620893990	61	2.3002916363	111	4.5532999584	161	9.0130052138
12	1.1780681282	62	2.3319206463	112	4.6159078328	162	9.1369340354
13	1.1942665650	63	2.3639845552	113	4.6793765655	163	9.2625068784
14	1.2106877303	64	2.3964893428	114	4.7437179933	164	9.3899271730
15	1.2273346866	65	2.4294410713	115	4.8089441157	165	9.5190386716
16	1.2442105385	66	2.4628458860	116	4.8750670973	166	9.6499254534
17	1.2613184334	67	2.4967100170	117	4.9420992699	167	9.7826119284
18	1.2786615619	68	2.5310397797	118	5.0100531349	168	9.9171228424
19	1.2962431583	69	2.5658415767	119	5.0789413655	169	10.0534832815
20	1.3140665018	70	2.6011218984	120	5.1487768093	170	10.1917186766
21	1.3321349162	71	2.6368873245	121	5.2195724904	171	10.3318548084
22	1.3504517713	72	2.6731445252	122	5.2913416121	172	10.4739178120
23	1.3690204831	73	2.7099002624	123	5.3640975593	173	10.6179341819
24	1.3878445148	74	2.7471613910	124	5.4378539007	174	10.7639307769
25	1.4069273768	75	2.7849348601	125	5.5126243919	175	10.9119348251
26	1.4262726283	76	2.8232277144	126	5.5884229773	176	11.0619739289
27	1.4458838769	77	2.8620470955	127	5.6652637932	177	11.2140760705
28	1.4657647802	78	2.9014002431	128	5.7431611703	178	11.3682696164
29	1.4859190459	79	2.9412944964	129	5.8221296364	179	11.5245833237
30	1.5063504328	80	2.9817372958	130	5.9021839189	180	11.6830463444
31	1.5270627513	81	3.0227361836	131	5.9833389478	181	11.8436882316
32	1.5480598641	82	3.0642988061	132	6.0656098584	182	12.0065338948
33	1.5693456872	83	3.1064329147	133	6.1490119939	183	12.1716288553
34	1.5909241901	84	3.1491463673	134	6.2335609088	184	12.3389887520
35	1.6127993980	85	3.1924471298	135	6.3192723713	185	12.5086498474
36	1.6349753898	86	3.2363432778	136	6.4061623664	186	12.6806437828
37	1.6574563014	87	3.2808429979	137	6.4942470990	187	12.8550026348
38	1.6802463255	88	3.3259545891	138	6.5835429966	188	13.0317589210
39	1.7033497125	89	3.3716864647	139	6.6740667128	189	13.2109456062
40	1.7267707710	90	3.4180471536	140	6.7658351301	190	13.3925961083
41	1.7505138692	91	3.4650453020	141	6.8588653631	191	13.5767443048
42	1.7745834349	92	3.5126896749	142	6.9531747619	192	13.7634245389
43	1.7989839571	93	3.5609891579	143	7.0487809148	193	13.9526716264
44	1.8237199865	94	3.6099527588	144	7.1457016524	194	14.1445208612
45	1.8487961363	95	3.6595896093	145	7.2439550501	195	14.3390080231
46	1.8742170832	96	3.7099089664	146	7.3435594321	196	14.5361693834
47	1.8999875681	97	3.7609202147	147	7.4445333743	197	14.7360417124
48	1.9261123971	98	3.8126328676	148	7.5468957082	198	14.9386622859
49	1.9525964426	99	3.8650565696	149	7.6506655242	199	15.1440688924
50	1.9794446437	100	3.9182010974	150	7.7558621751	200	15.3522998396

$1\frac{3}{8}$ per cent. Example: 360 accumulating at $1\frac{3}{8}$ per cent. per ann. (interest convertible yearly) in 75 years will amount to $360 \times 2.7849349 = 1,002.5766$.

$2\frac{3}{4}$ per cent. Substituting half-years for years the above Table supplies the amount of 1 accumulating at $2\frac{3}{4}$ per cent. per ann. (interest convertible half yearly) up to a period of 100 years.

Example: The amount of 66,000 in 60½ years or 121 half-years = $66,000 \times 5.219572490 = 344,491.7843$.

$5\frac{1}{2}$ per cent. Substituting quarter-years for years the above Table also supplies the amount of 1 accumulating at $5\frac{1}{2}$ per cent. per ann. (interest convertible quarterly) up to a period of 50 years.

Example: The amount of 20,000 in 50 years or 200 quarter-years = $20,000 \times 15.35229984 = 307,045.9968$.

AMOUNT OF 1

(i.e., the amount of 1 accumulated at Compound Interest).

$1\frac{7}{16}$ per cent.							
Years.	Amount.	Years.	Amount.	Years.	Amount.	Years.	Amount.
1	1.014375	51	2.0707391558	101	4.2271947270	151	8.6293704403
2	1.0289566406	52	2.1005060311	102	4.2879606513	152	8.7534176404
3	1.0437478923	53	2.1307008053	103	4.3496000856	153	8.8792480190
4	1.0587517683	54	2.1613296294	104	4.4121255868	154	9.0068872092
5	1.0739713250	55	2.1923987428	105	4.475498922	155	9.1363612129
6	1.0894096628	56	2.2239144748	106	4.5398859219	156	9.2676964053
7	1.1050699267	57	2.2558832453	107	4.6051467820	157	9.4009195411
8	1.1209553068	58	2.2883115670	108	4.6713457670	158	9.5360577595
9	1.1370690394	59	2.3212060458	109	4.7384963624	159	9.6731385898
10	1.1534144068	60	2.3545733827	110	4.8066122476	160	9.8121899570
11	1.1699947389	61	2.3884203750	111	4.8757072986	161	9.9532401877
12	1.1868134133	62	2.4227539179	112	4.9457955911	162	10.0963180154
13	1.2038738561	63	2.4575810055	113	5.0168914027	163	10.2414525868
14	1.2211795428	64	2.4929087325	114	5.0890092166	164	10.3886734678
15	1.2387339987	65	2.5287442955	115	5.1621637241	165	10.5380106489
16	1.2565408000	66	2.5650949947	116	5.2363698276	166	10.6894945520
17	1.2746035740	67	2.6019682353	117	5.3116426439	167	10.8431560361
18	1.2929260003	68	2.6393715287	118	5.3879975069	168	10.9990264042
19	1.3115118116	69	2.6773124944	119	5.4654499711	169	11.1571374087
20	1.3303647939	70	2.7157988615	120	5.5444015814	170	11.3175212590
21	1.3494887878	71	2.7548384701	121	5.6237110417	171	11.4802106271
22	1.3688876891	72	2.7944392731	122	5.7045518879	172	11.6452386548
23	1.3885654496	73	2.8346093377	123	5.7865548213	173	11.8126389605
24	1.4085260780	74	2.8753568469	124	5.8697365469	174	11.9824456456
25	1.4287736403	75	2.9166901016	125	5.9541140098	175	12.1546933017
26	1.4493122614	76	2.9586175218	126	6.0397043986	176	12.3294176179
27	1.4701461252	77	3.0011476487	127	6.1265251494	177	12.5066523876
28	1.4912794757	78	3.0442891461	128	6.2145939484	178	12.6864355156
29	1.5127166182	79	3.0880508026	129	6.3039287364	179	12.8688030262
30	1.5344619196	80	3.1324415329	130	6.3945477120	180	13.0537920697
31	1.5565198097	81	3.1774703799	131	6.4864693353	181	13.2414403307
32	1.5788947819	82	3.2231465166	132	6.5797123320	182	13.4317860354
33	1.6015913944	83	3.2694792478	133	6.6742956968	183	13.6248679597
34	1.6246142707	84	3.3164780120	134	6.7702386975	184	13.8207254366
35	1.6479681009	85	3.3641523834	135	6.8675608787	185	14.0193983647
36	1.6716576423	86	3.4125120739	136	6.9662820664	186	14.2209272162
37	1.6956877209	87	3.4615669350	137	7.0664223711	187	14.4253530450
38	1.7200632319	88	3.5113269597	138	7.1680021927	188	14.6327174950
39	1.7447891409	89	3.5618022847	139	7.2710422242	189	14.8430628090
40	1.7698704848	90	3.6130031926	140	7.3755634561	190	15.0564318369
41	1.7953123730	91	3.6649401135	141	7.4815871808	191	15.2728680415
42	1.8211199884	92	3.7176236276	142	7.5891349966	192	15.4924155227
43	1.8472985882	93	3.7710644673	143	7.6982288121	193	15.7151189958
44	1.8738535054	94	3.8252735190	144	7.8088908513	194	15.9410238314
45	1.9007901495	95	3.8802618258	145	7.9211436573	195	16.1701760489
46	1.9281140079	96	3.9360405896	146	8.0350100974	196	16.4026223296
47	1.9558306468	97	3.9926211730	147	8.1505133675	197	16.6384100256
48	1.9839457124	98	4.0500151024	148	8.2676769972	198	16.8775871697
49	2.0124649320	99	4.1082340695	149	8.3865248540	199	17.1202024853
50	2.0413941154	100	4.1672899342	150	8.5070811488	200	17.3663053960

$1\frac{7}{16}$ per cent. Example: 3,500 accumulating at $1\frac{7}{16}$ per cent. per ann. (interest convertible yearly) in 30 years will amount to $3,500 \times 1.53446192 = 5,370.6167$.

$2\frac{7}{8}$ per cent. Substituting half-years for years the above Table supplies the amount of 1 accumulating at $2\frac{7}{8}$ per cent. per ann. (interest convertible half-yearly) up to a period of 100 years.

Example: The amount of 75,000 in 42 years or 84 half-years = $75,000 \times 3.316478012 = 248,735.8509$.

$5\frac{3}{4}$ per cent. Substituting quarter-years for years the above Table also supplies the amount of 1 accumulating at $5\frac{3}{4}$ per cent. per ann. (interest convertible quarterly) up to a period of 50 years.

Example: The amount of 825,000 in 50 years or 200 quarter-years = $825,000 \times 17.3663053960 = 14,327,201.9517$.

AMOUNT OF 1

(i.e., the amount of 1 accumulated at Compound Interest).

1½ per cent.							
Years.	Amount.	Years.	Amount.	Years.	Amount.	Years.	Amount.
1	1.015	51	2.1368210569	101	4.4985263343	151	9.4704884691
2	1.030225	52	2.1688733728	102	4.5660042293	152	9.6125457962
3	1.045678375	53	2.2014064734	103	4.6344942927	153	9.7567339831
4	1.0613635506	54	2.2344275705	104	4.7040117071	154	9.9030849928
5	1.0772840039	55	2.2679439840	105	4.7745718827	155	10.0516312677
6	1.0934432639	56	2.3019631438	106	4.8461904610	156	10.2024057368
7	1.1098449129	57	2.3364925909	107	4.9188833179	157	10.3554418228
8	1.1264925866	58	2.3715399798	108	4.9926665676	158	10.5107734502
9	1.1433899754	59	2.4071130795	109	5.0675565662	159	10.6684350519
10	1.1605408250	60	2.4432197757	110	5.1435699146	160	10.8284615777
11	1.1779489374	61	2.4798680723	111	5.2207234634	161	10.9908885013
12	1.1956181715	62	2.5170660934	112	5.2990343153	162	11.1557518289
13	1.2135524440	63	2.5548220848	113	5.3785198300	163	11.3230881063
14	1.2317557307	64	2.5931444161	114	5.4591976275	164	11.4929344279
15	1.2502320667	65	2.6320415823	115	5.5410855919	165	11.6653284443
16	1.2689855477	66	2.6715222061	116	5.6242018758	166	11.8403083710
17	1.2880203309	67	2.7115950392	117	5.7085649039	167	12.0179129965
18	1.3073406358	68	2.7522689647	118	5.7941933775	168	12.1981816915
19	1.3269507454	69	2.7935529992	119	5.8811062781	169	12.3811544169
20	1.3468550065	70	2.8354562942	120	5.9693288723	170	12.5686717331
21	1.3670578316	71	2.8779881386	121	6.0588627154	171	12.7553748091
22	1.3875636991	72	2.9211579607	122	6.1497456561	172	12.9467054312
23	1.4083771546	73	2.9649753301	123	6.2419918410	173	13.1409060127
24	1.4295208119	74	3.0094499601	124	6.3356217186	174	13.3380196029
25	1.4509453541	75	3.0545917095	125	6.4306560444	175	13.5380898969
26	1.4727095344	76	3.1004105851	126	6.5271158850	176	13.7411612454
27	1.4948001774	77	3.1469167439	127	6.6250226233	177	13.9472786641
28	1.5172221801	78	3.1941204950	128	6.7243979627	178	14.1564878440
29	1.5399805128	79	3.2420323025	129	6.8252639321	179	14.3688351617
30	1.5630802205	80	3.2906627870	130	6.9276428911	180	14.5843676891
31	1.5865264238	81	3.3400227288	131	7.0315575344	181	14.8031332045
32	1.6103243202	82	3.3901230697	132	7.1370308975	182	15.0251802025
33	1.6344791850	83	3.4409749158	133	7.2440863609	183	15.2505579056
34	1.6589963727	84	3.4925895395	134	7.3527476563	184	15.4793162742
35	1.6838813183	85	3.5449783826	135	7.4630388712	185	15.7115060183
36	1.7091395381	86	3.5981530583	136	7.5749844543	186	15.9471786085
37	1.7347766312	87	3.6521253542	137	7.6886092211	187	16.1863862877
38	1.7607982806	88	3.7069072345	138	7.8039383594	188	16.4291820820
39	1.7872102548	89	3.7625108430	139	7.9209974348	189	16.6756198132
40	1.8140184087	90	3.8189485057	140	8.0398123963	190	16.9257541104
41	1.8412286848	91	3.8762327333	141	8.1604095822	191	17.1796404221
42	1.8688471151	92	3.9343762243	142	8.2828157260	192	17.4373350284
43	1.8968798218	93	3.9933918676	143	8.4070579619	193	17.6988950538
44	1.925330191	94	4.0532927457	144	8.5331638313	194	17.9643784796
45	1.9542130144	95	4.1140921368	145	8.6611612888	195	18.2338441568
46	1.9835262096	96	4.1758035189	146	8.7910787081	196	18.5073518192
47	2.0132791028	97	4.2384405717	147	8.9229448887	197	18.7849620965
48	2.0434782893	98	4.3020171803	148	9.0567890621	198	19.0667365279
49	2.0741304637	99	4.3665474380	149	9.1926408980	199	19.3527375758
50	2.1052424206	100	4.4320456495	150	9.3305305115	200	19.6430286395

1½ per cent. Example: 760 accumulating at 1½ per cent. per ann. (interest convertible yearly) in 36 years will amount to 760 × 1.7091395 = 1,298.9460.

3 per cent. Substituting half-years for years the above Table supplies the amount of 1 accumulating at 3 per cent. per ann. (interest convertible half-yearly) up to a period of 100 years.

Example: The amount of 166,000 in 39½ years or 79 half-years = 166,000 × 3.2420323025 = 538,177.3622.

6 per cent. Substituting quarter-years for years the above Table also supplies the amount of 1 accumulating at 6 per cent. per ann. (interest convertible quarterly) up to a period of 50 years.

Example: The amount of 55,000 in 41¼ years or 177 quarter-years = 55,000 × 13.917278664 = 767,100.3265.

AMOUNT OF 1

(i.e., the amount of 1 accumulated at Compound Interest).

1 $\frac{9}{16}$ per cent.							
Years.	Amount.	Years.	Amount.	Years.	Amount.	Years.	Amount.
1	1.015625	51	2.2049691400	101	4.7870906174	151	10.3029965113
2	1.0314941406	52	2.2394217828	102	4.8618889083	152	10.5553870818
3	1.0476112366	53	2.2744127482	103	4.9378559225	153	10.7203150050
4	1.0639801621	54	2.3099504474	104	5.0150099213	154	10.8878199269
5	1.0806048522	55	2.3460434231	105	5.0933694513	155	11.0579421133
6	1.0974893030	56	2.3827003516	106	5.1729533490	156	11.2307224588
7	1.1146375734	57	2.4199300446	107	5.2537807451	157	11.4062024972
8	1.1320537854	58	2.4577414515	108	5.3358710692	158	11.5844244112
9	1.1497421258	59	2.4961436617	109	5.4192440547	159	11.7654310427
10	1.1677068465	60	2.5351459064	110	5.5039197430	160	11.9492659027
11	1.1859522660	61	2.5747575612	111	5.5899184890	161	12.1359731824
12	1.2044827702	62	2.6149881481	112	5.6772609654	162	12.325977634
13	1.2233028135	63	2.6558473379	113	5.7659681680	163	12.5181852285
14	1.2424169199	64	2.6973449526	114	5.8560614206	164	12.7137818727
15	1.2618296843	65	2.7394909675	115	5.9476238303	165	12.9124234714
16	1.2815457731	66	2.7822955138	116	6.0404930425	166	13.1141915068
17	1.3015699258	67	2.8257688812	117	6.1348757463	167	13.3191007491
18	1.3219069559	68	2.8699215200	118	6.2307331798	168	13.5272116983
19	1.3425617521	69	2.9147640437	119	6.3280883858	169	13.7385743811
20	1.3635392795	70	2.9603072319	120	6.4269647668	170	13.9532396058
21	1.3848445807	71	3.0065620324	121	6.5273860913	171	14.1712589747
22	1.4064827773	72	3.0535395642	122	6.6293764990	172	14.3926348961
23	1.4284590707	73	3.1012511199	123	6.7329605068	173	14.6175705976
24	1.4507787437	74	3.1497081686	124	6.8381630147	174	14.8459701382
25	1.4734471615	75	3.1989223587	125	6.9450093118	175	15.0779384216
26	1.4964697734	76	3.2489055206	126	7.0535250823	176	15.3135312095
27	1.5198521136	77	3.2996696694	127	7.1637364117	177	15.5528051346
28	1.5435998029	78	3.3512270079	128	7.2756697931	178	15.7958177149
29	1.5677185498	79	3.4035899299	129	7.3893521336	179	16.0426273666
30	1.5922141522	80	3.4567710226	130	7.5048107607	180	16.2932934193
31	1.6170924983	81	3.5107830698	131	7.6220734289	181	16.5478761289
32	1.6423595686	82	3.5656390553	132	7.7411683262	182	16.8064366934
33	1.6680214369	83	3.6213521655	133	7.8621240813	183	17.0690372668
34	1.6940842718	84	3.6779357931	134	7.9849697701	184	17.3357409741
35	1.7205543386	85	3.7354035399	135	8.1097349227	185	17.6066119268
36	1.7474380001	86	3.7937692202	136	8.2364495309	186	17.8817152381
37	1.7747417188	87	3.8530468643	137	8.3651440548	187	18.1611170387
38	1.8024720582	88	3.9132507215	138	8.4958494307	188	18.4448844925
39	1.8306356841	89	3.9743952640	139	8.6285970780	189	18.7330858127
40	1.8592393667	90	4.0364951900	140	8.7634189074	190	19.02507902785
41	1.8882899818	91	4.0995654274	141	8.9003473278	191	19.3230682516
42	1.9177945127	92	4.1636211372	142	9.0394152548	192	19.6249911930
43	1.9477600520	93	4.2286777175	143	9.1806561181	193	19.9316316804
44	1.9781938028	94	4.2947508068	144	9.3241038700	194	20.2430624254
45	2.0091030810	95	4.3618562882	145	9.4697929930	195	20.5593612914
46	2.0404953166	96	4.4300102927	146	9.6177585085	196	20.8806013116
47	2.0723780560	97	4.4992292035	147	9.7680359852	197	21.2068607071
48	2.1047589631	98	4.5695296598	148	9.9206615474	198	21.5382179057
49	2.1376458219	99	4.6409285607	149	10.0756718841	199	21.8747525604
50	2.1710465378	100	4.7134430695	150	10.2331042573	200	22.2165455692

$1\frac{9}{16}$ per cent. Example: 2,420 accumulating at $1\frac{9}{16}$ per cent. per ann. (interest convertible yearly) in 25 years will amount to $2,420 \times 1.47344716 = 3,565.7421$.

$3\frac{1}{8}$ per cent. Substituting half-years for years the above Table supplies the amount of 1 accumulating at $3\frac{1}{8}$ per cent. per ann. (interest convertible half-yearly) up to a period of 100 years.

Example: The amount of 8,125 in 80 years or 160 half-years = $8,125 \times 11.94926590 = 97,087.7854$.

$6\frac{1}{4}$ per cent. Substituting quarter-years for years the above Table also supplies the amount of 1 accumulating at $6\frac{1}{4}$ per cent. per ann. (interest convertible quarterly) up to a period of 50 years.

Example: The amount of 500,000 in 48 years or 192 quarter-years = $500,000 \times 19.6249911930 = 9,812,495.5965$.

AMOUNT OF 1

(i.e., the amount of 1 accumulated at Compound Interest).

1 $\frac{5}{8}$ per cent.							
Years.	Amount.	Years.	Amount.	Years.	Amount.	Years.	Amount.
1	1.01625	51	2.2752466768	101	5.0939704208	151	11.4047126903
2	1.0327640625	52	2.3122194353	102	5.1767474402	152	11.5900392715
3	1.0495464785	53	2.3497930011	103	5.2608695861	153	11.7783774097
4	1.0666016088	54	2.3879771374	104	5.3463587168	154	11.9697760426
5	1.0839338849	55	2.4267817658	105	5.4332370460	155	12.1642849033
6	1.1015478106	56	2.4662169695	106	5.5215271480	156	12.3619545330
7	1.1194479625	57	2.5062929953	107	5.6112519641	157	12.5628362941
8	1.1376389919	58	2.5470202565	108	5.7024348085	158	12.7669823839
9	1.1561256255	59	2.5884093356	109	5.7950993742	159	12.974458476
10	1.1749126669	60	2.6304709873	110	5.8892697390	160	13.1852805927
11	1.1940049977	61	2.6732161409	111	5.9849703723	161	13.3995414023
12	1.2134075790	62	2.7166559032	112	6.0822261408	162	13.6172839501
13	1.2331254521	63	2.7608015616	113	6.1810623156	163	13.8385648143
14	1.2531637407	64	2.8056645870	114	6.2815045782	164	14.0634414925
15	1.2735276515	65	2.8512566365	115	6.3833790276	165	14.2919724167
16	1.2942224758	66	2.8975895569	116	6.4873121868	166	14.5242169685
17	1.3152535911	67	2.9446753872	117	6.5927310099	167	14.7602354943
18	1.3366264619	68	2.9925263622	118	6.6998628888	168	15.0000893210
19	1.3583466419	69	3.0411549156	119	6.8087356607	169	15.2438407725
20	1.3804197749	70	3.0905736830	120	6.9193776152	170	15.4915531851
21	1.4028515962	71	3.1407955053	121	7.0318175015	171	15.7432909243
22	1.4256479346	72	3.1918334323	122	7.1460845359	172	15.9991194018
23	1.4488147136	73	3.2437007255	123	7.2622084096	173	16.2591050921
24	1.4723579527	74	3.2964108623	124	7.3802192962	174	16.5233155499
25	1.4962837694	75	3.3499775388	125	7.5001478598	175	16.7918194275
26	1.5205983807	76	3.4044146738	126	7.6220252625	176	17.0646864932
27	1.5453081043	77	3.4597364123	127	7.7458831730	177	17.3419876488
28	1.5704193610	78	3.5159571290	128	7.8717537746	178	17.6237949481
29	1.5959386757	79	3.5730914323	129	7.9996697734	179	17.9101816160
30	1.6218726791	80	3.6311541681	130	8.1296644072	180	18.2012220672
31	1.6482281102	81	3.6901604234	131	8.2617714530	181	18.4969919258
32	1.6750118170	82	3.7501255302	132	8.3960252400	182	18.7975680446
33	1.7022307590	83	3.8110650701	133	8.5324606501	183	19.1030285253
34	1.7298920088	84	3.8729948775	134	8.6711131357	184	19.4134527389
35	1.7580027540	85	3.9359310442	135	8.8120187241	185	19.7289213459
36	1.7865702987	86	3.9998899237	136	8.9552140284	186	20.0495163177
37	1.8156020661	87	4.0648881350	137	9.1007362564	187	20.3753209579
38	1.8451055996	88	4.1309425672	138	9.2486232205	188	20.7064199235
39	1.8750885656	89	4.1980703839	139	9.3989133479	189	21.0428992472
40	1.9055587548	90	4.2662890276	140	9.5516456898	190	21.3848463600
41	1.9365240846	91	4.3356162243	141	9.7068599322	191	21.7323501133
42	1.9679926010	92	4.4060699880	142	9.8645964061	192	22.0855008027
43	1.9999724607	93	4.4776686253	143	10.0248960977	193	22.4443901907
44	2.0324720336	94	4.5504307404	144	10.1878006593	194	22.8091115313
45	2.0654997041	95	4.6243752400	145	10.3533524200	195	23.1797595937
46	2.0990640743	96	4.6995213376	146	10.5215943969	196	23.5564306871
47	2.1331738655	97	4.7758885594	147	10.6925703058	197	23.9392226858
48	2.1678379408	98	4.8534967484	148	10.8663245733	198	24.3282350544
49	2.2030653073	99	4.9323660706	149	11.0429023476	199	24.7235688741
50	2.2388651186	100	5.0125170192	150	11.2223495107	200	25.1253268683

1 $\frac{5}{8}$ per cent. Example: 350 accumulating at 1 $\frac{5}{8}$ per cent. per ann. (interest convertible yearly) in 75 years will amount to $350 \times 3.3499775 = 1,172.4921$.

3 $\frac{1}{2}$ per cent. Substituting half-years for years the above Table supplies the amount of 1 accumulating at 3 $\frac{1}{2}$ per cent. per ann. (interest convertible half-yearly) up to a period of 100 years.

Example: The amount of 25,000 in 100 years or 200 half-years = $25,000 \times 25.125326868 = 628,133.1717$.

6 $\frac{1}{2}$ per cent. Substituting quarter-years for years the above Table also supplies the amount of 1 accumulating at 6 $\frac{1}{2}$ per cent. per ann. (interest convertible quarterly) up to a period of 50 years.

Example: The amount of 1,250 in 37 $\frac{1}{2}$ years or 150 quarter-years = $1,250 \times 11.22234951 = 14,027.9369$.

AMOUNT OF 1

(i.e., the amount of 1 accumulated at Compound Interest).

1 $\frac{11}{16}$ per cent.

Years.	Amount.	Years.	Amount.	Years.	Amount.	Years.	Amount.
1	1.016875	51	2.3477188358	101	5.4203159012	151	12.5142006021
2	1.0340347656	52	2.3873365912	102	5.5117837320	152	12.7253777373
3	1.0514841023	53	2.4276228961	103	5.6047950825	153	12.9401184866
4	1.0692278965	54	2.4685890325	104	5.6993759995	154	13.1584829861
5	1.0872711173	55	2.5102464724	105	5.7955529695	155	13.3805323865
6	1.1056188174	56	2.5526068817	106	5.8933529259	156	13.6063288705
7	1.1242761349	57	2.5956821228	107	5.9928032565	157	13.8359356702
8	1.1432482947	58	2.6394842586	108	6.0939318115	158	14.0694170846
9	1.1625406097	59	2.6840255555	109	6.1967669108	159	14.3068384979
10	1.1821584825	60	2.7293184867	110	6.3013373524	160	14.5482663976
11	1.2021074069	61	2.7753757362	111	6.4076724202	161	14.7937683930
12	1.2223929693	62	2.8222102017	112	6.5158018923	162	15.0434132347
13	1.2430280507	63	2.8698349989	113	6.6257560492	163	15.2972708330
14	1.2639968276	64	2.9182634645	114	6.7375656826	164	15.5554122783
15	1.2853267740	65	2.9675091605	115	6.8512621035	165	15.8179098605
16	1.3070166633	66	3.0175858775	116	6.9668771515	166	16.0848370894
17	1.3290725695	67	3.0685076392	117	7.0844432034	167	16.3562687153
18	1.3515006691	68	3.1202887056	118	7.2039931825	168	16.6322807499
19	1.3743072429	69	3.1729435775	119	7.3255605674	169	16.9129504875
20	1.3974986777	70	3.2264870004	120	7.4491794020	170	17.1983565270
21	1.4210814678	71	3.2809339685	121	7.5748843044	171	17.4885787934
22	1.4450622176	72	3.3362997293	122	7.7027104770	172	17.7836985605
23	1.4694476425	73	3.3925997872	123	7.8326937163	173	18.0837984737
24	1.4942445715	74	3.4498499086	124	7.9648704228	174	18.3889625730
25	1.5194599486	75	3.5080661258	125	8.0992776112	175	18.6992763164
26	1.5451008353	76	3.5672647417	126	8.2359529209	176	19.0148266042
27	1.5711744119	77	3.6274623342	127	8.3749346264	177	19.3357018032
28	1.5976879801	78	3.6886757611	128	8.5162616482	178	19.6619917711
29	1.6246489647	79	3.7509221646	129	8.6599735635	179	19.9937878822
30	1.6520649160	80	3.8142189761	130	8.8061106174	180	20.3311830528
31	1.6799435115	81	3.8785839213	131	8.9547137341	181	20.6742717668
32	1.7082925582	82	3.9440350250	132	9.1058245284	182	21.0231501028
33	1.7371199951	83	4.0105906160	133	9.2594853173	183	21.3779157608
34	1.7664338951	84	4.0782693327	134	9.4157391320	184	21.7386680893
35	1.7962424670	85	4.1470901277	135	9.5746297299	185	22.1055081133
36	1.8265540587	86	4.2170722736	136	9.7362016065	186	22.4785385627
37	1.8573771584	87	4.2882353682	137	9.9005000087	187	22.8578639010
38	1.8887203980	88	4.3605993400	138	10.0675709463	188	23.2435903543
39	1.9205925547	89	4.4341844539	139	10.2374612060	189	23.6358259415
40	1.9530025540	90	4.5090113165	140	10.4102183639	190	24.0346805043
41	1.9859594721	91	4.5851008825	141	10.5858907988	191	24.4402657378
42	2.0194725382	92	4.6624744599	142	10.7645277060	192	24.8526952221
43	2.0535511373	93	4.7411537164	143	10.9461791110	193	25.2720844540
44	2.0882048128	94	4.8211606854	144	11.1308938835	194	25.6985508791
45	2.1234432690	95	4.9025177719	145	11.3187297516	195	26.1322139252
46	2.1592763741	96	4.9852477594	146	11.5097333161	196	26.5731950352
47	2.1957141629	97	5.0693738153	147	11.7039060658	197	27.0216177014
48	2.2327668394	98	5.1549194984	148	11.9014643919	198	27.4776075002
49	2.2704447799	99	5.2419087650	149	12.1023016036	199	27.9412921267
50	2.3087585355	100	5.3303659754	150	12.3065279431	200	28.4128014314

$1\frac{11}{16}$ per cent. Example: 930 accumulating at $1\frac{11}{16}$ per cent. per ann. (interest convertible yearly) in 88 years will amount to $930 \times 4.3605993 = 4,073.3873$.

$3\frac{3}{8}$ per cent. Substituting half-years for years the above Table supplies the amount of 1 accumulating at $3\frac{3}{8}$ per cent. per ann. (interest convertible half-yearly) up to a period of 100 years.

Example: The amount of 65,000 in $77\frac{1}{2}$ years or 155 half-years = $65,000 \times 13.380532386 = 869,734.6051$.

$6\frac{3}{4}$ per cent. Substituting quarter-years for years the above Table also supplies the amount of 1 accumulating at $6\frac{3}{4}$ per cent. per ann. (interest convertible quarterly) up to a period of 50 years.

Example: The amount of 37,500 in 15 years or 60 quarter-years = $37,500 \times 2.729318487 = 102,349.4433$.

AMOUNT OF 1

(i.e., the amount of 1 accumulated at Compound Interest).

$1\frac{3}{4}$ per cent.							
Years.	Amount.	Years.	Amount.	Years.	Amount.	Years.	Amount.
1	1.0175	51	2.4224527382	101	5.7673486670	151	13.7308398726
2	1.03530625	52	2.4648456611	102	5.8682772687	152	13.9711295703
3	1.0534241094	53	2.5079804602	103	5.9709721209	153	14.2156243378
4	1.0718590313	54	2.5518701182	104	6.0754641330	154	14.4643977637
5	1.0906165643	55	2.5965278453	105	6.1817847553	155	14.7175247246
6	1.1097023542	56	2.6419670826	106	6.2899659885	156	14.9750814073
7	1.1291221454	57	2.6882015065	107	6.4000403933	157	15.2371453319
8	1.1488817830	58	2.7352450329	108	6.5120411002	158	15.5037953752
9	1.1689872142	59	2.7831118210	109	6.6260018195	159	15.7751117943
10	1.1894444904	60	2.8318162778	110	6.7419568513	160	16.0511762507
11	1.2102597690	61	2.8813730627	111	6.8599410962	161	16.3320718351
12	1.2314393149	62	2.9317970913	112	6.9799900654	162	16.6178830922
13	1.2529895030	63	2.9831035404	113	7.1021398915	163	16.9086960463
14	1.2749168193	64	3.0353078523	114	7.2264273396	164	17.2045982271
15	1.2972278636	65	3.0884257398	115	7.3528898181	165	17.5056786961
16	1.3199293512	66	3.1424731902	116	7.4815653899	166	17.8120280733
17	1.3430281149	67	3.1974664710	117	7.6124927842	167	18.1237385646
18	1.3665311069	68	3.2534221343	118	7.7457114079	168	18.4409039894
19	1.3904454012	69	3.3103570216	119	7.8812613576	169	18.7636198092
20	1.4147781958	70	3.3682882695	120	8.0191834313	170	19.0919831559
21	1.4395368142	71	3.4272333142	121	8.1595191414	171	19.4260928611
22	1.4647287084	72	3.4872098972	122	8.3023107264	172	19.7660494862
23	1.4903614608	73	3.5482360704	123	8.4476011641	173	20.1119553522
24	1.5164427864	74	3.6103302016	124	8.5954341844	174	20.4639145709
25	1.5429805352	75	3.6735109802	125	8.7458542827	175	20.8220330759
26	1.5699826945	76	3.7377974223	126	8.8989067326	176	21.1864186547
27	1.5974573917	77	3.8032088772	127	9.0546376004	177	21.5571809812
28	1.6254128960	78	3.8697650326	128	9.2130937584	178	21.9344316483
29	1.6538576217	79	3.9374859206	129	9.3743228992	179	22.3182842022
30	1.6828001301	80	4.0063919242	130	9.5383735500	180	22.7088541757
31	1.7122491324	81	4.0765037829	131	9.7052950871	181	23.1062591238
32	1.7422134922	82	4.1478425991	132	9.8751377511	182	23.5106186585
33	1.7727022283	83	4.2204298446	133	10.0479526617	183	23.9220544850
34	1.8037245173	84	4.2942873669	134	10.2237918333	184	24.3406904385
35	1.8352896963	85	4.3694373958	135	10.4027081904	185	24.7666525211
36	1.8674072660	86	4.4459025502	136	10.5847555837	186	25.2000689403
37	1.9000868932	87	4.5237058449	137	10.7699888065	187	25.6410701467
38	1.9333384138	88	4.6028706972	138	10.9584636106	188	26.0897888743
39	1.9671718361	89	4.6834209344	139	11.1502367238	189	26.5463601796
40	2.0015973432	90	4.7653808007	140	11.3453658664	190	27.0109214827
41	2.0366252967	91	4.8487749647	141	11.5439097691	191	27.4836126087
42	2.0722662394	92	4.9336285266	142	11.7459281900	192	27.9645758293
43	2.1085308986	93	5.0199670258	143	11.9514819334	193	28.4539559063
44	2.1454301893	94	5.1078164488	144	12.1606328672	194	28.9519001347
45	2.1829752176	95	5.1972032366	145	12.3734439424	195	29.4585583870
46	2.2211772839	96	5.2881542933	146	12.5899792114	196	29.9740831588
47	2.2600478864	97	5.3806969934	147	12.8103038476	197	30.4986296141
48	2.2995987244	98	5.4748591908	148	13.0344841649	198	31.0323556323
49	2.3398417021	99	5.5706692266	149	13.2625876378	199	31.5754218559
50	2.3807889319	100	5.6681559381	150	13.4946829215	200	32.1279917384

$1\frac{3}{4}$ per cent. Example: 4,500 accumulating at $1\frac{3}{4}$ per cent. per ann. (interest convertible yearly) in 78 years will amount to 4,500 \times 3.86976503 = 17,413.9426.

$3\frac{1}{2}$ per cent. Substituting half-years for years the above Table supplies the amount of 1 accumulating at $3\frac{1}{2}$ per cent. per ann. (interest convertible half-yearly) up to a period of 100 years.

Example: The amount of 375 in 47½ years or 95 half-years = 375 \times 5.1972032 = 1,948.9512.

7 per cent. Substituting quarter-years for years the above Table also supplies the amount of 1 accumulating at 7 per cent. per ann. (interest convertible quarterly) up to a period of 50 years.

Example: The amount of 35,000 in 45 years or 180 quarter-years = 35,000 \times 22.708854176 = 794,809.8962.

AMOUNT OF 1

(i.e., the amount of 1 accumulated at Compound Interest).

 $1\frac{13}{16}$ per cent.

Years.	Amount.	Years.	Amount.	Years.	Amount.	Years.	Amount.
1	1.018125	51	2.1995175146	101	6.1363661689	151	15.0649033420
2	1.0365785156	52	2.5448212695	102	6.2475878057	152	15.3379547151
3	1.0553665012	53	2.5909461550	103	6.3608253347	153	15.6159551443
4	1.0744950191	54	2.6379070541	104	6.4761152939	154	15.8989943313
5	1.0939702413	55	2.6857191195	105	6.5934948836	155	16.1871636036
6	1.1137984519	56	2.7343977785	106	6.7130019784	156	16.4805559439
7	1.1339860488	57	2.7839587382	107	6.8346751392	157	16.7792660204
8	1.1545395460	58	2.8344179904	108	6.9585536261	158	17.0833902170
9	1.1754655752	59	2.8857918164	109	7.0846774106	159	17.3930266647
10	1.1967708888	60	2.9380967931	110	7.2130871887	160	17.7082752730
11	1.2184623612	61	2.9913497975	111	7.3438243940	161	18.0292377623
12	1.2405469915	62	3.0455680126	112	7.4769312111	162	18.3560176967
13	1.2630319057	63	3.1007689328	113	7.6124505893	163	18.6887205175
14	1.2859243590	64	3.1569703697	114	7.7504262562	164	19.0274535769
15	1.3092317380	65	3.2141904577	115	7.8903027321	165	19.3723261729
16	1.3329615632	66	3.2724476597	116	8.0339253441	166	19.7234495848
17	1.3571214916	67	3.3317607735	117	8.1795402410	167	20.0809371085
18	1.3817193186	68	3.3921489376	118	8.3277944079	168	20.4449040936
19	1.4067629812	69	3.4536316370	119	8.4787356815	169	20.8154679803
20	1.4322605603	70	3.5162287105	120	8.6324127657	170	21.1927483375
21	1.4582202829	71	3.5799603558	121	8.7888752471	171	21.5768669011
22	1.4846505256	72	3.6448471373	122	8.9481736110	172	21.9679476137
23	1.5115598163	73	3.7109099917	123	9.1103592577	173	22.3661166642
24	1.5389568380	74	3.7781702353	124	9.2754845192	174	22.7715025287
25	1.5668504307	75	3.8466495708	125	9.4436026761	175	23.1842360120
26	1.5952495947	76	3.9163700942	126	9.6147679746	176	23.6044502898
27	1.6241634937	77	3.9873543022	127	9.7890356442	177	24.0322809513
28	1.6536014570	78	4.0596250989	128	9.9664619152	178	24.4678660435
29	1.6835729834	79	4.1332058038	129	10.1471040374	179	24.9113461155
30	1.7140877437	80	4.2081201590	130	10.3310202981	180	25.3628642639
31	1.7451555841	81	4.2843923369	131	10.5182700410	181	25.8225661787
32	1.7767865290	82	4.3620469480	132	10.7089136855	182	26.2906001907
33	1.8089907849	83	4.4411090490	133	10.9030127461	183	26.7671173191
34	1.8417787428	84	4.5216041505	134	11.1006298521	184	27.2522713205
35	1.8751609825	85	4.6035582257	135	11.3018287682	185	27.7462187382
36	1.9091482754	86	4.6869977185	136	11.5066744146	186	28.2491189528
37	1.9437515878	87	4.7719495522	137	11.7152328883	187	28.7611342339
38	1.9789820854	88	4.8584411378	138	11.9275714844	188	29.2824297918
39	2.0148511357	89	4.9465003835	139	12.1437587176	189	29.8131738318
40	2.0513703125	90	5.0361557029	140	12.3638643443	190	30.3535376075
41	2.0885513994	91	5.1274360250	141	12.5879593856	191	30.9036954767
42	2.1264063935	92	5.2203708030	142	12.8161161495	192	31.4638249572
43	2.1649475094	93	5.3149900238	143	13.0484082547	193	32.0341067845
44	2.2041871830	94	5.4113242180	144	13.2849106543	194	32.6147249700
45	2.2441380757	95	5.5099404694	145	13.5256996599	195	33.2058668601
46	2.2848130783	96	5.6092624254	146	13.7708529662	196	33.8077231969
47	2.3262253154	97	5.7109303069	147	14.0204496762	197	34.4204881799
48	2.3683881492	98	5.8144409187	148	14.27457103266	198	35.0443595281
49	2.4113151844	99	5.9198276603	149	14.5332969138	199	35.6795385446
50	2.4550202722	100	6.0271245367	150	14.7967129203	200	36.3262301807

$1\frac{13}{16}$ per cent. Example: 550 accumulating at $1\frac{13}{16}$ per cent. per ann. (interest convertible yearly) in 65 years will amount to $550 \times 3.2141905 = 1,767.8048$.

$3\frac{5}{8}$ per cent. Substituting half-years for years the above Table supplies the amount of 1 accumulating at $3\frac{5}{8}$ per cent. per ann. (interest convertible half-yearly) up to a period of 100 years.

Example: The amount of 6,250 in 75 years or 150 half-years = $6,250 \times 14.79671292 = 92,479.4557$.

$7\frac{1}{4}$ per cent. Substituting quarter-years for years the above Table also supplies the amount of 1 accumulating at $7\frac{1}{4}$ per cent. per ann. (interest convertible quarterly) up to a period of 50 years.

Example: The amount of 250,000 in 50 years or 200 quarter-years = $250,000 \times 36.3262301807 = 9,081,557.5452$.

AMOUNT OF 1

(i.e., the amount of 1 accumulated at Compound Interest).

 $1\frac{7}{8}$ per cent.

Years.	Amount.	Years.	Amount.	Years.	Amount.	Years.	Amount.
1	1.01875	51	2.5789843644	101	6.5287463576	151	16.5276414973
2	1.0378515625	52	2.6273403212	102	6.6511603518	152	16.8375347754
3	1.0573112793	53	2.6766029523	103	6.7758696084	153	17.1532385524
4	1.0771358658	54	2.7267892576	104	6.9029171636	154	17.4748617758
5	1.0973321633	55	2.7779165562	105	7.0323468604	155	17.8025154335
6	1.1179071413	56	2.8300024916	106	7.1642033640	156	18.1363125979
7	1.1388679002	57	2.8830650383	107	7.2985321771	157	18.4763684591
8	1.1602216734	58	2.9371225078	108	7.4353796554	158	18.8228003677
9	1.1819758297	59	2.9921935548	109	7.5747930239	159	19.1757278746
10	1.2041378765	60	3.0482971840	110	7.7168203931	160	19.5352727723
11	1.2267154617	61	3.1054527562	111	7.8615107755	161	19.9015591368
12	1.2497163766	62	3.1636799954	112	8.0089141026	162	20.2747133706
13	1.2731485587	63	3.2229989953	113	8.1590812420	163	20.6548642463
14	1.2970200942	64	3.2834302264	114	8.3120640153	164	21.0421429509
15	1.3213392209	65	3.3449945432	115	8.4679152156	165	21.4366831312
16	1.3461143313	66	3.4077131909	116	8.6266886258	166	21.8386209399
17	1.3713539750	67	3.4716078132	117	8.7884390376	167	22.2480950826
18	1.3970668621	68	3.5367004597	118	8.9532222695	168	22.6652468654
19	1.4232618657	69	3.6030135933	119	9.1210951871	169	23.0902202441
20	1.4499480257	70	3.6705700982	120	9.2921157218	170	23.5231618737
21	1.4771345512	71	3.7393932875	121	9.4663428916	171	23.9642211588
22	1.5048308240	72	3.8095069117	122	9.6438368208	172	24.4135503055
23	1.5330464020	73	3.8809351663	123	9.8246587612	173	24.8713043737
24	1.5617910220	74	3.9537027006	124	10.0088711130	174	25.3376413308
25	1.5910746037	75	4.0278346263	125	10.1965374464	175	25.8127221057
26	1.6209072525	76	4.1033565255	126	10.3877225235	176	26.2967106452
27	1.6512992635	77	4.1802944604	127	10.5824923208	177	26.7897739698
28	1.6822611247	78	4.2586749815	128	10.7809140518	178	27.292082317
29	1.7138035208	79	4.3385251374	129	10.9830561903	179	27.8038087736
30	1.7459373368	80	4.4198724837	130	11.1889884939	180	28.3251301881
31	1.7786736618	81	4.5027450928	131	11.3987820281	181	28.8562263791
32	1.8120237930	82	4.5871715633	132	11.6125091912	182	29.3972806237
33	1.8459992391	83	4.6731810301	133	11.8302437385	183	29.9484796354
34	1.8806117249	84	4.7608031744	134	12.0520608086	184	30.5100136286
35	1.9158731947	85	4.8500682339	135	12.2780369487	185	31.0820763841
36	1.9517958171	86	4.9410070133	136	12.5082501415	186	31.6648653163
37	1.9883919887	87	5.0336508948	137	12.7427798317	187	32.2585815410
38	2.0256743385	88	5.1280318491	138	12.9817069535	188	32.8634299449
39	2.0636557323	89	5.2241824463	139	13.2251139589	189	33.4796192563
40	2.1023492773	90	5.3221358671	140	13.4730848456	190	34.1073621174
41	2.1417683262	91	5.4219259146	141	13.7257051865	191	34.7468751571
42	2.1819264824	92	5.5235870255	142	13.9830621587	192	35.3983790663
43	2.2228376039	93	5.6271542823	143	14.2452445742	193	36.0620986738
44	2.2645158090	94	5.7326634250	144	14.5123429100	194	36.7382630239
45	2.3069754804	95	5.8401508643	145	14.7844493395	195	37.4271054556
46	2.3502312706	96	5.9496536930	146	15.0616577647	196	38.1288636829
47	2.3942981070	97	6.0612096997	147	15.3440638477	197	38.8437798770
48	2.4391911965	98	6.1748573816	148	15.6317650449	198	39.5721007497
49	2.4849260314	99	6.2906359575	149	15.9248606395	199	40.3140776387
50	2.5315183945	100	6.4085853817	150	16.2234517765	200	41.0699665944

$1\frac{7}{8}$ per cent. Example: 833 accumulating at $1\frac{7}{8}$ per cent. per ann. (interest convertible yearly) in 30 years will amount to $833 \times 1.7459373 = 1,454.3658$.

$3\frac{3}{4}$ per cent. Substituting half-years for years the above Table supplies the amount of 1 accumulating at $3\frac{3}{4}$ per cent. per ann. (interest convertible half-yearly) up to a period of 100 years.

Example: The amount of 44,250 in 27 years or 54 half-years = $44,250 \times 2.726789258 = 120,660.4247$.

$7\frac{1}{2}$ per cent. Substituting quarter-years for years the above Table also supplies the amount of 1 accumulating at $7\frac{1}{2}$ per cent. per ann. (interest convertible quarterly) up to a period of 50 years.

Example: The amount of 935 in 27 $\frac{1}{2}$ years or 110 quarter-years = $935 \times 7.7168204 = 7,215.2271$.

AMOUNT OF 1

(i.e., the amount of 1 accumulated at Compound Interest).

$1\frac{15}{16}$ per cent.							
Years.	Amount.	Years.	Amount.	Years.	Amount.	Years.	Amount.
1	1.019375	51	2.6609266161	101	6.9459526242	151	18.1313748246
2	1.0391253906	52	2.7124820693	102	7.0805304563	152	18.4826702118
3	1.0592584451	53	2.7650364094	103	7.2177157339	153	18.8407719472
4	1.0797815774	54	2.8186089898	104	7.3575589762	154	19.2058119037
5	1.1007023455	55	2.8732195390	105	7.5001116814	155	19.5779245093
6	1.1220284534	56	2.9288891676	106	7.6454263452	156	19.9572467967
7	1.1437677547	57	2.9856353758	107	7.7935564806	157	20.3439184533
8	1.1659282550	58	3.0434820612	108	7.9445566374	158	20.7380818734
9	1.1885181149	59	3.1024495261	109	8.0984824223	159	21.1398822097
10	1.2115456534	60	3.1625594857	110	8.2553905192	160	21.5494674275
11	1.2350193504	61	3.2238340757	111	8.4153387105	161	21.9669883589
12	1.2589478503	62	3.2862958610	112	8.5783858980	162	22.3925987583
13	1.2833399549	63	3.3499678433	113	8.7445921248	163	22.8264553593
14	1.3082046768	64	3.4148734702	114	8.9140185972	164	23.2687179319
15	1.3335511424	65	3.4810366437	115	9.0867277076	165	23.7195493418
16	1.3593886958	66	3.5484817287	116	9.2627830569	166	24.1791156103
17	1.3857268517	67	3.6172335622	117	9.4422494786	167	24.6475859753
18	1.4125753095	68	3.6873174625	118	9.6251930623	168	25.1251329535
19	1.4399439561	69	3.7587592383	119	9.8116811779	169	25.6119324045
20	1.4678428703	70	3.8315851985	120	10.0017825007	170	26.1081635948
21	1.4962823259	71	3.9058221618	121	10.1955670366	171	26.6140092645
22	1.5252727959	72	3.9814974661	122	10.3931061480	172	27.1296556940
23	1.5548249564	73	4.0586389795	123	10.5944725796	173	27.6552927731
24	1.5849496890	74	4.1372751098	124	10.7997404858	174	28.1911140705
25	1.6156580901	75	4.2174348150	125	11.0089854577	175	28.7373169056
26	1.6469614656	76	4.2991476146	126	11.2222845510	176	29.2941024207
27	1.6788713440	77	4.3824435996	127	11.4397163141	177	29.8616756551
28	1.7113994763	78	4.4673353443	128	11.6613608177	178	30.4402456209
29	1.7445578412	79	4.5539084173	129	11.8872996836	179	31.0300253798
30	1.7783586493	80	4.6421403929	130	12.1176161149	180	31.6312321216
31	1.8128143482	81	4.7320818630	131	12.3523949272	181	32.2440872439
32	1.8479376262	82	4.8237659491	132	12.5917225789	182	32.8688164343
33	1.8837414177	83	4.9172264144	133	12.8356872038	183	33.5056497527
34	1.9202389076	84	5.0124967622	134	13.0843786434	184	34.1548217166
35	1.9574435365	85	5.1096148186	135	13.3378884796	185	34.8165713874
36	1.9953690050	86	5.2086136057	136	13.5963100689	186	35.4911424580
37	2.0340292795	87	5.3095304944	137	13.8597385765	187	36.1787833431
38	2.0734385968	88	5.4124026477	138	14.1282710114	188	36.8797472704
39	2.1136114696	89	5.5172679490	139	14.4020062623	189	37.5942923738
40	2.1545626918	90	5.6241650155	140	14.6810451336	190	38.3226817885
41	2.1963073440	91	5.7331332127	141	14.9654903831	191	39.0651837482
42	2.2388607987	92	5.8442126687	142	15.2554467592	192	39.8220716833
43	2.2822387267	93	5.9574442891	143	15.5510210402	193	40.5936243222
44	2.3264571021	94	6.0728697722	144	15.8523220729	194	41.3801257934
45	2.3715322084	95	6.1905316241	145	16.1594608130	195	42.1818657307
46	2.4174806449	96	6.3104731743	146	16.4725503663	196	42.9991393792
47	2.4643193324	97	6.4327385920	147	16.7917060296	197	43.8322477047
48	2.5120655195	98	6.5573729023	148	17.1170453339	198	44.6814975039
49	2.5607367839	99	6.6844220022	149	17.4486880873	199	45.5472015181
50	2.6103510642	100	6.8139326785	150	17.7867564190	200	46.4296785475

$1\frac{15}{16}$ per cent. Example: 2,250 accumulating at $1\frac{15}{16}$ per cent. per ann. (interest convertible yearly) in 58 years will amount to $2,250 \times 3.04348206 = 6,847.8346$.

$3\frac{7}{8}$ per cent. Substituting half-years for years the above Table supplies the amount of 1 accumulating at $3\frac{7}{8}$ per cent. per ann. (interest convertible half-yearly) up to a period of 100 years.

Example: The amount of 660 in $49\frac{1}{2}$ years or 99 half-years = $660 \times 6.6844220 = 4,411.7185$.

$7\frac{3}{4}$ per cent. Substituting quarter-years for years the above Table also supplies the amount of 1 accumulating at $7\frac{3}{4}$ per cent. per ann. (interest convertible quarterly) up to a period of 50 years.

Example: The amount of 10,500 in $35\frac{3}{4}$ years or 143 quarter-years = $10,500 \times 15.551021040 = 163,285.7209$.

AMOUNT OF 1

(i.e., the amount of 1 accumulated at Compound Interest).

2 per cent.

Years.	Amount.	Years.	Amount.	Years.	Amount.	Years.	Amount.
1	1.02	51	2.7454197897	101	7.3895390406	151	19.8895948221
2	1.0404	52	2.8003281854	102	7.5373298214	152	20.2873867185
3	1.061208	53	2.8563347492	103	7.6880764179	153	20.6931344529
4	1.08243216	54	2.9134614441	104	7.8418379462	154	21.1069971420
5	1.1040808032	55	2.9717306730	105	7.9986747051	155	21.5291370848
6	1.1261624193	56	3.0311652865	106	8.1586481992	156	21.9597198265
7	1.1486856676	57	3.0917885922	107	8.3218211632	157	22.3989142230
8	1.1716593810	58	3.1536243641	108	8.4882575865	158	22.8468925075
9	1.1950925686	59	3.2166968513	109	8.6580227382	159	23.3038303576
10	1.2189944200	60	3.2810307884	110	8.8311831930	160	23.7699069648
11	1.2433743084	61	3.3466514041	111	9.0078068568	161	24.2453051041
12	1.26824117946	62	3.4135844322	112	9.1879629940	162	24.7302112062
13	1.2936066305	63	3.4818561209	113	9.3717222539	163	25.2248154303
14	1.3194787631	64	3.5514932433	114	9.55951566989	164	25.7293117389
15	1.3458683383	65	3.6225231081	115	9.7503398329	165	26.2438979737
16	1.3727857051	66	3.6949735703	116	9.9453466296	166	26.7687759332
17	1.4002414192	67	3.7688730417	117	10.1442535622	167	27.3041514518
18	1.4282462476	68	3.8442505025	118	10.3471386334	168	27.8502344809
19	1.4568111725	69	3.9211355126	119	10.5540814061	169	28.4072391705
20	1.4859473960	70	3.9995582228	120	10.7651630342	170	28.9753839539
21	1.5156663439	71	4.0795493873	121	10.9804662949	171	29.5548916330
22	1.5459796708	72	4.1611403751	122	11.2000756208	172	30.1459894656
23	1.5768992642	73	4.2443631826	123	11.4240771332	173	30.7489092549
24	1.6084372495	74	4.3292504462	124	11.6525586759	174	31.3638874400
25	1.6406059945	75	4.4158354551	125	11.8856098494	175	31.9911651888
26	1.6734181144	76	4.5041521642	126	12.1233220464	176	32.6309884926
27	1.7068864766	77	4.5942352075	127	12.3657884873	177	33.2836082625
28	1.7410242062	78	4.6861199117	128	12.6131042570	178	33.9492804277
29	1.7758446903	79	4.7798423099	129	12.8653663422	179	34.6282660363
30	1.8113615841	80	4.8754391561	130	13.1226736690	180	35.3208313570
31	1.8475888158	81	4.9729479392	131	13.3851271424	181	36.0272479841
32	1.8845405921	82	5.0724068980	132	13.6528296853	182	36.7477929438
33	1.9222314039	83	5.1738550360	133	13.9258862790	183	37.4827488027
34	1.9606760320	84	5.2773321367	134	14.2044040045	184	38.2324037787
35	1.9998695527	85	5.3828787794	135	14.4884920846	185	38.9970518543
36	2.0398873437	86	5.4905363550	136	14.7782619263	186	39.7769928914
37	2.0806850906	87	5.6003470821	137	15.0738271648	187	40.5725327492
38	2.1222987924	88	5.7123540237	138	15.3753037081	188	41.3839834042
39	2.1647447682	89	5.8266011042	139	15.6828097823	189	42.2116630723
40	2.2080396636	90	5.9431331263	140	15.9964659780	190	43.0558963337
41	2.2522004569	91	6.0619957888	141	16.3163952975	191	43.9170142604
42	2.2972444660	92	6.1832357046	142	16.6427232035	192	44.7953545456
43	2.3431893553	93	6.3069004187	143	16.9755776675	193	45.6912616365
44	2.3900531425	94	6.4330384271	144	17.3150892209	194	46.6050868693
45	2.4378542053	95	6.5616991956	145	17.6613910053	195	47.5371886067
46	2.4866112894	96	6.6929331795	146	18.0146188254	196	48.4879323788
47	2.5363435152	97	6.8267918431	147	18.3749112019	197	49.4576910264
48	2.5870703855	98	6.9633276800	148	18.7424094260	198	50.4468448469
49	2.6388117932	99	7.1025942336	149	19.1172576145	199	51.4557817438
50	2.6915880291	100	7.2446461183	150	19.4996027668	200	52.4848973787

2 per cent. *Example:* 77,000 accumulating at 2 per cent. per ann. (interest convertible yearly) in 85 years will amount to 77,000 × 5.382878779 = 414,481.6660.

4 per cent. Substituting half-years for years the above Table supplies the amount of 1 accumulating at 4 per cent. per ann. (interest convertible half-yearly) up to a period of 100 years.

Example: The amount of 50,000 in 75 years or 150 half-years = 50,000 × 19.499602767 = 974,980.1383.

8 per cent. Substituting quarter-years for years the above Table also supplies the amount of 1 accumulating at 8 per cent. per ann. (interest convertible quarterly) up to a period of 50 years.

Example: The amount of 500,000 in 50 years or 200 quarter-years = 500,000 × 52.4848973787 = 26,242,448.6893.

AMOUNT OF 1

(i.e., the amount of 1 accumulated at Compound Interest).

2½ per cent.				2¼ per cent.			
Years.	Amount.	Years.	Amount.	Years.	Amount.	Years.	Amount.
1	1.02125	51	2.9223723259	1	1.0225	51	3.1104924437
2	1.0429515625	52	2.9844727378	2	1.04550625	52	3.1804785237
3	1.0651142832	53	3.0478927835	3	1.0690301406	53	3.2520392904
4	1.0877479617	54	3.1126605051	4	1.0930833188	54	3.3252101745
5	1.1108626059	55	3.1788045409	5	1.1176776935	55	3.4000274034
6	1.1344684363	56	3.2463541374	6	1.1428254416	56	3.4765280200
7	1.1585758906	57	3.3153391628	7	1.1685390140	57	3.5547499004
8	1.1831956282	58	3.3857901200	8	1.1948311418	58	3.6347317732
9	1.2083385353	59	3.4577381600	9	1.2217148425	59	3.7165132381
10	1.2340157292	60	3.5312150959	10	1.2492034265	60	3.8001347859
11	1.2602385634	61	3.6062534167	11	1.2773105036	61	3.8856378186
12	1.2870186329	62	3.6828863018	12	1.3060499899	62	3.9730646695
13	1.3143677789	63	3.7611476357	13	1.3354361147	63	4.0624586246
14	1.3422980942	64	3.8410720230	14	1.3654834272	64	4.1538639437
15	1.3708219287	65	3.9226948035	15	1.3962068044	65	4.2473258824
16	1.3999518947	66	4.0060520681	16	1.4276214575	66	4.3428907148
17	1.4297008724	67	4.0911806745	17	1.4597429402	67	4.4406057558
18	1.4600820160	68	4.1781182638	18	1.4925871564	68	4.5405193853
19	1.4911087588	69	4.2669032769	19	1.5261703674	69	4.6426810715
20	1.5227948199	70	4.3575749716	20	1.5605092007	70	4.7471413956
21	1.5551542098	71	4.4501734397	21	1.5956206577	71	4.8539520770
22	1.5882012368	72	4.5447396253	22	1.6315221225	72	4.9631659988
23	1.6219505131	73	4.6413153424	23	1.6682313703	73	5.0748372337
24	1.6564169615	74	4.7399432934	24	1.7057665761	74	5.1890210715
25	1.6916158219	75	4.8406670884	25	1.7441463240	75	5.3057740456
26	1.7275626581	76	4.9435312640	26	1.7833896163	76	5.4251539616
27	1.7642733646	77	5.0485813034	27	1.8235158827	77	5.5472199258
28	1.8017641736	78	5.1558636560	28	1.8645449901	78	5.6720323741
29	1.8400516623	79	5.2654257587	29	1.9064972523	79	5.7996531025
30	1.8791527601	80	5.3773160561	30	1.9493934405	80	5.9301452973
31	1.9190847563	81	5.4915840223	31	1.9932547929	81	6.0635735665
32	1.9598653074	82	5.6082801828	32	2.0381030258	82	6.2000039717
33	2.0015124451	83	5.7274561367	33	2.0839603439	83	6.3395040611
34	2.0440445846	84	5.8491645796	34	2.1308494516	84	6.4821429025
35	2.0874805320	85	5.9734593269	35	2.1787935643	85	6.6279911178
36	2.1318394933	86	6.1003953376	36	2.2278164194	86	6.7771209179
37	2.1771410826	87	6.2300287385	37	2.2779422889	87	6.9296061386
38	2.2234053306	88	6.3624168492	38	2.3291959904	88	7.0855222767
39	2.2706526938	89	6.4976182072	39	2.3816029002	89	7.2449465279
40	2.3189040636	90	6.6356925941	40	2.4351889654	90	7.4079578248
41	2.3681807749	91	6.7767010618	41	2.4899807171	91	7.5746368759
42	2.4185046164	92	6.9207059593	42	2.5460052833	92	7.7450662056
43	2.4698978395	93	7.0677709610	43	2.6032904022	93	7.9193301952
44	2.5223831686	94	7.2179610939	44	2.6618644362	94	8.0975151246
45	2.5759838109	95	7.3713427671	45	2.7217563860	95	8.2797092149
46	2.6307234669	96	7.5279838009	46	2.7829959047	96	8.4660026722
47	2.6866263406	97	7.6879534567	47	2.8456133126	97	8.6564877324
48	2.7437171503	98	7.8513224677	48	2.9096396121	98	8.8512587063
49	2.8020211398	99	8.0181630701	49	2.9751065034	99	9.0504120272
50	2.8615640890	100	8.1885490353	50	3.0420463997	100	9.2540462979

2½ per cent. *Example:* 1,250 accumulating at 2½ per cent. per ann. (interest convertible yearly) in 75 years will amount to 1,250 x 4.84066709 = 6,050.8339.

4½ per cent. Substituting half-years for years the above Table supplies the amount of 1 accumulating at 4½ per cent. per ann. (interest convertible half-yearly) up to a period of 50 years.
Example: The amount of 26,000 in 45 years or 90 half-years = 26,000 x 6.635692594 = 172,528.0074.

2¼ per cent. *Example:* 360 accumulating at 2¼ per cent. per ann. (interest convertible yearly) in 60 years will amount to 360 x 3.8001348 = 1,368.0485.

4¼ per cent. Substituting half-years for years the above Table supplies the amount of 1 accumulating at 4¼ per cent. per ann. (interest convertible half-yearly) up to a period of 50 years.
Example: The amount of 45,000 in 38½ years or 77 half-years = 45,000 x 5.547219926 = 249,624.8967.

AMOUNT OF 1

(i.e., the amount of 1 accumulated at Compound Interest).

2$\frac{3}{8}$ per cent.				2$\frac{1}{2}$ per cent.			
Years.	Amount.	Years.	Amount.	Years.	Amount.	Years.	Amount.
1	1.02375	51	3.3104699741	1	1.025	51	3.5230364377
2	1.0480640625	52	3.3390936360	2	1.050625	52	3.6111123486
3	1.0729555840	53	3.4695846098	3	1.076890625	53	3.7013901574
4	1.0984382791	54	3.5519872443	4	1.1038128906	54	3.7939249113
5	1.1245261882	55	3.6363469414	5	1.1314082129	55	3.8887730341
6	1.1512336852	56	3.7227101812	6	1.1596934182	56	3.9859923599
7	1.1785754852	57	3.8111245480	7	1.1886857537	57	4.0856421689
8	1.2065666530	58	3.9016387561	8	1.2184028975	58	4.1877832231
9	1.2352226110	59	3.9943026765	9	1.2488629699	59	4.2924778037
10	1.2645591480	60	4.0891673651	10	1.2800845442	60	4.3997897488
11	1.2945924278	61	4.1862850900	11	1.3120866578	61	4.5097844925
12	1.3253389979	62	4.2857093609	12	1.3448888242	62	4.6225291048
13	1.3568157991	63	4.3874949582	13	1.3785110449	63	4.7380923325
14	1.3890401744	64	4.4916979635	14	1.4129738210	64	4.8565446408
15	1.4220298785	65	4.5983757901	15	1.4482981665	65	4.9779582568
16	1.4558030881	66	4.7075872151	16	1.4845056207	66	5.1024072132
17	1.4903784115	67	4.8193924115	17	1.5216182612	67	5.2299673936
18	1.5257748988	68	4.9338529812	18	1.5596587177	68	5.3607165784
19	1.5620120526	69	5.0510319895	19	1.5986501856	69	5.4947344929
20	1.5991098388	70	5.1709939993	20	1.6386164403	70	5.6321028552
21	1.6370886975	71	5.2938051068	21	1.6795818513	71	5.7729054266
22	1.6759695541	72	5.4195329781	22	1.7215713976	72	5.9172280622
23	1.7157738310	73	5.5482468863	23	1.7646106825	73	6.0651587638
24	1.7565234595	74	5.6800177498	24	1.8087259496	74	6.2167877329
25	1.7982408916	75	5.8149181714	25	1.8539440983	75	6.3722074262
26	1.8409491128	76	5.9530224780	26	1.9002927008	76	6.5315126118
27	1.8846716542	77	6.0944067618	27	1.9478000183	77	6.6948004271
28	1.9294326060	78	6.2391489224	28	1.9964950188	78	6.8621704378
29	1.9752566304	79	6.3873287093	29	2.0464073942	79	7.0337246988
30	2.0221689754	80	6.5390277662	30	2.0975675791	80	7.2095678162
31	2.0701954886	81	6.6943296756	31	2.1500067686	81	7.3898070116
32	2.1193626314	82	6.8533200054	32	2.2037569378	82	7.5745521869
33	2.1696974939	83	7.0160863555	33	2.2588508612	83	7.7639159916
34	2.2212278094	84	7.1827184065	34	2.3153221327	84	7.9580138914
35	2.2739919699	85	7.3533079686	35	2.3732051861	85	8.1569642387
36	2.3279890417	86	7.5279490329	36	2.4325353157	86	8.3608883446
37	2.3832787814	87	7.7067378224	37	2.4933486986	87	8.5699105533
38	2.4398816525	88	7.8897728457	38	2.5556824161	88	8.7841583171
39	2.4978288417	89	8.0771549508	39	2.6195744765	89	9.0037622750
40	2.5571522767	90	8.2689873809	40	2.6850638384	90	9.2288563319
41	2.6178846433	91	8.4653758312	41	2.7521904343	91	9.4595777402
42	2.6800594035	92	8.6664285072	42	2.8209951952	92	9.6960671837
43	2.7437108144	93	8.8722561842	43	2.8915200751	93	9.9384688633
44	2.8088739462	94	9.0829722686	44	2.9638080770	94	10.1869305849
45	2.8755847024	95	9.2986928600	45	3.0379032789	95	10.4416038495
46	2.9438798391	96	9.5195368154	46	3.1138508609	96	10.7026439457
47	3.0137969853	97	9.7456258148	47	3.1916971324	97	10.9702100444
48	3.0853746637	98	9.9770844279	48	3.2714895607	98	11.2444652955
49	3.1586523120	99	10.2140401830	49	3.3532767997	99	11.5255769279
50	3.2336703044	100	10.4566236374	50	3.4371087197	100	11.8137163511

2 $\frac{3}{8}$ per cent. *Example:* 550 accumulating at 2 $\frac{3}{8}$ per cent. per ann. (interest convertible yearly) in 49 years will amount to $550 \times 3^{1586523} = 1,737,2588$.

4 $\frac{1}{2}$ per cent. Substituting half-years for years the above Table supplies the amount of 1 accumulating at 4 $\frac{1}{2}$ per cent. per ann. (interest convertible half-yearly) up to a period of 50 years.

Example: The amount of 6,250 in 49 $\frac{1}{2}$ years or 99 half-years = $6,250 \times 10^{21404018} = 63,837,7511$.

2 $\frac{1}{2}$ per cent. *Example:* 750 accumulating at 2 $\frac{1}{2}$ per cent. per ann. (interest convertible yearly) in 80 years will amount to $750 \times 7^{2095378} = 5,407,1758$.

5 per cent. Substituting half-years for years the above Table supplies the amount of 1 accumulating at 5 per cent. per ann. (interest convertible half-yearly) up to a period of 50 years.

Example: The amount of 803,000 in 50 years or 100 half-years = $800,000 \times 11^{8137163511} = 9,450,973,0809$.

AMOUNT OF 1

(i.e., the amount of 1 accumulated at Compound Interest).

2 ⁵/₈ per cent.				2 ³/₄ per cent.			
Years.	Amount.	Years.	Amount.	Years.	Amount.	Years.	Amount.
1	1.02625	51	3.7489675085	1	1.0275	51	3.9890856203
2	1.0531890625	52	3.8473779056	2	1.05575625	52	4.0987854749
3	1.0808352754	53	3.9483715756	3	1.0847895469	53	4.2115020754
4	1.1092072014	54	4.0520163295	4	1.1146212594	54	4.3273183825
5	1.1383238904	55	4.1583817581	5	1.1452733440	55	4.4463196380
6	1.1682048925	56	4.2675392793	6	1.1767683610	56	4.5685934281
7	1.1988702710	57	4.3795621854	7	1.2091294909	57	4.6942297474
8	1.2303406156	58	4.4945256927	8	1.2423805519	58	4.8233210654
9	1.2626370567	59	4.6125069922	9	1.2765460171	59	4.9559623947
10	1.2957812795	60	4.7335853007	10	1.3116510326	60	5.0922513606
11	1.3297955381	61	4.8578419149	11	1.3477214360	61	5.2322882730
12	1.3647026709	62	4.9853602651	12	1.3847837755	62	5.3761762005
13	1.4005261160	63	5.1162259721	13	1.4228653293	63	5.5240210460
14	1.4372899266	64	5.2505269039	14	1.4619941259	64	5.6759316248
15	1.4750187872	65	5.3883532351	15	1.5021989643	65	5.8320197444
16	1.51373380303	66	5.5297975075	16	1.5435094358	66	5.9924002874
17	1.5534736536	67	5.6749546921	17	1.5859559453	67	6.1571912953
18	1.5942523370	68	5.8239222527	18	1.6295697338	68	6.3265140559
19	1.6361014609	69	5.9768002119	19	1.6743829015	69	6.5004931925
20	1.6790491242	70	6.1336912174	20	1.7204284313	70	6.6792567553
21	1.7231241637	71	6.2947006119	21	1.7677402131	71	6.8629363160
22	1.7683561730	72	6.4599365030	22	1.8163530690	72	7.0516670647
23	1.8147755225	73	6.6295098362	23	1.8663027784	73	7.2455879090
24	1.8624133800	74	6.8035344694	24	1.9176261048	74	7.4448415765
25	1.9113017313	75	6.9821272492	25	1.9703608227	75	7.6495747199
26	1.9614734017	76	7.1654080895	26	2.0245457453	76	7.8599380247
27	2.0129620785	77	7.3535000518	27	2.0802207533	77	8.0760863203
28	2.0658023331	78	7.5465294282	28	2.1374268240	78	8.2981786942
29	2.1200296443	79	7.7446258257	29	2.1962060617	79	8.5263786082
30	2.1756804225	80	7.9479222536	30	2.2566017284	80	8.7608540200
31	2.2327920336	81	8.1565552128	31	2.3186582759	81	9.0017775055
32	2.2914028244	82	8.3706647871	32	2.3824213785	82	9.2493263869
33	2.3515521486	83	8.5903947378	33	2.4479379664	83	9.5036828626
34	2.4132803925	84	8.8158925996	34	2.5152562605	84	9.7650341413
35	2.4766290028	85	9.0473097804	35	2.5844258077	85	10.0335725802
36	2.5416405141	86	9.2848016621	36	2.6554975174	86	10.3094958261
37	2.6083585776	87	9.5285277057	37	2.7285236991	87	10.5930069613
38	2.6768279903	88	9.7786515580	38	2.8035581008	88	10.8843146528
39	2.7470947250	89	10.0353411614	39	2.8806559486	89	11.1836333057
40	2.8192059615	90	10.2987688669	40	2.9598739872	90	11.4911832216
41	2.8932101180	91	10.5691115496	41	3.0412705218	91	11.8071907602
42	2.9691568836	92	10.8465507278	42	3.1249054612	92	12.1318885061
43	3.0470972518	93	11.1312726844	43	3.2108403614	93	12.4655154400
44	3.1270835547	94	11.4234685924	44	3.2991384713	94	12.8083171147
45	3.2091694980	95	11.7233346429	45	3.3898647793	95	13.1605458353
46	3.2934101973	96	12.0310721773	46	3.4820860607	96	13.5224608458
47	3.3798622150	97	12.3468878220	47	3.5788709274	97	13.8943285190
48	3.4685835981	98	12.6709936273	48	3.6772898779	98	14.2764225533
49	3.5596339176	99	13.0036072100	49	3.7784153495	99	14.6690241735
50	3.6530743079	100	13.3449518993	50	3.8823217716	100	15.0724223383

2 ⁵/₈ per cent. Example: 93 accumulating at 2 ⁵/₈ per cent. per ann. (interest convertible yearly) in 55 years will amount to $93 \times 4.158382 = 386.7295$.

5 ¹/₂ per cent. Substituting half-years for years the above Table supplies the amount of 1 accumulating at 5 ¹/₂ per cent. per ann. (interest convertible half-yearly) up to a period of 50 years.

Example: The amount of 10,500 in 40 years or 80 half-years = $10,500 \times 7.947922254 = 83,453.18.7$.

2 ³/₄ per cent. Example: 2,250 accumulating at 2 ³/₄ per cent. per ann. (interest convertible yearly) in 78 years will amount to $2,250 \times 8.29817869 = 18,670.3020$.

5 ¹/₂ per cent. Substituting half-years for years the above Table supplies the amount of 1 accumulating at 5 ¹/₂ per cent. per ann. (interest convertible half-yearly) up to a period of 50 years.

Example: The amount of 32,000 in 27 ¹/₂ years or 55 half-years = $32,000 \times 4.446319338 = 142,282.2284$.

AMOUNT OF 1

(i.e., the amount of 1 accumulated at Compound Interest).

2½ per cent.				3 per cent.			
Years.	Amount.	Years.	Amount.	Years.	Amount.	Years.	Amount.
1	1.02875	51	4.2442627233	1	1.03	51	4.5154231993
2	1.0583265625	52	4.3662852765	2	1.0609	52	4.6508858952
3	1.0887534512	53	4.4918159782	3	1.092727	53	4.7904124721
4	1.1200551129	54	4.6209556876	4	1.12550881	54	4.9341248463
5	1.1522566974	55	4.7538081636	5	1.1592740743	55	5.0821485917
6	1.1853840774	56	4.8904801483	6	1.1940522965	56	5.2346130494
7	1.2194638697	57	5.0310814526	7	1.2298738654	57	5.3916514409
8	1.2545234559	58	5.1757250444	8	1.2667700814	58	5.5534009841
9	1.2905910053	59	5.3245271394	9	1.3047731838	59	5.7200030136
10	1.3276954967	60	5.4776072947	10	1.3439163793	60	5.8916031040
11	1.3658667422	61	5.6350885044	11	1.3842338707	61	6.0683511972
12	1.4051354110	62	5.7970972989	12	1.4257608868	62	6.2504017331
13	1.4455330541	63	5.9637638462	13	1.4685337135	63	6.4379137851
14	1.4870921294	64	6.1352220568	14	1.5125897249	64	6.6310511986
15	1.5298460281	65	6.3116096909	15	1.5579674166	65	6.8299827346
16	1.5738291014	66	6.4930684695	16	1.6047064391	66	7.0348822166
17	1.6190766881	67	6.6797441880	17	1.6528476323	67	7.2459286831
18	1.6656251429	68	6.8717868335	18	1.7024330612	68	7.4633065436
19	1.7135118658	69	7.0693507049	19	1.7535060531	69	7.6872057399
20	1.7627753319	70	7.2725945377	20	1.8061112347	70	7.9178219121
21	1.8134551227	71	7.4816816306	21	1.8602945717	71	8.1553565695
22	1.8655919575	72	7.6967799775	22	1.9161034089	72	8.4000172666
23	1.9192277262	73	7.9180624019	23	1.9735865111	73	8.6520177846
24	1.9744055234	74	8.1457066959	24	2.0327941065	74	8.9115783181
25	2.0311696822	75	8.3798957634	25	2.0937779297	75	9.1789256676
26	2.0895658105	76	8.6208177666	26	2.1565912675	76	9.4542934377
27	2.1496408276	77	8.8686662774	27	2.2212890056	77	9.7379222408
28	2.2114430014	78	9.1236404329	28	2.2879276757	78	10.0300599080
29	2.2750219877	79	9.3859450953	29	2.3565655060	79	10.3309617053
30	2.3404288698	80	9.6557910168	30	2.4272624712	80	10.6408905564
31	2.4077161998	81	9.9333950086	31	2.5000803453	81	10.9601172731
32	2.4769380406	82	10.2189801151	32	2.5750827557	82	11.2889207913
33	2.5481500092	83	10.5127757934	33	2.6522352384	83	11.6275884151
34	2.6214093220	84	10.8150180974	34	2.7319052955	84	11.9764160675
35	2.6967748400	85	11.1259498677	35	2.8138624544	85	12.3257085495
36	2.7743071167	86	11.4458209264	36	2.8982783280	86	12.7057798060
37	2.8540684463	87	11.7748882781	37	2.9852266778	87	13.0869532002
38	2.9361229141	88	12.1134163161	38	3.0747834782	88	13.4795617962
39	3.0205364479	89	12.4616770351	39	3.1670269825	89	13.8839486501
40	3.1073768707	90	12.8199502499	40	3.2620377920	90	14.3004671096
41	3.1967139558	91	13.1885238196	41	3.3598989258	91	14.7294811229
42	3.2886194820	92	13.5676938794	42	3.4606958935	92	15.1713655566
43	3.3831672921	93	13.9577650784	43	3.5645167703	93	15.6265065233
44	3.4804333518	94	14.3590508244	44	3.6714522734	94	16.0953017190
45	3.5804958106	95	14.7718735356	45	3.7815958416	95	16.5781607705
46	3.6834350652	96	15.1965648998	46	3.8950437169	96	17.0755055936
47	3.7893338233	97	15.6334661407	47	4.0118950284	97	17.5877707615
48	3.8982771707	98	16.0829282922	48	4.1322518793	98	18.1154038843
49	4.0103526394	99	16.5453124806	49	4.2562194356	99	18.6588660008
50	4.1256502778	100	17.0209902144	50	4.3839060187	100	19.2186319809

2½ per cent. Example: 480 accumulating at 2½ per cent. per ann. (interest convertible yearly) in 30 years will amount to $480 \times 2.3404289 = 1,123.4059$.

5½ per cent. Substituting half-years for years the above Table supplies the amount of 1 accumulating at 5½ per cent. per ann. (interest convertible half-yearly) up to a period of 50 years.

Example: The amount of 50,000 in 48½ years or 97 half-years = $50,000 \times 15.633465141 = 781,673.3070$.

3 per cent. Example: 6,300 accumulating at 3 per cent. per ann. (interest convertible yearly) in 59 years will amount to $6,300 \times 5.72000301 = 36,036.0190$.

6 per cent. Substituting half-years for years the above Table supplies the amount of 1 accumulating at 6 per cent. per ann. (interest convertible half-yearly) up to a period of 50 years.

Example: The amount of 700,000 in 50 years or 100 half-years = $700,000 \times 19.2186319809 = 13,453,042.3866$.

AMOUNT OF 1

(i.e., the amount of 1 accumulated at Compound Interest).

3½ per cent.				3¼ per cent.			
Years.	Amount.	Years.	Amount.	Years.	Amount.	Years.	Amount.
1	1.03125	51	4.8035469455	1	1.0325	51	5.1096726347
2	1.0634765625	52	4.9536577875	2	1.06605625	52	5.2757369953
3	1.0967102051	53	5.1084595934	3	1.1007030781	53	5.4471984477
4	1.1309823390	54	5.2680989557	4	1.1364759282	54	5.6242323972
5	1.1663255990	55	5.4327270481	5	1.1734113958	55	5.8070199501
6	1.2027732739	56	5.6024997683	6	1.2115472662	56	5.9957480985
7	1.2403599387	57	5.7775778861	7	1.2509225523	57	6.1906099117
8	1.2791211868	58	5.9581271950	8	1.2915775353	58	6.3918047339
9	1.3190937239	59	6.1443186699	9	1.3335538052	59	6.5995383877
10	1.3603154028	60	6.3363286283	10	1.3768943039	60	6.8140233853
11	1.4028252591	61	6.5343388979	11	1.4216433687	61	7.0354791453
12	1.4466635485	62	6.7385369885	12	1.4678467782	62	7.2641322176
13	1.4918717844	63	6.9491162694	13	1.5155517985	63	7.5002165146
14	1.5384927776	64	7.1662761528	14	1.5648072320	64	7.7439735514
15	1.5865706769	65	7.3902222826	15	1.6156634670	65	7.9956526918
16	1.6361510106	66	7.6211667289	16	1.6681725297	66	8.2555114043
17	1.6872807296	67	7.8593281892	17	1.7223881369	67	8.5238155249
18	1.7400082524	68	8.1049321951	18	1.7783657513	68	8.8008395294
19	1.7943835103	69	8.3582113262	19	1.8361626383	69	9.0868668142
20	1.8504579950	70	8.6194054301	20	1.8958379240	70	9.3821899856
21	1.9082848074	71	8.8887618498	21	1.9574526565	71	9.6871111601
22	1.9679187076	72	9.1665356576	22	2.0210698679	72	10.0019422729
23	2.0294161672	73	9.4529898969	23	2.0867546386	73	10.3270053967
24	2.0928354224	74	9.7483958312	24	2.1545741643	74	10.6626330721
25	2.1582365294	75	10.0530332009	25	2.2245978247	75	11.0091686470
26	2.2256814209	76	10.3671904885	26	2.2968972540	76	11.3669666280
27	2.2952339653	77	10.6911651912	27	2.3715464147	77	11.7363930434
28	2.3669600268	78	11.0252641034	28	2.4486216732	78	12.1178258173
29	2.4409275276	79	11.3698036067	29	2.5282018776	79	12.5116551564
30	2.5172065128	80	11.7251099694	30	2.6103684386	80	12.9182839489
31	2.5958692164	81	12.0915196559	31	2.6952054129	81	13.3381281773
32	2.6769901294	82	12.4693796452	32	2.7827995888	82	13.7716173431
33	2.7606460709	83	12.8590477591	33	2.8732405754	83	14.2191949067
34	2.8469162606	84	13.2608930016	34	2.9666208941	84	14.6813187412
35	2.9358823938	85	13.6752959079	35	3.0630360732	85	15.1584616003
36	3.0276287186	86	14.1026489050	36	3.1625847456	86	15.6511116023
37	3.1222421160	87	14.5433566833	37	3.2653687498	87	16.1597727293
38	3.2198121822	88	14.9978365796	38	3.3714932342	88	16.6849653430
39	3.3204313129	89	15.4665189727	39	3.4810667643	89	17.2272267167
40	3.4241947914	90	15.9498476906	40	3.5942014341	90	17.7871115850
41	3.5312008786	91	16.4482804310	41	3.7110129807	91	18.3651927115
42	3.6415509061	92	16.9622891944	42	3.8316209026	92	18.9620614746
43	3.7553493719	93	17.4923607317	43	3.9561485819	93	19.5783284725
44	3.8727040398	94	18.0389970046	44	4.0847234108	94	20.2146241479
45	3.9937260410	95	18.6027156610	45	4.2174769217	95	20.8715994327
46	4.1185299798	96	19.1840505254	46	4.3545449216	96	21.5499264143
47	4.2472340417	97	19.7835521043	47	4.4960676316	97	22.2502990227
48	4.3799601055	98	20.4017881076	48	4.6421898296	98	22.9734337410
49	4.5163338588	99	21.0393439860	49	4.7930609991	99	23.7200703376
50	4.6579849168	100	21.6968234855	50	4.9488354816	100	24.4909726235

3½ per cent. *Example:* 820 accumulating at 3½ per cent. per ann. (interest convertible yearly) in 65 years will amount to $820 \times 7.3902223 = 6,059.9823$.

6½ per cent. Substituting half-years for years the above Table supplies the amount of 1 accumulating at 6½ per cent. per ann. (interest convertible half-yearly) up to a period of 50 years.

Example: The amount of 97,500 in 30 years or 60 half-years = $97,500 \times 6.336328628 = 617,792.0412$.

3¼ per cent. *Example:* 1,250 accumulating at 3¼ per cent. per ann. (interest convertible yearly) in 78 years will amount to $1,250 \times 12.11782582 = 15,147.2823$.

6¼ per cent. Substituting half-years for years the above Table supplies the amount of 1 accumulating at 6¼ per cent. per ann. (interest convertible half-yearly) up to a period of 50 years.

Example: The amount of 225,000 in 40 years or 80 half-years = $225,000 \times 12.9182839189 = 2,906,613.8885$.

AMOUNT OF 1

(i.e., the amount of 1 accumulated at Compound Interest).

$3\frac{3}{8}$ per cent.				$3\frac{1}{2}$ per cent.			
Years.	Amount.	Years.	Amount.	Years.	Amount.	Years.	Amount.
1	1.03375	51	5.4349011631	1	1.035	51	5.7803992956
2	1.0686390625	52	5.6183290773	2	1.071225	52	5.9827132710
3	1.1047056309	53	5.8079476837	3	1.108717875	53	6.1921082354
4	1.1419894459	54	6.0039659180	4	1.1475230006	54	6.4088320237
5	1.1805315897	55	6.2065997678	5	1.1876863056	55	6.6331411445
6	1.2203745309	56	6.4160725099	6	1.2292553263	56	6.8653010846
7	1.2615621713	57	6.6326149571	7	1.2722792628	57	7.1055866225
8	1.3041398945	58	6.8564657119	8	1.3168090370	58	7.3542821543
9	1.3481546160	59	7.0878714297	9	1.3628973533	59	7.6116820297
10	1.3936548343	60	7.3270870905	10	1.4105987606	60	7.8780909008
11	1.4406906849	61	7.5743762798	11	1.4599697172	61	8.1538240823
12	1.4893139956	62	7.8300114792	12	1.5110686573	62	8.4392079252
13	1.5395783429	63	8.0942743666	13	1.5639560604	63	8.7345802025
14	1.5915391120	64	8.3674561265	14	1.6186945225	64	9.0402905096
15	1.6452535570	65	8.6498577708	15	1.6753488308	65	9.3567006775
16	1.7007808646	66	8.9417904705	16	1.7339860398	66	9.6841852012
17	1.7581822187	67	9.2435758989	17	1.7946755512	67	10.0231316832
18	1.8175208686	68	9.5555465855	18	1.8574891955	68	10.3739412921
19	1.8788621979	69	9.8780462828	19	1.9225013174	69	10.7370292374
20	1.9422737971	70	10.2114303448	20	1.9897888635	70	11.1128252607
21	2.0078255378	71	10.5560661190	21	2.0594314737	71	11.5017741448
22	2.0755896497	72	10.9123333505	22	2.1315115753	72	11.9043362399
23	2.1456408003	73	11.2806246011	23	2.2061144804	73	12.3209880083
24	2.2180561773	74	11.6613456813	24	2.2832848872	74	12.7522235885
25	2.2929155733	75	12.0549160981	25	2.3632449843	75	13.1985503791
26	2.3703014739	76	12.4617695164	26	2.4459585587	76	13.6604996424
27	2.4502991487	77	12.8823542376	27	2.5315671083	77	14.1386171299
28	2.5329967449	78	13.3171336931	28	2.6201719571	78	14.6334687294
29	2.6184853851	79	13.7665869552	29	2.7118779756	79	15.1456401350
30	2.7068592668	80	14.2312092650	30	2.8067937047	80	15.6757375397
31	2.7982157671	81	14.7115125777	31	2.9050314844	81	16.2243883536
32	2.8926555492	82	15.2080261272	32	3.0067075863	82	16.7922419460
33	2.9902826740	83	15.7212970090	33	3.1119423518	83	17.3799704141
34	3.0912047143	84	16.2518907830	34	3.2208603342	84	17.9882693786
35	3.1955328734	85	16.8003920969	35	3.3335904459	85	18.6178588068
36	3.3033821079	86	17.3674053302	36	3.4502661115	86	19.2694838651
37	3.4148712540	87	17.9535552601	37	3.5710254254	87	19.9439158003
38	3.5301231588	88	18.5594877501	38	3.6960113152	88	20.6419528533
39	3.6492648154	89	19.1858704617	39	3.8253717113	89	21.3644212032
40	3.7724275029	90	19.8333935898	40	3.9592597212	90	22.1121759453
41	3.8997469312	91	20.5027706234	41	4.0978338114	91	22.8861021034
42	4.0313633901	92	21.1947391320	42	4.2412579948	92	23.6871156770
43	4.16744219045	93	21.9100615777	43	4.3897020246	93	24.5161647257
44	4.3080723938	94	22.6495261559	44	4.5433415955	94	25.3742304911
45	4.4534698371	95	23.4139476637	45	4.7023385513	95	26.2623285583
46	4.6037744441	96	24.2041683973	46	4.8669411006	96	27.1815100579
47	4.7591518316	97	25.0210590807	47	5.0372840392	97	28.1328629099
48	4.9197732059	98	25.8655198247	48	5.2135889805	98	29.1175131117
49	5.0858155516	99	26.7384811188	49	5.3960645948	99	30.1366260706
50	5.2574618264	100	27.6409048566	50	5.5849268557	100	31.1914079831

$3\frac{3}{8}$ per cent. Example: 380 accumulating at $3\frac{3}{8}$ per cent. per ann. (interest convertible yearly) in 28 years will amount to $380 \times 2.5329967 = 962.5387$.

$6\frac{1}{4}$ per cent. Substituting half-years for years the above Table supplies the amount of 1 accumulating at $6\frac{1}{4}$ per cent. per ann. (interest convertible half-yearly) up to a period of 50 years.

Example: The amount of 44,000 in 45 years or 90 half-years = $44,000 \times 19.83339359 = 872,669.3180$.

$3\frac{1}{2}$ per cent. Example: 575 accumulating at $3\frac{1}{2}$ per cent. per ann. (interest convertible yearly) in 80 years will amount to $575 \times 15.6757375 = 9,013.5491$.

7 per cent. Substituting half-years for years the above Table supplies the amount of 1 accumulating at 7 per cent. per ann. (interest convertible half-yearly) up to a period of 50 years.

Example: The amount of 6,000,000 in 50 years or 100 half-years = $6,000,000 \times 31.1914079331 = 187,148,447.8986$.

AMOUNT OF 1

(i.e., the amount of 1 accumulated at Compound Interest).

$3\frac{5}{8}$ per cent.				$3\frac{3}{4}$ per cent.			
Years.	Amount.	Years.	Amount.	Years.	Amount.	Years.	Amount.
1	1.03625	51	6.1474035202	1	1.0375	51	6.5372241225
2	1.0738140625	52	6.3702468978	2	1.07640625	52	6.7823700270
3	1.1127398223	53	6.6011683479	3	1.1167714844	53	7.0367089031
4	1.1530766408	54	6.8404607005	4	1.1586504150	54	7.30065854869
5	1.1948756691	55	7.0884274009	5	1.2020998056	55	7.5743574427
6	1.2381899121	56	7.3453828942	6	1.2471785483	56	7.8583958468
7	1.2830742964	57	7.6116530241	7	1.2939477439	57	8.15308856910
8	1.3295857396	58	7.8875754462	8	1.3424707843	58	8.4588264045
9	1.3777832227	59	8.1735000561	9	1.3928134387	59	8.7760323946
10	1.4277278645	60	8.4697894331	10	1.4450439426	60	9.1051336094
11	1.4794829996	61	8.7768193001	11	1.4992330905	61	9.4465761198
12	1.5331142583	62	9.0949789997	12	1.5554543314	62	9.8008227243
13	1.5886896502	63	9.4246719885	13	1.6137838688	63	10.1683535764
14	1.6462796500	64	9.7663163481	14	1.6743007639	64	10.5496668355
15	1.7059572873	65	10.1203453157	15	1.7370870425	65	10.9452793419
16	1.7677982390	66	10.4872078334	16	1.8022278066	66	11.3557273172
17	1.8318809251	67	10.8673691173	17	1.8698113494	67	11.7815670916
18	1.8982866087	68	11.2613112478	18	1.9399292750	68	12.2233758575
19	1.9670994982	69	11.6695337806	19	2.0126766228	69	12.6817524522
20	2.0384068551	70	12.0925543801	20	2.0881519961	70	13.1573181691
21	2.1122991035	71	12.5309094764	21	2.1664576960	71	13.6507176005
22	2.1888699461	72	12.9851549449	22	2.2476998596	72	14.1626195105
23	2.2682164816	73	13.4558668117	23	2.3319886043	73	14.6937177421
24	2.3504393291	74	13.9436419836	24	2.4194381770	74	15.2447321575
25	2.4356427547	75	14.4490990055	25	2.5101671086	75	15.8164096134
26	2.5239348046	76	14.9728788444	26	2.6042983752	76	16.4095249739
27	2.6154274413	77	15.5156457025	27	2.7019595643	77	17.0248821604
28	2.7102366860	78	16.0780878593	28	2.8032830479	78	17.6633152414
29	2.8084827659	79	16.6609185442	29	2.9084061622	79	18.3256895630
30	2.9102902661	80	17.2648768414	30	3.0174713933	80	19.0129029216
31	3.0157882883	81	17.8907286269	31	3.1306265706	81	19.7258867811
32	3.1251106137	82	18.5392675396	32	3.2480250670	82	20.4656075354
33	3.2383958735	83	19.2113159879	33	3.3698260070	83	21.2330678180
34	3.3557877239	84	19.9077261925	34	3.4961944822	84	22.0293078612
35	3.4774350289	85	20.6293812670	35	3.6273017753	85	22.8554069060
36	3.6034920487	86	21.3771963379	36	3.7633255919	86	23.7124846650
37	3.7341186354	87	22.1521197051	37	3.9044560316	87	24.6017028399
38	3.8694804360	88	22.9551340444	38	4.0508671879	88	25.5242666964
39	4.0097491018	89	23.7872576536	39	4.2027747074	89	26.4814266975
40	4.1551025067	90	24.6495457435	40	4.3603787590	90	27.4744801987
41	4.3057249726	91	25.5430917767	41	4.5238929624	91	28.5047732061
42	4.4618075028	92	26.4690288536	42	4.6933389485	92	29.5737022013
43	4.6235480248	93	27.4285311495	43	4.8695466591	93	30.6827160339
44	4.7911516407	94	28.4228154037	44	5.0521546588	94	31.8333178852
45	4.9648308877	95	29.4531424621	45	5.2416104585	95	33.0270673058
46	5.1448069074	96	30.5208188763	46	5.4381708507	96	34.2655823298
47	5.3313052252	97	31.6271985606	47	5.6421022576	97	35.5505416672
48	5.5245650396	98	32.7736845084	48	5.8536810923	98	36.8836869797
49	5.7248305222	99	33.9617305719	49	6.0731941332	99	38.2668252414
50	5.932356287	100	35.1928433051	50	6.3009389132	100	39.7018311880

$3\frac{5}{8}$ per cent. Example: 76 accumulating at $3\frac{3}{4}$ per cent. per ann. (interest convertible yearly) in 58 years will amount to $76 \times 7.887575 = 599.4557$.

$7\frac{1}{2}$ per cent. Substituting half-years for years the above Table supplies the amount of 1 accumulating at $7\frac{1}{2}$ per cent. per ann. (interest convertible half-yearly) up to a period of 50 years.

Example: The amount of 84,000 in 27 years or 54 half-years = $84,000 \times 6.840460700 = 574,598.6988$.

$3\frac{3}{4}$ per cent. Example: 930 accumulating at $3\frac{3}{4}$ per cent. per ann. (interest convertible yearly) in 25 years will amount to $930 \times 2.5101671 = 2,334.4554$.

$7\frac{1}{2}$ per cent. Substituting half-years for years the above Table supplies the amount of 1 accumulating at $7\frac{1}{2}$ per cent. per ann. (interest convertible half-yearly) up to a period of 50 years.

Example: The amount of 150,000 in 42 years or 84 half-years = $150,000 \times 22.0293078612 = 3,304,396.1792$.

AMOUNT OF 1

(i.e., the amount of 1 accumulated at Compound Interest).

3 ⁷ / ₈ per cent.				4 per cent.			
Years.	Amount.	Years.	Amount.	Years.	Amount.	Years.	Amount.
1	1.03875	51	6.951249429	1	1.04	51	7.3909506801
2	1.0790015625	52	7.2206104107	2	1.0816	52	7.6865887073
3	1.1208128730	53	7.5004090641	3	1.124864	53	7.9940522556
4	1.1642443719	54	7.7910499154	4	1.16985856	54	8.3138143459
5	1.2093588413	55	8.0923530996	5	1.2166529024	55	8.6463669197
6	1.2562214964	56	8.4065550322	6	1.2653190185	56	8.9922215965
7	1.3049000794	57	8.7323090397	7	1.3159317792	57	9.3519104603
8	1.3554649574	58	9.0706860150	8	1.3685690504	58	9.7259868787
9	1.4079892245	59	9.4221750981	9	1.4233118124	59	10.1150263539
10	1.4625488070	60	9.7872843831	10	1.4802442849	60	10.5196274081
11	1.5192225733	61	10.1665416530	11	1.5394540563	61	10.9404125044
12	1.5780924480	62	10.5604951420	12	1.6010322186	62	11.3780290045
13	1.6392435303	63	10.9697143288	13	1.6650735073	63	11.8331501647
14	1.7027642171	64	11.3947907590	14	1.7316764476	64	12.3064761713
15	1.7687463306	65	11.8363389009	15	1.8009435055	65	12.7987252182
16	1.8372852509	66	12.2949970333	16	1.8729812457	66	13.3106846269
17	1.9084800543	67	12.7714281684	17	1.9479004956	67	13.8431120120
18	1.9824336564	68	13.2663210099	18	2.0258165154	68	14.3968364925
19	2.0592529606	69	13.7803909490	19	2.1068491760	69	14.9727099522
20	2.1390490129	70	14.3143810983	20	2.1911231430	70	15.5716183502
21	2.2219371621	71	14.8690633659	21	2.2787680688	71	16.1944830842
22	2.3080372271	72	15.4452395713	22	2.3699187915	72	16.8422624076
23	2.3974736697	73	16.0437426047	23	2.4647155432	73	17.5159529039
24	2.4903757744	74	16.6654376306	24	2.5633041649	74	18.2165910201
25	2.5868778356	75	17.3112233388	25	2.6658363315	75	18.9452546609
26	2.6871193518	76	17.9820332432	26	2.7724697847	76	19.7030684873
27	2.7912452267	77	18.6788370313	27	2.8833685761	77	20.4911874412
28	2.8994059792	78	19.4026419663	28	2.9987033192	78	21.3108349389
29	3.0117579609	79	20.1544943425	29	3.1186514519	79	22.1632683364
30	3.1284635819	80	20.9354809983	30	3.2433975100	80	23.0497990699
31	3.2496915457	81	21.7467308869	31	3.3731334104	81	23.9717910327
32	3.3756170931	82	22.5894167088	32	3.5080587468	82	24.9306626740
33	3.5064222554	83	23.4647566063	33	3.6483810967	83	25.9278891809
34	3.6422961178	84	24.3740159248	34	3.7943163406	84	26.9650047482
35	3.7834350924	85	25.3185090419	35	3.9460889942	85	28.0436049381
36	3.9300432022	86	26.2996012672	36	4.1039325540	86	29.1653491356
37	4.0823323763	87	27.3187108163	37	4.2680898561	87	30.3319631010
38	4.2405227559	88	28.3773108605	38	4.4388134504	88	31.5452416251
39	4.4048430127	89	29.4769316563	39	4.6163659884	89	32.8070512901
40	4.5755306794	90	30.6191627580	40	4.8010206279	90	34.1193333417
41	4.7528324932	91	31.8056553149	41	4.9930614531	91	35.4841066754
42	4.9370047524	92	33.0381244583	42	5.1927839112	92	36.9034709424
43	5.1283136865	93	34.3183517811	43	5.4004952676	93	38.3796097801
44	5.3270358419	94	35.6481879126	44	5.6165150783	94	39.9147941713
45	5.5334584807	95	37.0295551942	45	5.8411756815	95	41.5113859381
46	5.7478799969	96	38.4644504580	46	6.0748227087	96	43.1718413757
47	5.9706103467	97	39.9549479132	47	6.3178156171	97	44.8987150307
48	6.2019714977	98	41.5032021449	48	6.5705282418	98	46.6946636319
49	6.4422978932	99	43.1114512280	49	6.8333493714	99	48.5624501772
50	6.6919369366	100	44.7820199631	50	7.1066833463	100	50.5049481843

3 ⁷/₈ per cent. *Example:* 280 accumulating at 3 ⁷/₈ per cent. per ann. (interest convertible yearly) in 75 years will amount to 280 x 17.3112233 = 4,847.1425.

7 ¹/₂ per cent. Substituting half-years for years the above Table supplies the amount of 1 accumulating at 7 ¹/₂ per cent. per ann. (interest convertible half-yearly) up to a period of 50 years.

Example: The amount of 240,000 in 36 years or 72 half-years = 240,000 x 15.4452355713 = 3,706,857.4971.

4 per cent. *Example:* 44,000 accumulating at 4 per cent. per ann. (interest convertible yearly) in 56 years will amount to 44,000 x 8.992221596 = 395,657.7502.

8 per cent. Substituting half-years for years the above Table supplies the amount of 1 accumulating at 8 per cent. per ann. (interest convertible half-yearly) up to a period of 50 years.

Example: The amount of 500,000 in 50 years or 100 half-years = 500,000 x 50.549481843 = 25,252,474.6921.

AMOUNT OF 1

(i.e., the amount of 1 accumulated at Compound Interest)

4¼ per cent.		4½ per cent.		4¾ per cent.		5 per cent.	
Years.	Amount.	Years.	Amount.	Years.	Amount.	Years.	Amount.
1	1.0425	1	1.045	1	1.0475	1	1.05
2	1.08680625	2	1.092025	2	1.09725625	2	1.1025
3	1.1329955156	3	1.141166125	3	1.1493759219	3	1.157625
4	1.1811478250	4	1.1925186006	4	1.2039712782	4	1.21550625
5	1.2313466076	5	1.2461819377	5	1.2611599139	5	1.2762815625
6	1.2836788384	6	1.3022601248	6	1.3210650098	6	1.3400956406
7	1.3382351891	7	1.3608618305	7	1.3838155978	7	1.4071004227
8	1.3951101846	8	1.4221006128	8	1.4495468386	8	1.4774554438
9	1.4544023674	9	1.4860951404	9	1.5184003135	9	1.5513282160
10	1.5162144681	10	1.5529694217	10	1.5905243284	10	1.6288946208
11	1.5806535829	11	1.6228530457	11	1.6660742340	11	1.7103393581
12	1.6478313602	12	1.6958814328	12	1.7452127601	12	1.7958563260
13	1.7178641930	13	1.7721960972	13	1.8281103662	13	1.8856491423
14	1.7908734212	14	1.8519449216	14	1.9149456086	14	1.9799315994
15	1.8669855416	15	1.9352824431	15	2.0059055250	15	2.0789281794
16	1.9463324272	16	2.0223701530	16	2.1011860374	16	2.1828745884
17	2.0290515553	17	2.1133768099	17	2.2009923742	17	2.2920183178
18	2.1152862464	18	2.2084787664	18	2.3055395120	18	2.4066192337
19	2.2051859119	19	2.3078633108	19	2.4150526388	19	2.5269501954
20	2.2989063131	20	2.4117140248	20	2.5297676391	20	2.6532977051
21	2.3966098315	21	2.5202411560	21	2.6499316020	21	2.7859625904
22	2.4984657493	22	2.6336520080	22	2.7758033531	22	2.9252607199
23	2.6046505436	23	2.7521663483	23	2.9076540124	23	3.0715237559
24	2.7153481917	24	2.8760138340	24	3.0457675779	24	3.2250999437
25	2.8307504899	25	3.0054344565	25	3.1904415379	25	3.3863549409
26	2.9510573857	26	3.1406790071	26	3.3419875110	26	3.5556726879
27	3.0764773246	27	3.2820095624	27	3.5007319177	27	3.7334563223
28	3.2072276109	28	3.4296999927	28	3.6670166838	28	3.9201291385
29	3.3435347844	29	3.5840364924	29	3.8411999763	29	4.1161355954
30	3.4856350127	30	3.7453181345	30	4.0236569752	30	4.3219423752
31	3.6337745007	31	3.9138574506	31	4.2147806815	31	4.5380394939
32	3.7882099170	32	4.0899810359	32	4.4149827639	32	4.7649414686
33	3.9492088385	33	4.2740301825	33	4.6246944451	33	5.0031885420
34	4.1170502141	34	4.4663615407	34	4.8443674313	34	5.2533479691
35	4.2920248482	35	4.6673478100	35	5.0744748843	35	5.5160153676
36	4.4744359043	36	4.8773784615	36	5.3155124413	36	5.7918161360
37	4.6645994302	37	5.0968604922	37	5.5679992822	37	6.0814069428
38	4.8628449060	38	5.3262192144	38	5.8324792481	38	6.3854772899
39	5.0695158145	39	5.5658990790	39	6.1095220124	39	6.7047511544
40	5.2849702366	40	5.8163645376	40	6.3997243080	40	7.0399887121
41	5.5095814717	41	6.0781009418	41	6.7037112127	41	7.3919881477
42	5.7437386842	42	6.3516154842	42	7.0221374953	42	7.7615875551
43	5.9878475783	43	6.6374381810	43	7.3556890263	43	8.1496669329
44	6.2423311004	44	6.9361228991	44	7.7050842550	44	8.5571502795
45	6.5076301721	45	7.2482484296	45	8.0710757571	45	8.9850077935
46	6.7842044544	46	7.5744196089	46	8.4544518556	46	9.4342581832
47	7.0725331438	47	7.9152684913	47	8.8560383187	47	9.9059710923
48	7.3731158024	48	8.2714555734	48	9.2767001389	48	10.4012696469
49	7.6864732240	49	8.6436710742	49	9.7173433955	49	10.9213331293
50	8.0131483360	50	9.0326362725	50	10.1789172068	50	11.4673997858

Example: 150,000 accumulating at 5 per cent. per ann. (interest convertible yearly) in 40 years will amount to $150,000 \times 7.0399887121 = 1,055,998.3068$

AMOUNT OF 1

(i.e., the amount of 1 accumulated at Compound Interest).

5¼ per cent.		5½ per cent.		5¾ per cent.		6 per cent.	
Years.	Amount.	Years.	Amount.	Years.	Amount.	Years.	Amount.
1	1.0525	1	1.055	1	1.0575	1	1.06
2	1.10775625	2	1.113025	2	1.11830625	2	1.1236
3	1.1659134531	3	1.174241375	3	1.1826088594	3	1.191016
4	1.2271239094	4	1.2388246506	4	1.2506088688	4	1.26247696
5	1.2915479147	5	1.3069600064	5	1.3225188787	5	1.3382255776
6	1.3593541802	6	1.3788428068	6	1.3985637143	6	1.4185191123
7	1.4307202746	7	1.4546791611	7	1.4789811278	7	1.5036302590
8	1.5058330891	8	1.5346865150	8	1.5640225427	8	1.5938480745
9	1.5848893262	9	1.6190942733	9	1.6539538389	9	1.6894789590
10	1.6680960159	10	1.7081444584	10	1.7490561846	10	1.7908476965
11	1.7556710567	11	1.8020924036	11	1.8496269153	11	1.8982985583
12	1.8478437872	12	1.9012074858	12	1.9559804629	12	2.0121964718
13	1.9448555860	13	2.0057738975	13	2.0684493395	13	2.1329282601
14	2.0469605043	14	2.1160914618	14	2.1873851765	14	2.2609039558
15	2.1544259307	15	2.2324764922	15	2.3131598242	15	2.3965581931
16	2.2675332921	16	2.3552626993	16	2.4461665141	16	2.5403516847
17	2.3863787899	17	2.4848021478	17	2.5868210886	17	2.6927727858
18	2.5118741764	18	2.6214662659	18	2.7355633012	18	2.8543391529
19	2.6437475707	19	2.7656469105	19	2.8928581910	19	3.0255995021
20	2.7825443181	20	2.9177574906	20	3.0591975370	20	3.2071354722
21	2.9286278948	21	3.0782341526	21	3.2351013954	21	3.3995636005
22	3.0823808593	22	3.2475370310	22	3.4211197256	22	3.6035374166
23	3.2442058544	23	3.4261515677	23	3.6178341098	23	3.8197496616
24	3.4145266618	24	3.6145899039	24	3.8258595712	24	4.0489346413
25	3.5937893115	25	3.8133923486	25	4.0458464965	25	4.2918707197
26	3.7824632504	26	4.0231289278	26	4.2784826701	26	4.5493829629
27	3.9810425710	27	4.2444010188	27	4.5244954236	27	4.8223459407
28	4.1900473060	28	4.4778430749	28	4.7846539104	28	5.1116866971
29	4.4100247896	29	4.7241244440	29	5.0597715103	29	5.4183878990
30	4.6415510910	30	4.9839512884	30	5.3507083721	30	5.7434911729
31	4.8852325233	31	5.2580686093	31	5.6583741035	31	6.0881006433
32	5.1417072308	32	5.5472623828	32	5.9837306145	32	6.4533866819
33	5.4116468604	33	5.8523618138	33	6.3277951248	33	6.8405898828
34	5.6957583205	34	6.1742417136	34	6.6916433445	34	7.2510252758
35	5.9947856324	35	6.5138250078	35	7.0764128368	35	7.6860867923
36	6.3095118781	36	6.8720853833	36	7.4833065749	36	8.1472519999
37	6.6407612517	37	7.2500500793	37	7.9135967030	37	8.6360871198
38	6.9894012174	38	7.6488028337	38	8.3686285134	38	9.1542523470
39	7.3563447813	39	8.0694869896	39	8.8498246529	39	9.7035074879
40	7.7425528823	40	8.5133087740	40	9.3586895705	40	10.2857179371
41	8.1490369086	41	8.9815407565	41	9.8968142208	41	10.9028610134
42	8.5768613463	42	9.4755254982	42	10.4658810385	42	11.5570326742
43	9.0271465670	43	9.9966794006	43	11.0676691982	43	12.2504546346
44	9.5010717618	44	10.5464967676	44	11.7040601771	44	12.9854819127
45	9.9998780293	45	11.1265540898	45	12.3770436372	45	13.7646108274
46	10.5248716258	46	11.7385145647	46	13.0887236464	46	14.5904874771
47	11.0774273862	47	12.3811328658	47	13.8413252560	47	15.4659167257
48	11.6589923240	48	13.0652601734	48	14.6372014583	48	16.3938717293
49	12.2710894210	49	13.7838494830	49	15.4788405421	49	17.3775040330
50	12.9153216156	50	14.5419612045	50	16.3688738733	50	18.4201542750

Example: 67,500 accumulating at 5¼ per cent. per ann. (interest convertible yearly) in 30 years will amount to $67,500 \times 4.983951288 = 336,416.7119$.

AMOUNT OF 1

(i.e., the amount of 1 accumulated at Compound Interest).

6¼ per cent.		6½ per cent.		6¾ per cent.		7 per cent.	
Years.	Amount.	Years.	Amount.	Years.	Amount.	Years.	Amount.
1	1.0625	1	1.065	1	1.0675	1	1.07
2	1.12890625	2	1.134225	2	1.13955625	2	1.1449
3	1.1994628906	3	1.207949625	3	1.2164762969	3	1.225043
4	1.2744293213	4	1.2864663506	4	1.2985884469	4	1.31079601
5	1.3540811539	5	1.3700866634	5	1.3862431671	5	1.4025517307
6	1.4387112260	6	1.4591422965	6	1.4798145809	6	1.5007303518
7	1.5286306776	7	1.5539865458	7	1.5797020651	7	1.6057814765
8	1.6241700950	8	1.6549956713	8	1.6863319545	8	1.7181861798
9	1.7256807259	9	1.7625703899	9	1.8001593614	9	1.8384592124
10	1.8335357713	10	1.8771374653	10	1.9216701183	10	1.9671513573
11	1.9481317570	11	1.9991514005	11	2.0513828513	11	2.1048519523
12	2.0693899918	12	2.1290962415	12	2.1898511937	12	2.2521915890
13	2.1992581163	13	2.2674874972	13	2.3376661493	13	2.4098450002
14	2.3367117485	14	2.4148741846	14	2.4954586144	14	2.5785341502
15	2.4827562328	15	2.5718410066	15	2.6639020708	15	2.7590315407
16	2.6379284974	16	2.7390106720	16	2.8437154606	16	2.9521637486
17	2.8027990285	17	2.9170463657	17	3.0356662542	17	3.1588152110
18	2.9779739677	18	3.1066543794	18	3.2405737264	18	3.3799322757
19	3.1640973407	19	3.3085869141	19	3.4593124529	19	3.6165275350
20	3.3618534245	20	3.5236450635	20	3.6928160435	20	3.8696844625
21	3.5719692635	21	3.7526819926	21	3.9420811264	21	4.1405623749
22	3.7952173425	22	3.9966063222	22	4.2081716025	22	4.4304017411
23	4.0324184264	23	4.2563857331	23	4.4922231856	23	4.7405298630
24	4.2844445781	24	4.5330508058	24	4.7954482506	24	5.0723669534
25	4.5522223642	25	4.8276991081	25	5.1191410076	25	5.4274326401
26	4.8367362620	26	5.1414995502	26	5.4646830256	26	5.8073529249
27	5.1390322783	27	5.4756970209	27	5.8335491298	27	6.2138676297
28	5.4602217957	28	5.8316173273	28	6.2273136961	28	6.6489383638
29	5.8014856580	29	6.2106724536	29	6.6476573705	29	7.1142570492
30	6.1640785116	30	6.6143661630	30	7.0963742431	30	7.6122550427
31	6.5493334186	31	7.0442999636	31	7.5753795045	31	8.1451128956
32	6.9586667572	32	7.5021794613	32	8.0867176210	32	8.7152707983
33	7.3935834295	33	7.9898211263	33	8.6325710604	33	9.3253397542
34	7.8556823939	34	8.5091594995	34	9.2152696070	34	9.9781135370
35	8.3466625435	35	9.0622548669	35	9.8373003055	35	10.6765814846
36	8.8683289525	36	9.6513014333	36	10.5013180761	36	11.4239421885
37	9.4225995120	37	10.2786360264	37	11.2101570462	37	12.2236181417
38	10.0115119815	38	10.9467473682	38	11.9668426469	38	13.0792714117
39	10.6372314804	39	11.6582859471	39	12.7746045255	39	13.9948204105
40	11.3020584479	40	12.4160745337	40	13.6368903310	40	14.9744578392
41	12.0084371009	41	13.2231193783	41	14.5573804283	41	16.0226698880
42	12.7589644197	42	14.0826221379	42	15.5400036073	42	17.1442567801
43	13.5563996959	43	14.9979925769	43	16.5889538508	43	18.3443547547
44	14.4036746769	44	15.9728620944	44	17.7087082357	44	19.6284595875
45	15.3039043442	45	17.0110981305	45	18.9040460416	45	21.0024517587
46	16.2603983657	46	18.1168195090	46	20.1800691494	46	22.4726233818
47	17.2766732636	47	19.2944127771	47	21.5422238170	47	24.0457070185
48	18.3564653425	48	20.5485496076	48	22.9963239246	48	25.7289065098
49	19.5037444265	49	21.8842053321	49	24.5485757895	49	27.5299299655
50	20.7227284531	50	23.3066786787	50	26.2056046553	50	29.4570250631

Example: 250,000 accumulating at 7 per cent. per ann. (interest convertible yearly) in 50 years will amount to $250,000 \times 29.4570250631 = 7,364,256.2658$.

AMOUNT OF 1

(i.e., the amount of 1 accumulated at Compound Interest).

7¼ per cent.		7½ per cent.		7¾ per cent.		8 per cent.	
Years.	Amount.	Years.	Amount.	Years.	Amount.	Years.	Amount.
1	1.0725	1	1.075	1	1.0775	1	1.08
2	1.15025625	2	1.155625	2	1.16100625	2	1.1664
3	1.2336498281	3	1.242296875	3	1.2509842344	3	1.259712
4	1.3230894407	4	1.3354691406	4	1.3479355125	4	1.36048896
5	1.4190134251	5	1.4356293262	5	1.4524005148	5	1.4693280768
6	1.5218918984	6	1.5433015256	6	1.5649615547	6	1.5868743229
7	1.6322290611	7	1.6590491401	7	1.6862460751	7	1.7138242688
8	1.7505656680	8	1.7834778256	8	1.8169301460	8	1.8509302103
9	1.8774816789	9	1.9172386625	9	1.9577422323	9	1.9990046271
10	2.0135991006	10	2.0610315622	10	2.1094672553	10	2.1589249973
11	2.1595850354	11	2.2156089293	11	2.2729509676	11	2.3316389971
12	2.3161549505	12	2.3817795990	12	2.4491046675	12	2.5181701168
13	2.4840761844	13	2.5604130690	13	2.6389102793	13	2.7196237262
14	2.6641717078	14	2.7524440491	14	2.8434258259	14	2.9371936243
15	2.8573241566	15	2.9588773528	15	3.0637913274	15	3.1721691142
16	3.0644801580	16	3.1807931543	16	3.3012351553	16	3.4259426433
17	3.2866549694	17	3.4193526408	17	3.5570808793	17	3.7000180548
18	3.5249374547	18	3.6758040889	18	3.8327546480	18	3.9960194992
19	3.7804954202	19	3.9514893956	19	4.1297931333	19	4.3157010591
20	4.0545813381	20	4.2478511002	20	4.4498521011	20	4.6609571438
21	4.3485384851	21	4.5664399328	21	4.7947156389	21	5.0338337154
22	4.6638075253	22	4.9089229277	22	5.1663061009	22	5.4365404126
23	5.0019335709	23	5.2770921473	23	5.5666948238	23	5.8714636456
24	5.3645737548	24	5.6728740583	24	5.9981136726	24	6.3411807372
25	5.7535053520	25	6.0983396127	25	6.4629674822	25	6.8484751962
26	6.1706344900	26	6.5557150837	26	6.9638474621	26	7.3963532119
27	6.6180054906	27	7.0473937149	27	7.5035456404	27	7.9880614689
28	7.0978108886	28	7.5759482436	28	8.0850704275	28	8.6271063864
29	7.6124021781	29	8.1441443618	29	8.7116633857	29	9.3172748973
30	8.1643013360	30	8.7549551890	30	9.3868172981	30	10.0626568891
31	8.7562131828	31	9.4115768281	31	10.1142956387	31	10.8676694402
32	9.3910386386	32	10.1174450903	32	10.8981535507	32	11.7370829954
33	10.0718889399	33	10.8762534720	33	11.7427604509	33	12.6760496350
34	10.8021008880	34	11.6919724824	34	12.6528243858	34	13.6901336059
35	11.5852532024	35	12.5688704186	35	13.6334182757	35	14.7853442943
36	12.4251840596	36	13.5115357000	36	14.6900081921	36	15.9681718379
37	13.3260099039	37	14.5249008775	37	15.8284838269	37	17.2456255849
38	14.2921456219	38	15.6142684433	38	17.0551913235	38	18.6252756317
39	15.3283261795	39	16.7853385766	39	18.3769686511	39	20.1152976822
40	16.4396298275	40	18.0442389698	40	19.8011837216	40	21.7245214968
41	17.6315029900	41	19.3975568925	41	21.3357754600	41	23.4624832165
42	18.9097869568	42	20.8523736595	42	22.9892980581	42	25.3394818739
43	20.2807465112	43	22.4163016839	43	24.7709686576	43	27.3666404238
44	21.7511006332	44	24.0975243102	44	26.6907187286	44	29.5559716577
45	23.3280554292	45	25.9048386335	45	28.7592494301	45	31.9204493903
46	25.0193394478	46	27.8477015310	46	30.9880912609	46	34.4740853415
47	26.8332415577	47	29.9362791458	47	33.3896683336	47	37.2320121688
48	28.7786515707	48	32.1815000818	48	35.9773676295	48	40.2105731423
49	30.8651028095	49	34.5951125879	49	38.7656136208	49	43.4274189937
50	33.1028238357	50	37.1897460320	50	41.7699486764	50	46.9016125132

Example: 45,000 accumulating at 8 per cent. per ann. (interest convertible yearly) in 25 years will amount to $45,000 \times 6.848475196 = 308,181.3833$.

PRESENT VALUE OF 1.

PRESENT VALUE OF 1

(i.e., the present value of 1 due at the end of a period).

1 per cent.

Years.	Present Value.	Years.	Present Value.	Years.	Present Value.	Years.	Present Value.
1	.9900990099	51	.6020186383	101	.3660507053	151	.2225730406
2	.9802960494	52	.5960580577	102	.3624264409	152	.2203693471
3	.9705901479	53	.5901564928	103	.3588380603	153	.2181874724
4	.9609803445	54	.5843133592	104	.3552852082	154	.2160272004
5	.9514656876	55	.5785280784	105	.3517675329	155	.2138883172
6	.9420452353	56	.5728000776	106	.3482846860	156	.2117706111
7	.9327180547	57	.5671287897	107	.3448363228	157	.2096738724
8	.9234832225	58	.5615136532	108	.3414221017	158	.2075978935
9	.9143398242	59	.5559541121	109	.3380416849	159	.2055424688
10	.9052869547	60	.5504496159	110	.3346947375	160	.2035073948
11	.8963237175	61	.5449996197	111	.3313809282	161	.2014924701
12	.8874492253	62	.5396035839	112	.3280999290	162	.1994974952
13	.8786625993	63	.5342609742	113	.3248514148	163	.1975222725
14	.8699629696	64	.5289712615	114	.3216350642	164	.1955666064
15	.8613494748	65	.5237339223	115	.3184505586	165	.1936303034
16	.8528212622	66	.5185484379	116	.3152975828	166	.1917131716
17	.8443774873	67	.5134142950	117	.3121758245	167	.1898150214
18	.8360173142	68	.5083309851	118	.3090849748	168	.1879356648
19	.8277399150	69	.5032980051	119	.3060247275	169	.1860749156
20	.8195444703	70	.4983148565	120	.3029947797	170	.1842325897
21	.8114301686	71	.4933810461	121	.2999948314	171	.1824085047
22	.8033962066	72	.4884960852	122	.2970245855	172	.1806024799
23	.7954417887	73	.4836594903	123	.2940837480	173	.1788143365
24	.7875661274	74	.4788707825	124	.2911720278	174	.1770438975
25	.7797684430	75	.4741294876	125	.2882891364	175	.1752909877
26	.7720479634	76	.4694351362	126	.2854347885	176	.1735554333
27	.7644039241	77	.4647872636	127	.2826087015	177	.1718370627
28	.7568355684	78	.4601854095	128	.2798105955	178	.1701357056
29	.7493421470	79	.4556291183	129	.2770401936	179	.1684511937
30	.7419229178	80	.4511179389	130	.2742972214	180	.1667833601
31	.7345771463	81	.4466514247	131	.2715814073	181	.1651320397
32	.7273041053	82	.4422291334	132	.2688924825	182	.1634970690
33	.7201030745	83	.4378506271	133	.2662301807	183	.1618782862
34	.7129733411	84	.4335154724	134	.2635942383	184	.1602755309
35	.7059141991	85	.4292232400	135	.2609843944	185	.1586886444
36	.6989249496	86	.4249735049	136	.2584003905	186	.1571174697
37	.6920049006	87	.4207658465	137	.2558419707	187	.1555618512
38	.6851533670	88	.4165998480	138	.2533088819	188	.1540216349
39	.6783696702	89	.4124750970	139	.2508008732	189	.1524966682
40	.6716531389	90	.4083911852	140	.2483176962	190	.1509868002
41	.6650031078	91	.4043477081	141	.2458591052	191	.1494918814
42	.6584189186	92	.4003442654	142	.2434248566	192	.1480117637
43	.6518999194	93	.3963804608	143	.2410147095	193	.1465463007
44	.6454454648	94	.3924559018	144	.2386284253	194	.1450953472
45	.6390549156	95	.3885701998	145	.2362657676	195	.1436587596
46	.6327276332	96	.3847229701	146	.2339265026	196	.1422363957
47	.6264630091	97	.3809138318	147	.2316103986	197	.1408281145
48	.6202604051	98	.3771424077	148	.2293172263	198	.1394337768
49	.6141192129	99	.3734083245	149	.2270467587	199	.1380532443
50	.6080388247	100	.3697112123	150	.2247987710	200	.1366863805

1 per cent. *Example:* The present value of 1.500 due at the end of 80 years at 1 per cent. per ann. (interest convertible yearly) = $1,500 \times .45111794 = 676.6769$.

2 per cent. Substituting half-years for years the above Table supplies the present value of 1 at 2 per cent. per ann. (interest convertible half-yearly) up to a period of 100 years. *Example:* The present value of 27,500 due at the end of 60 years or 120 half-years = $27,500 \times .302994780 = 8,332.3565$.

4 per cent. Substituting quarter-years for years the above Table also supplies the present value of 1 at 4 per cent. per ann. (interest convertible quarterly) up to a period of 50 years. *Example:* The present value of 360,000 due at the end of 50 years or 200 quarter-years = $360,000 \times .1366863805 = 49,207.0970$.

PRESENT VALUE OF 1

(i.e., the present value of 1 due at the end of a period).

$1\frac{1}{16}$ per cent.							
Years.	Present Value.	Years.	Present Value.	Years.	Present Value.	Years.	Present Value.
1	.9894867038	51	.5833216562	101	.3438794613	151	.2027236305
2	.9790839369	52	.5771890229	102	.3402641546	152	.2005923369
3	.9687905375	53	.5711208637	103	.3366868568	153	.1984834502
4	.9586053556	54	.5651165009	104	.3331471681	154	.1963967349
5	.9485272535	55	.5591752637	105	.3296446933	155	.1943319579
6	.9385551055	56	.5532964885	106	.3261790409	156	.1922888884
7	.9286877977	57	.5474795186	107	.3227498241	157	.1902672984
8	.9189242277	58	.5417237043	108	.3193566596	158	.1882669619
9	.9092633051	59	.5360284025	109	.3159991684	159	.1862876556
10	.8997039506	60	.5303929771	110	.3126769755	160	.1843291583
11	.8902450965	61	.5248167986	111	.3093897099	161	.1823912512
12	.8808856861	62	.5192992441	112	.3061370042	162	.1804737180
13	.8716246739	63	.5138396974	113	.3029184952	163	.1785763443
14	.8624610255	64	.5084375484	114	.2997338233	164	.1766989183
15	.8533937173	65	.5030921939	115	.2965826328	165	.1748412302
16	.8444217363	66	.4978030366	116	.2934645718	166	.1730030726
17	.8355440805	67	.4925694858	117	.2903792918	167	.1711842400
18	.8267597581	68	.4873909569	118	.2873264483	168	.1693845294
19	.8180677878	69	.4822668714	119	.2843057002	169	.1676037397
20	.8094671988	70	.4771966569	120	.2813167102	170	.1658416719
21	.8009570304	71	.4721797471	121	.2783591443	171	.1640981293
22	.7925363318	72	.4672155815	122	.2754326721	172	.1623729171
23	.7842041626	73	.4623036057	123	.2725369668	173	.1606658425
24	.7759595920	74	.4574432710	124	.2696717050	174	.1589767149
25	.7678016989	75	.4526340343	125	.2668365665	175	.1573053456
26	.7597295722	76	.4478753587	126	.2640312346	176	.1556515479
27	.7517423102	77	.4431667123	127	.2612553960	177	.1540151371
28	.7438390206	78	.4385075694	128	.2585087406	178	.1523993033
29	.7360188206	79	.4338974094	129	.2557909617	179	.1507937467
30	.7282808367	80	.4293357174	130	.2531017555	180	.1492084074
31	.7206242045	81	.4248219839	131	.2504408218	181	.1476397352
32	.7130480688	82	.4203557045	132	.2478078632	182	.1460875550
33	.7055515832	83	.4159363805	133	.2452025858	183	.1445516932
34	.6981339104	84	.4115635181	134	.2426246983	184	.1430319784
35	.6907942218	85	.4072366289	135	.2400739130	185	.1415282409
36	.6835316975	86	.4029552296	136	.2375499449	186	.1400403126
37	.6763455263	87	.3987188419	137	.2350525119	187	.1385680273
38	.6692349054	88	.3945269926	138	.2325813352	188	.1371112206
39	.6621990406	89	.3903792135	139	.2301361388	189	.1356697297
40	.6552371460	90	.3862750411	140	.2277166494	190	.1342433936
41	.6483484437	91	.3822140172	141	.2253225968	191	.1328320531
42	.6415321645	92	.3781956880	142	.2229537136	192	.1314355503
43	.6347875468	93	.3742196047	143	.2206097351	193	.1300537295
44	.6281138373	94	.3702853232	144	.2182903996	194	.1286864361
45	.6215102905	95	.3663924039	145	.2159954480	195	.1273335175
46	.6149761687	96	.3625404120	146	.2137246239	196	.1259948225
47	.6085107420	97	.3587289173	147	.2114776736	197	.1246702016
48	.6021132883	98	.3549574939	148	.2092543462	198	.1233595068
49	.5957830930	99	.3512257206	149	.2070543932	199	.1220625918
50	.5895194488	100	.3475331806	150	.2048775691	200	.1207793116

$1\frac{1}{16}$ per cent. Example: The present value of 480 due at the end of 30 years at $1\frac{1}{16}$ per cent. per ann. (interest convertible yearly) = $480 \times .7282808 = 349.5748$.

$2\frac{1}{8}$ per cent. Substituting half-years for years the above Table supplies the present value of 1 at $2\frac{1}{8}$ per cent. per ann. (interest convertible half-yearly) up to a period of 100 years. Example: The present value of 5,500 due at the end of $57\frac{1}{2}$ years or 115 half-years = $5,500 \times .29658263 = 1631.2045$.

$4\frac{1}{4}$ per cent. Substituting quarter-years for years the above Table also supplies the present value of 1 at $4\frac{1}{4}$ per cent. per ann. (interest convertible quarterly) up to a period of 50 years. Example: The present value of 675,000 due at the end of $38\frac{1}{4}$ years or 153 quarter years = $675,000 \times .1984834502 = 133,976.3289$.

PRESENT VALUE OF 1

(i.e., the present value of 1 due at the end of a period).

1½ per cent.							
Years.	Present Value.	Years.	Present Value.	Years.	Present Value.	Years.	Present Value.
1	.9888751545	51	.5652163737	101	.3230635815	151	.1846550853
2	.9778740712	52	.5589284288	102	.3194695491	152	.1826008260
3	.9669953733	53	.5527104364	103	.3159154997	153	.1805694200
4	.9562376991	54	.5465616182	104	.3124009886	154	.1785606131
5	.9455997025	55	.5404812047	105	.3089255758	155	.1765741539
6	.9350800519	56	.5344684348	106	.3054888265	156	.1746097937
7	.9246774308	57	.5285225560	107	.3020903105	157	.1726672867
8	.9143905373	58	.5226428242	108	.2987296025	158	.1707463898
9	.9042180838	59	.5168285036	109	.2954062818	159	.1688468626
10	.8941587974	60	.5110788663	110	.2921199326	160	.1669846474
11	.8842114189	61	.5053931929	111	.2888701435	161	.1651109690
12	.8743747035	62	.4997707717	112	.2856565078	162	.1632741350
13	.8646474200	63	.4942108991	113	.2824786233	163	.1614577354
14	.8550283511	64	.4887128792	114	.2793336092	164	.1596615431
15	.8455162928	65	.4832760240	115	.2762285214	165	.1578853331
16	.8361100546	66	.4778996529	116	.2731555217	166	.1561288831
17	.8268084595	67	.4725830931	117	.2701167088	167	.1543919734
18	.8176103431	68	.4673256792	118	.2671117021	168	.1526743866
19	.8085145544	69	.4621267532	119	.2641401257	169	.1509759076
20	.7995199549	70	.4569856645	120	.2612016076	170	.1492963240
21	.7906254189	71	.4519017696	121	.2582957801	171	.1476354255
22	.7818298333	72	.4468744322	122	.2554222794	172	.1459930042
23	.7731320972	73	.4419030232	123	.2525807461	173	.1443688545
24	.7645311221	74	.4369869203	124	.2497708243	174	.1427627733
25	.7560258315	75	.4321255084	125	.2469921625	175	.1411745595
26	.7476151609	76	.4273181789	126	.2442444128	176	.1396040144
27	.7392980578	77	.4225643301	127	.2415272315	177	.1380509413
28	.7310734811	78	.4178633673	128	.2388402783	178	.1365151459
29	.7229404016	79	.4132147019	129	.2361832171	179	.1349964360
30	.7148978013	80	.4086177522	130	.2335557153	180	.1334946215
31	.7069446737	81	.4040719428	131	.2309574441	181	.1320095145
32	.6990800235	82	.3995767049	132	.2283880782	182	.1305409290
33	.6913028662	83	.3951314758	133	.2258472961	183	.1290886814
34	.6836122287	84	.3907356992	134	.2233347799	184	.1276525897
35	.6760071482	85	.3863888249	135	.2208502149	185	.1262324744
36	.6684866732	86	.3820903089	136	.2183932904	186	.1248281576
37	.6610498622	87	.3778396132	137	.2159636988	187	.1234394636
38	.6536957846	88	.3736362059	138	.2135611360	188	.1220662187
39	.6464235200	89	.3694795609	139	.2111853014	189	.1207082509
40	.6392321583	90	.3653691578	140	.2088358975	190	.1193653902
41	.6321207993	91	.3613044824	141	.2065126304	191	.1180374687
42	.6250885530	92	.3572850259	142	.2042152093	192	.1167243201
43	.6181345395	93	.3533102852	143	.2019433467	193	.1154257801
44	.6112578882	94	.3493797628	144	.1996967582	194	.1141416861
45	.6044577387	95	.3454929670	145	.1974751626	195	.1128718775
46	.5977332397	96	.3416494111	146	.1952782819	196	.1116161953
47	.5910835498	97	.3378486142	147	.1931058412	197	.1103744824
48	.5845078366	98	.3340901005	148	.1909575685	198	.1091465833
49	.5780052773	99	.3303733998	149	.1888331951	199	.1079323444
50	.5715750579	100	.3266980468	150	.1867324550	200	.1067316138

1½ per cent. Example: The present value of 750 due at the end of 80 years at 1½ per cent. per ann. (interest convertible yearly) = 750 × .4086178 = 306.4633.

2¼ per cent. Substituting half-years for years the above Table supplies the present value of 1 at 2¼ per cent. per ann. (interest convertible half-yearly) up to a period of 100 years. Example: The present value of 8,500 due at the end of 45 years or 90 half-years = 8,500 × .36536916 = 3,105.6379.

4½ per cent. Substituting quarter-years for years the above Table also supplies the present value of 1 at 4½ per cent. per ann. (interest convertible quarterly) up to a period of 50 years. Example: The present value of 930,000 due at the end of 35 years or 140 quarter-years = 930,000 × .2088358975 = 194,217.3847.

PRESENT VALUE OF 1

(i.e., the present value of 1 due at the end of a period).

1 $\frac{3}{8}$ per cent.

Years.	Present Value.	Years.	Present Value.	Years.	Present Value.	Years.	Present Value.
1	.9882643607	51	.5476837167	101	.3035194483	151	.1682066724
2	.9766661467	52	.5412562982	102	.299574536	152	.1662326595
3	.9652046415	53	.5349043095	103	.2964372611	153	.1642818130
4	.9538773480	54	.5286268655	104	.2929583803	154	.1623538609
5	.9426829876	55	.5224230913	105	.2895203264	155	.1604485346
6	.9316200001	56	.5162921223	106	.2861226203	156	.1585655684
7	.9206868438	57	.5102331042	107	.2827647885	157	.1567047001
8	.9098819951	58	.5042451925	108	.2794463629	158	.1548656703
9	.8992039482	59	.4983275528	109	.2761668812	159	.1530482227
10	.8886512150	60	.4924793604	110	.2729258863	160	.1512521039
11	.8782223249	61	.4866998003	111	.2697229265	161	.1494770638
12	.8679158245	62	.4809880670	112	.2665575556	162	.1477228549
13	.8577302775	63	.4753433646	113	.2634293322	163	.1459892327
14	.8476642643	64	.4697649063	114	.2603378206	164	.1442759558
15	.8377163823	65	.4642519148	115	.2572825899	165	.1425827852
16	.8278852450	66	.4588036218	116	.2542632142	166	.1409094851
17	.8181694824	67	.4534192680	117	.2512792728	167	.1392558222
18	.8085677405	68	.4480981030	118	.2483303499	168	.1376215661
19	.7990786811	69	.4428393853	119	.2454160345	169	.1360064890
20	.7897009820	70	.4376423820	120	.2425258205	170	.1344103659
21	.7804333361	71	.4325063689	121	.2396890664	171	.1328329744
22	.7712744520	72	.4274306302	122	.2368766956	172	.1312740945
23	.7622230532	73	.4224144585	123	.2340967962	173	.1297335091
24	.7532778784	74	.4174571548	124	.2313495206	174	.1282110034
25	.7444376810	75	.4125580282	125	.2286344861	175	.1267063653
26	.7357012289	76	.4077163960	126	.2259513142	176	.1252193851
27	.7270673046	77	.4029315834	127	.2232996311	177	.1237498556
28	.7185347050	78	.3982029237	128	.2206790672	178	.1222975719
29	.7101022409	79	.3935297578	129	.2180895273	179	.1208623317
30	.7017687371	80	.3889114345	130	.2155298404	180	.1194439350
31	.6935330324	81	.3843473102	131	.2130004599	181	.1180421841
32	.6853939789	82	.3798367488	132	.2105007634	182	.1166568836
33	.6773504424	83	.3753791218	133	.2080304023	183	.1152878405
34	.6694013019	84	.3709738078	134	.2055890326	184	.1139348639
35	.6615454497	85	.3666201930	135	.2031763139	185	.1125977655
36	.6537817909	86	.3623176707	136	.2007919099	186	.1112763587
37	.6461092437	87	.3580656412	137	.1984354885	187	.1099704595
38	.6385267387	88	.3538635120	138	.1961067212	188	.1086798859
39	.6310332192	89	.3497106974	139	.1938052834	189	.1074044579
40	.6236276409	90	.3456066188	140	.1915308546	190	.1061439980
41	.6163089719	91	.3415507042	141	.1892831175	191	.1048983303
42	.6090761921	92	.3375423884	142	.1870617591	192	.1036672813
43	.6019282936	93	.3335811127	143	.1848664698	193	.1024506795
44	.5948642803	94	.3296663251	144	.1826969436	194	.1012483553
45	.5878831677	95	.3257974800	145	.1805528782	195	.1000601411
46	.5809839829	96	.3219740383	146	.1784339747	196	.0988858714
47	.5741657644	97	.3181954671	147	.1763399380	197	.0977253825
48	.5674275621	98	.3144612399	148	.1742704761	198	.0965785126
49	.5607684369	99	.3107708362	149	.1722253006	199	.0954451020
50	.5541874608	100	.3071237418	150	.1702041266	200	.0943249928

1 $\frac{3}{8}$ per cent. Example: The present value of 148 due at the end of 55 years at 1 $\frac{3}{8}$ per cent. per ann. (interest convertible yearly) = $148 \times .5224231 = 77.3186$.

2 $\frac{3}{8}$ per cent. Substituting half-years for years the above Table supplies the present value of 1 at 2 $\frac{3}{8}$ per cent. per ann. (interest convertible half-yearly) up to a period of 100 years. Example: The present value of 2,800 due at the end of 30 $\frac{1}{2}$ years or 61 half-years = $2,800 \times .48669980 = 1,362.7594$.

4 $\frac{3}{8}$ per cent. Substituting quarter-years for years the above Table also supplies the present value of 1 at 4 $\frac{3}{8}$ per cent. per ann. (interest convertible quarterly) up to a period of 50 years. Example: The present value of 35,000 due at the end of 42 $\frac{1}{4}$ years or 170 quarter years = $35,000 \times .13410366 = 4,704.3628$.

PRESENT VALUE OF 1

(i.e., the present value of 1 due at the end of a period).

1¼ per cent.

Years.	Present Value.	Years.	Present Value.	Years.	Present Value.	Years.	Present Value.
1	.9876543210	51	.5307052376	101	.2851686499	151	.1532322523
2	.9754610578	52	.5241533211	102	.2816480492	152	.1513404961
3	.9634183287	53	.5176822925	103	.2781709128	153	.1494720949
4	.9515242752	54	.5112911530	104	.2747367040	154	.1476267604
5	.9397770619	55	.5049789166	105	.2713448929	155	.1458042078
6	.9281748760	56	.4987446090	106	.2679949559	156	.1440041558
7	.9167159269	57	.4925872681	107	.2646863762	157	.1422263268
8	.9053984463	58	.4865059438	108	.2614186432	158	.1404704462
9	.8942206877	59	.4804996976	109	.2581912525	159	.1387362431
10	.8831809262	60	.4745676026	110	.2550037062	160	.1370234500
11	.8722774579	61	.4687087433	111	.2518555123	161	.1353318025
12	.8615086004	62	.4629222156	112	.2487461850	162	.1336610395
13	.8508726918	63	.4572071265	113	.2456752444	163	.1320109032
14	.8403680906	64	.4515625941	114	.2426422167	164	.1303811390
15	.8299931759	65	.4459877472	115	.2396466338	165	.1287714953
16	.8197463466	66	.4404817257	116	.2366880334	166	.1271817237
17	.8096260213	67	.4350436797	117	.2337659589	167	.1256115790
18	.7996306384	68	.4296727700	118	.2308799594	168	.1240608188
19	.7897586552	69	.4243681679	119	.2280295895	169	.1225292037
20	.7800085483	70	.4191290548	120	.2252144094	170	.1210164975
21	.7703788132	71	.4139546220	121	.2224339846	171	.1195224667
22	.7608679636	72	.4088440711	122	.2196878860	172	.1180468807
23	.7514745320	73	.4037966134	123	.2169756899	173	.1165895118
24	.7421970686	74	.3988114701	124	.2142969777	174	.1151501351
25	.7330341418	75	.3938878717	125	.2116513360	175	.1137285285
26	.7239843376	76	.3890250584	126	.2090383565	176	.1123244726
27	.7150462594	77	.3842222799	127	.2064576361	177	.1109377507
28	.7062185278	78	.3794787950	128	.2039087764	178	.1095681488
29	.6974997805	79	.3747938716	129	.2013913841	179	.1082154556
30	.6888886721	80	.3701667868	130	.1989050707	180	.1068794623
31	.6803838737	81	.3655968264	131	.1964494525	181	.1055599628
32	.6719840728	82	.3610832854	132	.1940241506	182	.1042567534
33	.6636879731	83	.3566254670	133	.1916287908	183	.1029696330
34	.6554942944	84	.3522226835	134	.1892630032	184	.1016984029
35	.6474017723	85	.3478742553	135	.1869264229	185	.1004428671
36	.6394091578	86	.3435795114	136	.1846186893	186	.9992028317
37	.6315152176	87	.3393377890	137	.1823394462	187	.9979781054
38	.6237187334	88	.3351484336	138	.1800883420	188	.9967684991
39	.6160185021	89	.3310107986	139	.1778650291	189	.9955738263
40	.6084133355	90	.3269242456	140	.1756691645	190	.9943939025
41	.6009202059	91	.3228881438	141	.1735004094	191	.9932285457
42	.5934835158	92	.3189018704	142	.1713584291	192	.9920775760
43	.5861565588	93	.3149648103	143	.1692428929	193	.9909408158
44	.5789200581	94	.3110763558	144	.1671534745	194	.9898180897
45	.5717728968	95	.3072359070	145	.1650898513	195	.9887092244
46	.5647139722	96	.3034428711	146	.1630517050	196	.9876140488
47	.5577421948	97	.2996966628	147	.1610387210	197	.9865323939
48	.5508564886	98	.2959967040	148	.1590505886	198	.9854640927
49	.5440557913	99	.2923424237	149	.1570870011	199	.9844089804
50	.5373390531	100	.2887332580	150	.1551476554	200	.9833668943

1¼ per cent. *Example*: The present value of 420 due at the end of 77 years at 1¼ per cent. per ann. (interest convertible yearly) = 420 × .3842223 = 161.3734.

2½ per cent. Substituting half-years for years the above Table supplies the present value of 1 at 2½ per cent. per ann. (interest convertible half-yearly) up to a period of 100 years. *Example*: The present value of 50,000 due at the end of 30 years or 60 half-years = 50,000 × .474567603 = 23,728.3801.

5 per cent. Substituting quarter-years for years the above Table also supplies the present value of 1 at 5 per cent. per ann. (interest convertible quarterly) up to a period of 50 years. *Example*: The present value of 6,000,000 due at the end of 50 years or 200 quarter-years = 6,000,000 × .0833668943 = 500,201.3658.

PRESENT VALUE OF 1

(i.e., the present value of 1 due at the end of a period).

 $1\frac{5}{16}$ per cent.

Years	Present Value.	Years.	Present Value.	Years.	Present Value.	Years.	Present Value.
1	.9870450339	51	.5142630938	101	.2679376528	151	.1395989459
2	.9742578990	52	.5076008328	102	.2644665296	152	.1377904463
3	.9616364210	53	.5010248813	103	.2610403747	153	.1360053757
4	.9491794538	54	.4945341209	104	.2576586055	154	.1342434307
5	.9368818791	55	.4881274482	105	.2543206470	155	.1325043116
6	.9247446062	56	.4818037736	106	.2510259317	156	.1307877227
7	.9127645712	57	.4755620221	107	.2477738992	157	.1290933722
8	.9009397371	58	.4694011322	108	.2445639968	158	.1274209720
9	.8892680934	59	.4633200565	109	.2413956785	159	.1257702376
10	.8777476554	60	.4573177609	110	.2382684057	160	.1241408884
11	.8663764643	61	.4513932248	111	.2351816466	161	.1225326474
12	.8551525866	62	.4454544409	112	.2321348763	162	.1209452412
13	.8440741139	63	.4397734148	113	.2291275769	163	.1193783997
14	.8331391624	64	.4340761652	114	.2261592369	164	.1178318565
15	.8223458728	65	.4284527232	115	.2232293516	165	.1163053488
16	.8116924099	66	.4229021327	116	.2203374230	166	.1147986170
17	.8011769623	67	.4174234499	117	.2174829591	167	.1133114048
18	.7907977419	68	.4120157433	118	.2146654748	168	.1118434594
19	.7805529840	69	.4066780933	119	.2118844908	169	.1103945312
20	.7704409466	70	.4014095924	120	.2091395344	170	.1089643738
21	.7604599102	71	.3962093447	121	.2064301389	171	.1075527440
22	.7506081779	72	.3910764661	122	.2037558434	172	.1061594019
23	.7408840744	73	.3860100838	123	.2011161934	173	.1047841104
24	.7312859464	74	.3810093362	124	.1985107399	174	.1034266358
25	.7218121618	75	.3760733732	125	.1959390400	175	.1020876473
26	.7124611097	76	.3712013554	126	.1934006564	176	.1007642169
27	.7032312002	77	.3663924545	127	.1908951575	177	.9945881999
28	.6941208639	78	.3616458526	128	.1884221172	178	.981703343
29	.6851285516	79	.3569607429	129	.1859811150	179	.9696985409
30	.6762527345	80	.3523363286	130	.1835717360	180	.956432236
31	.6674919033	81	.3477718234	131	.1811935704	181	.944041689
32	.6588445683	82	.3432664512	132	.1788462138	182	.931811661
33	.6503092593	83	.3388194460	133	.1765292672	183	.919740072
34	.6418845249	84	.3344300516	134	.1742423365	184	.907824871
35	.6335689326	85	.3300975216	135	.1719850330	185	.896064031
36	.6253610686	86	.3258211194	136	.1697569727	186	.884455551
37	.6172595372	87	.3216001179	137	.1675577769	187	.872997460
38	.6092629608	88	.3174337992	138	.1653870716	188	.861687807
39	.6013699798	89	.3133214552	139	.1632444877	189	.850524671
40	.5935792522	90	.3092623863	140	.1611296609	190	.839506153
41	.5858894531	91	.3052559026	141	.1590422316	191	.8286320379
42	.5782992751	92	.3013013227	142	.1569818449	192	.817895501
43	.5708074276	93	.2973979743	143	.1549481504	193	.807299692
44	.5634126368	94	.2935451937	144	.1529408024	194	.796841152
45	.5561136452	95	.2897423256	145	.1509594595	195	.786518102
46	.5489092118	96	.2859887236	146	.1490037848	196	.776328787
47	.5417981115	97	.2822837494	147	.1470734458	197	.766271473
48	.5347791354	98	.2786267730	148	.1451681143	198	.756344453
49	.5278510898	99	.2750171726	149	.1432874663	199	.746546036
50	.5210127969	100	.2714543345	150	.1414311820	200	.736874557

$1\frac{5}{16}$ per cent. Example: The present value of 770 due at the end of 20 years at $1\frac{5}{16}$ per cent. per ann. (interest convertible yearly) = $770 \times .7704409 = 593.2395$.

$2\frac{5}{8}$ per cent. Substituting half-years for years the above Table supplies the present value of 1 at $2\frac{5}{8}$ per cent. per ann. (interest convertible half-yearly) up to a period of 100 years. Example: The present value of 8,500 due at the end of $37\frac{1}{2}$ years or 75 half-years = $8,500 \times .37607337 = 3,196.6236$.

$5\frac{1}{4}$ per cent. Substituting quarter-years for years the above Table also supplies the present value of 1 at $5\frac{1}{4}$ per cent. per ann. (interest convertible quarterly) up to a period of 50 years. Example: The present value of 96,000 due at the end of $26\frac{1}{4}$ years or 105 quarter-years = $96,000 \times .254320647 = 24,414.7821$

PRESENT VALUE OF 1

(i.e., the present value of 1 due at the end of a period).

1 $\frac{3}{8}$ per cent.

Years.	Present Value.	Years.	Present Value.	Years.	Present Value.	Years.	Present Value.
1	.9864364981	51	.4983400275	101	.2517574963	151	.1271859241
2	.9730569649	52	.4915807916	102	.2483427830	152	.1254608376
3	.9598589049	53	.4849132346	103	.2449743852	153	.1237591493
4	.9468398569	54	.4783361131	104	.2416516747	154	.1220805419
5	.9339973928	55	.4718482003	105	.2383740317	155	.1204247022
6	.9213291174	56	.4654482864	106	.2351408451	156	.1187913215
7	.9088326682	57	.4591351777	107	.2319515118	157	.1171800952
8	.8965057146	58	.4529076969	108	.2288054371	158	.1155907228
9	.8843459577	59	.4467646825	109	.2257020341	159	.1140229078
10	.8723511297	60	.4407049889	110	.2226407241	160	.1124763579
11	.8605189935	61	.4347274859	111	.2196209363	161	.1109507846
12	.8488473426	62	.4288310589	112	.2166421073	162	.1094459034
13	.8373340001	63	.4230146080	113	.2137036817	163	.1079614337
14	.8259768188	64	.4172770486	114	.2108051114	164	.1064970986
15	.8147736807	65	.4116173106	115	.2079458559	165	.1050526250
16	.8037224964	66	.4060343384	116	.2051253819	166	.1036277435
17	.7928212048	67	.4005270909	117	.2023431634	167	.1022221884
18	.7820677729	68	.3950945410	118	.1995986815	168	.1008356976
19	.7714601952	69	.3897356755	119	.1968914244	169	.0994680124
20	.7609964934	70	.3844494949	120	.1942208872	170	.0981188779
21	.7506747161	71	.3792350135	121	.1915865719	171	.0967880423
22	.7404929382	72	.3740912587	122	.1889879870	172	.0954752575
23	.7304492609	73	.3690172712	123	.1864246481	173	.0941802787
24	.7205418110	74	.3640121047	124	.1838960771	174	.0929028643
25	.7107687408	75	.3590748259	125	.1814018023	175	.0916427761
26	.7011282276	76	.3542045138	126	.1789413586	176	.0903997791
27	.6916184736	77	.3494002602	127	.1765142872	177	.0891736416
28	.6822377052	78	.3446611692	128	.1741201353	178	.0879641347
29	.6729841728	79	.3399863568	129	.1717584565	179	.0867710330
30	.6638561507	80	.3353749512	130	.1694288104	180	.0855941139
31	.6548519366	81	.3308260924	131	.1671307624	181	.0844331580
32	.6459698512	82	.3263389321	132	.1648638840	182	.0832879487
33	.6372082379	83	.3219126334	133	.1626277524	183	.0821582725
34	.6285654628	84	.3175463708	134	.1604219506	184	.0810439186
35	.62003399140	85	.3132393300	135	.1582460671	185	.0799446793
36	.6116300014	86	.3089907078	136	.1560996963	186	.0788603495
37	.6033341568	87	.3047997117	137	.1539824378	187	.0777907270
38	.5951508328	88	.3006655603	138	.1518938967	188	.0767356123
39	.5870785034	89	.2965874824	139	.1498336836	189	.0756948087
40	.5791156630	90	.2925647175	140	.1478014141	190	.0746681220
41	.5712608267	91	.2885965154	141	.1457967094	191	.0736553608
42	.5635125294	92	.2846821361	142	.1438191954	192	.0726563362
43	.5558693262	93	.2808208494	143	.1418685035	193	.0716708618
44	.5483297915	94	.2770119353	144	.1399442698	194	.0706987539
45	.5408925194	95	.2732546834	145	.1380461354	195	.0697398313
46	.5335561227	96	.2695483930	146	.1361737464	196	.0687939149
47	.5263192332	97	.2658923729	147	.1343267536	197	.0678608285
48	.5191805013	98	.2622859412	148	.1325048124	198	.0669403981
49	.5121385957	99	.2587284253	149	.1307075831	199	.0660324519
50	.5051922029	100	.2552191618	150	.1289347306	200	.0651368206

1 $\frac{3}{8}$ per cent. Example: The present value of 1,300 due at the end of 40 years at 1 $\frac{3}{8}$ per cent. per ann. (interest convertible yearly) = 1,300 × .57911566 = 752.8504.

2 $\frac{3}{4}$ per cent. Substituting half-years for years the above Table supplies the present value of 1 at 2 $\frac{3}{4}$ per cent. per ann. (interest convertible half-yearly) up to a period of 100 years. Example: The present value of 2,750 due at the end of 50 years or 100 half-years = 2,750 × .25521916 = 701.8527.

5 $\frac{1}{2}$ per cent. Substituting quarter-years for years the above Table also supplies the present value of 1 at 5 $\frac{1}{2}$ per cent. per ann. (interest convertible quarterly) up to a period of 50 years. Example: The present value of 36,000 due at the end of 44 $\frac{1}{2}$ years or 178 quarter-years = 36,000 × .087964135 = 3,166.7089.

PRESENT VALUE OF 1

(i.e., the present value of 1 due at the end of a period).

1 $\frac{7}{16}$ per cent.

Years.	Present Value.	Years.	Present Value.	Years.	Present Value.	Years.	Present Value.
1	.9858287123	51	.4829193466	101	.2365635048	151	.1158833089
2	.9718582499	52	.4760757575	102	.2332110953	152	.1142410931
3	.9580857670	53	.4693291510	103	.2299061937	153	.1126221497
4	.9445084579	54	.4626781526	104	.2266481269	154	.1110261489
5	.9311235568	55	.4561214073	105	.2234362311	155	.1094527654
6	.9179283370	56	.4496575796	106	.2202698520	156	.1079016787
7	.9049201104	57	.4432853527	107	.2171483445	157	.1063725730
8	.8920962271	58	.4370034284	108	.2140710729	158	.1048651366
9	.8794540748	59	.4308105271	109	.2110374101	159	.1033790626
10	.8669910780	60	.4247053871	110	.2080467382	160	.1019140482
11	.8547046980	61	.4186867649	111	.2050984480	161	.1004697949
12	.8425924318	62	.4127534343	112	.2021919389	162	.0990460085
13	.8306518120	63	.4069041866	113	.1993266188	163	.0976423990
14	.8188804062	64	.4011378303	114	.1965019039	164	.0962586805
15	.8072758163	65	.3954531907	115	.1937172189	165	.0948945710
16	.7958356784	66	.3898491097	116	.1909719964	166	.0935497928
17	.7845576620	67	.3843244458	117	.1882656773	167	.0922240717
18	.7734394697	68	.3788780735	118	.1855977102	168	.0909171379
19	.7624788364	69	.3735088833	119	.1829675517	169	.0896287249
20	.7516735294	70	.3682157814	120	.1803746659	170	.0883585705
21	.7410213475	71	.3629976896	121	.1778185246	171	.0871064158
22	.7305201208	72	.3578535449	122	.1752986071	172	.0858720057
23	.7201677100	73	.3527822994	123	.1728144001	173	.0846550888
24	.7099620061	74	.3477829199	124	.1703653975	174	.0834554172
25	.6999009302	75	.3428543881	125	.1679511004	175	.0822727464
26	.6899824328	76	.3379956999	126	.1655710171	176	.0811068357
27	.6802044932	77	.3332058656	127	.1632246625	177	.0799574474
28	.6705651196	78	.3284839094	128	.1609115589	178	.0788243474
29	.6610623483	79	.3238288694	129	.1586312349	179	.0777073049
30	.6516942436	80	.3192397973	130	.1563832260	180	.0766060923
31	.6424588969	81	.3147157583	131	.1541670743	181	.0755204853
32	.6333544271	82	.3102558307	132	.1519823283	182	.0744502628
33	.6243789792	83	.3058591061	133	.1498285430	183	.0733952067
34	.6155307251	84	.3015246887	134	.1477052796	184	.0723551021
35	.6068078620	85	.2972516955	135	.1456121056	185	.0713297371
36	.5982086132	86	.2930392562	136	.1435485946	186	.0703189029
37	.5897312268	87	.2888865126	137	.1415143261	187	.0693223935
38	.5813739759	88	.2847926187	138	.1395088859	188	.0683400059
39	.5731351580	89	.2807567406	139	.1375318653	189	.0673715400
40	.5650130948	90	.2767780560	140	.1355828617	190	.0664167985
41	.5570061317	91	.2728557545	141	.1336614780	191	.0654755870
42	.5491126375	92	.2689890371	142	.1317673227	192	.0645477136
43	.5413310043	93	.2651771161	143	.1299000100	193	.0636329894
44	.5336596469	94	.2614192149	144	.1280591596	194	.0627312280
45	.5260970025	95	.2577145680	145	.1262443964	195	.0618422457
46	.5186415305	96	.2540624207	146	.1244553508	196	.0609658614
47	.5112917121	97	.2504620290	147	.1226916582	197	.0601018967
48	.5040460501	98	.2469126595	148	.1209529594	198	.0592501754
49	.4969030685	99	.2434135892	149	.1192389002	199	.0584105241
50	.4898613122	100	.2399641052	150	.1175491314	200	.0575827718

1 $\frac{7}{16}$ per cent. Example: The present value of 440 due at the end of 55 years at 1 $\frac{7}{16}$ per cent. per ann. (interest convertible yearly) = $440 \times .4561214 = 200.6934$.

2 $\frac{7}{8}$ per cent. Substituting half-years for years the above Table supplies the present value of 1 at 2 $\frac{7}{8}$ per cent. per ann. (interest convertible half-yearly) up to a period of 100 years. Example: The present value of 5,400 due at the end of 49 $\frac{1}{2}$ years or 99 half-years = $5,400 \times .24341359 = 1,314.4334$.

5 $\frac{3}{4}$ per cent. Substituting quarter-years for years the above Table also supplies the present value of 1 at 5 $\frac{3}{4}$ per cent. per ann. (interest convertible quarterly) up to a period of 50 years. Example: The present value of 64,000 due at the end of 29 $\frac{3}{4}$ years or 119 quarter years = $64,000 \times .182967552 = 11,709.9233$.

PRESENT VALUE OF 1

(*i.e.*, the present value of 1 due at the end of a period).

1½ per cent.							
Years.	Present Value.	Years.	Present Value.	Years.	Present Value.	Years.	Present Value.
1	.9852216749	51	.4679849053	101	.2222950197	151	.1055911744
2	.9706617486	52	.4610688722	102	.2190098716	152	.1040307137
3	.9563169937	53	.4542550465	103	.2157732725	153	.1024933140
4	.9421842303	54	.4475419178	104	.2125845049	154	.1009786345
5	.9282603254	55	.4409279978	105	.2094428620	155	.0994863394
6	.9145421925	56	.4344118205	106	.2063476473	156	.0980160979
7	.9010267907	57	.4279919414	107	.2032981747	157	.0965675842
8	.8877111238	58	.4216669373	108	.2002937682	158	.0951404770
9	.8745922402	59	.4154354062	109	.1973337617	159	.0937344601
10	.8616672317	60	.4092959667	110	.1944174992	160	.0923492218
11	.8489332332	61	.4032472579	111	.1915443342	161	.0909844550
12	.8363874219	62	.3972879388	112	.1887136298	162	.0896398571
13	.8240270166	63	.3914166884	113	.1859247584	163	.0883151302
14	.8118492775	64	.3856322054	114	.1831771019	164	.0870099805
15	.7998515049	65	.3799332073	115	.1804700511	165	.0857241187
16	.7880310393	66	.3743184308	116	.1778030060	166	.0844572598
17	.7763852604	67	.3687866313	117	.1751753754	167	.0832091229
18	.7649115866	68	.3633365826	118	.1725865767	168	.0819794315
19	.7536074745	69	.3579670764	119	.1700360362	169	.0807679128
20	.7424704182	70	.3526769226	120	.1675231884	170	.0795742983
21	.7314979490	71	.3474649484	121	.1650474762	171	.0783983234
22	.7206876345	72	.3423299984	122	.1626083510	172	.0772397275
23	.7100370783	73	.3372709344	123	.1602052719	173	.0760982537
24	.6995439195	74	.3322866349	124	.1578377063	174	.0749736490
25	.6892038320	75	.3273759949	125	.1555051293	175	.0738656640
26	.6790205242	76	.3225379260	126	.1532070240	176	.0727740532
27	.6689857381	77	.3177713557	127	.1509428808	177	.0716985746
28	.6590992493	78	.3130752273	128	.1487121978	178	.0706389898
29	.6493588664	79	.3084484998	129	.1465144806	179	.0695950638
30	.6397624299	80	.3038901476	130	.1443492420	180	.0685665653
31	.6303078127	81	.2993991602	131	.1422160019	181	.0675532663
32	.6209929189	82	.2949745421	132	.1401142876	182	.0665549422
33	.6118156837	83	.2906153124	133	.1380436331	183	.0655713716
34	.6027740726	84	.2863205048	134	.1360035794	184	.0646023366
35	.5938660814	85	.2820891673	135	.1339936743	185	.0636476222
36	.5850897353	86	.2779203619	136	.1320134722	186	.0627070170
37	.5764430890	87	.2738131644	137	.1300625342	187	.0617803123
38	.5679242256	88	.2697666644	138	.1281404278	188	.0608673028
39	.5595312568	89	.2657799650	139	.1262467269	189	.0599677860
40	.5512623219	90	.2618521822	140	.1243810117	190	.0590815625
41	.5431155881	91	.2579824455	141	.1225428687	191	.0582084360
42	.5350892494	92	.2541698971	142	.1207318903	192	.0573482128
43	.5271815265	93	.2504136917	143	.1189476752	193	.0565007023
44	.5193906665	94	.2467129968	144	.1171898278	194	.0556657165
45	.5117149423	95	.2430669919	145	.1154579584	195	.0548430705
46	.5041526526	96	.2394748688	146	.1137516832	196	.0540325817
47	.4967021207	97	.2359358314	147	.1120706238	197	.0532340707
48	.4893616953	98	.2324490949	148	.1104144077	198	.0524473603
49	.4821297491	99	.2290138866	149	.1087826677	199	.0516722761
50	.4750046789	100	.2256294450	150	.1071750421	200	.0509086464

1½ per cent. *Example:* The present value of 700 due at the end of 50 years at 1½ per cent. per ann. (interest convertible yearly) = $700 \times .4750047 = 332.5033$.

3 per cent. Substituting half-years for years the above Table supplies the present value of 1 at 3 per cent. per ann. (interest convertible half-yearly) up to a period of 100 years. *Example:* The present value of 8,000 due at the end of 50 years or 100 half-years = $8,000 \times .22562944 = 1,805.0355$.

6 per cent. Substituting quarter-years for years the above Table also supplies the present value of 1 at 6 per cent. per ann. (interest convertible quarterly) up to a period of 50 years. *Example:* The present value of 9,000,000 due at the end of 50 years or 200 quarter-years = $9,000,000 \times .0509086464 = 458,177.8176$.

PRESENT VALUE OF 1

(i.e., the present value of 1 due at the end of a period).

1 $\frac{9}{16}$ per cent.							
Years.	Present Value.	Years.	Present Value.	Years.	Present Value.	Years.	Present Value.
1	.9846153846	51	.4535210865	101	.2088951474	151	.0962186410
2	.9694674556	52	.4465438390	102	.2056813759	152	.0947383542
3	.9545257117	53	.4396739338	103	.2025170470	153	.0932808411
4	.9398671475	54	.4329097194	104	.1994014001	154	.0918457512
5	.9254076529	55	.4262495699	105	.1963336863	155	.0904327396
6	.9111706121	56	.4196918842	106	.1933131680	156	.0890414667
7	.8971526027	57	.4132350860	107	.1903391193	157	.0876715980
8	.8833502550	58	.4068776231	108	.1874108252	158	.0863228042
9	.8697602510	59	.4006179674	109	.1845275817	159	.0849947610
10	.8563793241	60	.3944546140	110	.1816886958	160	.0836871493
11	.8432042576	61	.3883860815	111	.1788934851	161	.0823996547
12	.8302318844	62	.3824109110	112	.1761412777	162	.0811319677
13	.8174590862	63	.3765276662	113	.1734314118	163	.0798837836
14	.8048827925	64	.3707349329	114	.1707632363	164	.0786548023
15	.7924999803	65	.3650313185	115	.1681361096	165	.0774447284
16	.7803076730	66	.3594154521	116	.1655494002	166	.0762532711
17	.7683029395	67	.3538859836	117	.1630024863	167	.0750801438
18	.7564828943	68	.3484415839	118	.1604947558	168	.0739250647
19	.7448446959	69	.3430809441	119	.1580256057	169	.0727877560
20	.7333855468	70	.3378027757	120	.1555944425	170	.0716679444
21	.7221026922	71	.3326058100	121	.1532006819	171	.0705653606
22	.7109934200	72	.3274887975	122	.1508437483	172	.0694797397
23	.7000550597	73	.3224505083	123	.1485230752	173	.0684108206
24	.6892849819	74	.3174897313	124	.1462381049	174	.0673583465
25	.6786805975	75	.3126052739	125	.1439882879	175	.0663220642
26	.6682393576	76	.3077959619	126	.1417730834	176	.0653017248
27	.6579587521	77	.3030606395	127	.1395919591	177	.0642970828
28	.6478363097	78	.2983981681	128	.1374442905	178	.0633078969
29	.6378695973	79	.2938074270	129	.1353298614	179	.0623339293
30	.6280562188	80	.2892873128	130	.1332478635	180	.0613749458
31	.6183938155	81	.2848367387	131	.1311978964	181	.0604307158
32	.6088800645	82	.2804546351	132	.1291794672	182	.0595010125
33	.5995126789	83	.2761399484	133	.1271920908	183	.0585856123
34	.5902894069	84	.2718916415	134	.1252352894	184	.0576842952
35	.5812080314	85	.2677086931	135	.1233085926	185	.0567968445
36	.5722663694	86	.2635900979	136	.1214115374	186	.0559230469
37	.5634622714	87	.2595348656	137	.1195436676	187	.0550626923
38	.5547936210	88	.2555420215	138	.1177045342	188	.0542155740
39	.5462583346	89	.2516106058	139	.1158936952	189	.0533814882
40	.5378543602	90	.2477396734	140	.1141107153	190	.0525602346
41	.5295796777	91	.2439282938	141	.1123551658	191	.0517516156
42	.5214322981	92	.2401755508	142	.1106266248	192	.0509554369
43	.5134102627	93	.2364805423	143	.1089246767	193	.0501715071
44	.5055116433	94	.2328423801	144	.1072489125	194	.0493996377
45	.4977345411	95	.2292601897	145	.1055989292	195	.0486396433
46	.4900770866	96	.2257331098	146	.1039743303	196	.0478913411
47	.4825374391	97	.2222602928	147	.1023747252	197	.0471545512
48	.4751137862	98	.2188409036	148	.1007997295	198	.0464290966
49	.4678043433	99	.2154741205	149	.0992489644	199	.0457148028
50	.4606073534	100	.2121591340	150	.0977220572	200	.0450114982

1 $\frac{9}{16}$ per cent. Example: The present value of 160 due at the end of 20 years at 1 $\frac{9}{16}$ per cent. per ann. (interest convertible yearly) = $160 \times .7333855 = 117.3417$.

3 $\frac{1}{8}$ per cent. Substituting half-years for years the above Table supplies the present value of 1 at 3 $\frac{1}{8}$ per cent. per ann. (interest convertible half-yearly) up to a period of 100 years. Example: The present value of 2,200 due at the end of 38 $\frac{1}{2}$ years or 77 half-years = $2,200 \times .30306061 = 666.7334$.

6 $\frac{1}{4}$ per cent. Substituting quarter-years for years the above Table also supplies the present value of 1 at 6 $\frac{1}{4}$ per cent. per ann. (interest convertible quarterly) up to a period of 50 years. Example: The present value of 375,000 due at the end of 48 years or 192 quarter years = $375,000 \times .0509554369 = 19,108.2888$.

PRESENT VALUE OF 1

(i.e., the present value of 1 due at the end of a period).

1½ per cent.							
Years.	Present Value.	Years.	Present Value.	Years.	Present Value.	Years.	Present Value.
1	.9840098401	51	.4395127835	101	.1963105235	151	.0876880506
2	.9682753654	52	.4324849038	102	.1931714868	152	.0862809846
3	.9527924875	53	.4255694010	103	.1900826439	153	.0849013379
4	.9375571833	54	.4187644783	104	.1870431920	154	.0835437519
5	.9225654940	55	.4120683673	105	.1840523415	155	.0822078739
6	.9078135242	56	.4054793282	106	.1811093151	156	.0808933569
7	.8932974408	57	.3989956489	107	.1782133482	157	.0795998592
8	.8790134719	58	.3926156447	108	.1753630882	158	.0783270447
9	.8649579059	59	.3863376577	109	.1725595948	159	.0770745827
10	.8511270907	60	.3801600568	110	.1698003393	160	.0758421478
11	.8375174324	61	.3740812367	111	.1670852047	161	.0746294198
12	.8241253947	62	.3680996179	112	.1644134856	162	.0734360834
13	.8109474979	63	.3622136462	113	.1617844877	163	.0722618287
14	.7979803177	64	.3564217921	114	.1591975278	164	.0711063505
15	.7852204849	65	.3507225506	115	.1566519339	165	.0699693486
16	.7726646838	66	.3451144409	116	.1541470444	166	.0688505275
17	.7603096519	67	.3395960059	117	.1516822086	167	.0677495966
18	.7481521790	68	.3341658114	118	.1492567858	168	.0666662697
19	.7361891060	69	.3288224467	119	.1468701459	169	.0656002654
20	.7244173245	70	.3235645232	120	.1445216688	170	.0645513066
21	.7128337757	71	.3183906747	121	.1422107442	171	.0635191209
22	.7014354496	72	.3132995569	122	.1399367717	172	.0625034400
23	.6902193846	73	.3082898469	123	.1376991603	173	.0615040000
24	.6791826663	74	.3033602429	124	.1354973287	174	.0605205412
25	.6683224268	75	.2985094641	125	.1333307048	175	.0595528081
26	.6576358444	76	.2937362501	126	.1311987255	176	.0586005492
27	.6471201421	77	.2890393605	127	.1291008369	177	.0576635170
28	.6367725875	78	.2844175749	128	.1270364939	178	.0567414682
29	.6265904920	79	.2798696924	129	.1250051600	179	.0558341630
30	.6165712099	80	.2753945312	130	.1230063075	180	.0549413658
31	.6067121376	81	.2709909287	131	.1210394170	181	.0540628446
32	.5970107135	82	.2666577404	132	.1191039773	182	.0531983711
33	.5874644167	83	.2623938405	133	.1171994857	183	.0523477206
34	.5780707668	84	.2581981210	134	.1153254472	184	.0515106722
35	.5688273228	85	.2540694918	135	.1134813748	185	.0506870083
36	.5597316829	86	.2500068800	136	.1116667895	186	.0498765149
37	.5507814838	87	.2460092300	137	.1098812197	187	.0490789815
38	.5419743998	88	.2420755030	138	.1081242014	188	.0482942007
39	.5333081425	89	.2382046770	139	.1063952782	189	.0475219687
40	.5247804600	90	.2343957462	140	.1046940006	190	.0467620849
41	.5163891366	91	.2306477207	141	.1030199268	191	.0460143516
42	.5081319917	92	.2269596268	142	.1013726217	192	.0452785748
43	.5000068799	93	.2233305060	143	.0997516573	193	.0445545631
44	.4920116899	94	.2197594155	144	.0981566123	194	.0438421286
45	.4841443444	95	.2162454274	145	.0965870724	195	.0431410859
46	.4764027989	96	.2127876284	146	.0950426297	196	.0424512530
47	.4687850419	97	.2093851202	147	.0935228828	197	.0417724507
48	.4612890942	98	.2060370186	148	.0920274370	198	.0411045026
49	.4539130078	99	.2027424538	149	.0905559036	199	.0404472350
50	.4466548662	100	.1995005695	150	.0891079002	200	.0398004772

1½ per cent. Example: The present value of 420 due at the end of 75 years at 1½ per cent. per ann. (interest convertible yearly) = $420 \times .2985095 = 125.3740$.

3¼ per cent. Substituting half-years for years the above Table supplies the present value of 1 at 3¼ per cent. per ann. (interest convertible half-yearly) up to a period of 100 years. Example: The present value of 56,000 due at the end of 50 years or 100 half-years = $56,000 \times .199500569 = 11,172.0319$.

6½ per cent. Substituting quarter-years for years the above Table also supplies the present value of 1 at 6½ per cent. per ann. (interest convertible quarterly) up to a period of 50 years. Example: The present value of 650,000 due at the end of 42½ years or 170 quarter-years = $650,000 \times .0645513066 = 41,958.3493$.

PRESENT VALUE OF 1

(i.e., the present value of 1 due at the end of a period).

1 $\frac{11}{16}$ per cent.

Years.	Present Value.	Years.	Present Value.	Years.	Present Value.	Years.	Present Value.
1	.9834050400	51	.4259453836	101	.1844910921	151	.0799092193
2	.9670854726	52	.4188768369	102	.1814294698	152	.0785831290
3	.9510367278	53	.4119255926	103	.1784186550	153	.0772790451
4	.9352543113	54	.4050897038	104	.1754578045	154	.0759966024
5	.9197338034	55	.3983672564	105	.1725460893	155	.0747354418
6	.9044708577	56	.3917563677	106	.1696826938	156	.0734952102
7	.8894611999	57	.3852551864	107	.1668668163	157	.0722755601
8	.8747006268	58	.3788618920	108	.1640976681	158	.0710761501
9	.8601850049	59	.3725746940	109	.1613744739	159	.0698966442
10	.8459102691	60	.3663918318	110	.1586964709	160	.0687367122
11	.8318724220	61	.3603115740	111	.1560629093	161	.0675960292
12	.8180675324	62	.3543322178	112	.1534730516	162	.0664742758
13	.8044917343	63	.3484520888	113	.1509261724	163	.0653711378
14	.7911412261	64	.3426695403	114	.1484215586	164	.0642863064
15	.7780122691	65	.3369829530	115	.1459585088	165	.0632194777
16	.7651011866	66	.3313907344	116	.1435363332	166	.0621703530
17	.7524043630	67	.3258913184	117	.1411543535	167	.0611386385
18	.7399182426	68	.3204831650	118	.1388119026	168	.0601240452
19	.7276393289	69	.3151647596	119	.1365083246	169	.0591262891
20	.7155641833	70	.3099346131	120	.1342429744	170	.0581450907
21	.7036894243	71	.3047912605	121	.1320152176	171	.0571801752
22	.6920117264	72	.2997332617	122	.1298244304	172	.0562312725
23	.6805278195	73	.2947592002	123	.1276699991	173	.0552981168
24	.6692344875	74	.2898676831	124	.1255513206	174	.0543804467
25	.6581285679	75	.2850573405	125	.1234678015	175	.0534780054
26	.6472069506	76	.2803268253	126	.1214188582	176	.0525905400
27	.6364665771	77	.2756748128	127	.1194039171	177	.0517178021
28	.6259044397	78	.2711000003	128	.1174224139	178	.0508595473
29	.6155175805	79	.2666011066	129	.1154737936	179	.0500155351
30	.6053030909	80	.2621768719	130	.1135575106	180	.0491855293
31	.5952581103	81	.2578260572	131	.1116730283	181	.0483692974
32	.5853798257	82	.2535474441	132	.1098198188	182	.0475666109
33	.5756654709	83	.2493398344	133	.1079973633	183	.0467772449
34	.5661123254	84	.2452020498	134	.1062051514	184	.0460009783
35	.5567177140	85	.2411329316	135	.1044426811	185	.0452375939
36	.5474790058	86	.2371313402	136	.1027094590	186	.0444868779
37	.5383936135	87	.2331961551	137	.1010049997	187	.0437486199
38	.5294589930	88	.2293262742	138	.0993288257	188	.0430226133
39	.5206726422	89	.2255206139	139	.0976804678	189	.0423086548
40	.5120321005	90	.2217781083	140	.0960594644	190	.0416065443
41	.5035349482	91	.2180977094	141	.0944652614	191	.0409160854
42	.4951788059	92	.2144783867	142	.0928977125	192	.0402370846
43	.4869613334	93	.2109191264	143	.0913560787	193	.0395693518
44	.4788802295	94	.2074189319	144	.0898400282	194	.0389127000
45	.4709332312	95	.2039768230	145	.0883491365	195	.0382669453
46	.4631181131	96	.2005918358	146	.0868829861	196	.0376319068
47	.4554326865	97	.1972630223	147	.0854411664	197	.0370074068
48	.4478747993	98	.1939894503	148	.0840232737	198	.0363932704
49	.4404423349	99	.1907702032	149	.0826289108	199	.0357893255
50	.4331332119	100	.1876043793	150	.0812576874	200	.0351954031

1 $\frac{11}{16}$ per cent. *Example:* The present value of 720 due at the end of 78 years at 1 $\frac{11}{16}$ per cent. per ann. (interest convertible yearly) = $720 \times .2711000 = 195.1920$.

3 $\frac{3}{8}$ per cent. Substituting half-years for years the above Table supplies the present value of 1 at 3 $\frac{3}{8}$ per cent. per ann. (interest convertible half-yearly) up to a period of 100 years. *Example:* The present value of 8,750 due at the end of 67 $\frac{1}{2}$ years or 135 half-years = $8,750 \times .10444268 = 913.8734$.

6 $\frac{3}{4}$ per cent. Substituting quarter-years for years the above Table also supplies the present value of 1 at 6 $\frac{3}{4}$ per cent. per ann. (interest convertible quarterly) up to a period of 50 years. *Example:* The present value of 96,000 due at the end of 40 years or 160 quarter-years = $96,000 \times .068736712 = 6,598.7243$.

PRESENT VALUE OF 1

(i.e., the present value of 1 due at the end of a period).

1 $\frac{3}{4}$ per cent.

Years.	Present Value.	Years.	Present Value.	Years.	Present Value.	Years.	Present Value.
1	.9828009828	51	.4128047512	101	.1733898985	151	.0728287570
2	.9658977718	52	.4057049152	102	.1704077627	152	.0713761739
3	.9492852794	53	.3987271894	103	.1674769166	153	.0703451341
4	.9329585056	54	.3918694736	104	.1645964782	154	.0691352669
5	.9169125362	55	.3851297038	105	.1617655806	155	.0679462083
6	.9011425417	56	.3785058514	106	.1589833716	156	.0667776003
7	.8856437756	57	.3719959228	107	.1562490138	157	.0656290912
8	.8704115731	58	.3655979585	108	.1535616844	158	.0645003353
9	.8554413495	59	.3593100329	109	.1509205743	159	.0633909929
10	.8407285990	60	.3531302535	110	.1483248888	160	.0623007301
11	.8262688934	61	.3470567602	111	.1457738464	161	.0612292188
12	.8120578805	62	.3410877250	112	.1432666796	162	.0601761364
13	.7980912830	63	.3352213513	113	.1408026335	163	.0591411660
14	.7843648973	64	.3294558736	114	.1383809666	164	.0581230961
15	.7708745919	65	.3237895563	115	.1360009499	165	.0571243205
16	.7576163066	66	.3182206942	116	.1336618673	166	.0561418383
17	.7445860507	67	.3127476110	117	.1313630145	167	.0551762539
18	.7317799024	68	.3073686594	118	.1291036998	168	.0542272765
19	.7191940073	69	.3020822206	119	.1268832430	169	.0532946207
20	.7068245772	70	.2968867033	120	.1247009759	170	.0523780056
21	.6946678891	71	.2917805438	121	.1225562417	171	.0514771553
22	.6827202841	72	.2867622052	122	.1204483948	172	.0505917989
23	.6709781662	73	.2818301771	123	.1183768008	173	.0497216696
24	.6594380012	74	.2769829750	124	.1163408361	174	.0488665058
25	.6480963157	75	.2722191401	125	.1143398881	175	.0480260499
26	.6369496960	76	.2675372384	126	.1123733544	176	.0472000491
27	.6259947872	77	.2629358608	127	.1104406431	177	.0463882546
28	.6152282921	78	.2584136224	128	.1085411726	178	.0455904222
29	.6046469701	79	.2539691621	129	.1066743711	179	.0448063118
30	.5942476365	80	.2496011421	130	.1048396768	180	.0440358872
31	.5840271612	81	.2453082478	131	.1030365374	181	.0432783167
32	.5739824680	82	.2410891870	132	.1012644102	182	.0425339722
33	.56411105336	83	.2369426899	133	.0995227619	183	.0418024297
34	.5544083869	84	.2328675085	134	.0978110682	184	.0410834690
35	.5448731075	85	.2288624162	135	.0961288139	185	.0403768737
36	.5355018255	86	.2249262076	136	.0944754928	186	.0396824311
37	.5262917204	87	.2210576979	137	.0928506072	187	.0389999323
38	.5172400201	88	.2172557227	138	.0912536680	188	.0383291718
39	.5083440001	89	.2135191378	139	.0896841946	189	.0376699477
40	.4996009829	90	.2098468185	140	.0881417146	190	.0370220616
41	.4910083370	91	.2062376595	141	.0866257637	191	.0363853186
42	.4825634762	92	.2026905744	142	.0851358857	192	.0357595268
43	.4742638586	93	.1992044957	143	.0836716322	193	.0351444981
44	.4661069864	94	.1957783742	144	.0822325623	194	.0345400473
45	.4580904043	95	.1924111786	145	.0808182431	195	.0339459924
46	.4502116995	96	.1891018954	146	.0794282487	196	.0333621547
47	.4424685008	97	.1858495286	147	.0780621609	197	.0327883584
48	.4348584774	98	.1826530994	148	.0767195684	198	.0322244309
49	.4273793390	99	.1795116456	149	.0754000673	199	.0316702024
50	.4200288344	100	.1764242217	150	.0741032602	200	.0311255060

1 $\frac{3}{4}$ per cent. Example: The present value of 180 due at the end of 80 years at 1 $\frac{3}{4}$ per cent. per ann. (interest convertible yearly) = $180 \times .2496011 = 44.9282$.

3 $\frac{1}{2}$ per cent. Substituting half-years for years the above Table supplies the present value of 1 at 3 $\frac{1}{2}$ per cent. per ann. (interest convertible half-yearly) up to a period of 100 years. Example: The present value of 24,000 due at the end of 60 years or 120 half-years = $24,000 \times .24700976 = 2,992.8234$.

7 per cent. Substituting quarter-years for years the above Table also supplies the present value of 1 at 7 per cent. per ann. (interest convertible quarterly) up to a period of 50 years. Example: The present value of 3,500,000 due at the end of 50 years or 200 quarter-years = $3,500,000 \times .0311255060 = 108,939.2710$.

PRESENT VALUE OF 1

(i.e., the present value of 1 due at the end of a period).

1 $\frac{13}{16}$ per cent.

Years.	Present Value.	Years.	Present Value.	Years.	Present Value.	Years.	Present Value.
1	.9821976673	51	.4000772126	101	.1629628957	151	.0663794501
2	.9647122576	52	.3929549049	102	.1600617760	152	.0651977411
3	.9475381290	53	.3859593910	103	.1572123030	153	.0640370692
4	.9306697400	54	.3790884135	104	.1544135573	154	.0628970600
5	.9141016476	55	.3723397554	105	.1516646358	155	.0617773456
6	.8978285060	56	.3657112392	106	.1489646515	156	.0606775647
7	.8818450642	57	.3592007260	107	.1463127332	157	.0595973625
8	.8661461649	58	.3528061152	108	.1437080252	158	.0585363905
9	.8507267427	59	.3465253433	109	.1411496871	159	.0574943062
10	.8355818222	60	.3403563839	110	.1386368935	160	.0564707734
11	.8207065166	61	.3342972463	111	.1361688333	161	.0554654619
12	.8060960261	62	.3283459755	112	.1337447105	162	.0544780473
13	.7917456364	63	.3225006512	113	.1313637426	163	.0535082110
14	.7776307172	64	.3167593873	114	.1290251616	164	.0525556400
15	.7638067204	65	.3111203313	115	.1267282127	165	.0516200270
16	.7502091790	66	.3055816636	116	.1244721549	166	.0507010701
17	.7368537056	67	.3001415972	117	.1222562602	167	.0497984728
18	.7237359908	68	.2947983766	118	.1200798136	168	.0489119438
19	.7108518019	69	.2895502778	119	.1179421128	169	.0480411971
20	.6981969816	70	.2843956074	120	.1158424680	170	.0471859517
21	.6857674466	71	.2793327022	121	.1137802019	171	.0463459317
22	.6735591863	72	.2743599285	122	.1117546489	172	.0455208660
23	.6615682616	73	.2694756818	123	.1097651554	173	.0447104884
24	.6497908033	74	.2646783860	124	.1078110796	174	.0439145374
25	.6382230112	75	.2599664933	125	.1058917909	175	.0431327562
26	.6268611528	76	.2553384833	126	.1040066700	176	.0423648925
27	.6157015620	77	.2507928627	127	.1021551087	177	.0416106986
28	.6047406379	78	.2463281647	128	.1003365094	178	.0408699311
29	.5939748439	79	.2419429488	129	.0985502855	179	.0401423510
30	.5834007061	80	.2376357999	130	.0967958605	180	.0394277235
31	.5730148126	81	.2334053283	131	.0950726684	181	.0387258181
32	.5628138123	82	.2292501690	132	.0933801531	182	.0380364082
33	.5527944135	83	.2251689812	133	.0917177686	183	.0373592714
34	.5429533835	84	.2211604481	134	.0900849784	184	.0366941892
35	.5332875467	85	.2172232762	135	.0884812556	185	.0360409470
36	.5237937843	86	.2133561952	136	.0869060828	186	.0353993341
37	.5144690331	87	.2095579572	137	.0853589518	187	.0347691434
38	.5053102842	88	.2058273367	138	.0838393634	188	.0341501715
39	.4963145824	89	.2021631300	139	.0823468271	189	.0335422188
40	.4874790251	90	.1985641547	140	.0808808615	190	.0329450891
41	.4788007613	91	.1950292495	141	.0794409935	191	.0323585896
42	.4702769908	92	.1915572739	142	.0780267585	192	.0317825312
43	.4619049634	93	.1881471076	143	.0766377002	193	.0312167281
44	.4536819775	94	.1847976502	144	.0752733704	194	.0306609975
45	.4456053800	95	.1815078210	145	.0739333288	195	.0301151602
46	.4376725648	96	.1782765583	146	.0726171431	196	.0295790401
47	.4298809721	97	.1751028197	147	.0713243885	197	.0290524642
48	.4222280880	98	.1719855811	148	.0700546480	198	.0285352625
49	.4147114431	99	.1689238365	149	.0688075119	199	.0280272683
50	.4073286120	100	.1659165982	150	.0675825777	200	.0275283176

$1\frac{13}{16}$ per cent. *Example:* The present value of 480 due at the end of 38 years at $1\frac{13}{16}$ per cent. per ann. (interest convertible yearly) = $480 \times .5053103 = 242.5489$.

$3\frac{5}{8}$ per cent. Substituting half-years for years the above Table supplies the present value of 1 at $3\frac{5}{8}$ per cent. per ann. (interest convertible half-yearly) up to a period of 100 years. *Example:* The present value of 5,400 due at the end of $52\frac{1}{2}$ years or 105 half-years = $5,400 \times .15166464 = 818.9891$.

$7\frac{1}{4}$ per cent. Substituting quarter-years for years the above Table also supplies the present value of 1 at $7\frac{1}{4}$ per cent. per ann. (interest convertible quarterly) up to a period of 50 years. *Example:* The present value of 66,000 due at the end of $40\frac{1}{4}$ years or 161 quarter years = $66,000 \times .055465462 = 3,660.7205$.

PRESENT VALUE OF 1

(i.e., the present value of 1 due at the end of a period).

1 $\frac{7}{8}$ per cent.

Years.	Present Value.	Years.	Present Value.	Years.	Present Value.	Years.	Present Value.
1	.9815950920	51	.3877495396	101	.1531687625	151	.0605047006
2	.9635289247	52	.3806130450	102	.1503497055	152	.0593911171
3	.9457952635	53	.3736078970	103	.1475825330	153	.0582980291
4	.9283879887	54	.3667316780	104	.1448662901	154	.0572250592
5	.9113010932	55	.3599820152	105	.1422000393	155	.0561718373
6	.8945286805	56	.3533565794	106	.1395828607	156	.0551379998
7	.8780649624	57	.3468530840	107	.1370138510	157	.0541231900
8	.8619042576	58	.3404692849	108	.1344921237	158	.0531270576
9	.8460409890	59	.3342029791	109	.1320168085	159	.0521492590
10	.8304696825	60	.3280520040	110	.1295870513	160	.0511894567
11	.8151849644	61	.3220142371	111	.1272020135	161	.0502473195
12	.8001815602	62	.3160875947	112	.1248608722	162	.0493225222
13	.7854542922	63	.3102700316	113	.1225628193	163	.0484147457
14	.7709980782	64	.3045595402	114	.1203070619	164	.0475236768
15	.7568079295	65	.2989541499	115	.1180928215	165	.0466490079
16	.7428789492	66	.2934519263	116	.1159193340	166	.0457904372
17	.7292063305	67	.2880509706	117	.1137858493	167	.0449476684
18	.7157853551	68	.2827494190	118	.1116916312	168	.0441204107
19	.7026113915	69	.2775454419	119	.1096359570	169	.0433083786
20	.6896798935	70	.2724372436	120	.1076181173	170	.0425112919
21	.6769863986	71	.2674230612	121	.1056374158	171	.0417288755
22	.6645265262	72	.2625011644	122	.1036931689	172	.0409608593
23	.6522959766	73	.2576698546	123	.1017847056	173	.0402069785
24	.6402905292	74	.2529274646	124	.0999113675	174	.0394669728
25	.6285060409	75	.2482723579	125	.0980725080	175	.0387405868
26	.6169384451	76	.2437029280	126	.0962674925	176	.0380275698
27	.6055837498	77	.2392175981	127	.0944956981	177	.0373276759
28	.5944380366	78	.2348148202	128	.0927565135	178	.0366406635
29	.5834974592	79	.2304930750	129	.0910493384	179	.0359662954
30	.5727582422	80	.2262508712	130	.0893735837	180	.0353043391
31	.5622166795	81	.2220867447	131	.0877286711	181	.0346545659
32	.5518691332	82	.2179992586	132	.0861140330	182	.0340167519
33	.5417120326	83	.2139870023	133	.0845291122	183	.0333906767
34	.5317418725	84	.2100485912	134	.0829733616	184	.0327761243
35	.5219552123	85	.2061826663	135	.0814462446	185	.0321728828
36	.5123486746	86	.2023878933	136	.0799472339	186	.0315807438
37	.5029189444	87	.1986629627	137	.0784758124	187	.0309995032
38	.4936627675	88	.1950065892	138	.0770314723	188	.0304289601
39	.4845769497	89	.1914175108	139	.0756137152	189	.0298689179
40	.4756583555	90	.1878944892	140	.0742220517	190	.0293191832
41	.4669039073	91	.1844363084	141	.0728560017	191	.0287795664
42	.4583105838	92	.1810417751	142	.0715150937	192	.0282498811
43	.4498754197	93	.1777097179	143	.0701988649	193	.0277299446
44	.4415955040	94	.1744389869	144	.0689068613	194	.0272195776
45	.4334679794	95	.1712284534	145	.0676386369	195	.0267186037
46	.4254900411	96	.1680770095	146	.0663937540	196	.0262268503
47	.4176589361	97	.1649835676	147	.0651717830	197	.0257441475
48	.4099719618	98	.1619470602	148	.0639723024	198	.0252703289
49	.4024264656	99	.1589664394	149	.0627948980	199	.0248052308
50	.3950198435	100	.1560406768	150	.0616391637	200	.0243486928

1 $\frac{7}{8}$ per cent. *Example:* The present value of 770 due at the end of 15 years at 1 $\frac{7}{8}$ per cent. per ann. (interest convertible yearly) = $770 \times .7568079 = 582.7421$.

3 $\frac{3}{4}$ per cent. Substituting half-years for years the above Table supplies the present value of 1 at 3 $\frac{3}{4}$ per cent. per ann. (interest convertible half-yearly) up to a period of 100 years. *Example:* The present value of 8,400 due at the end of 55 years or 110 half-years = $8,400 \times .12958705 = 1,088.5312$.

7 $\frac{1}{2}$ per cent. Substituting quarter-years for years the above Table also supplies the present value of 1 at 7 $\frac{1}{2}$ per cent. per ann. (interest convertible quarterly) up to a period of 50 years. *Example:* The present value of 950,000 due at the end of 40 years or 160 quarter-years = $950,000 \times .0511894567 = 48,629.9839$.

PRESENT VALUE OF 1

(i.e., the present value of 1 due at the end of a period).

$1\frac{15}{16}$ per cent.							
Years.	Present Value.	Years.	Present Value.	Years.	Present Value.	Years.	Present Value.
1	.9809932557	51	.3758089359	101	.1439687332	151	.0551530157
2	.9623477677	52	.3686660315	102	.1412323563	152	.0541047364
3	.9440566697	53	.3616588905	103	.1385479890	153	.0530763815
4	.9261132259	54	.3547849324	104	.1359146428	154	.0520675723
5	.9085108286	55	.3480416259	105	.1333313479	155	.0510779373
6	.8912429956	56	.3414264877	106	.1307971531	156	.0501071120
7	.8743033678	57	.3349370818	107	.1283111250	157	.0491547389
8	.8576857073	58	.3285710183	108	.1258723483	158	.0482204674
9	.8413838943	59	.3223259530	109	.1234799247	159	.0473039533
10	.8253919258	60	.3161995860	110	.1211329734	160	.0464048591
11	.8097039125	61	.3101896613	111	.1188306299	161	.0455228538
12	.7943140772	62	.3042939657	112	.1165720465	162	.0446576126
13	.7792167526	63	.2985103281	113	.1143563914	163	.0438088168
14	.7644063790	64	.2928366186	114	.1121828487	164	.0429761538
15	.7498775024	65	.2872707479	115	.1100506180	165	.0421593170
16	.7356247725	66	.2818106662	116	.1079589141	166	.0413580056
17	.7216429405	67	.2764543629	117	.1059069666	167	.0405719246
18	.7079268576	68	.2711998655	118	.1038940199	168	.0398007844
19	.6944714728	69	.2660452390	119	.1019193329	169	.0390443011
20	.6812718311	70	.2609885852	120	.0999821782	170	.0383021960
21	.6683230716	71	.2560280419	121	.0980818425	171	.0375741960
22	.6556204258	72	.2511617823	122	.0962176260	172	.0368600328
23	.6431592160	73	.2463880146	123	.0943888422	173	.0361594436
24	.6309348532	74	.2417049806	124	.0925948176	174	.0354721703
25	.6189428358	75	.2371109558	125	.0908348915	175	.0347979599
26	.6071787476	76	.2326042485	126	.0891084160	176	.0341365639
27	.5956382564	77	.2281831990	127	.0874147551	177	.0334877390
28	.5843171123	78	.2238461793	128	.0857532852	178	.0328512461
29	.5732111463	79	.2195915922	129	.0841233944	179	.0322268509
30	.5623162686	80	.2154178709	130	.0825244826	180	.0316143233
31	.5516284671	81	.2113234785	131	.0809559608	181	.0310134380
32	.5411438058	82	.2073069072	132	.0794172516	182	.0304239735
33	.5308584239	83	.2033666778	133	.0779077882	183	.0298457128
34	.5207685335	84	.1995013394	134	.0764270148	184	.0292784430
35	.5108704192	85	.1957094684	135	.0749743861	185	.0287219551
36	.5011604357	86	.1919896686	136	.0735493671	186	.0281760442
37	.4916350075	87	.1883405701	137	.0721514331	187	.0276405094
38	.4822906266	88	.1847608290	138	.0707800692	188	.0271151533
39	.4731238519	89	.1812491272	139	.0694347705	189	.0265997825
40	.4641313079	90	.1778041713	140	.0681150416	190	.0260942072
41	.4553096828	91	.1744246929	141	.0668203964	191	.0255982413
42	.4466557280	92	.1711094474	142	.0655503582	192	.0251117021
43	.4381662568	93	.1678572138	143	.0643044593	193	.0246344104
44	.4298381428	94	.1646667947	144	.0630822409	194	.0241661904
45	.4216683191	95	.1615370150	145	.0618832529	195	.0237068698
46	.4136537772	96	.1584667223	146	.0607070537	196	.0232562794
47	.4057915656	97	.1554547858	147	.0595532103	197	.0228142533
48	.3980787890	98	.1525000964	148	.0584212976	198	.0223806286
49	.3905126073	99	.1496015661	149	.0573108990	199	.0219552457
50	.3830902340	100	.1467581274	150	.0562216054	200	.0215379480

$1\frac{15}{16}$ per cent. Example: The present value of 180 due at the end of 20 years at $1\frac{15}{16}$ per cent. per ann. (interest convertible yearly) = $180 \times .6812718 = 122.6289$.

$3\frac{3}{8}$ per cent. Substituting half-years for years the above Table supplies the present value of 1 at $3\frac{3}{8}$ per cent. per ann. (interest convertible half-yearly) up to a period of 100 years. Example: The present value of 2,700 due at the end of $48\frac{1}{2}$ years or 97 half-years = $2,700 \times .15545479 = 419.7279$.

$7\frac{3}{4}$ per cent. Substituting quarter-years for years the above Table also supplies the present value of 1 at $7\frac{3}{4}$ per cent. per ann. (interest convertible quarterly) up to a period of 50 years. Example: The present value of 350,000 due at the end of $49\frac{3}{4}$ years or 199 quarter years = $350,000 \times .0219552457 = 7,684.3360$.

PRESENT VALUE OF 1

(i.e., the present value of 1 due at the end of a period).

2 per cent.

Years.	Present Value.	Years.	Present Value.	Years.	Present Value.	Years.	Present Value.
1	.9803921569	51	.3642430217	101	.1353264384	151	.0502775451
2	.9611687812	52	.3571010017	102	.1326729789	152	.0492917108
3	.9423223345	53	.3500990212	103	.1300715479	153	.0483252067
4	.9238454260	54	.3432343345	104	.1275211254	154	.0473776536
5	.9057308098	55	.3365042496	105	.1250207712	155	.0464486800
6	.8879713822	56	.3299061270	106	.1225693247	156	.0455379216
7	.8705601786	57	.3234373794	107	.1201660046	157	.0446450212
8	.8534903712	58	.3170954700	108	.1178098084	158	.0437696286
9	.8367552659	59	.3108779118	109	.1154998122	159	.0429114006
10	.8203482999	60	.3047822665	110	.1132351100	160	.0420700006
11	.8042630391	61	.2988061436	111	.1110148137	161	.0412450986
12	.7884931756	62	.2929471996	112	.1088380526	162	.0404363712
13	.7730325251	63	.2872031369	113	.1067039732	163	.0396435012
14	.7578750246	64	.2815717028	114	.1046117384	164	.0388661776
15	.7430147300	65	.2760506890	115	.1025605279	165	.0381040957
16	.7284458137	66	.2706379304	116	.1005495371	166	.0373569566
17	.7141625625	67	.2653313043	117	.0985779776	167	.0366244672
18	.7001593750	68	.2601287297	118	.0966450760	168	.0359063404
19	.6864307598	69	.2550281664	119	.0947500745	169	.0352022945
20	.6729713331	70	.2500276141	120	.0928922299	170	.0345120535
21	.6597758168	71	.2451251119	121	.0910708137	171	.0338353465
22	.6468390361	72	.2403187371	122	.0892851114	172	.0331719084
23	.6341559177	73	.2356066050	123	.0875344230	173	.0325214788
24	.6217214879	74	.2309868677	124	.0858180617	174	.0318838027
25	.6095308705	75	.2264577134	125	.0841353547	175	.0312586301
26	.5975792848	76	.2220173661	126	.0824856418	176	.0306457158
27	.5858620440	77	.2176640844	127	.0808682763	177	.0300448194
28	.5743745529	78	.2133961612	128	.0792826238	178	.0294557053
29	.5631123068	79	.2092119227	129	.0777280626	179	.0288781425
30	.5520708890	80	.2051097282	130	.0762039829	180	.0283119044
31	.5412459696	81	.2010879688	131	.0747097872	181	.0277567690
32	.5306333035	82	.1971450674	132	.0732448894	182	.0272125186
33	.5202287289	83	.1932794779	133	.0718087151	183	.0266789398
34	.5100281656	84	.1894896842	134	.0704007011	184	.0261558234
35	.5000276134	85	.1857742002	135	.0690202952	185	.0256429641
36	.4902231504	86	.1821315688	136	.0676669560	186	.0251401609
37	.4806109317	87	.1785603616	137	.0663401530	187	.0246472165
38	.4711871880	88	.1750591780	138	.0650393657	188	.0241639378
39	.4619482235	89	.1716266451	139	.0637640840	189	.0236901351
40	.4528904152	90	.1682614168	140	.0625138078	190	.0232256226
41	.4440102110	91	.1649621733	141	.0612880469	191	.0227702183
42	.4353041284	92	.1617276209	142	.0600863205	192	.0223237434
43	.4267687533	93	.1585564911	143	.0589081573	193	.0218860229
44	.4184007386	94	.1554475403	144	.0577530954	194	.0214568852
45	.4101968025	95	.1523995493	145	.0566206818	195	.0210361620
46	.4021537280	96	.1494113228	146	.0555104723	196	.0206236882
47	.3942683607	97	.1464816891	147	.0544220317	197	.0202193022
48	.3865376086	98	.1436094991	148	.0533549330	198	.0198228453
49	.3789584398	99	.1407936265	149	.0523087579	199	.0194341620
50	.3715278821	100	.1380329672	150	.0512830960	200	.0190531000

2 per cent. *Example:* The present value of 440 due at the end of 60 years at 2 per cent. per ann. (interest convertible yearly) = $440 \times .3047823 = 134.1042$.

4 per cent. Substituting half-years for years the above Table supplies the present value of 1 at 4 per cent. per ann. (interest convertible half-yearly) up to a period of 100 years. *Example:* The present value of 500,000 due at the end of 80 years or 160 half-years = $500,000 \times .0420700006 = 21,035.0003$.

8 per cent. Substituting quarter-years for years the above Table also supplies the present value of 1 at 8 per cent. per ann. (interest convertible quarterly) up to a period of 50 years. *Example:* The present value of 6,000,000 due at the end of 50 years or 200 quarter-years = $6,000,000 \times .0190531000 = 114,318.6000$.

PRESENT VALUE OF 1

(i.e., the present value of 1 due at the end of a period).

2½ per cent.				2¼ per cent.			
Years.	Present Value.	Years.	Present Value.	Years.	Present Value.	Years.	Present Value.
1	·9791921665	51	·3421877463	1	·9779951100	51	·3214925026
2	·9588172989	52	·3350675606	2	·9564744352	52	·3144180954
3	·9388663881	53	·3280955306	3	·9354273205	53	·3074993598
4	·9193306126	54	·3212685734	4	·9148433453	54	·3007328703
5	·9002013342	55	·3145836704	5	·8947123181	55	·2941152765
6	·8814700947	56	·3080378658	6	·8750242720	56	·2876433022
7	·8631286117	57	·3016282651	7	·8557694591	57	·2813137430
8	·8451687753	58	·2953520344	8	·8369383464	58	·2751234651
9	·8275826441	59	·2892063984	9	·8185216101	59	·2690694035
10	·8103624422	60	·2831886398	10	·8005101322	60	·2631485609
11	·7935005554	61	·2772960978	11	·7828949948	61	·2573580057
12	·7769895279	62	·2715261667	12	·7656674765	62	·2516948711
13	·7608220591	63	·2658762954	13	·7488190480	63	·2461563532
14	·7449910004	64	·2603439857	14	·7323413672	64	·2407397097
15	·7294893517	65	·2549267914	15	·7162262760	65	·2354422589
16	·7143102587	66	·2496223172	16	·7004657956	66	·2302613779
17	·6994470097	67	·2444282176	17	·6850521228	67	·2251945016
18	·6848930328	68	·2393421959	18	·6699776262	68	·2202391214
19	·6706418926	69	·2343620033	19	·6552348423	69	·2153927837
20	·6566872877	70	·2294854378	20	·6408164717	70	·2106530892
21	·6430230479	71	·2247103430	21	·6267153757	71	·2060176912
22	·6296431314	72	·2200346076	22	·6129245728	72	·2014842946
23	·6165416219	73	·2154561641	23	·5994372350	73	·1970506548
24	·6037127265	74	·2109729881	24	·5862466846	74	·1927145768
25	·5911507726	75	·2065830973	25	·5733463908	75	·1884739138
26	·5788502057	76	·2022845506	26	·5607299666	76	·1843265660
27	·5668055870	77	·1980754473	27	·5483911654	77	·1802704802
28	·5550115907	78	·1939539264	28	·5363238781	78	·1763036482
29	·5434630019	79	·1899181654	29	·5245221302	79	·1724241058
30	·5321547142	80	·1859663798	30	·5129800784	80	·1686299323
31	·5210817275	81	·1820968223	31	·5016920082	81	·1649192492
32	·5102391456	82	·1783077820	32	·4906523308	82	·1612902193
33	·4996221744	83	·1745975833	33	·4798555802	83	·1577410457
34	·4892261194	84	·1709645859	34	·4692964110	84	·1542699714
35	·4790463887	85	·1674071832	35	·4589695951	85	·1508752776
36	·4690784663	86	·1639238024	36	·4488700197	86	·1475552837
37	·4593179597	87	·1605129032	37	·4389926843	87	·1443083460
38	·4497605480	88	·1571729775	38	·4293326985	88	·1411328567
39	·4404020054	89	·1539025483	39	·4198852798	89	·1380272437
40	·4312381938	90	·1507001697	40	·4106457504	90	·1349899694
41	·4222650613	91	·1475644257	41	·4016095358	91	·1320195300
42	·4134786402	92	·1444939296	42	·3927721622	92	·1291144547
43	·4048750454	93	·1414873240	43	·3841292540	93	·1262733054
44	·3964504729	94	·1385432793	44	·3756765320	94	·1234946752
45	·3882011974	95	·1356604938	45	·3674098112	95	·1207771884
46	·3801235715	96	·1328376929	46	·3593249988	96	·1181194997
47	·3722140235	97	·1300736283	47	·3514180917	97	·1155202931
48	·3644690561	98	·1273670779	48	·3436851753	98	·1129782818
49	·3568852447	99	·1247168449	49	·3361224208	99	·1104922071
50	·3491592359	100	·1221217576	50	·3287260839	100	·1080608382

2½ per cent. *Example:* The present value of 125 due at the end of 58 years at 2½ per cent. per ann. (interest convertible yearly) = 125 x ·2953520 = 36·9190.

4¼ per cent. Substituting half-years for years the above Table supplies the present value of 1 at 4¼ per cent. per ann. (interest convertible half-yearly) up to a period of 50 years.

Example: The present value of 37,500 due at the end of 25 years or 50 half-years = 37,500 x ·349459236 = 13,104·7213.

2¼ per cent. *Example:* The present value of 240 due at the end of 80 years at 2¼ per cent. per ann. (interest convertible yearly) = 240 x ·1686299 = 40·4712.

4½ per cent. Substituting half-years for years the above Table supplies the present value of 1 at 4½ per cent. per ann. (interest convertible half-yearly) up to a period of 50 years.

Example: The present value of 44,000 due at the end of 37½ years or 75 half-years = 44,000 x ·188473914 = 8,292·8522.

PRESENT VALUE OF 1

(i.e., the present value of 1 due at the end of a period).

2 $\frac{3}{8}$ per cent.				2 $\frac{1}{2}$ per cent.			
Years.	Present Value.	Years.	Present Value.	Years.	Present Value.	Years.	Present Value.
1	.9768009768	51	.3020719136	1	.9756097561	51	.2838460566
2	.9541401483	52	.2950641403	2	.9518143962	52	.2769229820
3	.9320050288	53	.2882189404	3	.9285994109	53	.2701687629
4	.9103834226	54	.2815325426	4	.9059506448	54	.2635792809
5	.8892634164	55	.2750012626	5	.8838542876	55	.2571505180
6	.8686333738	56	.2686215019	6	.8622968660	56	.2508785541
7	.8484819280	57	.2623897454	7	.8412652351	57	.2447595650
8	.8287979761	58	.2563025596	8	.8207465708	58	.2387898195
9	.8095706726	59	.2503565906	9	.8007283618	59	.2329656776
10	.7907894238	60	.2445485623	10	.7811984017	60	.2272835879
11	.7724438816	61	.2388752745	11	.7621447822	61	.2217400857
12	.7545239381	62	.2333336015	12	.7435558850	62	.2163317910
13	.7370197197	63	.2279204898	13	.7254203757	63	.2110554058
14	.7199215821	64	.2226329571	14	.7077271958	64	.2059077130
15	.7032201047	65	.2174680900	15	.6904655568	65	.2008855736
16	.6869060851	66	.2124230427	16	.6736249335	66	.1959859255
17	.6709705349	67	.2074950356	17	.6571950571	67	.1912057810
18	.6554046739	68	.2026813535	18	.6411639093	68	.1865422253
19	.6401999257	69	.1979793440	19	.6255277164	69	.1819924150
20	.6253479128	70	.1933834166	20	.6102709429	70	.1775535756
21	.6108404520	71	.1889000407	21	.5953862857	71	.1732230006
22	.5966695502	72	.1845177442	22	.5808646690	72	.1689980493
23	.5828273995	73	.1802371128	23	.5666972380	73	.1648761457
24	.5693063731	74	.1760557879	24	.5528753542	74	.1608547763
25	.5560990214	75	.1719714656	25	.5393905894	75	.1569314891
26	.5431980673	76	.1679818955	26	.5262347214	76	.1531038918
27	.5305964027	77	.1640848796	27	.5133997282	77	.1493696505
28	.5182870844	78	.1602782707	28	.5008777836	78	.1457264883
29	.5062633303	79	.1565599714	29	.4886612523	79	.1421721837
30	.4945185156	80	.1529279330	30	.4767426852	80	.1387045695
31	.4830461691	81	.1493801543	31	.4651148148	81	.1353215312
32	.4718399698	82	.1459146807	32	.4537705510	82	.1320210060
33	.4608937434	83	.1425296026	33	.4427029766	83	.1288009815
34	.4502014587	84	.1392230550	34	.4319053430	84	.1256594941
35	.4397572247	85	.1359932161	35	.4213710664	85	.1225946284
36	.4295552863	86	.1328333064	36	.4110937233	86	.1196045155
37	.4195900235	87	.1297565874	37	.4010670471	87	.1166873322
38	.4098559449	88	.1267463613	38	.3912849240	88	.1138412997
39	.4003476873	89	.1238059696	39	.3817413893	89	.1110646827
40	.3910600120	90	.1209337920	40	.3724306237	90	.1083557880
41	.3819878017	91	.1181282462	41	.3633469500	91	.1057129639
42	.3731260578	92	.1153877862	42	.3544848292	92	.1031345989
43	.3644698978	93	.1127109023	43	.3458388578	93	.1006191209
44	.3560145521	94	.1100961195	44	.3374037637	94	.0981649960
45	.3477553623	95	.1075419970	45	.3291744036	95	.0957707278
46	.3396877776	96	.1050471278	46	.3211457596	96	.0934348564
47	.3318073529	97	.1026101370	47	.3133129362	97	.0911559574
48	.3241097465	98	.1002296820	48	.3056711573	98	.0889326414
49	.3165907169	99	.0979044513	49	.2982157632	99	.0867635526
50	.3092461216	100	.0956331637	50	.2909422080	100	.0846473684

2 $\frac{3}{8}$ per cent. Example: The present value of 525 due at the end of 15 years at 2 $\frac{3}{8}$ per cent. per ann. (interest convertible yearly) = $525 \times .7032201 = 369.1906$.

4 $\frac{3}{4}$ per cent. Substituting half-years for years the above Table supplies the present value of 1 at 4 $\frac{3}{4}$ per cent. per ann. (interest convertible half-yearly) up to a period of 50 years.

Example: The present value of 62,500 due at the end of 3 $\frac{1}{2}$ years or 69 half-years = $62,500 \times .197979344 = 12,373.7090$.

2 $\frac{1}{2}$ per cent. Example: The present value of 750 due at the end of 80 years at 2 $\frac{1}{2}$ per cent. per ann. (interest convertible yearly) = $750 \times .1387046 = 104.0284$.

5 per cent. Substituting half-years for years the above Table supplies the present value of 1 at 5 per cent. per ann. (interest convertible half-yearly) up to a period of 50 years.

Example: The present value of 87,500 due at the end of 50 years or 100 half-years = $87,500 \times .084647368 = 7406.6447$.

PRESENT VALUE OF 1

(i.e., the present value of 1 due at the end of a period).

2½ per cent.				2¾ per cent.			
Years.	Present Value.	Years.	Present Value.	Years.	Present Value.	Years.	Present Value.
1	·9744214373	51	·2667401085	1	·9732360097	51	·2506840151
2	·9494971374	52	·2599172799	2	·9471883306	52	·2439747106
3	·9252103653	53	·2532689695	3	·9218377914	53	·2374449738
4	·9015448140	54	·2467907132	4	·8971657337	54	·2310899988
5	·8784845934	55	·2404781615	5	·8731539987	55	·2249051084
6	·8560142201	56	·2343270758	6	·8497849136	56	·2188857502
7	·8341186067	57	·2283333260	7	·8270412785	57	·2130274941
8	·8127830516	58	·2224928877	8	·8049063537	58	·2073260284
9	·7919932293	59	·2168018394	9	·7833628479	59	·2017771566
10	·7717351808	60	·2112563599	10	·7623979055	60	·1963767947
11	·7519953041	61	·2058527259	11	·7419930954	61	·1911209681
12	·7327603450	62	·2005873090	12	·7221343994	62	·1860058083
13	·7140173886	63	·1954565739	13	·7028072014	63	·1810275507
14	·6957538500	64	·1904570757	14	·6839972763	64	·1761825311
15	·6779574665	65	·1855854574	15	·6656907798	65	·1714671835
16	·6606162889	66	·1808384482	16	·6478742383	66	·1668780375
17	·6437186737	67	·1762128606	17	·6305345385	67	·1624117153
18	·6272532753	68	·1717055889	18	·6136589182	68	·1580649298
19	·6112093080	69	·1673136067	19	·5972349569	69	·1538344815
20	·5955751893	70	·1630339651	20	·5812505663	70	·1497172570
21	·5803412320	71	·1588637906	21	·5656939818	71	·1457102258
22	·5654969374	72	·1548002832	22	·5505537536	72	·1418104387
23	·5510323385	73	·1508407144	23	·5358187383	73	·1380150255
24	·5369377232	74	·1469824258	24	·5214780908	74	·1343211927
25	·5232036280	75	·1432282666	25	·5075212562	75	·1307262216
26	·5098208312	76	·1395593925	26	·4939379623	76	·1272274663
27	·4967803471	77	·1359896638	27	·4807182115	77	·1238223516
28	·4840734198	78	·1325112437	28	·4678522739	78	·1205083714
29	·4716915175	79	·1291217965	29	·4553306802	79	·1172830865
30	·4596263264	80	·1258190465	30	·4431442143	80	·1141441231
31	·4478697456	81	·1226007762	31	·4312839069	81	·1110891709
32	·4364138812	82	·1194648245	32	·4197410286	82	·1081159814
33	·4252510414	83	·1164090860	33	·4085070838	83	·1052223664
34	·4143737309	84	·1134315089	34	·3975738042	84	·1024061960
35	·4037474646	85	·1105300939	35	·3869331428	85	·9996633975
36	·3934466713	86	·1077028930	36	·3765772679	86	·9699979538
37	·3833828710	87	·1049480078	37	·3664985576	87	·944019015
38	·3735764882	88	·1022635886	38	·3566895937	88	·918753299
39	·3640209385	89	·996478330	39	·3471431569	89	·894163795
40	·3547098061	90	·970989846	40	·3378522208	90	·870232404
41	·3456368391	91	·946153322	41	·3288099473	91	·846941512
42	·3367959455	92	·921952080	42	·3200096811	92	·824273978
43	·3281811893	93	·898369870	43	·3114449451	93	·802213117
44	·3197867862	94	·875390860	44	·3031094356	94	·780742693
45	·3116070998	95	·852999620	45	·2949970176	95	·759846903
46	·3036366380	96	·831181116	46	·2871017203	96	·739510368
47	·2958700492	97	·809920698	47	·2794177327	97	·719718120
48	·2883021186	98	·789204090	48	·2719393992	98	·700455591
49	·2809277648	99	·769017384	49	·2646612157	99	·681708605
50	·2737420364	100	·749347025	50	·2575778255	100	·663463362

2½ per cent. Example: The present value of 930 due at the end of 35 years at 2½ per cent. per ann. (interest convertible yearly) = $930 \times .4037746 = 375.5104$.

5½ per cent. Substituting half-years for years the above Table supplies the present value of 1 at 5½ per cent. per ann. (interest convertible half-yearly) up to a period of 50 years.

Example: The present value of 150,000 due at the end of 49½ years or 99 half-years = $150,000 \times .0769017384 = 11,535.2608$.

2¾ per cent. Example: The present value of 280 due at the end of 58 years at 2¾ per cent. per ann. (interest convertible yearly) = $280 \times .2073260 = 58.0513$.

5¾ per cent. Substituting half-years for years the above Table supplies the present value of 1 at 5¾ per cent. per ann. (interest convertible half-yearly) up to a period of 50 years.

Example: The present value of 360,000 due at the end of 40 years or 80 half-years = $360,000 \times .1141441231 = 41,091.8843$.

PRESENT VALUE OF 1

(i.e., the present value of 1 due at the end of a period).

2½ per cent.				3 per cent.			
Years.	Present Value.	Years.	Present Value.	Years.	Present Value.	Years.	Present Value.
1	·9720534629	51	·2356121817	1	·9708737864	51	·2214631843
2	·9448879348	52	·2290276371	2	·9425959091	52	·2150128003
3	·9184815891	53	·2226271078	3	·9151416594	53	·2087502915
4	·8928132094	54	·2164054511	4	·8884870479	54	·2026701859
5	·8678621719	55	·2103576681	5	·8626087844	55	·1967671708
6	·8436084296	56	·2044788998	6	·8374842567	56	·1910360882
7	·8200324953	57	·1987644226	7	·8130915113	57	·1854719303
8	·7971154268	58	·1932096453	8	·7894092343	58	·1800698352
9	·7748388110	59	·1878101048	9	·7664167323	59	·1748250827
10	·7531847494	60	·1825614627	10	·7440939149	60	·1697330900
11	·7321358439	61	·1774595021	11	·7224212766	61	·1647894078
12	·7116751824	62	·1725001235	12	·7013798802	62	·1599897163
13	·6917863256	63	·1676793424	13	·6809513400	63	·1553298216
14	·6724532934	64	·1629932855	14	·6611178058	64	·1508056521
15	·6536605525	65	·1584381876	15	·6418619474	65	·1464132545
16	·6353930036	66	·1540103889	16	·6231669392	66	·1421487907
17	·6176359695	67	·1497063318	17	·6050164458	67	·1380085347
18	·6003751830	68	·1455225583	18	·5873946076	68	·1339888686
19	·5835967757	69	·1414557067	19	·5702860268	69	·1300862802
20	·5672872668	70	·1375025096	20	·5536757542	70	·1262973594
21	·5514335522	71	·1336597906	21	·5375492759	71	·1226187956
22	·5360228940	72	·1299244623	22	·5218925009	72	·1190473743
23	·5210429103	73	·1262935235	23	·5066917484	73	·1155799751
24	·5064815653	74	·1227640569	24	·4919337363	74	·1122135680
25	·4923271595	75	·1193332266	25	·4776055693	75	·1089452117
26	·4785683203	76	·1159982762	26	·4636947274	76	·1057720502
27	·4651939930	77	·1127565260	27	·4501890558	77	·1026913109
28	·4521934318	78	·1096053716	28	·4370767532	78	·997003018
29	·4395561913	79	·1065422810	29	·4243463623	79	·9697964095
30	·4272721179	80	·1035647932	30	·4119867595	80	·9393770966
31	·4153313418	81	·1006705159	31	·3999871452	81	·912398996
32	·4037242691	82	·978571236	32	·3883370341	82	·885824268
33	·3924415738	83	·951223559	33	·3770262467	83	·860023561
34	·3814741909	84	·924640154	34	·3660448997	84	·834974332
35	·3708133082	85	·898799664	35	·3553833978	85	·810654691
36	·3604503604	86	·873681326	36	·3450324251	86	·787043389
37	·3503770210	87	·849264958	37	·3349829369	87	·764119795
38	·3405851966	88	·825530943	38	·3252261524	88	·741863879
39	·3310670198	89	·802460212	39	·3157535460	89	·720256193
40	·3218148431	90	·780034228	40	·3065568408	90	·699277857
41	·3128212326	91	·758234973	41	·2976280007	91	·678910541
42	·3040789625	92	·737044931	42	·2889592240	92	·659136448
43	·2955810085	93	·716447078	43	·2805429360	93	·639938299
44	·2873205429	94	·696424863	44	·2723717825	94	·621299319
45	·2792909287	95	·676962200	45	·2644386238	95	·603203223
46	·2714857144	96	·658043450	46	·2567365279	96	·585634197
47	·2638986288	97	·639653415	47	·2492587650	97	·568576890
48	·2565235760	98	·621777317	48	·2419988009	98	·552016398
49	·2493546304	99	·604400794	49	·2349502922	99	·535938250
50	·2423860319	100	·587509885	50	·2281070798	100	·520328399

2½ per cent. Example: The present value of 420 due at the end of 68 years at 2½ per cent. per ann. (interest convertible yearly) = $420 \times .1455226 = 61.1195$.

5½ per cent. Substituting half-years for years the above Table supplies the present value of 1 at 5½ per cent. per ann. (interest convertible half-yearly) up to a period of 50 years.

Example: The present value of 54,000 due at the end of 28½ years or 57 half-years = $54,000 \times .198764423 = 10,733.2788$.

3 per cent. Example: The present value of 630 due at the end of 30 years at 3 per cent. per ann. (interest convertible yearly) = $630 \times .4119868 = 259.5517$.

6 per cent. Substituting half-years for years the above Table supplies the present value of 1 at 6 per cent. per ann. (interest convertible half-yearly) up to a period of 50 years.

Example: The present value of 720,000 due at the end of 50 years or 100 half-years = $720,000 \times .0520328399 = 37,463.6447$.

PRESENT VALUE OF 1

(i.e., the present value of 1 due at the end of a period).

3½ per cent.				3¼ per cent.			
Years.	Present Value.	Years.	Present Value.	Years.	Present Value.	Years.	Present Value.
1	·9696969697	51	·2081794997	1	·9685230024	51	·1957072540
2	·9403122130	52	·2018710300	2	·9380368062	52	·1895469772
3	·9118179036	53	·1957537261	3	·9085102239	53	·1835806075
4	·8841870580	54	·1898217950	4	·8799130498	54	·1778020411
5	·8573935108	55	·1840696194	5	·8522160289	55	·1722053667
6	·8314118892	56	·1784917521	6	·8253908270	56	·1667848588
7	·8062175896	57	·1730829112	7	·7994100019	57	·1615349722
8	·7817867535	58	·1678379745	8	·7742469752	58	·1564503363
9	·7580962458	59	·1627519752	9	·7498760051	59	·1515257494
10	·7351236323	60	·1578200972	10	·7262721599	60	·1467561738
11	·7128471586	61	·1530376700	11	·7034112929	61	·1421367300
12	·6912457296	62	·1484001649	12	·6812700173	62	·1376626925
13	·6702988893	63	·1439031902	13	·6598256826	63	·1333294843
14	·6499868017	64	·1395424874	14	·6390563512	64	·1291326724
15	·6302902320	65	·1353139272	15	·6189407760	65	·1250679636
16	·6111905280	66	·1312135052	16	·5994583787	66	·1211311996
17	·5926696029	67	·1272373383	17	·5805892287	67	·1173183532
18	·5747099180	68	·1233816614	18	·5623140230	68	·1136255236
19	·5572944659	69	·1196428232	19	·5446140659	69	·1100489333
20	·5404067548	70	·1160172831	20	·5274712502	70	·1065849233
21	·5240307925	71	·1125016079	21	·5108680390	71	·1032299499
22	·5081510716	72	·1090924682	22	·4947874469	72	·0999805810
23	·4927525542	73	·1057866359	23	·4792130237	73	·0968334925
24	·4778206587	74	·1025809802	24	·4641288365	74	·0937854649
25	·4633412448	75	·0994724657	25	·4495194542	75	·0908333801
26	·4493006010	76	·0964581485	26	·4353699314	76	·0879742180
27	·4356854312	77	·0935351743	27	·4216657932	77	·0852050537
28	·4224828424	78	·0907007751	28	·4083930200	78	·0825230545
29	·4096803320	79	·0879522668	29	·3955380339	79	·0799254765
30	·3972657765	80	·0852870466	30	·3830876842	80	·0774096625
31	·3852274197	81	·0827025906	31	·3710292341	81	·0749730387
32	·3735538615	82	·0801964515	32	·3593503478	82	·0726131125
33	·3622340475	83	·0777662560	33	·3480390777	83	·0703274698
34	·3512572582	84	·0754097028	34	·3370838525	84	·0681137722
35	·3406130988	85	·0731245603	35	·3264734649	85	·0659697551
36	·3302914898	86	·0709086645	36	·3161970605	86	·0638932253
37	·3202826368	87	·0687599171	37	·3062441264	87	·0618820584
38	·3105771217	88	·0666762833	38	·2966044807	88	·0599341970
39	·3011656938	89	·0646557898	39	·2872682622	89	·0580476484
40	·2920394606	90	·0626965235	40	·2782259198	90	·0562204827
41	·2831897800	91	·0607966288	41	·2694682032	91	·0544508307
42	·2746082715	92	·0589543067	42	·2609861532	92	·0527368821
43	·2662868088	93	·0571678126	43	·2527710927	93	·0510768834
44	·2582175115	94	·0554354546	44	·2448146176	94	·0494691364
45	·2503927384	95	·0537555924	45	·2371085885	95	·0479119966
46	·2428050797	96	·0521266350	46	·2296451221	96	·0464038708
47	·2354473500	97	·0505474040	47	·2224165831	97	·0449432162
48	·2283125818	98	·0490153115	48	·2154155769	98	·0435285387
49	·2213940187	99	·0475299991	49	·2086349413	99	·0421583910
50	·2146851091	100	·0460896961	50	·2020677397	100	·0408313714

3½ per cent. *Example:* The present value of 420 due at the end of 28 years at 3½ per cent. per ann. (interest convertible yearly) = $420 \times .4224828 = 177.4428$.

6¼ per cent. Substituting half-years for years the above Table supplies the present value of 1 at 6¼ per cent. per ann. (interest convertible half-yearly) up to a period of 50 years.

Example: The present value of 56,000 due at the end of 45 years or 90 half-years = $56,000 \times .062696523 = 3,511.0053$.

3¼ per cent. *Example:* The present value of 640 due at the end of 80 years at 3¼ per cent. per ann. (interest convertible yearly) = $640 \times .0774697 = 49.5422$.

6½ per cent. Substituting half-years for years the above Table supplies the present value of 1 at 6½ per cent. per ann. (interest convertible half-yearly) up to a period of 50 years.

Example: The present value of 770,000 due at the end of 48½ years or 97 half-years = $770,000 \times .0449432162 = 34,606.2765$.

PRESENT VALUE OF 1

(i.e., the present value of 1 due at the end of a period).

$3\frac{3}{8}$ per cent.				$3\frac{1}{2}$ per cent.			
Years.	Present Value.	Years.	Present Value.	Years.	Present Value.	Years.	Present Value.
1	.9673518742	51	.1839959863	1	.9661835749	51	.1729984295
2	.9357696486	52	.1779888622	2	.9335107004	52	.1671482411
3	.9052185234	53	.1721778595	3	.9019427057	53	.1614958851
4	.8756648353	54	.1665565750	4	.8714422277	54	.1560346716
5	.8470760196	55	.1611188150	5	.8419731669	55	.1507581368
6	.8194205752	56	.1558585877	6	.8135006443	56	.1456600355
7	.7926680292	57	.1507700969	7	.7859909607	57	.1407343339
8	.7667889037	58	.1458477358	8	.7594115562	58	.1359752018
9	.7417546831	59	.1410860806	9	.7337309722	59	.1313770066
10	.7175377830	60	.1364798845	10	.7089188137	60	.1269343059
11	.6941115192	61	.1320240721	11	.6840457137	61	.1226418414
12	.6714500790	62	.1277137336	12	.6617832983	62	.1184945328
13	.6495284924	63	.1235441195	13	.6394041529	63	.1144874713
14	.6283226045	64	.1195106356	14	.6177817903	64	.1106159143
15	.6078090491	65	.1156088373	15	.5968906186	65	.1068752795
16	.5879652228	66	.1118344255	16	.5767059117	66	.1032611396
17	.5687692603	67	.1081832411	17	.5572037794	67	.0997692170
18	.5502000100	68	.1046512610	18	.5383611396	68	.0963953788
19	.5322370108	69	.1012345935	19	.5201556904	69	.0931356316
20	.5148604700	70	.0979294738	20	.5025658844	70	.0899861175
21	.4980512406	71	.0947322600	21	.4855709028	71	.0869431087
22	.4817908011	72	.0916394292	22	.4691506308	72	.0840030036
23	.4660612344	73	.0886475736	23	.4532856336	73	.0811623223
24	.4508452086	74	.0857533965	24	.4379571339	74	.0784177027
25	.4361259575	75	.0829537088	25	.4231469893	75	.0757658963
26	.4218872624	76	.0802454257	26	.4088376708	76	.0732037646
27	.4081134340	77	.0776255630	27	.3950122423	77	.0707282750
28	.3947892953	78	.0750912338	28	.3816543404	78	.0683364976
29	.3819001648	79	.0726396458	29	.3687481550	79	.0660256015
30	.3694318402	80	.0702680975	30	.3562784106	80	.0637928517
31	.3573705830	81	.0679739758	31	.3442303484	81	.0616356055
32	.3457031032	82	.0657547529	32	.3325897086	82	.0595513097
33	.3344165449	83	.0636079835	33	.3213427136	83	.0575374973
34	.3234984714	84	.0615313020	34	.3104760518	84	.0555917848
35	.3129368527	85	.0595224203	35	.2999768617	85	.05371118694
36	.3027200510	86	.0575791249	36	.2898327166	86	.0518955260
37	.2928368087	87	.0556992744	37	.2800316102	87	.0501406018
38	.2832762357	88	.0538807974	38	.2705619422	88	.0484450288
39	.2740277975	89	.0521216904	39	.2614125046	89	.0468067911
40	.2650813035	90	.0504200149	40	.2525724682	90	.0452239527
41	.2564268958	91	.0487738959	41	.2440313702	91	.0436946403
42	.2480550383	92	.0471815196	42	.2357791017	92	.0422170438
43	.2399565062	93	.0456411314	43	.2278058953	93	.0407894143
44	.2321223760	94	.0441510340	44	.2201023143	94	.0394100621
45	.2245440155	95	.0427095855	45	.2126592409	95	.0380773547
46	.2172130742	96	.0413151976	46	.2054678656	96	.0367897147
47	.2101214745	97	.0399666338	47	.1985196769	97	.0355456181
48	.2032614021	98	.0386615079	48	.1918064511	98	.0343435923
49	.1966252983	99	.0373992822	49	.1853202426	99	.0331822148
50	.1902058508	100	.0361782637	50	.1790533745	100	.0320601109

$3\frac{3}{8}$ per cent. *Example:* The present value of 810 due at the end of 59 years at $3\frac{3}{8}$ per cent. per ann. (interest convertible yearly) = $810 \times .1410861 = 114.2797$.

$6\frac{3}{4}$ per cent. Substituting half-years for years the above Table supplies the present value of 1 at $6\frac{3}{4}$ per cent. per ann. (interest convertible half-yearly) up to a period of 50 years.

Example: The present value of 90,000 due at the end of 22½ years or 45 half-years = $90,000 \times .224544015 = 20,208.9613$.

$3\frac{1}{2}$ per cent. *Example:* The present value of 120 due at the end of 60 years at $3\frac{1}{2}$ per cent. per ann. (interest convertible yearly) = $120 \times .1269343 = 15.2321$.

7 per cent. Substituting half-years for years the above Table supplies the present value of 1 at 7 per cent. per ann. (interest convertible half-yearly) up to a period of 50 years.

Example: The present value of 2,500,000 due at the end of 50 years or 100 half-years = $2,500,000 \times .0320601109 = 80,150.2772$.

PRESENT VALUE OF 1

(i.e., the present value of 1 due at the end of a period).

3 $\frac{5}{8}$ per cent.				3 $\frac{3}{4}$ per cent.			
Years.	Present Value.	Years.	Present Value.	Years	Present Value.	Years.	Present Value.
1	.9650180941	51	.1626703041	1	.9638554217	51	.1529701263
2	.9312599219	52	.1569797868	2	.9290172739	52	.1474410856
3	.8986826750	53	.1514883347	3	.8954383363	53	.1421118898
4	.8672450422	54	.1461889840	4	.8630730952	54	.1369753154
5	.8369071577	55	.1410750147	5	.8318776822	55	.1320244004
6	.8076305503	56	.1361399418	6	.8018098141	56	.1272524341
7	.7793780943	57	.1313775072	7	.7728287365	57	.1226529486
8	.7521139632	58	.1267816716	8	.7448951677	58	.1182197095
9	.7258035833	59	.1223466071	9	.7179712460	59	.1139467079
10	.7004135906	60	.1180666896	10	.6920204781	60	.1098281522
11	.6759117883	61	.1139364918	11	.6670076897	61	.1058584600
12	.6522671057	62	.1099507761	12	.6428989780	62	.1020322506
13	.6294495592	63	.1061044884	13	.6196616656	63	.0983443379
14	.6074302139	64	.1023927512	14	.5972642560	64	.0947897233
15	.5861811473	65	.0988108576	15	.5756763913	65	.0913635887
16	.5656754136	66	.0953542655	16	.5548688109	66	.0880612903
17	.5458870095	67	.0920185915	17	.5348133117	67	.0848783521
18	.5267908415	68	.0887996058	18	.5154827101	68	.0818104599
19	.5083626939	69	.0856932264	19	.4968508049	69	.0788534553
20	.4905791979	70	.0826955140	20	.4788923421	70	.0760033304
21	.4734178026	71	.0798026673	21	.4615829803	71	.0732562221
22	.4568567456	72	.0770110179	22	.4448992581	72	.0706084068
23	.4408750259	73	.0743170257	23	.4288185620	73	.0680562957
24	.4254523772	74	.0717172745	24	.4133190959	74	.0655964296
25	.4105692422	75	.0692084676	25	.3983798515	75	.0632254743
26	.3962067476	76	.0667874235	26	.3839805798	76	.0609402162
27	.3823466804	77	.0644510721	27	.3701017636	77	.0587375578
28	.3689714648	78	.0621964508	28	.3567245915	78	.0566145135
29	.3560641397	79	.0600207004	29	.3438309315	79	.0545682058
30	.3436083375	80	.0579210619	30	.3314033075	80	.0525958610
31	.3315882630	81	.0558948727	31	.3194248747	81	.0506948058
32	.3199886736	82	.0539395636	32	.3078793973	82	.0488624634
33	.3087948599	83	.0520326548	33	.2967512263	83	.0470963503
34	.2979926271	84	.0502317538	34	.2860252784	84	.0453940726
35	.2875682771	85	.0484745513	35	.2756870153	85	.0437533230
36	.2775085907	86	.0467788191	36	.2657224244	86	.0421718776
37	.2678008113	87	.0451424068	37	.2561179994	87	.0406475928
38	.2584326285	88	.0435632394	38	.2468607223	88	.0391784027
39	.2493921626	89	.0420393143	39	.2379380456	89	.0377623159
40	.2406679494	90	.0405686989	40	.2293378753	90	.0363974129
41	.2322489259	91	.0391495285	41	.2210485545	91	.0350818438
42	.2241244158	92	.0377800034	42	.2130588477	92	.0338138253
43	.2162841166	93	.0364583869	43	.2053579255	93	.0325916389
44	.2087180860	94	.0351830030	44	.1979353499	94	.0314136278
45	.2014167295	95	.0339522345	45	.1907810601	95	.0302781955
46	.1943707884	96	.0327645206	46	.1838853591	96	.0291838029
47	.1875713278	97	.0316183553	47	.1772389004	97	.0281289666
48	.1810097253	98	.0305122849	48	.1708326751	98	.0271122570
49	.1746776601	99	.0294449071	49	.1646580001	99	.0261322959
50	.1685671026	100	.0284148681	50	.1587065061	100	.0251877551

3 $\frac{5}{8}$ per cent. *Example:* The present value of 375 due at the end of 47 years at 3 $\frac{5}{8}$ per cent. per ann. (interest convertible yearly) = $375 \times .187513 = 70.3392$.

7 $\frac{1}{2}$ per cent. Substituting half-years for years the above Table supplies the present value of 1 at 7 $\frac{1}{2}$ per cent. per ann. (interest convertible half-yearly) up to a period of 50 years.

Example: The present value of 48,400 due at the end of 33 $\frac{1}{2}$ years or 67 half-years = $48,400 \times .092018591 = 4,453.6998$.

3 $\frac{3}{4}$ per cent. *Example:* The present value of 525 due at the end of 55 years at 3 $\frac{3}{4}$ per cent. per ann. (interest convertible yearly) = $525 \times .1320244 = 69.3128$.

7 $\frac{1}{2}$ per cent. Substituting half-years for years the above Table supplies the present value of 1 at 7 $\frac{1}{2}$ per cent. per ann. (interest convertible half-yearly) up to a period of 50 years.

Example: The present value of 62,460 due at the end of 45 years or 90 half-years = $62,460 \times .036397413 = 2,273.3824$.

PRESENT VALUE OF 1

(i.e., the present value of 1 due at the end of a period).

3½ per cent.				4 per cent.			
Years.	Present Value.	Years.	Present Value.	Years.	Present Value.	Years.	Present Value.
1	.9626955475	51	.1438590287	1	.9615384615	51	.1353005917
2	.9267827172	52	.1384924464	2	.9245562130	52	.1300967228
3	.8922095954	53	.1333260615	3	.8889963587	53	.1250930026
4	.8589262050	54	.1283524058	4	.8548041910	54	.1202817333
5	.8268844332	55	.1235642895	5	.8219271068	55	.1156555128
6	.7960379622	56	.1189547914	6	.7903145257	56	.1112072239
7	.7663422018	57	.1145172480	7	.7599178132	57	.1069300229
8	.7377542256	58	.1102452448	8	.7306902050	58	.1028173297
9	.7102327082	59	.1061326063	9	.7025867356	59	.0988628171
10	.6837378659	60	.1021733875	10	.6755641688	60	.0950604010
11	.6582313991	61	.0983618652	11	.6495809316	61	.0914042318
12	.6336764372	62	.0946925297	12	.6245970496	62	.0878886844
13	.6100374847	63	.0911600767	13	.6005740861	63	.0845083504
14	.5872803703	64	.0877594000	14	.5774750828	64	.0812580292
15	.5653721977	65	.0844855836	15	.5552645027	65	.0781327204
16	.5442812974	66	.0813338952	16	.5339081757	66	.0751276157
17	.5239771816	67	.0782997788	17	.5133732459	67	.0722380921
18	.5044304997	68	.0753788484	18	.4936281210	68	.0694597039
19	.4856129961	69	.0725668817	19	.4746424240	69	.0667881768
20	.4674974692	70	.0698598139	20	.4563869462	70	.0642194008
21	.4500577321	71	.0672537318	21	.4388336021	71	.0617494238
22	.43362685748	72	.0647448682	22	.4219553867	72	.0593744460
23	.4171057279	73	.0623295963	23	.4057263333	73	.0570908135
24	.4015458271	74	.0600044249	24	.3901214743	74	.0548950130
25	.3865663798	75	.0577659926	25	.3751168023	75	.0527836663
26	.3721457327	76	.0556110639	26	.3606892329	76	.0507535253
27	.3582630399	77	.0535365236	27	.3468165701	77	.0488014666
28	.3448982334	78	.0515393729	28	.3334774713	78	.0469244871
29	.3320319936	79	.0496167248	29	.3206514147	79	.0451196992
30	.3196457219	80	.0477658001	30	.3083186680	80	.0433843261
31	.3077215132	81	.0459839231	31	.2964602577	81	.0417156982
32	.2962421307	82	.0442685180	32	.2850579401	82	.0401112483
33	.2851909802	83	.0426171052	33	.2740941731	83	.0385685080
34	.2745520868	84	.0410272974	34	.2635520896	84	.0370851038
35	.2643100716	85	.0394967964	35	.2534154707	85	.0356587537
36	.2544501291	86	.0380233902	36	.2436687219	86	.0342872631
37	.2449580063	87	.0366049484	37	.2342968479	87	.0329685222
38	.2358199820	88	.0352394208	38	.2252854307	88	.0317005022
39	.2270228467	89	.0339248335	39	.2166206064	89	.0304812521
40	.2185538837	90	.0326592862	40	.2082890447	90	.0293088962
41	.2104008507	91	.0314409494	41	.2002779276	91	.0281816310
42	.2025519622	92	.0302680620	42	.1925749303	92	.0270977221
43	.1949958722	93	.0291389285	43	.1851682023	93	.0260555020
44	.1877216579	94	.0280519168	44	.1780463483	94	.0250533673
45	.1807188042	95	.0270054554	45	.1711984118	95	.0240897763
46	.1739771882	96	.0259980316	46	.1646138575	96	.0231632464
47	.1674870645	97	.0250281893	47	.1582825553	97	.0222723523
48	.1612390512	98	.0240945264	48	.1521947647	98	.0214157234
49	.1552241167	99	.0231956933	49	.1463411199	99	.0205920417
50	.1494335660	100	.0223303907	50	.1407126153	100	.0198000401

3½ per cent. Example: The present value of 720 due at the end of 25 years at 3½ per cent. per ann. (interest convertible yearly) = $720 \times .3865664 = 278.3278$.

7½ per cent. Substituting half-years for years the above Table supplies the present value of 1 at 7½ per cent. per ann. (interest convertible half-yearly) up to a period of 50 years.

Example: The present value of 85,480 due at the end of 40½ years or 81 half-years = $85,480 \times .045983923 = 3,930.7057$.

4 per cent. Example: The present value of 96,080 due at the end of 50 years at 4 per cent. per ann. (interest convertible yearly) = $96,080 \times .140712615 = 13,519.6680$.

8 per cent. Substituting half-years for years the above Table supplies the present value of 1 at 8 per cent. per ann. (interest convertible half-yearly) up to a period of 50 years.

Example: The present value of 1,750,000 due at the end of 50 years or 100 half-years = $1,750,000 \times .0198000401 = 34,650.0701$.

PRESENT VALUE OF 1

(i.e., the present value of 1 due at the end of a period).

4¼ per cent.		4½ per cent.		4¾ per cent.		5 per cent.	
Years.	Present Value.	Years.	Present Value.	Years.	Present Value.	Years.	Present Value.
1	·9592326139	1	·9569377990	1	·9546539379	1	·9523809524
2	·9201272076	2	·9157299512	2	·9113641412	2	·9070294785
3	·8826160265	3	·8762966041	3	·8700373663	3	·8638375985
4	·8466340781	4	·8385613436	4	·8305845979	4	·8227024748
5	·8121190198	5	·8024510465	5	·7929208572	5	·7835261665
6	·7790110502	6	·7678957383	6	·7569650188	6	·7462153966
7	·7472528059	7	·7348284577	7	·7226396361	7	·7106813301
8	·7167892623	8	·7031851270	8	·6898707743	8	·6768393620
9	·6875676377	9	·6729044277	9	·6585878514	9	·6446089162
10	·6595373023	10	·6439276820	10	·6287234858	10	·6139132535
11	·6326496905	11	·6161987388	11	·6002133516	11	·5846792891
12	·6068582163	12	·5896638649	12	·5729960397	12	·5568374182
13	·5821181931	13	·5642716410	13	·5470129257	13	·5303213506
14	·5583867559	14	·5399728622	14	·5222080437	14	·5050679530
15	·5356227875	15	·5167204423	15	·4985279653	15	·4810170981
16	·5137868465	16	·4944693228	16	·4759216853	16	·4581115220
17	·4928410998	17	·4731763854	17	·4543405110	17	·4362966876
18	·4727492564	18	·4528003688	18	·4337379580	18	·4155206549
19	·4534765049	19	·4333017884	19	·4140696496	19	·3957339570
20	·4349894532	20	·4146428597	20	·3952932216	20	·3768894829
21	·4172560702	21	·3967874255	21	·3773682307	21	·3589423646
22	·4002456309	22	·3797008857	22	·3602560674	22	·3418498711
23	·3839286627	23	·3633501298	23	·3439198735	23	·3255713058
24	·3682768947	24	·3477034735	24	·3283244615	24	·3100679103
25	·3532632083	25	·3327305967	25	·3134362401	25	·2953027717
26	·3388615907	26	·3184024849	26	·2992231409	26	·2812407349
27	·3250470894	27	·3046913731	27	·2856545498	27	·2678483190
28	·3117957692	28	·2915706919	28	·2727012409	28	·2550936371
29	·2990846707	29	·2790150162	29	·2603353135	29	·2429463211
30	·2868917705	30	·2670000155	30	·2485301322	30	·2313774487
31	·2751959429	31	·2555024072	31	·2372602694	31	·2203594749
32	·2639769236	32	·2444999112	32	·2265014505	32	·2098661666
33	·2532152745	33	·2339712069	33	·2162305017	33	·1998725396
34	·2428923496	34	·2238958917	34	·2064252999	34	·1903547996
35	·2329902634	35	·2142544419	35	·1970647255	35	·1812902854
36	·2234918594	36	·2050281740	36	·1881286162	36	·1726574146
37	·2143806805	37	·1961992096	37	·1795977243	37	·1644356330
38	·2056409405	38	·1877504398	38	·1714536748	38	·1566053647
39	·1972574969	39	·1796654926	39	·1636789258	39	·1491479664
40	·1892158244	40	·1719287011	40	·1562567311	40	·1420456823
41	·1815019898	41	·1645250728	41	·1491711036	41	·1352816022
42	·1741026281	42	·1574402611	42	·1424067815	42	·1288396211
43	·1670049190	43	·1506605369	43	·1359491948	43	·1227044011
44	·1601965650	44	·1441727626	44	·1297844341	44	·1168613344
45	·1536657698	45	·1379643661	45	·1238992211	45	·1112965089
46	·1474012180	46	·1320233169	46	·1182808794	46	·1059966752
47	·1413920557	47	·1263381023	47	·1129173073	47	·1009492144
48	·1356278711	48	·1208977055	48	·1077969520	48	·961421090
49	·1300986774	49	·1156915842	49	·1029087848	49	·915639133
50	·1247948943	50	·1107096500	50	·982422766	50	·872037270

5 per cent. Example: The present value of 67,500 due at the end of 40 years at 5 per cent. per ann. (interest convertible yearly) = $67,500 \times .142045682 = 9,588.0835$.

PRESENT VALUE OF 1

(i.e., the present value of 1 due at the end of a period).

5¼ per cent.		5½ per cent.		5¾ per cent.		6 per cent.	
Years.	Present Value.	Years.	Present Value.	Years.	Present Value.	Years.	Present Value.
1	.9501187648	1	.9478672986	1	.9456264775	1	.9433962264
2	.9027256673	2	.8984524157	2	.8942094350	2	.8899964400
3	.8576965960	3	.8516136642	3	.8455881182	3	.8396192830
4	.8149136304	4	.8072167433	4	.7996105137	4	.7920936632
5	.7742647320	5	.7651343538	5	.7561328735	5	.7472581729
6	.7356434508	6	.7252458330	6	.7150192657	6	.7049605404
7	.6989486469	7	.6874368086	7	.6761411496	7	.6650571136
8	.6640842250	8	.6515988707	8	.6393769736	8	.6274123713
9	.6309588837	9	.6176292613	9	.6046117954	9	.5918984635
10	.5994858752	10	.5854305794	10	.5717369223	10	.5583947769
11	.5695827793	11	.5549105018	11	.5406495720	11	.5267875254
12	.5411712867	12	.5259815183	12	.5112525503	12	.4969692636
13	.5141769945	13	.4985606809	13	.4834539483	13	.4688390222
14	.4885292110	14	.4725693658	14	.4571668542	14	.4423009644
15	.4641607705	15	.4479330481	15	.4323090820	15	.4172650607
16	.4410078580	16	.4245810883	16	.4088029144	16	.3936462837
17	.4190098413	17	.4024465292	17	.3865748599	17	.3713644186
18	.3981091129	18	.3814659044	18	.3655554231	18	.3503437911
19	.3782509386	19	.3615790563	19	.3456788871	19	.3305130105
20	.3593833146	20	.3427289633	20	.3268831084	20	.3118047269
21	.3414568310	21	.3248615766	21	.3091093223	21	.2941554027
22	.3244245425	22	.3079256650	22	.2923019597	22	.2775050969
23	.3082418456	23	.2918726683	23	.2764084725	23	.2617972612
24	.2928663616	24	.2766565576	24	.2613791702	24	.2469785483
25	.2782578257	25	.2622337039	25	.2471670640	25	.2329986305
26	.2643779817	26	.2485627525	26	.2337277201	26	.2198100288
27	.2511904814	27	.2356045047	27	.2210191207	27	.2073679517
28	.2386607900	28	.2233218054	28	.2090015325	28	.1956301431
29	.2267560950	29	.2116794364	29	.1976373830	29	.1845567388
30	.2154452209	30	.2006440156	30	.1868911423	30	.1741101309
31	.2046985471	31	.1901839010	31	.1767292126	31	.1642548405
32	.1944879308	32	.1802691005	32	.1671198228	32	.1549573967
33	.1847866326	33	.1708711853	33	.1580329294	33	.1461862233
34	.1755692471	34	.1619632088	34	.1494401223	34	.1379115314
35	.1668116362	35	.1535196292	35	.1413145365	35	.1301052183
36	.1584908657	36	.1455162362	36	.1336307674	36	.1227407720
37	.1505851456	37	.1379300817	37	.1263647918	37	.1157931811
38	.1430737725	38	.1307394140	38	.1194938930	38	.1092388501
39	.1359370761	39	.1239236151	39	.1129965891	39	.1030555190
40	.1291563668	40	.1174631423	40	.1068525665	40	.0972221877
41	.1227138877	41	.1113394714	41	.1010426161	41	.0917190450
42	.1165927674	42	.1055350440	42	.0955485732	42	.0865274010
43	.1107769762	43	.1000332170	43	.0903532607	43	.0816296235
44	.1052512838	44	.0948182152	44	.0854404356	44	.0770090788
45	.1000012197	45	.0898750835	45	.0807947382	45	.0726500743
46	.0950130354	46	.0851896545	46	.0764016437	46	.0685378060
47	.0902736678	47	.0807484877	47	.0722474172	47	.0646583075
48	.0857707058	48	.0765388509	48	.0683190706	48	.0609984033
49	.0814923570	49	.0725486738	49	.0646043221	49	.0575456635
50	.0774274176	50	.0687665155	50	.0610915575	50	.0542883618

6 per cent. Example: The present value of 1,250,000 due at the end of 50 years at 6 per cent. per ann. (interest convertible yearly) = $1,250,000 \times .0542883618 = 67,860.4522$.

PRESENT VALUE OF 1

(i.e., the present value of 1 due at the end of a period).

6¼ per cent.		6½ per cent.		6¾ per cent.		7 per cent.	
Years.	Present Value.	Years.	Present Value.	Years.	Present Value.	Years.	Present Value.
1	.9411764706	1	.9389671362	1	.9367681499	1	.9345794393
2	.8858131488	2	.8816592828	2	.8775345666	2	.8734387283
3	.8337064930	3	.8278490918	3	.8220464324	3	.8162978769
4	.7846649346	4	.7773230909	4	.7700669156	4	.7628952120
5	.7385081737	5	.7298808365	5	.7213741599	5	.7129861795
6	.6950665164	6	.6853341188	6	.6757603371	6	.6663422238
7	.6541802508	7	.6435062148	7	.6330307607	7	.6227497419
8	.6156990595	8	.6042311876	8	.5930030546	8	.5820091046
9	.5794814678	9	.5673532278	9	.5555063743	9	.5439337426
10	.5453943226	10	.5327260355	10	.5203806785	10	.5083492921
11	.5133123037	11	.5002122399	11	.4874760454	11	.4750927964
12	.4831174623	12	.4696828544	12	.4566520332	12	.4440119592
13	.4546987880	13	.4410167647	13	.4277770803	13	.4149644479
14	.4279518005	14	.4141002485	14	.4007279440	14	.3878172410
15	.4027781652	15	.3888265244	15	.3753891748	15	.3624460196
16	.3790853319	16	.3650953281	16	.3516526227	16	.3387345978
17	.3567861947	17	.3428125147	17	.3294169768	17	.3165743905
18	.3357987715	18	.3218896851	18	.3085873319	18	.2958639163
19	.3160459026	19	.3022438358	19	.2890747840	19	.2765083330
20	.2974549672	20	.2837970289	20	.2707960506	20	.2584190028
21	.2799576162	21	.2664760835	21	.2536731153	21	.2415130867
22	.2634895211	22	.2502122850	22	.2376328949	22	.2257131652
23	.2479901375	23	.2349411126	23	.2226069273	23	.2109468833
24	.2334024823	24	.2206019837	24	.2085310794	24	.1971466199
25	.2196729246	25	.2071380129	25	.1953452735	25	.1842491775
26	.2067509878	26	.1944957867	26	.1829932304	26	.1721954930
27	.1945891650	27	.1826251519	27	.1714222299	27	.1609303673
28	.1831427435	28	.1714790158	28	.1605828851	28	.1504022124
29	.1723696410	29	.1610131604	29	.1504289322	29	.1405628154
30	.1622302503	30	.1511860661	30	.1409170325	30	.1313671172
31	.1526872944	31	.1419587475	31	.1320065878	31	.1227730067
32	.1437056889	32	.1332945986	32	.1236595671	32	.1147411277
33	.1352524131	33	.1251592475	33	.1158403439	33	.1072346988
34	.1272963888	34	.1175204202	34	.1085155446	34	.1002193447
35	.1198083659	35	.1103478124	35	.1016539059	35	.0936629390
36	.1127608150	36	.1036129694	36	.0952261414	36	.0875354570
37	.1061278258	37	.0972891731	37	.0892048163	37	.0818088383
38	.09988850126	38	.0913513363	38	.0835642307	38	.0764568582
39	.0940094236	39	.0857759026	39	.0782803098	39	.0714550077
40	.0884794575	40	.0805407536	40	.0733305010	40	.0667803810
41	.0832747835	41	.0756251208	41	.0686936777	41	.0624115710
42	.0783762668	42	.0710095031	42	.0643500494	42	.0583285711
43	.0737658982	43	.0666755897	43	.0602810767	43	.0545126832
44	.0694267277	44	.0626061875	44	.0564693927	44	.0509464329
45	.0653428026	45	.0587851526	45	.0528987285	45	.0476134887
46	.0614991083	46	.0551973264	46	.0495538441	46	.0444985876
47	.0578815137	47	.0518284755	47	.0464204628	47	.0415874650
48	.0544767188	48	.0486652352	48	.0434852111	48	.0388667898
49	.0512722059	49	.0456950565	49	.0407355607	49	.0363241026
50	.0482561938	50	.0429061564	50	.0381597759	50	.0339477594

7 per cent. Example: The present value of 88,000 due at the end of 30 years at 7 per cent. per ann. (interest convertible yearly) = 88,000 × .131367117 = 11,560.3063.

PRESENT VALUE OF 1

(i.e., the present value of 1 due at the end of a period).

7 $\frac{1}{4}$ per cent.		7 $\frac{1}{2}$ per cent.		7 $\frac{3}{4}$ per cent.		8 per cent.	
Years.	Present Value.	Years.	Present Value.	Years.	Present Value.	Years.	Present Value.
1	.9324009324	1	.9302325581	1	.9280742459	1	.9259259259
2	.8693714987	2	.8653326122	2	.8613218060	2	.8573388203
3	.8106027960	3	.8049605695	3	.7993705856	3	.7938322410
4	.7558068028	4	.7488005298	4	.7418752534	4	.7350298528
5	.7047149677	5	.6965586323	5	.6885153164	5	.6805831970
6	.6570768929	6	.6479615185	6	.6389933331	6	.6301696269
7	.6126591076	7	.6027549009	7	.5930332558	7	.5834903953
8	.5712439232	8	.5607022334	8	.5503788917	8	.5402688845
9	.5326283666	9	.5215834729	9	.5107924749	9	.5002489671
10	.4966231857	10	.4851939283	10	.4740533410	10	.4631934881
11	.4630519214	11	.4513431891	11	.4399566969	11	.4288828593
12	.4317500432	12	.4198541294	12	.4083124798	12	.3971137586
13	.4025641429	13	.3905619808	13	.3789442968	13	.3676979247
14	.3753511822	14	.3633134706	14	.3516884425	14	.3404610414
15	.3499777922	15	.3379660191	15	.3263929861	15	.3152417050
16	.3263196198	16	.3143869945	16	.3029169244	16	.2918904676
17	.3042607178	17	.2924530182	17	.2811293962	17	.2702689514
18	.2836929769	18	.2720493192	18	.2609089524	18	.2502490291
19	.2645155962	19	.2530691342	19	.2421428793	19	.2317120640
20	.2466345885	20	.2354131481	20	.2247265701	20	.2145482074
21	.2299623203	21	.2189889749	21	.2085629421	21	.1986557476
22	.2141170819	22	.2037106744	22	.1935618952	22	.1839405070
23	.1999226871	23	.1894983017	23	.1796398099	23	.1703152843
24	.1864080998	24	.1762774900	24	.1667190811	24	.1576993373
25	.1738070861	25	.1639790604	25	.1547276855	25	.1460179049
26	.1620578891	26	.1525386609	26	.1435987800	26	.1352017638
27	.1511029269	27	.1418964287	27	.1332703295	27	.1251868183
28	.1408885099	28	.1319966779	28	.1236847606	28	.1159137207
29	.1313645780	29	.1227876073	29	.1147886409	29	.1073275192
30	.1224844551	30	.1142210301	30	.1065323813	30	.0993773325
31	.1142046201	31	.1062521210	31	.0988699595	31	.0920160487
32	.1064844943	32	.0988391823	32	.0917586631	32	.0852000451
33	.0992862417	33	.0919434254	33	.0851588521	33	.0788889306
34	.0925745844	34	.0855287678	34	.0790337374	34	.0730453061
35	.0863166288	35	.0795616445	35	.0733491763	35	.0676345427
36	.0804817052	36	.0740108321	36	.0680734814	36	.0626245766
37	.0750412169	37	.0688472857	37	.0631772450	37	.0579857190
38	.0699685006	38	.0640439867	38	.0586331740	38	.0536904806
39	.0652386952	39	.0595758016	39	.0541159387	39	.0497134080
40	.0608286203	40	.0554193503	40	.0505020313	40	.0460309333
41	.0567166322	41	.0515528840	41	.0468696346	41	.0426212345
42	.0528826688	42	.0479561711	42	.0434985008	42	.0394641061
43	.0493078497	43	.0446103918	43	.0403698383	43	.0365408389
44	.0459746850	44	.0414980388	44	.0374662073	44	.0338341101
45	.0428368392	45	.0386028268	45	.0347714221	45	.0313278797
46	.0399690308	46	.0359096964	46	.0322704613	46	.0290072961
47	.0372672082	47	.0334042850	47	.0299493840	47	.0268586075
48	.0347479797	48	.0310737535	48	.0277952520	48	.0248690810
49	.0323990487	49	.0289058172	49	.0257960576	49	.0230269268
50	.0302089032	50	.0268891323	50	.0239406567	50	.0213212286

8 per cent. Example: The present value of 10,000,000 due at the end of 25 years at 8 per cent. per ann. (interest convertible yearly) = 10,000,000 \times .1460179049 = 1,460,179.049.

AMOUNT OF 1 PER ANNUM.

AMOUNT OF 1 PER ANNUM

(i.e., the amount of an annual payment of 1 accumulated at compound interest).

1 per cent.							
Years.	Amount.	Years.	Amount.	Years.	Amount.	Years.	Amount.
1	1	51	66-10781401	101	173-18619677	151	349-29071250
2	2-01	52	67-76889215	102	175-91805874	152	353-78361962
3	3-0301	53	69-44658107	103	178-67723933	153	358-32145582
4	4-060401	54	71-14104688	104	181-46401172	154	362-90467038
5	5-10100501	55	72-85245735	105	184-27865184	155	367-53371708
6	6-15201506	56	74-58098192	106	187-12143836	156	372-29905425
7	7-21353521	57	76-32679174	107	189-99265274	157	376-93114480
8	8-28567056	58	78-09005966	108	192-89257927	158	381-70045624
9	9-36852727	59	79-87096025	109	195-82150506	159	386-51746081
10	10-46221254	60	81-66966986	110	198-77972011	160	391-38263541
11	11-56683467	61	83-48636655	111	201-76751731	161	396-29646177
12	12-68250301	62	85-32123022	112	204-78519248	162	401-25942639
13	13-80932804	63	87-17444252	113	207-83304441	163	406-27202065
14	14-94742132	64	89-04618695	114	210-91137485	164	411-33474086
15	16-09689554	65	90-93664882	115	214-02048860	165	416-44808826
16	17-25786449	66	92-84601531	116	217-16069349	166	421-61256915
17	18-43044314	67	94-77447546	117	220-33230042	167	426-82869484
18	19-61474757	68	96-72222021	118	223-53562343	168	432-09698179
19	20-81089504	69	98-68944242	119	226-77097966	169	437-41795161
20	22-01900399	70	100-67633684	120	230-03868946	170	442-79213112
21	23-23919403	71	102-68310021	121	233-33907635	171	448-22005243
22	24-47158597	72	104-70993121	122	236-67246712	172	453-70225296
23	25-71630183	73	106-75703052	123	240-03919179	173	459-23927549
24	26-97346485	74	108-82460083	124	243-43958370	174	464-83166824
25	28-24319950	75	110-91284684	125	246-87397954	175	470-47998492
26	29-52563150	76	113-02197530	126	250-34271934	176	476-18478477
27	30-82088781	77	115-15219506	127	253-84614653	177	481-94663262
28	32-12909669	78	117-30371701	128	257-38460800	178	487-76609895
29	33-45038766	79	119-47675418	129	260-95845408	179	493-64375994
30	34-78489153	80	121-67152172	130	264-56803862	180	499-58019754
31	36-13274045	81	123-88823694	131	268-21371900	181	505-57599951
32	37-49406785	82	126-12711931	132	271-89585619	182	511-63175951
33	38-86900853	83	128-38839050	133	275-61481475	183	517-74807710
34	40-25769862	84	130-67227440	134	279-37096290	184	523-92555787
35	41-66027560	85	132-97899715	135	283-16467253	185	530-16481345
36	43-07687836	86	135-30878712	136	286-99631926	186	536-46646159
37	44-50764714	87	137-66187499	137	290-86628245	187	542-83112620
38	45-95272361	88	140-03849374	138	294-77494527	188	549-25943746
39	47-41225085	89	142-43887868	139	298-72269473	189	555-75203184
40	48-88637336	90	144-86326746	140	302-70992167	190	562-30955216
41	50-37523709	91	147-31190014	141	306-73702089	191	568-93264768
42	51-87898946	92	149-78501914	142	310-80439110	192	575-62197415
43	53-39777936	93	152-28286933	143	314-91243501	193	582-37819390
44	54-93175715	94	154-80569803	144	319-06155936	194	589-20197584
45	56-48107472	95	157-35375501	145	323-25217495	195	596-09399559
46	58-04588547	96	159-92729256	146	327-48469670	196	603-05493555
47	59-62634432	97	162-52656548	147	331-75954367	197	610-08548490
48	61-22260777	98	165-15183114	148	336-07713911	198	617-18633975
49	62-83483385	99	167-80334945	149	340-43791030	199	624-35820315
50	64-46318218	100	170-48138294	150	344-84228960	200	631-60178518

1 per cent. Example: An annual payment of 156'454 accumulating at 1 per cent. per ann. (interest convertible yearly) in 60 years will amount to $156'454 \times 81'669670 = 12,777'547$.

2 per cent. Substituting half-years for years and half-yearly payments of 1 for annual payments the above Table supplies the amount of a half-yearly payment of 1 at 2 per cent. per ann. (interest convertible half-yearly) up to a period of 100 years. Example: A half-yearly payment of 274'50 accumulating at 2 per cent. per ann. in 45½ years or 91 half-years will amount to $274'50 \times 147'311900 = 40,437'117$.

4 per cent. Substituting quarter-years for years and quarterly payments of 1 for annual payments the above Table also supplies the amount of a quarterly payment of 1 at 4 per cent. per ann. (interest convertible quarterly) up to a period of 50 years. Example: A quarterly payment of 36'95 accumulating at 4 per cent. per ann. in 20½ years or 81 quarter-years will amount to $36'95 \times 123'88824 = 4,577'670$.

(The annual, half-yearly, or quarterly payment is assumed to be made at the end of each year, half-year, or quarter-year respectively.)

AMOUNT OF 1 PER ANNUM

(i.e., the amount of an annual payment of 1 accumulated at compound interest).

1 $\frac{1}{16}$ per cent.

Years.	Amount	Years.	Amount.	Years.	Amount.	Years.	Amount.
1	1	51	67-23012060	101	179-57606733	151	370-14814591
2	2-010625	52	68-94444063	102	182-48406304	152	375-08096997
3	3-03198789	53	70-67697531	103	185-42295621	153	380-06620527
4	4-06420276	54	72-42791817	104	188-39307512	154	385-10440870
5	5-10728492	55	74-19746480	105	191-39475155	155	390-19614304
6	6-16165088	56	75-98581287	106	194-42832078	156	395-34197706
7	7-22711842	57	77-79316213	107	197-49412169	157	400-54248557
8	8-30390655	58	79-61971448	108	200-59249673	158	405-79824948
9	9-39213556	59	81-46567394	109	203-72379201	159	411-10985588
10	10-49192700	60	83-33124673	110	206-88835730	160	416-47789810
11	11-60340373	61	85-21664122	111	210-08654610	161	421-90297577
12	12-72668989	62	87-12206804	112	213-31871565	162	427-38569488
13	13-86191097	63	89-04774001	113	216-58522700	163	432-92666789
14	15-00919378	64	90-99387225	114	219-88644504	164	438-52651374
15	16-16866646	65	92-96068214	115	223-22273852	165	444-18585795
16	17-34045854	66	94-94838939	116	226-59448012	166	449-90533269
17	18-52470091	67	96-95721602	117	230-00204647	167	455-68557685
18	19-72152586	68	98-98738644	118	233-44581821	168	461-52723610
19	20-93106707	69	101-03912743	119	236-92618003	169	467-43096298
20	22-15345966	70	103-11266815	120	240-44352069	170	473-39741697
21	23-38884017	71	105-20824025	121	243-99823310	171	479-42726452
22	24-63734660	72	107-32607781	122	247-59071433	172	485-52117921
23	25-89911840	73	109-46641738	123	251-22136567	173	491-67984174
24	27-17429654	74	111-62949807	124	254-89059268	174	497-90394006
25	28-46303344	75	113-81556149	125	258-59880522	175	504-19416942
26	29-76544306	76	116-02485183	126	262-34641753	176	510-55123247
27	31-08170089	77	118-25761588	127	266-13384821	177	516-97583931
28	32-41194397	78	120-51410305	128	269-96152035	178	523-46870761
29	33-75632087	79	122-79456539	129	273-82980151	179	530-00562622
30	35-11498178	80	125-09925765	130	277-73930378	180	536-66213735
31	36-48807846	81	127-42843726	131	281-69028389	181	543-36417256
32	37-87576429	82	129-78236441	132	285-68324315	182	550-13741689
33	39-27819429	83	132-16130203	133	289-71862761	183	556-98262695
34	40-69552510	84	134-56551586	134	293-79688803	184	563-90056736
35	42-12791506	85	136-99527447	135	297-91847996	185	570-89201089
36	43-57552416	86	139-45084926	136	302-08386381	186	577-95773850
37	45-03851410	87	141-93251453	137	306-29350487	187	585-09853948
38	46-51704831	88	144-44054750	138	310-54787336	188	592-31521146
39	48-01129195	89	146-97522832	139	314-84744451	189	599-60856058
40	49-52141193	90	149-53684012	140	319-19269861	190	606-97940154
41	51-04757693	91	152-12566904	141	323-58412103	191	614-42855768
42	52-58995743	92	154-74200428	142	328-02220232	192	621-95686110
43	54-14872573	93	157-38613807	143	332-50743822	193	629-56515275
44	55-72405594	94	160-05836579	144	337-04032975	194	637-25428250
45	57-31612404	95	162-75898593	145	341-62138325	195	645-02510925
46	58-92510785	96	165-48830015	146	346-25111045	196	652-87850104
47	60-55118713	97	168-24661334	147	350-93002850	197	660-81533511
48	62-19454349	98	171-03423361	148	355-63866005	198	668-83649805
49	63-85536051	99	173-85147234	149	360-43753331	199	676-94288584
50	65-53382372	100	176-69864423	150	365-26718210	200	685-13540400

1 $\frac{1}{16}$ per cent. Example: An annual payment of 56'125 accumulating at 1 $\frac{1}{16}$ per cent. per ann. (interest convertible yearly) in 25 years will amount to 56'125 x 28'46302 = 1,597'457.

2 $\frac{1}{8}$ per cent. Substituting half-years for years and half-yearly payments of 1 for annual payments the above Table supplies the amount of a half-yearly payment of 1 at 2 $\frac{1}{8}$ per cent. per ann. (interest convertible half-yearly) up to a period of 100 years. Example: A half-yearly payment of 61'55 accumulating at 2 $\frac{1}{8}$ per cent. per ann. in 40 years or 80 half-years will amount to 61'55 x 125'69926 = 7,699'859

4 $\frac{1}{4}$ per cent. Substituting quarter-years for years and quarterly payments of 1 for annual payments the above Table also supplies the amount of a quarterly payment of 1 at 4 $\frac{1}{4}$ per cent. per ann. (interest convertible quarterly) up to a period of 50 years. Example: A quarterly payment of 7,640 accumulating at 4 $\frac{1}{4}$ per cent. per ann. in 50 years or 200 quarter-years will amount to 7,640 x 685'135404 = 5,234,434'487.
(The annual, half-yearly, or quarterly payment is assumed to be made at the end of each year, half-year, or quarter-year respectively.)

AMOUNT OF 1 PER ANNUM

(i.e., the amount of an annual payment of 1 accumulated at compound interest).

$1\frac{1}{2}$ per cent.							
Years.	Amount.	Years.	Amount.	Years.	Amount.	Years.	Amount.
1	1	51	68·37635152	101	186·25474842	151	392·48907455
2	2·01125	52	70·14558548	102	189·35011434	152	397·90457664
3	3·03387656	53	71·93472332	103	192·48030312	153	403·38100312
4	4·06800767	54	73·74398895	104	195·64570653	154	408·91903941
5	5·11377276	55	75·57360883	105	198·84672073	155	414·51937860
6	6·17130270	56	77·42381193	106	202·08374634	156	420·18272161
7	7·24072986	57	79·29482981	107	205·35718849	157	425·90977723
8	8·32218807	58	81·18689665	108	208·66745686	158	431·70126222
9	9·41581269	59	83·10024923	109	212·01496575	159	437·55790142
10	10·52174058	60	85·03512704	110	215·40013411	160	443·4842781
11	11·64011016	61	86·99177222	111	218·82338562	161	449·46958263
12	12·77106140	62	88·97042966	112	222·28514871	162	455·52611543
13	13·91473584	63	90·97134699	113	225·78585663	163	461·65078423
14	15·07127662	64	92·99477464	114	229·32594752	164	467·84435555
15	16·24082848	65	95·04096586	115	232·90586443	165	474·10760455
16	17·42353780	66	97·11017672	116	236·52605540	166	480·44131510
17	18·61955260	67	99·20266621	117	240·18697352	167	486·84627990
18	19·82902257	68	101·31869621	118	243·88907698	168	493·32330055
19	21·05209907	69	103·45853154	119	247·63282909	169	499·87318768
20	22·28893519	70	105·62244002	120	251·41869842	170	506·49676104
21	23·53968571	71	107·81069247	121	255·24715878	171	513·19484960
22	24·80450717	72	110·02356276	122	259·11868931	172	519·96829166
23	26·08355788	73	112·26132784	123	263·03377457	173	526·81793494
24	27·37699790	74	114·52426778	124	266·99290453	174	533·74463671
25	28·68498913	75	116·81266579	125	270·99657471	175	540·74926387
26	30·00769526	76	119·12680828	126	275·04528617	176	547·83269309
27	31·34528183	77	121·46698487	127	279·13954564	177	554·99581089
28	32·69791625	78	123·83348845	128	283·27986553	178	562·23951376
29	34·06576781	79	126·22661520	129	287·46676402	179	569·56470829
30	35·44900769	80	128·64660462	130	291·70076511	180	576·97231126
31	36·84780903	81	131·09393960	131	295·98239872	181	584·46324976
32	38·26234688	82	133·56874642	132	300·31220071	182	592·03846132
33	39·69279829	83	136·07139481	133	304·69071296	183	599·69889401
34	41·13934227	84	138·60219801	134	309·11848349	184	607·44550657
35	42·60215987	85	141·16147273	135	313·59606643	185	615·27926852
36	44·08143417	86	143·74953930	136	318·12402217	186	623·20116029
37	45·57735030	87	146·36672162	137	322·70291742	187	631·21217334
38	47·09009549	88	149·01334724	138	327·33332524	188	639·31331029
39	48·61985906	89	151·68974739	139	332·01582515	189	647·50558503
40	50·16683248	90	154·39625705	140	336·75100318	190	655·79002286
41	51·73120934	91	157·13321494	141	341·53945197	191	664·16766062
42	53·31318545	92	159·90096361	142	346·38177081	192	672·63954680
43	54·91295879	93	162·69984945	143	351·27856573	193	681·20674170
44	56·53072957	94	165·53022276	144	356·23044959	194	689·87031755
45	58·16670028	95	168·39243776	145	361·23804215	195	698·63135862
46	59·82107566	96	171·28685269	146	366·30197012	196	707·49096140
47	61·49406276	97	174·21382978	147	371·42286729	197	716·45023472
48	63·18587097	98	177·17373537	148	376·60137454	198	725·51029986
49	64·89671201	99	180·16693989	149	381·83814001	199	734·67229073
50	66·62680002	100	183·19381796	150	387·13381908	200	743·93735401

$1\frac{1}{2}$ per cent. *Example:* An annual payment of 75'25 accumulating at $1\frac{1}{2}$ per cent. per ann. (interest convertible yearly) in 30 years will amount to 75'25 x 35'44901 = 2,667'538.

$2\frac{1}{2}$ per cent. Substituting half-years for years and half-yearly payments of 1 for annual payments the above Table supplies the amount of a half-yearly payment of 1 at $2\frac{1}{2}$ per cent. per ann. (interest convertible half-yearly) up to a period of 100 years. *Example:* A half-yearly payment of 8'358 accumulating at $2\frac{1}{2}$ per cent. per ann. in 27½ years or 55 half-years will amount to 8'358 x 75'5736 = 631'644.

$4\frac{1}{2}$ per cent. Substituting quarter-years for years and quarterly payments of 1 for annual payments the above Table also supplies the amount of a quarterly payment of 1 at $4\frac{1}{2}$ per cent. per ann. (interest convertible quarterly) up to a period of 50 years. *Example:* A quarterly payment of 903'60 accumulating at $4\frac{1}{2}$ per cent. per ann. in 39½ years or 159 quarter-years will amount to 903'60 x 437'55791 = 395,377'319.

(The annual, half-yearly, or quarterly payment is assumed to be made at the end of each year, half-year, or quarter-year respectively.)

AMOUNT OF 1 PER ANNUM

(i.e., the amount of an annual payment of 1 accumulated at compound interest).

$1\frac{3}{16}$ per cent.							
Years.	Amount.	Years.	Amount.	Years.	Amount.	Years.	Amount.
1	1	51	69 54705994	101	193 23636147	151	416 42672621
2	2 011875	52	71 37293128	102	196 53104326	152	422 37179358
3	3 03576602	53	73 22048484	103	199 86484940	153	428 38745863
4	4 07181574	54	75 08997810	104	203 23824448	154	434 47455970
5	5 12016855	55	76 98167159	105	206 65169864	155	440 63394510
6	6 18097055	56	78 89582894	106	210 10568756	156	446 86647320
7	7 25436958	57	80 83271691	107	213 60069260	157	453 17301256
8	8 34051521	58	82 79260542	108	217 13720082	158	459 55444209
9	9 43955583	59	84 77576761	109	220 71570508	159	466 01165109
10	10 55165359	60	86 78247985	110	224 33670408	160	472 54553945
11	11 67695448	61	88 81302180	111	228 00070244	161	479 15701773
12	12 81561831	62	90 86767643	112	231 70821078	162	485 84700731
13	13 96780378	63	92 94673009	113	235 45974579	163	492 61644052
14	15 13367145	64	95 05047251	114	239 25583027	164	499 46626075
15	16 31338380	65	97 17919687	115	243 09699325	165	506 39742260
16	17 50710523	66	99 33319983	116	246 98377005	166	513 41089199
17	18 71500211	67	101 51278158	117	250 91670232	167	520 50764634
18	19 93724276	68	103 71824586	118	254 89633816	168	527 68867464
19	21 17399752	69	105 94990003	119	258 92323217	169	534 95497765
20	22 42543874	70	108 20805509	120	262 99794555	170	542 30756801
21	23 69174082	71	110 49302575	121	267 12104616	171	549 74747038
22	24 97308024	72	112 80513043	122	271 29310858	172	557 27572159
23	26 26963557	73	115 14469135	123	275 51471424	173	564 89337078
24	27 58158749	74	117 51203456	124	279 78645148	174	572 60147956
25	28 90911885	75	119 90748997	125	284 10891559	175	580 40112213
26	30 25241463	76	122 33139142	126	288 48270896	176	588 29338546
27	31 61166206	77	124 78407669	127	292 91670232	177	596 27936941
28	32 98705054	78	127 26588760	128	297 38672887	178	604 36018692
29	34 37877177	79	129 77717002	129	301 91819627	179	612 53696414
30	35 78701968	80	132 31827391	130	306 50347485	180	620 81084059
31	37 21199054	81	134 88955341	131	311 14320362	181	629 18296932
32	38 65388293	82	137 49136686	132	315 83802916	182	637 65451708
33	40 11289779	83	140 12407684	133	320 58860576	183	646 22666447
34	41 58923845	84	142 78805025	134	325 39559545	184	654 90060611
35	43 08311066	85	145 48365835	135	330 25966815	185	663 67755081
36	44 59472259	86	148 21127679	136	335 18150170	186	672 55872173
37	46 12428493	87	150 97128571	137	340 16178204	187	681 54535655
38	47 67201081	88	153 76406972	138	345 20120320	188	690 63870766
39	49 23811594	89	156 59001805	139	350 30046749	189	699 84004231
40	50 82281856	90	159 44952452	140	355 46228554	190	709 15064281
41	52 42633953	91	162 34298762	141	360 68137643	191	718 57180669
42	54 04890232	92	165 27081060	142	365 96446777	192	728 10484690
43	55 69073303	93	168 23340147	143	371 31029583	193	737 75109196
44	57 35206049	94	171 23117312	144	376 71960559	194	747 51188617
45	59 03311620	95	174 26454330	145	382 19315091	195	757 38858982
46	60 73413446	96	177 33393475	146	387 73169458	196	767 38257933
47	62 45535231	97	180 43977522	147	393 33600845	197	777 49524745
48	64 19700962	98	183 58249755	148	399 00687355	198	787 72800352
49	65 95934910	99	186 76253971	149	404 74508017	199	798 08227356
50	67 74261638	100	189 98034487	150	410 55142800	200	808 55950056

$1\frac{3}{16}$ per cent. Example: An annual payment of 180'50 accumulating at $1\frac{3}{16}$ per cent. per ann. (interest convertible yearly) in 25 years will amount to 180'50 x 28'909119 = 5,218'096.

$2\frac{3}{8}$ per cent. Substituting half-years for years and half-yearly payments of 1 for annual payments the above Table supplies the amount of a half-yearly payment of 1 at $2\frac{3}{8}$ per cent. per ann. (interest convertible half-yearly) up to a period of 100 years. Example: A half-yearly payment of 28'6666 accumulating at $2\frac{3}{8}$ per cent. per ann. in 45 years or 90 half-years will amount to 28'6666 x 159'44952 = 4,570'876.

$4\frac{1}{2}$ per cent. Substituting quarter-years for years and quarterly payments of 1 for annual payments the above Table also supplies the amount of a quarterly payment of 1 at $4\frac{1}{2}$ per cent. per ann. (interest convertible quarterly) up to a period of 50 years. Example: A quarterly payment of 315'25 accumulating at $4\frac{1}{2}$ per cent. per ann. in 37½ years or 150 quarter-years will amount to 315'25 x 410'551428 = 129,426'338.

(The annual, half-yearly, or quarterly payment is assumed to be made at the end of each year, half-year, or quarter-year respectively.)

AMOUNT OF 1 PER ANNUM

(i.e., the amount of an annual payment of 1 accumulated at compound interest).

1¼ per cent.							
Years.	Amount.	Years.	Amount.	Years.	Amount.	Years.	Amount.
1	1	51	70·74281226	101	200·53574627	151	442·08330040
2	2·0125	52	72·62709741	102	204·04244310	152	448·60934165
3	3·03765625	53	74·53493613	103	207·59297364	153	455·21695842
4	4·07562695	54	76·46662283	104	211·18788581	154	461·90717040
5	5·12657229	55	78·42245562	105	214·82773438	155	468·68101003
6	6·19065444	56	80·40273631	106	218·51308106	156	475·53952266
7	7·26803762	57	82·40777052	107	222·24449457	157	482·48376669
8	8·35888809	58	84·43786765	108	226·02255076	158	489·51481378
9	9·46337420	59	86·49334099	109	229·84783264	159	496·63374895
10	10·58166637	60	88·57450776	110	233·72093055	160	503·84167081
11	11·71393720	61	90·68168910	111	237·64244218	161	511·13969169
12	12·86036142	62	92·81521022	112	241·61297271	162	518·52893784
13	14·02111594	63	94·97540034	113	245·63313487	163	526·01054956
14	15·19637988	64	97·16259285	114	249·70354905	164	533·58568143
15	16·38633463	65	99·37712526	115	253·82484342	165	541·25550245
16	17·59116382	66	101·61933933	116	257·99765396	166	549·02119623
17	18·81105336	67	103·88958107	117	262·22262463	167	556·88396118
18	20·04619153	68	106·18820083	118	266·50040744	168	564·84501070
19	21·29676892	69	108·51555334	119	270·83166253	169	572·90557333
20	22·56297854	70	110·87199776	120	275·21705832	170	581·06689300
21	23·84501577	71	113·25789773	121	279·65727154	171	589·33022916
22	25·14307847	72	115·67362145	122	284·15298744	172	597·69685703
23	26·45736695	73	118·11954172	123	288·70489978	173	606·16806774
24	27·78808403	74	120·59603599	124	293·31371103	174	614·7516859
25	29·13543508	75	123·10348644	125	297·98013242	175	623·42948319
26	30·49962802	76	125·64228002	126	302·70488407	176	632·22235173
27	31·88087337	77	128·21280852	127	307·48869512	177	641·12513113
28	33·27938429	78	130·81546863	128	312·33230381	178	650·13919527
29	34·69537659	79	133·45066199	129	317·23645761	179	659·26593521
30	36·12906880	80	136·11879526	130	322·20191333	180	668·50675940
31	37·58068216	81	138·82028020	131	327·22943725	181	677·86309389
32	39·05044069	82	141·55553370	132	332·31980521	182	687·33638257
33	40·53857120	83	144·32497787	133	337·47380278	183	696·92808735
34	42·04530334	84	147·12904010	134	342·69222531	184	706·63968844
35	43·57086963	85	149·96815310	135	347·97587813	185	716·47268455
36	45·11550550	86	152·84275501	136	353·32557660	186	726·42859310
37	46·67944932	87	155·75328945	137	358·74214631	187	736·50895052
38	48·26294243	88	158·70020557	138	364·22642314	188	746·71531240
39	49·86622921	89	161·68395814	139	369·77925343	189	757·04925380
40	51·48955708	90	164·70500762	140	375·40149410	190	767·51236948
41	53·13317654	91	167·76382021	141	381·09401277	191	778·10627409
42	54·79734125	92	170·86086796	142	386·85768793	192	788·83260252
43	56·48230801	93	173·99662881	143	392·69340903	193	799·69301005
44	58·18833687	94	177·17158667	144	398·60207665	194	810·68917268
45	59·91569108	95	180·38623151	145	404·58460260	195	821·82278734
46	61·66463721	96	183·64105940	146	410·64191014	196	833·09557218
47	63·43544518	97	186·93657264	147	416·77493401	197	844·50926683
48	65·22838824	98	190·27327980	148	422·98462069	198	856·06563267
49	67·04374310	99	193·65169580	149	429·27192845	199	867·76645307
50	68·88178989	100	197·07234200	150	435·63782755	200	879·61353374

1¼ per cent. *Example:* An annual payment of 42'625 accumulating at 1¼ per cent. per ann. (interest convertible yearly) in 15 years will amount to 42'625 x 16'38633 = 698'467.

2½ per cent. Substituting half-years for years and half-yearly payments of 1 for annual payments the above Table supplies the amount of a half-yearly payment of 1 at 2½ per cent. per ann. (interest convertible half-yearly) up to a period of 100 years. *Example:* A half-yearly payment of 525'1875 accumulating at 2½ per cent. per ann. in 50 years or 100 half-years will amount to 525'1875 x 197'072342 = 103,499'931.

5 per cent. Substituting quarter-years for years and quarterly payments of 1 for annual payments the above Table also supplies the amount of a quarterly payment of 1 at 5 per cent. per ann. (interest convertible quarterly) up to a period of 50 years. *Example:* A quarterly payment of 3,125 accumulating at 5 per cent. per ann. in 35 years or 140 quarter-years will amount to 3,125 x 375'4014941 = 1,173,129'669.

(The annual, half-yearly, or quarterly payment is assumed to be made at the end of each year, half-year, or quarter-year respectively.)

AMOUNT OF 1 PER ANNUM

(i.e., the amount of an annual payment of 1 accumulated at compound interest).

1 $\frac{5}{16}$ per cent.

Years.	Amount.	Years.	Amount.	Years.	Amount.	Years.	Amount.
1	1	51	71.96418844	101	208.16849833	151	469.59069508
2	2.013125	52	73.90871842	102	211.90070987	152	476.75407295
3	3.03954727	53	75.87877034	103	215.68190669	153	484.01147016
4	4.07944132	54	77.87467921	104	219.51273172	154	491.36412070
5	5.13298399	55	79.89678437	105	223.39383632	155	498.81327479
6	6.20035441	56	81.94542967	106	227.32588042	156	506.36019902
7	7.28173406	57	84.02096343	107	231.30953260	157	514.00617663
8	8.37730682	58	86.12373857	108	235.34547022	158	521.75250770
9	9.48725897	59	88.25411264	109	239.43437951	159	529.60050936
10	10.61177924	60	90.41244787	110	243.57695574	160	537.55151605
11	11.75105885	61	92.59911125	111	247.77390329	161	545.60687970
12	12.90529149	62	94.81447459	112	252.02593577	162	553.76796999
13	14.07467344	63	97.05891456	113	256.33377618	163	562.03617460
14	15.25940353	64	99.33281282	114	260.69815699	164	570.41289939
15	16.45968320	65	101.63655599	115	265.11982030	165	578.89956869
16	17.67571655	66	103.97053578	116	269.59951794	166	587.49762553
17	18.90771033	67	106.33514907	117	274.13801161	167	596.20853187
18	20.15587402	68	108.73079790	118	278.73607302	168	605.03376885
19	21.42041987	69	111.15788962	119	283.39448397	169	613.97483706
20	22.70156288	70	113.61683692	120	288.11403658	170	623.03325680
21	23.99952089	71	116.10805791	121	292.89553331	171	632.21056830
22	25.31451461	72	118.63197617	122	297.73978718	172	641.50833201
23	26.64676761	73	121.18902085	123	302.64762189	173	650.92812886
24	27.99650643	74	123.77962675	124	307.61987193	174	660.47156055
25	29.36396058	75	126.40423435	125	312.65738274	175	670.14024979
26	30.74936256	76	129.06328993	126	317.76101089	176	679.93584057
27	32.15294795	77	131.75724561	127	322.93162416	177	689.85999847
28	33.57495539	78	134.48655946	128	328.17010173	178	699.91441095
29	35.01562668	79	137.25169555	129	333.47733431	179	710.10078760
30	36.47520678	80	140.05312405	130	338.85422433	180	720.42086043
31	37.95394387	81	142.89132131	131	344.30168602	181	730.87638423
32	39.45208938	82	145.76676990	132	349.82064565	182	741.46913677
33	40.96989805	83	148.67995875	133	355.41204162	183	752.20091919
34	42.50762797	84	151.63138321	134	361.07682467	184	763.07355625
35	44.06554058	85	154.62154512	135	366.81595799	185	774.08889668
36	45.64390080	86	157.65095290	136	372.63041744	186	785.24881345
37	47.24297700	87	160.72012165	137	378.52119167	187	796.55520413
38	48.86304108	88	163.82957325	138	384.48928231	188	808.00999118
39	50.50436849	89	166.97983640	139	390.53570414	189	819.61512231
40	52.16723833	90	170.17144675	140	396.66148526	190	831.37257079
41	53.85193333	91	173.40494699	141	402.86766725	191	843.28433579
42	55.55873995	92	176.68088692	142	409.15530539	192	855.35244269
43	57.28794842	93	179.99982356	143	415.52546877	193	867.57894350
44	59.03985274	94	183.36232125	144	421.97924055	194	879.96591714
45	60.81475081	95	186.76895171	145	428.51771808	195	892.51546980
46	62.61294441	96	190.22029420	146	435.14201313	196	905.22973534
47	64.43473931	97	193.71693556	147	441.85325205	197	918.11087562
48	66.28044526	98	197.25947034	148	448.65257598	198	931.16108086
49	68.15037610	99	200.84850089	149	455.54114104	199	944.38257005
50	70.04484979	100	204.48463747	150	462.52011852	200	957.77759128

$1\frac{1}{16}$ per cent. Example: An annual payment of 77.50 accumulating at $1\frac{5}{16}$ per cent. per ann. (interest convertible yearly) in 32 years will amount to $77.50 \times 39.45209 = 3,057.537$.

$2\frac{1}{8}$ per cent. Substituting half-years for years and half-yearly payments of 1 for annual payments the above Table supplies the amount of a half-yearly payment of 1 at $2\frac{1}{8}$ per cent. per ann. (interest convertible half-yearly) up to a period of 100 years. Example: A half-yearly payment of 82.75 accumulating at $2\frac{1}{8}$ per cent. per ann. in 45½ years or 91 half-years will amount to $82.75 \times 173.40495 = 14,349.260$.

$5\frac{1}{4}$ per cent. Substituting quarter-years for years and quarterly payments of 1 for annual payments the above Table also supplies the amount of a quarterly payment of 1 at $5\frac{1}{4}$ per cent. per ann. (interest convertible quarterly) up to a period of 50 years. Example: A quarterly payment of 915.42 accumulating at $5\frac{1}{4}$ per cent. per ann. in 48½ years or 193 quarter-years will amount to $915.42 \times 867.578943 = 794,199.116$.

(The annual, half-yearly, or quarterly payment is assumed to be made at the end of each year, half-year, or quarter-year respectively.)

AMOUNT OF 1 PER ANNUM

(i.e., the amount of an annual payment of 1 accumulated at compound interest).

$1\frac{3}{8}$ per cent.							
Years.	Amount.	Years.	Amount.	Years.	Amount.	Years.	Amount.
1	1	51	73.21178237	101	216.15100818	151	499.09129309
2	2.01375	52	75.21844437	102	220.12308454	152	506.95379837
3	3.04143906	53	77.25269798	103	224.14977696	153	514.92441310
4	4.08325885	54	79.31492258	104	228.23183639	154	523.00462378
5	5.13940366	55	81.40550277	105	232.37002414	155	531.19593736
6	6.21007046	56	83.52482843	106	236.56511197	156	539.49988150
7	7.29545893	57	85.67329482	107	240.81788236	157	547.91800487
8	8.39577149	58	87.85130262	108	245.12912814	158	556.45187743
9	9.51121335	59	90.05925804	109	249.49965365	159	565.10309075
10	10.64199253	60	92.29757283	110	253.93027389	160	573.87325825
11	11.78831993	61	94.56666446	111	258.42181516	161	582.76401555
12	12.95040933	62	96.86695610	112	262.97511512	162	591.77702076
13	14.12847745	63	99.19887674	113	267.59102295	163	600.91395480
14	15.32274402	64	101.56286130	114	272.27039951	164	610.17652167
15	16.53343175	65	103.95935064	115	277.01411751	165	619.56644885
16	17.76076644	66	106.38879171	116	281.82306162	166	629.08548752
17	19.00497697	67	108.85163760	117	286.69812872	167	638.73541297
18	20.26629541	68	111.34834761	118	291.64022799	168	648.51802490
19	21.54495697	69	113.87938739	119	296.65028113	169	658.43514774
20	22.84120013	70	116.44522897	120	301.72922249	170	668.48863102
21	24.15526664	71	119.04635087	121	306.87799930	171	678.68034970
22	25.48740155	72	121.68323819	122	312.09757179	172	689.01220451
23	26.83785332	73	124.35638272	123	317.38891340	173	699.48612232
24	28.20687380	74	127.06628298	124	322.75301096	174	710.10405650
25	29.59471832	75	129.81344437	125	328.19086486	175	720.86798728
26	31.00164569	76	132.59837923	126	333.70348925	176	731.77992210
27	32.42791832	77	135.42160695	127	339.29191223	177	742.84189603
28	33.87380220	78	138.28365404	128	344.95717603	178	754.05597210
29	35.33956698	79	141.18505429	129	350.70033720	179	765.42424172
30	36.82548602	80	144.12631878	130	356.52246683	180	776.94882504
31	38.33183646	81	147.10808608	131	362.42465075	181	788.63187139
32	39.85889921	82	150.13082226	132	368.40798970	182	800.47555962
33	41.40695907	83	153.19512107	133	374.47359956	183	812.48209857
34	42.97630476	84	156.30155398	134	380.62261155	184	824.65337242
35	44.56722895	85	159.45070035	135	386.85617246	185	836.99271617
36	46.18002835	86	162.64314748	136	393.17544483	186	849.50136602
37	47.81500374	87	165.87949076	137	399.58160720	187	862.18200980
38	49.47246004	88	169.16033375	138	406.07585430	188	875.03701244
39	51.15270636	89	172.48628834	139	412.65939729	189	888.06877136
40	52.85605608	90	175.85797481	140	419.33346401	190	901.27971696
41	54.58282685	91	179.27602196	141	426.09929914	191	914.67231307
42	56.33334072	92	182.74106726	142	432.95816450	192	928.24905738
43	58.10792415	93	186.25375694	143	439.91133926	193	942.01248192
44	59.90690811	94	189.81474610	144	446.96012018	194	955.96515354
45	61.73062810	95	193.42469886	145	454.10582183	195	970.10967440
46	63.57942423	96	197.08428847	146	461.34977688	196	984.44868243
47	65.45364131	97	200.79419743	147	468.69333631	197	998.98485181
48	67.35362888	98	204.55511765	148	476.13786968	198	1013.72089352
49	69.27974128	99	208.36775051	149	483.68476539	199	1028.65955581
50	71.23233772	100	212.23280708	150	491.33543092	200	1043.80362470

$1\frac{3}{8}$ per cent. *Example:* An annual payment of 17.5082 accumulating at $1\frac{3}{8}$ per cent. per ann. (interest convertible yearly) in 18 years will amount to $17.5082 \times 20^{26630} = 354^{826}$.

$2\frac{3}{4}$ per cent. Substituting half-years for years and half-yearly payments of 1 for annual payments the above Table supplies the amount of a half-yearly payment of 1 at $2\frac{3}{4}$ per cent. per ann. (interest convertible half-yearly) up to a period of 100 years. *Example:* A half-yearly payment of 24.65 accumulating at $2\frac{3}{4}$ per cent. per ann. in 60 years or 120 half-years will amount to $24.65 \times 301^{72922} = 7,437^{625}$.

$5\frac{1}{2}$ per cent. Substituting quarter-years for years and quarterly payments of 1 for annual payments the above Table also supplies the amount of a quarterly payment of 1 at $5\frac{1}{2}$ per cent. per ann. (interest convertible quarterly) up to a period of 50 years. *Example:* A quarterly payment of 337.50 accumulating at $5\frac{1}{2}$ per cent. per ann. in $40\frac{1}{2}$ years or 163 quarter-years will amount to $337.50 \times 600^{913955} = 202,808^{460}$.

(The annual, half-yearly, or quarterly payment is assumed to be made at the end of each year, half-year, or quarter-year respectively.)

AMOUNT OF 1 PER ANNUM

(i.e., the amount of an annual payment of 1 accumulated at compound interest).

1 $\frac{7}{16}$ per cent.

Years.	Amount	Years.	Amount.	Years.	Amount.	Years.	Amount.
1	1	51	74.48620214	101	224.50050275	151	530.73881324
2	2.014375	52	76.55694130	102	228.72769748	152	539.36818368
3	3.04333164	53	78.65744733	103	233.01563813	153	548.12160132
4	4.08707953	54	80.78814813	104	237.36525822	154	557.00084934
5	5.14583130	55	82.94947776	105	241.77738380	155	566.00773655
6	6.21980263	56	85.14187651	106	246.25293369	156	575.14409776
7	7.30921229	57	87.36579098	107	250.79281962	157	584.41179416
8	8.41428222	58	89.62167423	108	255.39796640	158	593.81271371
9	9.53523752	59	91.90998579	109	260.06931216	159	603.34877147
10	10.67230656	60	94.23119184	110	264.80780853	160	613.02191006
11	11.82572097	61	96.58576522	111	269.61442077	161	622.83410001
12	12.99571571	62	98.97418560	112	274.49012807	162	632.78734020
13	14.18252912	63	101.39693951	113	279.43592366	163	642.88365822
14	15.38640298	64	103.85452052	114	284.45281507	164	653.12511080
15	16.60758252	65	106.34742925	115	289.54182423	165	663.51378427
16	17.84631652	66	108.87617355	116	294.70398801	166	674.05179492
17	19.10285732	67	111.44126854	117	299.94035784	167	684.74128947
18	20.37746089	68	114.04323678	118	305.25200048	168	695.58444551
19	21.67038689	69	116.68260831	119	310.63999799	169	706.58347191
20	22.98189870	70	119.35992080	120	316.10544796	170	717.74060932
21	24.31226350	71	122.07571966	121	321.64946377	171	729.05813058
22	25.66175229	72	124.83055813	122	327.27317481	172	740.53834121
23	27.03063998	73	127.62499740	123	332.97772670	173	752.18357986
24	28.41920542	74	130.45960674	124	338.76428152	174	763.99621882
25	29.82773150	75	133.33496359	125	344.63401807	175	775.97866447
26	31.25650514	76	136.25165369	126	350.58813208	176	788.13335777
27	32.70581740	77	139.21027121	127	356.62783648	177	800.46277479
28	34.17596353	78	142.21141886	128	362.75436163	178	812.96942717
29	35.66724301	79	145.25570801	129	368.96895558	179	825.65586269
30	37.17995962	80	148.34375881	130	375.27288431	180	838.52466572
31	38.71442154	81	151.47620034	131	381.66743202	181	851.57845779
32	40.27094135	82	154.65367072	132	388.15390136	182	864.81989812
33	41.84983613	83	157.87681724	133	394.73361369	183	878.25168415
34	43.45142753	84	161.14629649	134	401.40790939	184	891.87655211
35	45.07604180	85	164.46277450	135	408.17814809	185	905.69727755
36	46.72400990	86	167.82692688	136	415.04570896	186	919.71667591
37	48.39566754	87	171.23943896	137	422.01199103	187	933.93760313
38	50.09135526	88	174.70100589	138	429.07841340	188	948.36295617
39	51.81141850	89	178.21233285	139	436.24641559	189	962.99567367
40	53.55620764	90	181.77413514	140	443.51745782	190	977.83873648
41	55.32607812	91	185.38713833	141	450.89302127	191	992.89516831
42	57.12139049	92	189.05207844	142	458.37460846	192	1008.16803636
43	58.94251048	93	192.76970207	143	465.96374345	193	1023.66045188
44	60.78980907	94	196.54076654	144	473.66197226	194	1039.37557088
45	62.66366258	95	200.36604006	145	481.47086312	195	1055.31659471
46	64.56445273	96	204.24630188	146	489.39200677	196	1071.48677076
47	66.49256673	97	208.18234247	147	497.42701687	197	1087.88939309
48	68.44839738	98	212.17496364	148	505.57753024	198	1104.52780311
49	70.43234309	99	216.22497875	149	513.84520723	199	1121.40539028
50	72.44480803	100	220.33321282	150	522.23173209	200	1138.52559277

1 $\frac{7}{16}$ per cent. Example: An annual payment of 44'825 accumulating at 1 $\frac{7}{16}$ per cent. per ann. (interest convertible yearly) in 50 years will amount to 44'825 x 72'44481 = 3,247'339.

2 $\frac{1}{2}$ per cent. Substituting half-years for years and half-yearly payments of 1 for annual payments the above Table supplies the amount of a half-yearly payment of 1 at 2 $\frac{1}{2}$ per cent. per ann. (interest convertible half-yearly) up to a period of 100 years. Example: A half-yearly payment of 57'50 accumulating at 2 $\frac{1}{2}$ per cent. per ann. in 25 years or 50 half-years will amount to 57'50 x 72'44481 = 4,165'577.

5 $\frac{1}{4}$ per cent. Substituting quarter-years for years and quarterly payments of 1 for annual payments the above Table also supplies the amount of a quarterly payment of 1 at 5 $\frac{1}{4}$ per cent. per ann. (interest convertible quarterly) up to a period of 50 years. Example: A quarterly payment of 6.250 accumulating at 5 $\frac{1}{4}$ per cent. per ann. in 45 years or 180 quarter-years will amount to 6.250 x 838'5246657 = 5,240,779'161.

(The annual, half-yearly, or quarterly payment is assumed to be made at the end of each year, half-year, or quarter-year respectively.)

AMOUNT OF 1 PER ANNUM

(i.e., the amount of an annual payment of 1 accumulated at compound interest).

1½ per cent.							
Years.	Amount.	Years.	Amount.	Years.	Amount.	Years.	Amount.
1	1	51	75·78807046	101	233·23508895	151	564·69923127
2	2·015	52	77·92489152	102	237·73361529	152	574·16971974
3	3·045225	53	80·09376489	103	242·29961951	153	583·78226554
4	4·09090337	54	82·29517136	104	246·93411381	154	593·53899952
5	5·15226693	55	84·52959893	105	251·63812551	155	603·44208452
6	6·22955093	56	86·79754292	106	256·41269740	156	613·49371578
7	7·32299419	57	89·09950606	107	261·25888786	157	623·69612152
8	8·43283911	58	91·43599865	108	266·17777118	158	634·05156334
9	9·55933169	59	93·80753863	109	271·17043774	159	644·56233679
10	10·70272167	60	96·21465171	110	276·23799431	160	655·23077185
11	11·86326249	61	98·65787149	111	281·38156422	161	666·05923342
12	13·04121143	62	101·13773956	112	286·60228769	162	677·05912192
13	14·23682960	63	103·65480565	113	291·90132200	163	688·20587375
14	15·45038205	64	106·20962774	114	297·27984183	164	699·52896186
15	16·68213778	65	108·80272115	115	302·73903946	165	711·02189629
16	17·93236984	66	111·43481374	116	308·28012505	166	722·68722473
17	19·20135539	67	114·10633594	117	313·90432693	167	734·52753310
18	20·48937572	68	116·81793098	118	319·61289183	168	746·54544610
19	21·79671636	69	119·57019995	119	325·40708521	169	758·74362779
20	23·12366710	70	122·36375295	120	331·28819149	170	771·12478221
21	24·47052211	71	125·19920924	121	337·25751436	171	783·69165394
22	25·83757994	72	128·07719738	122	343·31637708	172	796·44702875
23	27·22514364	73	130·99835534	123	349·46612273	173	809·39373418
24	28·63352080	74	133·96333067	124	355·70811457	174	822·53464019
25	30·06302361	75	136·97278063	125	362·04373629	175	835·87265980
26	31·51396896	76	140·02737234	126	368·47439234	176	849·41074969
27	32·98667850	77	143·12778292	127	375·00150822	177	863·15191094
28	34·48147867	78	146·27469967	128	381·62653084	178	877·09918960
29	35·99870085	79	149·46882016	129	388·35092881	179	891·25567745
30	37·53868137	80	152·71085247	130	395·17619274	180	905·62451261
31	39·10176159	81	156·00151525	131	402·10383563	181	920·20888030
32	40·68828801	82	159·34153798	132	409·13539316	182	935·01201350
33	42·29861233	83	162·73166105	133	416·27242406	183	950·03719371
34	43·93309152	84	166·17263597	134	423·51651042	184	965·28775161
35	45·59208789	85	169·66522551	135	430·86925808	185	980·76706788
36	47·27596921	86	173·21020389	136	438·33229695	186	996·47857390
37	48·98510874	87	176·80835695	137	445·90728140	187	1012·42575251
38	50·71988538	88	180·46048230	138	453·59589063	188	1028·61213880
39	52·48068366	89	184·16738954	139	461·39982899	189	1045·04132088
40	54·26789391	90	187·92990038	140	469·32082642	190	1061·71694069
41	56·08191232	91	191·74884889	141	477·36063882	191	1078·64269480
42	57·92314100	92	195·62508162	142	485·52104840	192	1095·82233523
43	59·79198812	93	199·55945784	143	493·80386412	193	1113·25967026
44	61·68886794	94	203·55284971	144	502·21092209	194	1130·95856531
45	63·61420096	95	207·60614286	145	510·74408592	195	1148·92294379
46	65·56841398	96	211·72023459	146	519·40524721	196	1167·15678795
47	67·55194018	97	215·89603811	147	528·19632591	197	1185·66413976
48	69·56521929	98	220·13447868	148	537·11927080	198	1204·44910186
49	71·60869758	99	224·43649586	149	546·17605987	199	1223·51583839
50	73·68282804	100	228·80304330	150	555·36870076	200	1242·86857596

1½ per cent. *Example:* An annual payment of 79·25 accumulating at 1½ per cent. per ann. (interest convertible yearly) in 20 years will amount to 79·25 x 23·12367 = 1,832·551.

3 per cent. Substituting half-years for years and half-yearly payments of 1 for annual payments the above Table supplies the amount of a half-yearly payment of 1 at 3 per cent. per ann. (interest convertible half-yearly) up to a period of 100 years. *Example:* A half-yearly payment of 812·625 accumulating at 3 per cent. per ann. in 50 years or 100 half-years will amount to 812·625 x 228·903043 = 185,931·073.

6 per cent. Substituting quarter-years for years and quarterly payments of 1 for annual payments the above Table also supplies the amount of a quarterly payment of 1 at 6 per cent. per ann. (interest convertible quarterly) up to a period of 50 years. *Example:* A quarterly payment of 9,625·36 accumulating at 6 per cent. per ann. in 50 years or 200 quarter-years will amount to 9,625·36 x 1,242·8685760 = 11,963,057·477.

(The annual, half-yearly, or quarterly payment is assumed to be made at the end of each year, half-year, or quarter-year respectively.)

AMOUNT OF 1 PER ANNUM

(i.e., the amount of an annual payment of 1 accumulated at compound interest).

$1\frac{0}{16}$ per cent.							
Years.	Amount.	Years.	Amount.	Years.	Amount.	Years.	Amount.
1	1	51	77·11802496	101	242·37379952	151	601·15177672
2	2·015625	52	79·32299410	102	247·16089013	152	611·54477324
3	3·04711914	53	81·56241588	103	252·02277904	153	622·10016032
4	4·09473038	54	83·83682863	104	256·96063496	154	632·82047532
5	5·15871054	55	86·14677908	105	261·97564489	155	643·70829525
6	6·23931539	56	88·49282250	106	267·06901434	156	654·76623736
7	7·33680469	57	90·87552285	107	272·24196769	157	665·99695982
8	8·45144227	58	93·29545290	108	277·49574843	158	677·40316232
9	9·58349605	59	95·75319435	109	282·83161950	159	688·98758673
10	10·73323818	60	98·24933801	110	288·25086355	160	700·75301777
11	11·90094503	61	100·78448392	111	293·75478330	161	712·70228368
12	13·08689729	62	103·35924148	112	299·34470179	162	724·83825686
13	14·29138006	63	105·97422963	113	305·02196275	163	737·16385462
14	15·51468288	64	108·63007696	114	310·78793092	164	749·68203985
15	16·75709980	65	111·32742192	115	316·64399234	165	762·39582172
16	18·01892948	66	114·06691288	116	322·59155472	166	775·30825644
17	19·30047525	67	116·84920840	117	328·63204776	167	788·42244794
18	20·60204518	68	119·67497728	118	334·76692351	168	801·74154869
19	21·92395213	69	122·54489880	119	340·99765669	169	815·26876039
20	23·26651389	70	125·45966284	120	347·32574508	170	829·00733477
21	24·63005317	71	128·41997007	121	353·75270984	171	842·96057438
22	26·01489775	72	131·42653211	122	360·28009593	172	857·13183335
23	27·42138052	73	134·48007167	123	366·90947243	173	871·52451825
24	28·84983959	74	137·58132279	124	373·64243294	174	886·14208885
25	30·30061834	75	140·73103096	125	380·48059595	175	900·98805898
26	31·77406550	76	143·92995332	126	387·42560527	176	916·06599741
27	33·27053527	77	147·17885884	127	394·47913035	177	931·37952862
28	34·79038739	78	150·47852851	128	401·64286676	178	946·93233375
29	36·33398719	79	153·82975532	129	408·91853655	179	962·72815147
30	37·90170574	80	157·23334545	130	416·30788869	180	978·77077883
31	39·49391989	81	160·69011647	131	423·81269945	181	995·06407225
32	41·11101239	82	164·20089954	132	431·43477288	182	1011·61194838
33	42·75337196	83	167·76653859	133	439·17594120	183	1028·41838507
34	44·42139340	84	171·38789076	134	447·03806528	184	1045·48742234
35	46·11547767	85	175·06582655	135	455·02303505	185	1062·82316331
36	47·83603201	86	178·80123009	136	463·13276998	186	1080·42977524
37	49·58347001	87	182·59499931	137	471·36921951	187	1098·31149048
38	51·35821172	88	186·44804618	138	479·73436356	188	1116·47260752
39	53·16068378	89	190·36129690	139	488·23021299	189	1134·91749201
40	54·99131947	90	194·33569216	140	496·85881007	190	1153·65057782
41	56·85055883	91	198·37218735	141	505·62222898	191	1172·67636810
42	58·73884882	92	202·47175278	142	514·52257631	192	1191·99943635
43	60·65664333	93	206·63537392	143	523·56199156	193	1211·62442755
44	62·60440338	94	210·86405163	144	532·74264768	194	1231·55605923
45	64·58259718	95	215·15880244	145	542·06675155	195	1251·79912265
46	66·59170026	96	219·52065873	146	551·53654454	196	1272·35848394
47	68·63219558	97	223·95066902	147	561·15430305	197	1293·23908526
48	70·70457364	98	228·44989823	148	570·92233904	198	1314·44594596
49	72·80933260	99	233·01942789	149	580·84300058	199	1335·98416387
50	74·94697842	100	237·66035645	150	590·91867247	200	1357·85891643

$1\frac{0}{16}$ per cent. Example: An annual payment of $12\frac{34}{100}$ accumulating at $1\frac{0}{16}$ per cent. per ann. (interest convertible yearly) in 34 years will amount to $12\frac{34}{100} \times 44'42139 = 548'160$.

$3\frac{1}{2}$ per cent. Substituting half-years for years and half-yearly payments of 1 for annual payments the above Table supplies the amount of a half-yearly payment of 1 at $3\frac{1}{2}$ per cent. per ann. (interest convertible half-yearly) up to a period of 100 years. Example: A half-yearly payment of $254'60$ accumulating at $3\frac{1}{2}$ per cent. per ann. in 55½ years or 111 half-years will amount to $254'60 \times 293'754783 = 74,789'98$.

$6\frac{1}{4}$ per cent. Substituting quarter-years for years and quarterly payments of 1 for annual payments the above Table also supplies the amount of a quarterly payment of 1 at $6\frac{1}{4}$ per cent. per ann. (interest convertible quarterly) up to a period of 50 years. Example: A quarterly payment of 3,750 accumulating at $6\frac{1}{4}$ per cent. per ann. in 30½ years or 121 quarter-years will amount to $3,750 \times 353'7527098 = 1,326,572'662$.

(The annual, half-yearly, or quarterly payment is assumed to be made at the end of each year, half-year, or quarter-year respectively.)

AMOUNT OF 1 PER ANNUM

(i.e., the amount of an annual payment of 1 accumulated at compound interest).

$1\frac{5}{8}$ per cent.							
Years.	Amount.	Years.	Amount.	Years.	Amount.	Years.	Amount.
1	1	51	78·47671857	101	251·93664128	151	640·29001171
2	2·01625	52	80·75196525	102	257·03061170	152	651·69472440
3	3·04901406	53	83·06418468	103	262·20735914	153	663·28476367
4	4·09856054	54	85·41397768	104	267·46822873	154	675·06314108
5	5·16516215	55	87·80195482	105	272·81458744	155	687·03291712
6	6·24909603	56	90·22873659	106	278·24782449	156	699·19720203
7	7·35064385	57	92·69495356	107	283·76935164	157	711·55915656
8	8·47009181	58	95·20124655	108	289·38060360	158	724·12199285
9	9·60773080	59	97·74826681	109	295·08303841	159	736·88897524
10	10·76385643	60	100·33667614	110	300·87813779	160	749·86342109
11	11·93876909	61	102·96714713	111	306·76740752	161	763·04870168
12	13·13277409	62	105·64036327	112	312·75237790	162	776·44824308
13	14·34618167	63	108·35701918	113	318·83460404	163	790·06552703
14	15·57930712	64	111·11782074	114	325·01566635	164	803·90409185
15	16·83247086	65	113·92348532	115	331·29717093	165	817·96753334
16	18·10599851	66	116·77474196	116	337·68074996	166	832·25950576
17	19·40022099	67	119·67233152	117	344·16806215	167	846·78372272
18	20·71547458	68	122·61700690	118	350·76079316	168	861·54395822
19	22·05210104	69	125·60953327	119	357·46065604	169	876·54404754
20	23·41044768	70	128·65068818	120	364·26939171	170	891·78788831
21	24·79086746	71	131·74126187	121	371·18876932	171	907·27944150
22	26·19371906	72	134·88205737	122	378·22058682	172	923·02273242
23	27·61936699	73	138·07389080	123	385·36667136	173	939·02185182
24	29·06818170	74	141·31759153	124	392·62887977	174	955·28095691
25	30·54053966	75	144·61400239	125	400·00909906	175	971·80427246
26	32·03682343	76	147·96397993	126	407·50924692	176	988·59609189
27	33·55742181	77	151·36839460	127	415·13127219	177	1005·66077839
28	35·10272991	78	154·82813102	128	422·87715536	178	1023·00276603
29	36·67314927	79	158·34408814	129	430·74890913	179	1040·62656098
30	38·26908795	80	161·91717958	130	438·74857891	180	1058·53674260
31	39·89096063	81	165·54833374	131	446·87824331	181	1076·73796467
32	41·53918874	82	169·23849417	132	455·14001477	182	1095·23495659
33	43·21420055	83	172·98861970	133	463·53604001	183	1114·03252464
34	44·91643131	84	176·79968477	134	472·06850066	184	1133·13555316
35	46·64632332	85	180·67267965	135	480·73961379	185	1152·54900590
36	48·40432608	86	184·60861069	136	489·55163252	186	1172·27792725
37	50·19089637	87	188·60850061	137	498·50684655	187	1192·32744356
38	52·00649844	88	192·67338875	138	507·60758280	188	1212·70276452
39	53·85160404	89	196·80433132	139	516·85620602	189	1233·40918444
40	55·72669261	90	201·00240170	140	526·25511937	190	1254·45208369
41	57·63225136	91	205·26869073	141	535·80676506	191	1275·83693005
42	59·56877544	92	209·60430695	142	545·51362499	192	1297·56928017
43	61·53676805	93	214·01037694	143	555·37822140	193	1319·65478097
44	63·53674053	94	218·48804557	144	565·40311750	194	1342·09917116
45	65·56921256	95	223·03847631	145	575·59091816	195	1364·90828269
46	67·63471226	96	227·66285155	146	585·94427058	196	1388·08804228
47	69·73377634	97	232·36237288	147	596·46586497	197	1411·64447297
48	71·86695020	98	237·13826144	148	607·15843528	198	1435·58369566
49	74·03478814	99	241·99175819	149	618·02475985	199	1459·91193071
50	76·23785345	100	246·92412426	150	629·06766220	200	1484·63549959

$1\frac{3}{4}$ per cent. *Example:* An annual payment of 42·25 accumulating at $1\frac{3}{4}$ per cent. per ann. (interest convertible yearly) in 22 years will amount to $42\cdot25 \times 26\cdot19372 = 1,106\cdot685$.

$3\frac{1}{4}$ per cent. Substituting half-years for years and half-yearly payments of 1 for annual payments the above Table supplies the amount of a half-yearly payment of 1 at $3\frac{1}{4}$ per cent. per ann. (interest convertible half-yearly) up to a period of 100 years. *Example:* A half-yearly payment of 58·6125 accumulating at $3\frac{1}{4}$ per cent. per ann. in 29 years or 58 half-years will amount to $58\cdot6125 \times 95\cdot20125 = 5,579\cdot983$.

$6\frac{1}{2}$ per cent. Substituting quarter-years for years and quarterly payments of 1 for annual payments the above Table also supplies the amount of a quarterly payment of 1 at $6\frac{1}{2}$ per cent. per ann. (interest convertible quarterly) up to a period of 50 years. *Example:* A quarterly payment of 680·65 accumulating at $6\frac{1}{2}$ per cent. per ann. in $37\frac{1}{2}$ years or 150 quarter-years will amount to $680\cdot65 \times 629\cdot067662 = 415,593\cdot551$.

(The annual, half-yearly, or quarterly payment is assumed to be made at the end of each year, half-year, or quarter-year respectively.)

AMOUNT OF 1 PER ANNUM

(i.e., the amount of an annual payment of 1 accumulated at compound interest).

$1\frac{1}{16}$ per cent.							
Years.	Amount	Years.	Amount.	Years.	Amount.	Years.	Amount.
1	1	51	79·86481990	101	261·94464600	151	682·32299865
2	2·016875	52	82·21253874	102	267·36496190	152	694·83719925
3	3·05090977	53	84·59987533	103	272·87674563	153	707·56257699
4	4·10239387	54	87·02749822	104	278·48154071	154	720·50269547
5	5·17162176	55	89·49608726	105	284·18091671	155	733·66117846
6	6·25889288	56	92·00633373	106	289·97646968	156	747·04171084
7	7·36451170	57	94·55894061	107	295·86982261	157	760·64803972
8	8·48878783	58	97·15462273	108	301·86262586	158	774·48397539
9	9·63203613	59	99·79410699	109	307·95655768	159	788·55339247
10	10·79457674	60	102·47813255	110	314·15332459	160	802·86023097
11	11·97673522	61	105·20745103	111	320·45466194	161	817·40849737
12	13·17884263	62	107·98282677	112	326·86233436	162	832·20226576
13	14·40123560	63	110·80503697	113	333·37813625	163	847·24567899
14	15·64425645	64	113·67487197	114	340·00389230	164	862·54294983
15	16·90825328	65	116·59313543	115	346·74145798	165	878·09836210
16	18·19358005	66	119·56064460	116	353·59272009	166	893·91627197
17	19·50059671	67	122·57823047	117	360·55959724	167	910·00110905
18	20·82966928	68	125·64673811	118	367·64404044	168	926·35737777
19	22·18116995	69	128·76702682	119	374·84803362	169	942·98965852
20	23·55547719	70	131·93997040	120	382·17359419	170	959·90260901
21	24·95297587	71	135·16645740	121	389·62277359	171	977·10096553
22	26·37405734	72	138·44739136	122	397·19765790	172	994·58954433
23	27·81911956	73	141·78369109	123	404·90036837	173	1012·37324289
24	29·28856720	74	145·17629088	124	412·73306209	174	1030·45704136
25	30·78281177	75	148·62614079	125	420·6993251	175	1048·84600393
26	32·30227172	76	152·13420691	126	428·79721013	176	1067·54528025
27	33·84737256	77	155·70147166	127	437·03316305	177	1086·56010686
28	35·41854697	78	159·32893399	128	445·40809767	178	1105·89580866
29	37·01623495	79	163·01760975	129	453·92435932	179	1125·55780043
30	38·64088391	80	166·76853192	130	462·58433288	180	1145·55158831
31	40·29294883	81	170·58275089	131	471·39044350	181	1165·88277136
32	41·97289234	82	174·46133481	132	480·34515724	182	1186·55704313
33	43·68118490	83	178·40536984	133	489·45098176	183	1207·58019323
34	45·41830489	84	182·41596046	134	498·71046708	184	1228·95810900
35	47·18473879	85	186·49422979	135	508·12620621	185	1250·69677708
36	48·98098125	86	190·64131992	136	517·70083594	186	1272·80228520
37	50·80753531	87	194·85839219	137	527·43703755	187	1295·28082376
38	52·66491247	88	199·14662756	138	537·33753756	188	1318·13868766
39	54·55363287	89	203·50722690	139	547·40510850	189	1341·38227802
40	56·47422542	90	207·94141135	140	557·64256971	190	1365·01810396
41	58·42722798	91	212·45042267	141	568·05278807	191	1389·05278446
42	60·41318745	92	217·03552355	142	578·63867887	192	1413·49305020
43	62·43265999	93	221·69799801	143	589·40320658	193	1438·34574542
44	64·48621113	94	226·43915173	144	600·34938569	194	1463·61782988
45	66·57441594	95	231·26031241	145	611·48028157	195	1489·31638075
46	68·69785921	96	236·16283018	146	622·79901133	196	1515·44859468
47	70·85713558	97	241·14807794	147	634·30874464	197	1542·02178971
48	73·05284975	98	246·21745176	148	646·01270471	198	1569·04340742
49	75·28561658	99	251·37237126	149	657·91416910	199	1596·52101492
50	77·55606126	100	256·61428002	150	670·01647070	200	1624·46230704

$1\frac{1}{16}$ per cent. *Example:* An annual payment of 77·80 accumulating at $1\frac{1}{16}$ per cent. per ann. (interest convertible yearly) in 49 years will amount to $77·80 \times 75·28562 = 5,857·221$.

$3\frac{3}{8}$ per cent. Substituting half-years for years and half-yearly payments of 1 for annual payments the above Table supplies the amount of a half-yearly payment of 1 at $3\frac{3}{8}$ per cent. per ann. (interest convertible half-yearly) up to a period of 100 years. *Example:* A half-yearly payment of 8·45 accumulating at $3\frac{3}{8}$ per cent. per ann. in $57\frac{1}{2}$ years or 115 half-years will amount to $8·45 \times 346·7415 = 2,929·966$.

$6\frac{3}{4}$ per cent. Substituting quarter-years for years and quarterly payments of 1 for annual payments the above Table also supplies the amount of a quarterly payment of 1 at $6\frac{3}{4}$ per cent. per ann. (interest convertible quarterly) up to a period of 50 years. *Example:* A quarterly payment of 91·28 accumulating at $6\frac{3}{4}$ per cent. per ann. in 36 years or 144 quarter-years will amount to $91·28 \times 600·94939 = 54,799·892$.
(The annual, half-yearly, or quarterly payment is assumed to be made at the end of each year, half-year, or quarter-year respectively.)

AMOUNT OF 1 PER ANNUM

(i.e., the amount of an annual payment of 1 accumulated at compound interest).

$1\frac{3}{4}$ per cent.							
Years.	Amount.	Years.	Amount.	Years.	Amount.	Years.	Amount.
1	1	51	81·28301361	101	272·41992383	151	727·47656415
2	2·0175	52	83·70546635	102	278·18727250	152	741·20740402
3	3·05280625	53	86·17031201	103	284·05554976	153	755·17853359
4	4·10623036	54	88·67829247	104	290·02652189	154	769·39415793
5	5·17808939	55	91·23016259	105	296·10198602	155	783·85855669
6	6·26870596	56	93·82669043	106	302·28377077	156	798·57608042
7	7·37840831	57	96·46865752	107	308·57373676	157	813·55116182
8	8·50753045	58	99·15685902	108	314·97377716	158	828·78830716
9	9·65641224	59	101·89210405	109	321·48581826	159	844·29210253
10	10·82539945	60	104·67521588	110	328·11182007	160	860·06721433
11	12·01484394	61	107·50703215	111	334·85377693	161	876·11839058
12	13·22510371	62	110·38840522	112	341·71371802	162	892·45046241
13	14·45654303	63	113·32020231	113	348·69370809	163	909·06834550
14	15·70953253	64	116·30330585	114	355·79584798	164	925·97704155
15	16·98444935	65	119·33861370	115	363·02227532	165	943·18163978
16	18·28167721	66	122·42703944	116	370·37516514	166	960·68731847
17	19·60160636	67	125·56951263	117	377·85673053	167	978·49934655
18	20·94463468	68	128·76697910	118	385·46922331	168	996·62308511
19	22·31116578	69	132·02040124	119	393·21493472	169	1015·06398910
20	23·70161119	70	135·33075826	120	401·09619608	170	1033·82760891
21	25·11638938	71	138·69904653	121	409·11537951	171	1052·91959207
22	26·55592620	72	142·12627984	122	417·27489865	172	1072·34568493
23	28·02065490	73	145·61348974	123	425·57720938	173	1092·11173441
24	29·51101637	74	149·16172581	124	434·02481054	174	1112·22368976
25	31·02745915	75	152·77205601	125	442·62024472	175	1132·62760891
26	32·57043969	76	156·44556699	126	451·36609901	176	1153·50963741
27	34·14042238	77	160·18336441	127	460·26500574	177	1174·69605607
28	35·73787977	78	163·98657329	128	469·31964334	178	1196·25323705
29	37·36329267	79	167·85633832	129	478·53273710	179	1218·18766870
30	39·01715029	80	171·79382424	130	487·90706000	180	1240·50595290
31	40·69995042	81	175·80021617	131	497·44543355	181	1263·21480707
32	42·41219955	82	179·87671995	132	507·15072863	182	1286·32106620
33	44·15441305	83	184·02456255	133	517·02586639	183	1309·83168486
34	45·92711527	84	188·24499239	134	527·07381905	184	1333·75373934
35	47·73083979	85	192·53927976	135	537·29761088	185	1358·09442978
36	49·56612949	86	196·90871716	136	547·70031907	186	1382·86108230
37	51·43333675	87	201·35461971	137	558·28507465	187	1408·06115124
38	53·33362365	88	205·87832555	138	569·05506346	188	1433·70222139
39	55·26696206	89	210·48119625	139	580·01352707	189	1459·79201026
40	57·23413390	90	215·16461718	140	591·16376380	190	1486·33837044
41	59·23573124	91	219·92999798	141	602·50912966	191	1513·34929192
42	61·27235654	92	224·77877295	142	614·05303943	192	1540·83290453
43	63·34462278	93	229·71240147	143	625·79896762	193	1568·79748036
44	65·45315367	94	234·73236850	144	637·75044955	194	1597·25143627
45	67·59858386	95	239·84018495	145	649·91108242	195	1626·20333640
46	69·78155908	96	245·03738819	146	662·28452636	196	1655·66169479
47	72·00273636	97	250·32554248	147	674·87450558	197	1685·63597795
48	74·26278425	98	255·70623947	148	687·68480942	198	1716·13460756
49	76·56238298	99	261·18109866	149	700·71929359	199	1747·16696320
50	78·90222468	100	266·75176789	150	713·98188123	200	1778·74238505

$1\frac{1}{2}$ per cent. *Example:* An annual payment of 10·55 accumulating at $1\frac{1}{2}$ per cent. per ann. (interest convertible yearly) in 70 years will amount to $10\cdot55 \times 135\cdot33076 = 1,427\cdot740$.

$3\frac{1}{2}$ per cent. Substituting half-years for years and half-yearly payments of 1 for annual payments the above Table supplies the amount of a half-yearly payment of 1 at $3\frac{1}{2}$ per cent. per ann. (interest convertible half-yearly) up to a period of 100 years. *Example:* A half-yearly payment of 28·425 accumulating at $3\frac{1}{2}$ per cent. per ann. in 80 years or 160 half-years will amount to $28\cdot425 \times 860\cdot06721 = 24,447\cdot410$.

7 per cent. Substituting quarter-years for years and quarterly payments of 1 for annual payments the above Table also supplies the amount of a quarterly payment of 1 at 7 per cent. per ann. (interest convertible quarterly) up to a period of 50 years. *Example:* A quarterly payment of 3,660·42 accumulating at 7 per cent. per ann. in 50 years or 200 quarter-years will amount to $3,660\cdot42 \times 1,778\cdot7423850 = 6,510,944\cdot201$.

(The annual, half-yearly, or quarterly payment is assumed to be made at the end of each year, half-year, or quarter-year respectively.)

AMOUNT OF 1 PER ANNUM

(i.e., the amount of an annual payment of 1 accumulated at compound interest).

$1\frac{13}{16}$ per cent.							
Years.	Amount.	Years.	Amount.	Years.	Amount.	Years.	Amount.
1	1	51	82·73200080	101	283·38571966	151	775·99466715
2	2·018125	52	85·23151832	102	289·52208583	152	791·05957049
3	3·05470352	53	87·77633959	103	295·76967364	153	806·39752520
4	4·11007002	54	90·36728574	104	302·13049897	154	822·01348035
5	5·18456504	55	93·00519280	105	308·60661427	155	837·91247468
6	6·27853528	56	95·69091192	106	315·20010915	156	854·09963828
7	7·39233373	57	98·42530970	107	321·91311113	157	870·58019423
8	8·52631978	58	101·20926843	108	328·74778627	158	887·35946025
9	9·68085932	59	104·04368642	109	335·70633989	159	904·44285046
10	10·85632490	60	106·92947824	110	342·79101731	160	921·83587713
11	12·05309579	61	109·86757503	111	350·00410449	161	939·54415240
12	13·27155815	62	112·85892483	112	357·34792889	162	957·57339016
13	14·51210514	63	115·9049284	113	364·82486010	163	975·92940786
14	15·77513705	64	119·00526178	114	372·43731069	164	994·61812838
15	17·06106141	65	122·16223215	115	380·18773694	165	1013·64558196
16	18·37029314	66	125·37642260	116	388·07863968	166	1033·01790813
17	19·70325471	67	128·64887026	117	396·11256502	167	1052·74135771
18	21·06037620	68	131·98063104	118	404·29210526	168	1072·82229482
19	22·44209552	69	135·37277998	119	412·61989967	169	1093·26719891
20	23·84885850	70	138·82641161	120	421·09863535	170	1114·08266690
21	25·28111906	71	142·34264032	121	429·73104812	171	1135·27541523
22	26·73933934	72	145·92260068	122	438·51992336	172	1156·85228213
23	28·22398987	73	149·56744782	123	447·46809697	173	1178·82022975
24	29·73554968	74	153·27835781	124	456·57845623	174	1201·18634641
25	31·27450652	75	157·05652804	125	465·85394075	175	1223·95784894
26	32·84135695	76	160·90317761	126	475·29754343	176	1247·14208495
27	34·43660655	77	164·81954771	127	484·91231140	177	1270·74653524
28	36·06077004	78	168·80690201	128	494·70134705	178	1294·77881619
29	37·71437150	79	172·86652711	129	504·666780896	179	1319·24668224
30	39·39794448	80	176·99973291	130	514·81491300	180	1344·15802835
31	41·11203222	81	181·20785307	131	525·14593330	181	1369·52089262
32	42·85718781	82	185·49224541	132	535·66420334	182	1395·34345880
33	44·63397434	83	189·85429236	133	546·37311702	183	1421·63405899
34	46·44296512	84	194·29540141	134	557·27612977	184	1448·40117631
35	48·28474386	85	198·81700556	135	568·37675962	185	1475·65344763
36	50·15990485	86	203·42056378	136	579·67858839	186	1503·39966636
37	52·06905312	87	208·10756150	137	591·18526280	187	1531·64878532
38	54·01280471	88	212·87951105	138	602·90049569	188	1560·40991955
39	55·99178680	89	217·73795219	139	614·82806718	189	1589·69234934
40	58·00663793	90	222·68445257	140	626·97182590	190	1619·50552317
41	60·05800824	91	227·72060828	141	639·33569024	191	1649·85906078
42	62·14655964	92	232·84804430	142	651·92364963	192	1680·76275626
43	64·27296604	93	238·06841510	143	664·73976577	193	1712·22658122
44	66·43791355	94	243·38340513	144	677·78817403	194	1744·26068800
45	68·64210073	95	248·79472935	145	691·07308468	195	1776·87541297
46	70·88623881	96	254·30413382	146	704·59878434	196	1810·08127983
47	73·17105188	97	259·91339624	147	718·36963731	197	1843·88900303
48	75·49727720	98	265·62432655	148	732·39008699	198	1878·30949121
49	77·86566535	99	271·43876747	149	746·66465731	199	1913·35385073
50	80·27698053	100	277·35859513	150	761·19795423	200	1949·03338928

$1\frac{1}{2}$ per cent. *Example:* An annual payment of 48·24 accumulating at $1\frac{1}{2}$ per cent. per ann. (interest convertible yearly) in 21 years will amount to $48\cdot24 \times 25\cdot28112 = 1,219\cdot561$.

$3\frac{3}{8}$ per cent. Substituting half-years for years and half-yearly payments of 1 for annual payments the above Table supplies the amount of a half-yearly payment of 1 at $3\frac{3}{8}$ per cent. per ann. (interest convertible half-yearly) up to a period of 100 years. *Example:* A half-yearly payment of 55·625 accumulating at $3\frac{3}{8}$ per cent. per ann. in 44½ years or 89 half-years will amount to $55\cdot625 \times 217\cdot73795 = 12,111\cdot673$.

$7\frac{1}{4}$ per cent. Substituting quarter-years for years and quarterly payments of 1 for annual payments the above Table also supplies the amount of a quarterly payment of 1 at $7\frac{1}{4}$ per cent. per ann. (interest convertible quarterly) up to a period of 50 years. *Example:* A quarterly payment of 625 accumulating at $7\frac{1}{4}$ per cent. per ann. in 36½ years or 147 quarter-years will amount to $625 \times 718\cdot369637 = 448,981\cdot023$.

(The annual, half-yearly, or quarterly payment is assumed to be made at the end of each year, half-year, or quarter-year respectively.)

AMOUNT OF 1 PER ANNUM

(i.e., the amount of an annual payment of 1 accumulated at compound interest).

 $1\frac{1}{2}$ per cent.

Years.	Amount.	Years.	Amount.	Years.	Amount.	Years.	Amount.
1	1	51	84.21249943	101	294.86647241	151	828.14087986
2	2.01875	52	86.79148380	102	301.39521876	152	844.66852135
3	3.05660156	53	89.41882412	103	308.04637911	153	861.50605613
4	4.11391284	54	92.09542707	104	314.82224872	154	878.65929468
5	5.19104871	55	94.82221633	105	321.72516589	155	896.13415646
6	6.28838087	56	97.60013289	106	328.75751275	156	913.93667189
7	7.40628801	57	100.43013538	107	335.92171611	157	932.07298449
8	8.54515591	58	103.31320042	108	343.22024829	158	950.54935295
9	9.70537759	59	106.25032292	109	350.65562794	159	969.37215331
10	10.88735342	60	109.24251648	110	358.23042097	160	988.54788119
11	12.09149129	61	112.29081366	111	365.94724136	161	1008.08315396
12	13.31820675	62	115.39626642	112	373.80875214	162	1027.98471310
13	14.56792313	63	118.55994641	113	381.81766624	163	1048.25942647
14	15.84107169	64	121.78294541	114	389.97674748	164	1068.91429071
15	17.13809178	65	125.06637564	115	398.28881150	165	1089.95643367
16	18.45943100	66	128.41137018	116	406.75672671	166	1111.39311680
17	19.80554534	67	131.81908337	117	415.38341534	167	1133.23173774
18	21.17689931	68	135.29069118	118	424.17185438	168	1155.47983282
19	22.57396617	69	138.82739164	119	433.12507664	169	1178.14507968
20	23.99722804	70	142.43040524	120	442.24617183	170	1201.23529993
21	25.44717606	71	146.10097533	121	451.53828755	171	1224.75846180
22	26.92431062	72	149.84036862	122	461.00463044	172	1248.72268296
23	28.42914144	73	153.64987553	123	470.64846727	173	1273.13623327
24	29.96218784	74	157.53081070	124	480.47312603	174	1298.00753764
25	31.52397886	75	161.48451340	125	490.48199714	175	1323.34517897
26	33.11505347	76	165.51234803	126	500.67853459	176	1349.15790108
27	34.73596072	77	169.61570455	127	511.06625711	177	1375.45461172
28	36.38725998	78	173.79599901	128	521.64874943	178	1402.24438569
29	38.06952111	79	178.05467399	129	532.42966348	179	1429.53646792
30	39.78332463	80	182.39319913	130	543.41271967	180	1457.34027670
31	41.52926197	81	186.81307162	131	554.60170817	181	1485.66540689
32	43.30793563	82	191.31581671	132	566.00049019	182	1514.52163326
33	45.11995942	83	195.90298827	133	577.61299939	183	1543.91891389
34	46.96595866	84	200.57616930	134	589.44324312	184	1573.86739352
35	48.84657038	85	205.33697248	135	601.49530393	185	1604.37740715
36	50.76244358	86	210.18704071	136	613.77334088	186	1635.45948354
37	52.71423940	87	215.12804772	137	626.28159102	187	1667.12434885
38	54.70263138	88	220.16169862	138	639.02437085	188	1699.38293039
39	56.72830572	89	225.28973047	139	652.00607781	189	1732.24636034
40	58.79196146	90	230.51391291	140	665.23119177	190	1765.72597959
41	60.89431073	91	235.83604878	141	678.70427661	191	1799.83334171
42	63.03607906	92	241.25797469	142	692.42998180	192	1834.58021687
43	65.21800554	93	246.78156172	143	706.41304396	193	1869.97859594
44	67.44084315	94	252.40871600	144	720.65828853	194	1906.04069461
45	69.70535895	95	258.14137943	145	735.17063144	195	1942.77895763
46	72.01233443	96	263.98153029	146	749.95508078	196	1980.20606309
47	74.36256571	97	269.93118398	147	765.01673855	197	2018.33492677
48	76.75686381	98	275.99239368	148	780.36080239	198	2057.17870665
49	79.19605501	99	282.16725107	149	795.99256744	199	2096.75080740
50	81.68098104	100	288.45788702	150	811.91742808	200	2137.06488504

$1\frac{1}{2}$ per cent. *Example:* An annual payment of 75.60 accumulating at $1\frac{1}{2}$ per cent. per ann. (interest convertible yearly) in 35 years will amount to $75.60 \times 48.84657 = 3,692.801$.

$3\frac{1}{2}$ per cent. Substituting half-years for years and half-yearly payments of 1 for annual payments the above Table supplies the amount of a half-yearly payment of 1 at $3\frac{1}{2}$ per cent. per ann. (interest convertible half-yearly) up to a period of 100 years. *Example:* A half-yearly payment of 8.125 accumulating at $3\frac{1}{2}$ per cent. per ann. in 42½ years or 85 half-years will amount to $8.125 \times 205.3370 = 1,668.363$.

$7\frac{1}{2}$ per cent. Substituting quarter-years for years and quarterly payments of 1 for annual payments the above Table also supplies the amount of a quarterly payment of 1 at $7\frac{1}{2}$ per cent. per ann. (interest convertible quarterly) up to a period of 50 years. *Example:* A quarterly payment of 9.03685 accumulating at $7\frac{1}{2}$ per cent. per ann. in 30 years or 120 quarter-years will amount to $9.03685 \times 442.246178 = 3,996.512318$.

(The annual, half-yearly, or quarterly payment is assumed to be made at the end of each year, half-year, or quarter-year respectively.)

AMOUNT OF 1 PER ANNUM

(i.e., the amount of an annual payment of 1 accumulated at compound interest).

1 $\frac{15}{16}$ per cent.

Years.	Amount.	Years.	Amount.	Years.	Amount.	Years.	Amount.
1	1	51	85.72524470	101	306.88787738	151	884.19999095
2	2.019375	52	88.38617132	102	313.83383000	152	902.33136577
3	3.05850039	53	91.09865339	103	320.91436046	153	920.81403598
4	4.11775884	54	93.86368980	104	328.13207619	154	939.65480793
5	5.19754041	55	96.68229879	105	335.48963517	155	958.86061983
6	6.29824276	56	99.55551833	106	342.98974685	156	978.43854434
7	7.42027121	57	102.48440649	107	350.63517319	157	998.39379114
8	8.56403897	58	105.47004187	108	358.42872967	158	1018.73790959
9	9.72996722	59	108.51352393	109	366.37328631	159	1039.47779147
10	10.91848534	60	111.61597346	110	374.47176873	160	1060.61767368
11	12.13003099	61	114.77853294	111	382.72715925	161	1082.16714110
12	13.36505034	62	118.00236702	112	391.14249796	162	1104.13412946
13	14.62399819	63	121.28866288	113	399.72088386	163	1126.52672822
14	15.90733816	64	124.63863072	114	408.46547599	164	1149.35318358
15	17.21554283	65	128.05350419	115	417.37949458	165	1172.62190151
16	18.54909397	66	131.53454084	116	426.46622229	166	1196.34145085
17	19.90848267	67	135.08302256	117	435.72900535	167	1220.52056646
18	21.29420952	68	138.70025613	118	445.17125483	168	1245.16815244
19	22.70678483	69	142.38757359	119	454.79644789	169	1270.29328539
20	24.14672879	70	146.14633283	120	464.60812907	170	1295.90521780
21	25.61457166	71	149.97791803	121	474.60991157	171	1322.01338139
22	27.11085398	72	153.88374019	122	484.80547860	172	1348.62739066
23	28.63612678	73	157.86523765	123	495.19858475	173	1375.75704635
24	30.19095174	74	161.92387663	124	505.79305733	174	1403.41233912
25	31.77590143	75	166.06115174	125	516.59279782	175	1431.60345320
26	33.39155952	76	170.27858656	126	527.60178328	176	1460.34077010
27	35.03852098	77	174.57773417	127	538.82406783	177	1489.63487252
28	36.71739233	78	178.96017777	128	550.26378414	178	1519.49654818
29	38.42879180	79	183.42753122	129	561.92514496	179	1549.93679380
30	40.17334964	80	187.98143963	130	573.81244464	180	1580.96681918
31	41.95170829	81	192.62358003	131	585.93006076	181	1612.59805130
32	43.76452264	82	197.35566189	132	598.28245568	182	1644.84213854
33	45.61246027	83	202.17942784	133	610.87417826	183	1677.71095498
34	47.49620169	84	207.09665425	134	623.70986547	184	1711.21660473
35	49.41644059	85	212.10915193	135	636.79424411	185	1745.37142645
36	51.37388413	86	217.21876675	136	650.13213259	186	1780.18799783
37	53.36925313	87	222.42738035	137	663.72844266	187	1815.67914029
38	55.40328241	88	227.73691085	138	677.58818124	188	1851.85792363
39	57.47672101	89	233.14931350	139	691.71645225	189	1888.73767091
40	59.59033248	90	238.66658145	140	706.11845851	190	1926.33196328
41	61.74489517	91	244.29074646	141	720.79950364	191	1964.65464507
42	63.94120252	92	250.02387967	142	735.76499403	192	2003.71982882
43	66.18006331	93	255.86809234	143	751.02044078	193	2043.54190050
44	68.46230204	94	261.82553663	144	766.57146183	194	2084.13552482
45	70.78875914	95	267.89840640	145	782.42378390	195	2125.51565061
46	73.16029135	96	274.08893803	146	798.58324471	196	2167.69751634
47	75.57777200	97	280.39941120	147	815.05579508	197	2210.69665372
48	78.04209133	98	286.83214979	148	831.84750111	198	2254.52890343
49	80.55415685	99	293.38952270	149	848.96454644	199	2299.21040093
50	83.11489364	100	300.07394470	150	866.41323453	200	2344.75760245

1 $\frac{15}{16}$ per cent. Example: An annual payment of 14'82 accumulating at 1 $\frac{15}{16}$ per cent. per ann. (interest convertible yearly) in 20 years will amount to $14'82 \times 24'14673 = 357'855$.

3 $\frac{1}{2}$ per cent. Substituting half-years for years and half-yearly payments of 1 for annual payments the above Table supplies the amount of a half-yearly payment of 1 at 3 $\frac{1}{2}$ per cent. per ann. (interest convertible half-yearly) up to a period of 100 years. Example: A half-yearly payment of 25'6341 accumulating at 3 $\frac{1}{2}$ per cent. per ann. in 30 years or 60 half-years will amount to $25'6341 \times 111'61597 = 2,863'407$.

7 $\frac{1}{4}$ per cent. Substituting quarter-years for years and quarterly payments of 1 for annual payments the above Table also supplies the amount of a quarterly payment of 1 at 7 $\frac{1}{4}$ per cent. per ann. (interest convertible quarterly) up to a period of 50 years. Example: A quarterly payment of 3,366'50 accumulating at 7 $\frac{1}{4}$ per cent. per ann. in 40 $\frac{1}{2}$ years or 161 quarter-years will amount to $3,366'50 \times 1,082'167411 = 3,643,115'681$.

(The annual, half-yearly, or quarterly payment is assumed to be made at the end of each year, half-year, or quarter-year respectively.)

AMOUNT OF 1 PER ANNUM

(i.e., the amount of an annual payment of 1 accumulated at compound interest).

2 per cent.

Years.	Amount.	Years.	Amount.	Years.	Amount.	Years.	Amount.
1	1	51	87-27098948	101	319-47695203	151	944-47974111
2	2-02	52	90-01640927	102	326-86649107	152	964-36933593
3	3-0604	53	92-81673746	103	334-40382089	153	984-65672265
4	4-121608	54	95-67307221	104	342-09189731	154	1005-34985710
5	5-20404016	55	98-58653365	105	349-93373526	155	1026-45685424
6	6-30812096	56	101-55826432	106	357-93240996	156	1047-98599133
7	7-43428338	57	104-58942061	107	366-09105816	157	1069-94571115
8	8-58296905	58	107-68121820	108	374-41287932	158	1092-3-4462537
9	9-75462843	59	110-83484257	109	382-90113691	159	1115-19151788
10	10-94972100	60	114-05153942	110	391-55915965	160	1138-49534824
11	12-16871542	61	117-33257021	111	400-39034284	161	1162-26525520
12	13-41208973	62	120-67922161	112	409-39814970	162	1186-51056031
13	14-68033152	63	124-09280604	113	418-58611269	163	1211-24077151
14	15-97393815	64	127-57466216	114	427-95783495	164	1236-46558695
15	17-29341692	65	131-12615541	115	437-51699165	165	1262-19489868
16	18-63928525	66	134-74867852	116	447-26733148	166	1288-43879666
17	20-01207096	67	138-44365209	117	457-21267811	167	1315-20757259
18	21-41231238	68	142-21252513	118	467-35693167	168	1342-51172404
19	22-84055863	69	146-05677563	119	477-70407030	169	1370-36195852
20	24-29736980	70	149-97791114	120	488-25815171	170	1398-76919769
21	25-78331719	71	153-97746937	121	499-02331474	171	1427-74458165
22	27-29898354	72	158-05701875	122	510-00378104	172	1457-29947328
23	28-84496321	73	162-21815913	123	521-20385666	173	1487-44546275
24	30-42186247	74	166-46252231	124	532-62793379	174	1518-19437200
25	32-00299972	75	170-79177276	125	544-28049247	175	1549-2825944
26	33-67090572	76	175-20760821	126	556-16610232	176	1581-54942463
27	35-34432383	77	179-71176038	127	568-28942436	177	1614-18041312
28	37-05121031	78	184-30599558	128	580-65521285	178	1647-46402139
29	38-79223451	79	188-99211549	129	593-26831711	179	1681-41330181
30	40-56807921	80	193-77195780	130	606-13368345	180	1716-04156785
31	42-37944079	81	198-64739696	131	619-25635712	181	1751-36239921
32	44-22702961	82	203-62034490	132	632-64148426	182	1787-38964719
33	46-11157020	83	208-69275180	133	646-29431395	183	1824-13744013
34	48-03380160	84	213-86660683	134	660-22020023	184	1861-62018894
35	49-99447763	85	219-14393897	135	674-42460423	185	1899-85259272
36	51-99436719	86	224-52681775	136	688-91309632	186	1938-84964457
37	54-03425453	87	230-01735411	137	703-69135824	187	1978-62663746
38	56-11493962	88	235-61770119	138	718-76518541	188	2019-19917021
39	58-23723841	89	241-33005521	139	734-14048912	189	2060-58315361
40	60-40198318	90	247-15665632	140	749-82329890	190	2102-79481669
41	62-61002284	91	253-09978944	141	765-81976488	191	2145-85071302
42	64-86222330	92	259-16178523	142	782-13616017	192	2189-76772728
43	67-15946777	93	265-34502093	143	798-77888338	193	2234-56308183
44	69-50265712	94	271-65192135	144	815-75446104	194	2280-25434346
45	71-89271026	95	278-08495978	145	833-06955027	195	2326-85943033
46	74-33056447	96	284-64665898	146	850-73094127	196	2374-39661894
47	76-81717576	97	291-33959216	147	868-74556010	197	2422-88455132
48	79-35351927	98	298-16638400	148	887-12047130	198	2472-34224234
49	81-94058966	99	305-12971168	149	905-86288072	199	2522-78908719
50	84-57940145	100	312-23230591	150	924-98013834	200	2574-24486894

2 per cent. Example: An annual payment of 40'85 accumulating at 2 per cent. per ann. (interest convertible yearly) in 75 years will amount to 40'85 x 170'79177 = 6,976'844.

4 per cent. Substituting half-years for years and half-yearly payments of 1 for annual payments the above Table supplies the amount of a half-yearly payment of 1 at 4 per cent. per ann. (interest convertible half-yearly) up to a period of 100 years. Example: A half-yearly payment of 525'60 accumulating at 4 per cent. per ann. in 60 years or 120 half-years will amount to 525'60 x 488'258152 = 256,628'485.

8 per cent. Substituting quarter-years for years and quarterly payments of 1 for annual payments the above Table also supplies the amount of a quarterly payment of 1 at 8 per cent. per ann. (interest convertible quarterly) up to a period of 50 years. Example: A quarterly payment of 642'55 accumulating at 8 per cent. per ann. in 50 years or 200 quarter-years will amount to 642'55 x 2,574'244869 = 1,654,081'041.

(The annual, half-yearly, or quarterly payment is assumed to be made at the end of each year, half-year, or quarter-year respectively.)

AMOUNT OF 1 PER ANNUM

(i.e., the amount of an annual payment of 1 accumulated at compound interest).

2½ per cent.				2¼ per cent.			
Years.	Amount.	Years.	Amount.	Years.	Amount.	Years.	Amount.
1	1	51	90.46458004	1	1	51	93.79966416
2	2.02125	52	93.38695237	2	2.0225	52	96.91015661
3	3.06420156	53	96.37142510	3	3.06800625	53	100.09063513
4	4.12931585	54	99.41931789	4	4.13703639	54	103.34267442
5	5.21706381	55	102.53197839	5	5.23011971	55	106.66788460
6	6.32792641	56	105.71078293	6	6.34779740	56	110.06791200
7	7.46239485	57	108.95713707	7	7.49062284	57	113.54444002
8	8.62097074	58	112.27247623	8	8.65916186	58	117.09918992
9	9.80416637	59	115.65826635	9	9.85399300	59	120.73392169
10	11.01250490	60	119.11600451	10	11.07570784	60	124.45043493
11	12.24652063	61	122.64721961	11	12.32491127	61	128.25056972
12	13.50675920	62	126.25347303	12	13.60222177	62	132.13620754
13	14.79377783	63	129.93635933	13	14.90827176	63	136.10927221
14	16.10814561	64	133.69750696	14	16.24370788	64	140.17173083
15	17.45044370	65	137.53857899	15	17.60919130	65	144.32559477
16	18.82126563	66	141.46127379	16	19.00539811	66	148.57292066
17	20.22121753	67	145.46732586	17	20.43301957	67	152.91581137
18	21.65091840	68	149.55850653	18	21.89276251	68	157.35641713
19	23.11100041	69	153.73662480	19	23.38534966	69	161.89693651
20	24.60210917	70	158.00352807	20	24.91152003	70	166.53961758
21	26.12490399	71	162.36110305	21	26.47202923	71	171.28675898
22	27.68005820	72	166.81127649	22	28.06764989	72	176.14071106
23	29.26825944	73	171.35601611	23	29.69917201	73	181.10387705
24	30.89020995	74	175.99733145	24	31.36740338	74	186.17871429
25	32.54662691	75	180.73727475	25	33.07316996	75	191.36773536
26	34.23824274	76	185.57794183	26	34.81731628	76	196.67350941
27	35.96580539	77	190.52147310	27	36.60070590	77	202.09866337
28	37.73007876	78	195.57005440	28	38.42422178	78	207.64588329
29	39.53184293	79	200.72591806	29	40.28876677	79	213.31791567
30	41.37189459	80	205.99134382	30	42.19526402	80	219.11756877
31	43.25104735	81	211.36865987	31	44.14465746	81	225.04771407
32	45.17013211	82	216.86024290	32	46.13791226	82	231.11128763
33	47.12999742	83	222.46852408	33	48.17601528	83	237.31129160
34	49.13150986	84	228.19598022	34	50.25997563	84	243.65079567
35	51.17555445	85	234.04514479	35	52.39082508	85	250.13293857
36	53.26303498	86	240.01860412	36	54.56961864	86	256.76092969
37	55.39487447	87	246.11899946	37	56.79743506	87	263.53805060
38	57.57201556	88	252.34902820	38	59.07537735	88	270.46765674
39	59.79542089	89	258.71144505	39	61.40457334	89	277.55317902
40	62.06607358	90	265.20906325	40	63.78617624	90	284.79812555
41	64.38497764	91	271.84475585	41	66.22136521	91	292.20608337
42	66.75315842	92	278.62145691	42	68.71134592	92	299.78072025
43	69.17166304	93	285.54216287	43	71.25735121	93	307.52578645
44	71.64156087	94	292.60993383	44	73.86064161	94	315.44511665
45	74.16394404	95	299.82789492	45	76.52250605	95	323.54263177
46	76.73992785	96	307.19923769	46	79.24426243	96	331.82234099
47	79.37065132	97	314.72722149	47	82.02725834	97	340.28834366
48	82.05727766	98	322.41517495	48	84.87287165	98	348.94483139
49	84.80099481	99	330.26649742	49	87.78251126	99	357.79609010
50	87.60301595	100	338.28466049	50	90.75761776	100	366.84650213

2½ per cent. *Example:* An annual payment of 74.28 accumulating at 2½ per cent. per ann. (interest convertible yearly) in 70 years will amount to 74.28 x 158.00353 = 11,736.502.

4½ per cent. Substituting half-years for years and half-yearly payments of 1 for annual payments the above Table supplies the amount of a half-yearly payment of 1 at 4½ per cent. per ann. (interest convertible half-yearly) up to a period of 50 years.

Example: A half-yearly payment of 80.254 accumulating at 4½ per cent. per ann. in 47½ years or 95 half-years will amount to 80.254 x 299.82789 = 24,062.387.

(The annual or half-yearly payment is assumed to be made at the end of each year or half-year respectively.)

2¼ per cent. *Example:* An annual payment of 91.85 accumulating at 2¼ per cent. per ann. (interest convertible yearly) in 55 years will amount to 91.85 x 106.66788 = 9,797.445.

4½ per cent. Substituting half-years for years and half-yearly payments of 1 for annual payments the above Table supplies the amount of a half-yearly payment of 1 at 4½ per cent. per ann. (interest convertible half-yearly) up to a period of 50 years.

Example: A half-yearly payment of 155.20 accumulating at 4½ per cent. per ann. in 30 years or 60 half-years will amount to 155.20 x 124.450435 = 19,314.708.

AMOUNT OF 1 PER ANNUM

(i.e., the amount of an annual payment of 1 accumulated at compound interest).

2$\frac{3}{8}$ per cent.				2$\frac{1}{2}$ per cent.			
Years.	Amount.	Years.	Amount.	Years.	Amount.	Years.	Amount.
1	1	51	97.28294628	1	1	51	100.92145751
2	2.02375	52	100.59341625	2	2.025	52	104.44449395
3	3.07181406	53	103.98250989	3	3.075625	53	108.05560629
4	4.14476965	54	107.45209450	4	4.15251562	54	111.75699645
5	5.24320793	55	111.00408174	5	5.25632852	55	115.55092136
6	6.36773411	56	114.64042868	6	6.38773673	56	119.43969440
7	7.51896780	57	118.36313886	7	7.54743015	57	123.42568676
8	8.69754328	58	122.17426341	8	8.73611590	58	127.51132893
9	9.90410994	59	126.07590217	9	9.95451880	59	131.69911215
10	11.13933255	60	130.07020485	10	11.20338177	60	135.99158995
11	12.40389170	61	134.15937221	11	12.48346631	61	140.39137970
12	13.69848412	62	138.34565730	12	13.79555297	62	144.90116419
13	15.02382312	63	142.63136666	13	15.14044179	63	149.52369330
14	16.38063892	64	147.01886162	14	16.51895284	64	154.26178563
15	17.76967910	65	151.51055958	15	17.93192666	65	159.11833027
16	19.19170897	66	156.10893537	16	19.38022483	66	164.09628853
17	20.64751206	67	160.81652259	17	20.86473045	67	169.19869574
18	22.13789047	68	165.63591500	18	22.38634871	68	174.42866314
19	23.66366537	69	170.56976798	19	23.94600743	69	179.78937971
20	25.22567743	70	175.62079997	20	25.54465761	70	185.28411421
21	26.82478726	71	180.79179397	21	27.18327405	71	190.91621706
22	28.46187596	72	186.08559908	22	28.86285590	72	196.68912249
23	30.13784552	73	191.50513205	23	30.58442730	73	202.60635055
24	31.85361935	74	197.05337894	24	32.34903798	74	208.67150931
25	33.61014281	75	202.73396669	25	34.15776393	75	214.88829705
26	35.40838370	76	208.54831486	26	36.01170803	76	221.26050447
27	37.24933281	77	214.50133734	27	37.91200073	77	227.79201709
28	39.13400446	78	220.59574410	28	39.85980075	78	234.48681751
29	41.06343707	79	226.83489302	29	41.85629577	79	241.34898795
30	43.03869370	80	233.22222173	30	43.90270316	80	248.38271265
31	45.06086268	81	239.76124950	31	46.00027074	81	255.59228047
32	47.13103816	82	246.45557918	32	48.15027751	82	262.98208748
33	49.25042080	83	253.30889918	33	50.35403445	83	270.55663966
34	51.42011829	84	260.32498554	34	52.61288531	84	278.32055566
35	53.64134610	85	267.50770394	35	54.92820744	85	286.27856955
36	55.91532807	86	274.86101191	36	57.30141263	86	294.43553379
37	58.24331711	87	282.38896094	37	59.73394794	87	302.79642213
38	60.62659589	88	290.09569877	38	62.22729664	88	311.36632268
39	63.06647755	89	297.98547161	39	64.78297906	89	320.15049100
40	65.56430639	90	306.06262656	40	67.40255354	90	329.15425328
41	68.12145866	91	314.33161394	41	70.08761737	91	338.38310961
42	70.73934331	92	322.79698978	42	72.83980781	92	347.84268735
43	73.41940271	93	331.46341828	43	75.66080300	93	357.53875453
44	76.16311352	94	340.33567447	44	78.55232308	94	367.47722339
45	78.97198747	95	349.41864674	45	81.51613116	95	377.66415398
46	81.84757217	96	358.71733960	46	84.55403443	96	388.10575783
47	84.79145201	97	368.23687641	47	87.66788530	97	398.80840177
48	87.80524900	98	377.98250223	48	90.85958243	98	409.77861182
49	90.89062366	99	387.95958665	49	94.13107199	99	421.02307711
50	94.04927597	100	398.17362684	50	97.48434879	100	432.54865404

2 $\frac{3}{8}$ per cent. Example: An annual payment of 26'32 accumulating at 2 $\frac{3}{8}$ per cent. per ann. (interest convertible yearly) in 28 years will amount to 26'32 X 39'13400 = 1,030'007.

4 $\frac{3}{4}$ per cent. Substituting half-years for years and half-yearly payments of 1 for annual payments the above Table supplies the amount of a half-yearly payment of 1 at 4 $\frac{3}{4}$ per cent. per ann. (interest convertible half-yearly) up to a period of 50 years.

Example: A half-yearly payment of 33'69 accumulating at 4 $\frac{3}{4}$ per cent. per ann. in 40 years or 80 half-years will amount to 33'69 X 233'2222 = 7,857'257.

(The annual or half-yearly payment is assumed to be made at the end of each year or half-year respectively.)

2 $\frac{1}{2}$ per cent. Example: An annual payment of 48'2582 accumulating at 2 $\frac{1}{2}$ per cent. per ann. (interest convertible yearly) in 60 years will amount to 48'2582 X 135'99159 = 6,562'709.

5 per cent. Substituting half-years for years and half-yearly payments of 1 for annual payments the above Table supplies the amount of a half-yearly payment of 1 at 5 per cent. per ann. (interest convertible half-yearly) up to a period of 50 years.

Example: A half-yearly payment of 525'45 accumulating at 5 per cent. per ann. in 50 years or 100 half-years will amount to 525'45 X 432'548654 = 227,282'690.

AMOUNT OF 1 PER ANNUM

(i.e., the amount of an annual payment of 1 accumulated at compound interest).

2½ per cent.				2¾ per cent.			
Years.	Amount.	Years.	Amount.	Years.	Amount.	Years.	Amount.
1	1	51	104.72257175	1	1	51	108.69402256
2	2.02625	52	108.47153926	2	2.0275	52	112.65310818
3	3.07943906	53	112.31891717	3	3.08325625	53	116.78189365
4	4.16027434	54	116.26728874	4	4.16804580	54	120.99339573
5	5.26948154	55	120.31930507	5	5.28266706	55	125.32071411
6	6.40780543	56	124.47768683	6	6.42794040	56	129.76703375
7	7.57601032	57	128.74522611	7	7.60470876	57	134.33562718
8	8.77488059	58	133.12478829	8	8.81383825	58	139.02985692
9	10.00522121	59	137.61931399	9	10.05621880	59	143.85317799
10	11.26785827	60	142.23182098	10	11.33276482	60	148.80914038
11	12.56363954	61	146.96540628	11	12.64441585	61	153.90139174
12	13.89343508	62	151.82324820	12	13.99213729	62	159.13368002
13	15.25813775	63	156.80860846	13	15.37692107	63	164.50985622
14	16.65866387	64	161.92483443	14	16.79978639	64	170.03887726
15	18.09595380	65	167.17536134	15	18.26178052	65	175.70980889
16	19.57097258	66	172.56371457	16	19.76397948	66	181.54182863
17	21.08471061	67	178.09351208	17	21.30748892	67	187.53422892
18	22.63818427	68	183.76846677	18	22.89344487	68	193.69142022
19	24.23243660	69	189.59238902	19	24.52301460	69	200.01793427
20	25.86853807	70	195.56918924	20	26.19739750	70	206.51842746
21	27.54758719	71	201.70288045	21	27.91782593	71	213.19768422
22	29.27071135	72	207.99758107	22	29.68556615	72	220.06062054
23	31.03906753	73	214.45751757	23	31.50191921	73	227.11228760
24	32.85384305	74	221.08702740	24	33.36822199	74	234.35787551
25	34.71625643	75	227.89036187	25	35.28584810	75	241.80271709
26	36.62755816	76	234.87268912	26	37.25620892	76	249.45229181
27	38.58903156	77	242.03809721	27	39.28075467	77	257.31222983
28	40.60199364	78	249.39159726	28	41.36099542	78	265.38831615
29	42.66779597	79	256.93812669	29	43.49840224	79	273.68649485
30	44.78782562	80	264.68272522	30	45.69460830	80	282.21287345
31	46.96350604	81	272.63067477	31	47.95121003	81	290.97372747
32	49.19629807	82	280.78722998	32	50.26986831	82	299.97550498
33	51.48770090	83	289.15789477	33	52.65228969	83	309.22483137
34	53.83925305	84	297.74828951	34	55.1002765	84	318.72851423
35	56.25253344	85	306.56418211	35	57.61548391	85	328.49354837
36	58.72916244	86	315.61149189	36	60.19990972	86	338.52712095
37	61.27080296	87	324.89629355	37	62.85540724	87	348.83661678
38	63.87916153	88	334.42482126	38	65.58393094	88	359.42962374
39	66.55598952	89	344.20347282	39	68.38748904	89	370.31393839
40	69.30308425	90	354.23881398	40	71.26814499	90	381.49757170
41	72.12229021	91	364.53758284	41	74.22801898	91	392.98875492
42	75.01550033	92	375.10669439	42	77.26928950	92	404.79594568
43	77.98465721	93	385.95324512	43	80.39194946	93	416.92783418
44	81.03175446	94	397.08451781	44	83.60503532	94	429.39334962
45	84.15883802	95	408.50798640	45	86.90417379	95	442.20166674
46	87.36800752	96	420.23132104	46	90.29403857	96	455.36221257
47	90.66141771	97	432.26239322	47	93.77712463	97	468.88467342
48	94.04127993	98	444.60928104	48	97.35599556	98	482.77900194
49	97.50986353	99	457.28027467	49	101.03328544	99	497.05542449
50	101.06949744	100	470.28388188	50	104.81170079	100	511.72444867

2½ per cent. Example: An annual payment of 64.50 accumulating at 2½ per cent. per ann. (interest convertible yearly) in 32 years will amount to 64.50 x 49.19630 = 3,173.161.

5½ per cent. Substituting half-years for years and half-yearly payments of 1 for annual payments the above Table supplies the amount of a half-yearly payment of 1 at 5½ per cent. per ann. (interest convertible half-yearly) up to a period of 50 years.

Example: A half-yearly payment of 725.66 accumulating at 5½ per cent. per ann. in 4½ years or 89 half-years will amount to 725.66 x 344.203473 = 249,774.692.

(The annual or half-yearly payment is assumed to be made at the end of each year or half-year respectively.)

2¾ per cent. Example: An annual payment of 80.725 accumulating at 2¾ per cent. per ann. (interest convertible yearly) in 25 years will amount to 80.725 x 35.28585 = 2,848.450.

5¾ per cent. Substituting half-years for years and half-yearly payments of 1 for annual payments the above Table supplies the amount of a half-yearly payment of 1 at 5¾ per cent. per ann. (interest convertible half-yearly) up to a period of 50 years.

Example: A half-yearly payment of 932.654 accumulating at 5¾ per cent. per ann. in 30 years or 60 half-years will amount to 932.654 x 148.809140 = 138,787.440.

AMOUNT OF 1 PER ANNUM

(i.e., the amount of an annual payment of 1 accumulated at compound interest).

2½ per cent.				3 per cent.			
Years.	Amount.	Years.	Amount.	Years.	Amount.	Years.	Amount.
1	1	51	112·84392081	1	1	51	117·18077331
2	2·02875	52	117·08818353	2	2·03	52	121·69619651
3	3·08707656	53	121·45446881	3	3·0909	53	126·34708240
4	4·17583001	54	125·94628479	4	4·183627	54	131·13749488
5	5·29588513	55	130·56724047	5	5·20913581	55	136·07161972
6	6·44814182	56	135·32104864	6	6·46840988	56	141·15376831
7	7·63352590	57	140·21152879	7	7·66246218	57	146·38838136
8	8·85298977	58	145·24261024	8	8·89233605	58	151·78003280
9	10·10751323	59	150·41833528	9	10·15910613	59	157·33343379
10	11·39810423	60	155·74286242	10	11·46387931	60	163·05343680
11	12·72579973	61	161·22046972	11	12·80779569	61	168·94503991
12	14·09166647	62	166·85555822	12	14·19202956	62	175·01339110
13	15·49680188	63	172·65265552	13	15·61779045	63	181·26379284
14	16·94233494	64	178·61641937	14	17·08632416	64	187·70170662
15	18·42942707	65	184·75164142	15	18·59891389	65	194·33275782
16	19·95927309	66	191·06325111	16	20·15688130	66	201·16274055
17	21·53310220	67	197·53631958	17	21·76158774	67	208·19762277
18	23·15217888	68	204·23606377	18	23·41443537	68	215·44355145
19	24·81780403	69	211·10785061	19	25·11686844	69	222·90685800
20	26·53131589	70	218·17720131	20	26·87037449	70	230·59406374
21	28·29409122	71	225·44979585	21	28·67648572	71	238·51188565
22	30·10754635	72	232·93147748	22	30·53678030	72	246·66724222
23	31·97313830	73	240·62825746	23	32·41443537	73	255·06725949
24	33·89236603	74	248·54631986	24	34·42647022	74	263·71927727
25	35·86677155	75	256·69202655	25	36·45926432	75	272·63085559
26	37·89794124	76	265·07192232	26	38·55304225	76	281·80978126
27	39·98750705	77	273·69274008	27	40·70963352	77	291·26407469
28	42·13714787	78	282·52825746	28	42·93092252	78	301·00199693
29	44·34859088	79	291·68504679	29	45·21885020	79	311·03205684
30	46·62361286	80	301·07099189	30	47·57541571	80	321·36301855
31	48·96404173	81	310·72678291	31	50·00267818	81	332·00390910
32	51·37175793	82	320·66017792	32	52·50275852	82	342·96402638
33	53·84869597	83	330·87915803	33	55·07784128	83	354·25294717
34	56·39684598	84	341·39193382	34	57·73017652	84	365·88053558
35	59·01825530	85	352·20695192	35	60·46208181	85	377·85695165
36	61·71503014	86	363·33290179	36	63·27594427	86	390·19266020
37	64·48933726	87	374·77872272	37	66·17422259	87	402·89844001
38	67·34340571	88	386·55361099	38	69·15944927	88	415·98539321
39	70·27952862	89	398·66702731	39	72·23423275	89	429·46495500
40	73·30006507	90	411·12870434	40	75·40125973	90	443·34890365
41	76·40744194	91	423·94865459	41	78·66329753	91	457·64937076
42	79·60415590	92	437·13717841	42	82·02319645	92	472·37885189
43	82·89277538	93	450·70487229	43	85·48389234	93	487·55021744
44	86·27594267	94	464·66263737	44	89·04840911	94	503·17672397
45	89·75637602	95	479·02168820	45	92·71986139	95	519·27202368
46	93·33687183	96	493·79356173	46	96·50145723	96	535·85018646
47	97·02030690	97	508·99012663	47	100·39650095	97	552·92569205
48	100·80964072	98	524·62359277	48	104·40839598	98	570·51346281
49	104·70791789	99	540·70652106	49	108·54064785	99	588·62886669
50	108·71827053	100	557·25183355	50	112·79686729	100	607·28773270

2½ per cent. *Example:* An annual payment of 15'241 accumulating at 2½ per cent. per ann. (interest convertible yearly) in 44 years will amount to 15'241 X 86'27594 = 1,314'932.

5½ per cent. Substituting half-years for years and half-yearly payments of 1 for annual payments the above Table supplies the amount of a half-yearly payment of 1 at 5½ per cent. per ann. (interest convertible half-yearly) up to a period of 50 years.

Example: A half-yearly payment of 2,660'25 accumulating at 5½ per cent. per ann. in 29½ years or 59 half-years will amount to 2,660'25 X 150'4183353 = 400,150'376.

(The annual or half-yearly payment is assumed to be made at the end of each year or half-year respectively.)

3 per cent. *Example:* An annual payment of 375'2125 accumulating at 3 per cent. per ann. (interest convertible yearly) in 50 years will amount to 375'2125 X 112'796867 = 42,322'794.

6 per cent. Substituting half-years for years and half-yearly payments of 1 for annual payments the above Table supplies the amount of a half-yearly payment of 1 at 6 per cent. per ann. (interest convertible half-yearly) up to a period of 50 years.

Example: A half-yearly payment of 4,825'75 accumulating at 6 per cent. per ann. in 40 years or 80 half-years will amount to 4,825'75 X 321'3630185 = 1,550,817'587.

AMOUNT OF 1 PER ANNUM

(i.e., the amount of an annual payment of 1 accumulated at compound interest).

3½ per cent.				3¼ per cent.			
Years.	Amount.	Years.	Amount.	Years.	Amount.	Years.	Amount.
1	1	51	121.71350226	1	1	51	126.45146568
2	2.03125	52	126.51704920	2	2.0325	52	131.56113832
3	3.09472656	53	131.47070699	3	3.09855625	53	136.83687531
4	4.19143677	54	136.57916658	4	4.19925933	54	142.28407376
5	5.32241917	55	141.84726554	5	5.33573526	55	147.90830616
6	6.48874477	56	147.27999259	6	6.50914665	56	153.71532611
7	7.69151804	57	152.88249235	7	7.72069392	57	159.71107421
8	8.93187798	58	158.66007024	8	8.97161647	58	165.90168412
9	10.21099917	59	164.61819744	9	10.26319401	59	172.29348885
10	11.53009289	60	170.76251611	10	11.59674781	60	178.89302724
11	12.89040829	61	177.09884473	11	12.97364211	61	185.70705063
12	14.29323355	62	183.63318363	12	14.39528548	62	192.74252977
13	15.73989710	63	190.37172062	13	15.86313226	63	200.00666199
14	17.23176888	64	197.32083689	14	17.37868406	64	207.50687850
15	18.77026166	65	204.48711304	15	18.94349129	65	215.25085205
16	20.35683234	66	211.87733532	16	20.55915480	66	223.24650475
17	21.99298335	67	219.49850205	17	22.22732729	67	231.50201615
18	23.68026408	68	227.35783024	18	23.94971543	68	240.02583168
19	25.42027233	69	235.46276244	19	25.72808118	69	248.82667120
20	27.21465584	70	243.82097376	20	27.56424382	70	257.91353802
21	29.06511384	71	252.44037919	21	29.46008174	71	267.29572800
22	30.97339864	72	261.32914104	22	31.41753440	72	276.98283916
23	32.94131735	73	270.49567670	23	33.43860426	73	286.98478144
24	34.97073352	74	279.94866660	24	35.52535890	74	297.31178683
25	37.06356394	75	289.69706243	25	37.67993307	75	307.97441991
26	39.22180547	76	299.75009563	26	39.90453089	76	318.98358855
27	41.44748689	77	310.11728612	27	42.20142815	77	330.35055518
28	43.74272086	78	320.80845131	28	44.57297456	78	342.08694822
29	46.10968088	79	331.83371541	29	47.02159623	79	354.20477404
30	48.55060841	80	343.20351902	30	49.54979811	80	366.71642920
31	51.06781492	81	354.92862899	31	52.16016655	81	379.63471315
32	53.66368414	82	367.02014865	32	54.85537196	82	392.97284132
33	56.34067427	83	379.48952829	33	57.63817155	83	406.74445867
34	59.10132034	84	392.34857605	34	60.51141213	84	420.96365357
35	61.94823660	85	405.60946905	35	63.47803302	85	435.64497232
36	64.88411899	86	419.28476496	36	66.54106909	86	450.80343392
37	67.91174771	87	433.38741386	37	69.70365384	87	466.45454552
38	71.03398983	88	447.93077055	38	72.96902259	88	482.61431825
39	74.25380201	89	462.92860713	39	76.34051582	89	499.29928359
40	77.57423332	90	478.39512610	40	79.82158259	90	516.52651031
41	80.99842812	91	494.34497379	41	83.41578402	91	534.31362189
42	84.52962899	92	510.79325422	42	87.12679700	92	552.67881460
43	88.17117990	93	527.75554342	43	90.95841791	93	571.64087608
44	91.92652927	94	545.24790415	44	94.91456649	94	591.21920455
45	95.79923331	95	563.28690115	45	98.99928990	95	611.43382870
46	99.79295935	96	581.88961681	46	103.21676682	96	632.30542813
47	103.91148933	97	601.07366734	47	107.57131174	97	653.85535455
48	108.15872337	98	620.85721944	48	112.06737937	98	676.10565357
49	112.53868348	99	641.25900755	49	116.70956920	99	699.07908731
50	117.0551734	100	662.29835154	50	121.50263020	100	722.79915765

3½ per cent. Example: An annual payment of 52'25 accumulating at 3½ per cent. per ann. (interest convertible yearly) in 55 years will amount to 52'25 x 141'84727 = 7,411'520.

6½ per cent. Substituting half-years for years and half-yearly payments of 1 for annual payments the above Table supplies the amount of a half-yearly payment of 1 at 6½ per cent. per ann. (interest convertible half-yearly) up to a period of 50 years.

Example: A half-yearly payment of 60'34 accumulating at 6½ per cent. per ann. in 42½ years or 85 half-years will amount to 60'34 x 405'60947 = 24,474'475.

(The annual or half-yearly payment is assumed to be made at the end of each year or half-year respectively.)

3¼ per cent. Example: An annual payment of 77'6328 accumulating at 3¼ per cent. per ann. (interest convertible yearly) in 80 years will amount to 77'6328 x 366'71643 = 28,469'223.

6½ per cent. Substituting half-years for years and half-yearly payments of 1 for annual payments the above Table supplies the amount of a half-yearly payment of 1 at 6½ per cent. per ann. (interest convertible half-yearly) up to a period of 50 years.

Example: A half-yearly payment of 856'48 accumulating at 6½ per cent. per ann. in 36 years or 72 half-years will amount to 856'48 x 276'982839 = 237,230'262.

AMOUNT OF 1 PER ANNUM

(i.e., the amount of an annual payment of 1 accumulated at compound interest).

$3\frac{3}{8}$ per cent.				$3\frac{1}{2}$ per cent.			
Years.	Amount.	Years.	Amount.	Years.	Amount.	Years.	Amount.
1	1	51	131.40447891	1	1	51	136.58283702
2	2.03375	52	136.83938007	2	2.035	52	142.36323631
3	3.10238906	53	142.45770915	3	3.106225	53	148.34594958
4	4.20709469	54	148.26565683	4	4.21494287	54	154.53805782
5	5.34908414	55	154.26962275	5	5.36246588	55	160.94688984
6	6.52961573	56	160.47622252	6	6.55015218	56	167.58003099
7	7.74999026	57	166.89229503	7	7.77940751	57	174.44533207
8	9.01155243	58	173.52490998	8	9.05168677	58	181.55091869
9	10.31569233	59	180.38137570	9	10.36849581	59	188.90520085
10	11.66384694	60	187.46924713	10	11.73139316	60	196.51688288
11	13.05750178	61	194.79633422	11	13.14199192	61	204.39497378
12	14.49819246	62	202.37071050	12	14.60196164	62	212.54879786
13	15.98750646	63	210.20072197	13	16.11303030	63	220.98800579
14	17.52708480	64	218.29499634	14	17.67698636	64	229.72258599
15	19.11862391	65	226.66245247	15	19.29568088	65	238.76287650
16	20.76387747	66	235.31231024	16	20.97102971	66	248.11957718
17	22.46465833	67	244.25410071	17	22.70501575	67	257.80376238
18	24.22284055	68	253.49767661	18	24.49969130	68	267.82689406
19	26.04036142	69	263.05322319	19	26.35718050	69	278.20083535
20	27.91922362	70	272.93126948	20	28.27968181	70	288.93786459
21	29.86149742	71	283.14269982	21	30.26947068	71	300.05068985
22	31.86932295	72	293.69876594	22	32.32890215	72	311.55246400
23	33.94491260	73	304.61109929	23	34.46041373	73	323.45680024
24	36.09055340	74	315.89172389	24	36.66652821	74	335.77778824
25	38.30860958	75	327.55306957	25	38.94985669	75	348.53001083
26	40.60152515	76	339.60798567	26	41.31310168	76	361.72856121
27	42.97182663	77	352.06975519	27	43.75906024	77	375.38906085
28	45.42212578	78	364.95210942	28	46.29062734	78	389.52767798
29	47.95512252	79	378.26924312	29	48.91079930	79	404.16114671
30	50.57360791	80	392.03583007	30	51.62267728	80	419.30678685
31	53.28046717	81	406.26703934	31	54.42947098	81	434.98252439
32	56.07868294	82	420.97855192	32	57.33450247	82	451.20691274
33	58.97133849	83	436.18657804	33	60.34121005	83	467.99915469
34	61.96162116	84	451.90787505	34	63.45315240	84	485.37912510
35	65.05282588	85	468.15976584	35	66.67401274	85	503.36739448
36	68.24835875	86	484.96015793	36	70.00760318	86	521.98525329
37	71.55174086	87	502.32756326	37	73.45786930	87	541.25473715
38	74.96661211	88	520.28111852	38	77.02889472	88	561.19865295
39	78.49673527	89	538.84060627	39	80.72490604	89	581.84060581
40	82.14600009	90	558.02647673	40	84.55027775	90	603.20502701
41	85.91842759	91	577.85987032	41	88.50953747	91	625.31720295
42	89.81817452	92	598.36264095	42	92.60737128	92	648.20330506
43	93.84953791	93	619.55738008	43	96.84862928	93	671.89042074
44	98.01695982	94	641.46744166	44	101.23833130	94	696.40658546
45	102.32503221	95	664.11696781	45	105.78167290	95	721.78081595
46	106.77850205	96	687.53091548	46	110.48403145	96	748.04314451
47	111.38227649	97	711.73508387	47	115.35097255	97	775.22465457
48	116.14142832	98	736.75614295	48	120.38825659	98	803.35751748
49	121.06120153	99	762.62166278	49	125.60184557	99	832.47503059
50	126.14701708	100	789.36014390	50	130.99791016	100	862.61165666

$3\frac{3}{8}$ per cent. *Example:* An annual payment of 90⁶³ accumulating at $3\frac{3}{8}$ per cent. per ann. (interest convertible yearly) in 65 years will amount to 90⁶³ x 226.66245 = 20,542.418.

$6\frac{3}{4}$ per cent. Substituting half-years for years and half-yearly payments of 1 for annual payments the above Table supplies the amount of a half-yearly payment of 1 at $6\frac{3}{4}$ per cent. per ann. (interest convertible half-yearly) up to a period of 50 years.

Example: A half-yearly payment of 175³⁵ accumulating at $6\frac{3}{4}$ per cent. per ann. in 26 years or 52 half-years will amount to 175³⁵ x 136.839380 = 23,994.785.

(The annual or half-yearly payment is assumed to be made at the end of each year or half-year respectively.)

$3\frac{1}{2}$ per cent. *Example:* An annual payment of 27⁵⁰ accumulating at $3\frac{1}{2}$ per cent. per ann. (interest convertible yearly) in 30 years will amount to 27⁵⁰ x 51.62268 = 1,419.624.

7 per cent. Substituting half-years for years and half-yearly payments of 1 for annual payments the above Table supplies the amount of a half-yearly payment of 1 at 7 per cent. per ann. (interest convertible half-yearly) up to a period of 50 years.

Example: A half-yearly payment of 360⁷² accumulating at 7 per cent. per ann. in 50 years or 100 half-years will amount to 360⁷² x 862.611657 = 311,161.277.

AMOUNT OF 1 PER ANNUM

(i.e., the amount of an annual payment of 1 accumulated at compound interest).

3½ per cent.				3¾ per cent.			
Years.	Amount.	Years.	Amount.	Years.	Amount.	Years.	Amount.
1	1	51	141-99733849	1	1	51	147-65930993
2	2-03625	52	148-14474201	2	2-0375	52	154-19653405
3	3-11006406	53	154-51498891	3	3-11390625	53	160-97890408
4	4-22280388	54	161-11615725	4	4-23067773	54	168-01561298
5	5-37588053	55	167-95661796	5	5-38932815	55	175-31619847
6	6-57075619	56	175-04504536	6	6-59142795	56	182-89055591
7	7-80894611	57	182-39042825	7	7-83860650	57	190-74895176
8	9-09202040	58	190-00208127	8	9-13255425	58	198-90203745
9	10-42160614	59	197-88965672	9	10-47502503	59	207-36086386
10	11-79938937	60	206-06315678	10	11-87588847	60	216-13689625
11	13-22711723	61	214-53294621	11	13-31288241	61	225-24202986
12	14-70660023	62	223-30976551	12	14-81211550	62	234-68860598
13	16-23971449	63	232-40474451	13	16-36756983	63	244-48942870
14	17-82840414	64	241-82941650	14	17-98135370	64	254-65778228
15	19-47468379	65	251-59573285	15	19-65565447	65	265-20744912
16	21-18064108	66	261-71607816	16	21-39274151	66	276-15272846
17	22-94843931	67	272-20328600	17	23-19496932	67	287-50845578
18	24-78032024	68	283-07065511	18	25-06478067	68	299-29002287
19	26-67860685	69	294-33196636	19	27-00470994	69	311-51339872
20	28-64570653	70	306-00150014	20	29-01738656	70	324-19515118
21	30-68411320	71	318-09405452	21	31-10553856	71	337-35246935
22	32-79641230	72	330-62496400	22	33-27199626	72	351-00318695
23	34-98528225	73	343-61011894	23	35-51969612	73	365-16580646
24	37-25349873	74	357-06598575	24	37-85168472	74	379-85952420
25	39-60393806	75	371-00962774	25	40-27112290	75	395-10425636
26	42-03958082	76	385-45872674	26	42-78129001	76	410-92066597
27	44-56351562	77	400-43160559	27	45-38558838	77	427-33019094
28	47-17894306	78	415-94725129	28	48-08754794	78	444-35507310
29	49-88917975	79	432-02533915	29	50-89083099	79	462-01838835
30	52-69766251	80	448-68625769	30	53-79923715	80	480-34077971
31	55-60795278	81	465-95113453	31	56-81670855	81	499-35698083
32	58-62374107	82	483-84186316	32	59-94733512	82	519-08286761
33	61-74885168	83	502-38113070	33	63-19536019	83	539-54847515
34	64-98724756	84	521-59244669	34	66-56518619	84	560-78154296
35	68-34303528	85	541-50012288	35	70-06138067	85	582-81085083
36	71-82047031	86	562-12955415	36	73-68868245	86	605-66625773
37	75-42396236	87	583-50675049	37	77-45200804	87	629-37874240
38	79-15808099	88	605-65887019	38	81-35645834	88	653-98044524
39	83-02756143	89	628-61400424	39	85-40732553	89	679-50471193
40	87-03731053	90	652-40126189	40	89-61010024	90	705-98613863
41	91-19241304	91	677-05080763	41	93-97047900	91	733-46061883
42	95-49813801	92	702-59389941	42	98-49437196	92	761-96539204
43	99-95994551	93	729-06292826	43	103-18791091	93	791-53909424
44	104-58349354	94	756-49145941	44	108-05745757	94	822-22181027
45	109-37464518	95	784-91427482	45	113-10961223	95	854-05512816
46	114-33947607	96	814-36741728	46	118-35122269	96	887-08219546
47	119-48428207	97	844-88823616	47	123-78939354	97	921-34777779
48	124-81558730	98	876-51543472	48	129-43149579	98	956-89831946
49	130-34015234	99	909-28911922	49	135-28517689	99	993-78200644
50	136-06498286	100	943-25084980	50	141-35837102	100	1032-04883168

3½ per cent. *Example:* An annual payment of 44'85 accumulating at 3½ per cent. per ann. (interest convertible yearly) in 75 years will amount to 44'85 x 371'09963 = 16,639'782.

7½ per cent. Substituting half-years for years and half-yearly payments of 1 for annual payments the above Table supplies the amount of a half-yearly payment of 1 at 7½ per cent. per ann. (interest convertible half-yearly) up to a period of 50 years.

Example: A half-yearly payment of 512'50 accumulating at 7½ per cent. per ann. in 17½ years or 35 half-years will amount to 512'50 x 68'343035 = 35,025'805.

(The annual or half-yearly payment is assumed to be made at the end of each year or half-year respectively.)

3¾ per cent. *Example:* An annual payment of 62'50 accumulating at 3¾ per cent. per ann. (interest convertible yearly) in 28 years will amount to 62'50 x 48'08755 = 3,005'472.

7½ per cent. Substituting half-years for years and half-yearly payments of 1 for annual payments the above Table supplies the amount of a half-yearly payment of 1 at 7½ per cent. per ann. (interest convertible half-yearly) up to a period of 50 years.

Example: A half-yearly payment of 7,050 accumulating at 7½ per cent. per ann. in 35 years or 70 half-years will amount to 7,050 x 324'1951512 = 2,285,575'816.

AMOUNT OF 1 PER ANNUM

(i.e., the amount of an annual payment of 1 accumulated at compound interest).

3 ⁷ / ₈ per cent.				4 per cent.			
Years.	Amount.	Years.	Amount.	Years.	Amount.	Years.	Amount.
1	1	51	153.58063207	1	1	51	159.77376700
2	2.03875	52	160.53188157	2	2.04	52	167.16471768
3	3.11775156	53	167.75249198	3	3.1216	53	174.85130639
4	4.23856444	54	175.25290104	4	4.246464	54	182.84535865
5	5.40280881	55	183.04395096	5	5.41632256	55	191.15917299
6	6.61216765	56	191.13690406	6	6.63297546	56	199.80553991
7	7.86838915	57	199.54345909	7	7.89829448	57	208.79776151
8	9.17328922	58	208.27576813	8	9.21422626	58	218.14967197
9	10.52875418	59	217.34645414	9	10.58279531	59	227.87565885
10	11.93674341	60	226.76862924	10	12.00610712	60	237.99068520
11	13.39929221	61	236.55591362	11	13.48635141	61	248.51031261
12	14.91851479	62	246.72245528	12	15.02580546	62	259.45072511
13	16.49660723	63	257.28295042	13	16.62683768	63	270.82875412
14	18.13585077	64	268.25266475	14	18.29191119	64	282.66190428
15	19.83861498	65	279.64745551	15	20.02358764	65	294.96838045
16	21.60736131	66	291.48379441	16	21.82453114	66	307.76711567
17	23.4464656	67	303.77879144	17	23.69751239	67	321.07780030
18	25.35312662	68	316.55021961	18	25.64541288	68	334.92091231
19	27.33556027	69	329.81654062	19	27.67122940	69	349.31774880
20	29.39481324	70	343.59693157	20	29.77807858	70	364.29045876
21	31.53386225	71	357.91131267	21	31.96920172	71	379.86207711
22	33.75579941	72	372.78037603	22	34.24796979	72	396.05656019
23	36.06383664	73	388.22561560	23	36.61788858	73	412.89882260
24	38.46131031	74	404.26935821	24	39.08260412	74	430.41477550
25	40.95168608	75	420.93479584	25	41.64590829	75	448.63137652
26	43.53856392	76	438.24601918	26	44.31174462	76	467.57662118
27	46.22568327	77	456.22805242	27	47.08421440	77	487.27968603
28	49.01692850	78	474.90688945	28	49.96758298	78	507.77087347
29	51.91633447	79	494.30953142	29	52.96628630	79	529.08170841
30	54.92809244	80	514.46402576	30	56.08493775	80	551.24497675
31	58.05655602	81	535.39950676	31	59.32833526	81	574.29477582
32	61.30624756	82	557.14623765	32	62.70146867	82	598.26656685
33	64.68186466	83	579.73565436	33	66.20952742	83	623.19722952
34	68.18828691	84	603.20041096	34	69.85790851	84	649.12511870
35	71.83058303	85	627.57442689	35	73.65222486	85	676.09012345
36	75.61401812	86	652.89293593	36	77.59831385	86	704.13372839
37	79.54406132	87	679.19253720	37	81.70224640	87	733.29907753
38	83.62639370	88	706.51124801	38	85.97033626	88	763.63104063
39	87.86691646	89	734.88855887	39	90.40914971	89	795.17628225
40	92.27175947	90	764.36549053	40	95.02551570	90	827.9833354
41	96.84729015	91	794.98465329	41	99.82653633	91	862.10266688
42	101.60012264	92	826.79030860	42	104.81959778	92	897.58677356
43	106.53712739	93	859.82843306	43	110.01238169	93	934.49024450
44	111.66544108	94	894.14678484	44	115.41287696	94	972.86985428
45	116.99247692	95	929.79497275	45	121.02939204	95	1012.78464845
46	122.52593540	96	966.82452795	46	126.87056772	96	1054.29603439
47	128.27381540	97	1005.28897841	47	132.94539043	97	1097.46787577
48	134.24442575	98	1045.24392632	48	139.26320604	98	1142.36659080
49	140.44629724	99	1086.74712846	49	145.83373429	99	1189.06125443
50	146.88869514	100	1129.85857969	50	152.66708366	100	1237.62370461

3 ⁷/₈ per cent. *Example:* An annual payment of 875 accumulating at 3 ⁷/₈ per cent. per ann. (interest convertible yearly) in 22 years will amount to 875 x 33.7558 = 295.363.

7 ¹/₂ per cent. Substituting half-years for years and half-yearly payments of 1 for annual payments the above Table supplies the amount of a half-yearly payment of 1 at 7 ¹/₂ per cent. per ann. (interest convertible half-yearly) up to a period of 50 years.

Example: A half-yearly payment of 960.24 accumulating at 7 ¹/₂ per cent. per ann. in 35 ¹/₂ years or 71 half-years will amount to 960.24 x 357.911313 = 343,680.759.

(The annual or half-yearly payment is assumed to be made at the end of each year or half-year respectively.)

4 per cent. *Example:* An annual payment of 125.6125 accumulating at 4 per cent. per ann. (interest convertible yearly) in 60 years will amount to 125.6125 x 237.990685 = 29,894.605.

8 per cent. Substituting half-years for years and half-yearly payments of 1 for annual payments the above Table supplies the amount of a half-yearly payment of 1 at 8 per cent. per ann. (interest convertible half-yearly) up to a period of 50 years.

Example: A half-yearly payment of 2840.60 accumulating at 8 per cent. per ann. in 50 years or 100 half-years will amount to 2,840.60 x 1237.6237046 = 3,515,593.895.

AMOUNT OF 1 PER ANNUM

(i.e., the amount of an annual payment of 1 accumulated at compound interest).

4 $\frac{1}{4}$ per cent.		4 $\frac{1}{2}$ per cent.		4 $\frac{3}{4}$ per cent.		5 per cent.	
Years.	Amount.	Years.	Amount.	Years.	Amount.	Years.	Amount.
1	1	1	1	1	1	1	1
2	2·0425	2	2·045	2	2·0475	2	2·05
3	3·12930625	3	3·137025	3	3·14475625	3	3·1525
4	4·26230177	4	4·27819112	4	4·29413217	4	4·310125
5	5·44344959	5	5·47070973	5	5·49810345	5	5·52563125
6	6·67479620	6	6·71689166	6	6·75926336	6	6·80191281
7	7·95847504	7	8·01915179	7	8·08032837	7	8·14200845
8	9·29671023	8	9·38001362	8	9·46414397	8	9·54910888
9	10·69182041	9	10·80211423	9	10·91369081	9	11·02656432
10	12·14622278	10	12·28820937	10	12·43209112	10	12·57789254
11	13·66243725	11	13·84117879	11	14·02261545	11	14·20678716
12	15·24309083	12	15·46403184	12	15·68868969	12	15·91712652
13	16·89092219	13	17·15991327	13	17·43390245	13	17·71298285
14	18·60878638	14	18·93210937	14	19·26201281	14	19·59863199
15	20·39965980	15	20·78405429	15	21·17695842	15	21·57856359
16	22·26664534	16	22·71933673	16	23·18286395	16	23·65749177
17	24·21297777	17	24·74170689	17	25·28404998	17	25·84036636
18	26·24202933	18	26·85508370	18	27·48504236	18	28·13238467
19	28·35731557	19	29·06356246	19	29·79058187	19	30·53900391
20	30·56250149	20	31·37142277	20	32·20563451	20	33·06595410
21	32·86140780	21	33·78313680	21	34·73540215	21	35·71925181
22	35·25801763	22	36·30337796	22	37·38533375	22	38·50521440
23	37·75648338	23	38·93702996	23	40·16113710	23	41·43047512
24	40·36113392	24	41·68919631	24	43·06879111	24	44·50199887
25	43·07648211	25	44·56521015	25	46·11455869	25	47·72709882
26	45·90723260	26	47·57064460	26	49·30500023	26	51·11345376
27	48·85828999	27	50·71132361	27	52·64698774	27	54·66912645
28	51·93476732	28	53·99333317	28	56·14771966	28	58·40258277
29	55·14199493	29	57·42303316	29	59·81473634	29	62·32271191
30	58·48552971	30	61·00706966	30	63·65593632	30	66·43884750
31	61·97116472	31	64·75238779	31	67·67959329	31	70·76078988
32	65·60493922	32	68·66624524	32	71·89437398	32	75·29882937
33	69·39314914	33	72·75622628	33	76·30935674	33	80·06377084
34	73·34235798	34	77·03025646	34	80·93405119	34	85·06695938
35	77·45940819	35	81·49661800	35	85·77841862	35	90·32030735
36	81·75143304	36	86·16396581	36	90·85289350	36	95·83632272
37	86·22586895	37	91·04134427	37	96·16840594	37	101·62813886
38	90·89046838	38	96·13820476	38	101·73640522	38	107·70954580
39	95·75331328	39	101·46442398	39	107·56888447	39	114·09502309
40	100·82282910	40	107·03032306	40	113·67840648	40	120·79977424
41	106·10779933	41	112·84668760	41	120·07813079	41	127·83976295
42	111·61738080	42	118·92478854	42	126·78184201	42	135·23175110
43	117·36111949	43	125·27640402	43	133·80397950	43	142·99333866
44	123·34896707	44	131·91384220	44	141·15966853	44	151·14300559
45	129·59129817	45	138·84996510	45	148·86475278	45	159·70015587
46	136·09892834	46	146·09821353	46	156·93582854	46	168·68516366
47	142·88313279	47	153·67263314	47	165·39028039	47	178·11942185
48	149·95566594	48	161·58790163	48	174·24631871	48	188·02539294
49	157·32878174	49	169·85935720	49	183·52301885	49	198·42666259
50	165·01525496	50	178·50302828	50	193·24036225	50	209·34799572

5 per cent. *Example*: An annual payment of 3,375·25 accumulating at 5 per cent. per ann. (interest convertible yearly) in 40 years will amount to $3,375\cdot25 \times 120\cdot7997742 = 407,729\cdot438$.
(The annual payment is assumed to be made at the end of each year.)

AMOUNT OF 1 PER ANNUM

(i.e., the amount of an annual payment of 1 accumulated at compound interest).

5¼ per cent.		5½ per cent.		5¾ per cent.		6 per cent.	
Years.	Amount.	Years.	Amount.	Years.	Amount.	Years.	Amount.
1	1	1	1	1	1	1	1
2	2.0525	2	2.055	2	2.0575	2	2.06
3	3.16025625	3	3.168025	3	3.17580625	3	3.1836
4	4.32616970	4	4.34226637	4	4.35841511	4	4.374616
5	5.55329361	5	5.58109103	5	5.60902398	5	5.63709296
6	6.84484153	6	6.88805103	6	6.93154286	6	6.97531854
7	8.20419571	7	8.26689384	7	8.33010657	7	8.39383765
8	9.63491598	8	9.72157300	8	9.80908770	8	9.89746791
9	11.14074907	9	11.25625951	9	11.37311024	9	11.49131598
10	12.72563840	10	12.87535379	10	13.02706408	10	13.18079494
11	14.39373441	11	14.58349825	11	14.77612027	11	14.97164264
12	16.14940547	12	16.38559065	12	16.62574718	12	16.86994120
13	17.99724926	13	18.28679814	13	18.58172764	13	18.88213767
14	19.94210484	14	20.29257203	14	20.65017698	14	21.01506593
15	21.98906535	15	22.40866350	15	22.83756216	15	23.27596988
16	24.14349128	16	24.64113999	16	25.15072198	16	25.67252808
17	26.41102457	17	26.99640269	17	27.59688850	17	28.21287976
18	28.79760336	18	29.48120483	18	30.18370959	18	30.90565255
19	31.30947754	19	32.10267110	19	32.91927289	19	33.75999170
20	33.95322511	20	34.86831801	20	35.81213108	20	36.78559120
21	36.73576943	21	37.78607550	21	38.87132862	21	39.99272668
22	39.66439732	22	40.86430965	22	42.10643001	22	43.39229028
23	42.74677818	23	44.11184669	23	45.52754974	23	46.99582769
24	45.99098403	24	47.53799825	24	49.14538385	24	50.81557735
25	49.40551070	25	51.15258816	25	52.97124342	25	54.86451200
26	52.99930001	26	54.96598051	26	57.01708991	26	59.15638272
27	56.78176326	27	58.98910943	27	61.29557258	27	63.70576568
28	60.76280583	28	63.23351045	28	65.82006801	28	68.52811162
29	64.95285313	29	67.71135353	29	70.60472192	29	73.63979832
30	69.36287792	30	72.43547797	30	75.66449343	30	79.05818622
31	74.00442901	31	77.41942926	31	81.01520180	31	84.80167739
32	78.88966154	32	82.67749787	32	86.67357590	32	90.88977803
33	84.03136877	33	88.22476025	33	92.65730652	33	97.34316471
34	89.44301563	34	94.07712207	34	98.98510164	34	104.18375460
35	95.13877395	35	100.25136378	35	105.67674499	35	111.43477987
36	101.13355958	36	106.76518879	36	112.75315782	36	119.12086666
37	107.44307146	37	113.63727417	37	120.23646440	37	127.26811866
38	114.08383271	38	120.88732425	38	128.15006110	38	135.90420578
39	121.07323393	39	128.53612708	39	136.51868962	39	145.05845813
40	128.42957871	40	136.60561407	40	145.36851427	40	154.76196562
41	136.17213159	41	145.11892285	41	154.72720384	41	165.04768356
42	144.32116850	42	154.10046360	42	164.62401806	42	175.95054457
43	152.89802985	43	163.57598910	43	175.08989910	43	187.50757724
44	161.92517641	44	173.57266850	44	186.15756830	44	199.75803188
45	171.42624818	45	184.11916527	45	197.86162847	45	212.74351379
46	181.42612621	46	195.24571936	46	210.23867211	46	226.50812462
47	191.95099783	47	206.98423392	47	223.32739576	47	241.09861210
48	203.02842522	48	219.36836679	48	237.16872101	48	256.56452882
49	214.68741754	49	232.43362696	49	251.80592247	49	272.95840055
50	226.95850696	50	246.21747645	50	267.28476301	50	290.33590458

6 per cent. Example: An annual payment of 42,840.60 accumulating at 6 per cent. per ann. (interest convertible yearly) in 50 years will amount to $42,840.60 \times 290.33590458 = 12,438,164.354$.
(The annual payment is assumed to be made at the end of each year.)

AMOUNT OF 1 PER ANNUM

(i.e., the amount of an annual payment of 1 accumulated at compound interest).

$6\frac{1}{4}$ per cent.		$6\frac{1}{2}$ per cent.		$6\frac{3}{4}$ per cent.		7 per cent.	
Years.	Amount.	Years.	Amount.	Years.	Amount.	Years.	Amount.
1	1	1	1	1	1	1	1
2	2.0625	2	2.065	2	2.0675	2	2.07
3	3.19140625	3	3.199225	3	3.20705625	3	3.2149
4	4.39086914	4	4.40717462	4	4.42353255	4	4.439943
5	5.66529846	5	5.69364098	5	5.72212099	5	5.75073901
6	7.01937962	6	7.06372764	6	7.10836416	6	7.15329074
7	8.45809084	7	8.52286994	7	8.58817874	7	8.65402109
8	9.98672152	8	10.07685648	8	10.16788081	8	10.25980257
9	11.61089161	9	11.73185215	9	11.85421276	9	11.97798875
10	13.33657234	10	13.49442254	10	13.65437212	10	13.81644796
11	15.17010811	11	15.37156001	11	15.57604224	11	15.78359932
12	17.11823987	12	17.37071141	12	17.62742509	12	17.88845127
13	19.18812986	13	19.49980765	13	19.81727629	13	20.14064286
14	21.38738798	14	21.76729515	14	22.15494244	14	22.55048786
15	23.72409973	15	24.18216933	15	24.65040105	15	25.12902201
16	26.20685596	16	26.75401034	16	27.31430312	16	27.88805355
17	28.84478446	17	29.49302101	17	30.15801858	17	30.84021730
18	31.64758348	18	32.41006738	18	33.19368484	18	33.99903251
19	34.62555745	19	35.51672176	19	36.43425856	19	37.37896479
20	37.78965479	20	38.82530867	20	39.89357101	20	40.99549232
21	41.15150822	21	42.34895373	21	43.58638706	21	44.86517678
22	44.72347748	22	46.10163573	22	47.52846818	22	49.00573916
23	48.51869482	23	50.09824205	23	51.73663979	23	53.43614090
24	52.55111325	24	54.35462778	24	56.22886297	24	58.17667076
25	56.83555783	25	58.88767859	25	61.02431122	25	63.24903772
26	61.38778019	26	63.71537769	26	66.14345223	26	68.67647036
27	66.22451645	27	68.85687724	27	71.60813526	27	74.48382328
28	71.36354873	28	74.33257427	28	77.44168439	28	80.69769091
29	76.82377053	29	80.16419159	29	83.66899808	29	87.34652927
30	82.62525619	30	86.37486405	30	90.31665545	30	94.46078632
31	88.78933470	31	92.98923021	31	97.41302970	31	102.07304137
32	95.33866812	32	100.03353017	32	104.98840920	32	110.21815426
33	102.29733487	33	107.53570963	33	113.07512682	33	118.93342506
34	109.69091830	34	115.52553076	34	121.70769788	34	128.25876481
35	117.54660070	35	124.03469026	35	130.92296749	35	138.23687835
36	125.89326324	36	133.09694513	36	140.76026779	36	148.91345984
37	134.76159219	37	142.74824656	37	151.26158587	37	160.33740202
38	144.18419170	38	153.02688259	38	162.47174292	38	172.56102017
39	154.19570369	39	163.97362996	39	174.43858556	39	185.64029158
40	164.83293517	40	175.63191590	40	187.21319009	40	199.63511199
41	176.13499361	41	188.04799044	41	200.85008042	41	214.60956983
42	188.14343071	42	201.27110981	42	215.40746085	42	230.63223972
43	200.90239513	43	215.35373195	43	230.94746446	43	247.77649650
44	214.45879483	44	230.35172453	44	247.53641831	44	266.12085125
45	228.86246951	45	246.32458662	45	265.24512654	45	285.74931084
46	244.16637385	46	263.33568475	46	284.14917258	46	306.75176260
47	260.42677222	47	281.45250426	47	304.32924173	47	329.22438598
48	277.70344548	48	300.74691704	48	325.87146555	48	353.27009300
49	296.05991082	49	321.29546665	49	348.86778947	49	378.99899951
50	315.56365525	50	343.17967198	50	373.41636526	50	406.52892947

7 per cent. Example: An annual payment of 55,725.75 accumulating at 7 per cent. per ann. (interest convertible yearly) in 20 years will amount to $55,725.75 \times 40.99549232 = 2,284,504.556$.

(The annual payment is assumed to be made at the end of each year.)

AMOUNT OF 1 PER ANNUM

(i.e., the amount of an annual payment of 1 accumulated at compound interest).

7$\frac{1}{4}$ per cent.		7$\frac{1}{2}$ per cent.		7$\frac{3}{4}$ per cent.		8 per cent.	
Years.	Amount.	Years.	Amount.	Years.	Amount.	Years.	Amount.
1	1	1	1	1	1	1	1
2	2·0725	2	2·075	2	2·0775	2	2·08
3	3·22275625	3	3·230625	3	3·23830625	3	3·2464
4	4·45640608	4	4·47292187	4	4·48949048	4	4·506112
5	5·77949552	5	5·80839102	5	5·83742600	5	5·86660096
6	7·19850894	6	7·24402034	6	7·28982651	6	7·33592904
7	8·72040034	7	8·78732187	7	8·85478807	7	8·92280336
8	10·35262990	8	10·44637101	8	10·54103414	8	10·63662763
9	12·10319557	9	12·22984883	9	12·35796429	9	12·48755784
10	13·98067725	10	14·14708750	10	14·31570652	10	14·48656247
11	15·99427635	11	16·20811906	11	16·42517378	11	16·64548746
12	18·15386139	12	18·42372799	12	18·69812474	12	18·97712646
13	20·47001634	13	20·80550759	13	21·14722941	13	21·49529658
14	22·95409252	14	23·36592066	14	23·78613969	14	24·21492030
15	25·61826423	15	26·11836470	15	26·62956552	15	27·15211393
16	28·47558839	16	29·07724206	16	29·69335684	16	30·32428304
17	31·54006854	17	32·25803521	17	32·99459200	17	33·75022569
18	34·82672351	18	35·67738785	18	36·55167288	18	37·45024374
19	38·35166097	19	39·35319194	19	40·38442753	19	41·44626324
20	42·13215639	20	43·30468134	20	44·51422066	20	45·76196430
21	46·18673773	21	47·55253244	21	48·96407276	21	50·42292144
22	50·53527621	22	52·11897237	22	53·75878840	22	55·45675516
23	55·19908374	23	57·02789530	23	58·92509450	23	60·89329557
24	60·20101731	24	62·30498744	24	64·49178932	24	66·76475922
25	65·56559106	25	67·97786150	25	70·48990300	25	73·10593995
26	71·31909641	26	74·07620112	26	76·95287048	26	79·95441515
27	77·48973090	27	80·63191620	27	83·91671794	27	87·35076836
28	84·10773639	28	87·67930991	28	91·42026358	28	95·33882983
29	91·20554728	29	95·25525816	29	99·50533401	29	103·96593622
30	98·81794946	30	103·39940252	30	108·21699739	30	113·28321111
31	106·98225080	31	112·15435771	31	117·60381469	31	123·34586800
32	115·73846398	32	121·56593454	32	127·71811033	32	134·21353744
33	125·12950262	33	131·68337963	33	138·61626388	33	145·95062044
34	135·20139156	34	142·55963310	34	150·35902433	34	158·62667007
35	146·00349245	35	154·25160558	35	163·01184872	35	172·31680368
36	157·58874565	36	166·82047600	36	176·64526699	36	187·10214797
37	170·01392971	37	180·33201170	37	191·33527519	37	203·07031981
38	183·33993961	38	194·85691258	38	207·16375901	38	220·31594540
39	197·63208523	39	210·47118102	39	224·21895034	39	238·94122103
40	212·96041141	40	227·25651960	40	242·59591899	40	259·05651871
41	229·40004124	41	245·30075857	41	262·39710271	41	280·78104021
42	247·03154423	42	264·69831546	42	283·73287817	42	304·24352342
43	265·94133119	43	285·55068912	43	306·72217623	43	329·58300530
44	286·22207770	44	307·96699080	44	331·49314489	44	356·94964572
45	307·97317833	45	332·06451511	45	358·18386361	45	386·50561738
46	331·30123376	46	357·96935375	46	386·94311304	46	418·42606677
47	356·32057321	47	385·81705528	47	417·93120430	47	452·90015211
48	383·15381477	48	415·75333442	48	451·32087264	48	490·13216428
49	411·93246634	49	447·93483451	49	487·29824027	49	530·34273742
50	442·79757015	50	482·52994709	50	526·06385389	50	573·77015642

8 per cent. Example: An annual payment of 625,000 accumulating at 8 per cent. per ann. (interest convertible yearly) in 30 years will amount to $625,000 \times 113·28321111 = 70,802,006·944$.
(The annual payment is assumed to be made at the end of each year.)

PRESENT VALUE OF 1 PER ANNUM.

PRESENT VALUE OF 1 PER ANNUM

i.e., the present value of an annual payment of 1).

1 per cent.

Years.	Present Value.	Years.	Present Value.	Years.	Present Value.	Years.	Present Value.
1	·99009901	51	39·79813617	101	63·39492947	151	77·74269594
2	1·97039505	52	40·39419423	102	63·75735591	152	77·96306529
3	2·94098521	53	40·98435072	103	64·11619397	153	78·18125276
4	3·90196355	54	41·56866408	104	64·47147918	154	78·39727996
5	4·85343124	55	42·14719216	105	64·82324671	155	78·61116828
6	5·79547647	56	42·71999224	106	65·17153140	156	78·82293889
7	6·72819453	57	43·28712102	107	65·51636772	157	79·03261276
8	7·65167775	58	43·84863468	108	65·85778983	158	79·24021065
9	8·56601758	59	44·40458879	109	66·19583151	159	79·44575312
10	9·47130453	60	44·95503841	110	66·53052625	160	79·64926052
11	10·36762825	61	45·50003803	111	66·86190718	161	79·85075299
12	11·25507747	62	46·03964161	112	67·19000710	162	80·05025048
13	12·13374007	63	46·57390258	113	67·51485852	163	80·24777275
14	13·00370304	64	47·10287385	114	67·83649358	164	80·44333936
15	13·86505252	65	47·62660777	115	68·15494414	165	80·63696966
16	14·71787378	66	48·14515621	116	68·47024173	166	80·82682824
17	15·56225127	67	48·65857050	117	68·78241755	167	81·01849786
18	16·39826858	68	49·16690149	118	69·09150252	168	81·20643352
19	17·22600850	69	49·67019949	119	69·39752725	169	81·39250844
20	18·04555297	70	50·16851435	120	69·70052203	170	81·57674103
21	18·85698313	71	50·66189539	121	70·00051686	171	81·75914953
22	19·66037934	72	51·15039148	122	70·29754145	172	81·93975201
23	20·45582113	73	51·63405097	123	70·59162520	173	82·11856635
24	21·24338726	74	52·11292175	124	70·88279722	174	82·29561025
25	22·02315570	75	52·58705124	125	71·17108636	175	82·47090123
26	22·79520366	76	53·05648638	126	71·45652115	176	82·64445667
27	23·55960759	77	53·52127364	127	71·73912985	177	82·81629373
28	24·31644316	78	53·98145905	128	72·01894045	178	82·98642944
29	25·06578530	79	54·43708817	129	72·29598064	179	83·15488063
30	25·80770822	80	54·88820611	130	72·57027786	180	83·32166399
31	26·54228537	81	55·33485753	131	72·84185927	181	83·48679603
32	27·26958947	82	55·77708666	132	73·11075175	182	83·65029310
33	27·98969255	83	56·21493729	133	73·37698193	183	83·81217138
34	28·70266589	84	56·64845276	134	73·64057617	184	83·97244691
35	29·40858009	85	57·07767600	135	73·90156066	185	84·13113556
36	30·10750504	86	57·50264951	136	74·15996095	186	84·28825303
37	30·79950994	87	57·92341535	137	74·41580293	187	84·44381488
38	31·48466330	88	58·34001520	138	74·66911181	188	84·59783652
39	32·16303298	89	58·75249030	139	74·91991268	189	84·75033318
40	32·83468611	90	59·16088149	140	75·16823038	190	84·90131998
41	33·49968922	91	59·56522919	141	75·41408948	191	85·05081186
42	34·15810814	92	59·96557346	142	75·65751434	192	85·19882363
43	34·81000806	93	60·36195392	143	75·89852905	193	85·34536993
44	35·45545352	94	60·75440982	144	76·13715747	194	85·49046528
45	36·09450844	95	61·14298002	145	76·37342324	195	85·63412404
46	36·72723608	96	61·52770299	146	76·60734974	196	85·77636043
47	37·35369909	97	61·90861682	147	76·83896014	197	85·91718855
48	37·97395949	98	62·28575923	148	77·06827737	198	86·05662232
49	38·58807871	99	62·65916756	149	77·29532413	199	86·19467557
50	39·19611753	100	63·02887877	150	77·52012290	200	86·33136195

1 per cent. *Example:* The present value of an annual payment of 156'35 for a period of 20 years at 1 per cent. per ann. (interest convertible yearly) = $156'35 \times 18'045553 = 2,821'422$.

2 per cent. Substituting half-years for years and half-yearly payments of 1 for annual payments the above Table supplies the present value of a half-yearly payment of 1 at 2 per cent. per ann. (interest convertible half-yearly) up to a period of 100 years. *Example:* The present value of a half-yearly payment of 28'63 for a period of 70 years or 140 half-years = $28'63 \times 75'16823 = 2,152'066$.

4 per cent. Substituting quarter-years for years and quarterly payments of 1 for annual payments the above Table also supplies the present value of a quarterly payment of 1 at 4 per cent. per ann. (interest convertible quarterly) up to a period of 50 years. *Example:* The present value of a quarterly payment of 33'625 for a period of 50 years or 200 quarter-years = $33'625 \times 86'33136 = 2,902'892$.

(The annual, half-yearly, or quarterly payment is assumed to be made at the end of each year, half-year, or quarter-year respectively.)

PRESENT VALUE OF 1 PER ANNUM

(i.e., the present value of an annual payment of 1).

 $1\frac{1}{16}$ per cent.

Years.	Present Value.	Years.	Present Value.	Years.	Present Value.	Years.	Present Value.
1	98948670	51	3921678530	101	6175252129	151	7503777596
2	196857064	52	3979397432	102	6209278545	152	7523836829
3	293736118	53	4036509518	103	6242947230	153	7543685174
4	389596653	54	4093021168	104	6276261947	154	7563324848
5	484449379	55	4148938695	105	6309226416	155	7582758043
6	578304889	56	4204268343	106	6341844321	156	7601986932
7	671173669	57	4259016295	107	6374119303	157	7621013662
8	763066092	58	4313188666	108	6406054969	158	7639840358
9	853992422	59	4366791506	109	6437654886	159	7658461224
10	943962817	60	4419830804	110	6468922583	160	7676902040
11	1032987327	61	4472312484	111	6499861554	161	7695141165
12	1121075896	62	4524242408	112	6530475255	162	7713188537
13	1208238363	63	4576626378	113	6560767104	163	7731046171
14	1294484466	64	4626470133	114	6590740487	164	7748716063
15	1379823837	65	4676779352	115	6620398750	165	7766200186
16	1464266011	66	4726559656	116	6649745207	166	7783500493
17	1547820419	67	4775816604	117	6678783136	167	7800618917
18	1630496395	68	4824555700	118	6707515781	168	7817557370
19	1712303174	69	4872782387	119	6735946351	169	7834317744
20	1793249893	70	4920502053	120	6764078022	170	7850901911
21	1873345597	71	4967720027	121	6791913936	171	7867311724
22	1952599230	72	5014441586	122	6819457204	172	7883549016
23	2031019646	73	50606671946	123	6846710900	173	7899615600
24	2108615605	74	5106416273	124	6873678071	174	7915513272
25	2185395775	75	5151679677	125	6900361727	175	7931243806
26	2261368732	76	5196467213	126	6926764851	176	7946808961
27	2336542963	77	5240783884	127	6952890391	177	7962210475
28	2410926865	78	5284634641	128	6978741265	178	7977450068
29	2484528747	79	5328024382	129	7004320361	179	7992529442
30	2557356831	80	5370957953	130	7029630536	180	8007450283
31	2629419252	81	5413440152	131	7054674619	181	8022214257
32	2700724058	82	5455475722	132	7079455405	182	8036823012
33	2771279217	83	5497069360	133	7103975663	183	8051278182
34	2841092608	84	5538225712	134	7128238133	184	8065581379
35	2910172030	85	5578949375	135	7152245525	185	8079734203
36	2978525200	86	5619244898	136	7176000519	186	8093738235
37	3046159752	87	5659116782	137	7199505770	187	8107595037
38	3113083243	88	5698569481	138	7222763904	188	8121306160
39	3179303147	89	5737607403	139	7245777518	189	8134873132
40	3244826862	90	5776234907	140	7268549183	190	8148297472
41	3309661706	91	5814456309	141	7291081442	191	8161580677
42	3373814922	92	5852275877	142	7313376814	192	8174724232
43	3437293677	93	5889697838	143	7335437787	193	8187729605
44	3501050661	94	5926726370	144	7357266827	194	8200598249
45	3562256090	95	5963365611	145	7378866372	195	8213331600
46	3623753707	96	5999619652	146	7400238834	196	8225931083
47	3684604781	97	6035492544	147	7421386602	197	8238398103
48	3744816110	98	6070988293	148	7442312036	198	8250734054
49	3804394419	99	6106110865	149	7463017476	199	8262940313
50	3863346364	100	6140864183	150	7483505232	200	8275018244

$1\frac{1}{16}$ per cent. Example: The present value of an annual payment of 40'85 for a period of 25 years at $1\frac{1}{16}$ per cent. per ann. (interest convertible yearly) = $40'85 \times 21'85396 = 892'734$.

$2\frac{1}{2}$ per cent. Substituting half-years for years and half-yearly payments of 1 for annual payments the above Table supplies the present value of a half-yearly payment of 1 at $2\frac{1}{2}$ per cent. per ann. (interest convertible half-yearly) up to a period of 100 years. Example: The present value of a half-yearly payment of 56'28 for a period of 35½ years and 71 half-years = $56'28 \times 49'67720 = 2,795'833$.

$4\frac{1}{4}$ per cent. Substituting quarter-years for years and quarterly payments of 1 for annual payments the above Table also supplies the present value of a quarterly payment of 1 at $4\frac{1}{4}$ per cent. per ann. (interest convertible quarterly) up to a period of 50 years. Example: The present value of a quarterly payment of 66'34 for a period of 20¼ years or 81 quarter years = $66'34 \times 54'13440 = 3,591'276$.

(The annual, half-yearly, or quarterly payment is assumed to be made at the end of each year, half-year, or quarter-year respectively.)

PRESENT VALUE OF 1 PER ANNUM

(i.e., the present value of an annual payment of 1).

1½ per cent.

Years.	Present Value.	Years.	Present Value.	Years.	Present Value.	Years.	Present Value.
1	98887515	51	3864743345	101	6017212609	151	7247510353
2	196674923	52	3920636188	102	6049159564	152	7265770436
3	293374460	53	3975907232	103	6080751114	153	7283827378
4	38898230	54	4030563394	104	6111991213	154	7301683439
5	483558200	55	4084611514	105	6142883770	155	7319340854
6	577066205	56	4138058358	106	6173432653	156	7336801834
7	669533948	57	4190910613	107	6203641684	157	7354068562
8	760973002	58	4243174896	108	6233514644	158	7371143201
9	851394810	59	4294857746	109	6263055273	159	7388027888
10	940810690	60	4345965633	110	6292267266	160	7404724734
11	1029231832	61	4396504952	111	6321154280	161	7421235831
12	1116669302	62	4446482029	112	6349719931	162	7437563245
13	1203134044	63	4495903119	113	6377967793	163	7453709018
14	1288636880	64	4544774407	114	6405901402	164	7469675173
15	1373188509	65	4593102009	115	6433524255	165	7485463706
16	1456799514	66	4640891975	116	6460839807	166	7501076594
17	1539480360	67	4688150284	117	6487851478	167	7516515792
18	1621241395	68	4734882852	118	6514562648	168	7531783230
19	1702092850	69	4781095527	119	6540976660	169	7546880821
20	1782044845	70	4826794094	120	6567096821	170	7561810453
21	1861107387	71	4871984271	121	6592926399	171	7576573996
22	1939290371	72	4916671714	122	6618468627	172	7591173296
23	2016603580	73	4960862016	123	6643726702	173	7605610182
24	2093056693	74	5004560708	124	6668703784	174	7619886459
25	2168659276	75	5047773259	125	6693403000	175	7634003915
26	2243420792	76	5090505077	126	6717827442	176	7647964317
27	2317350598	77	5132761510	127	6741980165	177	7661769411
28	2390457946	78	5174547847	128	6765864193	178	7675420925
29	2462751986	79	5215869317	129	6789482514	179	7688920569
30	2534241766	80	5256731092	130	6812838086	180	7702270031
31	2604936233	81	5297138286	131	6835933830	181	7715470983
32	2674844236	82	5337095957	132	6858772638	182	7728525075
33	2743974522	83	5376609104	133	6881357368	183	7741433944
34	2812335745	84	5415682674	134	6903690846	184	7754199203
35	2879936460	85	5454321557	135	6925775867	185	7766822450
36	2946785127	86	5492530588	136	6947615196	186	7779305266
37	3012890114	87	5530314549	137	6969211566	187	7791649212
38	3078259692	88	5567678170	138	6990567680	188	7803855834
39	3142902044	89	5604626126	139	7011686210	189	7815926659
40	3206825260	90	5641163041	140	7032569800	190	7827863198
41	3270037340	91	5677293490	141	7053221063	191	7839666945
42	3332546195	92	5713021992	142	7073642584	192	7851339377
43	3394359649	93	5748353021	143	7093836918	193	7862881955
44	3455485438	94	5783290997	144	7113806594	194	7874296124
45	3515931212	95	5817840294	145	7133554110	195	7885583311
46	3575704536	96	5852005235	146	7153081939	196	7896744931
47	3634812891	97	5885790096	147	7172392523	197	7907782379
48	3693263674	98	5919199106	148	7191488280	198	7918697037
49	3751064202	99	5952236446	149	7210371599	199	7929490272
50	3808221708	100	5984906251	150	7229044845	200	7940163433

1½ per cent. Example: The present value of an annual payment of 75'90 for a period of 45 years at 1½ per cent. per ann. (interest convertible yearly) = 75'90 x 35'15931 = 2,668'592.

2½ per cent. Substituting half-years for years and half-yearly payments of 1 for annual payments the above Table supplies the present value of a half-yearly payment of 1 at 2½ per cent. per ann. (interest convertible half-yearly) up to a period of 100 years. Example: The present value of a half-yearly payment of 8'25 for a period of 48 years or 96 half-years = 8'25 x 58'5201 = 482'791.

4½ per cent. Substituting quarter-years for years and quarterly payments of 1 for annual payments the above Table also supplies the present value of a quarterly payment of 1 at 4½ per cent. per ann. (interest convertible quarterly) up to a period of 50 years. Example: The present value of a quarterly payment of 97'73 for a period of 27½ years or 110 quarter-years = 97'73 x 62'92267 = 6,149'433.
(The annual, half-yearly, or quarterly payment is assumed to be made at the end of each year, half-year, or quarter-year respectively.)

PRESENT VALUE OF 1 PER ANNUM

(i.e., the present value of an annual payment of 1).

1 $\frac{3}{16}$ per cent.							
Years.	Present Value.	Years.	Present Value.	Years.	Present Value.	Years.	Present Value.
1	.98826436	51	38-08979228	101	58-65099383	151	70-04575390
2	1-96493081	52	38-63104857	102	58-95095128	152	70-21198656
3	2-93013545	53	39-16595288	103	59-24738854	153	70-37626838
4	3-88401280	54	39-69457975	104	59-54034692	154	70-53862224
5	4-82669578	55	40-21700284	105	59-82986725	155	70-69907077
6	5-75831578	56	40-73329496	106	60-11598987	156	70-85763634
7	6-67900263	57	41-24352807	107	60-39875466	157	71-01434104
8	7-58888462	58	41-74777326	108	60-67820102	158	71-16920671
9	8-48808857	59	42-24610081	109	60-95436790	159	71-32225493
10	9-37673979	60	42-73858017	110	61-22729379	160	71-47350704
11	10-25496211	61	43-22527997	111	61-49701671	161	71-62298410
12	11-12287794	62	43-70626804	112	61-76357427	162	71-77070696
13	11-98060821	63	44-18161141	113	62-02700360	163	71-91669619
14	12-82827248	64	44-65137631	114	62-28734142	164	72-06097215
15	13-66598386	65	45-11562823	115	62-54462401	165	72-20355493
16	14-49387411	66	45-57443185	116	62-79888723	166	72-34446442
17	15-31204359	67	46-02785112	117	63-05016650	167	72-48372024
18	16-12061133	68	46-47594922	118	63-29849685	168	72-62134180
19	16-91969001	69	46-91878860	119	63-54391288	169	72-75734829
20	17-70939099	70	47-35643099	120	63-78644880	170	72-89175866
21	18-48982433	71	47-78893736	121	64-02613841	171	73-02459163
22	19-26109878	72	48-21636799	122	64-26301511	172	73-15586573
23	20-02332183	73	48-63878244	123	64-49711190	173	73-28559924
24	20-77659971	74	49-05623960	124	64-72846142	174	73-41381024
25	21-52103739	75	49-46879763	125	64-95709591	175	73-54051661
26	22-25673862	76	49-87651402	126	65-18304722	176	73-66573599
27	22-98380593	77	50-27944561	127	65-40634685	177	73-78948585
28	23-70234063	78	50-67764853	128	65-62702592	178	73-91178342
29	24-41244287	79	51-07117829	129	65-84511518	179	74-03264575
30	25-11421161	80	51-46008972	130	66-06064502	180	74-15208968
31	25-80774464	81	51-84443703	131	66-27364548	181	74-27013187
32	26-49313862	82	52-22427378	132	66-48414624	182	74-38678875
33	27-17048906	83	52-59965290	133	66-69217664	183	74-50207659
34	27-83989036	84	52-97062671	134	66-89776568	184	74-61601146
35	28-50143581	85	53-33724690	135	67-10094199	185	74-72860922
36	29-15521760	86	53-69956458	136	67-30173390	186	74-83988558
37	29-80132685	87	54-05763022	137	67-50016939	187	74-94985604
38	30-43985359	88	54-41149373	138	67-69627611	188	75-05853593
39	31-07088681	89	54-76120443	139	67-89008139	189	75-16594038
40	31-69451445	90	55-10681104	140	68-08161225	190	75-27208438
41	32-31082342	91	55-44836175	141	68-27089537	191	75-37698271
42	32-91989961	92	55-78590414	142	68-45795712	192	75-48064999
43	33-52182790	93	56-11948525	143	68-64282359	193	75-58310067
44	34-11669219	94	56-44915157	144	68-82552054	194	75-68434903
45	34-70457535	95	56-77494905	145	69-00607342	195	75-78440917
46	35-28555934	96	57-09692309	146	69-18450739	196	75-88329504
47	35-85972510	97	57-41511856	147	69-36084733	197	75-98102042
48	36-42715266	98	57-72957980	148	69-53511781	198	76-07759894
49	36-98792110	99	58-04035064	149	69-70734311	199	76-17304404
50	37-54210856	100	58-34747438	150	69-87754723	200	76-26736903

1 $\frac{3}{16}$ per cent. Example: The present value of an annual payment of 15'85 for a period of 15 years at 1 $\frac{3}{16}$ per cent. per ann. (interest convertible yearly) = $15'85 \times 13'66599 = 216'606$.

2 $\frac{3}{16}$ per cent. Substituting half-years for years and half-yearly payments of 1 for annual payments the above Table supplies the present value of a half-yearly payment of 1 at 2 $\frac{3}{16}$ per cent. per ann. (interest convertible half-yearly) up to a period of 100 years. Example: The present value of a half-yearly payment of 28'42 for a period of 36 $\frac{1}{2}$ years or 73 half-years = $28'42 \times 48'63878 = 1,382'314$.

4 $\frac{3}{16}$ per cent. Substituting quarter-years for years and quarterly payments of 1 for annual payments the above Table also supplies the present value of a quarterly payment of 1 at 4 $\frac{3}{16}$ per cent. per ann. (interest convertible quarterly) up to a period of 50 years. Example: The present value of a quarterly payment of 36'63 for a period of 43 $\frac{1}{4}$ years or 175 quarter-years = $36'63 \times 73'54052 = 2,693'789$.

(The annual, half-yearly, or quarterly payment is assumed to be made at the end of each year, half-year, or quarter-year respectively.)

PRESENT VALUE OF 1 PER ANNUM

(i.e., the present value of an annual payment of 1).

1½ per cent.

Years.	Present Value.	Years.	Present Value.	Years.	Present Value.	Years.	Present Value.
1	98765432	51	3754358099	101	5718650801	151	6774141982
2	196311538	52	3806773431	102	5746815606	152	6789276031
3	292653371	53	3858541660	103	5774632697	153	6804223241
4	387805798	54	3909670776	104	5802106368	154	6818985917
5	481783504	55	3960168667	105	5829240857	155	6833566338
6	574600992	56	4010043128	106	5856040353	156	6847966753
7	666272585	57	4059301855	107	5882508990	157	6862189386
8	756812429	58	4107952449	108	5908650855	158	6876236431
9	846234498	59	4156002419	109	5934469980	159	6890110055
10	934552591	60	4203459179	110	5959970350	160	6903812400
11	1021780337	61	4250330054	111	5985155902	161	6917345580
12	1107931197	62	4296622275	112	6010030520	162	6930711684
13	1193018466	63	4342342988	113	6034598045	163	6943912774
14	1277055275	64	4387499247	114	6058862266	164	6956950888
15	1360054592	65	4432098022	115	6082826930	165	6969828038
16	1442029227	66	4476146195	116	6106495733	166	6982546210
17	1522991829	67	4519650563	117	6129872329	167	6995107368
18	1602954893	68	4562617840	118	6152960325	168	7007513450
19	1681930759	69	4605054656	119	6175763284	169	7019766370
20	1759931613	70	4646967562	120	6198284725	170	7031868020
21	1836969495	71	4688363024	121	6220528123	171	7043820267
22	1913056291	72	4729247431	122	6242496912	172	7055624955
23	1988203744	73	4769627093	123	6264194481	173	7067283906
24	2062423451	74	4809508240	124	6285624179	174	7078798919
25	2135726865	75	4848897027	125	6306789312	175	7090171772
26	2208125299	76	4887799533	126	6327693148	176	7101404220
27	2279629925	77	4926221761	127	6348338911	177	7112497995
28	2350251778	78	4964169640	128	6368729789	178	7123454810
29	2420001756	79	5001649027	129	6388868927	179	7134276355
30	2488890623	80	5038665706	130	6408759435	180	7144964301
31	2556929010	81	5075225389	131	6428404380	181	7155520298
32	2624127418	82	5111333717	132	6447806795	182	7165945973
33	2690496215	83	5146996264	133	6466969674	183	7176242936
34	2756045644	84	5182218532	134	6485895974	184	7186412777
35	2820785822	85	5217006958	135	6504588617	185	7196457063
36	2884726737	86	5251363909	136	6523050485	186	7206377346
37	2947878259	87	5285297688	137	6541284430	187	7216175157
38	3010250133	88	5318812531	138	6559293264	188	7225852007
39	3071851983	89	5351913611	139	6577079767	189	7235409389
40	3132693316	90	5384606035	140	6594646684	190	7244848780
41	3192783522	91	5416894850	141	6611996725	191	7254171634
42	3252131874	92	5448785037	142	6629132568	192	7263379392
43	3310747530	93	5480281518	143	6646056857	193	7272473473
44	3368639536	94	5511389154	144	6662772204	194	7281455282
45	3425816825	95	5542112744	145	6679281189	195	7290326205
46	3482288222	96	5572457031	146	6695586360	196	7299087610
47	3538062442	97	5602426698	147	6711690232	197	7307740849
48	3593148091	98	5632026368	148	6727595291	198	7316287258
49	3647553670	99	5661260610	149	6743303991	199	7324728156
50	3701287575	100	5690133936	150	6758818756	200	7333064846

1½ per cent. *Example:* The present value of an annual payment of 45'80 for a period of 40 years at 1½ per cent. per ann. (interest convertible yearly) = 45'80 x 31'32693 = 1,434'773.

2½ per cent. Substituting half-years for years and half-yearly payments of 1 for annual payments the above Table supplies the present value of a half-yearly payment of 1 at 2½ per cent. per ann. (interest convertible half-yearly) up to a period of 100 years. *Example:* The present value of a half-yearly payment of 522'625 for a period of 30 years or 60 half-years = 522'625 x 42'034592 = 21,968'329.

5 per cent. Substituting quarter-years for years and quarterly payments of 1 for annual payments the above Table also supplies the present value of a quarterly payment of 1 at 5 per cent. per ann. (interest convertible quarterly) up to a period of 50 years. *Example:* The present value of a quarterly payment of 6,875'80 for a period of 50 years or 200 quarter-years = 6,875'80 x 73'3306485 = 504,206'873.
(The annual, half-yearly, or quarterly payment is assumed to be made at the end of each year, half-year, or quarter-year respectively.)

PRESENT VALUE OF 1 PER ANNUM

(i.e., the present value of an annual payment of 1). $1\frac{5}{16}$ per cent.

Years.	Present Value.	Years.	Present Value.	Years.	Present Value.	Years.	Present Value.
1	.98704503	51	37.00852619	101	55.77617883	151	65.55436603
2	1.96130293	52	37.51612702	102	56.04064536	152	65.69215647
3	2.92293935	53	38.01715190	103	56.30168574	153	65.82816185
4	3.87211781	54	38.51168602	104	56.55934434	154	65.96240528
5	4.80899969	55	38.99981347	105	56.81366499	155	66.09490959
6	5.73374429	56	39.48161725	106	57.06469092	156	66.22569732
7	6.64650886	57	39.95717927	107	57.31246482	157	66.35479069
8	7.54744860	58	40.42658040	108	57.55702882	158	66.48221166
9	8.43671669	59	40.88990046	109	57.79842450	159	66.60798190
10	9.31446435	60	41.34721822	110	58.03669290	160	66.73212279
11	10.18084081	61	41.79861144	111	58.27187455	161	66.85465543
12	11.03599340	62	42.24415688	112	58.50400942	162	66.97560067
13	11.88006751	63	42.68393030	113	58.73313700	163	67.09497907
14	12.71320668	64	43.11800646	114	58.95929624	164	67.21281093
15	13.53555255	65	43.54645919	115	59.18252559	165	67.32911628
16	14.34724496	66	43.96936132	116	59.40286301	166	67.44391490
17	15.14842192	67	44.38678477	117	59.62034597	167	67.55722630
18	15.93921966	68	44.79880051	118	59.83501145	168	67.66906976
19	16.71977265	69	45.20547861	119	60.04689594	169	67.77946429
20	17.49021359	70	45.60688820	120	60.25603547	170	67.88842867
21	18.25067350	71	46.00309754	121	60.46246561	171	67.99598141
22	19.00128168	72	46.39417401	122	60.66622145	172	68.10214081
23	19.74216576	73	46.78018409	123	60.86733765	173	68.20692492
24	20.47345170	74	47.16119343	124	61.06584839	174	68.31035156
25	21.19526387	75	47.53726680	125	61.26178743	175	68.41243830
26	21.90772497	76	47.90846816	126	61.45518808	176	68.51320252
27	22.61095618	77	48.27486061	127	61.64608324	177	68.61266134
28	23.30507704	78	48.63650646	128	61.83450536	178	68.71083168
29	23.99020559	79	48.99246721	129	62.02048647	179	68.80773022
30	24.66645833	80	49.34580354	130	62.20405821	180	68.90337344
31	25.33395023	81	49.69357536	131	62.38525178	181	68.99777761
32	25.99279480	82	50.03684181	132	62.56409799	182	69.09095878
33	26.64310406	83	50.37566126	133	62.74062726	183	69.18293278
34	27.28498858	84	50.71009131	134	62.91486960	184	69.27371527
35	27.91855751	85	51.04018883	135	63.08685463	185	69.36332167
36	28.54391858	86	51.36600995	136	63.25661160	186	69.45176723
37	29.16117812	87	51.68761007	137	63.42416938	187	69.53906697
38	29.77044108	88	52.00504387	138	63.58955645	188	69.62523575
39	30.37181106	89	52.31836532	139	63.75280094	189	69.71028822
40	30.96539031	90	52.62762771	140	63.91393060	190	69.79423884
41	31.55127977	91	52.93288361	141	64.07297283	191	69.87710187
42	32.12957904	92	53.23418493	142	64.22995468	192	69.95889142
43	32.70038647	93	53.53158291	143	64.38490283	193	70.03962139
44	33.26379910	94	53.82512810	144	64.53784363	194	70.11930551
45	33.81991275	95	54.11487043	145	64.68880309	195	70.19795732
46	34.36882196	96	54.40085915	146	64.83780687	196	70.27559020
47	34.91062007	97	54.68314290	147	64.98488032	197	70.35221735
48	35.44539921	98	54.96176967	148	65.13004843	198	70.42785179
49	35.97325030	99	55.23678685	149	65.27333590	199	70.50250639
50	36.49426310	100	55.50824118	150	65.41476708	200	70.57619385

$1\frac{5}{16}$ per cent. *Example:* The present value of an annual payment of 72.55 for a period of 25 years at $1\frac{5}{16}$ per cent. per ann. (interest convertible yearly) = $72.55 \times 21.19526 = 1,537.716$.

$2\frac{5}{8}$ per cent. Substituting half-years for years and half-yearly payments of 1 for annual payments the above Table supplies the present value of a half-yearly payment of 1 at $2\frac{5}{8}$ per cent. per ann. (interest convertible half-yearly) up to a period of 100 years. *Example:* The present value of a half-yearly payment of 8.40 for a period of $37\frac{1}{2}$ years or 75 half-years = $8.40 \times 47.573 = 399.313$.

$5\frac{1}{4}$ per cent. Substituting quarter-years for years and quarterly payments of 1 for annual payments the above Table also supplies the present value of a quarterly payment of 1 at $5\frac{1}{4}$ per cent. per ann. (interest convertible quarterly) up to a period of 50 years. *Example:* The present value of a quarterly payment of 97.50 for a period of $25\frac{1}{2}$ years or 102 quarter years = $97.50 \times 56.04065 = 5,463.963$.

(The annual, half-yearly, or quarterly payment is assumed to be made at the end of each year, half-year, or quarter-year respectively.)

PRESENT VALUE OF 1 PER ANNUM

(i.e., the present value of an annual payment of 1).

1 ³/₈ per cent.

Years.	Present Value.	Years.	Present Value.	Years.	Present Value.	Years.	Present Value.
1	·98643650	51	36·48436164	101	54·41763664	151	63·47738734
2	1·95949346	52	36·97594243	102	54·66597942	152	63·60284817
3	2·91935237	53	37·46085566	103	54·91095380	153	63·72660732
4	3·86619222	54	37·93919178	104	55·15260548	154	63·84868786
5	4·80018962	55	38·41103998	105	55·39097951	155	63·96911257
6	5·72151873	56	38·87648826	106	55·62612035	156	64·08790389
7	6·63035140	57	39·33562344	107	55·85807187	157	64·20508398
8	7·52685712	58	39·78853114	108	56·08687730	158	64·32067471
9	8·41120308	59	40·23529582	109	56·31257934	159	64·43469761
10	9·28355421	60	40·67600081	110	56·53522006	160	64·54717397
11	10·14407320	61	41·11072829	111	56·75484100	161	64·65812476
12	10·99292054	62	41·53955935	112	56·97148311	162	64·76757066
13	11·83025454	63	41·96257396	113	57·18518679	163	64·87553209
14	12·65623136	64	42·37985101	114	57·39599190	164	64·98202919
15	13·47100504	65	42·79146832	115	57·60393775	165	65·08708182
16	14·27472754	66	43·19750266	116	57·80906314	166	65·19070956
17	15·06754874	67	43·59802975	117	58·01140630	167	65·29293175
18	15·84961652	68	43·99312429	118	58·21100498	168	65·39376745
19	16·62107671	69	44·38285997	119	58·40789641	169	65·49323546
20	17·38207320	70	44·76730946	120	58·60211729	170	65·59135434
21	18·13274792	71	45·14654448	121	58·79370386	171	65·68814238
22	18·87324086	72	45·52063573	122	58·98269185	172	65·78361764
23	19·60369012	73	45·88965300	123	59·16911650	173	65·87779792
24	20·32423193	74	46·25366511	124	59·35301258	174	65·97070078
25	21·03500067	75	46·61273994	125	59·53441438	175	66·06234356
26	21·73612890	76	46·96694445	126	59·71335574	176	66·15274334
27	22·42774737	77	47·31634471	127	59·88987003	177	66·24191698
28	23·10998508	78	47·66100588	128	60·06399016	178	66·32988111
29	23·78296925	79	48·00099224	129	60·23574862	179	66·41665214
30	24·44682540	80	48·33636719	130	60·40517743	180	66·50224626
31	25·10167734	81	48·66719328	131	60·57230819	181	66·58667942
32	25·74764719	82	48·99353221	132	60·73717207	182	66·66996737
33	26·38485543	83	49·31544484	133	60·89979983	183	66·75212564
34	27·01342089	84	49·63299122	134	61·06022178	184	66·83316956
35	27·63346080	85	49·94623055	135	61·21846784	185	66·91311424
36	28·24509080	86	50·25522125	136	61·37456754	186	66·99197459
37	28·84842496	87	50·56002096	137	61·52854998	187	67·06976531
38	29·44357579	88	50·86068653	138	61·68044387	188	67·14650092
39	30·03065430	89	51·15727401	139	61·83027756	189	67·22219573
40	30·60976996	90	51·44983873	140	61·97807897	190	67·29686386
41	31·18103079	91	51·73843524	141	62·12387568	191	67·37051922
42	31·74454332	92	52·02311738	142	62·26769488	192	67·44317555
43	32·30041264	93	52·30393823	143	62·40956338	193	67·51484641
44	32·84874243	94	52·58095016	144	62·54950765	194	67·58554517
45	33·38963495	95	52·85420484	145	62·68755379	195	67·65528500
46	33·92319108	96	53·12375324	146	62·82372753	196	67·72407891
47	34·44951031	97	53·38964561	147	62·95805429	197	67·79193974
48	34·96869081	98	53·65193155	148	63·09055910	198	67·85888014
49	35·48082941	99	53·91065998	149	63·22126668	199	67·92491259
50	35·98602161	100	54·16587914	150	63·35020141	200	67·99004941

1 ³/₈ per cent. *Example*: The present value of an annual payment of 17·50 for a period of 25 years at 1 ³/₈ per cent. per ann. (interest convertible yearly) = 17·50 x 21·03500 = 368·112.

2 ³/₈ per cent. Substituting half-years for years and half-yearly payments of 1 for annual payments the above Table supplies the present value of a half-yearly payment 1 at 2 ³/₈ per cent. per ann. (interest convertible half-yearly) up to a period of 100 years. *Example*: The present value of a half-yearly payment of 255·60 for a period of 30 years or 60 half-years = 255·60 x 40·676001 = 10,396·786.

5 ¹/₈ per cent. Substituting quarter-years for years and quarterly payments of 1 for annual payments the above Table also supplies the present value of a quarterly payment of 1 at 5 ¹/₈ per cent. per ann. (interest convertible quarterly) up to a period of 50 years. *Example*: The present value of a quarterly payment of 37·50 for a period of 40 ¹/₄ years or 161 quarter-years = 37·50 x 64·65812 = 2424·679.

(The annual, half-yearly, or quarterly payment is assumed to be made at the end of each year, half-year, or quarter-year respectively.)

PRESENT VALUE OF 1 PER ANNUM

(i.e., the present value of an annual payment of 1).

 $1\frac{7}{16}$ per cent.

Years.	Present Value.	Years.	Present Value.	Years.	Present Value.	Years.	Present Value.
1	.98582871	51	35.97082807	101	53.10862575	151	61.50376982
2	1.95768696	52	36.44690382	102	53.34183685	152	61.61801091
3	2.91577273	53	36.91623297	103	53.57174304	153	61.73063306
4	3.86028119	54	37.37891113	104	53.79839117	154	61.84165921
5	4.79140474	55	37.83503253	105	54.02182740	155	61.95111198
6	5.70933308	56	38.28469011	106	54.24209725	156	62.05901365
7	6.61425319	57	38.72797547	107	54.45924560	157	62.16538623
8	7.50634942	58	39.16497889	108	54.67331667	158	62.27025136
9	8.38580349	59	39.59578942	109	54.88435408	159	62.37363043
10	9.25279457	60	40.02049481	110	55.09240082	160	62.47554447
11	10.10749927	61	40.43918157	111	55.29749927	161	62.57601427
12	10.95009170	62	40.85193501	112	55.49969121	162	62.67506028
13	11.78074351	63	41.25883919	113	55.69901783	163	62.77270268
14	12.59962392	64	41.65997702	114	55.89551973	164	62.86896136
15	13.40689974	65	42.0543022	115	56.08923695	165	62.96385593
16	14.20273541	66	42.44527933	116	56.28020894	166	63.05740572
17	14.98729308	67	42.82960377	117	56.46847462	167	63.14962979
18	15.76073255	68	43.20848184	118	56.65407233	168	63.24054693
19	16.52321138	69	43.58199073	119	56.83703988	169	63.33017566
20	17.27488491	70	43.95020651	120	57.01741455	170	63.41853423
21	18.01590626	71	44.31320420	121	57.19523307	171	63.50564064
22	18.74642638	72	44.67105774	122	57.37053168	172	63.59151265
23	19.46659409	73	45.02384004	123	57.54334608	173	63.67616774
24	20.17655610	74	45.37162296	124	57.71371148	174	63.75962315
25	20.87645703	75	45.71447735	125	57.88166258	175	63.84189590
26	21.56643946	76	46.05247305	126	58.04723360	176	63.92300274
27	22.24664395	77	46.38567892	127	58.21045826	177	64.00296018
28	22.91720907	78	46.71416283	128	58.37136982	178	64.08178453
29	23.57827142	79	47.03799170	129	58.53000105	179	64.15949184
30	24.22996566	80	47.35723149	130	58.68638428	180	64.23609793
31	24.87242456	81	47.67194725	131	58.84055135	181	64.31161841
32	25.50577899	82	47.98220308	132	58.99253368	182	64.38606868
33	26.13015797	83	48.28806219	133	59.14236222	183	64.45946388
34	26.74568869	84	48.58958688	134	59.29006750	184	64.53181898
35	27.35249655	85	48.88683857	135	59.43567961	185	64.60314872
36	27.95070517	86	49.17987783	136	59.57922820	186	64.67346762
37	28.54043639	87	49.46876434	137	59.72074253	187	64.74279002
38	29.12181037	88	49.75355696	138	59.86025142	188	64.81113002
39	29.69494553	89	50.03431370	139	59.99778328	189	64.87850156
40	30.25995862	90	50.31109176	140	60.13336614	190	64.94491836
41	30.81696475	91	50.58394751	141	60.26702762	191	65.01039395
42	31.36607739	92	50.85293655	142	60.39879494	192	65.07494166
43	31.90740840	93	51.11811366	143	60.52869495	193	65.13857465
44	32.44106804	94	51.37953288	144	60.65675411	194	65.20130588
45	32.96716505	95	51.63724745	145	60.78299851	195	65.26314813
46	33.48580658	96	51.89130987	146	60.90745386	196	65.32411399
47	33.99709829	97	52.14177190	147	61.03014552	197	65.38421588
48	34.50114434	98	52.38868456	148	61.15109848	198	65.44346606
49	34.99804741	99	52.63209814	149	61.27033738	199	65.50187658
50	35.48790872	100	52.87206225	150	61.38788651	200	65.55945936

$1\frac{7}{16}$ per cent. *Example:* The present value of an annual payment of 42.68 for a period of 45 years at $1\frac{7}{16}$ per cent. per ann. (interest convertible yearly) = $42.68 \times 32.96717 = 1,407.039$.

$2\frac{3}{8}$ per cent. Substituting half-years for years and half-yearly payments of 1 for annual payments the above Table supplies the present value of a half-yearly payment of 1 at $2\frac{3}{8}$ per cent. per ann. (interest convertible half-yearly) up to a period of 100 years. *Example:* The present value of a half-yearly payment of $5\frac{1}{25}$ for a period of 39 years or 67 half-years = $5\frac{1}{25} \times 42.8293 = 219.502$.

$5\frac{3}{4}$ per cent. Substituting quarter-years for years and quarterly payments of 1 for annual payments the above Table also supplies the present value of a quarterly payment of 1 at $5\frac{3}{4}$ per cent. per ann. (interest convertible quarterly) up to a period of 50 years. *Example:* The present value of a quarterly payment of $63\frac{7}{25}$ for a period of 36 years or 147 quarter-years = $63\frac{7}{25} \times 61.03015 = 3,890.672$.

(The annual, half-yearly, or quarterly payment is assumed to be made at the end of each year, half-year, or quarter-year respectively.)

PRESENT VALUE OF 1 PER ANNUM

(i.e., the present value of an annual payment of 1).

1½ per cent.

Years.	Present Value.	Years.	Present Value.	Years.	Present Value.	Years.	Present Value.
1	.98522167	51	35.46767298	101	51.84699869	151	59.62725504
2	1.95588342	52	35.92874185	102	52.06600856	152	59.73128575
3	2.91220042	53	36.38299690	103	52.28178183	153	59.83377906
4	3.85438465	54	36.83053882	104	52.49436634	154	59.93475770
5	4.78264497	55	37.27146681	105	52.70380920	155	60.03424404
6	5.69718717	56	37.70587863	106	52.91015685	156	60.13226014
7	6.59821396	57	38.13387058	107	53.11345502	157	60.22882772
8	7.48592508	58	38.55553751	108	53.31374879	158	60.32396820
9	8.36051732	59	38.97097292	109	53.51108255	159	60.41770266
10	9.22218455	60	39.38026889	110	53.70550005	160	60.51005188
11	10.07111779	61	39.78351614	111	53.89704438	161	60.60103633
12	10.90750521	62	40.18080408	112	54.08575801	162	60.69067619
13	11.73153222	63	40.57222077	113	54.27168277	163	60.77899132
14	12.54338150	64	40.95785298	114	54.45485987	164	60.86600130
15	13.34323301	65	41.33778618	115	54.63532993	165	60.95172542
16	14.13126405	66	41.71210461	116	54.81313293	166	61.03618268
17	14.90764931	67	42.08089125	117	54.98830831	167	61.11939180
18	15.67256089	68	42.44422783	118	55.16089488	168	61.20137124
19	16.42616837	69	42.80219490	119	55.33093092	169	61.28213915
20	17.16863879	70	43.15487183	120	55.49845411	170	61.36171345
21	17.90013673	71	43.50233678	121	55.66335018	171	61.44011177
22	18.62082437	72	43.84466677	122	55.82610994	172	61.51735150
23	19.33086145	73	44.18193771	123	55.98631521	173	61.59344975
24	20.03040537	74	44.51422434	124	56.14415291	174	61.66842340
25	20.71961120	75	44.84160034	125	56.29965804	175	61.74228906
26	21.39863172	76	45.16413826	126	56.45286507	176	61.81506312
27	22.06761746	77	45.48190962	127	56.60380795	177	61.88676169
28	22.72671671	78	45.79498485	128	56.75252015	178	61.95740068
29	23.37607558	79	46.10343335	129	56.89993463	179	62.02699575
30	24.01583801	80	46.40732349	130	57.04338387	180	62.09556231
31	24.64614582	81	46.70672265	131	57.18559987	181	62.16311558
32	25.26713874	82	47.00169720	132	57.32571416	182	62.22967052
33	25.87895442	83	47.29231251	133	57.46375779	183	62.29524189
34	26.48172849	84	47.57863301	134	57.59976137	184	62.35984423
35	27.07559458	85	47.86072218	135	57.73375504	185	62.42349185
36	27.66068431	86	48.13864254	136	57.86576852	186	62.48619887
37	28.23712740	87	48.41245571	137	57.99583105	187	62.54797918
38	28.80505163	88	48.68222237	138	58.12397148	188	62.60884648
39	29.36458288	89	48.94800234	139	58.25021821	189	62.66881427
40	29.91584520	90	49.20985452	140	58.37459922	190	62.72789583
41	30.45896079	91	49.46783696	141	58.49714209	191	62.78610427
42	30.99405004	92	49.72200686	142	58.61787398	192	62.84345248
43	31.52123157	93	49.97242055	143	58.73682165	193	62.89995318
44	32.04062223	94	50.21913355	144	58.85401148	194	62.95561890
45	32.55233718	95	50.46220054	145	58.96946944	195	63.01046197
46	33.05648983	96	50.70167541	146	59.08322112	196	63.06449455
47	33.55319195	97	50.93761124	147	59.19529175	197	63.11772862
48	34.04255365	98	51.17006034	148	59.30570615	198	63.17017598
49	34.52468339	99	51.39907422	149	59.41448882	199	63.22184826
50	34.99968807	100	51.62470367	150	59.52166386	200	63.27275690

1½ per cent. *Example:* The present value of an annual payment of 72.95 for a period of 30 years at 1½ per cent. per ann. (interest convertible yearly) = $72.95 \times 24.01584 = 1,751.956$.

3 per cent. Substituting half-years for years and half-yearly payments of 1 for annual payments the above Table supplies the present value of a half-yearly payment of 1 at 3 per cent. per ann. (interest convertible half-yearly) up to a period of 100 years. *Example:* The present value of a half-yearly payment of 87.25 for a period of 40 years or 80 half-years = $87.25 \times 46.40732 = 4,049.039$.

6 per cent. Substituting quarter-years for years and quarterly payments of 1 for annual payments the above Table also supplies the present value of a quarterly payment of 1 at 6 per cent. per ann. (interest convertible quarterly) up to a period of 50 years. *Example:* The present value of a quarterly payment of 95.625 for a period of 50 years or 200 quarter-years = $95.625 \times 63.27276 = 6,050.458$.

(The annual, half-yearly, or quarterly payment is assumed to be made at the end of each year, half-year, or quarter-year respectively.)

PRESENT VALUE OF 1 PER ANNUM

(i.e., the present value of an annual payment of 1).

1½ per cent.

Years.	Present Value.	Years.	Present Value.	Years.	Present Value.	Years.	Present Value.
1	·98461538	51	34·97465047	101	50·63071057	151	57·84200698
2	1·95408284	52	35·42119430	102	50·83639194	152	57·93674533
3	2·90863541	53	35·86086824	103	51·03890899	153	58·03002617
4	3·84850256	54	36·29377796	104	51·23831039	154	58·12187192
5	4·77391021	55	36·72002753	105	51·43464408	155	58·21230466
6	5·68508082	56	37·13971941	106	51·62795725	156	58·30134613
7	6·58223343	57	37·55295450	107	51·81829636	157	58·38901773
8	7·46558368	58	37·95983212	108	52·00570719	158	58·47534053
9	8·33534393	59	38·36045009	109	52·19023477	159	58·56033529
10	9·19172326	60	38·75490470	110	52·37192347	160	58·64402244
11	10·03492751	61	39·14329078	111	52·55081695	161	58·72642210
12	10·86515940	62	39·52570170	112	52·72695823	162	58·80755407
13	11·68261849	63	39·90222936	113	52·90038964	163	58·88743785
14	12·48750128	64	40·27296429	114	53·07115288	164	58·96609265
15	13·28000126	65	40·63799561	115	53·23928899	165	59·04353738
16	14·06030893	66	40·99741106	116	53·40483839	166	59·11979065
17	14·82861187	67	41·35129705	117	53·56784087	167	59·19487079
18	15·58509477	68	41·69973863	118	53·7283563	168	59·26879586
19	16·32993946	69	42·04281958	119	53·88636124	169	59·34158362
20	17·06332501	70	42·38062235	120	54·04195568	170	59·41325156
21	17·78542770	71	42·71322816	121	54·19515636	171	59·48381692
22	18·49642112	72	43·04071696	122	54·34600011	172	59·55329666
23	19·19647618	73	43·36316747	123	54·49452318	173	59·62170748
24	19·88576116	74	43·68065720	124	54·64076129	174	59·68906583
25	20·56444176	75	43·99326247	125	54·78474958	175	59·75538789
26	21·23268112	76	44·30105844	126	54·92652266	176	59·82068962
27	21·89063987	77	44·60411907	127	55·06611462	177	59·88498670
28	22·53847618	78	44·90251724	128	55·20355901	178	59·94829460
29	23·17634578	79	45·19632467	129	55·33888887	179	60·01062852
30	23·80440199	80	45·48561198	130	55·47213673	180	60·07200347
31	24·42279581	81	45·77044872	131	55·60333463	181	60·13243419
32	25·03167587	82	46·05090336	132	55·73251410	182	60·19193520
33	25·63118855	83	46·32704330	133	55·85970619	183	60·25052081
34	26·22147796	84	46·59893495	134	55·98494148	184	60·30820511
35	26·80268599	85	46·86664364	135	56·10825007	185	60·36500195
36	27·37495236	86	47·13023374	136	56·22966161	186	60·42092500
37	27·93841463	87	47·38976860	137	56·34920528	187	60·47598769
38	28·49320825	88	47·64531062	138	56·46690981	188	60·53020326
39	29·03946659	89	47·89692123	139	56·58280351	189	60·58358475
40	29·57732095	90	48·14466090	140	56·69691422	190	60·63614499
41	30·10690063	91	48·38858920	141	56·80926939	191	60·68789660
42	30·62833292	92	48·62876475	142	56·91989601	192	60·73885204
43	31·14174319	93	48·86524529	143	57·02882069	193	60·78902355
44	31·64725483	94	49·09808767	144	57·13606960	194	60·83842318
45	32·14498937	95	49·32734786	145	57·24166853	195	60·88706283
46	32·63506646	96	49·55308097	146	57·34564286	196	60·93495417
47	33·11760390	97	49·77534126	147	57·44801759	197	60·98210872
48	33·59271768	98	49·99418217	148	57·54881731	198	61·02853782
49	34·06052203	99	50·20965629	149	57·64806628	199	61·07425262
50	34·52112938	100	50·42181542	150	57·74578834	200	61·11926412

1½ per cent. Example: The present value of an annual payment of 18·75 for a period of 44 years at 1½ per cent. per ann. (interest convertible yearly) = $18·75 \times 31·64725 = 593·386$.

3½ per cent. Substituting half-years for years and half-yearly payments of 1 for annual payments the above Table supplies the present value of a half-yearly payment of 1 at 3½ per cent. per ann. (interest convertible half-yearly) up to a period of 100 years. Example: The present value of a half-yearly payment of 23·60 for a period of 32½ years or 65 half-years = $23·60 \times 40·63800 = 959·057$.

6¼ per cent. Substituting quarter-years for years and quarterly payments of 1 for annual payments the above Table also supplies the present value of a quarterly payment of 1 at 6¼ per cent. per ann. (interest convertible quarterly) up to a period of 50 years. Example: The present value of a quarterly payment of 350 for a period of 42½ years or 170 quarter-years = $350 \times 59·413252 = 20,794·638$.

(The annual, half-yearly, or quarterly payment is assumed to be made at the end of each year, half-year, or quarter-year respectively.)

PRESENT VALUE OF 1 PER ANNUM

(i.e., the present value of an annual payment of 1).

1½ per cent.							
Years.	Present Value.	Years.	Present Value.	Years.	Present Value.	Years.	Present Value.
1	.98400984	51	34.49152102	101	49.45781394	151	56.14258150
2	1.95228521	52	34.92400592	102	49.65098543	152	56.22886249
3	2.90507769	53	35.34957532	103	49.84106807	153	56.31376382
4	3.84263488	54	35.76833980	104	50.02811126	154	56.39730758
5	4.76520037	55	36.18040817	105	50.21216360	155	56.47951545
6	5.67301389	56	36.58588750	106	50.39327292	156	56.56040881
7	6.56631134	57	36.98488314	107	50.57148627	157	56.64000867
8	7.44532481	58	37.37749879	108	50.74684995	158	56.71833571
9	8.31028271	59	37.76383645	109	50.91940955	159	56.79541029
10	9.16140980	60	38.14399650	110	51.08920989	160	56.87125244
11	9.99892724	61	38.51807774	111	51.25629509	161	56.94588186
12	10.82305263	62	38.88617736	112	51.42070858	162	57.01931794
13	11.63400013	63	39.24839100	113	51.58249307	163	57.09157977
14	12.43198045	64	39.60481280	114	51.74169059	164	57.16268612
15	13.21720093	65	39.95553535	115	51.89834253	165	57.23265547
16	13.98986562	66	40.30064979	116	52.05248957	166	57.30150600
17	14.75017527	67	40.64024579	117	52.20417178	167	57.36925560
18	15.49832745	68	40.97441161	118	52.35342857	168	57.43592187
19	16.23451655	69	41.30323405	119	52.50029871	169	57.50152213
20	16.95893388	70	41.62679858	120	52.64482038	170	57.56607344
21	17.67176765	71	41.94518925	121	52.78703113	171	57.62959256
22	18.37320310	72	42.25848881	122	52.92696790	172	57.69209600
23	19.06342249	73	42.56677865	123	53.06466706	173	57.75360000
24	19.74260515	74	42.87013890	124	53.20016439	174	57.81412054
25	20.41092758	75	43.16864836	125	53.33349509	175	57.87367335
26	21.06856342	76	43.46238461	126	53.46469382	176	57.93227390
27	21.71568357	77	43.75142397	127	53.59379465	177	57.98993741
28	22.35245615	78	44.03584155	128	53.72083115	178	58.04667888
29	22.97904665	79	44.31571124	129	53.84583631	179	58.10251305
30	23.59561786	80	44.59110577	130	53.96884262	180	58.15745441
31	24.20232999	81	44.86209670	131	54.08988203	181	58.21151726
32	24.79934071	82	45.12875444	132	54.20898601	182	58.26471563
33	25.38680512	83	45.39114828	133	54.32618550	183	58.31706335
34	25.96487589	84	45.64934640	134	54.44151094	184	58.36857402
35	26.53370321	85	45.90341589	135	54.55499232	185	58.41926103
36	27.09343490	86	46.15342277	136	54.66665911	186	58.46913754
37	27.64421638	87	46.39943200	137	54.77654033	187	58.51821652
38	28.18619078	88	46.64150751	138	54.88466453	188	58.56651072
39	28.71949892	89	46.87971218	139	54.99105981	189	58.61403269
40	29.24427938	90	47.11410793	140	55.09575381	190	58.66079478
41	29.76066852	91	47.34475565	141	55.19877373	191	58.70680913
42	30.26880051	92	47.57171528	142	55.30014636	192	58.75208770
43	30.76880739	93	47.79504578	143	55.39989801	193	58.79664227
44	31.26081908	94	48.01480520	144	55.49805462	194	58.84048440
45	31.74496342	95	48.23105062	145	55.59464170	195	58.88362548
46	32.22130622	96	48.44383825	146	55.68968433	196	58.92607674
47	32.69015127	97	48.65322337	147	55.78320721	197	58.96784919
48	33.15144036	98	48.85926039	148	55.87523465	198	59.00895369
49	33.60535337	99	49.06200285	149	55.96579055	199	59.04940092
50	34.05200823	100	49.26150341	150	56.05489845	200	59.08920140

1½ per cent. *Example:* The present value of an annual payment of 40'35 for a period of 32 years at 1½ per cent. per ann. (interest convertible yearly) = $40'35 \times 24'79934 = 1,000'653$.

3½ per cent. Substituting half-years for years and half-yearly payments of 1 for annual payments the above Table supplies the present value of a half-yearly payment of 1 at 3½ per cent. per ann. (interest convertible half-yearly) up to a period of 100 years. *Example:* The present value of a half-yearly payment of 55'37 for a period of 45 years or 90 half-years = $55'37 \times 47'11411 = 2,608'708$.

6½ per cent. Substituting quarter-years for years and quarterly payments of 1 for annual payments the above Table also supplies the present value of a quarterly payment of 1 at 6½ per cent. per ann. (interest convertible quarterly) up to a period of 50 years. *Example:* The present value of a quarterly payment of 622'50 for a period of 40¼ years or 161 quarter-years = $622'50 \times 56'945882 = 35,448'812$.

(The annual, half-yearly, or quarterly payment is assumed to be made at the end of each year, half-year, or quarter-year respectively.)

PRESENT VALUE OF 1 PER ANNUM

(i.e., the present value of an annual payment of 1).

 $1\frac{11}{16}$ per cent.

Years.	Present Value.	Years.	Present Value.	Years.	Present Value.	Years.	Present Value.
1	98340504	51	3401805134	101	4832645380	151	5452389812
2	195049051	52	3443692818	102	4850788327	152	5460248125
3	290152724	53	3484885377	103	4868630193	153	5467976029
4	383678155	54	3525394348	104	4886175973	154	5475575689
5	475651536	55	3565231073	105	4903430582	155	5483049234
6	566098621	56	3604406710	106	4920398852	156	5490398755
7	655044741	57	3642932229	107	4937085533	157	5497626311
8	742514804	58	3680818418	108	4953495300	158	5504733926
9	828533304	59	3718075887	109	4969632747	159	5511723590
10	913124331	60	3754715071	110	4985502394	160	5518597261
11	996311574	61	3790746228	111	5001108685	161	5525356864
12	1078118327	62	3826179450	112	5016455991	162	5532004292
13	1158567500	63	3861024659	113	5031548608	163	5538541405
14	1237681623	64	3895291613	114	5046390764	164	5544970036
15	1315482850	65	3928989908	115	5060986615	165	5551291984
16	1391992968	66	3962128981	116	5075340248	166	5557590919
17	1467233405	67	3994718113	117	5089455683	167	5563622883
18	1541225229	68	4026766430	118	5103336873	168	5569635288
19	1613989162	69	4058282906	119	5116987706	169	5575547916
20	1685545580	70	4089276367	120	5130412003	170	5581362426
21	1755914523	71	4119755493	121	5143613525	171	5587080443
22	1825115695	72	4149728819	122	5156595968	172	5592703570
23	1893168477	73	4179204739	123	5169362968	173	5598233382
24	1960091926	74	4208191508	124	5181918100	174	5603671427
25	2025904783	75	4236697242	125	5194264880	175	5609019227
26	2090625478	76	4264729924	126	5206406766	176	5614278281
27	2154272136	77	4292297405	127	5218347158	177	5619450061
28	2216862579	78	4319407406	128	5230089399	178	5624536016
29	2278414338	79	4346067516	129	5241636779	179	5629537570
30	2338944647	80	4372285203	130	5252992530	180	5634456123
31	2398470458	81	4398067809	131	5264159832	181	5639293052
32	2457008440	82	4423422554	132	5275141814	182	5644049713
33	2514574987	83	4448356537	133	5285941551	183	5648727438
34	2571186220	84	4472876742	134	5296562066	184	5653327536
35	2626857991	85	4496990035	135	5307006334	185	5657851295
36	2681605892	86	4520703169	136	5317277280	186	5662299983
37	2735445253	87	4544022785	137	5327377780	187	5666674845
38	2788391152	88	4566955412	138	5337310662	188	5670977106
39	2840458417	89	4589507473	139	5347078709	189	5675207972
40	2891661627	90	4611685284	140	5356684656	190	5679368626
41	2942015122	91	4633495055	141	5366131192	191	5683460235
42	2991533002	92	4654942894	142	5375420963	192	5687483943
43	3040229135	93	4676034807	143	5384555671	193	5691440878
44	3088117158	94	4696776700	144	5393540574	194	56953332148
45	3135210482	95	4717174382	145	5402375487	195	5699158843
46	3181522293	96	4737233566	146	5411063786	196	5702922034
47	3227065562	97	4756959868	147	5419607903	197	5706622774
48	3271853041	98	4776358813	148	5428010230	198	5710262101
49	3315897275	99	4795435833	149	5436273121	199	5713841034
50	3359210596	100	4814196271	150	5444398890	200	5717360574

$1\frac{11}{16}$ per cent. Example: The present value of an annual payment of 73'63 for a period of 30 years at $1\frac{11}{16}$ per cent. per ann. (interest convertible yearly) = $73'63 \times 23'38945 = 1,722'165$.

$3\frac{3}{8}$ per cent. Substituting half-years for years and half-yearly payments of 1 for annual payments the above Table supplies the present value of a half-yearly payment of 1 at $3\frac{3}{8}$ per cent. per ann. (interest convertible half-yearly) up to a period of 100 years. Example: The present value of a half-yearly payment of 82'40 for a period of $47\frac{1}{2}$ years or 95 half-years = $82'40 \times 47'17174 = 3,886'951$.

$6\frac{3}{4}$ per cent. Substituting quarter-years for years and quarterly payments of 1 for annual payments the above Table also supplies the present value of a quarterly payment of 1 at $6\frac{3}{4}$ per cent. per ann. (interest convertible quarterly) up to a period of 50 years. Example: The present value of a quarterly payment of 936'30 for a period of $15\frac{3}{4}$ years or 63 quarter-years = $936'30 \times 38'610247 = 36,150'774$.

(The annual, half-yearly, or quarterly payment is assumed to be made at the end of each year, half-year, or quarter-year respectively.)

PRESENT VALUE OF 1 PER ANNUM

(i.e., the present value of an annual payment of 1).

$1\frac{3}{4}$ per cent.

Years.	Present Value.	Years.	Present Value.	Years.	Present Value.	Years.	Present Value.
1	·98280098	51	33·55401421	101	47·23486294	151	52·98121389
2	1·94869875	52	33·95971913	102	47·40527071	152	53·05279006
3	2·89798403	53	34·35844632	103	47·57274762	153	53·12313520
4	3·83094254	54	34·75031579	104	47·73734410	154	53·19227046
5	4·74785508	55	35·13544550	105	47·89910968	155	53·26021667
6	5·64899762	56	35·51395135	106	48·05809305	156	53·32699427
7	6·53464139	57	35·88594727	107	48·21434207	157	53·39262336
8	7·40505297	58	36·25154523	108	48·36790375	158	53·45712370
9	8·26049432	59	36·61085526	109	48·51882432	159	53·52051469
10	9·10122291	60	36·96398552	110	48·66714921	160	53·58281542
11	9·92749181	61	37·31104228	111	48·81292306	161	53·64404464
12	10·73954969	62	37·65213000	112	48·95618974	162	53·70422078
13	11·53764097	63	37·98735135	113	49·09699237	163	53·76336194
14	12·32200587	64	38·31680723	114	49·23537334	164	53·82148594
15	13·09288046	65	38·64059678	115	49·37137429	165	53·87861026
16	13·85049677	66	38·95881748	116	49·50503616	166	53·93475210
17	14·59508282	67	39·27156509	117	49·63639917	167	53·98992835
18	15·32686272	68	39·57893375	118	49·76550287	168	54·04415563
19	16·04605673	69	39·88101597	119	49·89238611	169	54·09745025
20	16·75288130	70	40·17790267	120	50·01708709	170	54·14982825
21	17·44754919	71	40·46968321	121	50·13964333	171	54·20130541
22	18·13026948	72	40·75644542	122	50·26009173	172	54·25189721
23	18·80124764	73	41·03827560	123	50·37846853	173	54·30161888
24	19·46068565	74	41·31525857	124	50·49480936	174	54·35048538
25	20·10878196	75	41·58747771	125	50·60914925	175	54·39851143
26	20·74573166	76	41·85501495	126	50·72152261	176	54·44571148
27	21·37172644	77	42·11795081	127	50·83196325	177	54·49209974
28	21·98695474	78	42·37636443	128	50·94050442	178	54·53769016
29	22·59160171	79	42·63033360	129	51·04717879	179	54·58249647
30	23·18584934	80	42·87993474	130	51·15201847	180	54·62653216
31	23·76987650	81	43·12524298	131	51·25505501	181	54·66981047
32	24·34385897	82	43·36633217	132	51·35631942	182	54·71234445
33	24·90796951	83	43·60327486	133	51·45584218	183	54·75414688
34	25·46237789	84	43·83614237	134	51·55365325	184	54·79523035
35	26·00725100	85	44·06500479	135	51·64978206	185	54·83560722
36	26·54275283	86	44·28993099	136	51·74425755	186	54·87528965
37	27·06904455	87	44·51098869	137	51·83710816	187	54·91428958
38	27·58628457	88	44·72824441	138	51·92836183	188	54·95261875
39	28·09462857	89	44·94176355	139	52·01804602	189	54·99028870
40	28·59422955	90	45·15161037	140	52·10618774	190	55·02731076
41	29·08523789	91	45·35784803	141	52·19281350	191	55·06369608
42	29·56780136	92	45·56053860	142	52·27794939	192	55·09945561
43	30·04206522	93	45·75974310	143	52·36162102	193	55·13460011
44	30·50817221	94	45·95552147	144	52·44385358	194	55·16914015
45	30·96626261	95	46·14793265	145	52·52467183	195	55·20308615
46	31·41647431	96	46·33703455	146	52·60410007	196	55·23644830
47	31·85894281	97	46·52288408	147	52·68216223	197	55·26925666
48	32·29380129	98	46·70553718	148	52·75888180	198	55·30146109
49	32·72118063	99	46·88504882	149	52·83428187	199	55·33313129
50	33·14120946	100	47·06147304	150	52·90838513	200	55·36425680

$1\frac{3}{4}$ per cent. Example: The present value of an annual payment of 16'80 for a period of 25 years at $1\frac{3}{4}$ per cent. per ann. (interest convertible yearly) = $16'80 \times 20'10878 = 337'827$.

$3\frac{1}{2}$ per cent. Substituting half-years for years and half-yearly payments of 1 for annual payments the above Table supplies the present value of a half-yearly payment of 1 at $3\frac{1}{2}$ per cent. per ann. (interest convertible half-yearly) up to a period of 100 years. Example: The present value of a half-yearly payment of 24'66 for a period of 35 years or 70 half-years = $24'66 \times 40'17790 = 990'787$.

7 per cent. Substituting quarter-years for years and quarterly payments of 1 for annual payments the above Table also supplies the present value of a quarterly payment of 1 at 7 per cent. per ann. (interest convertible quarterly) up to a period of 50 years. Example: The present value of a quarterly payment of 360 for a period of 45 years or 180 quarter-years = $360 \times 54'626532 = 19,665'352$.

(The annual, half-yearly, or quarterly payment is assumed to be made at the end of each year, half-year, or quarter-year respectively.)

PRESENT VALUE OF 1 PER ANNUM

(i.e., the present value of an annual payment of 1).

 $1\frac{1}{8}$ per cent.

Years.	Present Value.	Years.	Present Value.	Years.	Present Value.	Years.	Present Value.
1	.98219767	51	33.09918827	101	46.18135748	151	51.51009930
2	1.94690992	52	33.49214318	102	46.34141925	152	51.57529704
3	2.89444805	53	33.87810257	103	46.49863156	153	51.63933411
4	3.82511779	54	34.25719098	104	46.65304511	154	51.70223117
5	4.73921944	55	34.62953074	105	46.80470975	155	51.76400852
6	5.63704795	56	34.99524198	106	46.95367440	156	51.82468608
7	6.51889301	57	35.35444270	107	47.09998714	157	51.88428345
8	7.38503918	58	35.70724882	108	47.24369516	158	51.94281984
9	8.23576592	59	36.05377416	109	47.38484485	159	52.00031414
10	9.07134774	60	36.39413054	110	47.52348174	160	52.05678492
11	9.89205426	61	36.72842779	111	47.65965057	161	52.11225038
12	10.69815028	62	37.05677377	112	47.79339528	162	52.16672843
13	11.48989592	63	37.37927442	113	47.92475903	163	52.22023664
14	12.26754664	64	37.69603380	114	48.05378419	164	52.27279228
15	13.03135336	65	38.00715414	115	48.18051240	165	52.32441230
16	13.78156254	66	38.31273580	116	48.30498456	166	52.37511337
17	14.51841624	67	38.61287740	117	48.42724082	167	52.42491185
18	15.24215223	68	38.90767577	118	48.54732063	168	52.47382379
19	15.95300404	69	39.19722605	119	48.66526274	169	52.52186499
20	16.65120102	70	39.48162166	120	48.78110521	170	52.56905094
21	17.33696846	71	39.76095436	121	48.89488541	171	52.61539687
22	18.01052765	72	40.03531429	122	49.00664006	172	52.66091774
23	18.67209591	73	40.30478997	123	49.11640522	173	52.70562823
24	19.32188671	74	40.56946836	124	49.22421630	174	52.74954276
25	19.96010973	75	40.82943485	125	49.33010809	175	52.79267552
26	20.58697088	76	41.08477333	126	49.43411476	176	52.83504041
27	21.20267244	77	41.33556620	127	49.53626987	177	52.87665111
28	21.80741308	78	41.58189436	128	49.63660638	178	52.91752104
29	22.40138792	79	41.82383731	129	49.73515666	179	52.95766339
30	22.98478863	80	42.06147311	130	49.83195252	180	52.99709112
31	23.55780344	81	42.29487844	131	49.92702519	181	53.03581693
32	24.12061725	82	42.52412861	132	50.02040534	182	53.07385334
33	24.67341167	83	42.74929759	133	50.11212311	183	53.11121261
34	25.21636505	84	42.97045804	134	50.20220809	184	53.14790680
35	25.74965260	85	43.18768131	135	50.29068935	185	53.18394775
36	26.27344638	86	43.40103751	136	50.37759543	186	53.21934708
37	26.78791541	87	43.61059547	137	50.46295438	187	53.25411623
38	27.29322570	88	43.81642280	138	50.54679374	188	53.28826640
39	27.78954028	89	44.01858593	139	50.62914057	189	53.32180862
40	28.27701931	90	44.21715009	140	50.71002143	190	53.35475371
41	28.75582007	91	44.41217934	141	50.78946243	191	53.38711230
42	29.22609706	92	44.60373661	142	50.86748918	192	53.41889483
43	29.68800202	93	44.79188372	143	50.94412689	193	53.45011156
44	30.14168400	94	44.97668137	144	51.01940026	194	53.48077255
45	30.58728938	95	45.15818919	145	51.09333358	195	53.51088771
46	31.02496194	96	45.33646575	146	51.16595073	196	53.54046675
47	31.45484292	97	45.51156857	147	51.23727512	197	53.56951922
48	31.87707100	98	45.68355415	148	51.30732976	198	53.59805448
49	32.29178245	99	45.85247798	149	51.37613728	199	53.62608175
50	32.69911106	100	46.01839458	150	51.44371985	200	53.65361007

$1\frac{1}{8}$ per cent. *Example:* The present value of an annual payment of 44'85 for a period of 40 years at $1\frac{1}{8}$ per cent. per ann. (interest convertible yearly) = $44'85 \times 28'27702 = 1,268'224$.

$3\frac{3}{8}$ per cent. Substituting half-years for years and half-yearly payments of 1 for annual payments the above Table supplies the present value of a half-yearly payment of 1 at $3\frac{3}{8}$ per cent. per ann. (interest convertible half-yearly) up to a period of 100 years. *Example:* The present value of a half-yearly payment of 5'25 for a period of 38½ years or 77 half-years = $5'25 \times 41'3356 = 217'012$.

$7\frac{1}{4}$ per cent. Substituting quarter-years for years and quarterly payments of 1 for annual payments the above Table also supplies the present value of a quarterly payment of 1 at $7\frac{1}{4}$ per cent. per ann. (interest convertible quarterly) up to a period of 50 years. *Example:* The present value of a quarterly payment of 625 for a period of 27½ years or 109 quarter-years = $625 \times 47'38485 = 29,615'528$.

(The annual, half-yearly, or quarterly payment is assumed to be made at the end of each year, half-year, or quarter-year respectively.)

PRESENT VALUE OF 1 PER ANNUM

(i.e., the present value of an annual payment of 1).

$1\frac{7}{8}$ per cent.							
Years.	Present Value.	Years.	Present Value.	Years.	Present Value.	Years.	Present Value.
1	.98159509	51	32.65335789	101	45.16433267	151	50.10641597
2	1.94512402	52	33.03397093	102	45.31468237	152	50.16580709
3	2.89091928	53	33.40757883	103	45.46226491	153	50.22410512
4	3.81930727	54	33.77431051	104	45.60713120	154	50.28133017
5	4.73060836	55	34.13429252	105	45.74933124	155	50.33750201
6	5.62513704	56	34.48764910	106	45.88891410	156	50.39264001
7	6.50320201	57	34.83450219	107	46.02592795	157	50.44676320
8	7.36510626	58	35.17497147	108	46.16042007	158	50.49989026
9	8.21114725	59	35.50917445	109	46.29243688	159	50.55203952
10	9.04161693	60	35.83722645	110	46.42202393	160	50.60322898
11	9.85680190	61	36.15924069	111	46.54922595	161	50.65347629
12	10.65698346	62	36.47532828	112	46.67408682	162	50.70279882
13	11.44243775	63	36.78559832	113	46.79664964	163	50.75121356
14	12.21343583	64	37.09015786	114	46.91695670	164	50.79873724
15	12.97024376	65	37.38911201	115	47.03504952	165	50.84538625
16	13.71312271	66	37.68256393	116	47.15096885	166	50.89117668
17	14.44232904	67	37.97061490	117	47.26475470	167	50.93612435
18	15.15811439	68	38.25336432	118	47.37644633	168	50.98024476
19	15.86072578	69	38.53090976	119	47.48608229	169	51.02355314
20	16.55040568	70	38.80334701	120	47.59370041	170	51.06606443
21	17.22739208	71	39.07077007	121	47.69933783	171	51.10779331
22	17.89191860	72	39.33327123	122	47.80303099	172	51.14875417
23	18.54421458	73	39.59094109	123	47.90481570	173	51.18896115
24	19.18450511	74	39.84386855	124	48.00472707	174	51.22842812
25	19.81301115	75	40.09214091	125	48.10279958	175	51.26716871
26	20.42994960	76	40.33584384	126	48.19906707	176	51.30519628
27	21.03553334	77	40.57506144	127	48.29356277	177	51.34252395
28	21.62997138	78	40.80987626	128	48.38631928	178	51.37916462
29	22.21346884	79	41.04036933	129	48.47736862	179	51.41513091
30	22.78622708	80	41.26662020	130	48.56674220	180	51.45043525
31	23.34844376	81	41.48870695	131	48.65447087	181	51.48508982
32	23.90031290	82	41.70670621	132	48.74058491	182	51.51910657
33	24.44202493	83	41.92069321	133	48.82511402	183	51.55249724
34	24.97376680	84	42.13074180	134	48.90808738	184	51.58527337
35	25.49572201	85	42.33692447	135	48.98953362	185	51.61744625
36	26.00807069	86	42.53931236	136	49.06948086	186	51.64902700
37	26.51098963	87	42.73797532	137	49.14795667	187	51.68002650
38	27.00465240	88	42.93298191	138	49.22498814	188	51.71045546
39	27.48922935	89	43.12439942	139	49.30060186	189	51.74032438
40	27.96488770	90	43.31229391	140	49.37482391	190	51.76964356
41	28.43179161	91	43.49673022	141	49.44767991	191	51.79842313
42	28.89010220	92	43.67777199	142	49.51919500	192	51.82667301
43	29.33997762	93	43.85548171	143	49.58939387	193	51.85440295
44	29.78157312	94	44.02992070	144	49.65830073	194	51.88162253
45	30.21504110	95	44.20114915	145	49.72593937	195	51.90834113
46	30.64053114	96	44.36922616	146	49.79233312	196	51.93456798
47	31.05819008	97	44.53420973	147	49.85750490	197	51.96031213
48	31.46816204	98	44.69615679	148	49.92147721	198	51.98558246
49	31.87058850	99	44.85512323	149	49.98427211	199	52.01038769
50	32.26560835	100	45.01116391	150	50.04591127	200	52.03473638

$1\frac{7}{8}$ per cent. *Example:* The present value of an annual payment of 72.60 for a period of 15 years at $1\frac{7}{8}$ per cent. per ann. (interest convertible yearly) = $72.60 \times 12.97024 = 941.639$.

$3\frac{3}{4}$ per cent. Substituting half-years for years and half-yearly payments of 1 for annual payments the above Table supplies the present value of a half-yearly payment of 1 at $3\frac{3}{4}$ per cent. per ann. (interest convertible half-yearly) up to a period of 100 years. *Example:* The present value of a half-yearly payment of 8.42 for a period of 55 years or 110 half-years = $8.42 \times 46.4220 = 390.873$.

$7\frac{1}{2}$ per cent. Substituting quarter-years for years and quarterly payments of 1 for annual payments the above Table also supplies the present value of a quarterly payment of 1 at $7\frac{1}{2}$ per cent. per ann. (interest convertible quarterly) up to a period of 50 years. *Example:* The present value of a quarterly payment of 960 for a period of 4 $\frac{1}{2}$ years or 170 quarter-years = $960 \times 51.066064 = 49,023.421$.
(The annual, half-yearly, or quarterly payment is assumed to be made at the end of each year, half-year, or quarter-year respectively.)

PRESENT VALUE OF 1 PER ANNUM

(i.e., the present value of an annual payment of 1).

 $1\frac{15}{16}$ per cent.

Years.	Present Value.	Years.	Present Value.	Years.	Present Value.	Years.	Present Value.
1	.98099326	51	32.21631299	101	44.18225893	151	48.76629596
2	1.94334102	52	32.58497902	102	44.32349129	152	48.82040070
3	2.88739769	53	32.94663791	103	44.46203928	153	48.87347708
4	3.81351092	54	33.30142284	104	44.59795392	154	48.92554466
5	4.72202175	55	33.64946447	105	44.73128527	155	48.97662259
6	5.61326474	56	33.99089096	106	44.86208242	156	49.02672970
7	6.48756811	57	34.32582804	107	44.99039355	157	49.07588444
8	7.34525382	58	34.65439906	108	45.11626590	158	49.12410491
9	8.18663771	59	34.97672501	109	45.23974582	159	49.17140886
10	9.01202964	60	35.29292459	110	45.36087879	160	49.21781372
11	9.82173355	61	35.60311426	111	45.47970942	161	49.26333658
12	10.61604763	62	35.90740822	112	45.59628147	162	49.30799419
13	11.39526438	63	36.20591855	113	45.71063786	163	49.35180301
14	12.15967076	64	36.49875517	114	45.82282071	164	49.39477916
15	12.90954826	65	36.78602592	115	45.93287133	165	49.43693848
16	13.64517303	66	37.06783658	116	46.04083024	166	49.47829648
17	14.36681598	67	37.34429095	117	46.14673721	167	49.51886841
18	15.07474283	68	37.61549081	118	46.25063123	168	49.55866919
19	15.76921431	69	37.88153605	119	46.35255056	169	49.59771349
20	16.45048614	70	38.14252464	120	46.45233274	170	49.63601569
21	17.11880921	71	38.39855268	121	46.55061458	171	49.67358988
22	17.77442963	72	38.64971446	122	46.64683221	172	49.71044992
23	18.41758885	73	38.89610247	123	46.74122105	173	49.74660936
24	19.04852370	74	39.13780745	124	46.83381587	174	49.78208153
25	19.66746654	75	39.37491841	125	46.92465076	175	49.81687949
26	20.27464529	76	39.60752266	126	47.01375918	176	49.85101606
27	20.87028354	77	39.83570586	127	47.10117393	177	49.88450379
28	21.45460066	78	40.05955204	128	47.18692722	178	49.91735504
29	22.02781180	79	40.27914363	129	47.27105061	179	49.94958189
30	22.59012807	80	40.49456150	130	47.35357509	180	49.98119621
31	23.14175654	81	40.70588498	131	47.43453105	181	50.01229665
32	23.68290034	82	40.91319189	132	47.51394831	182	50.04263363
33	24.21375877	83	41.11655856	133	47.59185609	183	50.07247934
34	24.73452730	84	41.31605990	134	47.66828311	184	50.10175778
35	25.24539772	85	41.51176937	135	47.74325749	185	50.13047974
36	25.74655816	86	41.70375904	136	47.81680686	186	50.15865578
37	26.23819316	87	41.89209961	137	47.88895829	187	50.18629629
38	26.72048379	88	42.07686044	138	47.95973836	188	50.21341144
39	27.19360764	89	42.25810957	139	48.02917313	189	50.24001123
40	27.65773895	90	42.43591374	140	48.09728818	190	50.26610543
41	28.11304863	91	42.61033843	141	48.16410857	191	50.29170367
42	28.55970436	92	42.78144788	142	48.22965893	192	50.31681538
43	28.99787062	93	42.94930509	143	48.29396339	193	50.34144979
44	29.42770876	94	43.11397189	144	48.35704563	194	50.36561598
45	29.84937708	95	43.27550890	145	48.41892888	195	50.38932285
46	30.26303086	96	43.43397562	146	48.47963594	196	50.41257913
47	30.66882242	97	43.58943041	147	48.53918915	197	50.43539338
48	31.06690121	98	43.74193051	148	48.59761044	198	50.45777401
49	31.45741382	99	43.89153207	149	48.65492134	199	50.47972925
50	31.84050405	100	44.03829020	150	48.71114295	200	50.50126720

$1\frac{15}{16}$ per cent. Example: The present value of an annual payment of 12.60 for a period of 20 years at $1\frac{15}{16}$ per cent. per ann. (interest convertible yearly) = $12.60 \times 16.45049 = 207.276$.

$3\frac{3}{8}$ per cent. Substituting half-years for years and half-yearly payments of 1 for annual payments the above Table supplies the present value of a half-yearly payment of 1 at $3\frac{3}{8}$ per cent. per ann. (interest convertible half-yearly) up to a period of 100 years. Example: The present value of a half-yearly payment of 24.84 for a period of 29½ years or 59 half-years = $21.84 \times 34.97673 = 868.822$.

$7\frac{3}{4}$ per cent. Substituting quarter-years for years and quarterly payments of 1 for annual payments the above Table also supplies the present value of a quarterly payment of 1 at $7\frac{3}{4}$ per cent. per ann. (interest convertible quarterly) up to a period of 50 years. Example: The present value of a quarterly payment of 336.75 for a period of 43¾ years or 175 quarter years = $336.75 \times 49.816879 = 16,775.834$.

(The annual, half-yearly, or quarterly payment is assumed to be made at the end of each year, half-year, or quarter-year respectively.)

PRESENT VALUE OF 1 PER ANNUM

(i.e., the present value of an annual payment of 1).

2 per cent.

Years.	Present Value.	Years.	Present Value.	Years.	Present Value.	Years.	Present Value.
1	.98039216	51	31.78784892	101	43.23367808	151	47.48612275
2	1.94156094	52	32.14494992	102	43.36635106	152	47.53541446
3	2.88388327	53	32.49504894	103	43.49642261	153	47.58373966
4	3.80772870	54	32.83828327	104	43.62394373	154	47.63111732
5	4.71345951	55	33.17478752	105	43.74896444	155	47.67756600
6	5.60143089	56	33.50469365	106	43.87153377	156	47.72310392
7	6.47199107	57	33.82813103	107	43.99169977	157	47.76774894
8	7.32548144	58	34.14522650	108	44.10950958	158	47.81151857
9	8.16223671	59	34.45610441	109	44.22500939	159	47.85442997
10	8.98258501	60	34.76088668	110	44.33824450	160	47.89649997
11	9.78684805	61	35.05969282	111	44.44925932	161	47.93774507
12	10.57534122	62	35.35264002	112	44.55809737	162	47.97818144
13	11.34837375	63	35.63984316	113	44.66480134	163	48.01782494
14	12.10624877	64	35.92141486	114	44.76941308	164	48.05669112
15	12.84926350	65	36.19746555	115	44.87197361	165	48.09479521
16	13.57770931	66	36.46810348	116	44.97252314	166	48.13215217
17	14.29187188	67	36.73343478	117	45.07110112	167	48.16877664
18	14.99203125	68	36.99356351	118	45.16774620	168	48.20468298
19	15.67846201	69	37.24859168	119	45.26249627	169	48.23988527
20	16.35143334	70	37.49861929	120	45.35538850	170	48.27439733
21	17.01120916	71	37.74374441	121	45.44645932	171	48.30823267
22	17.65804820	72	37.98406314	122	45.53574443	172	48.34140458
23	18.29220412	73	38.21966975	123	45.62327885	173	48.37392606
24	18.91392560	74	38.45065662	124	45.70909691	174	48.40580986
25	19.52345647	75	38.67711433	125	45.79323227	175	48.43706849
26	20.12103576	76	38.89913170	126	45.87571791	176	48.46771421
27	20.70689780	77	39.11679578	127	45.95686619	177	48.49775903
28	21.28127236	78	39.33019194	128	46.03586881	178	48.52721473
29	21.84438466	79	39.53940386	129	46.11359687	179	48.55609288
30	22.39645555	80	39.74451359	130	46.18980085	180	48.58440478
31	22.93770152	81	39.94560156	131	46.26451064	181	48.61216155
32	23.46833482	82	40.14274663	132	46.33775553	182	48.63937407
33	23.98856355	83	40.33602611	133	46.40956425	183	48.66605301
34	24.49859172	84	40.52551579	134	46.47996495	184	48.69220883
35	24.99861933	85	40.71128999	135	46.54898524	185	48.71785180
36	25.48884248	86	40.89342156	136	46.61665220	186	48.74299196
37	25.96945341	87	41.07198192	137	46.68299235	187	48.76763917
38	26.44064060	88	41.24704110	138	46.74803172	188	48.79180311
39	26.90258883	89	41.41866774	139	46.81179580	189	48.81549325
40	27.35547924	90	41.58692916	140	46.87430961	190	48.83871887
41	27.79948945	91	41.75189133	141	46.93559766	191	48.86148909
42	28.23479358	92	41.91361895	142	46.99568398	192	48.88381283
43	28.66156233	93	42.07217545	143	47.05459213	193	48.90569885
44	29.07996307	94	42.22762299	144	47.11234523	194	48.92715574
45	29.49015987	95	42.38002254	145	47.16896591	195	48.94819190
46	29.89231360	96	42.52943386	146	47.22447638	196	48.96881559
47	30.28658196	97	42.67591555	147	47.27889841	197	48.98903489
48	30.67311957	98	42.81952505	148	47.33225335	198	49.00885774
49	31.05207801	99	42.96031867	149	47.38456211	199	49.02829190
50	31.42360589	100	43.09835164	150	47.43584520	200	49.04734500

2 per cent. Example: The present value of an annual payment of 42'625 for a period of 60 years at 2 per cent. per ann. (interest convertible yearly) = $42'625 \times 34'76089 = 1,481'683$.

4 per cent. Substituting half-years for years and half-yearly payments of 1 for annual payments the above Table supplies the present value of a half-yearly payment of 1 at 4 per cent. per ann. (interest convertible half-yearly) up to a period of 100 years. Example: The present value of a half-yearly payment of 550'854 for a period of 80 years or 160 half-years = $550'854 \times 47'896500 = 26,383'979$.

8 per cent. Substituting quarter-years for years and quarterly payments of 1 for annual payments the above Table also supplies the present value of a quarterly payment of 1 at 8 per cent. per ann. (interest convertible quarterly) up to a period of 50 years. Example: The present value of a quarterly payment of 685 for a period of 50 years or 200 quarter-years = $685 \times 49'047345 = 33,597'431$.
(The annual, half-yearly, or quarterly payment is assumed to be made at the end of each year, half-year, or quarter-year respectively.)

PRESENT VALUE OF 1 PER ANNUM

(i.e., the present value of an annual payment of 1).

2½ per cent.				2¼ per cent.			
Years.	Present Value.	Years.	Present Value.	Years.	Present Value.	Years.	Present Value.
1	·97919217	51	30·95587076	1	·97799511	51	30·15588877
2	1·93800947	52	31·29093832	2	1·93446955	52	30·47030687
3	2·87687585	53	31·61903385	3	2·86989687	53	30·77780623
4	3·79620647	54	31·94030243	4	3·78474021	54	31·07853910
5	4·69640780	55	32·25488610	5	4·67945253	55	31·37265438
6	5·57787790	56	32·56292396	6	5·55447680	56	31·66029768
7	6·44100651	57	32·86455223	7	6·41024626	57	31·94161142
8	7·28617528	58	33·15990426	8	7·24718461	58	32·21673489
9	8·11375793	59	33·44911066	9	8·06570622	59	32·48580429
10	8·92412037	60	33·73229930	10	8·86621635	60	32·74895285
11	9·71762092	61	34·00959540	11	9·64911134	61	33·00631086
12	10·49461045	62	34·28112157	12	10·41477882	62	33·25800573
13	11·25543251	63	34·54699786	13	11·16359787	63	33·50416208
14	12·00042351	64	34·80734185	14	11·89593924	64	33·74490179
15	12·72991286	65	35·06226864	15	12·61216551	65	33·98034405
16	13·44422312	66	35·31189096	16	13·31263131	66	34·21060543
17	14·14367013	67	35·55631917	17	13·99768343	67	34·43579993
18	14·82856316	68	35·79566137	18	14·66766106	68	34·65603905
19	15·49920506	69	36·03002337	19	15·32289590	69	34·87143183
20	16·15589234	70	36·25950881	20	15·96371237	70	35·08208492
21	16·79891539	71	36·48421915	21	16·59042775	71	35·28810261
22	17·42855852	72	36·70425376	22	17·20335232	72	35·48958691
23	18·04510015	73	36·91970993	23	17·80278955	73	35·68663756
24	18·64881287	74	37·13068291	24	18·38903624	74	35·87935214
25	19·23996364	75	37·33726601	25	18·96238263	75	36·06782605
26	19·81881385	76	37·53955056	26	19·52311260	76	36·25215262
27	20·38561944	77	37·73762601	27	20·07150376	77	36·43242310
28	20·94063103	78	37·93157993	28	20·60782764	78	36·60872675
29	21·48409403	79	38·12149810	29	21·13234977	79	36·78115085
30	22·01624874	80	38·30746448	30	21·64532985	80	36·94978079
31	22·53733047	81	38·48956130	31	22·14702186	81	37·11470004
32	23·04756962	82	38·66786908	32	22·63767419	82	37·27599026
33	23·54719179	83	38·84246667	33	23·11752977	83	37·43373130
34	24·03641791	84	39·01343125	34	23·58682618	84	37·58800127
35	24·51546429	85	39·18083844	35	24·04579577	85	37·73887655
36	24·98454276	86	39·34476224	36	24·49466579	86	37·88643183
37	25·44386072	87	39·50527514	37	24·93365848	87	38·03074018
38	25·89362127	88	39·66244812	38	25·36299118	88	38·17187304
39	26·33402327	89	39·81635067	39	25·78287646	89	38·30990028
40	26·76526147	90	39·96705084	40	26·19352221	90	38·44489025
41	27·18752653	91	40·11461526	41	26·59513174	91	38·57690978
42	27·60100517	92	40·25910919	42	26·98790390	92	38·70602423
43	28·00588021	93	40·40059652	43	27·37203316	93	38·83229754
44	28·40233069	94	40·53913980	44	27·74770969	94	38·95579221
45	28·79053188	95	40·67480029	45	28·11511950	95	39·07656940
46	29·17065546	96	40·80763798	46	28·47444450	96	39·19468890
47	29·54286948	97	40·93771161	47	28·82586259	97	39·31020920
48	29·90733854	98	41·06507869	48	29·16954777	98	39·42318748
49	30·26422378	99	41·18979553	49	29·50567019	99	39·53367968
50	30·61368302	100	41·31191729	50	29·83439627	100	39·64174052

2½ per cent. *Example:* The present value of an annual payment of 77·75 for a period of 25 years at 2½ per cent. per ann. (interest convertible yearly) = $77·75 \times 19'23996 = 1,495'907$.

4½ per cent. Substituting half-years for years and half-yearly payments of 1 for annual payments, the above Table supplies the present value of a half-yearly payment of 1 at 4½ per cent. per ann. (interest convertible half-yearly) up to a period of 50 years.

Example: The present value of a half-yearly payment of 840'50 for a period of 4½ years or 89 half-years = $840'50 \times 39'816351 = 33,465'643$.

(The annual or half-yearly payment is assumed to be made at the end of each year or half-year respectively.)

2¼ per cent. *Example:* The present value of an annual payment of 96'36 for a period of 55 years at 2¼ per cent. per ann. (interest convertible yearly) = $96'36 \times 31'37265 = 3,023'069$.

4½ per cent. Substituting half-years for years and half-yearly payments of 1 for annual payments, the above Table supplies the present value of a half-yearly payment of 1 at 4½ per cent. per ann. (interest convertible half-yearly) up to a period of 50 years.

Example: The present value of a half-yearly payment of 1,250 for a period of 35 years or 70 half-years = $1,250 \times 35'082085 = 43,852'606$.

PRESENT VALUE OF 1 PER ANNUM

(i.e., the present value of an annual payment of 1).

2 $\frac{3}{8}$ per cent.				2 $\frac{1}{2}$ per cent.			
Years.	Present Value.	Years.	Present Value.	Years.	Present Value.	Years.	Present Value.
1	.97680098	51	29.38644574	1	.97560976	51	28.64615774
2	1.93094113	52	29.68150988	2	1.92742415	52	28.92308072
3	2.86294615	53	29.96972882	3	2.85602356	53	29.19324948
4	3.77332058	54	30.25126137	4	3.76197421	54	29.45682876
5	4.66259299	55	30.52626263	5	4.64582850	55	29.71397928
6	5.53122637	56	30.79488413	6	5.50812536	56	29.96485784
7	6.37970829	57	31.05727388	7	6.34939060	57	30.20961740
8	7.20850627	58	31.31357644	8	7.17013717	58	30.44840722
9	8.01807694	59	31.56393303	9	7.97086553	59	30.68137290
10	8.80886637	60	31.80848159	10	8.75206393	60	30.90865649
11	9.58131025	61	32.04735686	11	9.51420871	61	31.13039657
12	10.33583419	62	32.28069046	12	10.25776460	62	31.34672836
13	11.07285391	63	32.50861095	13	10.98318497	63	31.55778377
14	11.79277549	64	32.73124391	14	11.69091217	64	31.76369148
15	12.49599559	65	32.94871200	15	12.38137773	65	31.96457705
16	13.18290168	66	33.16113504	16	13.05500266	66	32.16056298
17	13.85387221	67	33.36863008	17	13.71219772	67	32.35176876
18	14.50927689	68	33.57131143	18	14.35336363	68	32.53831099
19	15.14947681	69	33.76929078	19	14.97889134	69	32.72030340
20	15.77482473	70	33.96267719	20	15.58916229	70	32.89785698
21	16.38566518	71	34.15157723	21	16.18454857	71	33.07107998
22	16.98233473	72	34.33609498	22	16.76541324	72	33.24007803
23	17.56516213	73	34.51633209	23	17.33211048	73	33.40495417
24	18.13446850	74	34.69238788	24	17.88498583	74	33.56580895
25	18.69036752	75	34.86435935	25	18.42437642	75	33.72274044
26	19.23376559	76	35.03234124	26	18.95061114	76	33.87584433
27	19.76436199	77	35.19642612	27	19.46401087	77	34.02521398
28	20.28264908	78	35.35670439	28	19.96488866	78	34.17094047
29	20.78891241	79	35.51326436	29	20.45354991	79	34.31311265
30	21.28343092	80	35.66619230	30	20.93029259	80	34.45181722
31	21.76647709	81	35.81557245	31	21.39540741	81	34.58713875
32	22.23831706	82	35.96148713	32	21.84917796	82	34.71915976
33	22.69921080	83	36.10401673	33	22.29188094	83	34.84796074
34	23.14941226	84	36.24323979	34	22.72378628	84	34.97362023
35	23.58916949	85	36.37923300	35	23.14515734	85	35.09621486
36	24.01872477	86	36.51207131	36	23.55625107	86	35.21581938
37	24.43831480	87	36.64182790	37	23.95731811	87	35.33250671
38	24.84817074	88	36.76857426	38	24.34860304	88	35.44634801
39	25.24851843	89	36.89238023	39	24.73034443	89	35.55741269
40	25.63937844	90	37.01331402	40	25.10277505	90	35.66576848
41	26.02156624	91	37.13144227	41	25.46612200	91	35.77148144
42	26.39469230	92	37.24683005	42	25.82060683	92	35.87461604
43	26.75916220	93	37.35954096	43	26.16644569	93	35.97523516
44	27.11517675	94	37.46963708	44	26.50384945	94	36.07340016
45	27.46293211	95	37.57717907	45	26.83302386	95	36.16917089
46	27.80261989	96	37.68222620	46	27.15416962	96	36.26260574
47	28.13442724	97	37.78483634	47	27.46748255	97	36.35376170
48	28.45853699	98	37.88506602	48	27.77315371	98	36.44269434
49	28.77512771	99	37.98297047	49	28.07136947	99	36.52945790
50	29.08437383	100	38.07860363	50	28.36231168	100	36.61410526

2 $\frac{3}{8}$ per cent. *Example:* The present value of an annual payment of 24.80 for a period of 10 years at 2 $\frac{3}{8}$ per cent. per ann. (interest convertible yearly) = $24.80 \times 8.80887 = 218.460$.

4 $\frac{1}{4}$ per cent. Substituting half-years for years and half-yearly payments of 1 for annual payments the above Table supplies the present value of a half-yearly payment of 1 at 4 $\frac{1}{4}$ per cent. per ann. (interest convertible half-yearly) up to a period of 50 years.

Example: The present value of a half-yearly payment of 334.26 for a period of 28 $\frac{1}{2}$ years or 57 half-years = $334.26 \times 31.057274 = 10,381.204$.

(The annual or half-yearly payment is assumed to be made at the end of each year or half-year respectively.)

2 $\frac{1}{2}$ per cent. *Example:* The present value of an annual payment of 48.504 for a period of 40 years at 2 $\frac{1}{2}$ per cent. per ann. (interest convertible yearly) = $48.504 \times 25.10278 = 1,217.585$.

5 per cent. Substituting half-years for years and half-yearly payments of 1 for annual payments the above Table supplies the present value of a half-yearly payment of 1 at 5 per cent. per ann. (interest convertible half-yearly) up to a period of 50 years.

Example: The present value of a half-yearly payment of 5.625 for a period of 50 years or 100 half-years = $5.625 \times 36.6141053 = 205.934342$.

PRESENT VALUE OF 1 PER ANNUM

(i.e., the present value of an annual payment of 1).

2 $\frac{3}{8}$ per cent.				2 $\frac{3}{4}$ per cent.			
Years.	Present Value.	Years.	Present Value.	Years.	Present Value.	Years.	Present Value.
1	.97442144	51	27.93371015	1	.97323601	51	27.24785400
2	1.92391857	52	28.19362743	2	1.92042434	52	27.49182871
3	2.84912894	53	28.44689640	3	2.84226213	53	27.72927368
4	3.75067375	54	28.69368711	4	3.73942787	54	27.96036368
5	4.62915835	55	28.93416528	5	4.61258186	55	28.18526879
6	5.48517257	56	29.16849235	6	5.46236678	56	28.40415454
7	6.31929117	57	29.39682568	7	6.28940806	57	28.61718203
8	7.13207423	58	29.61931857	8	7.09431441	58	28.82450806
9	7.92406746	59	29.83612041	9	7.87767826	59	29.02628522
10	8.69580264	60	30.04737677	10	8.64007616	60	29.22266201
11	9.44779794	61	30.25322949	11	9.38206926	61	29.41378298
12	10.18055828	62	30.45381680	12	10.10420366	62	29.59978879
13	10.89457567	63	30.64927337	13	10.80701086	63	29.78081634
14	11.59032952	64	30.83973045	14	11.49100814	64	29.95699887
15	12.26828699	65	31.02531591	15	12.15669892	65	30.12846605
16	12.92890328	66	31.20615436	16	12.80457315	66	30.29534409
17	13.57262195	67	31.38236722	17	13.43510769	67	30.45775581
18	14.19987523	68	31.55407280	18	14.04876661	68	30.61582074
19	14.81108427	69	31.72138641	19	14.64600157	69	30.76965522
20	15.40665946	70	31.88442038	20	15.22725213	70	30.91937247
21	15.98700069	71	32.04328417	21	15.79294612	71	31.06508270
22	16.55249762	72	32.19808445	22	16.34349987	72	31.20689314
23	17.10352996	73	32.34892516	23	16.87931861	73	31.34490816
24	17.64046769	74	32.49590759	24	17.40079670	74	31.47922936
25	18.16367131	75	32.63913042	25	17.90831795	75	31.60995558
26	18.67349215	76	32.77868981	26	18.40225592	76	31.73718304
27	19.17027249	77	32.91467947	27	18.88297413	77	31.86100540
28	19.65343459	78	33.04719072	28	19.35082640	78	31.98151377
29	20.12603743	79	33.17631251	29	19.80615708	79	32.09879685
30	20.58566376	80	33.30213156	30	20.24930130	80	32.21294098
31	21.03353350	81	33.42473234	31	20.68058520	81	32.32403015
32	21.46994738	82	33.54419716	32	21.10032623	82	32.43214613
33	21.89519842	83	33.66060625	33	21.50883332	83	32.53736850
34	22.30957216	84	33.77403776	34	21.90640712	84	32.63977469
35	22.71334680	85	33.88456785	35	22.29334026	85	32.73944009
36	23.10679347	86	33.99227074	36	22.66991753	86	32.83643804
37	23.49017634	87	34.09721875	37	23.03641609	87	32.93083994
38	23.86375283	88	34.19948234	38	23.39310568	88	33.02271527
39	24.22777377	89	34.29913017	39	23.74024884	89	33.11213165
40	24.58248358	90	34.39622916	40	24.07810106	90	33.19915489
41	24.92812042	91	34.49084449	41	24.40691101	91	33.28384905
42	25.26491636	92	34.58303970	42	24.72692069	92	33.36627644
43	25.59309755	93	34.67287668	43	25.03836563	93	33.44649776
44	25.91288434	94	34.76041577	44	25.34147507	94	33.52457202
45	26.22449144	95	34.84571573	45	25.63647209	95	33.60055671
46	26.52812807	96	34.92883384	46	25.92357381	96	33.67450775
47	26.82399812	97	35.00982591	47	26.20299154	97	33.74647956
48	27.11230024	98	35.08874632	48	26.47493094	98	33.81652512
49	27.39322801	99	35.16564806	49	26.73959215	99	33.88469598
50	27.66697004	100	35.24058276	50	26.99716998	100	33.95104232

2 $\frac{3}{8}$ per cent. *Example:* The present value of an annual payment of \$2.50 for a period of 60 years at 2 $\frac{3}{8}$ per cent. per ann. (interest convertible yearly) = $62.50 \times 30.04738 = 1,877.961$.

5 $\frac{1}{2}$ per cent. Substituting half-years for years and half-yearly payments of 1 for annual payments, the above Table supplies the present value of a half-yearly payment of 1 at 5 $\frac{1}{2}$ per cent. per ann. (interest convertible half-yearly) up to a period of 50 years.

Example: The present value of a half-yearly payment of 736.75 for a period of 37 $\frac{1}{2}$ years or 75 half-years = $736.75 \times 32.629130 = 24,039.512$.

(The annual or half-yearly payment is assumed to be made at the end of each year or half-year respectively.)

2 $\frac{3}{4}$ per cent. *Example:* The present value of an annual payment of \$2.44 for a period of 65 years at 2 $\frac{3}{4}$ per cent. per ann. (interest convertible yearly) = $82.44 \times 30.12847 = 2,483.791$.

5 $\frac{1}{2}$ per cent. Substituting half-years for years and half-yearly payments of 1 for annual payments, the above Table supplies the present value of a half-yearly payment of 1 at 5 $\frac{1}{2}$ per cent. per ann. (interest convertible half-yearly) up to a period of 50 years.

Example: The present value of a half-yearly payment of 961.55 for a period of 45 years or 90 half-years = $961.55 \times 33.199155 = 31,922.648$.

PRESENT VALUE OF 1 PER ANNUM

(i.e., the present value of an annual payment of 1).

2½ per cent.				3 per cent.			
Years.	Present Value.	Years.	Present Value.	Years.	Present Value.	Years.	Present Value.
1	·97205346	51	26·58740238	1	·97087379	51	25·95122719
2	1·91694140	52	26·81643001	2	1·91346970	52	26·16623999
3	2·83542299	53	27·03905712	3	2·82861135	53	26·37499028
4	3·72823620	54	27·25546257	4	3·71709840	54	26·57766047
5	4·59609837	55	27·46582024	5	4·57970719	55	26·77442764
6	5·43970680	56	27·67029914	6	5·47179144	56	26·96546373
7	6·25973929	57	27·86906356	7	6·23028296	57	27·15093566
8	7·05685472	58	28·06227321	8	7·01969219	58	27·33100549
9	7·83169353	59	28·25008331	9	7·78610892	59	27·50583058
10	8·58487828	60	28·43264477	10	8·53020284	60	27·67556367
11	9·31701412	61	28·61010428	11	9·25262411	61	27·84035307
12	10·02868931	62	28·78260440	12	9·95400399	62	28·00034279
13	10·72047563	63	28·95028374	13	10·63495533	63	28·15667261
14	11·39292893	64	29·11327703	14	11·29607314	64	28·30647826
15	12·04658948	65	29·27171522	15	11·93793509	65	28·45289152
16	12·68198248	66	29·42572560	16	12·56110203	66	28·59504031
17	13·29961845	67	29·57543194	17	13·16611847	67	28·73304884
18	13·89999363	68	29·72095449	18	13·75351308	68	28·86703771
19	14·48359041	69	29·86241020	19	14·32379911	69	28·99712399
20	15·05087768	70	29·99991271	20	14·87747486	70	29·12342135
21	15·60231123	71	30·13357250	21	15·41502414	71	29·24604015
22	16·13834112	72	30·26349696	22	15·93691664	72	29·36608752
23	16·65937703	73	30·38979049	23	16·44360839	73	29·48066750
24	17·16585860	74	30·51255454	24	16·93554212	74	29·59288107
25	17·65818576	75	30·63188777	25	17·41314769	75	29·70182628
26	18·13675408	76	30·74788605	26	17·87684242	76	29·80759833
27	18·60194807	77	30·86064257	27	18·32703147	77	29·91028964
28	19·05414150	78	30·97024794	28	18·76410823	78	30·00998994
29	19·49369769	79	31·07679023	29	19·18845459	79	30·10678635
30	19·92096981	80	31·18035502	30	19·60044135	80	30·20076345
31	20·33630115	81	31·28102553	31	20·00042849	81	30·29200335
32	20·74002542	82	31·37888266	32	20·38876553	82	30·38058577
33	21·13246700	83	31·47400501	33	20·76579178	83	30·46658813
34	21·51394119	84	31·56646903	34	21·13183668	84	30·55008556
35	21·88475450	85	31·65634900	35	21·48722007	85	30·63115103
36	22·24520486	86	31·74371713	36	21·83225250	86	30·70985537
37	22·59558188	87	31·82864362	37	22·16723543	87	30·78626735
38	22·93616707	88	31·91119672	38	22·49246159	88	30·86045374
39	23·26723409	89	31·99144274	39	22·80821513	89	30·93247936
40	23·58904894	90	32·06944616	40	23·11477197	90	31·00240714
41	23·90187017	91	32·14526966	41	23·41239997	91	31·07029820
42	24·20594913	92	32·21897415	42	23·70135920	92	31·13621184
43	24·50153014	93	32·29061886	43	23·98190213	93	31·20020567
44	24·78885068	94	32·36026135	44	24·25427392	94	31·26233560
45	25·06814161	95	32·42795757	45	24·51871254	95	31·32265592
46	25·33962733	96	32·49376191	46	24·77544907	96	31·38121934
47	25·60352596	97	32·55772725	47	25·02470783	97	31·43807703
48	25·86004953	98	32·61990499	48	25·26670663	98	31·49327867
49	26·10940416	99	32·68034506	49	25·50165693	99	31·54687250
50	26·35179019	100	32·73909605	50	25·72976401	100	31·59890534

2½ per cent. *Example:* The present value of an annual payment of 1575 for a period of 25 years at 2½ per cent. per ann. (interest convertible yearly) = $1575 \times 17.65819 = 278.116$.

5½ per cent. Substituting half-years for years and half-yearly payments of 1 for annual payments the above Table supplies the present value of a half-yearly payment of 1 at 5½ per cent. per ann. (interest convertible half-yearly) up to a period of 50 years.

Example: The present value of a half-yearly payment of 22570 for a period of 22½ years or 45 half-years = $22570 \times 25.068142 = 5,657,880$.

(The annual or half-yearly payment is assumed to be made at the end of each year or half-year respectively.)

3 per cent. *Example:* The present value of an annual payment of 375'625 for a period of 50 years at 3 per cent. per ann. (interest convertible yearly) = $375'625 \times 25'729764 = 9,664'743$.

6 per cent. Substituting half-years for years and half-yearly payments of 1 for annual payments the above Table supplies the present value of a half-yearly payment of 1 at 6 per cent. per ann. (interest convertible half-yearly) up to a period of 50 years.

Example: The present value of a half-yearly payment of 4,840 for a period of 40 years or 80 half-years = $4,840 \times 30'2007634 = 146,171'695$.

(The annual or half-yearly payment is assumed to be made at the end of each year or half-year respectively.)

PRESENT VALUE OF 1 PER ANNUM

(i.e., the present value of an annual payment of 1).

3½ per cent.				3¼ per cent.			
Years.	Present Value.	Years.	Present Value.	Years.	Present Value.	Years.	Present Value.
1	·96969697	51	25·33825601	1	·96852300	51	24·74746911
2	1·91000918	52	25·54012704	2	1·90655981	52	24·93701609
3	2·82182709	53	25·73588076	3	2·81507003	53	25·12059669
4	3·70601414	54	25·92570256	4	3·69498308	54	25·29839873
5	4·56340766	55	26·10977218	5	4·54719911	55	25·47060410
6	5·39481954	56	26·28826393	6	5·37258994	56	25·63738896
7	6·20103713	57	26·46134684	7	6·17199994	57	25·79892393
8	6·98282389	58	26·62918482	8	6·94624692	58	25·95537427
9	7·74092013	59	26·79193679	9	7·69612292	59	26·10690002
10	8·47604377	60	26·94975689	10	8·42239508	60	26·25365619
11	9·18889092	61	27·10279456	11	9·12580637	61	26·39579292
12	9·88013665	62	27·25119472	12	9·80707639	62	26·53345561
13	10·55043554	63	27·39509791	13	10·46690207	63	26·66678510
14	11·20042234	64	27·53464040	14	11·10595842	64	26·79591777
15	11·83071258	65	27·66995433	15	11·72489920	65	26·92098573
16	12·44190310	66	27·80116783	16	12·32435758	66	27·04211693
17	13·03457271	67	27·92840517	17	12·90494681	67	27·15943529
18	13·60928263	68	28·05178683	18	13·46720083	68	27·27306081
19	14·16637709	69	28·17142966	19	14·01187490	69	27·38310974
20	14·70698385	70	28·28744694	20	14·53934615	70	27·48969467
21	15·23101464	71	28·39994855	21	15·05021419	71	27·59292462
22	15·73916571	72	28·50904102	22	15·54500163	72	27·69290520
23	16·23191826	73	28·61482765	23	16·02421466	73	27·78973869
24	16·70973892	74	28·71740863	24	16·48834349	74	27·88352416
25	17·17308017	75	28·81688110	25	16·93786295	75	27·97435754
26	17·62238077	76	28·91333925	26	17·37323288	76	28·06233175
27	18·05806620	77	29·00687442	27	17·79489867	77	28·14753681
28	18·48054904	78	29·09757520	28	18·20329169	78	28·23005986
29	18·89022937	79	29·18552746	29	18·59882973	79	28·30998534
30	19·28749515	80	29·27081451	30	18·98191741	80	28·38739500
31	19·67272257	81	29·35351710	31	19·35294664	81	28·46236804
32	20·04627643	82	29·43371355	32	19·71229699	82	28·53498115
33	20·40851048	83	29·51147981	33	20·06033607	83	28·60530862
34	20·75976774	84	29·58688951	34	20·39741992	84	28·67342239
35	21·10038084	85	29·66001407	35	20·72389339	85	28·73939215
36	21·43067233	86	29·73092274	36	21·04009045	86	28·80328538
37	21·75095498	87	29·79968265	37	21·34633457	87	28·86516743
38	22·06153211	88	29·86635894	38	21·64293905	88	28·92510163
39	22·36269780	89	29·93101473	39	21·93020732	89	28·98314928
40	22·65473726	90	29·99371125	40	22·20843324	90	29·03936976
41	22·93792704	91	30·05450788	41	22·47790144	91	29·09382059
42	23·21253531	92	30·11346218	42	22·73888759	92	29·14665747
43	23·47882212	93	30·17063000	43	22·99165869	93	29·19763436
44	23·73703963	94	30·22606545	44	23·23647330	94	29·24710349
45	23·98743237	95	30·27982104	45	23·47358189	95	29·29501549
46	24·23023745	96	30·33194768	46	23·70322701	96	29·34141936
47	24·46568480	97	30·38249472	47	23·92564360	97	29·38636258
48	24·69399738	98	30·43151003	48	24·14105917	98	29·42989112
49	24·91539140	99	30·47904003	49	24·34969412	99	29·47204951
50	25·13007651	100	30·52512973	50	24·55176185	100	29·51288088

3½ per cent. *Example*: The present value of an annual payment of 51'25 for a period of 37 years at 3½ per cent. per ann. (interest convertible yearly) = $51'25 \times 21'75095 = 1,114'736$.

6¼ per cent. Substituting half-years for years and half-yearly payments of 1 for annual payments the above Table supplies the present value of a half-yearly payment of 1 at 6¼ per cent. per ann. (interest convertible half-yearly) up to a period of 50 years.

Example: The present value of a half-yearly payment of 639'15 for a period 42½ years or 85 half-years = $639'15 \times 29'660014 = 18,957'198$.

(The annual or half-yearly payment is assumed to be made at the end of each year or half-year respectively.)

3¼ per cent. *Example*: The present value of an annual payment of 71'44 for a period of 65 years at 3¼ per cent. per ann. (interest convertible yearly) = $71'44 \times 26'92099 = 1,923'235$.

6½ per cent. Substituting half-years for years and half-yearly payments of 1 for annual payments the above Table supplies the present value of a half-yearly payment of 1 at 6½ per cent. per ann. (interest convertible half-yearly) up to a period of 50 years.

Example: The present value of a half-yearly payment of 825 for a period of 49 years or 98 half-years = $825 \times 29'429891 = 24,279'660$.

(The annual or half-yearly payment is assumed to be made at the end of each year or half-year respectively.)

PRESENT VALUE OF 1 PER ANNUM

(i.e., the present value of an annual payment of 1).

3 $\frac{3}{8}$ per cent.				3 $\frac{1}{2}$ per cent.			
Years.	Present Value.	Years.	Present Value.	Years	Present Value.	Years.	Present Value.
1	.96735187	51	24.17789670	1	.96618357	51	23.62861630
2	1.90312152	52	24.35588556	2	1.89969428	52	23.79576454
3	2.80834005	53	24.52806342	3	2.80163698	53	23.95726043
4	3.68400488	54	24.69462000	4	3.67307921	54	24.11329510
5	4.53108090	55	24.85573881	5	4.51505238	55	24.26405323
6	5.35050148	56	25.01159740	6	5.32855302	56	24.40971327
7	6.14316951	57	25.16236750	7	6.11454398	57	24.55044760
8	6.90995841	58	25.30821523	8	6.87395554	58	24.68642281
9	7.65171309	59	25.44930131	9	7.60768651	59	24.81779981
10	8.36925088	60	25.58578120	10	8.31660532	60	24.94473412
11	9.06336239	61	25.71780527	11	9.00155104	61	25.06737596
12	9.73481247	62	25.84551900	12	9.66333433	62	25.18587049
13	10.38434097	63	25.96906312	13	10.30273849	63	25.30035796
14	11.01266357	64	26.08857376	14	10.92052028	64	25.41097388
15	11.62047262	65	26.20418260	15	11.51741090	65	25.51784916
16	12.20843784	66	26.31601702	16	12.09411681	66	25.62111030
17	12.77720710	67	26.42420026	17	12.65132059	67	25.72087951
18	13.32740711	68	26.52885153	18	13.18968173	68	25.81727489
19	13.85964412	69	26.63008612	19	13.70983742	69	25.91041052
20	14.37450459	70	26.72801559	20	14.21240330	70	26.00039664
21	14.87255583	71	26.82274785	21	14.69797420	71	26.08733975
22	15.35434663	72	26.91438728	22	15.16712484	72	26.17134275
23	15.82040787	73	27.00303486	23	15.62041047	73	26.25250508
24	16.27125308	74	27.08878825	24	16.05836760	74	26.33092278
25	16.70737904	75	27.17174196	25	16.48151459	75	26.40668868
26	17.12926630	76	27.25198739	26	16.89035226	76	26.47989244
27	17.53737973	77	27.32961295	27	17.28536451	77	26.55062072
28	17.93216903	78	27.40470418	28	17.66701885	78	26.61895721
29	18.31406919	79	27.47734383	29	18.03576700	79	26.68498281
30	18.68350103	80	27.54761193	30	18.39204541	80	26.74877567
31	19.04087162	81	27.61558590	31	18.73627576	81	26.81041127
32	19.38657472	82	27.68134065	32	19.06886547	82	26.86996258
33	19.72099126	83	27.74494864	33	19.39020818	83	26.92750008
34	20.04448973	84	27.80647994	34	19.70068423	84	26.98309186
35	20.35742659	85	27.86600236	35	20.00066110	85	27.03680373
36	20.66014664	86	27.92358149	36	20.29049381	86	27.08869926
37	20.95298345	87	27.97928076	37	20.57052542	87	27.13883986
38	21.23625968	88	28.03316156	38	20.84108736	88	27.18728489
39	21.51028748	89	28.08528325	39	21.10249987	89	27.23409168
40	21.77536878	90	28.13570326	40	21.35507234	90	27.27931564
41	22.03179568	91	28.18447716	41	21.59910371	91	27.32301028
42	22.27985072	92	28.23165868	42	21.83488281	92	27.36522732
43	22.51980722	93	28.27729981	43	22.06268870	93	27.40601673
44	22.75192960	94	28.32145084	44	22.28279102	94	27.44542680
45	22.97647362	95	28.36416043	45	22.49545026	95	27.48350415
46	23.19368669	96	28.40547563	46	22.70091813	96	27.52029387
47	23.40380816	97	28.44544196	47	22.89943780	97	27.55583948
48	23.60706957	98	28.48410347	48	23.09124425	98	27.59018308
49	23.80369486	99	28.52150275	49	23.27656450	99	27.62336529
50	23.99390072	100	28.55768102	50	23.45561787	100	27.65542540

3 $\frac{3}{8}$ per cent. *Example:* The present value of an annual payment of 97.50 for a period of 18 years at 3 $\frac{3}{8}$ per cent. per ann. (interest convertible yearly) = $97.50 \times 13.32741 = 1,299.422$.

6 $\frac{1}{2}$ per cent. Substituting half-years for years and half-yearly payments of 1 for annual payments the above Table supplies the present value of a half-yearly payment of 1 at 6 $\frac{1}{2}$ per cent. per ann. (interest convertible half-yearly) up to a period of 50 years.

Example: The present value of a half-yearly payment of 165.43 for a period of 22 $\frac{1}{2}$ years or 45 half-years = $165.43 \times 22.97674 = 3,823.974$.

(The annual or half-yearly payment is assumed to be made at the end of each year or half-year respectively.)

3 $\frac{1}{2}$ per cent. *Example:* The present value of an annual payment of 216.825 for a period of 30 years at 3 $\frac{1}{2}$ per cent. per ann. (interest convertible yearly) = $216.825 \times 18.392045 = 3,987.855$.

7 per cent. Substituting half-years for years and half-yearly payments of 1 for annual payments the above Table supplies the present value of a half-yearly payment of 1 at 7 per cent. per ann. (interest convertible half-yearly) up to a period of 50 years.

Example: The present value of a half-yearly payment of 3.575 for a period of 40 years or 80 half-years = $3.575 \times 26.748757 = 95,626.873$.

(The annual or half-yearly payment is assumed to be made at the end of each year or half-year respectively.)

PRESENT VALUE OF 1 PER ANNUM

(i.e., the present value of an annual payment of 1).

3 ⁵/₈ per cent.				3 ³/₄ per cent.			
Years.	Present Value.	Years.	Present Value.	Years.	Present Value.	Years.	Present Value.
1	·96501809	51	23·09875023	1	·96385542	51	22·58746330
2	1·89627802	52	23·25573002	2	1·89287270	52	22·73490438
3	2·79496069	53	23·40721835	3	2·78831103	53	22·87701627
4	3·66220573	54	23·55340734	4	3·65138413	54	23·01399159
5	4·49911289	55	23·69448235	5	4·48326181	55	23·14601599
6	5·30674344	56	23·83062229	6	5·28507162	56	23·27326842
7	6·08612154	57	23·96199980	7	6·05790036	57	23·39592137
8	6·83823550	58	24·08878147	8	6·80279553	58	23·51414108
9	7·56403908	59	24·21112808	9	7·52076677	59	23·62808779
10	8·26445267	60	24·32919477	10	8·21278725	60	23·73791594
11	8·94036446	61	24·44313126	11	8·87979494	61	23·84377440
12	9·59263157	62	24·55308204	12	9·52269392	62	23·94580665
13	10·22208113	63	24·65918653	13	10·14235558	63	24·04415099
14	10·82951134	64	24·76157928	14	10·73961984	64	24·13894071
15	11·41569249	65	24·86039013	15	11·31529623	65	24·23030430
16	11·98136790	66	24·95574440	16	11·87016504	66	24·31836559
17	12·52725491	67	25·04776299	17	12·40497835	67	24·40324394
18	13·05404575	68	25·13656260	18	12·92046106	68	24·48505440
19	13·56240845	69	25·22225582	19	13·41731187	69	24·56390786
20	14·05298764	70	25·30495134	20	13·89620421	70	24·63991119
21	14·52640545	71	25·38475401	21	14·35778719	71	24·71316741
22	14·98326219	72	25·46176502	22	14·80268645	72	24·78377582
23	15·42413722	73	25·53608205	23	15·23150501	73	24·85183211
24	15·84958959	74	25·60779932	24	15·64482411	74	24·91742854
25	16·26015884	75	25·67700779	25	16·04320396	75	24·98065402
26	16·65636558	76	25·74379521	26	16·42718454	76	25·04159423
27	17·03871236	77	25·80824629	27	16·79228630	77	25·10033179
28	17·40768373	78	25·87044274	28	17·15401089	78	25·15694631
29	17·76374787	79	25·93046344	29	17·49784183	79	25·21151451
30	18·10735621	80	25·98838450	30	17·82924513	80	25·26411037
31	18·43894447	81	26·04427937	31	18·14867001	81	25·31480518
32	18·75893314	82	26·09821894	32	18·45654941	82	25·36366764
33	19·06772800	83	26·15027159	33	18·75330063	83	25·41076399
34	19·36572063	84	26·20050334	34	19·03932591	84	25·45615806
35	19·65328891	85	26·24897790	35	19·31501293	85	25·49991139
36	19·93079750	86	26·29575672	36	19·58073535	86	25·54208326
37	20·19859831	87	26·34089912	37	19·83685335	87	25·58273086
38	20·45703094	88	26·38446236	38	20·08371407	88	25·62190926
39	20·70642310	89	26·42650168	39	20·32165212	89	25·65967158
40	20·94709105	90	26·46707037	40	20·55098999	90	25·69606899
41	21·17933998	91	26·50621990	41	20·77203855	91	25·73115083
42	21·40346439	92	26·54399991	42	20·98509739	92	25·76496466
43	21·61974851	93	26·58045829	43	21·19045532	93	25·79755630
44	21·82846659	94	26·61564130	44	21·38839067	94	25·82896993
45	22·02988332	95	26·64959353	45	21·57917173	95	25·85924812
46	22·22425411	96	26·68235805	46	21·76305709	96	25·88843192
47	22·41182544	97	26·71397641	47	21·94029599	97	25·91656089
48	22·59283517	98	26·74448869	48	22·11112866	98	25·94367315
49	22·76751283	99	26·77393360	49	22·27578666	99	25·96980544
50	22·93607993	100	26·80234847	50	22·43449317	100	25·99499320

3 ⁵/₈ per cent. *Example:* The present value of an annual payment of 4·8125 for a period of 16 years at 3 ⁵/₈ per cent. per ann. (interest convertible yearly) = 4·8125 x 11·9814 = 57·660.

7 ¹/₂ per cent. Substituting half-years for years and half-yearly payments of 1 for annual payments, the above Table supplies the present value of a half-yearly payment of 1 at 7 ¹/₂ per cent. per ann. (interest convertible half-yearly) up to a period of 50 years.

Example: The present value of a half-yearly payment of 528·60 for a period of 17 ¹/₂ years or 35 half-years = 528·60 x 19·633289 = 10,388·729.
(The annual or half-yearly payment is assumed to be made at the end of each year or half-year respectively.)

3 ³/₄ per cent. *Example:* The present value of an annual payment of 68·33 for a period of 75 years at 3 ³/₄ per cent. per ann. (interest convertible yearly) = 68·33 x 24·98065 = 1,706·928.

7 ¹/₂ per cent. Substituting half-years for years and half-yearly payments of 1 for annual payments, the above Table supplies the present value of a half-yearly payment of 1 at 7 ¹/₂ per cent. per ann. (interest convertible half-yearly) up to a period of 50 years.

Example: The present value of a half-yearly payment of 7·750 for a period of 28 years or 56 half-years = 7·750 x 23·2732884 = 180,367·830.
(The annual or half-yearly payment is assumed to be made at the end of each year or half-year respectively.)

PRESENT VALUE OF 1 PER ANNUM

(i.e., the present value of an annual payment of 1).

3½ per cent.				4 per cent.			
Years.	Present Value.	Years.	Present Value.	Years	Present Value.	Years.	Present Value.
1	96269555	51	22:09396055	1	96153846	51	21:61748521
2	188947826	52	22:23245300	2	188609467	52	21:74758193
3	278168786	53	22:36577906	3	277509103	53	21:87267493
4	364061407	54	22:49413146	4	362989522	54	21:99295667
5	446749850	55	22:61769575	5	445182233	55	22:10861218
6	526353616	56	22:73665055	6	524213686	56	22:21981940
7	602987866	57	22:85116779	7	600205467	57	22:32674943
8	676763289	58	22:96141304	8	673274487	58	22:42956676
9	747786560	59	23:06754564	9	743533161	59	22:52842957
10	816160346	60	23:16971903	10	811089578	60	22:62348997
11	881983486	61	23:26808090	11	876047671	61	22:71489421
12	945351130	62	23:36277343	12	938507376	62	22:80278289
13	1006354878	63	23:45393350	13	998564785	63	22:88729124
14	1065082915	64	23:54169290	14	1056312293	64	22:96854927
15	1121620135	65	23:62617849	15	1111838743	65	23:04668199
16	1176048265	66	23:70751238	16	1165229561	66	23:12180961
17	1228445983	67	23:78581216	17	1216566885	67	23:19404770
18	1278889033	68	23:86119101	18	1265929697	68	23:26350740
19	1327450333	69	23:93375789	19	1313293940	69	23:33029558
20	1374200079	70	24:00361771	20	1359032634	70	23:39451498
21	1419205853	71	24:07087144	21	1402915995	71	23:45626440
22	1462532710	72	24:13561631	22	1445111533	72	23:51563885
23	1504243283	73	24:19794590	23	1485684167	73	23:57272966
24	1544397866	74	24:25795033	24	1524606314	74	23:62762468
25	1583054504	75	24:31571632	25	1562207994	75	23:68040834
26	1620269077	76	24:37132738	26	1598276918	76	23:73116187
27	1656095381	77	24:42486391	27	1632958575	77	23:77996333
28	1690585204	78	24:47640328	28	1666306322	78	23:82688782
29	1723788404	79	24:52602000	29	1698371463	79	23:87200752
30	1755752976	80	24:57378580	30	1729203330	80	23:91539185
31	1786525127	81	24:61976973	31	1758849356	81	23:95710754
32	1816149340	82	24:66403825	32	1787355150	82	23:99721879
33	1844668438	83	24:70665535	33	1814764567	83	24:03578730
34	1872123647	84	24:74768265	34	1841119776	84	24:07287241
35	1898554654	85	24:78717944	35	1866461323	85	24:10853116
36	1923999667	86	24:82520283	36	1890828195	86	24:14281842
37	1948495468	87	24:86180778	37	1914257880	87	24:17578694
38	1972077466	88	24:89704720	38	1936786423	88	24:20748745
39	1994779750	89	24:93097204	39	1958448484	89	24:23796870
40	2016635139	90	24:96363132	40	1979277388	90	24:26727759
41	2037675224	91	24:99507227	41	1999305181	91	24:29545923
42	2057930420	92	25:02534033	42	2018562674	92	24:32255695
43	2077430007	93	25:05447926	43	2037079494	93	24:34861245
44	2096202173	94	25:08253118	44	2054884129	94	24:37366582
45	2114274054	95	25:10953664	45	2072003970	95	24:39775559
46	2131671772	96	25:13553467	46	2088465356	96	24:42091884
47	2148420479	97	25:16056286	47	2104293612	97	24:44319119
48	2164544384	98	25:18465738	48	2119513088	98	24:46460692
49	2180066796	99	25:20785308	49	2134147200	99	24:48519896
50	2195010152	100	25:23018347	50	2148218462	100	24:50499900

3½ per cent. *Example:* The present value of an annual payment of \$40 for a period of 20 years at 3½ per cent. per ann. (interest convertible yearly) = $8'40 \times 13'7420 = 115'433$

7½ per cent. Substituting half-years for years and half-yearly payments of 1 for annual payments the above Table supplies the present value of a half-yearly payment of 1 at 7½ per cent. per ann. (interest convertible half-yearly) up to a period of 50 years.

Example: The present value of a half-yearly payment of 90'36 for a period of 25½ years or 51 half-years = $90'36 \times 22'09396 = 1,996'410$.

(The annual or half-yearly payment is assumed to be made at the end of each year or half-year respectively.)

4 per cent. *Example:* The present value of an annual payment of 1,482'60 for a period of 50 years at 4 per cent. per ann. (interest convertible yearly) = $1,482'60 \times 21'4821846 = 31,849'487$.

8 per cent. Substituting half-years for years and half-yearly payments of 1 for annual payments the above Table supplies the present value of a half-yearly payment of 1 at 8 per cent. per ann. (interest convertible half-yearly) up to a period of 50 years.

Example: The present value of a half-yearly payment of 22,750 for a period of 50 years or 100 half-years = $22,750 \times 24'50499900 = 557,488'727$.

PRESENT VALUE OF 1 PER ANNUM

(i.e., the present value of an annual payment of 1).

4¼ per cent.		4½ per cent.		4¾ per cent.		5 per cent.	
Years.	Present Value.	Years.	Present Value.	Years.	Present Value.	Years.	Present Value.
1	.95923261	1	.95693780	1	.95465394	1	.95238095
2	1.87935982	2	1.87266775	2	1.86601808	2	1.85941043
3	2.76197585	3	2.74896435	3	2.73605545	3	2.72324803
4	3.60860993	4	3.58752570	4	3.56664004	4	3.54595050
5	4.42072895	5	4.38997674	5	4.35956090	5	4.32947667
6	5.19974000	6	5.15787248	6	5.11652592	6	5.07569207
7	5.94699280	7	5.89270094	7	5.83916556	7	5.78637340
8	6.66378206	8	6.59588607	8	6.52903633	8	6.46321276
9	7.35134970	9	7.26879050	9	7.18762418	9	7.10782168
10	8.01088700	10	7.91271818	10	7.81634767	10	7.72173493
11	8.64353669	11	8.52891692	11	8.41656102	11	8.30641422
12	9.25039491	12	9.11858078	12	8.98955706	12	8.86325164
13	9.83251310	13	9.68285242	13	9.53656998	13	9.39357299
14	10.39089986	14	10.22282528	14	10.05877803	14	9.89864094
15	10.92652265	15	10.73954573	15	10.55730599	15	10.37965804
16	11.44030949	16	11.23401505	16	11.03322768	16	10.83776956
17	11.93315059	17	11.70719143	17	11.48756819	17	11.27406625
18	12.40589985	18	12.15999180	18	11.92130615	18	11.68958690
19	12.85937636	19	12.59329359	19	12.33537580	19	12.08532086
20	13.29436581	20	13.00793645	20	12.73066902	20	12.46221034
21	13.71162188	21	13.40472388	21	13.10803725	21	12.82115271
22	14.11186761	22	13.78442476	22	13.46829332	22	13.16300258
23	14.49579617	23	14.14777489	23	13.81221319	23	13.48857388
24	14.86407307	24	14.49547837	24	14.14053765	24	13.79864179
25	15.21733627	25	14.82820896	25	14.45397389	25	14.09394457
26	15.55619787	26	15.14661145	26	14.75319703	26	14.37518530
27	15.88124496	27	15.45130282	27	15.03885158	27	14.64303362
28	16.19304072	28	15.74287351	28	15.31155282	28	14.89812726
29	16.49212539	29	16.02188853	29	15.57188814	29	15.14107353
30	16.77901717	30	16.28888854	30	15.82041827	30	15.37245103
31	17.05421311	31	16.54439095	31	16.05767854	31	15.59281050
32	17.31819003	32	16.78889086	32	16.28417999	32	15.80267667
33	17.57140531	33	17.02286207	33	16.50041049	33	16.00254921
34	17.81429766	34	17.24675796	34	16.70683579	34	16.19200401
35	18.04728792	35	17.46101240	35	16.90390052	35	16.37419429
36	18.27077978	36	17.66604058	36	17.09202913	36	16.54685171
37	18.48516046	37	17.86223979	37	17.27162686	37	16.71128734
38	18.69080140	38	18.04999023	38	17.44308053	38	16.86789271
39	18.88805890	39	18.22965572	39	17.60675946	39	17.01704067
40	19.07727472	40	18.40158442	40	17.76301619	40	17.15908635
41	19.25877671	41	18.56610949	41	17.91218729	41	17.29436796
42	19.43287934	42	18.72354975	42	18.05459407	42	17.42320758
43	19.59988426	43	18.87421029	43	18.19054327	43	17.54591198
44	19.76008082	44	19.01838305	44	18.32032770	44	17.66277331
45	19.91374659	45	19.15634742	45	18.44422692	45	17.77406982
46	20.06114781	46	19.28837074	46	18.56250780	46	17.88006650
47	20.20253987	47	19.41470884	47	18.67542511	47	17.98101571
48	20.33816774	48	19.53560654	48	18.78322206	48	18.07715782
49	20.46826641	49	19.65129813	49	18.88613085	49	18.16872173
50	20.59306131	50	19.76200778	50	18.98437312	50	18.25592546

5 per cent. Example: The present value of an annual payment of 33,625.55 for a period of 20 years at 5 per cent. per ann. (interest convertible yearly) = $33,625.55 \times 12.46221034 = 419,048.677$.

(The annual payment is assumed to be made at the end of each year.)

PRESENT VALUE OF 1 PER ANNUM

(i.e., the present value of an annual payment of 1).

5¼ per cent.		5½ per cent.		5¾ per cent.		6 per cent.	
Years.	Present Value.	Years.	Present Value.	Years.	Present Value.	Years.	Present Value.
1	·95011876	1	·94786730	1	·94562648	1	·94339623
2	1·85284443	2	1·84631971	2	1·83983591	2	1·83339267
3	2·71054103	3	2·69793338	3	2·68542403	3	2·67301195
4	3·52545466	4	3·50515012	4	3·48503454	4	3·46510561
5	4·29971939	5	4·27028448	5	4·24116742	5	4·21236379
6	5·03536284	6	4·99553031	6	4·95618668	6	4·91732433
7	5·73431149	7	5·68296712	7	5·63232783	7	5·58238144
8	6·39839571	8	6·33456599	8	6·27170481	8	6·20979381
9	7·02935460	9	6·95219525	9	6·87631660	9	6·80169227
10	7·62884047	10	7·53762583	10	7·44805352	10	7·36008705
11	8·19842325	11	8·09253633	11	7·98870310	11	7·88687458
12	8·73959454	12	8·61851785	12	8·49995565	12	8·38384394
13	9·25377153	13	9·11707853	13	8·98340960	13	8·85268296
14	9·74230074	14	9·58964790	14	9·44057645	14	9·29498393
15	10·20646151	15	10·03758094	15	9·87288553	15	9·71224899
16	10·64746937	16	10·46216203	16	10·28168845	16	10·10589527
17	11·06647921	17	10·86460856	17	10·66826331	17	10·47725969
18	11·46458833	18	11·24607447	18	11·03381873	18	10·82760348
19	11·84283926	19	11·60765352	19	11·37949762	19	11·15811649
20	12·20222258	20	11·95038248	20	11·70638072	20	11·46992122
21	12·54367941	21	12·27524406	21	12·01549005	21	11·76407662
22	12·86810395	22	12·58316973	22	12·30779201	22	12·04158172
23	13·17634580	23	12·87504239	23	12·58420048	23	12·30337898
24	13·46921216	24	13·15169895	24	12·84557965	24	12·55035753
25	13·74746999	25	13·41393266	25	13·09274671	25	12·78335616
26	14·01184797	26	13·66249541	26	13·32647443	26	13·00316619
27	14·26303845	27	13·89809991	27	13·54749355	27	13·21053414
28	14·50169924	28	14·12142172	28	13·75649509	28	13·40616428
29	14·72845533	29	14·33310116	29	13·95413247	29	13·59072102
30	14·94390055	30	14·53374517	30	14·14102361	30	13·76483115
31	15·14859910	31	14·72392907	31	14·31775282	31	13·92908599
32	15·34308703	32	14·90419817	32	14·48487265	32	14·08404339
33	15·52787367	33	15·07506936	33	14·64290558	33	14·23022961
34	15·70344291	34	15·23703257	34	14·79234570	34	14·36814114
35	15·87025455	35	15·39055220	35	14·93366024	35	14·49824636
36	16·02874541	36	15·53606843	36	15·06729100	36	14·62098713
37	16·17933056	37	15·67399851	37	15·19365579	37	14·73678031
38	16·32240433	38	15·80473793	38	15·31314969	38	14·84601916
39	16·45834141	39	15·92866154	39	15·42614628	39	14·94907468
40	16·58749778	40	16·04612469	40	15·53299884	40	15·04629687
41	16·71021166	41	16·15746416	41	15·63404146	41	15·13801592
42	16·82680443	42	16·26299920	42	15·72959003	42	15·22454332
43	16·93758141	43	16·36303242	43	15·81994329	43	15·30617294
44	17·04283269	44	16·45785063	44	15·90538373	44	15·38318202
45	17·14283391	45	16·54772572	45	15·98617847	45	15·45583209
46	17·23784695	46	16·63291537	46	16·06258011	46	15·52436990
47	17·32812061	47	16·71366386	47	16·13482753	47	15·58902821
48	17·41389132	48	16·79020271	48	16·20314660	48	15·65002661
49	17·49538368	49	16·86275139	49	16·26775092	49	15·70757227
50	17·57281109	50	16·93151790	50	16·32884248	50	15·76186064

6 per cent. *Example:* The present value of an annual payment of 4,500 for a period of 30 years at 6 per cent. per ann. (interest convertible yearly) = 4,500 × 13·7648311 = 61,941·740.
(The annual payment is assumed to be made at the end of each year.)

PRESENT VALUE OF 1 PER ANNUM

(i.e., the present value of an annual payment of 1).

6¼ per cent.		6½ per cent.		6¾ per cent.		7 per cent.	
Years.	Present Value.	Years.	Present Value.	Years.	Present Value.	Years.	Present Value.
1	·94117647	1	·93896714	1	·93676815	1	·93457944
2	1·82698962	2	1·82062642	2	1·81430272	2	1·80801817
3	2·66069611	3	2·64847551	3	2·63634915	3	2·62431604
4	3·44536105	4	3·42579860	4	3·40641606	4	3·38721126
5	4·18386922	5	4·15567944	5	4·12779022	5	4·10019744
6	4·87893574	6	4·84101356	6	4·80355056	6	4·76653966
7	5·53311599	7	5·48451977	7	5·43658132	7	5·38928940
8	6·14881505	8	6·08875096	8	6·02958438	8	5·97129851
9	6·72829652	9	6·65610419	9	6·58509075	9	6·51523225
10	7·27369084	10	7·18883022	10	7·10547143	10	7·02358154
11	7·78700314	11	7·68904246	11	7·59294747	11	7·49867434
12	8·27012060	12	8·15872532	12	8·04959951	12	7·94268630
13	8·72481939	13	8·59974208	13	8·47737659	13	8·35765074
14	9·15277119	14	9·01384233	14	8·87810453	14	8·74546799
15	9·55554936	15	9·40266885	15	9·25349371	15	9·10791400
16	9·93463469	16	9·76776418	16	9·60514633	16	9·44664860
17	10·29142088	17	10·11057670	17	9·93456331	17	9·76322299
18	10·62721966	18	10·43246638	18	10·24315064	18	10·05908691
19	10·94326556	19	10·73471022	19	10·53222542	19	10·33559524
20	11·24072053	20	11·01850725	20	10·80302147	20	10·59401425
21	11·52067814	21	11·28498333	21	11·05669459	21	10·83552733
22	11·78416766	22	11·53519562	22	11·29432748	22	11·06124050
23	12·03215780	23	11·77013673	23	11·51693441	23	11·27218738
24	12·26556028	24	11·99073871	24	11·72546549	24	11·46933400
25	12·48523321	25	12·19787673	25	11·92081076	25	11·65358318
26	12·69198419	26	12·39237251	26	12·10380399	26	11·82577867
27	12·88657336	27	12·57499766	27	12·27522622	27	11·98670904
28	13·06971610	28	12·74647668	28	12·43580911	28	12·13711125
29	13·24208574	29	12·90748984	29	12·58623804	29	12·27767407
30	13·40431599	30	13·05867591	30	12·72715507	30	12·40904118
31	13·55700329	31	13·20063465	31	12·85916166	31	12·53181419
32	13·70070898	32	13·33392925	32	12·98282123	32	12·64655532
33	13·83596139	33	13·45908850	33	13·09866157	33	12·75379002
34	13·96325778	34	13·57660892	34	13·20717712	34	12·85400936
35	14·08306615	35	13·68695673	35	13·30883102	35	12·94767230
36	14·19582696	36	13·79056970	36	13·40405716	36	13·03520776
37	14·30195479	37	13·88785887	37	13·49326198	37	13·11701660
38	14·40183980	38	13·97921021	38	13·57682621	38	13·19347345
39	14·49584922	39	14·06498611	39	13·65510652	39	13·26492846
40	14·58432868	40	14·14552687	40	13·72843702	40	13·33170884
41	14·66760346	41	14·22115199	41	13·79713070	41	13·39412041
42	14·74597973	42	14·29216149	42	13·86148075	42	13·45244898
43	14·81974563	43	14·35883708	43	13·92176183	43	13·50696167
44	14·88917236	44	14·42144327	44	13·97823122	44	13·55790810
45	14·95451516	45	14·48022842	45	14·03112995	45	13·60552159
46	15·01601427	46	14·53542575	46	14·08068379	46	13·65002018
47	15·07389578	47	14·58725422	47	14·12710425	47	13·69160764
48	15·12837250	48	14·63591946	48	14·17058947	48	13·73047443
49	15·17964471	49	14·68161451	49	14·21132503	49	13·76679853
50	15·22790090	50	14·72452067	50	14·24948480	50	13·80074629

7 per cent. Example: The present value of an annual payment of 52,525 for a period of 40 years at 7 per cent. per ann. (interest convertible yearly) = $52,525 \times 13.33170884 = 700,248.007$.

(The annual payment is assumed to be made at the end of each year.)

PRESENT VALUE OF 1 PER ANNUM

(i.e., the present value of an annual payment of 1).

7¼ per cent.		7½ per cent.		7¾ per cent.		8 per cent.	
Years.	Present Value.	Years.	Present Value.	Years.	Present Value.	Years.	Present Value.
1	.93240093	1	.93023256	1	.92807425	1	.92592593
2	1.80177243	2	1.79556517	2	1.78939605	2	1.78326475
3	2.61237523	3	2.60052574	3	2.58876664	3	2.57709699
4	3.36818203	4	3.34932627	4	3.33064189	4	3.31212684
5	4.07289700	5	4.04588490	5	4.01915721	5	3.99271004
6	4.72997389	6	4.69384642	6	4.65815054	6	4.62287966
7	5.34263300	7	5.29660132	7	5.25118380	7	5.20637006
8	5.91387692	8	5.85730355	8	5.80156269	8	5.74663894
9	6.44650529	9	6.37888703	9	6.31235516	9	6.24688791
10	6.94312847	10	6.86408096	10	6.78640850	10	6.71008140
11	7.40618040	11	7.31542415	11	7.22636520	11	7.13896426
12	7.83793044	12	7.73527827	12	7.63467768	12	7.53607802
13	8.24049458	13	8.12584026	13	8.01362198	13	7.90377594
14	8.61584576	14	8.48915373	14	8.36531042	14	8.24423698
15	8.96582356	15	8.82711975	15	8.69170341	15	8.55947869
16	9.29214318	16	9.14150674	16	8.99462033	16	8.85136916
17	9.59640389	17	9.43395976	17	9.27574973	17	9.12163811
18	9.88009687	18	9.70600908	18	9.53665868	18	9.37188714
19	10.14461247	19	9.95907821	19	9.77880156	19	9.60359920
20	10.39124705	20	10.19449136	20	10.00352813	20	9.81814741
21	10.62120938	21	10.41348033	21	10.21209107	21	10.01680316
22	10.83562646	22	10.61719101	22	10.40565297	22	10.20074366
23	11.03554914	23	10.80668931	23	10.58529278	23	10.37105895
24	11.22195724	24	10.98296680	24	10.75201186	24	10.52875828
25	11.39576433	25	11.14694586	25	10.90673954	25	10.67477619
26	11.55782222	26	11.29948452	26	11.05033832	26	10.80997795
27	11.70892515	27	11.44138095	27	11.18360865	27	10.93516477
28	11.84981366	28	11.57337763	28	11.30729341	28	11.05107849
29	11.98117823	29	11.69616524	29	11.42208205	29	11.15840601
30	12.10366269	30	11.81038627	30	11.52861443	30	11.25778334
31	12.21786731	31	11.91663839	31	11.62748439	31	11.34979939
32	12.32435180	32	12.01547757	32	11.71924306	32	11.43499944
33	12.42363805	33	12.10742099	33	11.80440191	33	11.51388837
34	12.51621263	34	12.19294976	34	11.88343565	34	11.58693367
35	12.60252926	35	12.27251141	35	11.95678482	35	11.65456822
36	12.68301096	36	12.34652224	36	12.02485830	36	11.71719279
37	12.75805218	37	12.41536952	37	12.08803555	37	11.77517851
38	12.82802068	38	12.47941351	38	12.14666872	38	11.82886899
39	12.89325938	39	12.53898931	39	12.20108466	39	11.87858240
40	12.95408800	40	12.59440866	40	12.25158669	40	11.92461333
41	13.01080466	41	12.64596155	41	12.29845633	41	11.96723457
42	13.06368733	42	12.69391772	42	12.34195483	42	12.00669867
43	13.11299518	43	12.73852811	43	12.38232467	43	12.04323951
44	13.15896986	44	12.78002615	44	12.41979087	44	12.07707362
45	13.20183670	45	12.81862898	45	12.45456230	45	12.10840150
46	13.24180578	46	12.85453858	46	12.48683276	46	12.13740880
47	13.27907299	47	12.88794287	47	12.51678214	47	12.16426741
48	13.31382097	48	12.91901662	48	12.54457739	48	12.18913649
49	13.34622002	49	12.94792244	49	12.57037345	49	12.21216341
50	13.37642892	50	12.97481157	50	12.59431411	50	12.23348464

8 per cent. Example: The present value of an annual payment of 665,324 for a period of 50 years at 8 per cent. per ann. (interest convertible yearly) = 665,324 × 12.23348464 = 8,139,230.93.
(The annual payment is assumed to be made at the end of each year.)

ANNUITY THAT 1 WILL PURCHASE
(OR ANNUITY, INCLUDING PRINCIPAL AND INTEREST,
FOR THE REDEMPTION OF A LOAN OF 1).

Annuity that 1 will Purchase

or ANNUITY (including Principal and Interest) for the Redemption of a Loan of 1.

1 per cent.

Years.	Annuity.	Years.	Annuity.	Years.	Annuity.	Years.	Annuity.
1	1.01	51	.02512680	101	.01577413	151	.01286294
2	.50751244	52	.02475603	102	.01568446	152	.01282659
3	.34002211	53	.02439956	103	.01559668	153	.01279079
4	.25628109	54	.02405638	104	.01551073	154	.01275554
5	.20603980	55	.02372637	105	.01542656	155	.01272084
6	.17254837	56	.02340824	106	.01534412	156	.01268666
7	.14862828	57	.02310156	107	.01526336	157	.01265300
8	.13069029	58	.02280573	108	.01518423	158	.01261986
9	.11674036	59	.02252020	109	.01510669	159	.01258721
10	.10558208	60	.02224445	110	.01503069	160	.01255504
11	.09645408	61	.02197800	111	.01495620	161	.01252336
12	.08884879	62	.02172041	112	.01488317	162	.01249215
13	.08241482	63	.02147125	113	.01481155	163	.01246141
14	.07690117	64	.02123013	114	.01474133	164	.01243111
15	.07212378	65	.02099667	115	.01467245	165	.01240126
16	.06794460	66	.02077052	116	.01460488	166	.01237185
17	.06425806	67	.02055136	117	.01453860	167	.01234286
18	.06098205	68	.02033889	118	.01447356	168	.01231430
19	.05805175	69	.02013280	119	.01440974	169	.01228614
20	.05541531	70	.01993282	120	.01434709	170	.01225840
21	.05303075	71	.01973870	121	.01428561	171	.01223105
22	.05086372	72	.01955019	122	.01422525	172	.01220409
23	.04888584	73	.01936706	123	.01416599	173	.01217751
24	.04707347	74	.01918910	124	.01410780	174	.01215132
25	.04540675	75	.01901609	125	.01405065	175	.01212549
26	.04386888	76	.01884784	126	.01399452	176	.01210003
27	.04244553	77	.01868416	127	.01393939	177	.01207492
28	.04112444	78	.01852488	128	.01388524	178	.01205016
29	.03989502	79	.01836983	129	.01383203	179	.01202575
30	.03874811	80	.01821885	130	.01377975	180	.01200168
31	.03767573	81	.01807179	131	.01372837	181	.01197794
32	.03667089	82	.01792851	132	.01367788	182	.01195453
33	.03572744	83	.01778887	133	.01362825	183	.01193144
34	.03483997	84	.01765273	134	.01357947	184	.01190867
35	.03400368	85	.01751998	135	.01353151	185	.01188621
36	.03321431	86	.01739050	136	.01348437	186	.01186405
37	.03246805	87	.01726418	137	.01343801	187	.01184219
38	.03176150	88	.01714089	138	.01339242	188	.01182063
39	.03109160	89	.01702056	139	.01334759	189	.01179936
40	.03045560	90	.01690306	140	.01330349	190	.01177838
41	.02985102	91	.01678832	141	.01326012	191	.01175768
42	.02927563	92	.01667624	142	.01321746	192	.01173725
43	.02872737	93	.01656673	143	.01317549	193	.01171710
44	.02820441	94	.01645971	144	.01313419	194	.01169721
45	.02770505	95	.01635511	145	.01309356	195	.01167759
46	.02722775	96	.01625284	146	.01305358	196	.01165822
47	.02677111	97	.01615284	147	.01301423	197	.01163911
48	.02633384	98	.01605503	148	.01297551	198	.01162026
49	.02591474	99	.01595936	149	.01293739	199	.01160164
50	.02551273	100	.01586574	150	.01289988	200	.01158328

1 per cent. Example: The annuity that 250 will purchase, or the annuity (including principal and interest) for the redemption of a loan of 250, with interest at 1 per cent. per ann., for a term of 20 years = $250 \times .05541531 = 13'8538$.

2 per cent. Substituting half-years for years and half-yearly payments for annual payments the above Table supplies the half-yearly payment that 1 will purchase, or the half-yearly payment (including principal and interest), for the redemption of a loan of 1, with interest at the rate of 2 per cent. per ann., up to a period of 100 years.

Example: The half-yearly payment that 1,500 will purchase, or the half-yearly payment (including principal and interest) for the redemption of a loan of 1,500, with interest at the rate of 2 per cent. per ann., for a term of 30 years or 60 half-years = $1,500 \times .02224445 = 33'3667$.

4 per cent. Substituting quarter-years for years and quarterly payments for annual payments the above Table also supplies the quarterly payment that 1 will purchase, or the quarterly payment (including principal and interest) for the redemption of a loan of 1, with interest at the rate of 4 per cent. per ann., up to a period of 50 years.

Example: The quarterly payment that 30,000 will purchase, or the quarterly payment (including principal and interest) for the redemption of a loan of 30,000, with interest at the rate of 4 per cent. per ann., for a term of 40 years or 160 quarter-years = $30,000 \times .01255504 = 376'6512$.

(The annual, half-yearly, or quarterly payments are assumed to be made at the end of each year, half-year, or quarter-year respectively.)

Annuity that 1 will Purchase

of ANNUITY (including Principal and Interest) for the Redemption of a Loan of 1.

$1\frac{1}{8}$ per cent.

Years.	Annuity.	Years.	Annuity.	Years.	Annuity.	Years.	Annuity.
1	1.010625	51	.02549929	101	.01619337	151	.01332662
2	.50798279	52	.02512943	102	.01610493	152	.01329109
3	.34044162	53	.02477388	103	.01601808	153	.01325612
4	.25667572	54	.02443183	104	.01593305	154	.01322170
5	.20641992	55	.02410255	105	.01584980	155	.01318781
6	.17291917	56	.02378535	106	.01576828	156	.01315446
7	.14899273	57	.02347960	107	.01568844	157	.01312161
8	.13105025	58	.02318470	108	.01561023	158	.01308928
9	.11709706	59	.02290011	109	.01553361	159	.01305744
10	.10593638	60	.02262530	110	.01545852	160	.01302609
11	.09680661	61	.02235980	111	.01538494	161	.01299521
12	.08920003	62	.02210315	112	.01531282	162	.01296481
13	.08276513	63	.02185493	113	.01524212	163	.01293486
14	.07725083	64	.02161475	114	.01517280	164	.01290536
15	.07247302	65	.02138224	115	.01510483	165	.01287631
16	.06829360	66	.02115704	116	.01503817	166	.01284769
17	.06460698	67	.02093883	117	.01497279	167	.01281950
18	.06133102	68	.02072730	118	.01490865	168	.01279172
19	.05840087	69	.02052216	119	.01484572	169	.01276435
20	.05576468	70	.02032313	120	.01478398	170	.01273739
21	.05338043	71	.02012996	121	.01472339	171	.01271082
22	.05121379	72	.01994240	122	.01466392	172	.01268464
23	.04923635	73	.01976022	123	.01460555	173	.01265884
24	.04742448	74	.01958321	124	.01454825	174	.01263342
25	.04575830	75	.01941114	125	.01449199	175	.01260836
26	.04422101	76	.01924384	126	.01443675	176	.01258367
27	.04279827	77	.01908112	127	.01438251	177	.01255933
28	.04147782	78	.01892278	128	.01432923	178	.01253533
29	.04024908	79	.01876868	129	.01427690	179	.01251168
30	.03910287	80	.01861865	130	.01422550	180	.01248837
31	.03803121	81	.01847254	131	.01417500	181	.01246539
32	.03702711	82	.01833021	132	.01412538	182	.01244273
33	.03608442	83	.01819151	133	.01407662	183	.01242039
34	.03519773	84	.01805632	134	.01402871	184	.01239836
35	.03436223	85	.01792452	135	.01398162	185	.01237664
36	.03357366	86	.01779599	136	.01393534	186	.01235523
37	.03282822	87	.01767060	137	.01388984	187	.01233411
38	.03212249	88	.01754826	138	.01384512	188	.01231329
39	.03145343	89	.01742887	139	.01380114	189	.01229275
40	.03081829	90	.01731232	140	.01375790	190	.01227250
41	.03021457	91	.01719851	141	.01371539	191	.01225253
42	.02964004	92	.01708737	142	.01367357	192	.01223283
43	.02909266	93	.01697880	143	.01363245	193	.01221340
44	.02857057	94	.01687272	144	.01359200	194	.01219423
45	.02807210	95	.01676905	145	.01355222	195	.01217533
46	.02759569	96	.01666772	146	.01351308	196	.01215668
47	.02713995	97	.01656866	147	.01347457	197	.01213828
48	.02670358	98	.01647178	148	.01343668	198	.01212013
49	.02628539	99	.01637704	149	.01339941	199	.01210223
50	.02588430	100	.01628435	150	.01336272	200	.01208457

$1\frac{1}{8}$ per cent. *Example:* The annuity that 400 will purchase, or the annuity (including principal and interest) for the redemption of a loan of 400, with interest at $1\frac{1}{8}$ per cent. per ann., for a term of 25 years = $400 \times .04575830 = 18.3033$.

$2\frac{1}{8}$ per cent. Substituting half-years for years and half-yearly payments for annual payments the above Table supplies the half-yearly payment that 1 will purchase or the half-yearly payment (including principal and interest) for the redemption of a loan of 1, with interest at the rate of $2\frac{1}{8}$ per cent. per ann., up to a period of 100 years.

Example: The half-yearly payment that 300 will purchase, or the half-yearly payment (including principal and interest) for the redemption of a loan of 300, with interest at the rate of $2\frac{1}{8}$ per cent. per ann., for a term of $28\frac{1}{2}$ years or 57 half-years = $300 \times .02347930 = 7.0439$.

$4\frac{1}{8}$ per cent. Substituting quarter-years for years and quarterly payments for annual payments the above Table also supplies the quarterly payment that 1 will purchase, or the quarterly payment (including principal and interest) for the redemption of a loan of 1, with interest at the rate of $4\frac{1}{8}$ per cent. per ann., up to a period of 50 years.

Example: The quarterly payment that 50,000 will purchase, or the quarterly payment (including principal and interest) for the redemption of a loan of 50,000, with interest at the rate of $4\frac{1}{8}$ per cent. per ann., for a term of 50 years or 200 quarter-years = $50,000 \times .01208457 = 604.2285$.

(The annual, half-yearly, or quarterly payments are assumed to be made at the end of each year, half-year, or quarter-year respectively.)

Annuity that 1 will Purchase

or ANNUITY (including Principal and Interest) for the Redemption of a Loan of 1.

1½ per cent.

Years	Annuity.	Years.	Annuity.	Years.	Annuity.	Years.	Annuity.
1	1.01125	51	.02587494	101	.01661899	151	.01379784
2	.50845323	52	.02550606	102	.01653122	152	.01376317
3	.34086130	53	.02515149	103	.01644534	153	.01372905
4	.25707058	54	.02481043	104	.01636128	154	.01369547
5	.20680034	55	.02448213	105	.01627900	155	.01366243
6	.17329034	56	.02416592	106	.01619844	156	.01362992
7	.14935762	57	.02386116	107	.01611956	157	.01359792
8	.13141071	58	.02356726	108	.01604231	158	.01356642
9	.11745432	59	.02328366	109	.01596665	159	.01353541
10	.10629131	60	.02300985	110	.01589252	160	.01350489
11	.09715984	61	.02274534	111	.01581990	161	.01347484
12	.08955203	62	.02248969	112	.01574873	162	.01344526
13	.08311626	63	.02224247	113	.01567898	163	.01341614
14	.07760138	64	.02200329	114	.01561061	164	.01338746
15	.07282321	65	.02177178	115	.01554358	165	.01335923
16	.06861363	66	.02154758	116	.01547786	166	.01333142
17	.06495698	67	.02133037	117	.01541342	167	.01330404
18	.06168113	68	.02111985	118	.01535022	168	.01327707
19	.05875120	69	.02091571	119	.01528824	169	.01325051
20	.05611531	70	.02071769	120	.01522743	170	.01322435
21	.05373145	71	.02052552	121	.01516777	171	.01319858
22	.05156525	72	.02033896	122	.01510924	172	.01317319
23	.04958833	73	.02015779	123	.01505179	173	.01314819
24	.04777701	74	.01998177	124	.01499542	174	.01312356
25	.04611144	75	.01981072	125	.01494008	175	.01309929
26	.04457479	76	.01964442	126	.01488576	176	.01307537
27	.04315273	77	.01948269	127	.01483244	177	.01305182
28	.04183299	78	.01932536	128	.01478008	178	.01302860
29	.04060498	79	.01917226	129	.01472866	179	.01300573
30	.03945953	80	.01902353	130	.01467817	180	.01298319
31	.03838866	81	.01887812	131	.01462858	181	.01296097
32	.03738535	82	.01873678	132	.01457987	182	.01293908
33	.03644349	83	.01859908	133	.01453202	183	.01291750
34	.03555763	84	.01846489	134	.01448501	184	.01289624
35	.03472299	85	.01833299	135	.01443882	185	.01287528
36	.03393529	86	.01820654	136	.01439343	186	.01285462
37	.03319072	87	.01808215	137	.01434883	187	.01283425
38	.03248589	88	.01796081	138	.01430499	188	.01281418
39	.03181773	89	.01784240	139	.01426190	189	.01279439
40	.03118349	90	.01772684	140	.01421955	190	.01277488
41	.03058069	91	.01761403	141	.01417792	191	.01275564
42	.03000709	92	.01750387	142	.01413699	192	.01273668
43	.02946064	93	.01739629	143	.01409674	193	.01271798
44	.02893949	94	.01729119	144	.01405717	194	.01269955
45	.02844197	95	.01718851	145	.01401826	195	.01268137
46	.02796652	96	.01708816	146	.01397999	196	.01266345
47	.02751173	97	.01699007	147	.01394235	197	.01264577
48	.02707632	98	.01689418	148	.01390533	198	.01262834
49	.02665910	99	.01680041	149	.01386891	199	.01261115
50	.02625898	100	.01670870	150	.01383309	200	.01259420

1½ per cent. Example: The annuity that 600 will purchase, or the annuity (including principal and interest) for the redemption of a loan of 600, with interest at 1½ per cent. per ann., for a term of 15 years = 600 x .07282321 = 43.6839.

2¼ per cent. Substituting half-years for years and half-yearly payments for annual payments the above Table supplies the half-yearly payment that 1 will purchase or the half-yearly payment (including principal and interest) for the redemption of a loan of 1, with interest at the rate of 2¼ per cent. per ann., up to a period of 100 years.

Example: The half-yearly payment that 5,000 will purchase, or the half-yearly payment (including principal and interest) for the redemption of a loan of 5,000, with interest at the rate of 2¼ per cent. per ann., for a term of 50 years or 100 half-years = 5,000 x .01670870 = 83.5435.

4½ per cent. Substituting quarter-years for years and quarterly payments for annual payments the above Table also supplies the quarterly payment that 1 will purchase, or the quarterly payment (including principal and interest) for the redemption of a loan of 1, with interest at the rate of 4½ per cent. per ann., up to a period of 50 years.

Example: The quarterly payment that 75,000 will purchase, or the quarterly payment (including principal and interest) for the redemption of a loan of 75,000, with interest at the rate of 4½ per cent. per ann., for a term of 42½ years or 170 quarter-years = 75,000 x .01322435 = 991.8262.

(The annual, half-yearly, or quarterly payments are assumed to be made at the end of each year, half-year, or quarter-year respectively.)

Annuity that 1 will Purchase

or ANNUITY (including Principal and Interest) for the Redemption of a Loan of 1.

1 ³/₈ per cent.

Years.	Annuity.	Years.	Annuity.	Years.	Annuity.	Years.	Annuity.
1	1.011875	51	.02625375	101	.01705001	151	.01427638
2	.50892377	52	.02588591	102	.01696325	152	.01424258
3	.34128115	53	.02553238	103	.01687838	153	.01420934
4	.25746568	54	.02519236	104	.01679533	154	.01417663
5	.20718107	55	.02486511	105	.01671406	155	.01414416
6	.17366189	56	.02454994	106	.01663451	156	.01411280
7	.14972295	57	.02424623	107	.01655663	157	.01408166
8	.13177167	58	.02395337	108	.01648038	158	.01405102
9	.11781215	59	.02367082	109	.01640572	159	.01402087
10	.10664688	60	.02339806	110	.01633259	160	.01399120
11	.09751377	61	.02313461	111	.01626095	161	.01396200
12	.08990479	62	.02288001	112	.01619077	162	.01393326
13	.08346822	63	.02263385	113	.01612201	163	.01390498
14	.07795282	64	.02239573	114	.01605463	164	.01387714
15	.07317436	65	.02216527	115	.01598858	165	.01384973
16	.06899467	66	.02194213	116	.01592385	166	.01382276
17	.06530807	67	.02172598	117	.01586039	167	.01379620
18	.06203239	68	.02151651	118	.01579816	168	.01377006
19	.05910274	69	.02131342	119	.01573715	169	.01374432
20	.05646722	70	.02111646	120	.01567731	170	.01371897
21	.05408380	71	.02092534	121	.01561862	171	.01369402
22	.05191812	72	.02073985	122	.01556105	172	.01366944
23	.04994176	73	.02055973	123	.01550457	173	.01364525
24	.04813107	74	.02038477	124	.01544915	174	.01362142
25	.04646616	75	.02021476	125	.01539478	175	.01359795
26	.04493021	76	.02004952	126	.01534141	176	.01357483
27	.04350890	77	.01988884	127	.01528904	177	.01355207
28	.04218993	78	.01973257	128	.01523762	178	.01352964
29	.04096272	79	.01958052	129	.01518716	179	.01350755
30	.03981809	80	.01943254	130	.01513761	180	.01348580
31	.03874806	81	.01928847	131	.01508895	181	.01346436
32	.03774562	82	.01914818	132	.01504118	182	.01344325
33	.03680464	83	.01901153	133	.01499426	183	.01342244
34	.03591968	84	.01887839	134	.01494818	184	.01340195
35	.03508595	85	.01874862	135	.01490292	185	.01338176
36	.03429918	86	.01862212	136	.01485846	186	.01336186
37	.03355555	87	.01849878	137	.01481478	187	.01334225
38	.03285167	88	.01837847	138	.01477186	188	.01332294
39	.03218447	89	.01826110	139	.01472969	189	.01330390
40	.03155120	90	.01814658	140	.01468825	190	.01328514
41	.03094938	91	.01803480	141	.01464753	191	.01326665
42	.03037676	92	.01792568	142	.01460751	192	.01324843
43	.02983131	93	.01781912	143	.01456817	193	.01323047
44	.02931117	94	.01771506	144	.01452949	194	.01321277
45	.02881464	95	.01761340	145	.01449148	195	.01319533
46	.02834021	96	.01751408	146	.01445410	196	.01317813
47	.02788644	97	.01741702	147	.01441736	197	.01316118
48	.02745205	98	.01732214	148	.01438122	198	.01314447
49	.02703585	99	.01722939	149	.01434569	199	.01312800
50	.02663676	100	.01713870	150	.01431075	200	.01311177

1 ³/₈ per cent. *Example:* The annuity that 7,000 will purchase, or the annuity (including principal and interest) for the redemption of a loan of 7,000, with interest at 1 ³/₈ per cent. per ann., for a term of 40 years = 7,000 x .03155120 = 220,858.4.

2 ³/₈ per cent. Substituting half-years for years and half-yearly payments for annual payments the above Table supplies the half-yearly payment that 1 will purchase, or the half-yearly payment (including principal and interest) for the redemption of a loan of 1, with interest at the rate of 2 ³/₈ per cent. per ann., up to a period of 100 years.

Example: The half-yearly payment that 800 will purchase, or the half-yearly payment (including principal and interest) for the redemption of a loan of 800, with interest at the rate of 2 ³/₈ per cent. per ann., for a term of 77 ¹/₂ years = 153 half-years = 800 x .01414446 = 11,315.5.

4 ³/₈ per cent. Substituting quarter-years for years and quarterly payments for annual payments the above Table also supplies the quarterly payment that 1 will purchase, or the quarterly payment (including principal and interest) for the redemption of a loan of 1, with interest at the rate of 4 ³/₈ per cent. per ann., up to a period of 50 years.

Example: The quarterly payment that 25,000 will purchase, or the quarterly payment (including principal and interest) for the redemption of a loan of 25,000, with interest at the rate of 4 ³/₈ per cent. per ann., for a term of 25 ¹/₄ years or 101 quarter-years = 25,000 x .01735931 = 426,250.2.

(The annual, half-yearly, or quarterly payments are assumed to be made at the end of each year, half-year, or quarter-year respectively.)

Annuity that 1 will Purchase

or ANNUITY (including Principal and Interest) for the Redemption of a Loan of 1.

1 $\frac{1}{4}$ per cent.							
Years.	Annuity.	Years.	Annuity.	Years.	Annuity.	Years.	Annuity.
1	1.0125	51	.02663571	101	.01748664	151	.01476202
2	.50939441	52	.02626897	102	.01740094	152	.01472911
3	.34170117	53	.02591653	103	.01731712	153	.01469675
4	.25786102	54	.02557760	104	.01723512	154	.01466494
5	.20756211	55	.02525145	105	.01715489	155	.01463365
6	.17403381	56	.02493739	106	.01707639	156	.01460287
7	.15008872	57	.02463478	107	.01699955	157	.01457261
8	.13213314	58	.02434303	108	.01692434	158	.01454284
9	.11817055	59	.02406158	109	.01685070	159	.01451356
10	.10700307	60	.02378993	110	.01677861	160	.01448475
11	.09786839	61	.02352758	111	.01670800	161	.01445641
12	.09025831	62	.02327410	112	.01663885	162	.01442853
13	.08382100	63	.02302904	113	.01657111	163	.01440110
14	.07830515	64	.02279203	114	.01650475	164	.01437411
15	.07352646	65	.02256268	115	.01643972	165	.01434756
16	.06934672	66	.02234065	116	.01637600	166	.01432142
17	.06566023	67	.02212560	117	.01631355	167	.01429571
18	.06238479	68	.02191724	118	.01625234	168	.01427040
19	.05945548	69	.02171527	119	.01619233	169	.01424549
20	.05682039	70	.02151941	120	.01613350	170	.01422097
21	.05443749	71	.02132941	121	.01607581	171	.01419684
22	.05227238	72	.02114501	122	.01601923	172	.01417309
23	.05029666	73	.02096600	123	.01596374	173	.01414971
24	.04848665	74	.02079215	124	.01590932	174	.01412669
25	.04682247	75	.02062325	125	.01585593	175	.01410403
26	.04528729	76	.02045910	126	.01580355	176	.01408172
27	.04386677	77	.02029953	127	.01575215	177	.01405976
28	.04254863	78	.02014436	128	.01570172	178	.01403813
29	.04132228	79	.01999341	129	.01565222	179	.01401684
30	.04017854	80	.01984652	130	.01560364	180	.01399587
31	.03910942	81	.01970356	131	.01555596	181	.01397522
32	.03810791	82	.01956437	132	.01550915	182	.01395489
33	.03716786	83	.01942881	133	.01546319	183	.01393487
34	.03628387	84	.01929675	134	.01541807	184	.01391515
35	.03545111	85	.01916808	135	.01537376	185	.01389573
36	.03466533	86	.01904267	136	.01533025	186	.01387660
37	.03392270	87	.01892041	137	.01528752	187	.01385776
38	.03321983	88	.01880119	138	.01524554	188	.01383920
39	.03255365	89	.01868491	139	.01520432	189	.01382092
40	.03192141	90	.01857146	140	.01516381	190	.01380291
41	.03132063	91	.01846076	141	.01512402	191	.01378517
42	.03074906	92	.01835272	142	.01508493	192	.01376770
43	.03020466	93	.01824724	143	.01504652	193	.01375048
44	.02968557	94	.01814425	144	.01500877	194	.01373352
45	.02919012	95	.01804366	145	.01497167	195	.01371681
46	.02871675	96	.01794541	146	.01493521	196	.01370034
47	.02826406	97	.01784941	147	.01489938	197	.01368412
48	.02783075	98	.01775560	148	.01486415	198	.01366813
49	.02741563	99	.01766391	149	.01482953	199	.01365238
50	.02701763	100	.01757428	150	.01479548	200	.01363686

1 $\frac{1}{4}$ per cent. Example: The annuity that 500 will purchase, or the annuity (including principal and interest) for the redemption of a loan of 500, with interest at 1 $\frac{1}{4}$ per cent. per ann., for a term of 10 years = $500 \times .10700307 = 53.5015$.

2 $\frac{1}{2}$ per cent. Substituting half-years for years and half-yearly payments for annual payments the above Table supplies the half-yearly payment that 1 will purchase, or the half-yearly payment (including principal and interest) for the redemption of a loan of 1, with interest at the rate of 2 $\frac{1}{2}$ per cent. per ann., up to a period of 100 years.

Example: The half-yearly payment that 125,000 will purchase, or the half-yearly payment (including principal and interest) for the redemption of a loan of 125,000, with interest at the rate of 2 $\frac{1}{2}$ per cent. per ann., for a term of 60 years or 120 half-years = $125,000 \times .01613350 = 2,016.687$.

5 per cent. Substituting quarter-years for years and quarterly payments for annual payments the above Table also supplies the quarterly payment that 1 will purchase, or the quarterly payment (including principal and interest) for the redemption of a loan of 1, with interest at the rate of 5 per cent. per ann., up to a period of 50 years.

Example: The quarterly payment that 20,000 will purchase, or the quarterly payment (including principal and interest) for the redemption of a loan of 20,000, with interest at the rate of 5 per cent. per ann., for a term of 40 years or 160 quarter-years = $20,000 \times .01448475 = 289.6950$.

(The annual, half-yearly, or quarterly payments are assumed to be made at the end of each year, half-year, or quarter-year respectively.)

Annuity that 1 will Purchase

or ANNUITY (including Principal and Interest) for the Redemption of a Loan of 1.

$1\frac{5}{16}$ per cent.

Years.	Annuity.	Years.	Annuity.	Years.	Annuity.	Years.	Annuity.
1	1.013125	51	.02702080	101	.01792880	151	.01525451
2	.50986514	52	.02665520	102	.01784419	152	.01522552
3	.34212136	53	.02630392	103	.01776146	153	.01519107
4	.25825661	54	.02596614	104	.01768054	154	.01516015
5	.20794345	55	.02564115	105	.01760140	155	.01512976
6	.17440610	56	.02532824	106	.01752397	156	.01509988
7	.15045493	57	.02502679	107	.01744821	157	.01507050
8	.13249511	58	.02473620	108	.01737407	158	.01504162
9	.11852952	59	.02445592	109	.01730151	159	.01501322
10	.10735990	60	.02418542	110	.01723048	160	.01498529
11	.09822371	61	.02392424	111	.01716094	161	.01495782
12	.09061259	62	.02367191	112	.01709285	162	.01493081
13	.08417461	63	.02342802	113	.01702616	163	.01490424
14	.07865836	64	.02319217	114	.01696085	164	.01487812
15	.07387951	65	.02296398	115	.01689688	165	.01485242
16	.06969979	66	.02274311	116	.01683421	166	.01482713
17	.06601348	67	.02252923	117	.01677280	167	.01480227
18	.06273833	68	.02232203	118	.01671262	168	.01477780
19	.05980943	69	.02212121	119	.01665365	169	.01475373
20	.05717483	70	.02192651	120	.01659585	170	.01473005
21	.05479250	71	.02173767	121	.01653919	171	.01470675
22	.05262803	72	.02155443	122	.01648364	172	.01468383
23	.05065300	73	.02137657	123	.01642917	173	.01466127
24	.04884374	74	.02120387	124	.01637577	174	.01463907
25	.04718035	75	.02103613	125	.01632339	175	.01461722
26	.04564600	76	.02087314	126	.01627202	176	.01459573
27	.04422635	77	.02071472	127	.01622163	177	.01457457
28	.04290911	78	.02056069	128	.01617220	178	.01455375
29	.04168368	79	.02041088	129	.01612370	179	.01453325
30	.04054088	80	.02026515	130	.01607612	180	.01451308
31	.03947272	81	.02012333	131	.01602943	181	.01449322
32	.03847220	82	.01998527	132	.01598361	182	.01447367
33	.03753316	83	.01985086	133	.01593864	183	.01445443
34	.03665019	84	.01971994	134	.01589449	184	.01443549
35	.03581847	85	.01959240	135	.01585116	185	.01441684
36	.03503373	86	.01946813	136	.01580862	186	.01439848
37	.03429217	87	.01934700	137	.01576686	187	.01438041
38	.03359037	88	.01922890	138	.01572585	188	.01436261
39	.03292527	89	.01911375	139	.01568559	189	.01434508
40	.03229412	90	.01900143	140	.01564604	190	.01432783
41	.03169444	91	.01889185	141	.01560720	191	.01431084
42	.03112397	92	.01878492	142	.01556906	192	.01429411
43	.03058068	93	.01868056	143	.01553159	193	.01427763
44	.03006271	94	.01857868	144	.01549478	194	.01426141
45	.02956838	95	.01847921	145	.01545863	195	.01424543
46	.02909614	96	.01838206	146	.01542310	196	.01422969
47	.02864458	97	.01828717	147	.01538819	197	.01421419
48	.02821241	98	.01819447	148	.01535390	198	.01419893
49	.02779843	99	.01810388	149	.01532019	199	.01418389
50	.02740157	100	.01801534	150	.01528707	200	.01416908

$1\frac{5}{16}$ per cent. Example: The annuity that 200 will purchase, or the annuity (including principal and interest) for the redemption of a loan of 200, with interest at $1\frac{5}{16}$ per cent. per ann., for a term of 50 years = $200 \times .02740157 = 5.4803$.

$2\frac{5}{8}$ per cent. Substituting half-years for years and half-yearly payments for annual payments the above Table supplies the half-yearly payment that 1 will purchase, or the half-yearly payment (including principal and interest) for the redemption of a loan of 1, with interest at the rate of $2\frac{5}{8}$ per cent. per ann., up to a period of 100 years.

Example: The half-yearly payment that 3,500 will purchase, or the half-yearly payment (including principal and interest), for the redemption of a loan of 3,500, with interest at the rate of $2\frac{5}{8}$ per cent. per ann., for a term of $78\frac{1}{2}$ years or 157 half-years = $3,500 \times .01507050 = 52.7467$.

$5\frac{1}{4}$ per cent. Substituting quarter-years for years and quarterly payments the above Table also supplies the quarterly payment that 1 will purchase, or the quarterly payment (including principal and interest) for the redemption of a loan of 1, with interest at the rate of $5\frac{1}{4}$ per cent. per ann., up to a period of 50 years.

Example: The quarterly payment that 80,000 will purchase, or the quarterly payment (including principal and interest) for the redemption of a loan of 80,000, with interest at the rate of $5\frac{1}{4}$ per cent. per ann., for a term of $28\frac{1}{2}$ years or 115 quarter-years = $80,000 \times .01689688 = 1,351.7504$.

(The annual, half-yearly, or quarterly payments are assumed to be made at the end of each year, half-year, or quarter-year respectively.)

Annuity that 1 will Purchase

or ANNUITY (including Principal and Interest) for the Redemption of a Loan of 1.

1 $\frac{3}{4}$ per cent.

Years.	Annuity.	Years.	Annuity.	Years.	Annuity.	Years.	Annuity.
1	1.01375	51	.02740900	101	.01837640	151	.01575364
2	.51033597	52	.02704461	102	.01829291	152	.01572257
3	.34254173	53	.02669453	103	.01821130	153	.01569203
4	.25865243	54	.02635797	104	.01813151	154	.01566208
5	.20832510	55	.02603418	105	.01805348	155	.01563254
6	.17477877	56	.02572249	106	.01797717	156	.01560357
7	.15082157	57	.02542225	107	.01790252	157	.01557509
8	.13285758	58	.02513287	108	.01782948	158	.01554710
9	.11888906	59	.02485380	109	.01775802	159	.01551959
10	.10771737	60	.02458452	110	.01768809	160	.01549255
11	.09857973	61	.02432455	111	.01761964	161	.01546596
12	.09096764	62	.02407344	112	.01755264	162	.01543983
13	.08452903	63	.02383076	113	.01748705	163	.01541413
14	.07901246	64	.02359612	114	.01742282	164	.01538887
15	.07423351	65	.02336914	115	.01735992	165	.01536403
16	.07005388	66	.02314949	116	.01729833	166	.01533961
17	.06636780	67	.02293682	117	.01723799	167	.01531559
18	.06309301	68	.02273082	118	.01717888	168	.01529198
19	.06016457	69	.02253122	119	.01712097	169	.01526875
20	.05753054	70	.02233773	120	.01706423	170	.01524591
21	.05514884	71	.02215009	121	.01700862	171	.01522345
22	.05298507	72	.02196806	122	.01695413	172	.01520135
23	.05101080	73	.02179140	123	.01690071	173	.01517962
24	.04920235	74	.02161991	124	.01684834	174	.01515824
25	.04753981	75	.02145336	125	.01679701	175	.01513722
26	.04600635	76	.02129157	126	.01674667	176	.01511653
27	.04458763	77	.02113435	127	.01669731	177	.01509618
28	.04327134	78	.02098151	128	.01664891	178	.01507616
29	.04204689	79	.02083290	129	.01660144	179	.01505647
30	.04090511	80	.02068836	130	.01655487	180	.01503709
31	.03983798	81	.02054772	131	.01650919	181	.01501802
32	.03883850	82	.02041086	132	.01646438	182	.01499926
33	.03790053	83	.02027762	133	.01642042	183	.01498080
34	.03701864	84	.02014789	134	.01637727	184	.01496263
35	.03618801	85	.02002153	135	.01633494	185	.01494475
36	.03540438	86	.01989843	136	.01629330	186	.01492716
37	.03466394	87	.01977847	137	.01625262	187	.01490985
38	.03396327	88	.01966155	138	.01621259	188	.01489281
39	.03329931	89	.01954756	139	.01617331	189	.01487604
40	.03266931	90	.01943641	140	.01613474	190	.01485953
41	.03207078	91	.01932799	141	.01609687	191	.01484329
42	.03150148	92	.01922222	142	.01605969	192	.01482730
43	.03095936	93	.01911902	143	.01602319	193	.01481156
44	.03044257	94	.01901829	144	.01598734	194	.01479606
45	.02994941	95	.01891997	145	.01595213	195	.01478081
46	.02947836	96	.01882397	146	.01591755	196	.01476580
47	.02902799	97	.01873022	147	.01588359	197	.01475102
48	.02859701	98	.01863866	148	.01585023	198	.01473646
49	.02818423	99	.01854921	149	.01581746	199	.01472214
50	.02778857	100	.01846181	150	.01578527	200	.01470803

1 $\frac{3}{4}$ per cent. Example: The annuity that 400 will purchase, or the annuity (including principal and interest) for the redemption of a loan of 400, with interest at 1 $\frac{3}{4}$ per cent. per ann., for a term of 60 years = 400 X .02158452 = 98338.

2 $\frac{1}{4}$ per cent. Substituting half-years for years and half-yearly payments for annual payments the above Table supplies the half-yearly payment that 1 will purchase, or the half-yearly payment (including principal and interest) for the redemption of a loan of 1, with interest at the rate of 2 $\frac{1}{4}$ per cent. per ann., up to a period of 100 years.

Example: The half-yearly payment that 5,000 will purchase, or the half-yearly payment (including principal and interest) for the redemption of a loan of 5,000, with interest at the rate of 2 $\frac{1}{4}$ per cent. per ann., for a term of 59 $\frac{1}{2}$ years or 119 half-years = 5,000 X .01712097 = 856048.

5 $\frac{1}{2}$ per cent. Substituting quarter-years for years and quarterly payments for annual payments the above Table also supplies the quarterly payment that 1 will purchase, or the quarterly payment (including principal and interest) for the redemption of a loan of 1, with interest at the rate of 5 $\frac{1}{2}$ per cent. per ann., up to a period of 50 years.

Example: The quarterly payment that 60,000 will purchase, or the quarterly payment (including principal and interest) for the redemption of a loan of 60,000, with interest at the rate of 5 $\frac{1}{2}$ per cent. per ann., for a term of 35 years or 140 quarter-years = 60,000 X .01613474 = 9680844.

The annual, half-yearly, or quarterly payments are assumed to be made at the end of each year, half-year, or quarter-year respectively.)

Annuity that 1 will Purchase

or ANNUITY (including Principal and Interest) for the Redemption of a Loan of 1.

$1\frac{7}{16}$ per cent.

Years.	Annuity.	Years.	Annuity.	Years.	Annuity.	Years.	Annuity.
1	·1014375	51	·02780031	101	·01882933	151	·01625917
2	·51080690	52	·02743717	102	·01874701	152	·01622902
3	·34296226	53	·02708835	103	·01866656	153	·01619941
4	·25904849	54	·02675305	104	·01858792	154	·01617033
5	·20870706	55	·02643053	105	·01851104	155	·01614176
6	·17515181	56	·02612010	106	·01843587	156	·01611369
7	·15118865	57	·02582113	107	·01836235	157	·01608612
8	·13322055	58	·02553302	108	·01829046	158	·01605903
9	·11924916	59	·02525521	109	·01822013	159	·01603242
10	·10807546	60	·02498720	110	·01815132	160	·01600626
11	·09893644	61	·02472849	111	·01808400	161	·01598056
12	·09132344	62	·02447864	112	·01801812	162	·01595531
13	·08488429	63	·02423723	113	·01795364	163	·01593049
14	·07936745	64	·02400385	114	·01789052	164	·01590610
15	·07458846	65	·02377814	115	·01782873	165	·01588213
16	·07040897	66	·02355975	116	·01776824	166	·01585857
17	·06672319	67	·02334834	117	·01770900	167	·01583541
18	·06344883	68	·02314360	118	·01765098	168	·01581264
19	·06052092	69	·02294526	119	·01759416	169	·01579026
20	·05788751	70	·02275302	120	·01753850	170	·01576826
21	·05550651	71	·02256664	121	·01748397	171	·01574663
22	·05334350	72	·02238586	122	·01743055	172	·01572537
23	·05137005	73	·02221046	123	·01737820	173	·01570446
24	·04956247	74	·02204021	124	·01732691	174	·01568391
25	·04790085	75	·02187491	125	·01727663	175	·01566370
26	·04636834	76	·02171436	126	·01722735	176	·01564382
27	·04495060	77	·02155838	127	·01717904	177	·01562428
28	·04363533	78	·02140678	128	·01713169	178	·01560506
29	·04241193	79	·02125941	129	·01708526	179	·01558616
30	·04127121	80	·02111610	130	·01703973	180	·01556757
31	·04020517	81	·02097670	131	·01699508	181	·01554929
32	·03920680	82	·02084106	132	·01695130	182	·01553131
33	·03826996	83	·02070905	133	·01690835	183	·01551363
34	·03738920	84	·02058054	134	·01686623	184	·01549623
35	·03655973	85	·02045540	135	·01682491	185	·01547912
36	·03577727	86	·02033352	136	·01678437	186	·01546229
37	·03503801	87	·02021478	137	·01674460	187	·01544574
38	·03433852	88	·02009907	138	·01670558	188	·01542945
39	·03367576	89	·01998628	139	·01666728	189	·01541343
40	·03304697	90	·01987633	140	·01662970	190	·01539766
41	·03244966	91	·01976912	141	·01659282	191	·01538216
42	·03188158	92	·01966455	142	·01655662	192	·01536690
43	·03134068	93	·01956254	143	·01652109	193	·01535189
44	·03082513	94	·01946300	144	·01648621	194	·01533712
45	·03033321	95	·01936587	145	·01645197	195	·01532258
46	·02986340	96	·01927105	146	·01641835	196	·01530828
47	·02941428	97	·01917848	147	·01638535	197	·01529421
48	·02898455	98	·01908809	148	·01635294	198	·01528036
49	·02857302	99	·01899981	149	·01632111	199	·01526674
50	·02817861	100	·01891358	150	·01628986	200	·01525333

$1\frac{7}{16}$ per cent. *Example*: The annuity that 600 will purchase, or the annuity (including principal and interest) for the redemption of a loan of 600, with interest at $1\frac{7}{16}$ per cent. per ann., for a term of 59 years = $600 \times '02525521 = 15'1531$.

$2\frac{3}{8}$ per cent. Substituting half-years for years and half-yearly payments for annual payments the above Table supplies the half-yearly payment that 1 will purchase, or the half-yearly payment (including principal and interest), for the redemption of a loan of 1, with interest at the rate of $2\frac{3}{8}$ per cent. per ann., up to a period of 100 years.

Example: The half-yearly payment that 7,000 will purchase, or the half-yearly payment (including principal and interest) for the redemption of a loan of 7,000, with interest at the rate of $2\frac{3}{8}$ per cent. per ann., for a term of 55 years or 110 half-years = $7,000 \times '01815132 = 127'0592$.

$5\frac{3}{4}$ per cent. Substituting quarter-years for years and quarterly payments for annual payments the above Table also supplies the quarterly payment that 1 will purchase, or the quarterly payment (including principal and interest) for the redemption of a loan of 1, with interest at the rate of $5\frac{3}{4}$ per cent. per ann., up to a period of 50 years.

Example: The quarterly payment that 8,000 will purchase, or the quarterly payment (including principal and interest) for the redemption of a loan of 8,000, with interest at the rate of $5\frac{3}{4}$ per cent. per ann., for a term of $17\frac{1}{2}$ years or 70 quarter-years = $8,000 \times '02275302 = 182'0242$.

(The annual, half-yearly, or quarterly payments are assumed to be made at the end of each year, half-year, or quarter-year respectively.)

Annuity that 1 will Purchase

or ANNUITY (including Principal and Interest) for the Redemption of a Loan of 1.

1½ per cent.

Years.	Annuity.	Years.	Annuity.	Years.	Annuity.	Years.	Annuity.
1	1.015	51	.02819469	101	.01928752	151	.01677085
2	.51127792	52	.02783287	102	.01920639	152	.01674165
3	.34338296	53	.02748537	103	.01912712	153	.01671297
4	.25944479	54	.02715138	104	.01904966	154	.01668481
5	.20908932	55	.02683018	105	.01897396	155	.01665716
6	.17552521	56	.02652106	106	.01889996	156	.01663001
7	.15155616	57	.02622341	107	.01882762	157	.01660334
8	.13358402	58	.02593661	108	.01875689	158	.01657716
9	.11960982	59	.02566012	109	.01868772	159	.01655144
10	.10843418	60	.02539343	110	.01862007	160	.01652618
11	.09929384	61	.02513604	111	.01855389	161	.01650137
12	.09167999	62	.02488751	112	.01848916	162	.01647700
13	.08524036	63	.02464741	113	.01842582	163	.01645305
14	.07972332	64	.02441534	114	.01836383	164	.01642953
15	.07494436	65	.02419094	115	.01830317	165	.01640643
16	.07076508	66	.02397386	116	.01824380	166	.01638372
17	.06707966	67	.02376376	117	.01818568	167	.01636142
18	.06380578	68	.02356033	118	.01812878	168	.01633950
19	.06087847	69	.02336329	119	.01807307	169	.01631797
20	.05824574	70	.02317235	120	.01801852	170	.01629681
21	.05586550	71	.02298727	121	.01796509	171	.01627601
22	.05370332	72	.02280779	122	.01791277	172	.01625558
23	.05173075	73	.02263368	123	.01786151	173	.01623549
24	.04992410	74	.02246473	124	.01781129	174	.01621575
25	.04826345	75	.02230072	125	.01776210	175	.01619635
26	.04673196	76	.02214146	126	.01771389	176	.01617729
27	.04531527	77	.02198676	127	.01766666	177	.01615854
28	.04400108	78	.02183645	128	.01762036	178	.01614012
29	.04277878	79	.02169036	129	.01757499	179	.01612201
30	.04163919	80	.02154832	130	.01753052	180	.01610421
31	.04057430	81	.02141019	131	.01748692	181	.01608671
32	.03957710	82	.02127583	132	.01744418	182	.01606950
33	.03864144	83	.02114509	133	.01740227	183	.01605259
34	.03776189	84	.02101784	134	.01736118	184	.01603596
35	.03693363	85	.02089396	135	.01732089	185	.01601961
36	.03615240	86	.02077333	136	.01728137	186	.01600353
37	.03541437	87	.02065584	137	.01724262	187	.01598773
38	.03471613	88	.02054138	138	.01720461	188	.01597218
39	.03405463	89	.02042984	139	.01716732	189	.01595690
40	.03342710	90	.02032113	140	.01713074	190	.01594187
41	.03283106	91	.02021516	141	.01709485	191	.01592709
42	.03226426	92	.02011182	142	.01705964	192	.01591256
43	.03172465	93	.02001104	143	.01702510	193	.01589826
44	.03121038	94	.01991273	144	.01699120	194	.01588421
45	.03071976	95	.01981681	145	.01695793	195	.01587038
46	.03025125	96	.01972321	146	.01692528	196	.01585678
47	.02980342	97	.01963186	147	.01689324	197	.01584341
48	.02937500	98	.01954268	148	.01686178	198	.01583026
49	.02896478	99	.01945560	149	.01683091	199	.01581732
50	.02857168	100	.01937057	150	.01680061	200	.01580459

1½ per cent. *Example:* The annuity that 350 will purchase, or the annuity (including principal and interest) for the redemption of a loan of 350, with interest at 1½ per cent. per ann., for a term of 18 years = 350 x .06380578 = 22.3320.

3 per cent. Substituting half-years for years and half-yearly payments for annual payments the above Table supplies the half-yearly payment that 1 will purchase, or the half-yearly payment (including principal and interest) for the redemption of a loan of 1, with interest at the rate 3 per cent. per ann., up to a period of 100 years.

Example: The half-yearly payment that 80,000 will purchase, or the half-yearly payment (including principal and interest), for the redemption of a loan of 80,000, with interest at the rate 3 per cent. per ann., for a term of 50 years or 100 half-years = 80,000 x .01937057 = 1,549.6456.

6 per cent. Substituting quarter-years for years and quarterly payments for annual payments the above Table also supplies the quarterly payment that 1 will purchase, or the quarterly payment (including principal and interest) for the redemption of a loan of 1, with interest at the rate of 6 per cent. per ann., up to a period of 50 years.

Example: The quarterly payment that 5,000,000 will purchase, or the quarterly payment (including principal and interest) for the redemption of a loan of 5,000,000, with interest at the rate of 6 per cent. per ann., for a term of 30 years or 120 quarter-years = 5,000,000 x .01801852 = 90,092.60.

(The annual, half-yearly, or quarterly payments are assumed to be made at the end of each year, half-year, or quarter-year respectively.)

Annuity that 1 will Purchase

or ANNUITY (including Principal and Interest) for the Redemption of a Loan of 1.

1 ⁹/₁₆ per cent.

Years.	Annuity.	Years.	Annuity.	Years.	Annuity.	Years.	Annuity.
1	1.015625	51	.02859214	101	.01975086	151	.01728847
2	.51174903	52	.02823169	102	.01967095	152	.01726020
3	.34380383	53	.02788555	103	.01959290	153	.01723246
4	.25984132	54	.02755293	104	.01951665	154	.01720523
5	.20947189	55	.02723310	105	.01944215	155	.01717850
6	.17589899	56	.02692535	106	.01936935	156	.01715226
7	.15192412	57	.02662906	107	.01929820	157	.01712651
8	.13394800	58	.02634364	108	.01922866	158	.01710123
9	.11997105	59	.02606852	109	.01916067	159	.01707640
10	.10879353	60	.02580319	110	.01909420	160	.01705204
11	.09965194	61	.02554716	111	.01902920	161	.01702811
12	.09203731	62	.02529999	112	.01896563	162	.01700462
13	.08559725	63	.02506126	113	.01890345	163	.01698155
14	.08008007	64	.02483055	114	.01884263	164	.01695890
15	.07530120	65	.02460751	115	.01878312	165	.01693665
16	.07112219	66	.02439178	116	.01872490	166	.01691481
17	.06743720	67	.02418304	117	.01866792	167	.01689336
18	.06416387	68	.02398097	118	.01861215	168	.01687228
19	.06123721	69	.02378527	119	.01855757	169	.01685159
20	.05860522	70	.02359569	120	.01850414	170	.01683126
21	.05622581	71	.02341195	121	.01845183	171	.01681130
22	.05406451	72	.02323381	122	.01840062	172	.01679168
23	.05209289	73	.02306105	123	.01835047	173	.01677241
24	.05028724	74	.02289343	124	.01830136	174	.01675349
25	.04862763	75	.02273075	125	.01825325	175	.01673489
26	.04709721	76	.02257282	126	.01820614	176	.01671662
27	.04568162	77	.02241945	127	.01815999	177	.01669868
28	.04436857	78	.02227047	128	.01811477	178	.01668104
29	.04314744	79	.02212569	129	.01807047	179	.01666371
30	.04200904	80	.02198497	130	.01802707	180	.01664669
31	.04094535	81	.02184816	131	.01798453	181	.01662996
32	.03994938	82	.02171510	132	.01794285	182	.01661352
33	.03901497	83	.02158566	133	.01790199	183	.01659737
34	.03813668	84	.02145972	134	.01786195	184	.01658149
35	.03730969	85	.02133714	135	.01782269	185	.01656589
36	.03652974	86	.02121780	136	.01778421	186	.01655056
37	.03579301	87	.02110160	137	.01774648	187	.01653549
38	.03509608	88	.02098842	138	.01770949	188	.01652068
39	.03443589	89	.02087817	139	.01767321	189	.01650612
40	.03380969	90	.02077074	140	.01763764	190	.01649181
41	.03321498	91	.02066603	141	.01760276	191	.01647775
42	.03264951	92	.02056396	142	.01756855	192	.01646393
43	.03211124	93	.02046444	143	.01753499	193	.01645034
44	.03159832	94	.02036739	144	.01750208	194	.01643698
45	.03110905	95	.02027273	145	.01746979	195	.01642385
46	.03064189	96	.02018038	146	.01743812	196	.01641094
47	.03019542	97	.02009027	147	.01740704	197	.01639825
48	.02976836	98	.02000233	148	.01737655	198	.01638578
49	.02935950	99	.01991649	149	.01734664	199	.01637351
50	.02896777	100	.01983269	150	.01731728	200	.01636145

1 ⁹/₁₆ per cent. Example: The annuity that 1,250 will purchase, or the annuity (including principal and interest) for the redemption of a loan of 1,250, with interest at 1 ⁹/₁₆ per cent. per ann., for a term of 40 years = 1,250 X .03380969 = 42,262.1.

3 ³/₈ per cent. Substituting half-years for years and half-yearly payments for annual payments the above Table supplies the half-yearly payment that 1 will purchase, or the half-yearly payment (including principal and interest) for the redemption of a loan of 1, with interest at the rate of 3 ³/₈ per cent. per ann., up to a period of 100 years.

Example: The half-yearly payment that 2,500 will purchase, or the half-yearly payment (including principal and interest) for the redemption of a loan of 2,500, with interest at the rate of 3 ³/₈ per cent. per ann., for a term of 55 ¹/₂ years or 111 half-years = 2,500 X .01902920 = 47,573.0.

6 ¹/₄ per cent. Substituting quarter-years for years and quarterly payments for annual payments the above Table also supplies the quarterly payment that 1 will purchase, or the quarterly payment (including principal and interest) for the redemption of a loan of 1, with interest at the rate of 6 ¹/₄ per cent. per ann., up to a period of 50 years.

Example: The quarterly payment that 30,000 will purchase, or the quarterly payment (including principal and interest) for the redemption of a loan of 30,000, with interest at the rate of 6 ¹/₄ per cent. per ann., for a term of 20 ¹/₄ years or 81 quarter-years = 30,000 X .02184816 = 655,448.

(The annual, half-yearly, or quarterly payments are assumed to be made at the end of each year, half-year, or quarter-year respectively.)

Annuity that 1 will Purchase

or ANNUITY (including Principal and Interest) for the Redemption of a Loan of 1.

1½ per cent.

Years.	Annuity.	Years.	Annuity.	Years.	Annuity.	Years.	Annuity.
1	·101625	51	·02899263	101	·02021925	151	·01781179
2	·51222024	52	·02863360	102	·02014059	152	·01778446
3	·34422487	53	·02828888	103	·02006378	153	·01775765
4	·26023810	54	·02795769	104	·01998876	154	·01773134
5	·20985476	55	·02763927	105	·01991549	155	·01770553
6	·17627314	56	·02733294	106	·01984392	156	·01768021
7	·15229250	57	·02703807	107	·01977399	157	·01765536
8	·13431247	58	·02675406	108	·01970566	158	·01763098
9	·12033285	59	·02648036	109	·01963888	159	·01760706
10	·10915351	60	·02621645	110	·01957360	160	·01758358
11	·10001073	61	·02596184	111	·01950980	161	·01756053
12	·09239537	62	·02571608	112	·01944742	162	·01753792
13	·08595496	63	·02547875	113	·01938642	163	·01751572
14	·08043771	64	·02524946	114	·01932677	164	·01749393
15	·07565898	65	·02502782	115	·01926844	165	·01747254
16	·07148031	66	·02481350	116	·01921138	166	·01745155
17	·06779580	67	·02460615	117	·01915556	167	·01743094
18	·06452309	68	·02440548	118	·01910095	168	·01741071
19	·06159715	69	·02421118	119	·01904751	169	·01739084
20	·05896597	70	·02402299	120	·01899522	170	·01737134
21	·05658743	71	·02384064	121	·01894405	171	·01735220
22	·05442709	72	·02366388	122	·01889396	172	·01733340
23	·05245648	73	·02349250	123	·01884493	173	·01731494
24	·05065188	74	·02332626	124	·01879693	174	·01729681
25	·04899336	75	·02316496	125	·01874994	175	·01727901
26	·04746408	76	·02300840	126	·01870393	176	·01726154
27	·04604967	77	·02285640	127	·01865888	177	·01724437
28	·04473781	78	·02270877	128	·01861475	178	·01722751
29	·04351791	79	·02256536	129	·01857154	179	·01721096
30	·04238075	80	·02242600	130	·01852921	180	·01719470
31	·04131834	81	·02229053	131	·01848775	181	·01717873
32	·04032365	82	·02215882	132	·01844713	182	·01716305
33	·03939054	83	·02203073	133	·01840733	183	·01714764
34	·03851357	84	·02190612	134	·01836834	184	·01713251
35	·03768792	85	·02178487	135	·01833013	185	·01711764
36	·03690931	86	·02166687	136	·01829269	186	·01710304
37	·03617393	87	·02155199	137	·01825599	187	·01708870
38	·03547837	88	·02144013	138	·01822003	188	·01707460
39	·03481955	89	·02133119	139	·01818477	189	·01706076
40	·03419472	90	·02122506	140	·01815022	190	·01704716
41	·03360140	91	·02112166	141	·01811634	191	·01703380
42	·03303732	92	·02102089	142	·01808313	192	·01702067
43	·03250045	93	·02092267	143	·01805057	193	·01700777
44	·03198893	94	·02082691	144	·01801865	194	·01699510
45	·03150106	95	·02073353	145	·01798734	195	·01698265
46	·03103531	96	·02064246	146	·01795655	196	·01697042
47	·03059025	97	·02055362	147	·01792654	197	·01695839
48	·03016460	98	·02046695	148	·01789702	198	·01694658
49	·02975716	99	·02038237	149	·01786806	199	·01693497
50	·02936684	100	·02029983	150	·01783965	200	·01692357

1½ per cent. *Example:* The annuity that 3,600 will purchase, or the annuity (including principal and interest) for the redemption of a loan of 3,600, with interest at 1½ per cent. per ann., for a term of 70 years = 3,600 x '02402299 = 86'4828.

3¼ per cent. Substituting half-years for years and half-yearly payments for annual payments the above Table supplies the half-yearly payment that 1 will purchase, or the half-yearly payment (including principal and interest) for the redemption of a loan of 1, with interest at the rate of 3¼ per cent. per ann., up to a period of 100 years.

Example: The half-yearly payment that 4,800 will purchase, or the half-yearly payment (including principal and interest) for the redemption of a loan of 4,800, with interest at the rate of 3¼ per cent. per ann., for a term of 5½ years or 113 half-years = 4,800 x '01938642 = 93'0548.

6½ per cent. Substituting quarter-years for years and quarterly payments for annual payments the above Table also supplies the quarterly payment that 1 will purchase, or the quarterly payment (including principal and interest) for the redemption of a loan of 1, with interest at the rate of 6½ per cent. per ann., up to a period of 50 years.

Example: The quarterly payment that 55,000 will purchase, or the quarterly payment (including principal and interest) for the redemption of a loan of 55,000, with interest at the rate of 6½ per cent. per ann., for a term of 25 years or 100 quarter-years = 55,000 x '02029983 = 1,116'4906.

(The annual, half-yearly, or quarterly payments are assumed to be made at the end of each year, half-year, or quarter-year respectively.)

Annuity that 1 will Purchase

or ANNUITY (including Principal and Interest) for the Redemption of a Loan of 1.

$1\frac{11}{16}$ per cent.

Years.	Annuity.	Years.	Annuity.	Years.	Annuity.	Years.	Annuity.
1	1.016875	51	.02939616	101	.02069260	151	.01834058
2	.51269155	52	.02903859	102	.02061521	152	.01831419
3	.34464608	53	.02869535	103	.02053966	153	.01828830
4	.26063511	54	.02836562	104	.02046590	154	.01826292
5	.21023794	55	.02804867	105	.02039389	155	.01823803
6	.17664767	56	.02774382	106	.02032356	156	.01821361
7	.15266133	57	.02745041	107	.02025486	157	.01818967
8	.13467745	58	.02716787	108	.02018777	158	.01816618
9	.12069521	59	.02689563	109	.02012221	159	.01814314
10	.10951411	60	.02663318	110	.02005816	160	.01812055
11	.10037021	61	.02638003	111	.01999557	161	.01809838
12	.09275420	62	.02613573	112	.01993439	162	.01807663
13	.08631349	63	.02589986	113	.01987460	163	.01805530
14	.08079622	64	.02567202	114	.01981614	164	.01803436
15	.07601771	65	.02545183	115	.01975899	165	.01801382
16	.07183944	66	.02523896	116	.01970311	166	.01799367
17	.06815548	67	.02503306	117	.01964847	167	.01797390
18	.06488344	68	.02483382	118	.01959502	168	.01795450
19	.06195828	69	.02464096	119	.01954275	169	.01793546
20	.05932797	70	.02445420	120	.01949161	170	.01791677
21	.05695038	71	.02427329	121	.01944159	171	.01789844
22	.05479105	72	.02409796	122	.01939264	172	.01788044
23	.05282150	73	.02392800	123	.01934474	173	.01786278
24	.05101802	74	.02376318	124	.01929787	174	.01784544
25	.04936066	75	.02360329	125	.01925200	175	.01782843
26	.04783258	76	.02344814	126	.01920710	176	.01781173
27	.04641939	77	.02329755	127	.01916316	177	.01779534
28	.04510880	78	.02315132	128	.01912013	178	.01777924
29	.04389017	79	.02300931	129	.01907801	179	.01776345
30	.04275433	80	.02287134	130	.01903677	180	.01774794
31	.04169324	81	.02273726	131	.01899638	181	.01773272
32	.04069990	82	.02260693	132	.01895684	182	.01771777
33	.03976815	83	.02248021	133	.01891811	183	.01770310
34	.03889255	84	.02235698	134	.01888017	184	.01768870
35	.03806829	85	.02223710	135	.01884302	185	.01767455
36	.03729109	86	.02212045	136	.01880662	186	.01766067
37	.03655712	87	.02200693	137	.01877096	187	.01764703
38	.03586297	88	.02189643	138	.01873603	188	.01763365
39	.03520558	89	.02178883	139	.01870180	189	.01762050
40	.03458219	90	.02168405	140	.01866826	190	.01760759
41	.03399031	91	.02158198	141	.01863540	191	.01759492
42	.03342768	92	.02148254	142	.01860319	192	.01758247
43	.03289226	93	.02138564	143	.01857163	193	.01757024
44	.03238219	94	.02129120	144	.01854070	194	.01755824
45	.03189579	95	.02119913	145	.01851038	195	.01754645
46	.03143149	96	.02110937	146	.01848065	196	.01753487
47	.03098790	97	.02102183	147	.01845152	197	.01752350
48	.03056372	98	.02093645	148	.01842296	198	.01751233
49	.03015775	99	.02085316	149	.01839496	199	.01750136
50	.02976890	100	.02077190	150	.01836750	200	.01749059

$1\frac{11}{16}$ per cent. *Example:* The annuity that 500 will purchase, or the annuity (including principal and interest) for the redemption of a loan of 500, with interest at $1\frac{11}{16}$ per cent. per ann., for a term of 57 years = $500 \times .02745041 = 137252$.

$3\frac{3}{8}$ per cent. Substituting half-years for years and half-yearly payments for annual payments the above Table supplies the half-yearly payment that 1 will purchase, or the half-yearly payment (including principal and interest), for the redemption of a loan of 1, with interest at the rate of $3\frac{3}{8}$ per cent. per ann., up to a period of 100 years.

Example: The half-yearly payment that 660 will purchase, or the half-yearly payment (including principal and interest) for the redemption of a loan of 660, with interest at the rate of $3\frac{3}{8}$ per cent. per ann., for a term of 80 years or 160 half-years = $660 \times .01812055 = 119596$.

$6\frac{3}{4}$ per cent. Substituting quarter-years for years and quarterly payments for annual payments the above Table also supplies the quarterly payment that 1 will purchase, or the quarterly payment (including principal and interest) for the redemption of a loan of 1, with interest at the rate of $6\frac{3}{4}$ per cent. per ann., up to a period of 50 years.

Example: The quarterly payment that 70,000 will purchase, or the quarterly payment (including principal and interest) for the redemption of a loan of 70,000, with interest at the rate of $6\frac{3}{4}$ per cent. per ann., for a term of $42\frac{1}{2}$ years or 169 quarter-years = $70,000 \times .01793546 = 1,255,4822$.

(The annual, half-yearly, or quarterly payments are assumed to be made at the end of each year, half-year, or quarter-year respectively.)

Annuity that 1 will Purchase

or ANNUITY (including Principal and Interest) for the Redemption of a Loan of 1.

1 $\frac{3}{4}$ per cent.

Years.	Annuity.	Years.	Annuity.	Years.	Annuity.	Years.	Annuity.
1	1.0175	51	.02980269	101	.02117080	151	.01887461
2	.51316295	52	.02944665	102	.02109470	152	.01884915
3	.34506746	53	.02910492	103	.02102044	153	.01882419
4	.26103237	54	.02877672	104	.02094796	154	.01879972
5	.21062142	55	.02846129	105	.02087721	155	.01877574
6	.17702256	56	.02815795	106	.02080815	156	.01875223
7	.15303059	57	.02786606	107	.02074072	157	.01872918
8	.13504292	58	.02758503	108	.02067487	158	.01870658
9	.12105813	59	.02731430	109	.02061056	159	.01868442
10	.10987534	60	.02705336	110	.02054774	160	.01866270
11	.10073038	61	.02680172	111	.02048638	161	.01864140
12	.09311377	62	.02655892	112	.02042643	162	.01862051
13	.08667283	63	.02632455	113	.02036785	163	.01860003
14	.08115562	64	.02609821	114	.02031060	164	.01857994
15	.07637739	65	.02587952	115	.02025465	165	.01856024
16	.07219958	66	.02566813	116	.02019997	166	.01854092
17	.06851623	67	.02546372	117	.02014651	167	.01852197
18	.06524492	68	.02526597	118	.02009424	168	.01850339
19	.06232061	69	.02507459	119	.02004314	169	.01848516
20	.05969122	70	.02488930	120	.01999317	170	.01846728
21	.05731464	71	.02470985	121	.01994430	171	.01844974
22	.05515638	72	.02453600	122	.01989650	172	.01843254
23	.05318796	73	.02436750	123	.01984975	173	.01841566
24	.05138565	74	.02420413	124	.01980402	174	.01839910
25	.04972952	75	.02404570	125	.01975927	175	.01838286
26	.04820269	76	.02389200	126	.01971550	176	.01836692
27	.04679079	77	.02374285	127	.01967266	177	.01835128
28	.04548151	78	.02359806	128	.01963074	178	.01833594
29	.04426424	79	.02345748	129	.01958972	179	.01832089
30	.04312975	80	.02332093	130	.01954957	180	.01830612
31	.04207005	81	.02318828	131	.01951027	181	.01829163
32	.04107812	82	.02305936	132	.01947180	182	.01827741
33	.04014779	83	.02293406	133	.01943414	183	.01826346
34	.03927363	84	.02281223	134	.01939727	184	.01824976
35	.03845082	85	.02269375	135	.01936117	185	.01823633
36	.03767507	86	.02257850	136	.01932582	186	.01822314
37	.03694257	87	.02246636	137	.01929120	187	.01821020
38	.03624990	88	.02235724	138	.01925730	188	.01819749
39	.03559399	89	.02225102	139	.01922410	189	.01818503
40	.03497209	90	.02214760	140	.01919158	190	.01817279
41	.03438170	91	.02204690	141	.01915973	191	.01816079
42	.03382057	92	.02194882	142	.01912852	192	.01814900
43	.03328666	93	.02185327	143	.01909796	193	.01813743
44	.03277810	94	.02176017	144	.01906801	194	.01812608
45	.03229321	95	.02166944	145	.01903867	195	.01811493
46	.03183043	96	.02158101	146	.01900993	196	.01810399
47	.03138836	97	.02149480	147	.01898176	197	.01809325
48	.03096569	98	.02141074	148	.01895415	198	.01808270
49	.03056124	99	.02132876	149	.01892710	199	.01807236
50	.03017391	100	.02124880	150	.01890060	200	.01806219

1 $\frac{1}{2}$ per cent. Example: The annuity that 7,500 will purchase, or the annuity (including principal and interest) for the redemption of a loan of 7,500, with interest at 1 $\frac{1}{2}$ per cent. per ann., for a term of 100 years = 7,500 X .02124880 = 159,3660.

3 $\frac{1}{2}$ per cent. Substituting half-years for years and half-yearly payments for annual payments the above Table supplies the half-yearly payment that 1 will purchase, or the half-yearly payment (including principal and interest) for the redemption of a loan of 1, with interest at the rate of 3 $\frac{1}{2}$ per cent. per ann., up to a period of 100 years.

Example: The half-yearly payment that 80,000 will purchase, or the half-yearly payment (including principal and interest) for the redemption of a loan of 80,000, with interest at the rate of 3 $\frac{1}{2}$ per cent. per ann., for a term of 77 $\frac{1}{2}$ years or 155 half-years = 80,000 X .01877574 = 1,502,0592.

7 per cent. Substituting quarter-years for years and quarterly payments for annual payments the above Table also supplies the quarterly payment that 1 will purchase, or the quarterly payment (including principal and interest) for the redemption of a loan of 1, with interest at the rate of 7 per cent. per ann., up to a period of 50 years.

Example: The quarterly payment that 120,000 will purchase, or the quarterly payment (including principal and interest) for the redemption of a loan of 120,000, with interest at the rate of 7 per cent. per ann., for a term of 30 years or 120 quarter-years = 120,000 X .01999317 = 2,399,1804.

(The annual, half-yearly, or quarterly payments are assumed to be made at the end of each year, half-year, or quarter-year respectively.)

Annuity that 1 will Purchase

OF ANNUITY (including Principal and Interest) for the Redemption of a Loan of 1.

$1\frac{13}{16}$ per cent.

Years.	Annuity.	Years.	Annuity.	Years.	Annuity.	Years.	Annuity.
1	·1018125	51	·03021222	101	·02165376	151	·01941367
2	·51363445	52	·02985775	102	·02157897	152	·01938913
3	·34548901	53	·02951759	103	·02150601	153	·01936508
4	·26142986	54	·02919095	104	·02143483	154	·01934153
5	·21100521	55	·02887709	105	·02136537	155	·01931844
6	·17739782	56	·02857531	106	·02129759	156	·01929582
7	·15340028	57	·02828499	107	·02123143	157	·01927366
8	·13540890	58	·02800552	108	·02116685	158	·01925194
9	·12142162	59	·02773635	109	·02110379	159	·01923065
10	·11023720	60	·02747696	110	·02104223	160	·01920979
11	·10109124	61	·02722687	111	·02098211	161	·01918935
12	·09347410	62	·02698562	112	·02092339	162	·01916931
13	·08703299	63	·02675279	113	·02086604	163	·01914966
14	·08151589	64	·02652799	114	·02081002	164	·01913041
15	·07673800	65	·02631084	115	·02075528	165	·01911154
16	·07256071	66	·02610098	116	·02070180	166	·01909304
17	·06887804	67	·02589810	117	·02064953	167	·01907490
18	·06560753	68	·02570187	118	·02059846	168	·01905712
19	·06268412	69	·02551201	119	·02054854	169	·01903969
20	·06005573	70	·02532824	120	·02049974	170	·01902260
21	·05768021	71	·02515030	121	·02045204	171	·01900584
22	·05552308	72	·02497795	122	·02040540	172	·01898941
23	·05355585	73	·02481095	123	·02035980	173	·01897331
24	·05175478	74	·02464903	124	·02031520	174	·01895751
25	·05009992	75	·02449213	125	·02027160	175	·01894202
26	·04857441	76	·02433992	126	·02022895	176	·01892683
27	·04716387	77	·02419224	127	·02018723	177	·01891194
28	·04585597	78	·02404893	128	·02014642	178	·01889733
29	·04464009	79	·02390981	129	·02010650	179	·01888301
30	·04350703	80	·02377473	130	·02006745	180	·01886896
31	·04244878	81	·02364352	131	·02002923	181	·01885518
32	·04145831	82	·02351606	132	·01999184	182	·01884167
33	·04052946	83	·02339220	133	·01995525	183	·01882842
34	·03965679	84	·02327180	134	·01991944	184	·01881542
35	·03883548	85	·02315475	135	·01988440	185	·01880267
36	·03806124	86	·02304092	136	·01985009	186	·01879016
37	·03733027	87	·02293021	137	·01981652	187	·01877789
38	·03663913	88	·02282249	138	·01978365	188	·01876586
39	·03598476	89	·02271768	139	·01975147	189	·01875405
40	·03536441	90	·02261566	140	·01971997	190	·01874247
41	·03477557	91	·02251635	141	·01968912	191	·01873111
42	·03421600	92	·02241965	142	·01965892	192	·01871997
43	·03368364	93	·02232547	143	·01962935	193	·01870903
44	·03317665	94	·02223374	144	·01960039	194	·01869831
45	·03269332	95	·02214438	145	·01957202	195	·01868779
46	·03223211	96	·02205730	146	·01954425	196	·01867746
47	·03179161	97	·02197244	147	·01951704	197	·01866733
48	·03137051	98	·02188972	148	·01949039	198	·01865739
49	·03096763	99	·02180907	149	·01946429	199	·01864764
50	·03058187	100	·02173044	150	·01943872	200	·01863807

$1\frac{13}{16}$ per cent. Example: The annuity that 900 will purchase, or the annuity (including principal and interest) for the redemption of a loan of 900, with interest at $1\frac{13}{16}$ per cent. per ann., for a term of 80 years = $900 \times .02377473 = 21'3973$.

$3\frac{3}{8}$ per cent. Substituting half-years for years and half-yearly payments for annual payments the above Table supplies the half-yearly payment that 1 will purchase, or the half-yearly payment (including principal and interest) for the redemption of a loan of 1, with interest at the rate of $3\frac{3}{8}$ per cent. per ann., up to a period of 100 years.

Example: The half-yearly payment that 15,000 will purchase, or the half-yearly payment (including principal and interest) for the redemption of a loan of 15,000, with interest at the rate of $3\frac{3}{8}$ per cent. per ann., for a term of $59\frac{1}{2}$ years or 119 half-years = $15,000 \times .02054854 = 308'2281$.

$7\frac{1}{4}$ per cent. Substituting quarter-years for years and quarterly payments for annual payments the above Table also supplies the quarterly payment that 1 will purchase, or the quarterly payment (including principal and interest) for the redemption of a loan of 1, with interest at the rate of $7\frac{1}{4}$ per cent. per ann., up to a period of 50 years.

Example: The quarterly payment that 20,000 will purchase, or the quarterly payment (including principal and interest) for the redemption of a loan of 20,000, with interest at the rate of $7\frac{1}{4}$ per cent. per ann., for a term of $19\frac{1}{2}$ years or 79 quarter-years = $20,000 \times .02390981 = 478'1962$.

(The annual, half-yearly, or quarterly payments are assumed to be made at the end of each year, half-year, or quarter-year respectively.)

Annuity that 1 will Purchase

or ANNUITY (including Principal and Interest) for the Redemption of a Loan of 1.

1½ per cent.

Years.	Annuity.	Years.	Annuity.	Years.	Annuity.	Years.	Annuity
1	1.01875	51	.03062472	101	.02214137	151	.01995752
2	.51410604	52	.03027187	102	.02206790	152	.01993390
3	.34591073	53	.02993333	103	.02199626	153	.01991076
4	.26182759	54	.02960830	104	.02192624	154	.01988810
5	.21138930	55	.02929605	105	.02185824	155	.01986590
6	.17777345	56	.02899589	106	.02179176	156	.01984417
7	.15377040	57	.02870717	107	.02172688	157	.01982288
8	.13577537	58	.02842931	108	.02166358	158	.01980202
9	.12178566	59	.02816174	109	.02160180	159	.01978160
10	.11059969	60	.02790395	110	.02154150	160	.01976158
11	.10145278	61	.02765545	111	.02148263	161	.01974198
12	.09383518	62	.02741579	112	.02142516	162	.01972278
13	.08739396	63	.02718455	113	.02136905	163	.01970396
14	.08187704	64	.02696133	114	.02131426	164	.01968553
15	.07709955	65	.02674575	115	.02126074	165	.01966747
16	.07292285	66	.02653747	116	.02120847	166	.01964977
17	.06924091	67	.02633616	117	.02115741	167	.01963243
18	.06597127	68	.02614149	118	.02110754	168	.01961544
19	.06304882	69	.02595319	119	.02105880	169	.01959879
20	.06042148	70	.02577097	120	.02101118	170	.01958248
21	.05804709	71	.02559458	121	.02096465	171	.01956649
22	.05589116	72	.02542377	122	.02091918	172	.01955082
23	.05392517	73	.02525830	123	.02087473	173	.01953546
24	.05212540	74	.02509796	124	.02083128	174	.01952041
25	.05047188	75	.02494254	125	.02078881	175	.01950566
26	.04894775	76	.02479185	126	.02074729	176	.01949120
27	.04753861	77	.02464568	127	.02070669	177	.01947703
28	.04623215	78	.02450387	128	.02066700	178	.01946314
29	.04501773	79	.02436625	129	.02062818	179	.01944953
30	.04388616	80	.02423266	130	.02059022	180	.01943618
31	.04282941	81	.02410294	131	.02055310	181	.01942310
32	.04184046	82	.02397696	132	.02051678	182	.01941027
33	.04091314	83	.02385457	133	.02048126	183	.01939770
34	.04004202	84	.02373564	134	.02044652	184	.01938538
35	.03922227	85	.02362004	135	.02041252	185	.01937329
36	.03844960	86	.02350767	136	.02037927	186	.01936145
37	.03772021	87	.02339839	137	.02034673	187	.01934984
38	.03703066	88	.02329212	138	.02031489	188	.01933845
39	.03637788	89	.02318873	139	.02028373	189	.01932729
40	.03575913	90	.02308813	140	.02025324	190	.01931634
41	.03517190	91	.02299023	141	.02022340	191	.01930561
42	.03461393	92	.02289494	142	.02019419	192	.01929508
43	.03408319	93	.02280217	143	.02016560	193	.01928477
44	.03357781	94	.02271183	144	.02013762	194	.01927465
45	.03309610	95	.02262385	145	.02011023	195	.01926473
46	.03263651	96	.02253814	146	.02008341	196	.01925500
47	.03219763	97	.02245465	147	.02005716	197	.01924546
48	.03177815	98	.02237329	148	.02003146	198	.01923610
49	.03137689	99	.02229400	149	.02000629	199	.01922693
50	.03099275	100	.02221671	150	.01998165	200	.01921793

1½ per cent. *Example:* The annuity that 2,500 will purchase, or the annuity (including principal and interest) for the redemption of a loan of 2,500, with interest at 1½ per cent. per ann., for a term of 57 years = 2,500 x .02870717 = 71,7679.

3¾ per cent. Substituting half-years for years and half-yearly payments for annual payments the above Table supplies the half-yearly payment that 1 will purchase, or the half-yearly payment (including principal and interest) for the redemption of a loan of 1, with interest at the rate of 3¾ per cent. per ann., up to a period of 100 years.

Example: The half-yearly payment that 35,000 will purchase, or the half-yearly payment (including principal and interest) for the redemption of a loan of 35,000, with interest at the rate of 3¾ per cent. per ann., for a term of 60 years or 120 half-years = 35,000 x .02101118 = 735,3913.

7½ per cent. Substituting quarter-years for years and quarterly payments for annual payments the above Table also supplies the quarterly payment that 1 will purchase, or the quarterly payment (including principal and interest) for the redemption of a loan of 1, with interest at the rate of 7½ per cent. per ann., up to a period of 50 years.

Example: The quarterly payment that 40,000 will purchase, or the quarterly payment (including principal and interest) for the redemption of a loan of 40,000, with interest at the rate of 7½ per cent. per ann., for a term of 37½ years or 150 quarter-years = 40,000 x .01998165 = 799,2660.

(The annual, half-yearly, or quarterly payments are assumed to be made at the end of each year, half-year, or quarter-year respectively.)

Annuity that 1 will Purchase

or ANNUITY (including Principal and Interest) for the Redemption of a Loan of 1.

1 ¹⁵/₁₆ per cent.

Years.	Annuity.	Years.	Annuity.	Years.	Annuity.	Years.	Annuity.
1	1.019375	51	.03104018	101	.02263352	151	.02050597
2	.51457772	52	.03068899	102	.02256140	152	.02048324
3	.34633262	53	.03035211	103	.02249110	153	.02046100
4	.26222555	54	.03002875	104	.02242253	154	.02043922
5	.21177370	55	.02971815	105	.02235572	155	.02041790
6	.17814945	56	.02941965	106	.02229054	156	.02039704
7	.15414096	57	.02913258	107	.02222697	157	.02037661
8	.13614233	58	.02885637	108	.02216495	158	.02035661
9	.12215027	59	.02859044	109	.02210446	159	.02033702
10	.11096280	60	.02833429	110	.02204543	160	.02031785
11	.10181502	61	.02808743	111	.02198783	161	.02029907
12	.09419702	62	.02784941	112	.02193161	162	.02028069
13	.08775575	63	.02761979	113	.02187675	163	.02026268
14	.08223907	64	.02739819	114	.02182319	164	.02024505
15	.07746204	65	.02718424	115	.02177090	165	.02022779
16	.07328599	66	.02697757	116	.02171985	166	.02021088
17	.06960485	67	.02677785	117	.02167000	167	.02019432
18	.06633612	68	.02658479	118	.02162133	168	.02017810
19	.06341470	69	.02639808	119	.02157379	169	.02016222
20	.06078848	70	.02621746	120	.02152735	170	.02014666
21	.05841528	71	.02604265	121	.02148199	171	.02013142
22	.05626060	72	.02587341	122	.02143768	172	.02011649
23	.05429592	73	.02570952	123	.02139439	173	.02010187
24	.05249751	74	.02555074	124	.02135209	174	.02008755
25	.05084539	75	.02539688	125	.02131076	175	.02007352
26	.04932269	76	.02524773	126	.02127037	176	.02005977
27	.04791502	77	.02510311	127	.02123089	177	.02004631
28	.04661005	78	.02496284	128	.02119231	178	.02003311
29	.04539716	79	.02482674	129	.02115460	179	.02002019
30	.04426712	80	.02469467	130	.02111773	180	.02000752
31	.04321193	81	.02456647	131	.02108169	181	.01999512
32	.04222456	82	.02444199	132	.02104645	182	.01998296
33	.04129883	83	.02432110	133	.02101200	183	.01997105
34	.04042932	84	.02420366	134	.02097831	184	.01995938
35	.03961118	85	.02408955	135	.02094537	185	.01994794
36	.03884014	86	.02397865	136	.02091315	186	.01993674
37	.03811238	87	.02387085	137	.02088164	187	.01992576
38	.03742447	88	.02376603	138	.02085082	188	.01991500
39	.03677335	89	.02366410	139	.02082068	189	.01990445
40	.03615625	90	.02356495	140	.02079119	190	.01989412
41	.03557067	91	.02346848	141	.02076235	191	.01988400
42	.03501437	92	.02337462	142	.02073413	192	.01987407
43	.03448529	93	.02328326	143	.02070652	193	.01986435
44	.03398158	94	.02319434	144	.02067951	194	.01985482
45	.03350154	95	.02310776	145	.02065308	195	.01984547
46	.03304362	96	.02302345	146	.02062722	196	.01983632
47	.03260640	97	.02294134	147	.02060191	197	.01982735
48	.03218860	98	.02286136	148	.02057714	198	.01981855
49	.03178901	99	.02278344	149	.02055291	199	.01980993
50	.03140654	100	.02270751	150	.02052918	200	.01980148

1 ¹¹/₁₆ per cent. Example: The annuity that 4,000 will purchase, or the annuity (including principal and interest) for the redemption of a loan of 4,000, with interest at 1 ¹¹/₁₆ per cent. per ann., for a term of 60 years = 4,000 x .02833429 = 113'3372.

3 ³/₈ per cent. Substituting half-years for years and half-yearly payments for annual payments the above Table supplies the half-yearly payment that 1 will purchase, or the half-yearly payment (including principal and interest) for the redemption of a loan of 1, with interest at the rate of 3 ³/₈ per cent. per ann., up to a period of 100 years.

Example: The half-yearly payment that 5,000 will purchase, or the half-yearly payment (including principal and interest) for the redemption of a loan of 5,000, with interest at the rate of 3 ³/₈ per cent. per ann., for a term of 55 ¹/₂ years or 111 half-years = 5,000 x .02198783 = 109'9391.

7 ³/₄ per cent. Substituting quarter-years for years and quarterly payments for annual payments the above Table also supplies the quarterly payment that 1 will purchase, or the quarterly payment (including principal and interest) for the redemption of a loan of 1, with interest at the rate of 7 ³/₄ per cent. per ann., up to a period of 50 years.

Example: The quarterly payment that 60,000 will purchase, or the quarterly payment (including principal and interest) for the redemption of a loan of 60,000, with interest at the rate of 7 ³/₄ per cent. per ann., for a term of 30 ¹/₂ years or 121 quarter-years = 60,000 x .02148199 = 1,288'9191.

(The annual, half-yearly, or quarterly payments are assumed to be made at the end of each year half-year, or quarter-year respectively.)

Annuity that 1 will Purchase

or ANNUITY (including Principal and Interest) for the Redemption of a Loan of 1.

2 per cent.

Years.	Annuity.	Years.	Annuity.	Years.	Annuity.	Years.	Annuity.
1	1.02	51	.03145856	101	.02313012	151	.02105878
2	.51504950	52	.03110909	102	.02305935	152	.02103695
3	.34675467	53	.03077392	103	.02299040	153	.02101558
4	.26262375	54	.03045226	104	.02292319	154	.02099468
5	.21215839	55	.03014337	105	.02285768	155	.02097423
6	.17852581	56	.02984656	106	.02279382	156	.02095421
7	.15451196	57	.02956120	107	.02273156	157	.02093463
8	.13650980	58	.02928667	108	.02267085	158	.02091546
9	.12251544	59	.02902243	109	.02261164	159	.02089671
10	.11132653	60	.02876797	110	.02255389	160	.02087835
11	.10217794	61	.02852278	111	.02249756	161	.02086039
12	.09455960	62	.02828643	112	.02244261	162	.02084281
13	.08811835	63	.02805848	113	.02238809	163	.02082560
14	.08260197	64	.02783855	114	.02233668	164	.02080876
15	.07782547	65	.02762624	115	.02228563	165	.02079227
16	.07365013	66	.02742122	116	.02223580	166	.02077613
17	.06996984	67	.02722316	117	.02218717	167	.02076034
18	.06670210	68	.02703173	118	.02213969	168	.02074487
19	.06378177	69	.02684665	119	.02209335	169	.02072973
20	.06115672	70	.02666765	120	.02204810	170	.02071491
21	.05878477	71	.02649446	121	.02200391	171	.02070041
22	.05663140	72	.02632683	122	.02196077	172	.02068620
23	.05466810	73	.02616454	123	.02191864	173	.02067229
24	.05287110	74	.02600736	124	.02187748	174	.02065868
25	.05122044	75	.02585508	125	.02183729	175	.02064535
26	.04969923	76	.02570751	126	.02179802	176	.02063229
27	.04829309	77	.02556447	127	.02175967	177	.02061951
28	.04698967	78	.02542576	128	.02172219	178	.02060699
29	.04577836	79	.02529123	129	.02168558	179	.02059474
30	.04464992	80	.02516071	130	.02164980	180	.02058274
31	.04359635	81	.02503405	131	.02161484	181	.02057098
32	.04261061	82	.02491110	132	.02158067	182	.02055948
33	.04168653	83	.02479173	133	.02154728	183	.02054820
34	.04081867	84	.02467581	134	.02151465	184	.02053717
35	.04000221	85	.02456321	135	.02148275	185	.02052636
36	.03923285	86	.02445381	136	.02145156	186	.02051577
37	.03850678	87	.02434750	137	.02142108	187	.02050540
38	.03782057	88	.02424416	138	.02139127	188	.02049525
39	.03717114	89	.02414370	139	.02136214	189	.02048530
40	.03655575	90	.02404602	140	.02133365	190	.02047556
41	.03597188	91	.02395101	141	.02130579	191	.02046602
42	.03541729	92	.02385859	142	.02127855	192	.02045667
43	.03488993	93	.02376868	143	.02125191	193	.02044751
44	.03438794	94	.02368118	144	.02122586	194	.02043855
45	.03390962	95	.02359602	145	.02120038	195	.02042976
46	.03345342	96	.02351313	146	.02117546	196	.02042116
47	.03301792	97	.02343242	147	.02115109	197	.02041273
48	.03260184	98	.02335383	148	.02112724	198	.02040447
49	.03220396	99	.02327729	149	.02110392	199	.02039639
50	.03182321	100	.02320274	150	.02108110	200	.02038846

2 per cent. *Example:* The annuity that 6,500 will purchase, or the annuity (including principal and interest) for the redemption of a loan of 6,500, with interest at 2 per cent. per ann., for a term of 100 years = $6,500 \times .02320274 = 150.8178$.

4 per cent. Substituting half-years for years and half-yearly payments for annual payments the above Table supplies the half-yearly payment that 1 will purchase, or the half-yearly payment (including principal and interest), for the redemption of a loan of 1, with interest at the rate of 4 per cent. per ann., up to a period of 100 years.

Example: The half-yearly payment that 75,000 will purchase, or the half-yearly payment (including principal and interest) for the redemption of a loan of 75,000, with interest at the rate of 4 per cent. per ann., for a term of 80 years or 160 half-years = $75,000 \times .02087835 = 1,565.8762$.

8 per cent. Substituting quarter-years for years and quarterly payments for annual payments the above Table also supplies the quarterly payment that 1 will purchase, or the quarterly payment (including principal and interest) for the redemption of a loan of 1, with interest at the rate of 8 per cent. per ann., up to a period of 50 years.

Example: The quarterly payment that 80,000 will purchase, or the quarterly payment (including principal and interest) for the redemption of a loan of 80,000, with interest at the rate of 8 per cent. per ann., for a term of 50 years or 200 quarter-years = $80,000 \times .02038846 = 1,631.0768$.

(The annual, half-yearly, or quarterly payments are assumed to be made at the end of each year, half-year, or quarter-year respectively.)

Annuity that 1 will Purchase

or ANNUITY (including Principal and Interest) for the Redemption of a Loan of 1.

2½ per cent.				2¼ per cent.			
Years.	Annuity.	Years.	Annuity.	Years.	Annuity.	Years.	Annuity.
1	1.02125	51	.03230405	1	1.0225	51	.03316102
2	.51599335	52	.03195813	2	.51693758	52	.03281884
3	.34759929	53	.03162652	3	.34844458	53	.03249094
4	.26342087	54	.03130841	4	.26421893	54	.03217654
5	.21292870	55	.03100305	5	.21270021	55	.03187489
6	.17927965	56	.03070977	6	.18003496	56	.03158530
7	.15525524	57	.03042792	7	.15600025	57	.03130712
8	.13724622	58	.03015690	8	.13798462	58	.03103977
9	.12324745	59	.02989616	9	.12398170	59	.03078268
10	.11205586	60	.02964518	10	.11278768	60	.03053533
11	.10290585	61	.02940347	11	.10363649	61	.03029724
12	.09528701	62	.02917057	12	.09601740	62	.03006795
13	.08884599	63	.02894608	13	.08957686	63	.02984704
14	.08333039	64	.02872957	14	.08406230	64	.02963411
15	.07855513	65	.02852069	15	.07928852	65	.02942878
16	.07438139	66	.02831907	16	.07511663	66	.02923070
17	.07070301	67	.02812440	17	.07144039	67	.02903955
18	.06743742	68	.02793635	18	.06817720	68	.02885500
19	.06451944	69	.02775463	19	.06526182	69	.02867677
20	.06189692	70	.02757897	20	.06264207	70	.02850458
21	.05952765	71	.02740911	21	.06027572	71	.02833816
22	.05737709	72	.02724480	22	.05812821	72	.02817728
23	.05541671	73	.02708580	23	.05617097	73	.02802169
24	.05362272	74	.02693190	24	.05438023	74	.02787118
25	.05197515	75	.02678289	25	.05273599	75	.02772554
26	.05045711	76	.02663857	26	.05122134	76	.02758457
27	.04905419	77	.02649875	27	.04982188	77	.02744808
28	.04775405	78	.02636326	28	.04852525	78	.02731589
29	.04654606	79	.02623192	29	.04732081	79	.02718784
30	.04542100	80	.02610457	30	.04619934	80	.02706376
31	.04437083	81	.02598107	31	.04515280	81	.02694350
32	.04338852	82	.02586126	32	.04417415	82	.02682692
33	.04246791	83	.02574502	33	.04325722	83	.02671387
34	.04160354	84	.02563220	34	.04239655	84	.02660423
35	.04079058	85	.02552268	35	.04158731	85	.02649787
36	.04002475	86	.02541634	36	.04082522	86	.02639467
37	.03930221	87	.02531308	37	.04010643	87	.02629452
38	.03861955	88	.02521277	38	.03942753	88	.02619730
39	.03797369	89	.02511531	39	.03878543	89	.02610291
40	.03736186	90	.02502061	40	.03817738	90	.02601126
41	.03678157	91	.02492857	41	.03760087	91	.02592224
42	.03623056	92	.02483910	42	.03705364	92	.02583577
43	.03570679	93	.02475211	43	.03653364	93	.02575176
44	.03520838	94	.02466752	44	.03603901	94	.02567012
45	.03473364	95	.02458525	45	.03556805	95	.02559078
46	.03428103	96	.02450522	46	.03511921	96	.02551366
47	.03384912	97	.02442735	47	.03469107	97	.02543868
48	.03343661	98	.02435159	48	.03428233	98	.02536578
49	.03304231	99	.02427786	49	.03389179	99	.02529489
50	.03266513	100	.02420609	50	.03351836	100	.02522594

2½ per cent. *Example:* The annuity that 1,500 will purchase, or the annuity (including principal and interest) for the redemption of a loan of 1,500, with interest at 2½ per cent. per ann., for a term of 20 years = 1,500 x .06189692 = 92.8454.

4½ per cent. Substituting half-years for years and half-yearly payments for annual payments the above Table supplies the half-yearly payment that 1 will purchase, or the half-yearly payment (including principal and interest) for the redemption of a loan of 1, with interest at the rate of 4½ per cent. per ann., up to a period of 50 years. *Example:* The half-yearly payment that 8,000 will purchase, or the half-yearly payment (including principal and interest) for the redemption of a loan of 8,000, with interest at the rate of 4½ per cent. per ann., for a term of 50 years or 100 half-years = 8,000 x .02420609 = 193.6487.
(The annual or half-yearly payments are assumed to be made at the end of each year or half-year respectively.)

2¼ per cent. *Example:* The annuity that 2,000 will purchase, or the annuity (including principal and interest) for the redemption of a loan of 2,000, with interest at 2¼ per cent. per ann., for a term of 30 years = 2,000 x .04619934 = 92.3987.

4¼ per cent. Substituting half-year for years and half-yearly payments for annual payments the above Table supplies the half-yearly payment that 1 will purchase, or the half-yearly payment (including principal and interest) for the redemption of a loan of 1, with interest at the rate of 4¼ per cent. per ann., up to a period of 50 years. *Example:* The half-yearly payment that 10,000,000 will purchase, or the half-yearly payment (including principal and interest) for the redemption of a loan of 10,000,000, with interest at the rate of 4¼ per cent. per ann., for a term of 25 years or 50 half-years = 10,000,000 x .03351836 = 335,183.6
(The annual or half-yearly payments are assumed to be made at the end of each year or half-year respectively.)

Annuity that 1 will Purchase

of ANNUITY (including Principal and Interest) for the Redemption of a Loan of 1.

2 ³ / ₈ per cent.				2 ¹ / ₂ per cent.			
Years.	Annuity.	Years.	Annuity.	Years.	Annuity.	Years.	Annuity.
1	1.02375	51	.03402929	1	1.025	51	.03490870
2	.51788218	52	.03369101	2	.51882716	52	.03457446
3	.34929054	53	.03336700	3	.35013717	53	.03425449
4	.26501793	54	.03305647	4	.26581788	54	.03394799
5	.21447293	55	.03275868	5	.21524686	55	.03365419
6	.18079173	56	.03247293	6	.18154997	56	.03337243
7	.15674698	57	.03219858	7	.15749543	57	.03310204
8	.13872500	58	.03193503	8	.13946735	58	.03284244
9	.12471818	59	.03168173	9	.12545689	59	.03259307
10	.11352199	60	.03143816	10	.11425876	60	.03235340
11	.10436986	61	.03120382	11	.10510596	61	.03212294
12	.09675078	62	.03097827	12	.09748713	62	.03190126
13	.09031095	63	.03076108	13	.09104827	63	.03168790
14	.08479768	64	.03055185	14	.08553652	64	.03148249
15	.08002564	65	.03035020	15	.08076646	65	.03128463
16	.07585583	66	.03015578	16	.07659899	66	.03109398
17	.07218199	67	.02996827	17	.07292777	67	.03091021
18	.06892142	68	.02978734	18	.06967008	68	.03073300
19	.06600888	69	.02961270	19	.066676062	69	.03056206
20	.06339215	70	.02944409	20	.06414713	70	.03039712
21	.06102895	71	.02928122	21	.06178733	71	.03023790
22	.05888472	72	.02912387	22	.05964661	72	.03008417
23	.05693087	73	.02897179	23	.05769638	73	.02993568
24	.05514361	74	.02882477	24	.05591282	74	.02979222
25	.05350292	75	.02868259	25	.05427592	75	.02965358
26	.05199190	76	.02854505	26	.05276875	76	.02951956
27	.05059612	77	.02841198	27	.05137687	77	.02938997
28	.04930322	78	.02828318	28	.05008793	78	.02926463
29	.04810256	79	.02815849	29	.04889127	79	.02914338
30	.04698491	80	.02803776	30	.04777764	80	.02902605
31	.04594221	81	.02792082	31	.04673900	81	.02891248
32	.04496743	82	.02780753	32	.04576831	82	.02880254
33	.04405440	83	.02769775	33	.04485938	83	.02869608
34	.04319764	84	.02759135	34	.04400675	84	.02859298
35	.04239234	85	.02748821	35	.04320558	85	.02849310
36	.04163418	86	.02738820	36	.04245158	86	.02839633
37	.04091935	87	.02729121	37	.04174090	87	.02830255
38	.04024441	88	.02719714	38	.04107012	88	.02821165
39	.03960628	89	.02710587	39	.04043615	89	.02812353
40	.03900220	90	.02701731	40	.03983623	90	.02803809
41	.03842966	91	.02693135	41	.03926786	91	.02795523
42	.03788640	92	.02684792	42	.03872876	92	.02787486
43	.03737038	93	.02676692	43	.03821688	93	.02779690
44	.03687972	94	.02668828	44	.03773037	94	.02772126
45	.03641272	95	.02661190	45	.03726751	95	.02764786
46	.03596783	96	.02653771	46	.03682676	96	.02757662
47	.03554364	97	.02646564	47	.03640669	97	.02750747
48	.03513884	98	.02639563	48	.03600599	98	.02744034
49	.03475223	99	.02632759	49	.03562348	99	.02737517
50	.03438272	100	.02626147	50	.03525806	100	.02731188

2 ³/₈ per cent. Example: The annuity that 300 will purchase, or the annuity (including principal and interest) for the redemption of a loan of 300, with interest at 2 ³/₈ per cent. per ann., for a term of 25 years = 300 x .05350292 = 16'0509.

4 ¹/₂ per cent. Substituting half-years for years and half-yearly payments for annual payments the above Table supplies the half-yearly payment that 1 will purchase, or the half-yearly payment (including principal and interest) for the redemption of a loan of 1, with interest at the rate of 4 ¹/₂ per cent. per ann., up to a period of 50 years. Example: The half-yearly payment that 2,000 will purchase, or the half-yearly payment (including principal and interest) for the redemption of a loan of 2,000, with interest at the rate of 4 ¹/₂ per cent. per ann., for a term of 38 ¹/₂ years or 77 half-years = 2,000 x .02841198 = 56'8240.

(The annual or half-yearly payments are assumed to be made at the end of each year or half-year respectively.)

2 ¹/₂ per cent. Example: The annuity that 40,000 will purchase, or the annuity (including principal and interest) for the redemption of a loan of 40,000, with interest at 2 ¹/₂ per cent. per ann., for a term of 35 years = 40,000 x .04320558 = 1,728'2232.

5 per cent. Substituting half-years for years and half-yearly payments for annual payments the above Table supplies the half-yearly payment that 1 will purchase, or the half-yearly payment (including principal and interest) for the redemption of a loan of 1, with interest at the rate of 5 per cent. per ann., up to a period of 50 years. Example: The half-yearly payment that 5,000,000 will purchase, or the half-yearly payment (including principal and interest) for the redemption of a loan of 5,000,000, with interest at the rate of 5 per cent. per ann., for a term of 30 years or 60 half-years = 5,000,000 x .03235340 = 161,767'00.

Annuity that 1 will Purchase

or ANNUITY (including Principal and Interest) for the Redemption of a Loan of 1.

2 $\frac{5}{8}$ per cent.				2 $\frac{3}{4}$ per cent.			
Years.	Annuity.	Years.	Annuity.	Years.	Annuity.	Years.	Annuity.
1	1.02625	51	.03579904	1	1.0275	51	.03670014
2	.51977252	52	.03546901	2	.52071825	52	.03637444
3	.35098447	53	.03515322	3	.35183243	53	.03606297
4	.26661876	54	.03485087	4	.26742059	54	.03576491
5	.21602199	55	.03456122	5	.21679832	55	.03547953
6	.18230967	56	.03428357	6	.18307083	56	.03520612
7	.15824560	57	.03401728	7	.15899747	57	.03494404
8	.14021166	58	.03376175	8	.14095795	58	.03469270
9	.12619782	59	.03351642	9	.12694095	59	.03445153
10	.11499801	60	.03328078	10	.11573972	60	.03422002
11	.10584477	61	.03305432	11	.10658629	61	.03399767
12	.09822644	62	.03283661	12	.09896871	62	.03378402
13	.09178880	63	.03262720	13	.09253252	63	.03357866
14	.08627882	64	.03242570	14	.08702457	64	.03338118
15	.08151097	65	.03223174	15	.08225917	65	.03319120
16	.07734608	66	.03204496	16	.07809710	66	.03300837
17	.07367773	67	.03186503	17	.07443186	67	.03283236
18	.07042315	68	.03169163	18	.07118063	68	.03266285
19	.06751700	69	.03152447	19	.06827802	69	.03249955
20	.06490700	70	.03136328	20	.06567173	70	.03234218
21	.06255082	71	.03120779	21	.06331941	71	.03219048
22	.06041384	72	.03105775	22	.06118640	72	.03204420
23	.05846746	73	.03091293	23	.05924410	73	.03190311
24	.05668784	74	.03077311	24	.05746863	74	.03176698
25	.05505495	75	.03063807	25	.05583997	75	.03163560
26	.05355185	76	.03050763	26	.05434116	76	.03150878
27	.05216410	77	.03038158	27	.05295776	77	.03138633
28	.05087933	78	.03025976	28	.05167738	78	.03126806
29	.04968688	79	.03014199	29	.05048935	79	.03115382
30	.04857750	80	.03002811	30	.04938442	80	.03104342
31	.04754313	81	.02991797	31	.04835453	81	.03093674
32	.04657673	82	.02981142	32	.04739263	82	.03083361
33	.04567211	83	.02970832	33	.04649253	83	.03073389
34	.04482381	84	.02960854	34	.04564875	84	.03063747
35	.04402698	85	.02951196	35	.04485645	85	.03054420
36	.04327732	86	.02941845	36	.04411132	86	.03045397
37	.04257099	87	.02932791	37	.04340953	87	.03036667
38	.04190456	88	.02924021	38	.04274764	88	.03028219
39	.04127494	89	.02915526	39	.04212256	89	.03020041
40	.04067937	90	.02907295	40	.04153151	90	.03012125
41	.04011534	91	.02899320	41	.04097200	91	.03004460
42	.03958058	92	.02891591	42	.04044175	92	.02997038
43	.03907304	93	.02884099	43	.03993871	93	.02989850
44	.03859084	94	.02876836	44	.03946100	94	.02982887
45	.03813229	95	.02869793	45	.03900693	95	.02976141
46	.03769584	96	.02862964	46	.03857493	96	.02969605
47	.03728005	97	.02856341	47	.03816358	97	.02963272
48	.03688363	98	.02849917	48	.03777158	98	.02957134
49	.03650537	99	.02843684	49	.03739773	99	.02951185
50	.03614418	100	.02837638	50	.03704092	100	.02945418

2 $\frac{5}{8}$ per cent. *Example:* The annuity that 600 will purchase, or the annuity (including principal and interest) for the redemption of a loan of 600, with interest at 2 $\frac{5}{8}$ per cent. per ann., for a term of 40 years = 600 x .04067937 = 24,407.6.

5 $\frac{1}{2}$ per cent. Substituting half-years for years and half-yearly payments for annual payments the above Table supplies the half-yearly payment that 1 will purchase, or the half-yearly payment (including principal and interest) for the redemption of a loan of 1, with interest at the rate of 5 $\frac{1}{2}$ per cent. per ann., up to a period of 50 years. *Example:* The half-yearly payment that 40,000 will purchase, or the half-yearly payment (including principal and interest) for the redemption of a loan of 40,000, with interest at the rate of 5 $\frac{1}{2}$ per cent. per ann., for a term of 40 $\frac{1}{2}$ years or 81 half-years = 40,000 x .02991797 = 1,196,718.8

(The annual or half-yearly payments are assumed to be made at the end of each year or half-year respectively.)

2 $\frac{3}{4}$ per cent. *Example:* The annuity that 700 will purchase, or the annuity (including principal and interest) for the redemption of a loan of 700, with interest at 2 $\frac{3}{4}$ per cent. per ann., for a term of 50 years = 700 x .03704092 = 25,928.6.

5 $\frac{1}{2}$ per cent. Substituting half-years for years and half-yearly payments for annual payments the above Table supplies the half-yearly payment that 1 will purchase, or the half-yearly payment (including principal and interest) for the redemption of a loan of 1, with interest at the rate of 5 $\frac{1}{2}$ per cent. per ann., up to a period of 50 years. *Example:* The half-yearly payment that 6,000 will purchase, or the half-yearly payment (including principal and interest) for the redemption of a loan of 6,000, with interest at the rate of 5 $\frac{1}{2}$ per cent. per ann., for a term of 37 $\frac{1}{2}$ years or 75 half-years = 6,000 x .03163560 = 189,813.6.

Annuity that 1 will Purchase

or ANNUITY (including Principal and Interest) for the Redemption of a Loan of 1.

2½ per cent.				3 per cent.			
Years.	Annuity.	Years.	Annuity.	Years.	Annuity.	Years.	Annuity.
1	1·02875	51	·03761180	1	1·03	51	·03853382
2	·52166436	52	·03729057	2	·52261084	52	·03821718
3	·35268107	53	·03698354	3	·35353036	53	·03791471
4	·26822335	54	·03668989	4	·26902705	54	·03762558
5	·21757585	55	·03640889	5	·21835457	55	·03734907
6	·18383344	56	·03613983	6	·18459750	56	·03708447
7	·15975106	57	·03588208	7	·16050635	57	·03683114
8	·14170619	58	·03563503	8	·14245639	58	·03658848
9	·12768630	59	·03539813	9	·12843386	59	·03635593
10	·11648389	60	·03517084	10	·11723051	60	·03613296
11	·10733052	61	·03495269	11	·10807745	61	·03591908
12	·09971393	62	·03474321	12	·10046209	62	·03571385
13	·09327944	63	·03454198	13	·09402954	63	·03551682
14	·08777374	64	·03434859	14	·08852634	64	·03532760
15	·08301105	65	·03416267	15	·08376658	65	·03514581
16	·07885203	66	·03398387	16	·07961085	66	·03497110
17	·07519013	67	·03381185	17	·07595253	67	·03480313
18	·07194248	68	·03364629	18	·07270870	68	·03464159
19	·06904365	69	·03348692	19	·06981388	69	·03448618
20	·06644131	70	·03333343	20	·06721571	70	·03433663
21	·06409307	71	·03318558	21	·06487178	71	·03419266
22	·06196426	72	·03304311	22	·06274739	72	·03405404
23	·06002625	73	·03290579	23	·06081390	73	·03392053
24	·05825517	74	·03277339	24	·05904742	74	·03379191
25	·05663096	75	·03264572	25	·05742787	75	·03366796
26	·05513666	76	·03252256	26	·05593829	76	·03354849
27	·05375781	77	·03240373	27	·05456421	77	·03343331
28	·05248203	78	·03228905	28	·05329323	78	·03332224
29	·05129863	79	·03217836	29	·05211467	79	·03321510
30	·05019836	80	·03207148	30	·05101926	80	·03311175
31	·04917315	81	·03196826	31	·04999893	81	·03301201
32	·04821595	82	·03186857	32	·04904662	82	·03291576
33	·04732055	83	·03177225	33	·04815612	83	·03282284
34	·04648149	84	·03167918	34	·04732196	84	·03273313
35	·04569391	85	·03158924	35	·04653929	85	·03264650
36	·04495351	86	·03150230	36	·04580379	86	·03256284
37	·04425644	87	·03141824	37	·04511162	87	·03248202
38	·04359926	88	·03133696	38	·04445934	88	·03240393
39	·04297889	89	·03125836	39	·04384385	89	·03232848
40	·04239255	90	·03118233	40	·04326238	90	·03225556
41	·04183773	91	·03110878	41	·04271241	91	·03218508
42	·04131216	92	·03103761	42	·04219167	92	·03211694
43	·04081378	93	·03096875	43	·04169811	93	·03205107
44	·04034072	94	·03090210	44	·04122985	94	·03198737
45	·03989127	95	·03083759	45	·04078518	95	·03192577
46	·03946388	96	·03077514	46	·04036254	96	·03186619
47	·03905712	97	·03071467	47	·03996051	97	·03180856
48	·03866969	98	·03065613	48	·03957777	98	·03175281
49	·03830038	99	·03059943	49	·03921314	99	·03169886
50	·03794809	100	·03054452	50	·03886549	100	·03164667

2½ per cent. *Example*: The annuity that 800 will purchase, or the annuity (including principal and interest) for the redemption of a loan of 800, with interest at 2½ per cent. per ann., for a term of 45 years = 800 x ·03989127 = 31·9130.

5½ per cent. Substituting half-years for years and half-yearly payments for annual payments the above Table supplies the half-yearly payment that 1 will purchase, or the half-yearly payment (including principal and interest) for the redemption of a loan of 1, with interest at the rate of 5½ per cent. per ann., up to a period of 50 years. *Example*: The half-yearly payment that 7,500 will purchase, or the half-yearly payment (including principal and interest) for the redemption of a loan of 7,500, with interest at the rate of 5½ per cent. per ann., for a term of 20 years or 40 half-years = 7,500 x ·04239255 = 317·9441.
(The annual or half-yearly payments are assumed to be made at the end of each year or half-year respectively.)

3 per cent. *Example*: The annuity that 100,000 will purchase, or the annuity (including principal and interest) for the redemption of a loan of 100,000, with interest at 3 per cent. per ann., for a term of 30 years = 100,000 x ·05101926 = 5,101·926.

6 per cent. Substituting half-years for years and half-yearly payments for annual payments the above Table supplies the half-yearly payment that 1 will purchase, or the half-yearly payment (including principal and interest) for the redemption of a loan of 1, with interest at the rate of 6 per cent. per ann., up to a period of 50 years. *Example*: The half-yearly payment that 2,000,000 will purchase, or the half-yearly payment (including principal and interest) for the redemption of a loan of 2,000,000, with interest at the rate of 6 per cent. per ann., for a term of 50 years or 100 half-years = 2,000,000 x ·03164667 = 63,293·34.

Annuity that 1 will Purchase

or ANNUITY (including Principal and Interest) for the Redemption of a Loan of 1.

3½ per cent.				3¼ per cent.			
Years.	Annuity.	Years.	Annuity.	Years.	Annuity.	Years.	Annuity.
1	1.03125	51	.03946602	1	1.0325	51	.04040817
2	.52355769	52	.03915407	2	.52450492	52	.04010103
3	.35438033	53	.03885626	3	.35523095	53	.03980797
4	.26983167	54	.03857176	4	.27063723	54	.03952819
5	.21913449	55	.03829984	5	.21991560	55	.03926095
6	.18536301	56	.03803979	6	.18612997	56	.03900553
7	.16126335	57	.03779097	7	.16202204	57	.03876131
8	.14320854	58	.03755278	8	.14396263	58	.03852767
9	.12918361	59	.03732466	9	.12993555	59	.03830405
10	.11797957	60	.03710609	10	.11873107	60	.03808893
11	.10882706	61	.03689656	11	.10957936	61	.03788483
12	.10121317	62	.03669564	12	.10196719	62	.03768827
13	.09478282	63	.03650288	13	.09553925	63	.03749983
14	.08928235	64	.03631789	14	.09004176	64	.03731912
15	.08452576	65	.03614028	15	.08528858	65	.03714574
16	.08037356	66	.03596971	16	.08114013	66	.03697935
17	.07671905	67	.03580584	17	.07748966	67	.03681962
18	.07347926	68	.03564835	18	.07425415	68	.03666622
19	.07058868	69	.03549696	19	.07136804	69	.03651886
20	.06799491	70	.03535137	20	.06877888	70	.03637727
21	.06565551	71	.03521133	21	.06644424	71	.03624117
22	.06353577	72	.03507659	22	.06432936	72	.03611033
23	.06160701	73	.03494692	23	.06240555	73	.03598451
24	.05984534	74	.03482208	24	.06064891	74	.03586347
25	.05823067	75	.03470188	25	.05903933	75	.03574702
26	.05674602	76	.03458611	26	.05755981	76	.03563496
27	.05537692	77	.03447459	27	.05619588	77	.03552709
28	.05411095	78	.03436712	28	.05493512	78	.03542323
29	.05293742	79	.03426356	29	.05376682	79	.03532323
30	.05184706	80	.03416372	30	.05268172	80	.03522690
31	.05083181	81	.03406747	31	.05167172	81	.03513411
32	.04988458	82	.03397465	32	.05072976	82	.03504471
33	.04899917	83	.03388512	33	.04984961	83	.03495855
34	.04817010	84	.03379875	34	.04902581	84	.03487550
35	.04739251	85	.03371543	35	.04825348	85	.03479545
36	.04666209	86	.03363501	36	.04752831	86	.03471826
37	.04597499	87	.03355740	37	.04684645	87	.03464383
38	.04532777	88	.03348249	38	.04620445	88	.03457205
39	.04471732	89	.03341016	39	.04559920	89	.03450281
40	.04414088	90	.03334032	40	.04502794	90	.03443601
41	.04359592	91	.03327288	41	.04448814	91	.03437156
42	.04308017	92	.03320774	42	.04397753	92	.03430937
43	.04259157	93	.03314482	43	.04349403	93	.03424935
44	.04212825	94	.03308403	44	.04303579	94	.03419142
45	.04168850	95	.03302529	45	.04260108	95	.03413550
46	.04127075	96	.03296854	46	.04218835	96	.03408151
47	.04087357	97	.03291369	47	.04179616	97	.03402939
48	.04049567	98	.03286068	48	.04142320	98	.03397906
49	.04013583	99	.03280943	49	.04106828	99	.03393045
50	.03979295	100	.03275989	50	.04073027	100	.03388351

3½ per cent. *Example:* The annuity that 3,000 will purchase, or the annuity (including principal and interest) for the redemption of a loan of 3,000, with interest at 3½ per cent. per ann., for a term of 20 years = 3,000 x .06799491 = 203.9847.

6½ per cent. Substituting half-years for years and half-yearly payments for annual payments the above Table supplies the half-yearly payment that 1 will purchase, or the half-yearly payment (including principal and interest) for the redemption of a loan of 1, with interest at the rate of 6½ per cent. per ann., up to a period of 50 years. *Example:* The half-yearly payment that 84,000 will purchase, or the half-yearly payment (including principal and interest) for the redemption of a loan of 84,000, with interest at the rate of 6½ per cent. per ann., for a term of 42½ years or 85 half-years = 84,000 x .03371543 = 2,832.0961.
(The annual or half-yearly payments are assumed to be made at the end of each year or half-year respectively.)

3¼ per cent. *Example:* The annuity that 5,000 will purchase, or the annuity (including principal and interest) for the redemption of a loan of 5,000, with interest at 3¼ per cent. per ann., for a term of 60 years = 5,000 x .03808993 = 190.4496.

6¼ per cent. Substituting half-years for years and half-yearly payments for annual payments the above Table supplies the half-yearly payment that 1 will purchase, or the half-yearly payment (including principal and interest) for the redemption of a loan of 1, with interest at the rate of 6¼ per cent. per ann., up to a period of 50 years. *Example:* The half-yearly payment that 36,000 will purchase, or the half-yearly payment (including principal and interest) for the redemption of a loan of 36,000, with interest at the rate of 6¼ per cent. per ann., for a term of 20 years or 40 half-years = 36,000 x .04502794 = 1,621.0058.
(The annual or half-yearly payments are assumed to be made at the end of each year or half-year respectively.)

Annuity that 1 will Purchase

or ANNUITY (including Principal and Interest) for the Redemption of a Loan of 1.

3 ³ / ₈ per cent.				3 ¹ / ₂ per cent.			
Years.	Annuity.	Years.	Annuity.	Years.	Annuity.	Years.	Annuity.
1	1.03375	51	.04136009	1	1.035	51	.04232156
2	.52545252	52	.04105784	2	.52640049	52	.04202429
3	.35608223	53	.04076963	3	.35693418	53	.04174100
4	.27144372	54	.04049465	4	.27225114	54	.04147090
5	.22069789	55	.04023216	5	.22148137	55	.04121323
6	.18689837	56	.03998145	6	.18766821	56	.04096730
7	.16278242	57	.03974189	7	.16354449	57	.04073245
8	.14471867	58	.03951286	8	.14547665	58	.04050810
9	.13068969	59	.03929381	9	.13144601	59	.04029366
10	.11948501	60	.03908421	10	.12024137	60	.04008862
11	.11033433	61	.03888357	11	.11109197	61	.03989249
12	.10272412	62	.03869143	12	.10348395	62	.03970480
13	.09629884	63	.03850736	13	.09706157	63	.03952513
14	.09080455	64	.03833096	14	.09157073	64	.03935308
15	.08605502	65	.03816185	15	.08682507	65	.03918826
16	.08191056	66	.03799967	16	.08268483	66	.03903031
17	.07826436	67	.03784410	17	.07904313	67	.03887892
18	.07503335	68	.03769481	18	.07581684	68	.03873375
19	.07215192	69	.03755151	19	.07294033	69	.03859453
20	.06956761	70	.03741393	20	.07036108	70	.03846095
21	.06723794	71	.03728179	21	.06803659	71	.03833277
22	.06512814	72	.03715485	22	.06593207	72	.03820973
23	.06320950	73	.03703287	23	.06401880	73	.03809160
24	.06145808	74	.03691564	24	.06227283	74	.03797816
25	.05985379	75	.03680294	25	.06067404	75	.03786919
26	.05837962	76	.03669457	26	.05920540	76	.03776450
27	.05702106	77	.03659035	27	.05785241	77	.03766390
28	.05576570	78	.03649009	28	.05660265	78	.03756721
29	.05460283	79	.03639362	29	.05544538	79	.03747426
30	.05352316	80	.03630079	30	.05437133	80	.03738489
31	.05251860	81	.03621144	31	.05337240	81	.03729894
32	.05158209	82	.03612542	32	.05244150	82	.03721628
33	.05070739	83	.03604260	33	.05157242	83	.03713676
34	.04988902	84	.03596284	34	.05075966	84	.03706025
35	.04912217	85	.03588602	35	.04999835	85	.03698662
36	.04840237	86	.03581203	36	.04928416	86	.03691576
37	.04772590	87	.03574073	37	.04861325	87	.03684756
38	.04708927	88	.03567204	38	.04798214	88	.03678190
39	.04648938	89	.03560584	39	.04738775	89	.03671868
40	.04592345	90	.03554203	40	.04682728	90	.03665781
41	.04538895	91	.03548052	41	.04629822	91	.03659919
42	.04488360	92	.03542123	42	.04579828	92	.03654273
43	.04440535	93	.03536406	43	.04532539	93	.03648834
44	.04395232	94	.03530893	44	.04487768	94	.03643594
45	.04352278	95	.03525576	45	.04445343	95	.03638546
46	.04311518	96	.03520448	46	.04405108	96	.03633682
47	.04272809	97	.03515502	47	.04366919	97	.03628995
48	.04236019	98	.03510730	48	.04330646	98	.03624478
49	.04201028	99	.03506127	49	.04296167	99	.03620124
50	.04167726	100	.03501685	50	.04263371	100	.03615927

3 ³/₈ per cent. *Example*: The annuity that 700 will purchase, or the annuity (including principal and interest) for the redemption of a loan of 700, with interest at 3 ³/₈ per cent. per ann., for a term of 30 years = 700 x .05352316 = 37,4662.

6 ³/₄ per cent. Substituting half-years for years and half-yearly payments for annual payments the above Table supplies the half-yearly payment that 1 will purchase, or the half-yearly payment (including principal and interest) for the redemption of a loan of 1, with interest at the rate of 6 ³/₄ per cent. per ann., up to a period of 50 years. *Example*: The half-yearly payment that 4,000 will purchase, or the half-yearly payment (including principal and interest) for the redemption of a loan of 4,000, with interest at the rate of 6 ³/₄ per cent. per ann., for a term of 17 ¹/₂ years or 35 half-years = 4,000 x .04912212 = 196,4885.
(The annual or half-yearly payments are assumed to be made at the end of each year or half-year respectively.)

3 ¹/₂ per cent. *Example*: The annuity that 80,000 will purchase, or the annuity (including principal and interest) for the redemption of a loan of 80,000, with interest at 3 ¹/₂ per cent. per ann., for a term of 50 years = 80,000 x .04263371 = 3,410,6968.

7 per cent. Substituting half-years for years and half-yearly payments for annual payments the above Table supplies the half-yearly payment that 1 will purchase, or the half-yearly payment (including principal and interest) for the redemption of a loan of 1, with interest at the rate of 7 per cent. per ann., up to a period of 50 years. *Example*: The half-yearly payment that 6,000,000 will purchase, or the half-yearly payment (including principal and interest) for the redemption of a loan of 6,000,000, with interest at the rate of 7 per cent. per ann., for a term of 40 years or 80 half-years = 6,000,000 x .03738489 = 224,309,34.

Annuity that 1 will Purchase

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or ANNUITY (including Principal and Interest) for the Redemption of a Loan of 1.

3½ per cent.				3¾ per cent.			
Years.	Annuity.	Years.	Annuity.	Years.	Annuity.	Years.	Annuity.
1	1·03625	51	·04329239	1	1·0375	51	·04427235
2	·52734883	52	·04300016	2	·52829755	52	·04398523
3	·35778679	53	·04272186	3	·35864005	53	·04371199
4	·27305948	54	·04245670	4	·27386875	54	·04345183
5	·22226604	55	·04220392	5	·22305189	55	·04320398
6	·18843948	56	·04196282	6	·18921219	56	·04296775
7	·16430825	57	·04173274	7	·16507370	57	·04274249
8	·14623655	58	·04151310	8	·14699839	58	·04252760
9	·13220450	59	·04130332	9	·13296517	59	·04232251
10	·12100015	60	·04110288	10	·12176134	60	·04212670
11	·11185226	61	·04091129	11	·11261521	61	·04193967
12	·10424668	62	·04072808	12	·10501230	62	·04176097
13	·09782744	63	·04055284	13	·09859642	63	·04159016
14	·09234027	64	·04038515	14	·09311317	64	·04142684
15	·08759872	65	·04022463	15	·08837595	65	·04127063
16	·08346292	66	·04007093	16	·08424483	66	·04112118
17	·07982595	67	·03992372	17	·08061280	67	·04097816
18	·07660460	68	·03978269	18	·07739662	68	·04084124
19	·07373322	69	·03964752	19	·07453058	69	·04071013
20	·07115925	70	·03951796	20	·07196210	70	·04058456
21	·06884015	71	·03939372	21	·06964862	71	·04046426
22	·06674114	72	·03927457	22	·06755531	72	·04034898
23	·06483345	73	·03916028	23	·06565339	73	·04023848
24	·06309312	74	·03905060	24	·06391890	74	·04013255
25	·06150001	75	·03894535	25	·06233169	75	·04003098
26	·06003711	76	·03884431	26	·06087470	76	·03993356
27	·05868988	77	·03874731	27	·05953343	77	·03984011
28	·05744590	78	·03865415	28	·05829540	78	·03975045
29	·05629443	79	·03856468	29	·05714991	79	·03966442
30	·05522617	80	·03847873	30	·05608762	80	·03958184
31	·05423304	81	·03839615	31	·05510046	81	·03950258
32	·05330794	82	·03831679	32	·05418131	82	·03942647
33	·05244463	83	·03824052	33	·05332395	83	·03935340
34	·05163763	84	·03816721	34	·05252287	84	·03928323
35	·05088207	85	·03809672	35	·05177320	85	·03921582
36	·05017361	86	·03802895	36	·05107060	86	·03915107
37	·04950839	87	·03796378	37	·05041122	87	·03908887
38	·04888295	88	·03790109	38	·04979159	88	·03902910
39	·04829419	89	·03784080	39	·04920860	89	·03897166
40	·04773933	90	·03778280	40	·04865946	90	·03891646
41	·04721582	91	·03772699	41	·04814164	91	·03886340
42	·04672141	92	·03767330	42	·04765286	92	·03881240
43	·04625401	93	·03762162	43	·04719106	93	·03876336
44	·04581174	94	·03757189	44	·04675434	94	·03871622
45	·04539259	95	·03752402	45	·04634098	95	·03867088
46	·04499589	96	·03747795	46	·04594943	96	·03862729
47	·04461930	97	·03743359	47	·04557824	97	·03858537
48	·04426182	98	·03739088	48	·04522609	98	·03854504
49	·04392223	99	·03734976	49	·04489179	99	·03850626
50	·04359943	100	·03731016	50	·04457422	100	·03846895

3½ per cent. *Example:* The annuity that 5,000 will purchase, or the annuity (including principal and interest) for the redemption of a loan of 5,000, with interest at 3½ per cent. per ann., for a term of 80 years = 5,000 x .03847873 = 192·3936.

7¼ per cent. Substituting half-years for years and half-yearly payments for annual payments the above Table supplies the half-yearly payment that 1 will purchase, or the half-yearly payment (including principal and interest) for the redemption of a loan of 1, with interest at the rate of 7¼ per cent. per ann., up to a period of 50 years. *Example:* The half-yearly payment that 30,000 will purchase, or the half-yearly payment (including principal and interest) for the redemption of a loan of 30,000, with interest at the rate of 7¼ per cent. per ann., for a term of 35 years or 70 half years = 30,000 x .03951796 = 1,185·5388.

(The annual or half-yearly payments are assumed to be made at the end of each year or half-year respectively.)

3¾ per cent. *Example:* The annuity that 40,000 will purchase, or the annuity (including principal and interest) for the redemption of a loan of 40,000, with interest at 3¾ per cent. per ann., for a term of 60 years = 40,000 x .04212670 = 1,685·0680.

7½ per cent. Substituting half-years for years and half-yearly payments for annual payments the above Table supplies the half-yearly payment that 1 will purchase, or the half-yearly payment (including principal and interest) for the redemption of a loan of 1, with interest at the rate of 7½ per cent. per ann., up to a period of 50 years. *Example:* The half-yearly payment that 800,000 will purchase, or the half-yearly payment (including principal and interest) for the redemption of a loan of 800,000, with interest at the rate of 7½ per cent. per ann., for a term of 40 years or 80 half years = 800,000 x .03958184 = 31,665·472.

Annuity that 1 will Purchase

or ANNUITY (including Principal and Interest) for the Redemption of a Loan of 1.

3½ per cent.				4 per cent.			
Years.	Annuity.	Years.	Annuity.	Years.	Annuity.	Years.	Annuity.
1	1.03875	51	.04526124	1	1.04	51	.04625885
2	.52924663	52	.04497929	2	.53019608	52	.04598212
3	.35949397	53	.04471116	3	.36034854	53	.04571915
4	.27467894	54	.04445604	4	.27549005	54	.04546910
5	.22383891	55	.04421317	5	.22462711	55	.04523124
6	.18998633	56	.04398185	6	.19076190	56	.04500487
7	.16584082	57	.04376144	7	.16660961	57	.04478932
8	.14776215	58	.04355133	8	.14852783	58	.04458401
9	.13372800	59	.04335095	9	.13449299	59	.04438836
10	.12252494	60	.04315978	10	.12329094	60	.04420185
11	.11338081	61	.04297733	11	.11414904	61	.04402398
12	.10578080	62	.04280314	12	.10655217	62	.04385430
13	.09936853	63	.04263677	13	.10014373	63	.04369237
14	.09388940	64	.04247783	14	.09466897	64	.04353780
15	.08915674	65	.04232593	15	.08994110	65	.04339019
16	.08503052	66	.04218072	16	.08582000	66	.04324921
17	.08140366	67	.04204187	17	.08219852	67	.04311451
18	.07819287	68	.04190906	18	.07899333	68	.04298578
19	.07533239	69	.04178199	19	.07613862	69	.04286272
20	.07276961	70	.04166039	20	.07358175	70	.04274506
21	.07046194	71	.04154399	21	.07128011	71	.04263253
22	.06837454	72	.04143254	22	.06919881	72	.04252489
23	.06647861	73	.04132582	23	.06730906	73	.04242190
24	.06475015	74	.04122360	24	.06558683	74	.04232331
25	.06316902	75	.04112566	25	.06401196	75	.04222900
26	.06171814	76	.04103182	26	.06256738	76	.04213869
27	.06038300	77	.04094189	27	.06123854	77	.04205221
28	.05915112	78	.04085568	28	.06001298	78	.04196939
29	.05801176	79	.04077302	29	.05887993	79	.04189007
30	.05695562	80	.04069377	30	.05783010	80	.04181408
31	.05597458	81	.04061776	31	.05685535	81	.04174127
32	.05506155	82	.04054486	32	.05594859	82	.04167150
33	.05421028	83	.04047492	33	.05510357	83	.04160463
34	.05341528	84	.04040782	34	.05431477	84	.04154054
35	.05267165	85	.04034344	35	.05357732	85	.04147909
36	.05197506	86	.04028164	36	.05288688	86	.04142018
37	.05132165	87	.04022234	37	.05223957	87	.04136370
38	.05070795	88	.04016541	38	.05163192	88	.04130953
39	.05013085	89	.04011075	39	.05106083	89	.04125758
40	.04958755	90	.04005827	40	.05052349	90	.04120775
41	.04907553	91	.04000789	41	.05001738	91	.04115995
42	.04859251	92	.03995950	42	.04954020	92	.04111410
43	.04813640	93	.03991302	43	.04908989	93	.04107010
44	.04770532	94	.03986838	44	.04866454	94	.04102789
45	.04729756	95	.03982551	45	.04826246	95	.04098738
46	.04691154	96	.03978431	46	.04788205	96	.04094850
47	.04654582	97	.03974474	47	.04752189	97	.04091119
48	.04619910	98	.03970671	48	.04718065	98	.04087538
49	.04587015	99	.03967018	49	.04685712	99	.04084100
50	.04555788	100	.03963507	50	.04655020	100	.04080800

3½ per cent. *Example:* The annuity that 7,500 will purchase, or the annuity (including principal and interest) for the redemption of a loan of 7,500, with interest at 3½ per cent. per ann., for a term of 15 years = 7,500 x .08915674 = 668.6755.

7½ per cent. Substituting half-years for years and half-yearly payments for annual payments the above Table supplies the half-yearly payment that 1 will purchase, or the half-yearly payment (including principal and interest) for the redemption of a loan of 1, with interest at the rate of 7½ per cent. per ann., up to a period of 50 years. *Example:* The half-yearly payment that 90,000 will purchase, or the half-yearly payment (including principal and interest) for the redemption of a loan of 90,000, with interest at the rate of 7½ per cent. per ann., for a term of 15 years or 30 half-years = 90,000 x .05695562 = 5,126.0058.

(The annual or half-yearly payments are assumed to be made at the end of each year or half-year respectively.)

4 per cent. *Example:* The annuity that 50,000 will purchase, or the annuity (including principal and interest) for the redemption of a loan of 50,000, with interest at 4 per cent. per ann., for a term of 30 years = 50,000 x .05783010 = 2,891.505.

8 per cent. Substituting half-years for years and half-yearly payments for annual payments the above Table supplies the half-yearly payment that 1 will purchase, or the half-yearly payment (including principal and interest) for the redemption of a loan of 1, with interest at the rate of 8 per cent. per ann., up to a period of 50 years. *Example:* The half-yearly payment that 2,500,000 will purchase, or the half-yearly payment (including principal and interest) for the redemption of a loan of 2,500,000, with interest at the rate of 8 per cent. per ann., for a term of 25 years or 50 half-years = 2,500,000 x .04655020 = 116,375.5.

Annuity that 1 will Purchase

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or ANNUITY (including Principal and Interest) for the Redemption of a Loan of 1.

4¼ per cent.		4½ per cent.		4¾ per cent.		5 per cent.	
Years.	Annuity.	Years.	Annuity.	Years.	Annuity.	Years.	Annuity.
1	1·0425	1	1·045	1	1·0475	1	1·05
2	·53209608	2	·53399756	2	·53590049	2	·53780488
3	·36205965	3	·36377336	3	·36548967	3	·36720856
4	·27711502	4	·27874365	4	·28037592	4	·28201183
5	·22620704	5	·22779164	5	·22938090	5	·23097480
6	·19231731	6	·19387839	6	·19544512	6	·19701747
7	·16815221	7	·16970147	7	·17125735	7	·17281982
8	·15006493	8	·15160965	8	·15316196	8	·15472181
9	·13602944	9	·13757447	9	·13912803	9	·14069008
10	·12483012	10	·12637882	10	·12793699	10	·12950457
11	·11569338	11	·11724818	11	·11881337	11	·12038889
12	·10810349	12	·10966619	12	·11124019	12	·11282541
13	·10170340	13	·10327535	13	·10485950	13	·10645577
14	·09623806	14	·09782032	14	·09941565	14	·10102397
15	·09152043	15	·09311381	15	·09472113	15	·09634229
16	·08741022	16	·08901537	16	·09063531	16	·09226991
17	·08380017	17	·08541758	17	·08705063	17	·08869914
18	·08060681	18	·08223690	18	·08388343	18	·08554622
19	·07776427	19	·07940734	19	·08106766	19	·08274501
20	·07521983	20	·07687614	20	·07855047	20	·08024259
21	·07293083	21	·07460057	21	·07628907	21	·07799611
22	·07086234	22	·07254565	22	·07424846	22	·07597051
23	·06898552	23	·07068249	23	·07239969	23	·07413682
24	·06727631	24	·06898703	24	·07071867	24	·07247090
25	·06571452	25	·06743903	25	·06918513	25	·07095246
26	·06428306	26	·06602137	26	·06778192	26	·06956432
27	·06296736	27	·06471946	27	·06649444	27	·06829186
28	·06175492	28	·06352081	28	·06531016	28	·06712253
29	·06063500	29	·06241461	29	·06421829	29	·06604551
30	·05959825	30	·06139154	30	·06320945	30	·06505144
31	·05863654	31	·06044345	31	·06227550	31	·06413212
32	·05774275	32	·05956320	32	·06140929	32	·06328042
33	·05691064	33	·05874453	33	·06060455	33	·06249004
34	·05613469	34	·05798191	34	·05985574	34	·06175545
35	·05540999	35	·05727045	35	·05915794	35	·06107171
36	·05473220	36	·05660578	36	·05850680	36	·06043446
37	·05409745	37	·05598402	37	·05789843	37	·05983979
38	·05350225	38	·05540169	38	·05732932	38	·05928423
39	·05294350	39	·05485567	39	·05679637	39	·05876462
40	·05241839	40	·05434315	40	·05629675	40	·05827816
41	·05192438	41	·05386158	41	·05582791	41	·05782229
42	·05145918	42	·05340868	42	·05538756	42	·05739471
43	·05102071	43	·05298235	43	·05497362	43	·05699333
44	·05060708	44	·05258071	44	·05458418	44	·05661625
45	·05021657	45	·05220202	45	·05421751	45	·05626173
46	·04984760	46	·05184471	46	·05387203	46	·05592820
47	·04949873	47	·05150734	47	·05354630	47	·05561421
48	·04916864	48	·05118858	48	·05323900	48	·05531843
49	·04885612	49	·05088722	49	·05294891	49	·05503965
50	·04856005	50	·05060215	50	·05267490	50	·05477674

5 per cent. *Example:* The annuity that 20,000 will purchase, or the annuity (including principal and interest) for the redemption of a loan of 20,000, with interest at 5 per cent. per ann. for a term of 30 years = 20,000 × .06505144 = 1,301.0288.

(The annual payment is assumed to be made at the end of each year.)

Annuity that 1 will Purchase

or ANNUITY (including Principal and Interest) for the Redemption of a Loan of 1.

5¼ per cent.		5½ per cent.		5¾ per cent.		6 per cent.	
Years.	Annuity.	Years.	Annuity.	Years.	Annuity.	Years.	Annuity.
1	1.0525	1	1.055	1	1.0575	1	1.06
2	.53971072	2	.54161800	2	.54352673	2	.54543689
3	.36893004	3	.37065407	3	.37238067	3	.37410981
4	.28365136	4	.28529449	4	.28694120	4	.28859149
5	.23257332	5	.23417644	5	.23578414	5	.23739640
6	.19859542	6	.20017895	6	.20176803	6	.20336263
7	.17438885	7	.17596442	7	.17754648	7	.17913502
8	.15628918	8	.15786401	8	.15944628	8	.16103594
9	.14226057	9	.14383946	9	.14542670	9	.14702224
10	.13108152	10	.13266777	10	.13426327	10	.13586796
11	.12197467	11	.12357065	11	.12517676	11	.12679294
12	.11442178	12	.11602923	12	.11764767	12	.11927703
13	.10806405	13	.10968426	13	.11131631	13	.11296011
14	.10264516	14	.10427912	14	.10592574	14	.10758491
15	.09797715	15	.09962560	15	.10128751	15	.10296276
16	.09391903	16	.09558254	16	.09726029	16	.09895214
17	.09036298	17	.09204197	17	.09373597	17	.09544480
18	.08722511	18	.08891992	18	.09063045	18	.09235654
19	.08443921	19	.08615006	19	.08787734	19	.08962086
20	.08195228	20	.08367933	20	.08542350	20	.08718456
21	.07972143	21	.08146478	21	.08322590	21	.08500455
22	.07771153	22	.07947123	22	.08124934	22	.08304557
23	.07589358	23	.07766965	23	.07946472	23	.08127848
24	.07424339	24	.07603580	24	.07784779	24	.07967900
25	.07274066	25	.07454935	25	.07637817	25	.07822672
26	.07136817	26	.07319307	26	.07503860	26	.07690435
27	.07011129	27	.07195228	27	.07381439	27	.07569717
28	.06895744	28	.07081440	28	.07269293	28	.07459255
29	.06789578	29	.06976857	29	.07166336	29	.07357961
30	.06691693	30	.06880539	30	.07071624	30	.07264891
31	.06601270	31	.06791665	31	.06984336	31	.07179222
32	.06517593	32	.06709519	32	.06903754	32	.07100234
33	.06440032	33	.06633469	33	.06829246	33	.07027293
34	.06368030	34	.06562958	34	.06760253	34	.06959843
35	.06301096	35	.06497493	35	.06696282	35	.06897386
36	.06238791	36	.06436635	36	.06636893	36	.06839483
37	.06180725	37	.06379993	37	.06581694	37	.06785743
38	.06126548	38	.06327217	38	.06530335	38	.06735812
39	.06075946	39	.06277991	39	.06482500	39	.06689377
40	.06028637	40	.06232034	40	.06437907	40	.06646154
41	.05984365	41	.06189090	41	.06396299	41	.06605886
42	.05942899	42	.06148927	42	.06357445	42	.06568342
43	.05904031	43	.06111337	43	.06321135	43	.06533312
44	.05867569	44	.06076128	44	.06287179	44	.06500606
45	.05833341	45	.06043127	45	.06255404	45	.06470050
46	.05801189	46	.06012175	46	.06225650	46	.06441485
47	.05770966	47	.05983129	47	.06197773	47	.06414768
48	.05742542	48	.05955854	48	.06171641	48	.06389765
49	.05715793	49	.05930230	49	.06147131	49	.06366356
50	.05690609	50	.05906145	50	.06124133	50	.06344429

6 per cent. *Example:* The annuity that 10,000 will purchase, or the annuity (including principal and interest) for the redemption of a loan of 10,000, with interest at 6 per cent. per ann., for a term of 40 years = 10,000 × .06646154 = 664.6154.

(The annual payment is assumed to be made at the end of each year.)

Annuity that 1 will Purchase

or ANNUITY (including Principal and Interest) for the Redemption of a Loan of 1.

6¼ per cent.		6½ per cent.		6¾ per cent.		7 per cent.	
Years.	Annuity.	Years.	Annuity.	Years.	Annuity.	Years.	Annuity.
1	1.0625	1	1.065	1	1.0675	1	1.07
2	.54734848	2	.59426150	2	.55117594	2	.55309179
3	.37584149	3	.37757570	3	.37931243	3	.38105167
4	.29024534	4	.29190274	4	.29356367	4	.29522812
5	.23901321	5	.24063454	5	.24226037	5	.24389069
6	.20496273	6	.20656831	6	.20817934	6	.20979580
7	.18072999	7	.18233137	7	.18393912	7	.18555322
8	.16263296	8	.16423730	8	.16584891	8	.16746776
9	.14862603	9	.15023803	9	.15185820	9	.15348647
10	.13748179	10	.13910469	10	.14073662	10	.14237750
11	.12841911	11	.13005521	11	.13170116	11	.13335690
12	.12091722	12	.12256817	12	.12422978	12	.12590199
13	.11461555	13	.11628256	13	.11796102	13	.11965085
14	.10925653	14	.11094048	14	.11263666	14	.11434494
15	.10465123	15	.10635278	15	.10806729	15	.10979462
16	.10065795	16	.10237757	16	.10411086	16	.10585765
17	.09716831	17	.09890633	17	.10065868	17	.10242519
18	.09409799	18	.09585461	18	.09762621	18	.09941260
19	.09138040	19	.09315575	19	.09494670	19	.09675301
20	.08896227	20	.09075640	20	.09256670	20	.09439293
21	.08680045	21	.08861333	21	.09044294	21	.09228900
22	.08485962	22	.08669120	22	.08854002	22	.09040577
23	.08311061	23	.08496078	23	.08682866	23	.08871393
24	.08152909	24	.08339770	24	.08528446	24	.08718902
25	.08009462	25	.08198148	25	.08388691	25	.08581052
26	.07878989	26	.08069480	26	.08261865	26	.08456103
27	.07760015	27	.07952288	27	.08146489	27	.08342573
28	.07651276	28	.07845305	28	.08041294	28	.08239193
29	.07551680	29	.07747440	29	.07945186	29	.08144865
30	.07460284	30	.07657744	30	.07857215	30	.08058640
31	.07376261	31	.07575393	31	.07776557	31	.07979691
32	.07298892	32	.07499665	32	.07702486	32	.07907292
33	.07227543	33	.07429924	33	.07634368	33	.07840807
34	.07161653	34	.07365610	34	.07571641	34	.07779674
35	.07100726	35	.07306226	35	.07513808	35	.07723396
36	.07044324	36	.07251332	36	.07460428	36	.07671531
37	.06992051	37	.07200534	37	.07411106	37	.07623685
38	.06943557	38	.07153480	38	.07365492	38	.07579505
39	.06898526	39	.07109854	39	.07323268	39	.07538676
40	.06856675	40	.07069373	40	.07284150	40	.07500914
41	.06817746	41	.07031779	41	.07247884	41	.07465962
42	.06781509	42	.06996842	42	.07214236	42	.07433591
43	.06747754	43	.06964352	43	.07182999	43	.07403590
44	.06716290	44	.06934119	44	.07153981	44	.07375769
45	.06686944	45	.06905968	45	.07127010	45	.07349957
46	.06659557	46	.06879743	46	.07101928	46	.07325996
47	.06633985	47	.06855300	47	.07078591	47	.07303744
48	.06610096	48	.06832505	48	.07056869	48	.07283070
49	.06587769	49	.06811240	49	.07036642	49	.07263853
50	.06566893	50	.06791393	50	.07017798	50	.07245985

7 per cent. Example: The annuity that 70,000 will purchase, or the annuity (including principal and interest) for the redemption of a loan of 70,000, with interest at 7 per cent. per ann., for a term of 50 years = 70,000 × .07245985 = 5,072.1895.

(The annual payment is assumed to be made at the end of each year.)

Annuity that 1 will Purchase

or ANNUITY (including Principal and Interest) for the Redemption of a Loan of 1.

7 $\frac{1}{4}$ per cent.		7 $\frac{1}{2}$ per cent.		7 $\frac{3}{4}$ per cent.		8 per cent.	
Years.	Annuity.	Years.	Annuity.	Years.	Annuity.	Years.	Annuity.
1	1·0725	1	1·075	1	1·0775	1	1·08
2	·55500905	2	·55692771	2	·55884777	2	·56076923
3	·38279340	3	·38453763	3	·38628434	3	·38803351
4	·29689607	4	·29856751	4	·30024243	4	·30192080
5	·24552548	5	·24716472	5	·24880838	5	·25045645
6	·21141766	6	·21304489	6	·21467748	6	·21631539
7	·18717363	7	·18880032	7	·19043325	7	·19207240
8	·16909381	8	·17072702	8	·17236735	8	·17401476
9	·15512281	9	·15676716	9	·15841948	9	·16007971
10	·14402729	10	·14568593	10	·14735335	10	·14902949
11	·13502237	11	·13669747	11	·13838216	11	·14007634
12	·12758470	12	·12927783	12	·13098130	12	·13269502
13	·12135194	13	·12306420	13	·12478752	13	·12652181
14	·11606522	14	·11779737	14	·11954129	14	·12129685
15	·11153465	15	·11328724	15	·11505225	15	·11682954
16	·10761780	16	·10939116	16	·11117757	16	·11297687
17	·10420570	17	·10600003	17	·10780800	17	·10962943
18	·10121358	18	·10302896	18	·10485853	18	·10670210
19	·09857449	19	·10041090	19	·10226202	19	·10412763
20	·09623484	20	·09809219	20	·09996473	20	·10185221
21	·09415124	21	·09602937	21	·09792314	21	·09983225
22	·09228816	22	·09418687	22	·09610161	22	·09803207
23	·09061624	23	·09253528	23	·09447070	23	·09642217
24	·08911101	24	·09105008	24	·09300585	24	·09497796
25	·08775190	25	·08971067	25	·09168643	25	·09367878
26	·08652149	26	·08849961	26	·09049497	26	·09250713
27	·08540494	27	·08740204	27	·08941658	27	·09144810
28	·08438951	28	·08640520	28	·08843849	28	·09048891
29	·08346425	29	·08549811	29	·08754971	29	·08961854
30	·08261962	30	·08467124	30	·08674069	30	·08882743
31	·08184734	31	·08391628	31	·08600313	31	·08810728
32	·08114017	32	·08322599	32	·08532974	32	·08745081
33	·08049172	33	·08259397	33	·08471416	33	·08685163
34	·07989637	34	·08201461	34	·08415075	34	·08630411
35	·07934915	35	·08148291	35	·08363452	35	·08580326
36	·07884563	36	·08099447	36	·08316106	36	·08534467
37	·07838187	37	·08054533	37	·08272643	37	·08492440
38	·07795435	38	·08013197	38	·08232710	38	·08453894
39	·07755991	39	·07975124	39	·08195993	39	·08418513
40	·07719571	40	·07940031	40	·08162208	40	·08386016
41	·07685920	41	·07907663	41	·08131102	41	·08356149
42	·07654807	42	·07877789	42	·08102444	42	·08328684
43	·07626023	43	·07850201	43	·08076028	43	·08303414
44	·07599379	44	·07824710	44	·08051665	44	·08280152
45	·07574704	45	·07801146	45	·08029186	45	·08258728
46	·07551840	46	·07779354	46	·08008436	46	·08238991
47	·07530646	47	·07759190	47	·07989274	47	·08220799
48	·07510992	48	·07740527	48	·07971572	48	·08204027
49	·07492758	49	·07723247	49	·07955213	49	·08188557
50	·07475837	50	·07707241	50	·07940091	50	·08174286

8 per cent. *Example:* The annuity that 5,000,000 will purchase, or the annuity (including principal and interest) for the redemption of a loan of 5,000,000, with interest at 8 per cent. per ann., for a term of 25 years = 5,000,000 × .09367878 = 468,393·90.

(The annual payment is assumed to be made at the end of each year.)

SINKING FUND.

SINKING FUND

(i.e., the annual sum which, accumulated at compound interest, will amount to 1 at the end of a period).

1 per cent.

Years.	Sinking Fund.	Years.	Sinking Fund.	Years.	Sinking Fund.	Years.	Sinking Fund.
1	1	51	·01512680	101	·00577413	151	·00286294
2	·49751244	52	·01475603	102	·00568446	152	·00282659
3	·33002211	53	·01439956	103	·00559668	153	·00279079
4	·24628109	54	·01405658	104	·00551073	154	·00275554
5	·19603980	55	·01372637	105	·00542656	155	·00272084
6	·16254837	56	·01340824	106	·00534412	156	·00268666
7	·13862828	57	·01310156	107	·00526336	157	·00265300
8	·12039029	58	·01280573	108	·00518423	158	·00261986
9	·10674036	59	·01252020	109	·00510669	159	·00258721
10	·09558208	60	·01224445	110	·00503069	160	·00255504
11	·08645408	61	·01197800	111	·00495620	161	·00252336
12	·07884879	62	·01172041	112	·00488317	162	·00249215
13	·07241482	63	·01147125	113	·00481155	163	·00246141
14	·06690117	64	·01123013	114	·00474133	164	·00243111
15	·06212378	65	·01099667	115	·00467245	165	·00240126
16	·05794460	66	·01077052	116	·00460488	166	·00237185
17	·05425806	67	·01055136	117	·00453860	167	·00234286
18	·05093205	68	·01033889	118	·00447356	168	·00231420
19	·04805175	69	·01013280	119	·00440974	169	·00228614
20	·04541531	70	·00993282	120	·00434709	170	·00225840
21	·04303075	71	·00973870	121	·00428561	171	·00223105
22	·04086372	72	·00955019	122	·00422525	172	·00220409
23	·03888584	73	·00936706	123	·00416599	173	·00217751
24	·03707347	74	·00918910	124	·00410780	174	·00215132
25	·03540675	75	·00901609	125	·00405065	175	·00212549
26	·03386888	76	·00884784	126	·00399452	176	·00210003
27	·03244553	77	·00868416	127	·00393939	177	·00207492
28	·03112444	78	·00852488	128	·00388524	178	·00205016
29	·02989502	79	·00836983	129	·00383203	179	·00202575
30	·02874811	80	·00821885	130	·00377975	180	·00200168
31	·02767573	81	·00807179	131	·00372837	181	·00197794
32	·02667089	82	·00792851	132	·00367788	182	·00195453
33	·02572744	83	·00778887	133	·00362825	183	·00193144
34	·02483997	84	·00765273	134	·00357947	184	·00190867
35	·02400368	85	·00751998	135	·00353151	185	·00188621
36	·02321431	86	·00739050	136	·00348437	186	·00186405
37	·02246805	87	·00726418	137	·00343801	187	·00184219
38	·02176150	88	·00714089	138	·00339242	188	·00182063
39	·02109160	89	·00702056	139	·00334759	189	·00179936
40	·02045560	90	·00690306	140	·00330349	190	·00177838
41	·01985102	91	·00678832	141	·00326012	191	·00175768
42	·01927563	92	·00667624	142	·00321746	192	·00173725
43	·01872737	93	·00656673	143	·00317549	193	·00171710
44	·01820441	94	·00645971	144	·00313419	194	·00169721
45	·01770505	95	·00635511	145	·00309356	195	·00167759
46	·01722775	96	·00625284	146	·00305358	196	·00165822
47	·01677111	97	·00615284	147	·00301423	197	·00163911
48	·01633384	98	·00605503	148	·00297551	198	·00162026
49	·01591474	99	·00595936	149	·00293739	199	·00160164
50	·01551273	100	·00586574	150	·00289988	200	·00158328

1 per cent. *Example:* The annual sum which, accumulating at 1 per cent. per ann. (interest convertible yearly), will amount to 175 at the end of 20 years = $175 \times \cdot 04541531 = 7\cdot 9477$.

2 per cent. Substituting half-years for years and half-yearly sums for annual sums the above Table supplies the half-yearly sum which, accumulating at 2 per cent. per ann. (interest convertible half-yearly), will amount to 1 at the end of any number of half-years up to a period of 100 years. *Example:* The half-yearly sum which, accumulating at 2 per cent. per ann., will amount to 2,200 at the end of 25 years or 50 half-years = $2,200 \times \cdot 01551273 = 34\cdot 1280$.

4 per cent. Substituting quarter-years for years and quarterly sums for annual sums the above Table also supplies the quarterly sum which, accumulating at 4 per cent. per ann. (interest convertible quarterly), will amount to 1 at the end of any number of quarter-years up to a period of 50 years. *Example:* The quarterly sum which, accumulating at 4 per cent. per ann., will amount to 37,500 at the end of 40 years or 160 quarter-years = $37\cdot 500 \times \cdot 00255501 = 95\cdot 814$. (The annual, half-yearly, or quarterly sum is assumed to be invested at the end of each year, half-year, or quarter-year respectively.)

SINKING FUND

(i.e., the annual sum which, accumulated at compound interest, will amount to 1 at the end of a period).

 $1\frac{1}{16}$ per cent.

Years.	Sinking Fund.	Years.	Sinking Fund.	Years.	Sinking Fund.	Years.	Sinking Fund.
1	1	51	·01487429	101	·00556867	151	·00270162
2	·49735779	52	·01450443	102	·00547993	152	·00266609
3	·32981662	53	·01414888	103	·00539308	153	·00263112
4	·24605072	54	·01380683	104	·00530805	154	·00259670
5	·19579492	55	·01347755	105	·00522480	155	·00256281
6	·16229417	56	·01316035	106	·00514328	156	·00252946
7	·13836773	57	·01285460	107	·00506344	157	·00249661
8	·12042525	58	·01255970	108	·00498523	158	·00246428
9	·10647206	59	·01227511	109	·00490861	159	·00243244
10	·09531138	60	·01200030	110	·00483352	160	·00240109
11	·08618161	61	·01173480	111	·00475994	161	·00237021
12	·07857503	62	·01147815	112	·00468782	162	·00233981
13	·07214013	63	·01122993	113	·00461712	163	·00230986
14	·06662583	64	·01098975	114	·00454780	164	·00228036
15	·06184802	65	·01075724	115	·00447983	165	·00225131
16	·05766860	66	·01053204	116	·00441317	166	·00222269
17	·05398198	67	·01031383	117	·00434779	167	·00219450
18	·05070602	68	·01010230	118	·00428365	168	·00216672
19	·04777587	69	·00989716	119	·00422072	169	·00213935
20	·04513968	70	·00969813	120	·00415898	170	·00211239
21	·04275543	71	·00950496	121	·00409839	171	·00208582
22	·04038879	72	·00931740	122	·00403892	172	·00205964
23	·03861135	73	·00913522	123	·00398055	173	·00203384
24	·03679948	74	·00895821	124	·00392325	174	·00200842
25	·03513330	75	·00878614	125	·00386699	175	·00198336
26	·03359601	76	·00861884	126	·00381175	176	·00195867
27	·03217327	77	·00845612	127	·00375751	177	·00193433
28	·03085282	78	·00829778	128	·00370423	178	·00191033
29	·02962408	79	·00814368	129	·00365190	179	·00188668
30	·02847787	80	·00799365	130	·00360050	180	·00186337
31	·02740621	81	·00784754	131	·00355000	181	·00184039
32	·02640211	82	·00770521	132	·00350038	182	·00181773
33	·02545942	83	·00756651	133	·00345162	183	·00179539
34	·02457273	84	·00743132	134	·00340371	184	·00177336
35	·02373723	85	·00729952	135	·00335662	185	·00175164
36	·02294866	86	·00717099	136	·00331034	186	·00173023
37	·02220322	87	·00704560	137	·00326484	187	·00170911
38	·02149749	88	·00692326	138	·00322012	188	·00168829
39	·02082843	89	·00680387	139	·00317614	189	·00166775
40	·02019329	90	·00668732	140	·00313290	190	·00164750
41	·01958957	91	·00657351	141	·00309039	191	·00162753
42	·01901504	92	·00646237	142	·00304857	192	·00160783
43	·01846766	93	·00635380	143	·00300745	193	·00158840
44	·01794557	94	·00624772	144	·00296700	194	·00156923
45	·01744710	95	·00614405	145	·00292722	195	·00155033
46	·01697069	96	·00604272	146	·00288808	196	·00153168
47	·01651495	97	·00594366	147	·00284957	197	·00151328
48	·01607858	98	·00584678	148	·00281168	198	·00149513
49	·01566039	99	·00575204	149	·00277441	199	·00147723
50	·01525930	100	·00565935	150	·00273772	200	·00145937

$1\frac{1}{8}$ per cent. *Example:* The annual sum which, accumulating at $1\frac{1}{8}$ per cent. per ann. (interest convertible yearly), will amount to 480 at the end of 10 years = $480 \times '09531138 = 45'7495$.

$2\frac{1}{2}$ per cent. Substituting half-years for years and half-yearly sums for annual sums the above Table supplies the half-yearly sum which, accumulating at $2\frac{1}{2}$ per cent. per ann. (interest convertible half-yearly), will amount to 1 at the end of any number of half-years up to a period of 100 years. *Example:* The half-yearly sum which, accumulating at $2\frac{1}{2}$ per cent. per ann., will amount to 5,000 at the end of $37\frac{1}{2}$ years or 75 half-years = $5,000 \times '00878614 = 43'9307$.

$4\frac{1}{4}$ per cent. Substituting quarter-years for years and quarterly sums for annual sums the above Table also supplies the quarterly sum which, accumulating at $4\frac{1}{4}$ per cent. per ann. (interest convertible quarterly), will amount to 1 at the end of any number of quarter years up to a period of 50 years. *Example:* The quarterly sum which, accumulating at $4\frac{1}{4}$ per cent. per ann., will amount to 625,000 at the end of $29\frac{3}{4}$ years or 119 quarter-years = $625,000 \times '00422072 = 2,637'95$. (The annual, half-yearly, or quarterly sum is assumed to be invested at the end of each year, half-year, or quarter-year respectively.)

SINKING FUND

(i.e., the annual sum which, accumulated at compound interest, will amount to 1 at the end of a period).

$1\frac{1}{8}$ per cent.							
Years.	Sinking Fund.	Years.	Sinking Fund.	Years.	Sinking Fund.	Years.	Sinking Fund.
1	1	51	·01462494	101	·00536899	151	·00254784
2	49720323	52	·01425606	102	·00528122	152	·00251317
3	·32961130	53	·01390149	103	·00519534	153	·00247905
4	·24582058	54	·01356043	104	·00511128	154	·00244547
5	·19555034	55	·01323213	105	·00502900	155	·00241243
6	·16204034	56	·01291592	106	·00494844	156	·00237992
7	·13810762	57	·01261116	107	·00486956	157	·00234792
8	·12016071	58	·01231726	108	·00479231	158	·00231612
9	·10620432	59	·01203366	109	·00471665	159	·00228541
10	·09504131	60	·01175985	110	·00464252	160	·00225489
11	·08590984	61	·01149534	111	·00456990	161	·00222484
12	·07830203	62	·01123969	112	·00449873	162	·00219526
13	·07186626	63	·01099247	113	·00442898	163	·00216614
14	·06635138	64	·01075329	114	·00436061	164	·00213746
15	·06157321	65	·01052178	115	·00429358	165	·00210923
16	·05739363	66	·01029758	116	·00422786	166	·00208142
17	·05370698	67	·01008037	117	·00416342	167	·00205404
18	·05043113	68	·00986985	118	·00410022	168	·00202707
19	·04750120	69	·00966571	119	·00403824	169	·00200051
20	·04486531	70	·00946769	120	·00397743	170	·00197435
21	·04248145	71	·00927552	121	·00391777	171	·00194858
22	·04031525	72	·00908896	122	·00385924	172	·00192319
23	·03833833	73	·00890779	123	·00380179	173	·00189819
24	·03652701	74	·00873177	124	·00374542	174	·00187356
25	·03486144	75	·00856072	125	·00369008	175	·00184929
26	·03332479	76	·00839442	126	·00363576	176	·00182537
27	·03190273	77	·00823269	127	·00358244	177	·00180182
28	·03058299	78	·00807536	128	·00353008	178	·00177860
29	·02935498	79	·00792226	129	·00347866	179	·00175573
30	·02820953	80	·00777323	130	·00342817	180	·00173319
31	·02713866	81	·00762812	131	·00337858	181	·00171097
32	·02613535	82	·00748678	132	·00332987	182	·00168908
33	·02519349	83	·00734908	133	·00328202	183	·00166750
34	·02430763	84	·00721489	134	·00323501	184	·00164624
35	·02347299	85	·00708409	135	·00318882	185	·00162528
36	·02268529	86	·00695654	136	·00314343	186	·00160462
37	·02194072	87	·00683215	137	·00309883	187	·00158425
38	·02123589	88	·00671081	138	·00305499	188	·00156418
39	·02056773	89	·00659240	139	·00301190	189	·00154439
40	·01993349	90	·00647684	140	·00296955	190	·00152488
41	·01933069	91	·00636403	141	·00292792	191	·00150564
42	·01875709	92	·00625387	142	·00288699	192	·00148668
43	·01821064	93	·00614629	143	·00284674	193	·00146798
44	·01768949	94	·00604119	144	·00280717	194	·00144955
45	·01719197	95	·00593851	145	·00276826	195	·00143137
46	·01671652	96	·00583816	146	·00272999	196	·00141345
47	·01626173	97	·00574007	147	·00269235	197	·00139577
48	·01582632	98	·00564418	148	·00265533	198	·00137834
49	·01540910	99	·00555041	149	·00261891	199	·00136115
50	·01500898	100	·00545870	150	·00258309	200	·00134420

$1\frac{1}{8}$ per cent. *Example:* The annual sum which, accumulating at $1\frac{1}{8}$ per cent. per ann. (interest convertible yearly), will amount to 700 at the end of 35 years = $700 \times .02347299 = 16'4311$.

$2\frac{1}{4}$ per cent. Substituting half-years for years and half-yearly sums for annual sums the above Table supplies the half-yearly sum which, accumulating at $2\frac{1}{4}$ per cent. per ann. (interest convertible half-yearly), will amount to 1 at the end of any number of half-years up to a period of 100 years. *Example:* The half-yearly sum which, accumulating at $2\frac{1}{4}$ per cent. per ann., will amount to 8,000 at the end of 50 years or 100 half-years = $8,000 \times .00545870 = 43'6696$.

$4\frac{1}{2}$ per cent. Substituting quarter-years for years and quarterly sums for annual sums the above Table also supplies the quarterly sum which, accumulating at $4\frac{1}{2}$ per cent. per ann. (interest convertible quarterly), will amount to 1 at the end of any number of quarter-years up to a period of 50 years. *Example:* The quarterly sum which, accumulating at $4\frac{1}{2}$ per cent. per ann., will amount to 90,000 at the end of $42\frac{1}{2}$ years or 170 quarter-years = $90,000 \times .00197435 = 177'6915$. (The annual, half-yearly, or quarterly sum is assumed to be invested at the end of each year, half-year, or quarter-year respectively.)

SINKING FUND

(i.e., the annual sum which, accumulated at compound interest, will amount to 1 at the end of a period).

 $1\frac{3}{16}$ per cent.

Years.	Sinking Fund.	Years.	Sinking Fund.	Years.	Sinking Fund.	Years.	Sinking Fund.
1	1	51	·01437875	101	·00517501	151	·00240138
2	·49704877	52	·01401091	102	·00508825	152	·00236758
3	·32940615	53	·01365738	103	·00500338	153	·00233434
4	·24559068	54	·01331736	104	·00492033	154	·00230163
5	·19530607	55	·01299011	105	·00483906	155	·00226946
6	·16178689	56	·01267494	106	·00475951	156	·00223780
7	·13784795	57	·01237123	107	·00468163	157	·00220666
8	·11989667	58	01207837	108	·00460538	158	·00217602
9	·10593715	59	·01179582	109	·00453072	159	·00214587
10	·09477188	60	·01152306	110	·00445759	160	·00211620
11	·08563877	61	·01125961	111	·00438595	161	·00208700
12	·07802979	62	·01100501	112	·00431577	162	·00205826
13	·07159322	63	·01075885	113	·00424701	163	·00202998
14	·06607782	64	·01052073	114	·00417963	164	·00200214
15	·06129936	65	·01029027	115	·00411358	165	·00197473
16	·05711967	66	·01006713	116	·00404885	166	·00194776
17	·05343307	67	·00985098	117	·00398539	167	·00192120
18	·05015739	68	·00964151	118	·00392316	168	·00189506
19	·04722774	69	·00943842	119	·00386215	169	·00186932
20	·04459222	70	·00924146	120	·00380231	170	·00184397
21	·04220880	71	·00905034	121	·00374362	171	·00181902
22	·04004312	72	·00886485	122	·00368605	172	·00179444
23	·03806676	73	·00868473	123	·00362957	173	·00177025
24	·03625607	74	·00850977	124	·00357415	174	·00174642
25	·03459116	75	·00833976	125	·00351978	175	·00172295
26	·03305521	76	·00817452	126	·00346641	176	·00169983
27	·03163390	77	·00801384	127	·00341404	177	·00167707
28	·03031493	78	·00785757	128	·00336262	178	·00165464
29	·02908772	79	·00770552	129	·00331216	179	·00163255
30	·02794309	80	·00755754	130	·00326261	180	·00161080
31	·02687306	81	·00741347	131	·00321395	181	·00158936
32	·02587062	82	·00727318	132	·00316618	182	·00156825
33	·02492964	83	·00713653	133	·00311926	183	·00154744
34	·02404468	84	·00700339	134	·00307318	184	·00152695
35	·02321095	85	·00687362	135	·00302792	185	·00150676
36	·02242418	86	·00674712	136	·00298346	186	·00148686
37	·02168055	87	·00662378	137	·00293978	187	·00146725
38	·02097667	88	·00650347	138	·00289686	188	·00144794
39	·02030947	89	·00638610	139	·00285469	189	·00142890
40	·01967620	90	·00627158	140	·00281325	190	·00141014
41	·01907438	91	·00615980	141	·00277253	191	·00139165
42	·01850176	92	·00605068	142	·00273251	192	·00137343
43	·01795631	93	·00594412	143	·00269317	193	·00135547
44	·01743617	94	·00584006	144	·00265449	194	·00133777
45	·01693964	95	·00573840	145	·00261648	195	·00132033
46	·01646521	96	·00563908	146	·00257910	196	·00130313
47	·01601144	97	·00554202	147	·00254236	197	·00128618
48	·01557705	98	·00544714	148	·00250622	198	·00126947
49	·01516085	99	·00535439	149	·00247069	199	·00125300
50	·01476176	100	·00526370	150	·00243575	200	·00123677

$1\frac{3}{16}$ per cent. Example: The annual sum which, accumulating at $1\frac{3}{16}$ per cent. per ann. (interest convertible yearly), will amount to 150 at the end of 20 years = $150 \times '04459222 = 6'6888$.

$2\frac{3}{4}$ per cent. Substituting half-years for years and half-yearly sums for annual sums the above Table supplies the half-yearly sum which, accumulating at $2\frac{3}{4}$ per cent. per ann. (interest convertible half-yearly), will amount to 1 at the end of any number of half-years up to a period of 100 years. Example: The half-yearly sum which, accumulating at $2\frac{3}{4}$ per cent. per ann., will amount to 2,500 at the end of $12\frac{1}{2}$ years or 25 half-years = $2,500 \times '03459116 = 86'4779$.

$4\frac{3}{4}$ per cent. Substituting quarter-years for years and quarterly sums for annual sums the above Table also supplies the quarterly sum which, accumulating at $4\frac{3}{4}$ per cent. per ann. (interest convertible quarterly), will amount to 1 at the end of any number of quarter-years up to a period of 50 years. Example: The quarterly sum which, accumulating at $4\frac{3}{4}$ per cent. per ann., will amount to 35,000 at the end of $30\frac{1}{4}$ years or 121 quarter-years = $35,000 \times '00374362 = 131'0267$. (The annual, half-yearly, or quarterly sum is assumed to be invested at the end of each year, half-year, or quarter-year respectively.)

SINKING FUND

(i.e., the annual sum which, accumulated at compound interest, will amount to 1 at the end of a period).

 $1\frac{1}{4}$ per cent.

Years.	Sinking Fund.	Years.	Sinking Fund.	Years.	Sinking Fund.	Years.	Sinking Fund.
1	1	51	·01413571	101	·00498664	151	·00226202
2	·49689441	52	·01376897	102	·00490094	152	·00222911
3	·32920117	53	·01341653	103	·00481712	153	·00219675
4	·24536102	54	·01307760	104	·00473512	154	·00216494
5	·19506211	55	·01275145	105	·00465489	155	·00213365
6	·16153381	56	·01243739	106	·00457639	156	·00210287
7	·13758872	57	·01213478	107	·00449955	157	·00207261
8	·11963314	58	·01184303	108	·00442434	158	·00204284
9	·10567055	59	·01156158	109	·00435070	159	·00201356
10	·09450307	60	·01128993	110	·00427861	160	·00198475
11	·08536839	61	·01102758	111	·00420800	161	·00195641
12	·07775831	62	·01077410	112	·00413885	162	·00192853
13	·07132100	63	·01052904	113	·00407111	163	·00190110
14	·06580515	64	·01029203	114	·00400475	164	·00187411
15	·06102646	65	·01006268	115	·00393972	165	·00184756
16	·05684672	66	·00984065	116	·00387600	166	·00182142
17	·05316023	67	·00962560	117	·00381355	167	·00179571
18	·04988479	68	·00941724	118	·00375234	168	·00177040
19	·04695548	69	·00921527	119	·00369233	169	·00174549
20	·04432039	70	·00901941	120	·00363350	170	·00172097
21	·04193749	71	·00882941	121	·00357581	171	·00169684
22	·03977238	72	·00864501	122	·00351923	172	·00167309
23	·03779666	73	·00846600	123	·00346374	173	·00164971
24	·03598665	74	·00829215	124	·00340932	174	·00162669
25	·03432247	75	·00812325	125	·00335593	175	·00160403
26	·03278729	76	·00795910	126	·00330355	176	·00158172
27	·03136677	77	·00779953	127	·00325215	177	·00155976
28	·03004863	78	·00764436	128	·00320172	178	·00153813
29	·02882228	79	·00749341	129	·00315222	179	·00151684
30	·02767854	80	·00734652	130	·00310364	180	·00149587
31	·02660942	81	·00720356	131	·00305596	181	·00147522
32	·02560791	82	·00706437	132	·00300915	182	·00145489
33	·02466786	83	·00692881	133	·00296319	183	·00143487
34	·02378387	84	·00679675	134	·00291807	184	·00141515
35	·02295111	85	·00666808	135	·00287376	185	·00139573
36	·02216533	86	·00654267	136	·00283025	186	·00137660
37	·02142270	87	·00642041	137	·00278752	187	·00135776
38	·02071983	88	·00630119	138	·00274554	188	·00133920
39	·02005365	89	·00618491	139	·00270432	189	·00132092
40	·01942141	90	·00607146	140	·00266381	190	·00130291
41	·01882063	91	·00596076	141	·00262402	191	·00128517
42	·01824906	92	·00585272	142	·00258493	192	·00126770
43	·01770466	93	·00574724	143	·00254652	193	·00125048
44	·01718557	94	·00564425	144	·00250877	194	·00123352
45	·01669012	95	·00554366	145	·00247167	195	·00121681
46	·01621675	96	·00544541	146	·00243521	196	·00120034
47	·01576406	97	·00534941	147	·00239938	197	·00118412
48	·01533075	98	·00525560	148	·00236415	198	·00116813
49	·01491563	99	·00516391	149	·00232953	199	·00115238
50	·01451763	100	·00507423	150	·00229548	200	·00113686

$1\frac{1}{4}$ per cent. *Example:* The annual sum which, accumulating at $1\frac{1}{4}$ per cent. per ann. (interest convertible yearly), will amount to 400 at the end of 5 years = $400 \times '19506211 = 78'0243$.

$2\frac{1}{2}$ per cent. Substituting half-years for years and half-yearly sums for annual sums the above Table supplies the half-yearly sum which, accumulating at $2\frac{1}{2}$ per cent. per ann. (interest convertible half-yearly), will amount to 1 at the end of any number of half-years up to a period of 100 years. *Example:* The half-yearly sum which, accumulating at $2\frac{1}{2}$ per cent. per ann., will amount to 5,000 at the end of 30 years or 60 half-years = $5,000 \times '01128993 = 56'4496$.

5 per cent. Substituting quarter-years for years and quarterly sums for annual sums the above Table also supplies the quarterly sum which, accumulating at 5 per cent. per ann. (interest convertible quarterly), will amount to 1 at the end of any number of quarter-years up to a period of 50 years. *Example:* The quarterly sum which, accumulating at 5 per cent. per ann., will amount to 6,000,000 at the end of 50 years or 200 quarter-years = $6,000,000 \times '00113686 = 6,821'16$. (The annual, half-yearly, or quarterly sum is assumed to be invested at the end of each year, half-year, or quarter-year respectively.)

SINKING FUND

(i.e., the annual sum which, accumulated at compound interest, will amount to 1 at the end of a period).

 $1\frac{5}{16}$ per cent.

Years.	Sinking Fund.	Years.	Sinking Fund.	Years.	Sinking Fund.	Years.	Sinking Fund.
1	1	51	·01389580	101	·00480380	151	·00212951
2	·49674014	52	·01353020	102	·00471919	152	·00209752
3	·32899636	53	·01317892	103	·00463646	153	·00206607
4	·24513161	54	·01284114	104	·00455554	154	·00203515
5	·19481845	55	·01251615	105	·00447640	155	·00200476
6	·16128110	56	·01220324	106	·00439897	156	·00197488
7	·13732993	57	·01190179	107	·00432321	157	·00194550
8	·11937011	58	·01161120	108	·00424907	158	·00191662
9	·10540452	59	·01133092	109	·00417651	159	·00188822
10	·09423490	60	·01106042	110	·00410548	160	·00186029
11	·08509871	61	·01079924	111	·00403594	161	·00183282
12	·07748759	62	·01054691	112	·00396785	162	·00180581
13	·07104961	63	·01030302	113	·00390116	163	·00177924
14	·06553336	64	·01006717	114	·00383585	164	·00175312
15	·06075451	65	·00983898	115	·00377188	165	·00172742
16	·05657479	66	·00961811	116	·00370921	166	·00170213
17	·05288848	67	·00940423	117	·00364780	167	·00167727
18	·04961333	68	·00919703	118	·00358762	168	·00165280
19	·04668443	69	·00899621	119	·00352865	169	·00162873
20	·04404933	70	·00880151	120	·00347085	170	·00160505
21	·04166750	71	·00861267	121	·00341419	171	·00158175
22	·03950303	72	·00842943	122	·00335864	172	·00155883
23	·03752800	73	·00825157	123	·00330417	173	·00153627
24	·03571874	74	·00807887	124	·00325077	174	·00151407
25	·03405535	75	·00791113	125	·00319839	175	·00149222
26	·03252100	76	·00774814	126	·00314702	176	·00147073
27	·03110135	77	·00758972	127	·00309663	177	·00144957
28	·02978411	78	·00743569	128	·00304720	178	·00142875
29	·02855868	79	·00728588	129	·00299870	179	·00140825
30	·02741588	80	·00714015	130	·00295112	180	·00138808
31	·02634772	81	·00699833	131	·00290443	181	·00136822
32	·02534720	82	·00686027	132	·00285861	182	·00134867
33	·02440816	83	·00672586	133	·00281364	183	·00132943
34	·02352519	84	·00659494	134	·00276949	184	·00131049
35	·02269347	85	·00646740	135	·00272616	185	·00129184
36	·02190873	86	·00634313	136	·00268362	186	·00127348
37	·02116717	87	·00622200	137	·00264186	187	·00125541
38	·02046537	88	·00610390	138	·00260085	188	·00123761
39	·01980027	89	·00598875	139	·00256059	189	·00122008
40	·01916912	90	·00587643	140	·00252104	190	·00120283
41	·01856944	91	·00576685	141	·00248220	191	·00118584
42	·01799897	92	·00565992	142	·00244406	192	·00116911
43	·01745568	93	·00555556	143	·00240659	193	·00115263
44	·01693771	94	·00545368	144	·00236978	194	·00113641
45	·01644338	95	·00535421	145	·00233363	195	·00112043
46	·01597114	96	·00525706	146	·00229810	196	·00110469
47	·01551958	97	·00516217	147	·00226319	197	·00108919
48	·01508741	98	·00506947	148	·00222890	198	·00107393
49	·01467343	99	·00497883	149	·00219519	199	·00105889
50	·01427657	100	·00489034	150	·00216207	200	·00104408

$1\frac{5}{16}$ per cent. Example: The annual sum which, accumulating at $1\frac{5}{16}$ per cent. per ann. (interest convertible yearly), will amount to 750 at the end of 40 years = $750 \times '01916912 = 14'3768$.

$2\frac{3}{4}$ per cent. Substituting half-years for years and half-yearly sums for annual sums the above Table supplies the half-yearly sum which, accumulating at $2\frac{3}{4}$ per cent. per ann. (interest convertible half-yearly), will amount to 1 at the end of any number of half-years up to a period of 100 years. Example: The half-yearly sum which, accumulating at $2\frac{3}{4}$ per cent. per ann., will amount to 8,800 at the end of 33½ years or 67 half-years = $8,800 \times '00940423 = 82'7572$.

$5\frac{1}{4}$ per cent. Substituting quarter-years for years and quarterly sums for annual sums the above Table also supplies the quarterly sum which, accumulating at $5\frac{1}{4}$ per cent. per ann. (interest convertible quarterly), will amount to 1 at the end of any number of quarter-years up to a period of 50 years. Example: The quarterly sum which, accumulating at $5\frac{1}{4}$ per cent. per ann., will amount to 96,000 at the end of 40½ years or 162 quarter-years = $96,000 \times '00189581 = 173'3578$. (The annual, half-yearly, or quarterly sum is assumed to be invested at the end of each year, half-year, or quarter-year respectively.)

SINKING FUND

(i.e., the annual sum which, accumulated at compound interest, will amount to 1 at the end of a period).

$1\frac{3}{8}$ per cent.							
Years.	Sinking Fund.	Years.	Sinking Fund.	Years.	Sinking Fund.	Years.	Sinking Fund.
1	1	51	·01365900	101	·00462640	151	·00200364
2	·49658597	52	·01329461	102	·00454291	152	·00197257
3	·32879173	53	·01294453	103	·00446130	153	·00194203
4	·24490243	54	·01260797	104	·00438151	154	·00191203
5	·19457510	55	·01228418	105	·00430348	155	·00188254
6	·16102877	56	·01197249	106	·00422717	156	·00185357
7	·13707157	57	·01167225	107	·00415252	157	·00182509
8	·11910758	58	·01138287	108	·00407948	158	·00179710
9	·10513906	59	·01110380	109	·00400802	159	·00176959
10	·09396737	60	·01083452	110	·00393809	160	·00174255
11	·08482973	61	·01057455	111	·00386364	161	·00171596
12	·07721764	62	·01032344	112	·00380264	162	·00168983
13	·07077903	63	·01008076	113	·00373705	163	·00166413
14	·06526246	64	·00984612	114	·00367282	164	·00163887
15	·06048351	65	·00961914	115	·00360992	165	·00161403
16	·05630388	66	·00939949	116	·00354833	166	·00158961
17	·05261780	67	·00918682	117	·00348799	167	·00156559
18	·04934301	68	·00898082	118	·00342888	168	·00154198
19	·04641457	69	·00878122	119	·00337097	169	·00151875
20	·04378054	70	·00858773	120	·00331423	170	·00149591
21	·04139884	71	·00840009	121	·00325862	171	·00147345
22	·03923507	72	·00821806	122	·00320413	172	·00145135
23	·03726080	73	·00804140	123	·00315071	173	·00142962
24	·03545235	74	·00786991	124	·00309834	174	·00140824
25	·03378981	75	·00770336	125	·00304701	175	·00138722
26	·03225635	76	·00754157	126	·00299667	176	·00136653
27	·03083763	77	·00738435	127	·00294731	177	·00134618
28	·02952134	78	·00723151	128	·00289891	178	·00132616
29	·02829689	79	·00708290	129	·00285144	179	·00130647
30	·02715511	80	·00693836	130	·00280487	180	·00128709
31	·02608798	81	·00679772	131	·00275919	181	·00126802
32	·02508850	82	·00666086	132	·00271438	182	·00124926
33	·02415053	83	·00652762	133	·00267042	183	·00123080
34	·02326864	84	·00639789	134	·00262727	184	·00121263
35	·02243801	85	·00627153	135	·00258494	185	·00119475
36	·02165438	86	·00614843	136	·00254339	186	·00117716
37	·02091394	87	·00602847	137	·00250262	187	·00115985
38	·02021327	88	·00591155	138	·00246259	188	·00114281
39	·01954931	89	·00579756	139	·00242331	189	·00112604
40	·01891931	90	·00568641	140	·00238474	190	·00110953
41	·01832078	91	·00557799	141	·00234687	191	·00109329
42	·01775148	92	·00547222	142	·00230969	192	·00107730
43	·01720936	93	·00536902	143	·00227319	193	·00106156
44	·01669257	94	·00526829	144	·00223734	194	·00104606
45	·01619941	95	·00516997	145	·00220213	195	·00103081
46	·01572836	96	·00507397	146	·00216755	196	·00101580
47	·01527799	97	·00498022	147	·00213359	197	·00100102
48	·01484701	98	·00488866	148	·00210023	198	·00098646
49	·01443423	99	·00479921	149	·00206746	199	·00097214
50	·01403857	100	·00471181	150	·00203527	200	·00095803

$1\frac{3}{8}$ per cent. *Example:* The annual sum which, accumulating at $1\frac{3}{8}$ per cent. per ann. (interest convertible yearly), will amount to 120 at the end of 10 years = $120 \times '09396737 = 11'2761$.

$2\frac{3}{4}$ per cent. Substituting half-years for years and half-yearly sums for annual sums the above Table supplies the half-yearly sum which, accumulating at $2\frac{3}{4}$ per cent. per ann. (interest convertible half-yearly), will amount to 1 at the end of any number of half-years up to a period of 100 years. *Example:* The half-yearly sum which, accumulating at $2\frac{3}{4}$ per cent. per ann., will amount to 25,000 at the end of 50 years or 100 half-years = $25,000 \times '00471181 = 117'7952$.

$5\frac{1}{2}$ per cent. Substituting quarter-years for years and quarterly sums for annual sums the above Table also supplies the quarterly sum which, accumulating at $5\frac{1}{2}$ per cent. per ann. (interest convertible quarterly), will amount to 1 at the end of any number of quarter-years up to a period of 50 years. *Example:* The quarterly sum which, accumulating at $5\frac{1}{2}$ per cent. per ann., will amount to 3,500,000 at the end of 30 years or 120 quarter-years = $3,500,000 \times '00351423 = 11,599'80$. (The annual, half-yearly, or quarterly sum is assumed to be invested at the end of each year, half-year, or quarter-year respectively.)

SINKING FUND

(i.e., the annual sum which, accumulated at compound interest, will amount to 1 at the end of a period).

 $1\frac{7}{16}$ per cent.

Years.	Sinking Fund.	Years.	Sinking Fund.	Years.	Sinking Fund.	Years.	Sinking Fund.
1	1	51	·01342531	101	·00445433	151	·00188417
2	·49643190	52	·01306217	102	·00437201	152	·00185402
3	·32858726	53	·01271335	103	·00429156	153	·00182441
4	·24467349	54	·01237805	104	·00421292	154	·00179533
5	·19433206	55	·01205553	105	·00413604	155	·00176676
6	·16077681	56	·01174510	106	·00406087	156	·00173869
7	·13681365	57	·01144613	107	·00398735	157	·00171112
8	·11884555	58	·01115802	108	·00391546	158	·00168403
9	·10487416	59	·01088021	109	·00384513	159	·00165742
10	·09370046	60	·01061220	110	·00377632	160	·00163126
11	·08456144	61	·01035349	111	·00370900	161	·00160556
12	·07694844	62	·01010364	112	·00364312	162	·00158031
13	·07050929	63	·00986223	113	·00357864	163	·00155549
14	·06499245	64	·00962885	114	·00351552	164	·00153110
15	·06021346	65	·00940314	115	·00345373	165	·00150713
16	·05603397	66	·00918475	116	·00339324	166	·00148357
17	·05234819	67	·00897334	117	·00333400	167	·00146041
18	·04907383	68	·00876860	118	·00327598	168	·00143764
19	·04614592	69	·00857026	119	·00321916	169	·00141526
20	·04351251	70	·00837802	120	·00316350	170	·00139326
21	·04113151	71	·00819164	121	·00310897	171	·00137163
22	·03896850	72	·00801086	122	·00305555	172	·00135037
23	·03699505	73	·00783546	123	·00300320	173	·00132946
24	·03518747	74	·00766521	124	·00295191	174	·00130891
25	·03352585	75	·00749991	125	·00290163	175	·00128870
26	·03199334	76	·00733936	126	·00285235	176	·00126882
27	·03057560	77	·00718338	127	·00280404	177	·00124928
28	·02926033	78	·00703178	128	·00275669	178	·00123006
29	·02803693	79	·00688441	129	·00271026	179	·00121116
30	·02689621	80	·00674110	130	·00266473	180	·00119257
31	·02583017	81	·00660170	131	·00262008	181	·00117429
32	·02483180	82	·00646606	132	·00257630	182	·00115631
33	·02389496	83	·00633405	133	·00253335	183	·00113863
34	·02301420	84	·00620554	134	·00249123	184	·00112123
35	·02218473	85	·00608040	135	·00244991	185	·00110412
36	·02140227	86	·00595852	136	·00240937	186	·00108729
37	·02066301	87	·00583978	137	·00236960	187	·00107074
38	·01996352	88	·00572407	138	·00233058	188	·00105445
39	·01930076	89	·00561128	139	·00229228	189	·00103843
40	·01867197	90	·00550133	140	·00225470	190	·00102266
41	·01807466	91	·00539412	141	·00221782	191	·00100716
42	·01750658	92	·00528955	142	·00218162	192	·00099190
43	·01696568	93	·00518754	143	·00214609	193	·00097689
44	·01645013	94	·00508800	144	·00211121	194	·00096212
45	·01595821	95	·00499087	145	·00207697	195	·00094758
46	·01548840	96	·00489605	146	·00204335	196	·00093328
47	·01503928	97	·00480348	147	·00201035	197	·00091921
48	·01460955	98	·00471309	148	·00197794	198	·00090536
49	·01419802	99	·00462481	149	·00194611	199	·00089174
50	·01380361	100	·00453858	150	·00191486	200	·00087833

$1\frac{7}{16}$ per cent. *Example*: The annual sum which, accumulating at $1\frac{7}{16}$ per cent. per ann. (interest convertible yearly), will amount to 440 at the end of 20 years = $440 \times '04351251 = 19'1455$.

$2\frac{7}{8}$ per cent. Substituting half-years for years and half-yearly sums for annual sums the above Table supplies the half-yearly sum which, accumulating at $2\frac{7}{8}$ per cent. per ann. (interest convertible half-yearly), will amount to 1 at the end of any number of half-years up to a period of 100 years. *Example*: The half-yearly sum which, accumulating at $2\frac{7}{8}$ per cent. per ann., will amount to 5,000 at the end of 29½ years or 59 half-years = $5,000 \times '01088021 = 54'4010$.

$5\frac{3}{4}$ per cent. Substituting quarter-years for years and quarterly sums for annual sums the above Table also supplies the quarterly sum which, accumulating at $5\frac{3}{4}$ per cent. per ann. (interest convertible quarterly), will amount to 1 at the end of any number of quarter-years up to a period of 50 years. *Example*: The quarterly sum which, accumulating at $5\frac{3}{4}$ per cent. per ann., will amount to 60,000 at the end of 40½ years or 161 quarter-years = $60,000 \times '00160556 = 96'3336$. (The annual, half-yearly, or quarterly sum is assumed to be invested at the end of each year, half-year, or quarter-year respectively.)

SINKING FUND

(i.e., the annual sum which, accumulated at compound interest, will amount to 1 at the end of a period).

1½ per cent.

Years.	Sinking Fund.	Years.	Sinking Fund.	Years.	Sinking Fund.	Years.	Sinking Fund
1	1	51	·01319469	101	·00428752	151	·00177085
2	·49627792	52	·01283287	102	·00420639	152	·00174165
3	·32838296	53	·01248537	103	·00412712	153	·00171297
4	·24444479	54	·01215138	104	·00404966	154	·00168481
5	·19408932	55	·01183018	105	·00397396	155	·00165716
6	·16052521	56	·01152106	106	·00389996	156	·00163001
7	·13655616	57	·01122341	107	·00382762	157	·00160334
8	·11858402	58	·01093661	108	·00375689	158	·00157716
9	·10460982	59	·01066012	109	·00368772	159	·00155144
10	·09343418	60	·01039343	110	·00362007	160	·00152618
11	·08429384	61	·01013604	111	·00355389	161	·00150137
12	·07667999	62	·00988751	112	·00348916	162	·00147700
13	·07024036	63	·00964741	113	·00342582	163	·00145305
14	·06472332	64	·00941534	114	·00336383	164	·00142953
15	·05994436	65	·00919094	115	·00330317	165	·00140643
16	·05576508	66	·00897386	116	·00324380	166	·00138372
17	·05207966	67	·00876376	117	·00318568	167	·00136142
18	·04880578	68	·00856033	118	·00312878	168	·00133950
19	·04587847	69	·00836329	119	·00307307	169	·00131797
20	·04324574	70	·00817235	120	·00301852	170	·00129681
21	·04086550	71	·00798727	121	·00296509	171	·00127601
22	·03870332	72	·00780779	122	·00291277	172	·00125558
23	·03673075	73	·00763368	123	·00286151	173	·00123549
24	·03492410	74	·00746473	124	·00281129	174	·00121575
25	·03326345	75	·00730072	125	·00276210	175	·00119635
26	·03173196	76	·00714146	126	·00271389	176	·00117729
27	·03031527	77	·00698676	127	·00266666	177	·00115854
28	·02900108	78	·00683645	128	·00262036	178	·00114012
29	·02777878	79	·00669036	129	·00257499	179	·00112201
30	·02663919	80	·00654832	130	·00253052	180	·00110421
31	·02557430	81	·00641019	131	·00248692	181	·00108671
32	·02457710	82	·00627583	132	·00244418	182	·00106950
33	·02364144	83	·00614509	133	·00240227	183	·00105259
34	·02276189	84	·00601784	134	·00236118	184	·00103596
35	·02193363	85	·00589396	135	·00232089	185	·00101961
36	·02115240	86	·00577333	136	·00228137	186	·00100353
37	·02041437	87	·00565584	137	·00224262	187	·00098773
38	·01971613	88	·00554138	138	·00220461	188	·00097218
39	·01905463	89	·00542984	139	·00216732	189	·00095690
40	·01842710	90	·00532113	140	·00213074	190	·00094187
41	·01783106	91	·00521516	141	·00209485	191	·00092709
42	·01726426	92	·00511182	142	·00205964	192	·00091256
43	·01672465	93	·00501104	143	·00202510	193	·00089826
44	·01621038	94	·00491273	144	·00199120	194	·00088421
45	·01571976	95	·00481681	145	·00195793	195	·00087038
46	·01525125	96	·00472321	146	·00192528	196	·00085678
47	·01480342	97	·00463186	147	·00189324	197	·00084341
48	·01437500	98	·00454268	148	·00186178	198	·00083026
49	·01396478	99	·00445560	149	·00183091	199	·00081732
50	·01357168	100	·00437057	150	·00180061	200	·00080459

1½ per cent. *Example:* The annual sum which, accumulating at 1½ per cent. per ann. (interest convertible yearly), will amount to 700 at the end of 20 years = 700 x '04324574 = 30'2720.

3 per cent. Substituting half-years for years and half-yearly sums for annual sums the above Table supplies the half-yearly sum which, accumulating at 3 per cent. per ann. (interest convertible half-yearly), will amount to 1 at the end of any number of half-years up to a period of 100 years. *Example:* The half-yearly sum which, accumulating at 3 per cent. per ann., will amount to 85,000 at the end of 30 years or 60 half-years = 85,000 x '01039343 = 883'4415.

6 per cent. Substituting quarter-years for years and quarterly sums for annual sums the above Table also supplies the quarterly sum which, accumulating at 6 per cent. per ann. (interest convertible quarterly), will amount to 1 at the end of any number of quarter-years up to a period of 50 years. *Example:* The quarterly sum which, accumulating at 6 per cent. per ann., will amount to 9,000,000 at the end of 50 years or 200 quarter-years = 9,000,000 x '00080459 = 7,241'51. (The annual, half-yearly, or quarterly sum is assumed to be invested at the end of each year, half-year, or quarter-year respectively.)

SINKING FUND

(i.e., the annual sum which, accumulated at compound interest, will amount to 1 at the end of a period).

1 $\frac{1}{16}$ per cent.							
Years.	Sinking Fund.	Years.	Sinking Fund.	Years.	Sinking Fund.	Years.	Sinking Fund.
1	1	51	·01296714	101	·00412586	151	·00166347
2	·49612403	52	·01260669	102	·00404595	152	·00163520
3	·32817883	53	·01226055	103	·00396790	153	·00160746
4	·24421632	54	·01192793	104	·00389165	154	·00158023
5	·19384689	55	·01160810	105	·00381715	155	·00155350
6	·16027399	56	·01130035	106	·00374435	156	·00152726
7	·13629912	57	·01100406	107	·00367320	157	·00150151
8	·11832300	58	·01071864	108	·00360366	158	·00147623
9	·10434605	59	·01044352	109	·00353567	159	·00145140
10	·09316853	60	·01017819	110	·00346920	160	·00142704
11	·08402694	61	·00992216	111	·00340420	161	·00140311
12	·07641231	62	·00967499	112	·00334063	162	·00137962
13	·06997225	63	·00943626	113	·00327845	163	·00135655
14	·06445507	64	·00920555	114	·00321763	164	·00133390
15	·05967620	65	·00898251	115	·00315812	165	·00131165
16	·05549719	66	·00876678	116	·00309990	166	·00128981
17	·05181220	67	·00855804	117	·00304292	167	·00126836
18	·04853887	68	·00835597	118	·00298715	168	·00124728
19	·04561221	69	·00816027	119	·00293257	169	·00122659
20	·04298022	70	·00797069	120	·00287914	170	·00120626
21	·04060081	71	·00778695	121	·00282683	171	·00118630
22	·03843951	72	·00760881	122	·00277562	172	·00116668
23	·03646789	73	·00743605	123	·00272547	173	·00114741
24	·03466224	74	·00726843	124	·00267636	174	·00112849
25	·03300263	75	·00710575	125	·00262825	175	·00110989
26	·03147221	76	·00694782	126	·00258114	176	·00109162
27	·03005662	77	·00679445	127	·00253499	177	·00107368
28	·02874357	78	·00664547	128	·00248977	178	·00105604
29	·02752244	79	·00650069	129	·00244547	179	·00103871
30	·02638404	80	·00635997	130	·00240207	180	·00102169
31	·02532035	81	·00622316	131	·00235953	181	·00100496
32	·02432438	82	·00609010	132	·00231785	182	·00099852
33	·02338997	83	·00596066	133	·00227699	183	·00099237
34	·02251168	84	·00583472	134	·00223695	184	·00099564
35	·02168469	85	·00571214	135	·00219769	185	·00099408
36	·02090474	86	·00559280	136	·00215921	186	·00099256
37	·02016801	87	·00547660	137	·00212148	187	·00099104
38	·01947108	88	·00536342	138	·00208449	188	·00089568
39	·01881089	89	·00525317	139	·00204821	189	·00088112
40	·01818469	90	·00514574	140	·00201264	190	·00086681
41	·01758998	91	·00504103	141	·00197776	191	·00085275
42	·01702451	92	·00493896	142	·00194355	192	·00083893
43	·01648624	93	·00483944	143	·00190999	193	·00082534
44	·01597332	94	·00474239	144	·00187708	194	·00081198
45	·01548405	95	·00464773	145	·00184479	195	·00079885
46	·01501689	96	·00455538	146	·00181312	196	·00078594
47	·01457042	97	·00446527	147	·00178204	197	·00077325
48	·01414336	98	·00437733	148	·00175155	198	·00076078
49	·01373450	99	·00429149	149	·00172164	199	·00074851
50	·01334277	100	·00420769	150	·00169228	200	·00073645

1 $\frac{1}{16}$ per cent. Example: The annual sum which, accumulating at 1 $\frac{1}{16}$ per cent. per ann. (interest convertible yearly), will amount to 160 at the end of 15 years = $160 \times '05967620 = 9'5482$.

3 $\frac{1}{2}$ per cent. Substituting half-years for years and half-yearly sums for annual sums the above Table supplies the half-yearly sum which, accumulating at 3 $\frac{1}{2}$ per cent. per ann. (interest convertible half-yearly), will amount to 1 at the end of any number of half-years up to a period of 100 years. Example: The half-yearly sum which, accumulating at 3 $\frac{1}{2}$ per cent. per ann., will amount to 2,000 at the end of 49 $\frac{1}{2}$ years or 99 half-years = $2,000 \times '0429149 = 8'5830$.

6 $\frac{1}{4}$ per cent. Substituting quarter-years for years and quarterly sums for annual sums the above Table also supplies the quarterly sum which, accumulating at 6 $\frac{1}{4}$ per cent. per ann. (interest convertible quarterly), will amount to 1 at the end of any number of quarter-years up to a period of 50 years. Example: The quarterly sum which, accumulating at 6 $\frac{1}{4}$ per cent. per ann., will amount to 360,000 at the end of 25 $\frac{1}{4}$ years or 102 quarter-years = $360,000 \times '00404595 = 1,456'542$. (The annual, half-yearly, or quarterly sum is assumed to be invested at the end of each year, half-year or quarter-year respectively.)

SINKING FUND

i., the annual sum which, accumulated at compound interest, will amount to 1 at the end of a period).

1 $\frac{5}{8}$ per cent.							
Years.	Sinking Fund.	Years.	Sinking Fund.	Years.	Sinking Fund.	Years.	Sinking Fund.
1	1	51	.01274263	101	.00396925	151	.00156179
2	.49597024	52	.01238360	102	.00389059	152	.00153446
3	.32797487	53	.01203888	103	.00381378	153	.00150765
4	.24398810	54	.01170769	104	.00373876	154	.00148134
5	.19360476	55	.01138927	105	.00366549	155	.00145553
6	.16002314	56	.01108294	106	.00359392	156	.00143021
7	.13604250	57	.01078807	107	.00352399	157	.00140536
8	.11806247	58	.01050406	108	.00345566	158	.00138098
9	.10408285	59	.01023036	109	.00338888	159	.00135706
10	.09290351	60	.00996645	110	.00332360	160	.00133358
11	.08376073	61	.00971184	111	.00325980	161	.00131033
12	.07614537	62	.00946608	112	.00319742	162	.00128792
13	.06970496	63	.00922875	113	.00313642	163	.00126572
14	.06418771	64	.00899946	114	.00307677	164	.00124393
15	.05940898	65	.00877782	115	.00301844	165	.00122254
16	.05523031	66	.00856350	116	.00296138	166	.00120155
17	.05154580	67	.00835615	117	.00290556	167	.00118094
18	.04827309	68	.00815548	118	.00285095	168	.00116071
19	.04534715	69	.00796118	119	.00279751	169	.00114084
20	.04271597	70	.00777299	120	.00274522	170	.00112134
21	.04033743	71	.00759064	121	.00269405	171	.00110220
22	.03817709	72	.00741388	122	.00264396	172	.00108340
23	.03620648	73	.00724250	123	.00259493	173	.00106494
24	.03440188	74	.00707626	124	.00254693	174	.00104681
25	.03274336	75	.00691496	125	.00249994	175	.00102901
26	.03121408	76	.00675840	126	.00245393	176	.00101154
27	.02979967	77	.00660640	127	.00240888	177	.00099437
28	.02848781	78	.00645877	128	.00236475	178	.00097751
29	.02726791	79	.00631536	129	.00232154	179	.00096096
30	.02613075	80	.00617600	130	.00227921	180	.00094470
31	.02506834	81	.00604053	131	.00223775	181	.00092873
32	.02407365	82	.00590882	132	.00219713	182	.00091305
33	.02314054	83	.00578073	133	.00215733	183	.00089764
34	.02226357	84	.00565612	134	.00211834	184	.00088251
35	.02143792	85	.00553487	135	.00208013	185	.00086764
36	.02065931	86	.00541687	136	.00204269	186	.00085304
37	.01992393	87	.00530199	137	.00200599	187	.00083870
38	.01922837	88	.00519013	138	.00197003	188	.00082460
39	.01856955	89	.00508119	139	.00193477	189	.00081076
40	.01794472	90	.00497506	140	.00190022	190	.00079716
41	.01735140	91	.00487166	141	.00186634	191	.00078380
42	.01678732	92	.00477089	142	.00183313	192	.00077067
43	.01625045	93	.00467267	143	.00180057	193	.00075777
44	.01573893	94	.00457691	144	.00176865	194	.00074510
45	.01525106	95	.00448353	145	.00173734	195	.00073265
46	.01478531	96	.00439246	146	.00170665	196	.00072042
47	.01434025	97	.00430362	147	.00167654	197	.00070839
48	.01391460	98	.00421695	148	.00164702	198	.00069658
49	.01350716	99	.00413237	149	.00161806	199	.00068497
50	.01311684	100	.00404983	150	.00158965	200	.00067357

1 $\frac{5}{8}$ per cent. Example: The annual sum which, accumulating at 1 $\frac{5}{8}$ per cent. per ann. (interest convertible yearly), will amount to 400 at the end of 25 years = $400 \times .03274336 = 13'0973$.

3 $\frac{1}{2}$ per cent. Substituting half-years for years and half-yearly sums for annual sums the above Table supplies the half-yearly sum which, accumulating at 3 $\frac{1}{2}$ per cent. per ann. (interest convertible half-yearly), will amount to 1 at the end of any number of half-years up to a period of 100 years. Example: The half-yearly sum which, accumulating at 3 $\frac{1}{2}$ per cent. per ann., will amount to 50,000 at the end of 50 years or 100 half-years = $50,000 \times .00401983 = 202'4915$.

6 $\frac{1}{2}$ per cent. Substituting quarter-years for years and quarterly sums for annual sums the above Table also supplies the quarterly sum which, accumulating at 6 $\frac{1}{2}$ per cent. per ann. (interest convertible quarterly), will amount to 1 at the end of any number of quarter-years up to a period of 50 years. Example: The quarterly sum which, accumulating at 6 $\frac{1}{2}$ per cent. per ann., will amount to 625,000 at the end of 35 years or 140 quarter-years = $625,000 \times .00190022 = 1,187'637$. (The annual, half-yearly, or quarterly sum is assumed to be invested at the end of each year, half-year, or quarter-year respectively.)

SINKING FUND

(i.e., the annual sum which, accumulated at compound interest, will amount to 1 at the end of a period).

$1\frac{11}{16}$ per cent.							
Years.	Sinking Fund.	Years.	Sinking Fund.	Years.	Sinking Fund.	Years.	Sinking Fund.
1	1	51	·01252116	101	·00381760	151	·00146558
2	·49581655	52	·01216359	102	·00374021	152	·00143919
3	·32777108	53	·01182035	103	·00366466	153	·00141330
4	·24376011	54	·01149062	104	·00359090	154	·00138792
5	·19336294	55	·01117367	105	·00351889	155	·00136303
6	·15977267	56	·01086882	106	·00344856	156	·00133861
7	·13578633	57	·01057541	107	·00337986	157	·00131467
8	·11780245	58	·01029287	108	·00331277	158	·00129118
9	·10382021	59	·01002063	109	·00324721	159	·00126814
10	·09263911	60	·00975818	110	·00318316	160	·00124555
11	·08349521	61	·00950503	111	·00312057	161	·00122338
12	·07587920	62	·00926073	112	·00305939	162	·00120163
13	·06943849	63	·00902486	113	·00299960	163	·00118030
14	·06392122	64	·00879702	114	·00294114	164	·00115936
15	·05914271	65	·00857683	115	·00288399	165	·00113882
16	·05496444	66	·00836396	116	·00282811	166	·00111867
17	·05128048	67	·00815806	117	·00277347	167	·00109890
18	·04800844	68	·00795882	118	·00272002	168	·00107950
19	·04508328	69	·00776596	119	·00266775	169	·00106046
20	·04245297	70	·00757920	120	·00261661	170	·00104177
21	·04007538	71	·00739829	121	·00256659	171	·00102344
22	·03791605	72	·00722296	122	·00251764	172	·00100544
23	·03594650	73	·00705300	123	·00246974	173	·00098778
24	·03414302	74	·00688818	124	·00242287	174	·00097044
25	·03248566	75	·00672829	125	·00237700	175	·00095343
26	·03095758	76	·00657314	126	·00233210	176	·00093673
27	·02954439	77	·00642255	127	·00228816	177	·00092034
28	·02823380	78	·00627632	128	·00224513	178	·00090424
29	·02701517	79	·00613431	129	·00220301	179	·00088845
30	·02587933	80	·00599634	130	·00216177	180	·00087294
31	·02481824	81	·00586226	131	·00212138	181	·00085772
32	·02382490	82	·00573193	132	·00208184	182	·00084277
33	·02289315	83	·00560521	133	·00204311	183	·00082810
34	·02201755	84	·00548198	134	·00200517	184	·00081370
35	·02119329	85	·00536210	135	·00196802	185	·00079955
36	·02041609	86	·00524545	136	·00193162	186	·00078567
37	·01968212	87	·00513193	137	·00189596	187	·00077203
38	·01898797	88	·00502143	138	·00186103	188	·00075865
39	·01833058	89	·00491383	139	·00182680	189	·00074550
40	·01770719	90	·00480905	140	·00179326	190	·00073259
41	·01711531	91	·00470698	141	·00176040	191	·00071992
42	·01655268	92	·00460754	142	·00172819	192	·00070747
43	·01601726	93	·00451064	143	·00169663	193	·00069524
44	·01550719	94	·00441620	144	·00166570	194	·00068324
45	·01502079	95	·00432413	145	·00163538	195	·00067145
46	·01455649	96	·00423437	146	·00160565	196	·00065987
47	·01411290	97	·00414683	147	·00157652	197	·00064850
48	·01368872	98	·00406145	148	·00154796	198	·00063733
49	·01328275	99	·00397816	149	·00151996	199	·00062636
50	·01289390	100	·00389690	150	·00149250	200	·00061559

$1\frac{11}{16}$ per cent. *Example:* The annual sum which, accumulating at $1\frac{11}{16}$ per cent. per ann. (interest convertible yearly), will amount to 770 at the end of 30 years = $770 \times '02587933 = 19'9271$.

$3\frac{3}{8}$ per cent. Substituting half-years for years and half-yearly sums for annual sums the above Table supplies the half-yearly sum which, accumulating at $3\frac{3}{8}$ per cent. per ann. (interest convertible half-yearly), will amount to 1 at the end of any number of half-years up to a period of 100 years. *Example:* The half-yearly sum which, accumulating at $3\frac{3}{8}$ per cent. per ann., will amount to 8,000 at the end of $17\frac{1}{2}$ years or 35 half-years = $8,000 \times '02119329 = 169'5463$.

$6\frac{3}{4}$ per cent. Substituting quarter-years for years and quarterly sums for annual sums the above Table also supplies the quarterly sum which, accumulating at $6\frac{3}{4}$ per cent. per ann. (interest convertible quarterly), will amount to 1 at the end of any number of quarter-years up to a period of 50 years. *Example:* The quarterly sum which, accumulating at $6\frac{3}{4}$ per cent. per ann., will amount to 90,000 at the end of $42\frac{1}{2}$ years or 169 quarter-years = $90,000 \times '00106046 = 95'4414$. (The annual, half-yearly, or quarterly sum is assumed to be invested at the end of each year, half-year, or quarter-year respectively.)

SINKING FUND

(i.e., the annual sum which, accumulated at compound interest, will amount to 1 at the end of a period).

$1\frac{3}{4}$ per cent.							
Years	Sinking Fund.	Years.	Sinking Fund.	Years.	Sinking Fund.	Years.	Sinking Fund.
1	1	51	·01230269	101	·00367080	151	·00137461
2	·49566295	52	·01194665	102	·00359470	152	·00134915
3	·32756746	53	·01160492	103	·00352044	153	·00132419
4	·24353237	54	·01127672	104	·00344796	154	·00129972
5	·19312142	55	·01096129	105	·00337721	155	·00127574
6	·15952256	56	·01065795	106	·00330815	156	·00125223
7	·13553059	57	·01036606	107	·00324072	157	·00122918
8	·11754292	58	·01008503	108	·00317487	158	·00120658
9	·10355813	59	·00981430	109	·00311056	159	·00118442
10	·09237534	60	·00955336	110	·00304774	160	·00116270
11	·08323038	61	·00930172	111	·00298638	161	·00114140
12	·07561377	62	·00905892	112	·00292643	162	·00112051
13	·06917283	63	·00882455	113	·00286785	163	·00110003
14	·06365562	64	·00859821	114	·00281060	164	·00107994
15	·05887739	65	·00837952	115	·00275465	165	·00106024
16	·05469958	66	·00816813	116	·00269997	166	·00104092
17	·05101623	67	·00796372	117	·00264651	167	·00102197
18	·04774492	68	·00776597	118	·00259424	168	·00100339
19	·04482061	69	·00757459	119	·00254314	169	·00098516
20	·04219122	70	·00738930	120	·00249317	170	·00096728
21	·03981464	71	·00720985	121	·00244430	171	·00094974
22	·03765638	72	·00703600	122	·00239650	172	·00093254
23	·03568796	73	·00686750	123	·00234975	173	·00091566
24	·03388565	74	·00670413	124	·00230402	174	·00089910
25	·03222952	75	·00654570	125	·00225927	175	·00088286
26	·03070269	76	·00639200	126	·00221550	176	·00086692
27	·02929079	77	·00624285	127	·00217266	177	·00085128
28	·02798151	78	·00609806	128	·00213074	178	·00083594
29	·02676424	79	·00595748	129	·00208972	179	·00082089
30	·02562975	80	·00582093	130	·00204957	180	·00080612
31	·02457005	81	·00568828	131	·00201027	181	·00079163
32	·02357812	82	·00555936	132	·00197180	182	·00077741
33	·02264779	83	·00543406	133	·00193414	183	·00076346
34	·02177363	84	·00531223	134	·00189727	184	·00074976
35	·02095082	85	·00519375	135	·00186117	185	·00073633
36	·02017507	86	·00507850	136	·00182582	186	·00072314
37	·01944257	87	·00496636	137	·00179120	187	·00071020
38	·01874990	88	·00485724	138	·00175730	188	·00069749
39	·01809399	89	·00475102	139	·00172410	189	·00068503
40	·01747209	90	·00464760	140	·00169158	190	·00067279
41	·01688170	91	·00454690	141	·00165973	191	·00066079
42	·01632057	92	·00444882	142	·00162852	192	·00064900
43	·01578666	93	·00435327	143	·00159796	193	·00063743
44	·01527810	94	·00426017	144	·00156801	194	·00062608
45	·01479321	95	·00416944	145	·00153867	195	·00061493
46	·01433043	96	·00408101	146	·00150993	196	·00060399
47	·01388836	97	·00399480	147	·00148176	197	·00059325
48	·01346569	98	·00391074	148	·00145415	198	·00058270
49	·01306124	99	·00382876	149	·00142710	199	·00057236
50	·01267391	100	·00374880	150	·00140060	200	·00056219

$1\frac{3}{4}$ per cent. *Example:* The annual sum which, accumulating at $1\frac{3}{4}$ per cent. per ann. (interest convertible yearly), will amount to 100 at the end of 10 years = $100 \times \cdot 09237534 = 9\cdot2375$.

$3\frac{1}{2}$ per cent. Substituting half-years for years and half-yearly sums for annual sums the above Table supplies the half-yearly sum which, accumulating at $3\frac{1}{2}$ per cent. per ann. (interest convertible half-yearly), will amount to 1 at the end of any number of half-years up to a period of 100 years. *Example:* The half-yearly sum which, accumulating at $3\frac{1}{2}$ per cent. per ann., will amount to 20,000 at the end of 20 years or 40 half-years = $20,000 \times \cdot 01747209 = 349\cdot4418$.

7 per cent. Substituting quarter-years for years and quarterly sums for annual sums the above Table also supplies the quarterly sum which, accumulating at 7 per cent. per ann. (interest convertible quarterly), will amount to 1 at the end of any number of quarter-years up to a period of 50 years. *Example:* The quarterly sum which, accumulating at 7 per cent. per ann., will amount to 3,000,000 at the end of 50 years or 200 quarter-years = $3,000,000 \times \cdot 00056219 = 1,686\cdot57$. (The annual, half-yearly, or quarterly sum is assumed to be invested at the end of each year, half-year, or quarter-year respectively.)

SINKING FUND

(i.e., the annual sum which, accumulated at compound interest, will amount to 1 at the end of a period).

$1\frac{13}{16}$ per cent.							
Years.	Sinking Fund.	Years.	Sinking Fund.	Years.	Sinking Fund.	Years.	Sinking Fund.
1	1	51	·01208722	101	·00352876	151	·00128867
2	·49550945	52	·01173275	102	·00345397	152	·00126413
3	·32736401	53	·01139259	103	·00338101	153	·00124008
4	·24330486	54	·01106595	104	·00330983	154	·00121653
5	·19288021	55	·01075209	105	·00324037	155	·00119344
6	·15927282	56	·01045031	106	·00317259	156	·00117082
7	·13527528	57	·01015999	107	·00310643	157	·00114866
8	·11728390	58	·00988052	108	·00304185	158	·00112694
9	·10329662	59	·00961135	109	·00297879	159	·00110565
10	·09211220	60	·00935196	110	·00291723	160	·00108479
11	·08296624	61	·00910187	111	·00285711	161	·00106435
12	·07534910	62	·00886062	112	·00279839	162	·00104431
13	·06890799	63	·00862779	113	·00274104	163	·00102466
14	·06339089	64	·00840299	114	·00268502	164	·00100541
15	·05861300	65	·00818584	115	·00263028	165	·00098654
16	·05443571	66	·00797598	116	·00257680	166	·00096804
17	·05075304	67	·00777310	117	·00252453	167	·00094990
18	·04748253	68	·00757687	118	·00247346	168	·00093212
19	·04455912	69	·00738701	119	·00242354	169	·00091469
20	·04193073	70	·00720324	120	·00237474	170	·00089760
21	·03955521	71	·00702530	121	·00232704	171	·00088084
22	·03739808	72	·00685295	122	·00228040	172	·00086441
23	·03543085	73	·00668595	123	·00223480	173	·00084831
24	·03362978	74	·00652408	124	·00219020	174	·00083251
25	·03197492	75	·00636713	125	·00214660	175	·00081702
26	·03044941	76	·00621492	126	·00210395	176	·00080183
27	·02903887	77	·00606724	127	·00206223	177	·00078694
28	·02773907	78	·00592393	128	·00202142	178	·00077233
29	·02651503	79	·00578481	129	·00198150	179	·00075801
30	·02538203	80	·00564973	130	·00194245	180	·00074396
31	·02432378	81	·00551852	131	·00190423	181	·00073018
32	·02333331	82	·00539105	132	·00186684	182	·00071667
33	·02240446	83	·00526720	133	·00183025	183	·00070342
34	·02153179	84	·00514680	134	·00179444	184	·00069042
35	·02071048	85	·00502975	135	·00175940	185	·00067767
36	·01993624	86	·00491592	136	·00172509	186	·00066516
37	·01920527	87	·00480521	137	·00169152	187	·00065289
38	·01851413	88	·00469749	138	·00165865	188	·00064086
39	·01785976	89	·00459268	139	·00162647	189	·00062905
40	·01723941	90	·00449066	140	·00159497	190	·00061747
41	·01665057	91	·00439135	141	·00156412	191	·00060611
42	·01609100	92	·00429465	142	·00153392	192	·00059497
43	·01555864	93	·00420047	143	·00150435	193	·00058403
44	·01505165	94	·00410874	144	·00147539	194	·00057331
45	·01456832	95	·00401938	145	·00144702	195	·00056279
46	·01410711	96	·00393230	146	·00141925	196	·00055246
47	·01366661	97	·00384744	147	·00139204	197	·00054233
48	·01324551	98	·00376472	148	·00136539	198	·00053239
49	·01284263	99	·00368407	149	·00133929	199	·00052264
50	·01245687	100	·00360544	150	·00131372	200	·00051307

$1\frac{13}{16}$ per cent. Example: The annual sum which, accumulating at $1\frac{13}{16}$ per cent. per ann. (interest convertible yearly), will amount to 450 at the end of 16 years = $450 \times .05443571 = 24'4961$.

$3\frac{3}{8}$ per cent. Substituting half-years for years and half-yearly sums for annual sums the above Table supplies the half-yearly sum which, accumulating at $3\frac{3}{8}$ per cent. per ann. (interest convertible half-yearly), will amount to 1 at the end of any number of half-years up to a period of 100 years. Example: The half-yearly sum which, accumulating at $3\frac{3}{8}$ per cent. per ann., will amount to 5,500 at the end of $48\frac{1}{2}$ years or 97 half-years = $5,500 \times .00384744 = 21'1609$.

$7\frac{1}{4}$ per cent. Substituting quarter-years for years and quarterly sums for annual sums the above Table also supplies the quarterly sum which, accumulating at $7\frac{1}{4}$ per cent. per ann. (interest convertible quarterly), will amount to 1 at the end of any number of quarter-years up to a period of 50 years. Example: The quarterly sum which, accumulating at $7\frac{1}{4}$ per cent. per ann., will amount to 675,000 at the end of $31\frac{1}{4}$ years or 125 quarter-years = $675,000 \times .00214660 = 1,448'955$. (The annual, half-yearly, or quarterly sum is assumed to be invested at the end of each year, half-year, or quarter-year respectively.)

SINKING FUND

(i.e., the annual sum which, accumulated at compound interest, will amount to 1 at the end of a period).

$1\frac{1}{2}$ per cent.							
Years.	Sinking Fund.	Years.	Sinking Fund.	Years.	Sinking Fund.	Years.	Sinking Fund.
1	1	51	·01187472	101	·00339137	151	·00120752
2	·49535604	52	·01152187	102	·00331790	152	·00118390
3	·32716073	53	·01118333	103	·00324626	153	·00116076
4	·24307759	54	·01085830	104	·00317640	154	·00113810
5	·19263930	55	·01054605	105	·00310824	155	·00111590
6	·15902345	56	·01024589	106	·00304176	156	·00109417
7	·13502040	57	·00995717	107	·00297688	157	·00107288
8	·11702537	58	·00967931	108	·00291358	158	·00105202
9	·10303566	59	·00941174	109	·00285180	159	·00103160
10	·09184969	60	·00915395	110	·00279150	160	·00101158
11	·08270278	61	·00890545	111	·00273263	161	·00099198
12	·07508518	62	·00866579	112	·00267516	162	·00097278
13	·06864396	63	·00843455	113	·00261905	163	·00095396
14	·06312704	64	·00821133	114	·00256426	164	·00093553
15	·05834955	65	·00799575	115	·00251074	165	·00091747
16	·05417285	66	·00778747	116	·00245847	166	·00089977
17	·05049091	67	·00758616	117	·00240741	167	·00088243
18	·04722127	68	·00739149	118	·00235754	168	·00086544
19	·04429882	69	·00720319	119	·00230880	169	·00084879
20	·04167148	70	·00702097	120	·00226118	170	·00083248
21	·03929709	71	·00684458	121	·00221465	171	·00081649
22	·03714116	72	·00667377	122	·00216918	172	·00080082
23	·03517517	73	·00650830	123	·00212473	173	·00078546
24	·03337540	74	·00634796	124	·00208128	174	·00077041
25	·03172188	75	·00619254	125	·00203881	175	·00075566
26	·03019775	76	·00604185	126	·00199729	176	·00074120
27	·02878861	77	·00589568	127	·00195669	177	·00072703
28	·02748215	78	·00575387	128	·00191700	178	·00071314
29	·02626773	79	·00561625	129	·00187818	179	·00069953
30	·02513616	80	·00548266	130	·00184022	180	·00068618
31	·02407941	81	·00535294	131	·00180310	181	·00067310
32	·02309046	82	·00522696	132	·00176678	182	·00066027
33	·02216314	83	·00510457	133	·00173126	183	·00064770
34	·02129202	84	·00498564	134	·00169652	184	·00063538
35	·02047227	85	·00487004	135	·00166252	185	·00062329
36	·01969960	86	·00475767	136	·00162927	186	·00061145
37	·01897021	87	·00464839	137	·00159673	187	·00059984
38	·01828066	88	·00454212	138	·00156489	188	·00058845
39	·01762788	89	·00443873	139	·00153373	189	·00057729
40	·01700913	90	·00433813	140	·00150324	190	·00056634
41	·01642190	91	·00424023	141	·00147340	191	·00055561
42	·01586393	92	·00414494	142	·00144419	192	·00054508
43	·01533319	93	·00405217	143	·00141560	193	·00053477
44	·01482781	94	·00396183	144	·00138762	194	·00052465
45	·01434610	95	·00387385	145	·00136023	195	·00051473
46	·01388651	96	·00378814	146	·00133341	196	·00050500
47	·01344763	97	·00370465	147	·00130716	197	·00049546
48	·01302815	98	·00362329	148	·00128146	198	·00048610
49	·01262689	99	·00354400	149	·00125629	199	·00047693
50	·01224275	100	·00346671	150	·00123165	200	·00046793

$1\frac{1}{2}$ per cent. *Example:* The annual sum which, accumulating at $1\frac{1}{2}$ per cent. per ann. (interest convertible yearly), will amount to 700 at the end of 40 years = $700 \times '01700913 = 11'9064$.

$3\frac{3}{4}$ per cent. Substituting half-years for years and half-yearly sums for annual sums the above Table supplies the half-yearly sum which, accumulating at $3\frac{3}{4}$ per cent. per ann. (interest convertible half-yearly), will amount to 1 at the end of any number of half-years up to a period of 100 years. *Example:* The half-yearly sum which, accumulating at $3\frac{3}{4}$ per cent. per ann., will amount to 8,000 at the end of $29\frac{1}{2}$ years or 59 half-years = $8,000 \times '00941174 = 75'2939$.

$7\frac{1}{2}$ per cent. Substituting quarter-years for years and quarterly sums for annual sums the above Table also supplies the quarterly sum which, accumulating at $7\frac{1}{2}$ per cent. per ann. (interest convertible quarterly), will amount to 1 at the end of any number of quarter-years up to a period of 50 years. *Example:* The quarterly sum which, accumulating at $7\frac{1}{2}$ per cent. per ann., will amount to 95,000 at the end of $40\frac{1}{2}$ years or 162 quarter-years = $95,000 \times '00097278 = 92'4141$.

(The annual, half-yearly, or quarterly sum is assumed to be invested at the end of each year, half-year, or quarter-year respectively.)

SINKING FUND

(i.e., the annual sum which, accumulated at compound interest, will amount to 1 at the end of a period).

$1\frac{15}{16}$ per cent.							
Years.	Sinking Fund.	Years.	Sinking Fund.	Years.	Sinking Fund.	Years.	Sinking Fund.
1	1.	51	·01166518	101	·00325852	151	·00113097
2	·49520272	52	·01131399	102	·00318640	152	·00110824
3	·32695762	53	·01097711	103	·00311610	153	·00108600
4	·24285055	54	·01065375	104	·00304755	154	·00106422
5	·19239870	55	·01034315	105	·00298072	155	·00104290
6	·15877445	56	·01004465	106	·00291554	156	·00102204
7	·13476596	57	·00975758	107	·00285197	157	·00100161
8	·11676733	58	·00948137	108	·00278995	158	·00098161
9	·10277527	59	·00921544	109	·00272946	159	·00096202
10	·09158780	60	·00895929	110	·00267043	160	·00094285
11	·08244002	61	·00871243	111	·00261283	161	·00092407
12	·07482202	62	·00847441	112	·00255661	162	·00090569
13	·06838075	63	·00824479	113	·00250175	163	·00088768
14	·06286407	64	·00802319	114	·00244819	164	·00087005
15	·05808704	65	·00780924	115	·00239590	165	·00085279
16	·05391099	66	·00760257	116	·00234485	166	·00083588
17	·05022985	67	·00740285	117	·00229500	167	·00081932
18	·04696112	68	·00720979	118	·00224633	168	·00080310
19	·04403970	69	·00702308	119	·00219879	169	·00078722
20	·04141348	70	·00684246	120	·00215235	170	·00077166
21	·03904028	71	·00666765	121	·00210699	171	·00075642
22	·03688560	72	·00649841	122	·00206268	172	·00074149
23	·03492092	73	·00633452	123	·00201939	173	·00072687
24	·03312251	74	·00617574	124	·00197709	174	·00071255
25	·03147039	75	·00602188	125	·00193576	175	·00069852
26	·02994769	76	·00587273	126	·00189537	176	·00068477
27	·02854002	77	·00572811	127	·00185589	177	·00067131
28	·02723505	78	·00558784	128	·00181731	178	·00065811
29	·02602216	79	·00545174	129	·00177960	179	·00064519
30	·02489212	80	·00531967	130	·00174273	180	·00063252
31	·02383693	81	·00519147	131	·00170669	181	·00062012
32	·02284956	82	·00506699	132	·00167145	182	·00060796
33	·02192383	83	·00494610	133	·00163700	183	·00059605
34	·02105432	84	·00482866	134	·00160331	184	·00058438
35	·02023618	85	·00471455	135	·00157037	185	·00057294
36	·01946514	86	·00460365	136	·00153815	186	·00056174
37	·01873738	87	·00449585	137	·00150664	187	·00055076
38	·01804947	88	·00439103	138	·00147582	188	·00054000
39	·01739835	89	·00428910	139	·00144568	189	·00052945
40	·01678125	90	·00418995	140	·00141619	190	·00051912
41	·01619567	91	·00409348	141	·00138735	191	·00050900
42	·01563937	92	·00399962	142	·00135913	192	·00049907
43	·01511029	93	·00390826	143	·00133152	193	·00048935
44	·01460658	94	·00381934	144	·00130451	194	·00047982
45	·01412654	95	·00373276	145	·00127808	195	·00047047
46	·01366862	96	·00364845	146	·00125222	196	·00046132
47	·01323140	97	·00356634	147	·00122691	197	·00045235
48	·01281360	98	·00348636	148	·00120214	198	·00044355
49	·01241401	99	·00340844	149	·00117791	199	·00043493
50	·01203154	100	·00333251	150	·00115418	200	·00042648

$1\frac{15}{16}$ per cent. *Example:* The annual sum which, accumulating at $1\frac{15}{16}$ per cent. per ann. (interest convertible yearly), will amount to 100 at the end of 20 years = $100 \times .04141348 = 4.1413$.

$3\frac{1}{2}$ per cent. Substituting half-years for years and half-yearly sums for annual sums the above Table supplies the half-yearly sum which, accumulating at $3\frac{1}{2}$ per cent. per ann. (interest convertible half-yearly), will amount to 1 at the end of any number of half-years up to a period of 100 years. *Example:* The half-yearly sum which, accumulating at $3\frac{1}{2}$ per cent. per ann., will amount to 2,500 at the end of $25\frac{1}{2}$ years or 51 half-years = $2,500 \times .01166518 = 29.1629$.

$7\frac{1}{4}$ per cent. Substituting quarter-years for years and quarterly sums for annual sums the above Table also supplies the quarterly sum which, accumulating at $7\frac{1}{4}$ per cent. per ann. (interest convertible quarterly), will amount to 1 at the end of any number of quarter years up to a period of 50 years. *Example:* The quarterly sum which, accumulating at $7\frac{1}{4}$ per cent. per ann., will amount to 30,000 at the end of $43\frac{1}{4}$ years or 175 quarter-years = $30,000 \times .0069852 = 20.9556$. (The annual, half-yearly, or quarterly sum is assumed to be invested at the end of each year, half-year, or quarter-year respectively.)

SINKING FUND

(i.e., the annual sum which, accumulated at compound interest, will amount to 1 at the end of a period).

2 per cent.

Years.	Sinking Fund.	Years.	Sinking Fund.	Years.	Sinking Fund.	Years.	Sinking Fund.
1	1	51	·01145856	101	·00313012	151	·00105838
2	·49504950	52	·01110909	102	·00305935	152	·00103695
3	·32675467	53	·01077392	103	·00299040	153	·00101558
4	·24262375	54	·01045226	104	·00292319	154	·00099468
5	·19215839	55	·01014337	105	·00285768	155	·00097423
6	·15852581	56	·00984656	106	·00279382	156	·00095421
7	·13451196	57	·00956120	107	·00273156	157	·00093463
8	·11650980	58	·00928667	108	·00267085	158	·00091546
9	·10251544	59	·00902243	109	·00261164	159	·00089671
10	·09132653	60	·00876797	110	·00255389	160	·00087835
11	·08217794	61	·00852278	111	·00249756	161	·00086039
12	·07455960	62	·00828643	112	·00244261	162	·00084281
13	·06811835	63	·00805848	113	·00238899	163	·00082560
14	·06260197	64	·00783855	114	·00233668	164	·00080876
15	·05782547	65	·00762624	115	·00228563	165	·00079227
16	·05365013	66	·00742122	116	·00223580	166	·00077613
17	·04996984	67	·00722316	117	·00218717	167	·00076034
18	·04670210	68	·00703173	118	·00213969	168	·00074487
19	·04378177	69	·00684665	119	·00209335	169	·00072973
20	·04115672	70	·00666765	120	·00204810	170	·00071491
21	·03878477	71	·00649446	121	·00200391	171	·00070041
22	·03663140	72	·00632683	122	·00196077	172	·00068620
23	·03466810	73	·00616454	123	·00191864	173	·00067229
24	·03287110	74	·00600736	124	·00187748	174	·00065868
25	·03122044	75	·00585508	125	·00183729	175	·00064535
26	·02969923	76	·00570751	126	·00179802	176	·00063229
27	·02829309	77	·00556447	127	·00175967	177	·00061951
28	·02698967	78	·00542576	128	·00172219	178	·00060699
29	·02577836	79	·00529123	129	·00168558	179	·00059474
30	·02464992	80	·00516071	130	·00164980	180	·00058274
31	·02359635	81	·00503405	131	·00161484	181	·00057098
32	·02261061	82	·00491110	132	·00158067	182	·00055948
33	·02168653	83	·00479173	133	·00154728	183	·00054820
34	·02081867	84	·00467581	134	·00151465	184	·00053717
35	·02000221	85	·00456321	135	·00148275	185	·00052636
36	·01923285	86	·00445381	136	·00145156	186	·00051577
37	·01850678	87	·00434750	137	·00142108	187	·00050540
38	·01782057	88	·00424416	138	·00139127	188	·00049525
39	·01717114	89	·00414370	139	·00136214	189	·00048530
40	·01655575	90	·00404602	140	·00133365	190	·00047556
41	·01597188	91	·00395101	141	·00130579	191	·00046602
42	·01541729	92	·00385859	142	·00127855	192	·00045667
43	·01488993	93	·00376868	143	·00125191	193	·00044751
44	·01438794	94	·00368118	144	·00122586	194	·00043855
45	·01390962	95	·00359602	145	·00120038	195	·00042976
46	·01345342	96	·00351313	146	·00117546	196	·00042116
47	·01301792	97	·00343242	147	·00115109	197	·00041273
48	·01260184	98	·00335383	148	·00112724	198	·00040447
49	·01220396	99	·00327729	149	·00110392	199	·00039639
50	·01182321	100	·00320274	150	·00108110	200	·00038846

2 per cent. *Example:* The annual sum which, accumulating at 2 per cent per ann. (interest convertible yearly), will amount to 4,000 at the end of 50 years = $4,000 \times '01182321 = 47'2928$.

4 per cent. Substituting half-years for years and half-yearly sums for annual sums the above Table supplies the half-yearly sum which, accumulating at 4 per cent. per ann. (interest convertible half-yearly), will amount to 1 at the end of any number of half-years up to a period of 100 years. *Example:* The half-yearly sum which, accumulating at 4 per cent. per ann., will amount to 500,000 at the end of 50 years or 100 half-years = $500,000 \times '00320274 = 1,601'370$.

8 per cent. Substituting quarter-years for years and quarterly sums for annual sums the above Table also supplies the quarterly sum which, accumulating at 8 per cent. per ann. (interest convertible quarterly), will amount to 1 at the end of any number of quarter-years up to a period of 50 years. *Example:* The quarterly sum which, accumulating at 8 per cent. per ann., will amount to 6,000,000 at the end of 50 years or 200 quarter-years = $6,000,000 \times '00038846 = 2,330'76$. (The annual, half-yearly, or quarterly sum is assumed to be invested at the end of each year, half-year, or quarter-year respectively.)

SINKING FUND

(i.e., the annual sum which, accumulated at compound interest, will amount to 1 at the end of a period).

2½ per cent.				2¼ per cent.			
Years.	Sinking Fund.	Years.	Sinking Fund.	Years.	Sinking Fund.	Years.	Sinking Fund.
1	1	51	·01105405	1	1	51	·01066102
2	·49474335	52	·01070813	2	·49443758	52	·01031884
3	·32634929	53	·01037652	3	·32594458	53	·00999094
4	·24217087	54	·01005841	4	·24171893	54	·00967654
5	·19167870	55	·00975305	5	·19120021	55	·00937489
6	·15802965	56	·00945977	6	·15753496	56	·00908530
7	·13400524	57	·00917792	7	·13350025	57	·00880712
8	·11599622	58	·00890690	8	·11548462	58	·00853977
9	·10199745	59	·00864616	9	·10148170	59	·00828268
10	·09080586	60	·00839518	10	·09028768	60	·00803533
11	·08165585	61	·00815347	11	·08113649	61	·00779724
12	·07403701	62	·00792057	12	·07351740	62	·00756795
13	·06759599	63	·00769608	13	·06707686	63	·00734704
14	·06208039	64	·00747957	14	·06156230	64	·00713411
15	·05730513	65	·00727069	15	·05678852	65	·00692878
16	·05313139	66	·00706907	16	·05261663	66	·00673070
17	·04945301	67	·00687440	17	·04894039	67	·00653955
18	·04618742	68	·00668635	18	·04567720	68	·00635500
19	·04326944	69	·00650463	19	·04276182	69	·00617677
20	·04064692	70	·00632897	20	·04014207	70	·00600458
21	·03827765	71	·00615911	21	·03777572	71	·00583816
22	·03612709	72	·00599480	22	·03562821	72	·00567728
23	·03416671	73	·00583580	23	·03367097	73	·00552169
24	·03237272	74	·00568190	24	·03188023	74	·00537118
25	·03072515	75	·00553289	25	·03023599	75	·00522554
26	·02920711	76	·00538857	26	·02872134	76	·00508457
27	·02780419	77	·00524875	27	·02732188	77	·00494808
28	·02650405	78	·00511326	28	·02602525	78	·00481589
29	·02529606	79	·00498192	29	·02482081	79	·00468784
30	·02417100	80	·00485457	30	·02369934	80	·00456376
31	·02312083	81	·00473107	31	·02265280	81	·00444350
32	·02213852	82	·00461126	32	·02167415	82	·00432692
33	·02121791	83	·00449502	33	·02075722	83	·00421387
34	·02035354	84	·00438220	34	·01989655	84	·00410423
35	·01954058	85	·00427268	35	·01908731	85	·00399787
36	·01877475	86	·00416634	36	·01832522	86	·00389467
37	·01805221	87	·00406308	37	·01760643	87	·00379452
38	·01736955	88	·00396277	38	·01692753	88	·00369730
39	·01672369	89	·00386531	39	·01628543	89	·00360291
40	·01611186	90	·00377061	40	·01567738	90	·00351126
41	·01553157	91	·00367857	41	·01510087	91	·00342224
42	·01498056	92	·00358910	42	·01455364	92	·00333577
43	·01445679	93	·00350211	43	·01403364	93	·00325176
44	·01395838	94	·00341752	44	·01353901	94	·00317012
45	·01348364	95	·00333525	45	·01306805	95	·00309078
46	·01303103	96	·00325522	46	·01261921	96	·00301366
47	·01259912	97	·00317735	47	·01219107	97	·00293868
48	·01218661	98	·00310159	48	·01178233	98	·00286578
49	·01179231	99	·00302786	49	·01139179	99	·00279489
50	·01141513	100	·00295609	50	·01101836	100	·00272594

2½ per cent. *Example:* The annual sum which, accumulating at 2½ per cent. per ann. (interest convertible yearly), will amount to 1,250 at the end of 20 years = $1,250 \times '04064692 = 50'8086$.

4½ per cent. Substituting half-years for years and half-yearly sums for annual sums the above Table supplies the half-yearly sum which, accumulating at 4½ per cent. per ann. (interest convertible half-yearly), will amount to 1 at the end of any number of half-years up to a period of 50 years.

Example: The half-yearly sum which, accumulating at 4½ per cent. per ann., will amount to 24,000 at the end of 32½ years or 65 half-years = $24,000 \times '00727069 = 174'4966$.

(The annual or half-yearly sum is assumed to be invested at the end of each year or half-year respectively.)

2¼ per cent. *Example:* The annual sum which, accumulating at 2¼ per cent. per ann. (interest convertible yearly), will amount to 3,375 at the end of 40 years = $3,375 \times '01567738 = 52'9112$.

4¾ per cent. Substituting half-years for years and half-yearly sums for annual sums the above Table supplies the half-yearly sum which, accumulating at 4¾ per cent. per ann. (interest convertible half-yearly), will amount to 1 at the end of any number of half-years up to a period of 50 years.

Example: The half-yearly sum which, accumulating at 4¾ per cent. per ann., will amount to 48,000 at the end of 36 years or 72 half-years = $48,000 \times '00567728 = 272'5094$.

SINKING FUND

(i.e., the annual sum which, accumulated at compound interest, will amount to 1 at the end of a period).

$2\frac{3}{8}$ per cent.				$2\frac{1}{2}$ per cent.			
Years.	Sinking Fund.	Years.	Sinking Fund.	Years.	Sinking Fund.	Years.	Sinking Fund.
1	1	51	·01027929	1	1	51	·00990870
2	·49413218	52	·00994101	2	·49382716	52	·00957446
3	·32554054	53	·00961700	3	·32513717	53	·00925149
4	·24126793	54	·00930647	4	·24081788	54	·00894799
5	·19072293	55	·00900868	5	·19024686	55	·00865419
6	·15704173	56	·00872293	6	·15654997	56	·00837243
7	·13299698	57	·00844858	7	·13249543	57	·00810204
8	·11497500	58	·00818503	8	·11446735	58	·00784244
9	·10096818	59	·00793173	9	·10045689	59	·00759307
10	·08977199	60	·00768816	10	·08925876	60	·00735340
11	·08061986	61	·00745382	11	·08010596	61	·00712294
12	·07300078	62	·00722827	12	·07248713	62	·00690126
13	·06656095	63	·00701108	13	·06604827	63	·00668790
14	·06104768	64	·00680185	14	·06053652	64	·00648249
15	·05627564	65	·00660020	15	·05576646	65	·00628463
16	·05210583	66	·00640578	16	·05159899	66	·00609398
17	·04843199	67	·00621827	17	·04792777	67	·00591021
18	·04517142	68	·00603734	18	·04467008	68	·00573300
19	·04225888	69	·00586270	19	·04176062	69	·00556206
20	·03964215	70	·00569409	20	·03914713	70	·00539712
21	·03727895	71	·00553122	21	·03678733	71	·00523790
22	·03513472	72	·00537387	22	·03464661	72	·00508417
23	·03318087	73	·00522179	23	·03269638	73	·00493568
24	·03139361	74	·00507477	24	·03091282	74	·00479222
25	·02975292	75	·00493259	25	·02927592	75	·00465358
26	·02824190	76	·00479505	26	·02776875	76	·00451956
27	·02684612	77	·00466198	27	·02637687	77	·00438997
28	·02555322	78	·00453318	28	·02508793	78	·00426463
29	·02435256	79	·00440849	29	·02389127	79	·00414338
30	·02323491	80	·00428776	30	·02277764	80	·00402605
31	·02219221	81	·00417082	31	·02173900	81	·00391248
32	·02121743	82	·00405753	32	·02076831	82	·00380254
33	·02030440	83	·00394775	33	·01985938	83	·00369608
34	·01944764	84	·00384135	34	·01900675	84	·00359298
35	·01864234	85	·00373821	35	·01820558	85	·00349310
36	·01788418	86	·00363820	36	·01745158	86	·00339633
37	·01716935	87	·00354121	37	·01674090	87	·00330255
38	·01649441	88	·00344714	38	·01607012	88	·00321165
39	·01585628	89	·00335587	39	·01543615	89	·00312353
40	·01525220	90	·00326731	40	·01483623	90	·00303809
41	·01467966	91	·00318135	41	·01426786	91	·00295523
42	·01413640	92	·00309792	42	·01372876	92	·00287486
43	·01362038	93	·00301692	43	·01321688	93	·00279690
44	·01312972	94	·00293828	44	·01273037	94	·00272126
45	·01266272	95	·00286190	45	·01226751	95	·00264786
46	·01221783	96	·00278771	46	·01182676	96	·00257662
47	·01179364	97	·00271564	47	·01140669	97	·00250747
48	·01138884	98	·00264563	48	·01100599	98	·00244034
49	·01100223	99	·00257759	49	·01062348	99	·00237517
50	·01063272	100	·00251147	50	·01025806	100	·00231188

$2\frac{3}{8}$ per cent. *Example:* The annual sum which, accumulating at $2\frac{3}{8}$ per cent. per ann. (interest convertible yearly), will amount to 550 at the end of 25 years = $550 \times '02975292 = 16'3641$.

$4\frac{1}{4}$ per cent. Substituting half-years for years and half-yearly sums for annual sums the above Table supplies the half-yearly sum which, accumulating at $4\frac{1}{4}$ per cent. per ann. (interest convertible half-yearly), will amount to 1 at the end of any number of half-years up to a period of 50 years.

Example: The half-yearly sum which, accumulating at $4\frac{1}{4}$ per cent. per ann., will amount to 6,320 at the end of $28\frac{1}{2}$ years or 57 half-years = $6,320 \times '00844858 = 53'3950$.
(The annual or half-yearly sum is assumed to be invested at the end of each year or half-year respectively.)

$2\frac{1}{2}$ per cent. *Example:* The annual sum which, accumulating at $2\frac{1}{2}$ per cent. per ann. (interest convertible yearly), will amount to 7,500 at the end of 30 years = $7,500 \times '02277764 = 170'8323$.

5 per cent. Substituting half-years for years and half-yearly sums for annual sums the above Table supplies the half-yearly sum which, accumulating at 5 per cent. per ann. (interest convertible half-yearly), will amount to 1 at the end of any number of half-years up to a period of 50 years.

Example: The half-yearly sum which accumulating at 5 per cent. per ann. will amount to 860,000 at the end of 50 years or 100 half-years = $860,000 \times '00231188 = 1,988'217$.

SINKING FUND

(i.e., the annual sum which, accumulated at compound interest, will amount to 1 at the end of a period).

2 $\frac{5}{8}$ per cent.				2 $\frac{3}{4}$ per cent.			
Years.	Sinking Fund.	Years.	Sinking Fund.	Years.	Sinking Fund.	Years.	Sinking Fund.
1	1	51	·00954904	1	1	51	·00920014
2	·49352252	52	·00921901	2	·49321825	52	·00887444
3	·32473447	53	·00890322	3	·32433243	53	·00856297
4	·24036876	54	·00860087	4	·23992059	54	·00826491
5	·18977199	55	·00831122	5	·18929832	55	·00797953
6	·15605967	56	·00803357	6	·15557083	56	·00770612
7	·13199560	57	·00776728	7	·13149747	57	·00744404
8	·11396166	58	·00751175	8	·11345795	58	·00719270
9	·09994782	59	·00726642	9	·09944095	59	·00695153
10	·08874801	60	·00703078	10	·08823972	60	·00672002
11	·07959477	61	·00680432	11	·07908629	61	·00649767
12	·07197644	62	·00658661	12	·07146871	62	·00628402
13	·06553880	63	·00637720	13	·06503252	63	·00607866
14	·06002882	64	·00617570	14	·05952457	64	·00588118
15	·05526097	65	·00598174	15	·05475917	65	·00569120
16	·05109608	66	·00579496	16	·05059710	66	·00550837
17	·04742773	67	·00561503	17	·04693186	67	·00533236
18	·04417315	68	·00544163	18	·04368063	68	·00516285
19	·04126700	69	·00527447	19	·04077802	69	·00499955
20	·03865700	70	·00511328	20	·03817173	70	·00484218
21	·03630082	71	·00495779	21	·03581941	71	·00469048
22	·03416384	72	·00480775	22	·03368640	72	·00454420
23	·03221746	73	·00466293	23	·03174410	73	·00440311
24	·03043784	74	·00452311	24	·02996863	74	·00426698
25	·02880495	75	·00438807	25	·02833997	75	·00413560
26	·02730185	76	·00425763	26	·02684116	76	·00400878
27	·02591410	77	·00413158	27	·02545776	77	·00388633
28	·02462933	78	·00400976	28	·02417738	78	·00376806
29	·02343688	79	·00389199	29	·02298935	79	·00365382
30	·02232750	80	·00377811	30	·02188442	80	·00354342
31	·02129313	81	·00366797	31	·02085453	81	·00343674
32	·02032673	82	·00356142	32	·01989263	82	·00333361
33	·01942211	83	·00345832	33	·01899253	83	·00323389
34	·01857381	84	·00335854	34	·01814875	84	·00313747
35	·01777698	85	·00326196	35	·01735645	85	·00304420
36	·01702732	86	·00316845	36	·01661132	86	·00295397
37	·01632099	87	·00307791	37	·01590953	87	·00286667
38	·01565456	88	·00299021	38	·01524764	88	·00278219
39	·01502494	89	·00290526	39	·01462256	89	·00270041
40	·01442937	90	·00282295	40	·01403151	90	·00262125
41	·01386534	91	·00274320	41	·01347200	91	·00254460
42	·01333058	92	·00266591	42	·01294175	92	·00247038
43	·01282304	93	·00259099	43	·01243871	93	·00239850
44	·01234084	94	·00251836	44	·01196100	94	·00232887
45	·01188229	95	·00244793	45	·01150693	95	·00226141
46	·01144584	96	·00237964	46	·01107493	96	·00219605
47	·01103005	97	·00231341	47	·01066358	97	·00213272
48	·01063363	98	·00224917	48	·01027158	98	·00207134
49	·01025537	99	·00218684	49	·00989773	99	·00201185
50	·00989418	100	·00212638	50	·00954092	100	·00195418

2 $\frac{5}{8}$ per cent. *Example:* The annual sum which, accumulating at 2 $\frac{5}{8}$ per cent. per ann. (interest convertible yearly), will amount to 960 at the end of 15 years = $960 \times .05526097 = 53^{\circ}0505$.

5 $\frac{1}{2}$ per cent. Substituting half-years for years and half-yearly sums for annual sums the above Table supplies the half-yearly sum which, accumulating at 5 $\frac{1}{2}$ per cent. per ann. (interest convertible half-yearly), will amount to 1 at the end of any number of half-years up to a period of 50 years.

Example: The half-yearly sum which, accumulating at 5 $\frac{1}{2}$ per cent. per ann., will amount to 12,500 at the end of 33 $\frac{1}{2}$ years or 67 half-years = $12,500 \times .00561503 = 70^{\circ}1879$.

(The annual or half-yearly sum is assumed to be invested at the end of each year or half-year respectively.)

2 $\frac{3}{4}$ per cent. *Example:* The annual sum which, accumulating at 2 $\frac{3}{4}$ per cent. per ann. (interest convertible yearly), will amount to 25,000 at the end of 50 years = $25,000 \times .00954092 = 238^{\circ}523$.

5 $\frac{1}{2}$ per cent. Substituting half-years for years and half-yearly sums for annual sums the above Table supplies the half-yearly sum which, accumulating at 5 $\frac{1}{2}$ per cent. per ann. (interest convertible half-yearly), will amount to 1 at the end of any number of half-years up to a period of 50 years.

Example: The half-yearly sum which, accumulating at 5 $\frac{1}{2}$ per cent. per ann., will amount to 375,000 at the end of 40 years or 80 half-years = $375,000 \times .00354342 = 1,328^{\circ}782$.

(The annual or half-yearly sum is assumed to be invested at the end of each year or half-year respectively.)

SINKING FUND

(i.e., the annual sum which, accumulated at compound interest, will amount to 1 at the end of a period).

2½ per cent.				3 per cent.			
Years.	Sinking Fund.	Years.	Sinking Fund.	Years.	Sinking Fund.	Years.	Sinking Fund.
1	1	51	·00886180	1	1	51	·00853382
2	·49291436	52	·00854057	2	·49261084	52	·00821718
3	·32393107	53	·00823354	3	·32353036	53	·00791471
4	·23947335	54	·00793989	4	·23902705	54	·00762558
5	·18882585	55	·00765889	5	·18835457	55	·00734907
6	·15508344	56	·00738983	6	·15459750	56	·00708447
7	·13100106	57	·00713208	7	·13050635	57	·00683114
8	·11295619	58	·00688503	8	·11245639	58	·00658848
9	·09893630	59	·00664813	9	·09843386	59	·00635593
10	·08773389	60	·00642084	10	·08723051	60	·00613296
11	·07858052	61	·00620269	11	·07807745	61	·00591908
12	·07096393	62	·00599321	12	·07046209	62	·00571385
13	·06452944	63	·00579198	13	·06402954	63	·00551682
14	·05902374	64	·00559859	14	·05852634	64	·00532760
15	·05426105	65	·00541267	15	·05376658	65	·00514581
16	·05010203	66	·00523387	16	·04961085	66	·00497110
17	·04644013	67	·00506185	17	·04595253	67	·00480313
18	·04319248	68	·00489629	18	·04270870	68	·00464159
19	·04029365	69	·00473692	19	·03981388	69	·00448618
20	·03769131	70	·00458343	20	·03721571	70	·00433663
21	·03534307	71	·00443558	21	·03487178	71	·00419266
22	·03321426	72	·00429311	22	·03274739	72	·00405404
23	·03127625	73	·00415579	23	·03081390	73	·00392053
24	·02950517	74	·00402339	24	·02904742	74	·00379191
25	·02788096	75	·00389572	25	·02742787	75	·00366796
26	·02638666	76	·00377256	26	·02593829	76	·00354849
27	·02500781	77	·00365373	27	·02456421	77	·00343331
28	·02373203	78	·00353905	28	·02329323	78	·00332224
29	·02254863	79	·00342836	29	·02211467	79	·00321510
30	·02144836	80	·00332148	30	·02101926	80	·00311175
31	·02042315	81	·00321826	31	·01999893	81	·00301201
32	·01946595	82	·00311857	32	·01904662	82	·00291576
33	·01857055	83	·00302225	33	·01815612	83	·00282284
34	·01773149	84	·00292918	34	·01732196	84	·00273313
35	·01694391	85	·00283924	35	·01653929	85	·00264650
36	·01620351	86	·00275230	36	·01580379	86	·00256284
37	·01550644	87	·00266824	37	·01511162	87	·00248202
38	·01484926	88	·00258696	38	·01445934	88	·00240393
39	·01422889	89	·00250836	39	·01384385	89	·00232848
40	·01364255	90	·00243233	40	·01326238	90	·00225556
41	·01308773	91	·00235878	41	·01271241	91	·00218508
42	·01256216	92	·00228761	42	·01219167	92	·00211694
43	·01206378	93	·00221875	43	·01169811	93	·00205107
44	·01159072	94	·00215210	44	·01122985	94	·00198737
45	·01114127	95	·00208759	45	·01078518	95	·00192577
46	·01071388	96	·00202514	46	·01036254	96	·00186619
47	·01030712	97	·00196467	47	·00996051	97	·00180856
48	·00991969	98	·00190613	48	·00957777	98	·00175281
49	·00955038	99	·00184943	49	·00921314	99	·00169886
50	·00919809	100	·00179452	50	·00886549	100	·00164667

2½ per cent. *Example:* The annual sum which, accumulating at 2½ per cent. per ann. (interest convertible yearly), will amount to 440 at the end of 20 years = $440 \times \cdot03769131 = 16\ 5842$.

5½ per cent. Substituting half-years for years and half-yearly sums for annual sums the above Table supplies the half-yearly sum which, accumulating at 5½ per cent. per ann. (interest convertible half-yearly), will amount to 1 at the end of any number of half-years up to a period of 50 years.

Example: The half-yearly sum which, accumulating at 5½ per cent. per ann., will amount to 56,000 at the end of 40½ years or 81 half-years = $56,000 \times \cdot00321826 = 180\ 2226$.
(The annual or half-yearly sum is assumed to be invested at the end of each year or half-year respectively.)

3 per cent. *Example:* The annual sum which, accumulating at 3 per cent. per ann. (interest convertible yearly), will amount to 64,000 at the end of 50 years = $64,000 \times \cdot00886549 = 567\ 3914$.

6 per cent. Substituting half-years for years and half-yearly sums for annual sums the above Table supplies the half-yearly sum which, accumulating at 6 per cent. per ann. (interest convertible half-yearly), will amount to 1 at the end of any number of half-years up to a period of 50 years.

Example: The half-yearly sum which, accumulating at 6 per cent. per ann., will amount to 750,000 at the end of 45 years or 90 half-years = $750,000 \times \cdot00225556 = 1,691\ 67$.

SINKING FUND

(i.e., the annual sum which, accumulated at compound interest, will amount to 1 at the end of a period).

3½ per cent.				3¼ per cent.			
Years.	Sinking Fund.	Years.	Sinking Fund.	Years.	Sinking Fund.	Years.	Sinking Fund.
1	1	51	·00821602	1	1	51	·00790817
2	·49230769	52	·00790407	2	·49200492	52	·00760103
3	·32313033	53	·00760626	3	·32273095	53	·00730797
4	·23858167	54	·00732176	4	·23813723	54	·00702819
5	·18788449	55	·00704984	5	·18741560	55	·00676095
6	·15411301	56	·00678979	6	·15362997	56	·00650553
7	·13001335	57	·00654097	7	·12952204	57	·00626131
8	·11195854	58	·00630278	8	·11146263	58	·00602767
9	·09793361	59	·00607466	9	·09743555	59	·00580405
10	·08672957	60	·00585609	10	·08623107	60	·00558993
11	·07757706	61	·00564656	11	·07707936	61	·00538483
12	·06996317	62	·00544564	12	·06946719	62	·00518827
13	·06353282	63	·00525288	13	·06303925	63	·00499983
14	·05803235	64	·00506789	14	·05754176	64	·00481912
15	·05327576	65	·00489028	15	·05278858	65	·00464574
16	·04912356	66	·00471971	16	·04864013	66	·00447935
17	·04546905	67	·00455584	17	·04498966	67	·00431962
18	·04222926	68	·00439835	18	·04175415	68	·00416622
19	·03933868	69	·00424696	19	·03886804	69	·00401886
20	·03674491	70	·00410137	20	·03627888	70	·00387727
21	·03440551	71	·00396133	21	·03394424	71	·00374117
22	·03228577	72	·00382659	22	·03182936	72	·00361033
23	·03035701	73	·00369692	23	·02990555	73	·00348451
24	·02859534	74	·00357208	24	·02814891	74	·00336347
25	·02698067	75	·00345188	25	·02653933	75	·00324702
26	·02549602	76	·00333611	26	·02505981	76	·00313496
27	·02412692	77	·00322459	27	·02369588	77	·00302709
28	·02286095	78	·00311712	28	·02243512	78	·00292323
29	·02168742	79	·00301356	29	·02126682	79	·00282323
30	·02059706	80	·00291372	30	·02018172	80	·00272690
31	·01958181	81	·00281747	31	·01917172	81	·00263411
32	·01863458	82	·00272465	32	·01822976	82	·00254471
33	·01774917	83	·00263512	33	·01734961	83	·00245855
34	·01692010	84	·00254875	34	·01652581	84	·00237550
35	·01614251	85	·00246543	35	·01575348	85	·00229545
36	·01541209	86	·00238501	36	·01502831	86	·00221826
37	·01472499	87	·00230740	37	·01434645	87	·00214383
38	·01407777	88	·00223249	38	·01370445	88	·00207205
39	·01346732	89	·00216016	39	·01309920	89	·00200281
40	·01289088	90	·00209032	40	·01252794	90	·00193601
41	·01234592	91	·00202288	41	·01198814	91	·00187156
42	·01183017	92	·00195774	42	·01147753	92	·00180937
43	·01134157	93	·00189482	43	·01099403	93	·00174935
44	·01087825	94	·00183403	44	·01053579	94	·00169142
45	·01043850	95	·00177529	45	·01010108	95	·00163550
46	·01002075	96	·00171854	46	·00968835	96	·00158151
47	·00962357	97	·00166369	47	·00929616	97	·00152939
48	·00924567	98	·00161068	48	·00892320	98	·00147906
49	·00888583	99	·00155943	49	·00856828	99	·00143045
50	·00854295	100	·00150989	50	·00823027	100	·00138351

3½ per cent. *Example:* The annual sum which, accumulating at 3½ per cent. per ann. (interest convertible yearly), will amount to 8,400 at the end of 60 years = $8,400 \times '00585309 = 49'1912$.

6½ per cent. Substituting half-years for years and half-yearly sums for annual sums the above Table supplies the half-yearly sum which, accumulating at 6½ per cent. per ann. (interest convertible half-yearly), will amount to 1 at the end of any number of half-years up to a period of 50 years.

Example: The half-yearly sum which, accumulating at 6½ per cent. per ann., will amount to 90,000 at the end of 27½ years or 55 half-years = $90,000 \times '00704984 = 634'4856$.

(The annual or half-yearly sum is assumed to be invested at the end of each year or half-year respectively.)

3¼ per cent. *Example:* The annual sum which, accumulating at 3¼ per cent. per ann. (interest convertible yearly), will amount to 15,000 at the end of 30 years = $15,000 \times '02018172 = 302'7258$.

6½ per cent. Substituting half-years for years and half-yearly sums for annual sums the above Table supplies the half-yearly sum which, accumulating at 6½ per cent. per ann. (interest convertible half-yearly), will amount to 1 at the end of any number of half-years up to a period of 50 years.

Example: The half-yearly sum which, accumulating at 6½ per cent. per ann., will amount to 2,000,000 at the end of 50 years or 100 half-years = $2,000,000 \times '00138351 = 2,767'02$.

SINKING FUND

(i.e., the annual sum which, accumulated at compound interest, will amount to 1 at the end of a period).

$3\frac{3}{8}$ per cent.				$3\frac{1}{2}$ per cent.			
Years.	Sinking Fund.	Years.	Sinking Fund.	Years.	Sinking Fund.	Years.	Sinking Fund.
1	1	51	·00761009	1	1	51	·00732156
2	·49170252	52	·00730784	2	·49140049	52	·00702429
3	·32233223	53	·00701963	3	·32193418	53	·00674100
4	·23769372	54	·00674465	4	·23725114	54	·00647090
5	·18694789	55	·00648216	5	·18648137	55	·00621323
6	·15314837	56	·00623145	6	·15266821	56	·00596730
7	·12903242	57	·00599189	7	·12854449	57	·00573245
8	·11096867	58	·00576286	8	·11047665	58	·00550810
9	·09693969	59	·00554381	9	·09644601	59	·00529366
10	·08573501	60	·00533421	10	·08524137	60	·00508862
11	·07658433	61	·00513357	11	·07609197	61	·00489249
12	·06897412	62	·00494143	12	·06848395	62	·00470480
13	·06254884	63	·00475736	13	·06206157	63	·00452513
14	·05705455	64	·00458096	14	·05657073	64	·00435308
15	·05230502	65	·00441185	15	·05182507	65	·00418826
16	·04816056	66	·00424967	16	·04768483	66	·00403031
17	·04451436	67	·00409410	17	·04404313	67	·00387892
18	·04128335	68	·00394481	18	·04081684	68	·00373375
19	·03840192	69	·00380151	19	·03794033	69	·00359453
20	·03581761	70	·00366393	20	·03536108	70	·00346095
21	·03348794	71	·00353179	21	·03303659	71	·00333277
22	·03137814	72	·00340485	22	·03093207	72	·00320973
23	·02945950	73	·00328287	23	·02901880	73	·00309160
24	·02770808	74	·00316564	24	·02727283	74	·00297816
25	·02610379	75	·00305294	25	·02567404	75	·00286919
26	·02462962	76	·00294457	26	·02420540	76	·00276450
27	·02327106	77	·00284035	27	·02285241	77	·00266390
28	·02201570	78	·00274009	28	·02160265	78	·00256721
29	·02085283	79	·00264362	29	·02044538	79	·00247426
30	·01977316	80	·00255079	30	·01937133	80	·00238489
31	·01876860	81	·00246144	31	·01837240	81	·00229894
32	·01783209	82	·00237542	32	·01744150	82	·00221628
33	·01695739	83	·00229260	33	·01657242	83	·00213676
34	·01613902	84	·00221284	34	·01575966	84	·00206025
35	·01537212	85	·00213602	35	·01499835	85	·00198662
36	·01465237	86	·00206203	36	·01428416	86	·00191576
37	·01397590	87	·00199073	37	·01361325	87	·00184756
38	·01333927	88	·00192204	38	·01298214	88	·00178190
39	·01273938	89	·00185584	39	·01238775	89	·00171868
40	·01217345	90	·00179203	40	·01182728	90	·00165781
41	·01163895	91	·00173052	41	·01129822	91	·00159919
42	·01113360	92	·00167123	42	·01079828	92	·00154273
43	·01065535	93	·00161406	43	·01032539	93	·00148834
44	·01020232	94	·00155893	44	·00987768	94	·00143594
45	·00977278	95	·00150576	45	·00945343	95	·00138546
46	·00936518	96	·00145448	46	·00905108	96	·00133682
47	·00897809	97	·00140502	47	·00866919	97	·00128995
48	·00861019	98	·00135730	48	·00830646	98	·00124478
49	·00826028	99	·00131127	49	·00796167	99	·00120124
50	·00792726	100	·00126685	50	·00763371	100	·00115927

$3\frac{3}{8}$ per cent. *Example:* The annual sum which, accumulating at $3\frac{3}{8}$ per cent. per ann. (interest convertible yearly), will amount to 3,000 at the end of 25 years = $3,000 \times .02310379 = 78.3114$.

$6\frac{1}{2}$ per cent. Substituting half-years for years and half-yearly sums for annual sums the above Table supplies the half-yearly sum which, accumulating at $6\frac{1}{2}$ per cent. per ann. (interest convertible half-yearly), will amount to 1 at the end of any number of half-years up to a period of 50 years.

Example: The half-yearly sum which, accumulating at $6\frac{1}{2}$ per cent. per ann., will amount to 48,000 at the end of 20½ years or 41 half-years = $48,000 \times .01163895 = 558.6696$.

(The annual or half-yearly sum is assumed to be invested at the end of each year or half-year respectively.)

$3\frac{1}{2}$ per cent. *Example:* The annual sum which, accumulating at $3\frac{1}{2}$ per cent. per ann. (interest convertible yearly), will amount to 55,000 at the end of 60 years = $55,000 \times .00508862 = 279.8741$.

7 per cent. Substituting half-years for years and half-yearly sums for annual sums the above Table supplies the half-yearly sum which, accumulating at 7 per cent. per ann. (interest convertible half-yearly), will amount to 1 at the end of any number of half-years up to a period of 50 years.

Example: The half-yearly sum which, accumulating at 7 per cent. per ann., will amount to 600,000 at the end of 40 years or 80 half-years = $600,000 \times .00238489 = 1,430.934$.

SINKING FUND

(i.e., the annual sum which, accumulated at compound interest, will amount to 1 at the end of a period).

$3\frac{5}{8}$ per cent.				$3\frac{3}{4}$ per cent.			
Years.	Sinking Fund.	Years.	Sinking Fund.	Years.	Sinking Fund.	Years.	Sinking Fund.
1	1	51	·00704239	1	1	51	·00677235
2	·49109883	52	·00675016	2	·49079755	52	·00648523
3	·32153679	53	·00647186	3	·32114005	53	·00621199
4	·23680948	54	·00620670	4	·23636875	54	·00595183
5	·18601604	55	·00595392	5	·18555189	55	·00570398
6	·15218948	56	·00571282	6	·15171219	56	·00546775
7	·12805825	57	·00548274	7	·12757370	57	·00524249
8	·10998655	58	·00526310	8	·10949839	58	·00502760
9	·09595450	59	·00505332	9	·09546517	59	·00482251
10	·08475015	60	·00485288	10	·08426134	60	·00462670
11	·07560226	61	·00466129	11	·07511521	61	·00443967
12	·06799668	62	·00447808	12	·06751230	62	·00426097
13	·06157744	63	·00430284	13	·06109642	63	·00409016
14	·05609027	64	·00413515	14	·05561317	64	·00392684
15	·05134872	65	·00397463	15	·05087595	65	·00377063
16	·04721292	66	·00382093	16	·04674483	66	·00362118
17	·04357595	67	·00367372	17	·04311280	67	·00347816
18	·04035460	68	·00353269	18	·03989662	68	·00334124
19	·03748322	69	·00339752	19	·03703058	69	·00321013
20	·03490925	70	·00326796	20	·03446210	70	·00308456
21	·03259015	71	·00314372	21	·03214862	71	·00296426
22	·03049114	72	·00302457	22	·03005531	72	·00284898
23	·02858345	73	·00291028	23	·02815339	73	·00273848
24	·02684312	74	·00280060	24	·02641890	74	·00263255
25	·02525001	75	·00269535	25	·02488169	75	·00253098
26	·02378711	76	·00259431	26	·02337470	76	·00243356
27	·02243988	77	·00249731	27	·02203343	77	·00234011
28	·02119590	78	·00240415	28	·02079540	78	·00225045
29	·02004443	79	·00231468	29	·01964991	79	·00216442
30	·01897617	80	·00222873	30	·01858762	80	·00208184
31	·01798304	81	·00214615	31	·01760046	81	·00200258
32	·01705794	82	·00206679	32	·01668131	82	·00192647
33	·01619463	83	·00199052	33	·01582395	83	·00185340
34	·01538763	84	·00191721	34	·01502287	84	·00178323
35	·01463207	85	·00184672	35	·01427320	85	·00171582
36	·01392361	86	·00177895	36	·01357060	86	·00165107
37	·01325839	87	·00171378	37	·01291122	87	·00158887
38	·01263295	88	·00165109	38	·01229159	88	·00152910
39	·01204419	89	·00159080	39	·01170860	89	·00147166
40	·01148933	90	·00153280	40	·01115946	90	·00141646
41	·01096582	91	·00147699	41	·01064164	91	·00136340
42	·01047141	92	·00142330	42	·01015286	92	·00131240
43	·01000401	93	·00137162	43	·00969106	93	·00126336
44	·00956174	94	·00132189	44	·00925434	94	·00121622
45	·00914289	95	·00127402	45	·00884098	95	·00117088
46	·00874589	96	·00122795	46	·00844943	96	·00112729
47	·00836930	97	·00118359	47	·00807824	97	·00108537
48	·00801182	98	·00114088	48	·00772609	98	·00104504
49	·00767223	99	·00109976	49	·00739179	99	·00100626
50	·00734943	100	·00106016	50	·00707422	100	·00096895

$3\frac{5}{8}$ per cent. *Example:* The annual sum which, accumulating at $3\frac{5}{8}$ per cent. per ann. (interest convertible yearly), will amount to 750 at the end of 15 years = $750 \times .05134872 = 38'5115$.

$7\frac{1}{2}$ per cent. Substituting half-years for years and half-yearly sums for annual sums the above Table supplies the half-yearly sum which, accumulating at $7\frac{1}{2}$ per cent. per ann. (interest convertible half-yearly), will amount to 1 at the end of any number of half-years up to a period of 50 years.

Example: The half-yearly sum which, accumulating at $7\frac{1}{2}$ per cent. per ann., will amount to 80,000 at the end of 36 years or 72 half-years = $80,000 \times .00302457 = 241'9656$.

(The annual or half-yearly sum is assumed to be invested at the end of each year or half-year respectively.)

$3\frac{3}{4}$ per cent. *Example:* The annual sum which, accumulating at $3\frac{3}{4}$ per cent. per ann. (interest convertible yearly), will amount to 9,000 at the end of 25 years = $9,000 \times .02483169 = 223'4852$.

$7\frac{1}{2}$ per cent. Substituting half-years for years and half-yearly sums for annual sums the above Table supplies the half-yearly sum which, accumulating at $7\frac{1}{2}$ per cent. per ann. (interest convertible half-yearly), will amount to 1 at the end of any number of half-years up to a period of 50 years.

Example: The half-yearly sum which, accumulating at $7\frac{1}{2}$ per cent. per ann., will amount to 1,250,000 at the end of 48 years or 96 half-years = $1,250,000 \times .00112729 = 1,409'11$.

SINKING FUND

(i.e., the annual sum which, accumulated at compound interest, will amount to 1 at the end of a period).

3½ per cent.				4 per cent.			
Years.	Sinking Fund.	Years.	Sinking Fund.	Years.	Sinking Fund.	Years.	Sinking Fund.
1	1.	51	.00651124	1	1.	51	.00625885
2	.49049663	52	.00622929	2	.49019608	52	.00598212
3	.32074397	53	.00596116	3	.32034854	53	.00571915
4	.23592894	54	.00570604	4	.23549005	54	.00546910
5	.18508891	55	.00546317	5	.18462711	55	.00523124
.6	.15123633	56	.00523185	6	.15076190	56	.00500487
7	.12709082	57	.00501144	7	.12660961	57	.00478932
8	.10901215	58	.00480133	8	.10852783	58	.00458401
9	.09497800	59	.00460095	9	.09449299	59	.00438836
10	.08377494	60	.00440978	10	.08329094	60	.00420185
11	.07463081	61	.00422733	11	.07414904	61	.00402398
12	.06703080	62	.00405314	12	.06655217	62	.00385430
13	.06061853	63	.00388677	13	.06014373	63	.00369237
14	.05513940	64	.00372783	14	.05466897	64	.00353780
15	.05040674	65	.00357593	15	.04994110	65	.00339019
16	.04628052	66	.00343072	16	.04582000	66	.00324921
17	.04265366	67	.00329187	17	.04219852	67	.00311451
18	.03944287	68	.00315906	18	.03899333	68	.00298578
19	.03658239	69	.00303199	19	.03613862	69	.00286272
20	.03401961	70	.00291039	20	.03358175	70	.00274506
21	.03171194	71	.00279399	21	.03128011	71	.00263253
22	.02962454	72	.00268254	22	.02919881	72	.00252489
23	.02772861	73	.00257582	23	.02730906	73	.00242190
24	.02600015	74	.00247360	24	.02558683	74	.00232334
25	.02441902	75	.00237566	25	.02401196	75	.00222900
26	.02296814	76	.00228182	26	.02256738	76	.00213869
27	.02163300	77	.00219189	27	.02123854	77	.00205221
28	.02040112	78	.00210568	28	.02001298	78	.00196939
29	.01926176	79	.00202302	29	.01887993	79	.00189007
30	.01820562	80	.00194377	30	.01783010	80	.00181408
31	.01722458	81	.00186776	31	.01685535	81	.00174127
32	.01631155	82	.00179486	32	.01594859	82	.00167150
33	.01546028	83	.00172492	33	.01510357	83	.00160463
34	.01466528	84	.00165782	34	.01431477	84	.00154054
35	.01392165	85	.00159344	35	.01357732	85	.00147909
36	.01322506	86	.00153164	36	.01288688	86	.00142018
37	.01257165	87	.00147234	37	.01223957	87	.00136370
38	.01195795	88	.00141541	38	.01163192	88	.00130953
39	.01138085	89	.00136075	39	.01106083	89	.00125758
40	.01083755	90	.00130827	40	.01052349	90	.00120775
41	.01032553	91	.00125789	41	.01001738	91	.00115995
42	.00984251	92	.00120950	42	.00954020	92	.00111410
43	.00938640	93	.00116302	43	.00909899	93	.00107010
44	.00895532	94	.00111838	44	.00866454	94	.00102789
45	.00854756	95	.00107551	45	.00826246	95	.00098738
46	.00816154	96	.00103431	46	.00788205	96	.00094850
47	.00779582	97	.00099474	47	.00752189	97	.00091119
48	.00744910	98	.00095671	48	.00718065	98	.00087538
49	.00712015	99	.00092018	49	.00685712	99	.00084100
50	.00680788	100	.00088507	50	.00655020	100	.00080800

3½ per cent. *Example:* The annual sum which, accumulating at 3½ per cent. per ann. (interest convertible yearly), will amount to 2,000 at the end of 28 years = 2,000 x .02040112 = 40'8022.

7½ per cent. Substituting half-years for years and half-yearly sums for annual sums the above Table supplies the half-yearly sum which, accumulating at 7½ per cent. per ann. (interest convertible half-yearly), will amount to 1 at the end of any number of half-years up to a period of 50 years.

Example: The half-yearly sum which, accumulating at 7½ per cent. per ann., will amount to 30,000 at the end of 19½ years or 39 half-years = 30,000 x .01138085 = 341'4255.
(The annual or half-yearly sum is assumed to be invested at the end of each year or half-year respectively.)

4 per cent. *Example:* The annual sum which, accumulating at 4 per cent. per ann. (interest convertible yearly), will amount to 4,000,000 at the end of 50 years = 4,000,000 x .00655020 = 26,200'80.

8 per cent. Substituting half-years for years and half-yearly sums for annual sums the above Table supplies the half-yearly sum which, accumulating at 8 per cent. per ann. (interest convertible half-yearly), will amount to 1 at the end of any number of half-years up to a period of 50 years.

Example: The half-yearly sum which, accumulating at 8 per cent. per ann., will amount to 5,000,000 at the end of 30 years or 60 half-years = 5,000,000 x .00420185 = 21,009'25.
(The annual or half-yearly sum is assumed to be invested at the end of each year or half-year respectively.)

SINKING FUND

(i.e., the annual sum which, accumulated at compound interest, will amount to 1 at the end of a period).

4¼ per cent.		4½ per cent.		4¾ per cent.		5 per cent.	
Years.	Sinking Fund.	Years.	Sinking Fund.	Years.	Sinking Fund.	Years.	Sinking Fund.
1	1	1	1	1	1	1	1
2	.48959608	2	.48899756	2	.48840049	2	.48780488
3	.31955965	3	.31877336	3	.31798967	3	.31720856
4	.23461502	4	.23374365	4	.23287592	4	.23201183
5	.18370704	5	.18279164	5	.18188090	5	.18097480
6	.14981731	6	.14887839	6	.14794512	6	.14701747
7	.12565221	7	.12470147	7	.12375735	7	.12281982
8	.10756493	8	.10660965	8	.10566196	8	.10472181
9	.09352944	9	.09257447	9	.09162803	9	.09069008
10	.08233012	10	.08137882	10	.08043699	10	.07950457
11	.07319338	11	.07224818	11	.07131337	11	.07038889
12	.06560349	12	.06466619	12	.06374019	12	.06282541
13	.05920340	13	.05827535	13	.05735950	13	.05645577
14	.05373806	14	.05282032	14	.05191565	14	.05102397
15	.04902043	15	.04811381	15	.04722113	15	.04634229
16	.04491022	16	.04401537	16	.04313531	16	.04226991
17	.04130017	17	.04041758	17	.03955063	17	.03869914
18	.03810681	18	.03723690	18	.03638343	18	.03554622
19	.03526427	19	.03440734	19	.03356766	19	.03274501
20	.03271983	20	.03187614	20	.03105047	20	.03024259
21	.03043083	21	.02960057	21	.02878907	21	.02799611
22	.02836234	22	.02754565	22	.02674846	22	.02597051
23	.02648552	23	.02568249	23	.02489969	23	.02413682
24	.02477631	24	.02398703	24	.02321867	24	.02247090
25	.02321452	25	.02243903	25	.02168513	25	.02095246
26	.02178306	26	.02102137	26	.02028192	26	.01956432
27	.02046736	27	.01971946	27	.01899444	27	.01829186
28	.01925492	28	.01852081	28	.01781016	28	.01712253
29	.01813500	29	.01741461	29	.01671829	29	.01604551
30	.01709825	30	.01639154	30	.01570945	30	.01505144
31	.01613654	31	.01544345	31	.01477550	31	.01413212
32	.01524275	32	.01456320	32	.01390929	32	.01328042
33	.01441064	33	.01374453	33	.01310455	33	.01249004
34	.01363469	34	.01298191	34	.01235574	34	.01175545
35	.01290999	35	.01227045	35	.01165794	35	.01107171
36	.01223220	36	.01160578	36	.01100680	36	.01043446
37	.01159745	37	.01098402	37	.01039843	37	.00983979
38	.01100225	38	.01040169	38	.00982932	38	.00928423
39	.01044350	39	.00985567	39	.00929637	39	.00876462
40	.00991839	40	.00934315	40	.00879675	40	.00827816
41	.00942438	41	.00886158	41	.00832791	41	.00782229
42	.00895918	42	.00840868	42	.00788756	42	.00739471
43	.00852071	43	.00798235	43	.00747362	43	.00699333
44	.00810708	44	.00758071	44	.00708418	44	.00661625
45	.00771657	45	.00720202	45	.00671751	45	.00626173
46	.00734760	46	.00684471	46	.00637203	46	.00592820
47	.00699873	47	.00650734	47	.00604630	47	.00561421
48	.00666864	48	.00618858	48	.00573900	48	.00531843
49	.00635612	49	.00588722	49	.00544891	49	.00503965
50	.00606005	50	.00560215	50	.00517490	50	.00477674

5 per cent. Example: The annual sum which, accumulating at 5 per cent. per ann. (interest convertible yearly), will amount to 5,000,000 at the end of 30 years = 5,000,000 × .01505144 = 75,257.20.

(The annual sum is assumed to be invested at the end of each year.)

SINKING FUND

(i.e., the annual sum which, accumulated at compound interest, will amount to 1 at the end of a period).

5¼ per cent.		5½ per cent.		5¾ per cent.		6 per cent.	
Years.	Sinking Fund.	Years.	Sinking Fund.	Years.	Sinking Fund.	Years.	Sinking Fund.
1	1.	1	1.	1	1.	1	1.
2	.48721072	2	.48661800	2	.48602673	2	.48543689
3	.31643004	3	.31565407	3	.31488067	3	.31410981
4	.23115136	4	.23029449	4	.22944120	4	.22859149
5	.18007332	5	.17917644	5	.17828414	5	.17739640
6	.14609542	6	.14517895	6	.14426803	6	.14336263
7	.12188885	7	.12096442	7	.12004648	7	.11913502
8	.10378918	8	.10286401	8	.10194628	8	.10103594
9	.08976057	9	.08883946	9	.08792670	9	.08702224
10	.07858152	10	.07766777	10	.07676327	10	.07586796
11	.06947467	11	.06857065	11	.06767676	11	.06679294.
12	.06192178	12	.06102923	12	.06014767	12	.05927703
13	.05556405	13	.05468426	13	.05381631	13	.05296011
14	.05014516	14	.04927912	14	.04842574	14	.04758491
15	.04547715	15	.04462560	15	.04378751	15	.04296276
16	.04141903	16	.04058254	16	.03976029	16	.03895214
17	.03786298	17	.03704197	17	.03623597	17	.03544480
18	.03472511	18	.03391992	18	.03313045	18	.03235654
19	.03193921	19	.03115006	19	.03037734	19	.02962086
20	.02945228	20	.02867933	20	.02792350	20	.02718456
21	.02722143	21	.02646478	21	.02572590	21	.02500455.
22	.02521153	22	.02447123	22	.02374934	22	.02304557
23	.02339358	23	.02266965	23	.02196472	23	.02127848
24	.02174339	24	.02103580	24	.02034779	24	.01967900
25	.02024066	25	.01954935	25	.01887817	25	.01822672
26	.01886817	26	.01819307	26	.01753860	26	.01690435
27	.01761129	27	.01695228	27	.01631439	27	.01569717
28	.01645744	28	.01581440	28	.01519293	28	.01459255
29	.01539578	29	.01476857	29	.01416336	29	.01357961
30	.01441693	30	.01380539	30	.01321624	30	.01264891
31	.01351270	31	.01291665	31	.01234336	31	.01179222
32	.01267593	32	.01209519	32	.01153754	32	.01100234
33	.01190032	33	.01133469	33	.01079246	33	.01027293
34	.01118030	34	.01062958	34	.01010253	34	.00959843
35	.01051096	35	.00997493	35	.00946282	35	.00897386
36	.00988791	36	.00933635	36	.00886893	36	.00839483
37	.00930725	37	.00879993	37	.00831694	37	.00785743
38	.00876548	38	.00827217	38	.00780335	38	.00735812
39	.00825946	39	.00777991	39	.00732500	39	.00689377
40	.00778637	40	.00732034	40	.00687907	40	.00646154
41	.00734365	41	.00689090	41	.00646299	41	.00605886
42	.00692899	42	.00648927	42	.00607445	42	.00568342
43	.00654031	43	.00611337	43	.00571135	43	.00533312
44	.00617569	44	.00576128	44	.00537179	44	.00500606
45	.00583341	45	.00543127	45	.00505404	45	.00470050
46	.00551189	46	.00512175	46	.00475650	46	.00441485
47	.00520966	47	.00483129	47	.00447773	47	.00414768
48	.00492542	48	.00455854	48	.00421641	48	.00389765
49	.00465793	49	.00430230	49	.00397131	49	.00366356
50	.00440609	50	.00406145	50	.00374133	50	.00344429

6 per cent. *Example:* The annual sum which, accumulating at 6 per cent. per ann. (interest convertible yearly), will amount to 48,000 at the end of 20 years = 48,000 × .02718456 = 1,304.859.

(The annual sum is assumed to be invested at the end of each year.)

SINKING FUND

(i.e., the annual sum which, accumulated at compound interest, will amount to 1 at the end of a period).

6¼ per cent.		6½ per cent.		6¾ per cent.		7 per cent.	
Years.	Sinking Fund.	Years.	Sinking Fund.	Years.	Sinking Fund.	Years.	Sinking Fund.
1	1.	1	1.	1	1.	1	1.
2	·48484848	2	·48426150	2	·48367594	2	·48309179
3	·31334149	3	·31257570	3	·31181243	3	·31105167
4	·22774534	4	·22690274	4	·22606367	4	·22522812
5	·17651321	5	·17563454	5	·17476037	5	·17389069
6	·14246273	6	·14156831	6	·14067934	6	·13979580
7	·11822999	7	·11733137	7	·11643912	7	·11555322
8	·10013296	8	·09923730	8	·09834891	8	·09746776
9	·08612603	9	·08523803	9	·08435820	9	·08348647
10	·07498179	10	·07410469	10	·07323662	10	·07237750
11	·06591911	11	·06505521	11	·06420116	11	·06335690
12	·05841722	12	·05756817	12	·05672978	12	·05590199
13	05211555	13	·05128256	13	·05046102	13	·04965085
14	·04675653	14	·04594048	14	·04513666	14	·04434494
15	·04215123	15	·04135278	15	·04056729	15	·03979462
16	·03815795	16	·03737757	16	·03661086	16	·03585765
17	·03466831	17	·03390633	17	·03315868	17	·03242519
18	·03159799	18	·03085461	18	·03012621	18	·02941260
19	·02888040	19	·02815575	19	·02744670	19	·02675301
20	·02646227	20	·02575640	20	·02506670	20	·02439293
21	·02430045	21	·02361333	21	·02294294	21	·02228900
22	·02235962	22	·02169120	22	·02104002	22	·02040577
23	·02061061	23	·01996078	23	·01932866	23	·01871393
24	·01902909	24	·01839770	24	·01778446	24	·01718902
25	·01759462	25	·01698148	25	·01638691	25	·01581052
26	·01628989	26	·01569480	26	·01511865	26	·01456103
27	·01510015	27	·01452288	27	·01396489	27	·01342573
28	·01401276	28	·01345305	28	·01291294	28	·01239193
29	·01301680	29	·01247440	29	·01195186	29	·01144865
30	·01210284	30	·01157744	30	·01107215	30	·01058640
31	·01126261	31	·01075393	31	·01026557	31	·00979691
32	·01048892	32	·00999665	32	·00952486	32	·00907292
33	·00977543	33	·00929924	33	·00884368	33	·00840807
34	·00911653	34	·00865610	34	·00821641	34	·00779674
35	·00850726	35	·00806226	35	·00763808	35	·00723396
36	·00794324	36	·00751332	36	·00710428	36	·00671531
37	·00742051	37	·00700534	37	·00661106	37	·00623685
38	·00693557	38	·00653480	38	·00615492	38	·00579505
39	·00648526	39	·00609854	39	·00573268	39	·00538676
40	·00606675	40	·00569373	40	·00534150	40	·00500914
41	·00567746	41	·00531779	41	·00497884	41	·00465962
42	·00531509	42	·00496842	42	·00464236	42	·00433591
43	·00497754	43	·00464352	43	·00432999	43	·00403590
44	·00466290	44	·00434119	44	·00403981	44	·00375769
45	·00436944	45	·00405968	45	·00377010	45	·00349957
46	·00409557	46	·00379743	46	·00351928	46	·00325996
47	·00383985	47	·00355300	47	·00328591	47	·00303744
48	·00360096	48	·00332505	48	·00306869	48	·00283070
49	·00337769	49	·00311240	49	·00286642	49	·00263853
50	·00316893	50	·00291393	50	·00267798	50	·00245985

7 per cent. Example: The annual sum which, accumulating at 7 per cent. per ann. (interest convertible yearly), will amount to 2,500,000 at the end of 50 years = 2,500,000 × ·00245985 = 6,149·62.

(The annual sum is assumed to be invested at the end of each year.)

SINKING FUND

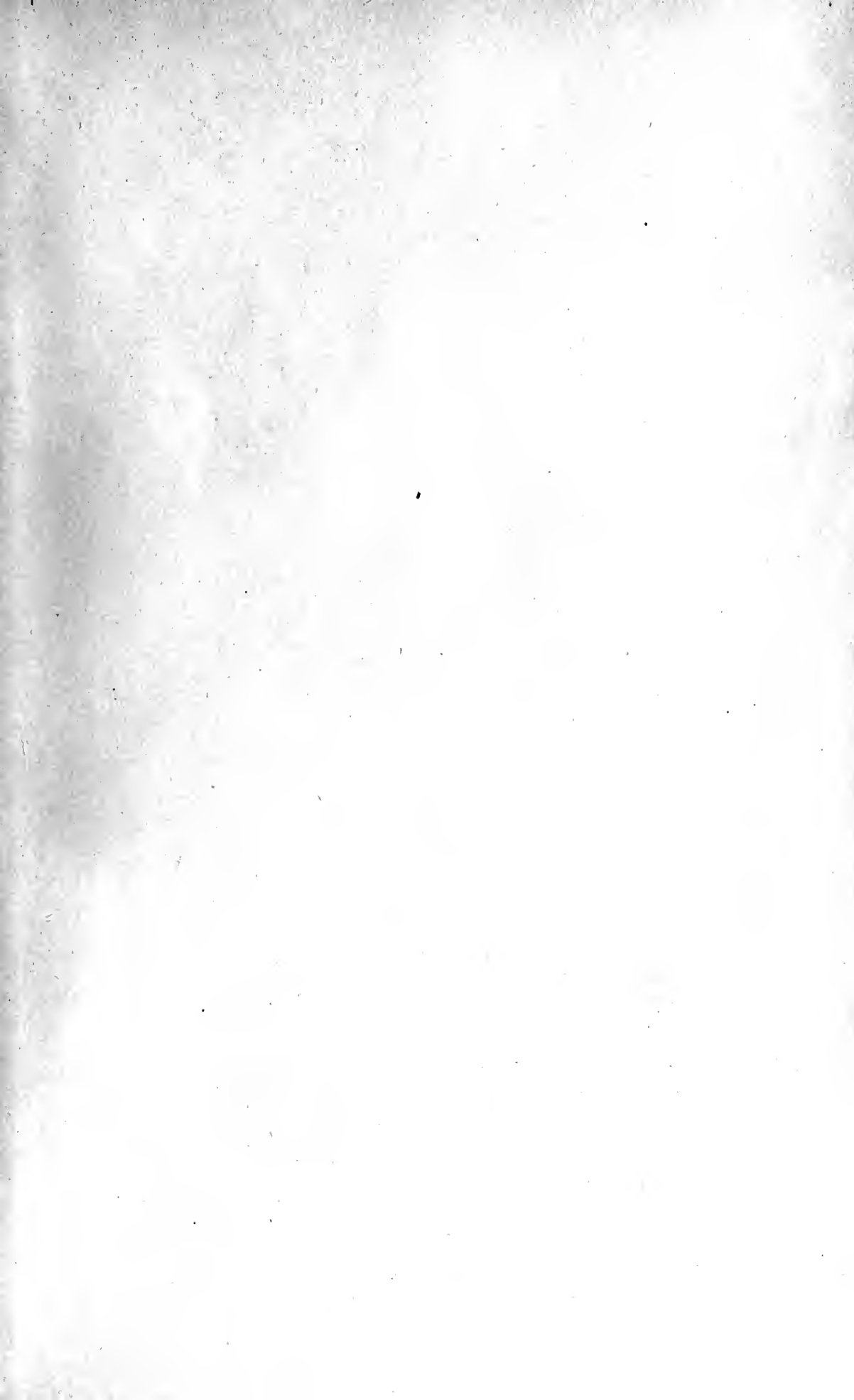
(i.e., the annual sum which, accumulated at compound interest, will amount to 1 at the end of a period).

7¼ per cent.		7½ per cent.		7¾ per cent.		8 per cent.	
Years.	Sinking Fund.	Years.	Sinking Fund.	Years.	Sinking Fund.	Years.	Sinking Fund.
1	1	1	1	1	1	1	1
2	·48250905	2	·48192771	2	·48134777	2	·48076923
3	·31029340	3	·30953763	3	·30878434	3	·30803351
4	·22439607	4	·22356751	4	·22274243	4	·22192080
5	·17302548	5	·17216472	5	·17130838	5	·17045645
6	·13891766	6	·13804489	6	·13717748	6	·13631539
7	·11467363	7	·11380032	7	·11293325	7	·11207240
8	·09659381	8	·09572702	8	·09486735	8	·09401476
9	·08262281	9	·08176716	9	·08091948	9	·08007971
10	·07152729	10	·07068593	10	·06985335	10	·06902949
11	·06252237	11	·06169747	11	·06088216	11	·06007634
12	·05508470	12	·05427783	12	·05348130	12	·05269502
13	·04885194	13	·04806420	13	·04728752	13	·04652181
14	·04336522	14	·04279737	14	·04204129	14	·04129685
15	·03903465	15	·03828724	15	·03755225	15	·03682954
16	·03511780	16	·03439116	16	·03367757	16	·03297687
17	·03170570	17	·03100003	17	·03030800	17	·02962943
18	·02871358	18	·02802896	18	·02735853	18	·02670210
19	·02607449	19	·02541090	19	·02476202	19	·02412763
20	·02373484	20	·02309219	20	·02246473	20	·02185221
21	·02165124	21	·02102937	21	·02042314	21	·01983225
22	·01978816	22	·01918687	22	·01860161	22	·01803207
23	·01811624	23	·01753528	23	·01697070	23	·01642217
24	·01661101	24	·01605008	24	·01550585	24	·01497796
25	·01525190	25	·01471067	25	·01418643	25	·01367878
26	·01402149	26	·01349961	26	·01299497	26	·01250713
27	·01290494	27	·01240204	27	·01191658	27	·01144810
28	·01188951	28	·01140520	28	·01093849	28	·01048891
29	·01096425	29	·01049811	29	·01004971	29	·00961854
30	·01011962	30	·00967124	30	·00924069	30	·00882743
31	·00934734	31	·00891628	31	·00850313	31	·00810728
32	·00864017	32	·00822599	32	·00782974	32	·00745081
33	·00799172	33	·00759397	33	·00721416	33	·00685163
34	·00739637	34	·00701461	34	·00665075	34	·00630411
35	·00684915	35	·00648291	35	·00613452	35	·00580326
36	·00634563	36	·00599447	36	·00566106	36	·00534467
37	·00588187	37	·00554533	37	·00522643	37	·00492440
38	·00545435	38	·00513197	38	·00482710	38	·00453894
39	·00505991	39	·00475124	39	·00445993	39	·00418513
40	·00469571	40	·00440031	40	·00412208	40	·00386016
41	·00435920	41	·00407663	41	·00381102	41	·00356149
42	·00404807	42	·00377789	42	·00352444	42	·00328684
43	·00376023	43	·00350201	43	·00326028	43	·00303414
44	·00349379	44	·00324710	44	·00301665	44	·00280152
45	·00324704	45	·00301146	45	·00279186	45	·00258728
46	·00301840	46	·00279354	46	·00258436	46	·00238991
47	·00280646	47	·00259190	47	·00239274	47	·00220799
48	·00260992	48	·00240527	48	·00221572	48	·00204027
49	·00242758	49	·00223247	49	·00205213	49	·00188557
50	·00225837	50	·00207241	50	·00190091	50	·00174286

8 per cent. Example: The annual sum which, accumulating at 8 per cent. per ann. (interest convertible yearly), will amount to 150,000 at the end of 40 years = 150,000 × ·00386016 = 579·024.

(The annual sum is assumed to be invested at the end of each year.)





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