**МАЙБУТНЯ ВАРТІСТЬ ОДНІЄЇ ГРОШОВОЇ**

**ПРОЦЕНТНА**

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Період | 1 % | 2 % | 3 % | 4 % | 5 % | 6 % | 7 % | 8 % | 9 % |

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 1 | 1.0100 | 1.0200 | 1.0300 | 1.0400 | 1.0500 | 1.0600 | 1.0700 | 1.0800 | 1.0900 |
| 2 | 1.0201 | 1.0404 | 1.0609 | 1.0816 | 1.1025 | 1.1236 | 1.1449 | 1.1664 | 1.1881 |
| 3 | 1.0303 | 1.0612 | 1.0927 | 1.1249 | 1.1576 | 1.1910 | 1.2250 | 1.2597 | 1.2950 |
| 4 | 1.0406 | 1.0824 | 1.1255 | 1.1699 | 1.2155 | 1.2625 | 1.3108 | 1.3605 | 1.4116 |
| 5 | 1.0510 | 1.1041 | 1.1593 | 1.2167 | 1.2763 | 1.3382 | 1.4026 | 1.4693 | 1.5386 |
| 6 | 1.0615 | 1.1262 | 1.1941 | 1.2653 | 1.3401 | 1.4185 | 1.5007 | 1.5869 | 1.6771 |
| 7 | 1.0721 | 1.1487 | 1.2299 | 1.3159 | 1.4071 | 1.5036 | 1.6058 | 1.7138 | 1.8280 |
| 8 | 1.0829 | 1.1717 | 1.2668 | 1.3686 | 1.4775 | 1.5938 | 1.7182 | 1.8509 | 1.9926 |
| 9 | 1.0937 | 1.1951 | 1.3048 | 1.4233 | 1.5513 | 1.6895 | 1.8385 | 1.9990 | 2.1719 |
| 10 | 1.1046 | 1.2190 | 1.3439 | 1.4802 | 1.6289 | 1.7908 | 1.9672 | 2.1589 | 2.3674 |
| 11 | 1.1157 | 1.2434 | 1.3842 | 1.5395 | 1.7103 | 1.8983 | 2.1049 | 2.3316 | 2.5804 |
| 12 | 1.1268 | 1.2682 | 1.4258 | 1.6010 | 1.7959 | 2.0122 | 2.2522 | 2.5182 | 2.8127 |
| 13 | 1.1381 | 1.2936 | 1.4685 | 1.6651 | 1.8856 | 2.1329 | 2.4098 | 2.7196 | 3.0658 |
| 14 | 1.1495 | 1.3195 | 1.5126 | 1.7317 | 1.9799 | 2.2609 | 2.5785 | 2.9372 | 3.3417 |
| 15 | 1.1610 | 1.3459 | 1.5580 | 1.8009 | 2.0789 | 2.3966 | 2.7590 | 3.1722 | 3.6425 |
| 16 | 1.1726 | 1.3728 | 1.6047 | 1.8730 | 2.1829 | 2.5404 | 2.9522 | 3.4259 | 3.9703 |
| 17 | 1.1843 | 1.4002 | 1.6528 | 1.9479 | 2.2920 | 2.6928 | 3.1588 | 3.7000 | 4.3276 |
| 18 | 1.1961 | 1.4282 | 1.7024 | 2.0258 | 2.4066 | 2.8543 | 3.3799 | 3.9960 | 4.7171 |
| 19 | 1.2081 | 1.4568 | 1.7535 | 2.1068 | 2.5270 | 3.0256 | 3.6165 | 4.3157 | 5.1417 |
| 20 | 1.2202 | 1.4859 | 1.8061 | 2.1911 | 2.6533 | 3.2071 | 3.8697 | 4.6610 | 5.6044 |
| 21 | 1.2324 | 1.5157 | 1.8603 | 2.2788 | 2.7860 | 3.3996 | 4.1406 | 5.0338 | 6.1088 |
| 22 | 1.2447 | 1.5460 | 1.9161 | 2.3699 | 2.9253 | 3.6035 | 4.4304 | 5.4365 | 6.6586 |
| 23 | 1.2572 | 1.5769 | 1.9736 | 2.4647 | 3.0715 | 3.8197 | 4.7405 | 5.8715 | 7.2579 |
| 24 | 1.2697 | 1.6084 | 2.0328 | 2.5633 | 3.2251 | 4.0489 | 5.0724 | 6.3412 | 7.9111 |
| 25 | 1.2824 | 1.6406 | 2.0938 | 2.6658 | 3.3864 | 4.2919 | 5.4274 | 6.8485 | 8.6231 |
| 26 | 1.2953 | 1.6734 | 2.1566 | 2.7725 | 3.5557 | 4.5494 | 5.8074 | 7.3964 | 9.3992 |
| 27 | 1.3082 | 1.7069 | 2.2213 | 2.8834 | 3.7335 | 4.8223 | 6.2139 | 7.9881 | 10.245 |
| 28 | 1.3213 | 1.7410 | 2.2879 | 2.9987 | 3.9201 | 5.1117 | 6.6488 | 8.6271 | 11.167 |
| 29 | 1.3345 | 1.7758 | 2.3566 | 3.1187 | 4.1161 | 5.4184 | 7.1143 | 9.3173 | 12.172 |
| 30 | 1.3478 | 1.8114 | 2.4273 | 3.2434 | 4.3219 | 5.7435 | 7.6123 | 10.063 | 13.268 |
| 40 | 1.4889 | 2.2080 | 3.2620 | 4.8010 | 7.0400 | 10.286 | 14.974 | 21.725 | 31.409 |
| 50 | 1.6446 | 2.6916 | 4.3839 | 7.1067 | 11.467 | 18.420 | 29.457 | 46.902 | 74.358 |
| 60 | 1.8167 | 3.2810 | 5.8916 | 10.520 | 18.679 | 32.988 | 57.946 | 101.26 | 176.03 |

\**FVIF* > 99,999.

### А-1

**ОДИНИЦІ ЧЕРЕЗ *n*-ПЕРІОДІВ СТАВКА**

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 10 % | 12 % | 14 % | 15 % | 16 % | 18 % | 20 % | 24 % | 28 % | 32 % | 36 % |

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 1.1000 | 1.1200 | 1.1400 | 1.1500 | 1.1600 | 1.1800 | 1.2000 | 1.2400 | 1.2800 | 1.3200 | 1.3600 |
| 1.2100 | 1.2544 | 1.2996 | 1.3225 | 1.3456 | 1.3924 | 1.4400 | 1.5376 | 1.6384 | 1.7424 | 1.8496 |
| 1.3310 | 1.4049 | 1.4815 | 1.5209 | 1.5609 | 1.6430 | 1.7280 | 1.9066 | 2.0972 | 2.3000 | 2.5155 |
| 1.4641 | 1.5735 | 1.6890 | 1.7490 | 1.8106 | 1.9388 | 2.0736 | 2.3642 | 2.6844 | 3.0360 | 3.4210 |
| 1.6105 | 1.7623 | 1.9254 | 2.0114 | 2.1003 | 2.2878 | 2.4883 | 2.9316 | 3.4360 | 4.0075 | 4.6526 |
| 1.7716 | 1.9738 | 2.1950 | 2.3131 | 2.4364 | 2.6996 | 2.9860 | 3.6352 | 4.3980 | 5.2899 | 6.3275 |
| 1.9487 | 2.2107 | 2.5023 | 2.6600 | 2.8262 | 3.1855 | 3.5832 | 4.5077 | 5.6295 | 6.9826 | 8.6054 |
| 2.1436 | 2.4760 | 2.8526 | 3.0590 | 3.2784 | 3.7589 | 4.2998 | 5.5895 | 7.2058 | 9.2170 | 11.703 |
| 2.3579 | 2.7731 | 3.2519 | 3.5179 | 3.8030 | 4.4355 | 5.1598 | 6.9310 | 9.2234 | 12.166 | 15.917 |
| 2.5937 | 3.1058 | 3.7072 | 4.0456 | 4.4114 | 5.2338 | 6.1917 | 8.5944 | 11.806 | 16.060 | 21.647 |
| 2.8531 | 3.4785 | 4.2262 | 4.6524 | 5.1173 | 6.1759 | 7.4301 | 10.657 | 15.112 | 21.199 | 29.439 |
| 3.1384 | 3.8960 | 4.8179 | 5.3503 | 5.9360 | 7.2876 | 8.9161 | 13.215 | 19.343 | 27.983 | 40.037 |
| 3.4523 | 4.3635 | 5.4924 | 6.1528 | 6.8858 | 8.5994 | 10.699 | 16.386 | 24.759 | 36.937 | 54.451 |
| 3.7975 | 4.8871 | 6.2613 | 7.0757 | 7.9875 | 10.147 | 12.839 | 20.319 | 31.691 | 48.757 | 74.053 |
| 4.1772 | 5.4736 | 7.1379 | 8.1371 | 9.2655 | 11.974 | 15.407 | 25.196 | 40.565 | 64.359 | 100.71 |
| 4.5950 | 6.1304 | 8.1372 | 9.3576 | 10.748 | 14.129 | 18.488 | 31.243 | 51.923 | 84.954 | 136.97 |
| 5.0545 | 6.8660 | 9.2765 | 10.761 | 12.468 | 16.672 | 22.186 | 38.741 | 66.461 | 112.14 | 186.28 |
| 5.5599 | 7.6900 | 10.575 | 12.375 | 14.463 | 19.673 | 26.623 | 48.039 | 85.071 | 148.02 | 253.34 |
| 6.1159 | 8.6128 | 12.056 | 14.232 | 16.777 | 23.214 | 31.948 | 59.568 | 108.89 | 195.39 | 344.54 |
| 6.7275 | 9.6463 | 13.743 | 16.367 | 19.461 | 27.393 | 38.338 | 73.864 | 139.38 | 257.92 | 468.57 |
| 7.4002 | 10.804 | 15.668 | 18.822 | 22.574 | 32.324 | 46.005 | 91.592 | 178.41 | 340.45 | 637.26 |
| 8.1403 | 12.100 | 17.861 | 21.645 | 26.186 | 38.142 | 55.206 | 113.57 | 228.36 | 449.39 | 866.67 |
| 8.9543 | 13.552 | 20.362 | 24.891 | 30.376 | 45.008 | 66.247 | 140.83 | 292.30 | 593.20 | 1178.7 |
| 9.8497 | 15.179 | 23.212 | 28.625 | 35.236 | 53.109 | 79.497 | 174.63 | 374.14 | 783.02 | 1603.0 |
| 10.835 | 17.000 | 26.462 | 32.919 | 40.874 | 62.669 | 95.396 | 216.54 | 478.90 | 1033.6 | 2180.1 |
| 11.918 | 19.040 | 30.167 | 37.857 | 47.414 | 73.949 | 114.48 | 268.51 | 613.00 | 1364.3 | 2964.9 |
| 13.110 | 21.325 | 34.390 | 43.535 | 55.000 | 87.260 | 137.37 | 332.95 | 784.64 | 1800.9 | 4032.3 |
| 14.421 | 23.884 | 39.204 | 50.066 | 63.800 | 102.97 | 164.84 | 412.86 | 1001.3 | 2377.2 | 5483.9 |
| 15.863 | 26.750 | 44.693 | 57.575 | 74.009 | 121.50 | 197.81 | 511.95 | 1285.6 | 3137.9 | 7458.1 |
| 17.449 | 29.960 | 50.950 | 66.212 | 85.850 | 143.37 | 237.38 | 634.82 | 1645.5 | 4142.1 | 10143. |
| 45.259 | 93.051 | 188.88 | 267.86 | 378.72 | 750.38 | 1469.8 | 5455.9 | 19427 | 66521 | \* |
| 117.39 | 289.00 | 700.23 | 1083.7 | 1670.7 | 3927.4 | 9100.4 | 46890 | \* | \* | \* |
| 304.48 | 897.60 | 2595.9 | 4384.0 | 7370.2 | 20555. | 56348 | \* | \* | \* | \* |

**ПРОЦЕНТНИЙ ФАКТОР МАЙБУТНЬОЇ**

**ПРОЦЕНТНА**

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Номер періоду | 1% | 2% | 3% | 4% | 5% | 6% | 7% | 8% | 9% |

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 1 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| 2 | 2.0100 | 2.0200 | 2.0300 | 2.0400 | 2.0500 | 2.0600 | 2.0700 | 2.0800 | 2.0900 |
| 3 | 3.0301 | 3.0604 | 3.0909 | 3.1216 | 3.1525 | 3.1836 | 3.2149 | 3.2464 | 3.2781 |
| 4 | 4.0604 | 4.1216 | 4.1836 | 4.2465 | 4.3101 | 4.3746 | 4.4399 | 4.5061 | 4.5731 |
| 5 | 5.1010 | 5.2040 | 5.3091 | 5.4163 | 5.5256 | 5.6371 | 5.7507 | 5.8666 | 5.9847 |
| 6 | 6.1520 | 6.3081 | 6.4684 | 6.6330 | 6.8019 | 6.9753 | 7.1533 | 7.3359 | 7.5233 |
| 7 | 7.2135 | 7.4343 | 7.6625 | 7.8983 | 8.1420 | 8.3938 | 8.6540 | 8.9228 | 9.2004 |
| 8 | 8.2857 | 8.5830 | 8.8923 | 9.2142 | 9.5491 | 9.8975 | 10.260 | 10.637 | 11.028 |
| 9 | 9.3685 | 9.7546 | 10.159 | 10.583 | 11.027 | 11.491 | 11.978 | 12.488 | 13.021 |
| 10 | 10.462 | 10.950 | 11.464 | 12.006 | 12.578 | 13.181 | 13.816 | 14.487 | 15.193 |
| 11 | 11.567 | 12.169 | 12.808 | 13.486 | 14.207 | 14.972 | 15.784 | 16.645 | 17.560 |
| 12 | 12.683 | 13.412 | 14.192' | 15.026 | 15.917 | 16.870 | 17.688 | 18.977 | 20.141 |
| 13 | 13.809 | 14.680 | 15.618 | 16.627 | 17.713 | 18.882 | 20.141 | 21.495 | 22.953 |
| 14 | 14.947 | 15.974 | 17.086 | 18.292 | 19.599 | 21.015 | 22.550 | 24.215 | 26.019 |
| 15 | 16.097 | 17.293 | 18.599 | 20.024 | 21.579 | 23.276 | 25.129 | 27.152 | 29.361 |
| 16 | 17.258 | 18.639 | 20.157 | 21.825 | 23.657 | 25.673 | 27.888 | 30.324 | 33.003 |
| 17 | 18.430 | 20.012 | 21.762 | 23.698 | 25.840 | 28.213 | 30.840 | 33.750 | 36.974 |
| 18 | 19.615 | 21.412 | 23.414 | 25.645 | 28.132 | 30.906 | 33.999 | 37.450 | 4.1301 |
| 19 | 20.811 | 22.841 | 25.117 | 27.671 | 30.539 | 33.760 | 37.379 | 41.446 | 4.6018 |
| 20 | 22.019 | 24.297 | 26.870 | 29.778 | 33.066 | 36.786 | 40.995 | 45.762 | 51.160 |
| 21 | 23.239 | 25.783 | 28.676 | 31.969 | 35.719 | 39.993 | 44.865 | 50.423 | 56.765 |
| 22 | 24.472 | 27.299 | 30.537 | 34.248 | 38.506 | 43.392 | 49.006 | 55.457 | 62.873 |
| 23 | 25.716 | 28.845 | 32.453 | 36.618 | 41.430 | 46.996 | 53.436 | 60.893 | 69.532 |
| 24 | 26.973 | 30.422 | 34.426 | 39.083 | 44.502 | 50.816 | 58.177 | 66.765 | 76.790 |
| 25 | 28.243 | 32.030 | 36.459 | 41.646 | 47.727 | 54.865 | 63.249 | 73.106 | 84.701 |
| 26 | 29.526 | 33.671 | 38.553 | 44.312 | 51.113 | 59.156 | 68.676 | 79.954 | 93.324 |
| 27 | 30.821 | 35.344 | 40.710 | 47.084 | 54.669 | 63.706 | 74.484 | 87.351 | 102.72 |
| 28 | 32.129 | 37.051 | 42.931 | 49.968 | 58.403 | 68.528 | 80.698 | 95.339 | 112.97 |
| 29 | 33.450 | 38.792 | 45.219 | 52.966 | 62.323 | 73.640 | 87.347 | 103.97 | 124.14 |
| 30 | 34.785 | 40.568 | 47.575 | 56.085 | 66.439 | 79.058 | 94.461 | 113.28 | 136.31 |
| 40 | 48.886 | 60.402 | 75.401 | 95.026 | 120.80 | 154.76 | 199.64 | 259.06 | 337.88 |
| 50 | 64.463 | 84.579 | 112.80 | 152.67 | 209.35 | 290.34 | 406.53 | 573.77 | 815.08 |
| 60 | 81.670 | 114.05 | 163.05 | 237.99 | 353.58 | 533.13 | 813.52 | 1253.2 | 1944.8 |

\**FVIFA* > 99,999.

### А-2

**ВАРТОСТІ АНУЇТЕТІВ. СТАВКА**

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 10% | 12% | 14% | 15% | 16% | 18% | 20% | 24% | 28% | 32% | 36% |

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| 2.1000 | 2.1200 | 2.1400 | 2.1500 | 2.1600 | 2.1800 | 2.2000 | 2.2400 | 2.2800 | 2.3200 | 2.3600 |
| 3.3100 | 3.3744 | 3.4396 | 3.4725 | 3.5056 | 3.5724 | 3.6400 | 3.7776 | 3.9184 | 4.0624 | 4.2096 |
| 4.6410 | 4.7793 | 4.9211 | 4.9934 | 5.0665 | 5.2154 | 5.3680 | 5.6842 | 6.0156 | 6.3624 | 6.7251 |
| 6.1051 | 6.3528 | 6.6101 | 6.7424 | 6.8771 | 7.1542 | 7.4416 | 8.0484 | 8.6999 | 9.3983 | 10.146 |
| 7.7156 | 8.1152 | 8.5355 | 8.7537 | 8.9775 | 9.4420 | 9.9299 | 10.980 | 12.136 | 13.406 | 14.799 |
| 9.4872 | 10.089 | 10.730 | 11.067 | 11.414 | 12.142 | 12.916 | 14.615 | 16.534 | 18.696 | 21.126 |
| 11.436 | 12.300 | 13.233 | 13.727 | 14.240 | 15.327 | 16.499 | 19.123 | 22.163 | 25.678 | 29.732 |
| 13.579 | 14.776 | 16.085 | 16.786 | 17.519 | 19.086 | 20.799 | 24.712 | 29.369 | 34.895 | 41.435 |
| 15.937 | 17.549 | 19.337 | 20.304 | 21.321 | 23.520 | 25.959 | 31.643 | 38.593 | 47.062 | 57.352 |
| 18.531 | 20.655 | 23.045 | 24.349 | 25.733 | 28.755 | 32.150 | 40.238 | 50.398 | 63.122 | 78.998 |
| 21.384 | 24.133 | 27.271 | 29.002 | 30.850 | 34.931 | 39.581 | 50.895 | 65.510 | 84.320 | 108.44 |
| 24.523 | 28.029 | 32.089 | 34.352 | 36.786 | 42.219 | 48.497 | 64.110 | 84.853 | 112.30 | 148.47 |
| 27.975 | 32.393 | 37.581 | 40.505 | 43.672 | 50.818 | 59.196 | 80.496 | 109.61 | 149.24 | 202.93 |
| 31.772 | 37.280 | 43.842 | 47.580 | 51.660 | 60.965 | 72.035 | 100.82 | 141.30 | 198.00 | 276.98 |
| 35.950 | 42.753 | 50.980 | 55.717 | 60.925 | 72.939 | 87.442 | 126.01 | 181.87 | 262.36 | 377.69 |
| 40.545 | 48.884 | 59.118 | 65.075 | 71.673 | 87.068 | 105.93 | 157.25 | 233.79 | 347.31 | 514.66 |
| 45.599 | 55.750 | 68.394 | 75.836 | 84.141 | 103.74 | 128.12 | 195.99 | 300.25 | 459.45 | 710.94 |
| 51.159 | 63.440 | 78.969 | 88.212 | 98.603 | 123.41 | 154.74 | 244.03 | 385.32 | 607.47 | 954.28 |
| 57.275 | 72.052 | 91.025 | 102.44 | 115.38 | 146.63 | 186.69 | 303.60 | 494.21 | 802.86 | 1298.8 |
| 64.002 | 81.699 | 104.77 | 118.81 | 134.84 | 174.02 | 225.03 | 377.46 | 633.59 | 1060.8 | 1767.4 |
| 71.403 | 92.503 | 120.44 | 137.63 | 157.41 | 206.34 | 271.03 | 469.06 | 812.00 | 1401.2 | 2404.7 |
| 79.543 | 104.60 | 138.30 | 159.28 | 183.60 | 244.49 | 326.24 | 582.63 | 1040.4 | 1850.6 | 3271.3 |
| 88.497 | 118.16 | 158.66 | 184.17 | 213.98 | 289.19 | 392.48 | 723.46 | 1332.7 | 2443.8 | 4450.0 |
| 98.347 | 133.33 | 181.87 | 212.79 | 249.21 | 342.60 | 471.98 | 898.09 | 1706.8 | 3226.8 | 6053.0 |
| 109.18 | 150.33 | 208.33 | 245.71 | 290.09 | 405.27 | 567.38 | 1114.6 | 2185.7 | 4260.4 | 8233.1 |
| 121.10 | 169.37 | 238.50 | 283.57 | 337.50 | 479.22 | 681.85 | 1383.1 | 2798.7 | 5624.8 | 11198.0 |
| 134.21 | 190.70 | 272.89 | 327.10 | 392.50 | 566.48 | 819.22 | 1716.1 | 3583.3 | 7425.7 | 15230.3 |
| 148.63 | 214.58 | 312.09 | 377.17 | 456.30 | 669.45 | 984.07 | 2129.0 | 4587.7 | 9802.9 | 20714.2 |
| 164.49 | 241.33 | 356.79 | 434.75 | 530.31 | 790.95 | 1181.9 | 2640.9 | 5873.2 | 1294.1 | 28172.3 |
| 442.59 | 767.09 | 1342.0 | 1779.1 | 2360.8 | 4163.2 | 7343.9 | 22729. | 69377. | \* | \* |
| 1163.9 | 2400.0 | 4994.5 | 7217.7 | 10436. | 21813. | 45497. | \* | \* | \* | \* |
| 3034.8 | 7471.6 | 18535. | 29220. | 46058. | \* | \* | \* | \* | \* | \* |

**ТЕПЕРІШНЯ ВАРТІСТЬ**

**СТАВКА**

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Період | 1 % | 2 % | 3 % | 4 % | 5 % | 6 % | 7 % | 8 % | 9 % |

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 1 | .9901 | .9804 | .9709 | .9615 | .9524 | .9434 | .9346 | .9259 | .9174 |
| 2 | .9803 | .9612 | .9426 | .9246 | .9070 | .8900 | .8734 | .8573 | .8417 |
| 3 | .9706 | .9423 | .9151 | .8890 | .8638 | .8396 | .8163 | .7938 | .7722 |
| 4 | .9610 | .9238 | .8885 | .8548 | .8227 | .7921 | .7629 | .7350 | .7084 |
| 5 | .9515 | .9057 | .8626 | .8219 | .7835 | .7473 | .7130 | .6806 | .6499 |
| 6 | .9420 | .8880 | .8375 | .7903 | .7462 | .7050 | .6663 | .6302 | .5963 |
| 7 | .9327 | .8706 | .8131 | .7599 | .7107 | .6651 | .6227 | .5835 | .5470 |
| 8 | .9235 | .8535 | .7894 | .7307 | .6768 | .6274 | .5820 | .5403 | .5019 |
| 9 | .9143 | .8368 | .7664 | .7026 | .6446 | .5919 | .5439 | .5002 | .4604 |
| 10 | .9053 | .8203 | .7441 | .6756 | .6139 | .5584 | .5083 | .4632 | .4224 |
| 11 | .8963 | .8043 | .7224 | .6496 | .5847 | .5268 | .4751 | .4289 | .3875 |
| 12 | .8874 | .7885 | .7014 | .6246 | .5568 | .4970 | .4440 | .3971 | .3555 |
| 13 | .8787 | .7730 | .6810 | .6006 | .5303 | .4688 | .4150 | .3677 | .3262 |
| 14 | .8700 | .7579 | .6611 | .5775 | .5051 | .4423 | .3878 | .3405 | .2992 |
| 15 | .8613 | .7430 | .6419 | .5553 | .4810 | .4173 | .3624 | .3152 | .2745 |
| 16 | .8528 | .7284 | .6232 | .5339 | .4581 | .3936 | .3387 | .2919 | .2519 |
| 17 | .8444 | .7142 | .6050 | .5134 | .4363 | .3714 | .3166 | .2703 | .2311 |
| 18 | .8360 | .7002 | .5874 | .4936 | .4155 | .3503 | .2959 | .2502 | .2120 |
| 19 | .8277 | .6864 | .5703 | .4746 | .3957 | .3305 | .2765 | .2317 | .1945 |
| 20 | .8195 | .6730 | .5537 | .4564 | .3769 | .3118 | .2584 | .2145 | .1784 |
| 21 | .8114 | .6598 | .5375 | .4388 | .3589 | .2942 | .2415 | .1987 | .1637 |
| 22 | .8034 | .6468 | .5219 | .4220 | .3418 | .2775 | .2257 | .1839 | .1502 |
| 23 | .7954 | .6342 | .5067 | .4057 | .3256 | .2618 | .2109 | .1703 | .1378 |
| 24 | .7876 | .6217 | .4919 | .3901 | .3101 | .2470 | .1971 | .1577 | .1264 |
| 25 | .7798 | .6095 | .4776 | .3751 | .2953 | .2330 | .1842 | .1460 | .1160 |
| 26 | .7720 | .5976 | .4637 | .3607 | .2812 | .2198 | .1722 | .1352 | .1064 |
| 27 | .7644 | .5859 | .4502 | .3468 | .2678 | .2074 | .1609 | .1252 | .0976 |
| 28 | .7568 | .5744 | .4371 | .3335 | .2551 | .1956 | .1504 | .1159 | .0895 |
| 29 | .7493 | .5631 | .4243 | .3207 | .2429 | .1846 | .1406 | .1073 | .0822 |
| 30 | .7419 | .5521 | .4120 | .3083 | .2314 | .1741 | .1314 | .0994 | .0754 |
| 35 | .7059 | .5000 | .3554 | .2534 | .1813 | .1301 | .0937 | .0676 | .0490 |
| 40 | .6717 | .4529 | .3066 | .2083 | .1420 | .0972 | .0668 | .0460 | .0318 |
| 45 | .6391 | .4102 | .2644 | .1712 | .1113 | .0727 | .0476 | .0313 | .0207 |
| 50 | .6080 | .3715 | .2281 | .1407 | .0872 | .0543 | .0339 | .0213 | .0134 |
| 55 | .5785 | .3365 | .1968 | .1157 | .0683 | .0406 | .0242 | .0145 | .0087 |

\*The factor is zero to four decimal.

### А-3

**ОДНІЄЇ ГРОШОВОЇ ОДИНИЦІ. ДИСКОНТУ**

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 10 % | 12 % | 14 % | 15 % | 16 % | 18 % | 20 % | 24 % | 28 % | 32 % | 36 % |

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| .9091 | .8929 | .8772 | .8696 | .8621 | .8475 | .8333 | .8065 | .7813 | .7576 | .7353 |
| .8264 | .7972 | .7695 | .7561 | .7432 | .7182 | .6944 | .6504 | .6104 | .5739 | .5407 |
| .7513 | .7118 | .6750 | .6575 | .6407 | .6086 | .5787 | .5245 | .4768 | .4348 | .3975 |
| .6830 | .6355 | .5921 | .5718 | .5523 | .5158 | .4823 | .4230 | .3725 | .3294 | .2923 |
| .6209 | .5674 | .5194 | .4972 | .4761 | .4371 | .4019 | .3411 | .2910 | .2495 | .2149 |
| .5645 | .5066 | .4556 | .4323 | .4104 | .3704 | .3349 | .2751 | .2274 | .1890 | .1580 |
| .5132 | .4523 | .3996 | .3759 | .3538 | .3139 | .2791 | .2218 | .1776 | .1432 | .1162 |
| .4665 | .4039 | .3506 | .3269 | .3050 | .2660 | .2326 | .1789 | .1388 | .1085 | .0854 |
| .4241 | .3606 | .3075 | .2843 | .2630 | .2255 | .1938 | .1443 | .1084 | .0822 | .0628 |
| .3855 | .3220 | .2697 | .2472 | .2267 | .1911 | .1615 | .1164 | .0847 | .0623 | .0462 |
| .3505 | .2875 | .2366 | .2149 | .1954 | .1619 | .1346 | .0938 | .0662 | .0472 | .0340 |
| .3186 | .2567 | .2076 | .1869 | .1685 | .1372 | .1122 | .0757 | .0517 | .0357 | .0250 |
| .2897 | .2292 | .1821 | .1625 | .1452 | .1163 | .0935 | .0610 | .0404 | .0271 | .0184 |
| .2633 | .2046 | .1597 | .1413 | .1252 | .0985 | .0779 | .0492 | .0316 | .0205 | .0135 |
| .2394 | .1827 | .1401 | .1229 | .1079 | .0835 | .0649 | .0397 | .0247 | .0155 | .0099 |
| .2176 | .1631 | .1229 | .1069 | .0930 | .0708 | .0541 | .0329 | .0193 | .0118 | .0073 |
| .1978 | .1456 | .1078 | .0929 | .0802 | .0600 | .0451 | .0258 | .0150 | .0089 | .0054 |
| .1799 | .1300 | .0946 | .0808 | .0691 | .0508 | .0376 | .0208 | .0118 | .0068 | .0039 |
| .1635 | .1161 | .0829 | .0703 | .0596 | .0431 | .0313 | .0168 | .0092 | .0051 | .0029 |
| .1486 | .1037 | .0728 | .0611 | .0514 | .0365 | .0261 | .0135 | .0072 | .0039 | .0021 |
| .1351 | .0926 | .0638 | .0531 | .0443 | .0309 | .0217 | .0109 | .0056 | .0029 | .0016 |
| .1228 | .0826 | .0560 | .0462 | .0382 | .0262 | .0181 | .0088 | .0044 | .0022 | .0012 |
| .1117 | .0738 | .0491 | .0402 | .0329 | .0222 | .0151 | .0071 | .0034 | .0017 | .0008 |
| .1015 | .0659 | .0431 | .0349 | .0284 | .0188 | .0126 | .0057 | .0027 | .0013 | .0006 |
| .0923 | .0588 | .0378 | .0304 | .0245 | .0160 | .0105 | .0046 | .0021 | .0010 | .0005 |
| .0839 | .0525 | .0331 | .0264 | .0211 | .0135 | .0087 | .0037 | .0016 | .0007 | .0003 |
| .0763 | .0469 | .0291 | .0230 | .0182 | .0115 | .0073 | .0030 | .0013 | .0006 | .0002 |
| .0693 | .0419 | .0255 | .0200 | .0157 | .0097 | .0061 | .0024 | .0010 | .0004 | .0002 |
| .0630 | .0374 | .0224 | .0174 | .0135 | .0082 | .0051 | .0020 | .0008 | .0003 | .0001 |
| .0573 | .0334 | .0196 | .0151 | .0116 | .0070 | .0042 | .0016 | .0006 | .0002 | .0001 |
| .0356 | .0189 | .0102 | .0075 | .0055 | .0030 | .0017 | .0005 | .0002 | .0001 | \* |
| .0221 | .0107 | .0053 | .0037 | .0026 | .0013 | .0007 | .0002 | .0001 | \* | \* |
| .0137 | .0061 | .0027 | .0019 | .0013 | .0006 | .0003 | .0001 | \* | \* | \* |
| .0085 | .0035 | .0014 | .0009 | .0006 | .0003 | .0001 | \* | \* | \* | \* |
| .0053 | .0020 | .0007 | .0005 | .0003 | .0001 | \* | \* | \* | \* | \* |

**ПРОЦЕНТНИЙ ФАКТОР ТЕПЕРІШНЬОЇ**

**СТАВКА**

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Номер періоду | 1 % | 2 % | 3 % | 4 % | 5 % | 6 % | 7 % | 8 % | 9 % |

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 1 | 0.9901 | 0.9804 | 0.9709 | 0.9615 | 0.9524 | 0.9434 | 0.9346 | 0.9259 | 0.9174 |
| 2 | 1.9704 | 1.9416 | 1.9135 | 1.8861 | 1.8594 | 1.8334 | 1.8080 | 1.7833 | 1.7591 |
| 3 | 2.9410 | 2.8839 | 2.8286 | 2.7751 | 3.7232 | 2.6730 | 2.6243 | 2.5771 | 2.5313 |
| 4 | 3.9020 | 3.8077 | 3.7171 | 3.6299 | 3.5460 | 3.4651 | 3.3872 | 3.3121 | 3.2397 |
| 5 | 4.8534 | 4.7135 | 4.5797 | 4.4518 | 4.3295 | 4.2124 | 4.1002 | 3.9927 | 3.8897 |
| 6 | 5.7955 | 5.6014 | 5.4172 | 5.2421 | 5.0757 | 4.9173 | 4.76655 | 4.6229 | 4.4859 |
| 7 | 6.7282 | 6.4720 | 6.2303 | 6.0021 | 5.7864 | 5.5824 | 5.3893 | 5.2064 | 5.0330 |
| 8 | 7.6517 | 7.3255 | 7.0197 | 6.7322 | 6.4632 | 6.2098 | 5.9713 | 5.7466 | 5.5348 |
| 9 | 8.5660 | 8.1622 | 7.7861 | 7.4353 | 7.1078 | 6.8017 | 6.5152 | 6.2469 | 5.9952 |
| 10 | 9.4713 | 8.9826 | 8.5302 | 8.1109 | 7.7217 | 7.3601 | 7.0236 | 6.7101 | 6.4177 |
| 11 | 10.3676 | 9.7868 | 9.2526 | 8.7605 | 8.3064 | 7.8869 | 7.4987 | 7.1390 | 6.8052 |
| 12 | 11.2551 | 10.5753 | 9.9540 | 9.3851 | 8.8633 | 8.3838 | 7.9427 | 7.5361 | 7.1607 |
| 13 | 12.1337 | 11.3484 | 10.6350 | 9.9856 | 9.3936 | 8.8527 | 8.3577 | 7.9038 | 7.4869 |
| 14 | 13.0037 | 12.1062 | 11.2961 | 10.5631 | 9.8986 | 9.2950 | 8.7455 | 8.2442 | 7.7862 |
| 15 | 13.8651 | 12.8493 | 11.9379 | 11.1184 | 10.3797 | 9.7122 | 9.1079 | 8.5595 | 8.0607 |
| 16 | 14.7179 | 13.5777 | 12.5611 | 11.6523 | 10.8378 | 10.1059 | 9.4466 | 8.8514 | 8.3126 |
| 17 | 15.5623 | 14.2919 | 13.1661 | 12.1657 | 11.2741 | 10.4773 | 9.7632 | 9.1216 | 8.5436 |
| 18 | 16.3983 | 14.9920 | 13.7535 | 12.6593 | 11.6896 | 10.8276 | 10.0591 | 9.3719 | 8.7556 |
| 19 | 17.2260 | 15.6785 | 14.3238 | 13.1339 | 12.0853 | 11.1581 | 10.3356 | 9.6036 | 8.9501 |
| 20 | 18.0456 | 16.3514 | 14.8778 | 13.5903 | 12.4622 | 11.4699 | 10.5940 | 9.8181 | 9.1285 |
| 21 | 18.8570 | 17.0112 | 15.4150 | 14.0292 | 12.8212 | 11.7641 | 10.8355 | 10.0168 | 9.2922 |
| 22 | 19.6604 | 17.6580 | 15.9369 | 14.4511 | 13.1630 | 12.0416 | 11.0612 | 10.2007 | 9.4424 |
| 23 | 20.4558 | 18.2922 | 16.4436 | 14.8568 | 13.4886 | 12.3034 | 11.2722 | 10.3711 | 9.5802 |
| 24 | 21.2434 | 18.9139 | 16.9355 | 15.2470 | 13.7986 | 12.5504 | 11.4693 | 10.5288 | 9.7066 |
| 25 | 22.0232 | 19.5235 | 17.4131 | 15.6221 | 14.0939 | 12.7834 | 11.6536 | 10.6748 | 9.8226 |
| 26 | 22.7952 | 20.1210 | 17.8768 | 15.9828 | 14.3752 | 13.0032 | 11.8258 | 10.8100 | 9.9290 |
| 27 | 23.5596 | 20.7069 | 18.3270 | 16.3296 | 14.6430 | 13.2185 | 11.9867 | 10.9352 | 10.0266 |
| 28 | 24.3164 | 21.2813 | 18.7641 | 16.6631 | 14.8981 | 13.4062 | 12.1371 | 11.0511 | 10.1161 |
| 29 | 25.0658 | 21.8444 | 19.1885 | 16.9837 | 15.1411 | 13.5907 | 12.2777 | 11.1584 | 10.1983 |
| 30 | 25.8077 | 22.3965 | 19.6004 | 17.2920 | 15.3725 | 13.7648 | 12.4090 | 11.2578 | 10.2737 |
| 33 | 29.4086 | 24.9986 | 21.4872 | 18.6646 | 16.3742 | 14.4982 | 12.9477 | 11.6546 | 10.5668 |
| 40 | 32.8347 | 27.3555 | 23.1148 | 19.7928 | 17.1591 | 15.0463 | 13.3317 | 11.9246 | 10.7574 |
| 45 | 36.0946 | 29.4902 | 24.5187 | 20.7200 | 17.7741 | 15.4558 | 13.6055 | 12.1084 | 10.8812 |
| 50 | 39.1961 | 31.4236 | 25.7298 | 21.4822 | 18.2559 | 15.7619 | 13.8007 | 12.2335 | 10.9617 |
| 55 | 42.1472 | 33.1748 | 26.7744 | 22.1086 | 18.6335 | 15.9905 | 13.9399 | 12.3186 | 11.0140 |

### А-4

**ВАРТОСТІ АНУЇТЕТУ. ДИСКОНТУ**

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 10 % | 12 % | 14 % | 15 % | 16 % | 18 % | 20 % | 24 % | 28 % | 32 % |

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 0.9091 | 0.8929 | 0.8772 | 0.8696 | 0.8621 | 0.8475 | 0.8333 | 0.8065 | 0.7813 | 0.7576 |
| 1.7355 | 1.6901 | 1.6467 | 1.6257 | 1.6052 | 1.5656 | 1.5278 | 1.4568 | 1.3916 | 1.3315 |
| 2.4869 | 2.4018 | 2.3216 | 2.2832 | 2.2459 | 2.1743 | 2.1065 | 1.9813 | 1.8684 | 1.7663 |
| 3.1699 | 3.0373 | 2.9137 | 2.8550 | 2.7982 | 2.6901 | 2.5887 | 2.4043 | 2.2410 | 2.0957 |
| 3.7908 | 3.6048 | 3.4331 | 3.3522 | 3.2743 | 3.1272 | 2.9906 | 2.7454 | 2.5320 | 2.3452 |
| 4.3553 | 4.1114 | 3.8887 | 3.7845 | 3.6847 | 3.4976 | 3.3255 | 3.0205 | 2.7594 | 2.5342 |
| 4.8684 | 4.5638 | 4.2883 | 4.1604 | 4.0386 | 3.8115 | 3.6046 | 3.2423 | 2.9370 | 2.6775 |
| 5.3349 | 4.9676 | 4.6389 | 4.4873 | 4.3436 | 4.0776 | 3.8372 | 3.4212 | 3.0758 | 2.7860 |
| 5.7590 | 5.3282 | 4.9464 | 4.7716 | 4.6065 | 4.3030 | 4.0310 | 3.5655 | 3.1842 | 2.8681 |
| 6.1446 | 5.6502 | 5.2161 | 5.0188 | 4.8332 | 4.4941 | 4.1925 | 3.6819 | 3.2689 | 2.9304 |
| 6.4951 | 5.9377 | 5.4527 | 5.2337 | 5.0286 | 4.6560 | 4.3271 | 3.7757 | 3.3351 | 2.9776 |
| 6.8137 | 6.1944 | 5.6603 | 5.4206 | 5.1971 | 4.7932 | 4.4392 | 3.8514 | 3.3868 | 3.0133 |
| 7.1034 | 6.4235 | 5.8424 | 5.5831 | 5.3423 | 4.9095 | 4.5327 | 3.9124 | 3.4272 | 3.0404 |
| 7.3667 | 6.6282 | 6.0021 | 5.7245 | 5.4675 | 5.0081 | 4.6106 | 3.9616 | 3.4587 | 3.0609 |
| 7.6061 | 6.8109 | 6.1422 | 5.8474 | 5.5755 | 5.0916 | 4.6755 | 4.0013 | 3.4834 | 3.0764 |
| 7.8237 | 6.9740 | 6.2651 | 5.9542 | 5.6685 | 5.1624 | 4.7296 | 4.0333 | 3.5026 | 3.0882 |
| 8.0216 | 7.1196 | 6.3729 | 6.0472 | 5.7487 | 5.2223 | 4.7746 | 4.0591 | 3.5177 | 3.0971 |
| 8.2014 | 7.2497 | 6.4674 | 6.1280 | 5.8178 | 5.2732 | 4.8122 | 4.0799 | 3.5294 | 3.1039 |
| 8.3647 | 7.3658 | 6.5504 | 6.1982 | 5.8775 | 5.3162 | 4.8435 | 4.0967 | 3.5386 | 3.1090 |
| 8.5136 | 7.4694 | 6.6231 | 6.2593 | 5.9288 | 5.3527 | 4.8696 | 4.1103 | 3.5458 | 3.1129 |
| 8.6487 | 7.5620 | 6.6870 | 6.3125 | 5.9731 | 5.3837 | 4.8913 | 4.1212 | 3.5514 | 3.1158 |
| 8.7715 | 7.6446 | 6.7429 | 6.3587 | 6.0113 | 5.4099 | 4.9094 | 4.1300 | 3.5558 | 3.1180 |
| 8.8832 | 7.7184 | 6.7921 | 6.3988 | 6.0442 | 5.4321 | 4.9245 | 4.1371 | 3.5592 | 3.1197 |
| 8.9847 | 7.7843 | 6.8351 | 6.4338 | 6.0726 | 8.4509 | 4.9371 | 4.1428 | 3.5619 | 3.1210 |
| 9.0770 | 7.8431 | 6.8729 | 6.4641 | 6.0971 | 5.4669 | 4.9476 | 4.1474 | 3.5640 | 3.1220 |
| 9.1609 | 7.8957 | 6.9061 | 6.4906 | 6.1182 | 5.4804 | 4.9563 | 4.1511 | 3.5656 | 3.1227 |
| 9.2372 | 7.9426 | 6.9352 | 6.5135 | 6.1364 | 5.4919 | 4.9636 | 4.1542 | 3.5669 | 3.1233 |
| 9.3066 | 7.9844 | 6.9607 | 6.5335 | 6.1520 | 5.5016 | 4.9697 | 4.1566 | 3.5679 | 3.1237 |
| 9.3696 | 8.0218 | 6.9830 | 6.5509 | 6.1656 | 5.5098 | 4.9747 | 4.1585 | 3.5687 | 3.1240 |
| 9.4269 | 8.0552 | 7.0027 | 6.5660 | 6.1772 | 5.5168 | 4.9789 | 4.1601 | 3.5693 | 3.1242 |
| 9.6442 | 8.1755 | 7.0700 | 6.6166 | 6.2153 | 5.5386 | 4.9915 | 4.1644 | 3.5708 | 3.1248 |
| 9.7791 | 8.2438 | 7.1050 | 6.6418 | 6.2335 | 5.5482 | 4.9966 | 4.1659 | 3.5712 | 3.1250 |
| 9.8628 | 8.2825 | 7.1232 | 6.6543 | 6.2421 | 5.5523 | 4.9986 | 4.1664 | 3.5714 | 3.1250 |
| 9.9148 | 8.3045 | 7.1327 | 6.6605 | 6.2463 | 5.5541 | 4.9995 | 4.1666 | 3.5714 | 3.1250 |
| 9.9471 | 8.3170 | 7.1376 | 6.6636 | 6.2482 | 5.5549 | 4.9998 | 4.1666 | 3.5714 | 3.1250 |