

**Present Value Table**

Present value of 1 i.e.  $(1 + r)^{-n}$

Where  $r$  = discount rate  
 $n$  = number of periods until payment

		<i>Discount rate (r)</i>										
<i>Periods</i>		1%	2%	3%	4%	5%	6%	7%	8%	9%	10%	
<i>(n)</i>												
1		0.990	0.980	0.971	0.962	0.952	0.943	0.935	0.926	0.917	0.909	1
2		0.980	0.961	0.943	0.925	0.907	0.890	0.873	0.857	0.842	0.826	2
3		0.971	0.942	0.915	0.889	0.864	0.840	0.816	0.794	0.772	0.751	3
4		0.961	0.924	0.888	0.855	0.823	0.792	0.763	0.735	0.708	0.683	4
5		0.951	0.906	0.863	0.822	0.784	0.747	0.713	0.681	0.650	0.621	5
6		0.942	0.888	0.837	0.790	0.746	0.705	0.666	0.630	0.596	0.564	6
7		0.933	0.871	0.813	0.760	0.711	0.665	0.623	0.583	0.547	0.513	7
8		0.923	0.853	0.789	0.731	0.677	0.627	0.582	0.540	0.502	0.467	8
9		0.914	0.837	0.766	0.703	0.645	0.592	0.544	0.500	0.460	0.424	9
10		0.905	0.820	0.744	0.676	0.614	0.558	0.508	0.463	0.422	0.386	10
11		0.896	0.804	0.722	0.650	0.585	0.527	0.475	0.429	0.388	0.350	11
12		0.887	0.788	0.701	0.625	0.557	0.497	0.444	0.397	0.356	0.319	12
13		0.879	0.773	0.681	0.601	0.530	0.469	0.415	0.368	0.326	0.290	13
14		0.870	0.758	0.661	0.577	0.505	0.442	0.388	0.340	0.299	0.263	14
15		0.861	0.743	0.642	0.555	0.481	0.417	0.362	0.315	0.275	0.239	15
<i>(n)</i>		11%	12%	13%	14%	15%	16%	17%	18%	19%	20%	
1		0.901	0.893	0.885	0.877	0.870	0.862	0.855	0.847	0.840	0.833	1
2		0.812	0.797	0.783	0.769	0.756	0.743	0.731	0.718	0.706	0.694	2
3		0.731	0.712	0.693	0.675	0.658	0.641	0.624	0.609	0.593	0.579	3
4		0.659	0.636	0.613	0.592	0.572	0.552	0.534	0.516	0.499	0.482	4
5		0.593	0.567	0.543	0.519	0.497	0.476	0.456	0.437	0.419	0.402	5
6		0.535	0.507	0.480	0.456	0.432	0.410	0.390	0.370	0.352	0.335	6
7		0.482	0.452	0.425	0.400	0.376	0.354	0.333	0.314	0.296	0.279	7
8		0.434	0.404	0.376	0.351	0.327	0.305	0.285	0.266	0.249	0.233	8
9		0.391	0.361	0.333	0.308	0.284	0.263	0.243	0.225	0.209	0.194	9
10		0.352	0.322	0.295	0.270	0.247	0.227	0.208	0.191	0.176	0.162	10
11		0.317	0.287	0.261	0.237	0.215	0.195	0.178	0.162	0.148	0.135	11
12		0.286	0.257	0.231	0.208	0.187	0.168	0.152	0.137	0.124	0.112	12
13		0.258	0.229	0.204	0.182	0.163	0.145	0.130	0.116	0.104	0.093	13
14		0.232	0.205	0.181	0.160	0.141	0.125	0.111	0.099	0.088	0.078	14
15		0.209	0.183	0.160	0.140	0.123	0.108	0.095	0.084	0.074	0.065	15

### Annuity Table

Present value of an annuity of 1 i.e.  $\frac{1 - (1 + r)^{-n}}{r}$

Where r = discount rate  
n = number of periods

		<i>Discount rate (r)</i>										
<i>Periods</i>		1%	2%	3%	4%	5%	6%	7%	8%	9%	10%	
1	(n)	0.990	0.980	0.971	0.962	0.952	0.943	0.935	0.926	0.917	0.909	1
2		1.970	1.942	1.913	1.886	1.859	1.833	1.808	1.783	1.759	1.736	2
3		2.941	2.884	2.829	2.775	2.723	2.673	2.624	2.577	2.531	2.487	3
4		3.902	3.808	3.717	3.630	3.546	3.465	3.387	3.312	3.240	3.170	4
5		4.853	4.713	4.580	4.452	4.329	4.212	4.100	3.993	3.890	3.791	5
6		5.795	5.601	5.417	5.242	5.076	4.917	4.767	4.623	4.486	4.355	6
7		6.728	6.472	6.230	6.002	5.786	5.582	5.389	5.206	5.033	4.868	7
8		7.652	7.325	7.020	6.733	6.463	6.210	5.971	5.747	5.535	5.335	8
9		8.566	8.162	7.786	7.435	7.108	6.802	6.515	6.247	5.995	5.759	9
10		9.471	8.983	8.530	8.111	7.722	7.360	7.024	6.710	6.418	6.145	10
11		10.368	9.787	9.253	8.760	8.306	7.887	7.499	7.139	6.805	6.495	11
12		11.255	10.575	9.954	9.385	8.863	8.384	7.943	7.536	7.161	6.814	12
13		12.134	11.348	10.635	9.986	9.394	8.853	8.358	7.904	7.487	7.103	13
14		13.004	12.106	11.296	10.563	9.899	9.295	8.745	8.244	7.786	7.367	14
15		13.865	12.849	11.938	11.118	10.380	9.712	9.108	8.559	8.061	7.606	15
16	(n)	11%	12%	13%	14%	15%	16%	17%	18%	19%	20%	
1		0.901	0.893	0.885	0.877	0.870	0.862	0.855	0.847	0.840	0.833	1
2		1.713	1.690	1.668	1.647	1.626	1.605	1.585	1.566	1.547	1.528	2
3		2.444	2.402	2.361	2.322	2.283	2.246	2.210	2.174	2.140	2.106	3
4		3.102	3.037	2.974	2.914	2.855	2.798	2.743	2.690	2.639	2.589	4
5		3.696	3.605	3.517	3.433	3.352	3.274	3.199	3.127	3.058	2.991	5
6		4.231	4.111	3.998	3.889	3.784	3.685	3.589	3.498	3.410	3.326	6
7		4.712	4.564	4.423	4.288	4.160	4.039	3.922	3.812	3.706	3.605	7
8		5.146	4.968	4.799	4.639	4.487	4.344	4.207	4.078	3.954	3.837	8
9		5.537	5.328	5.132	4.946	4.772	4.607	4.451	4.303	4.163	4.031	9
10		5.889	5.650	5.426	5.216	5.019	4.833	4.659	4.494	4.339	4.192	10
11		6.207	5.938	5.687	5.453	5.234	5.029	4.836	4.656	4.486	4.327	11
12		6.492	6.194	5.918	5.660	5.421	5.197	4.988	4.793	4.611	4.439	12
13		6.750	6.424	6.122	5.842	5.583	5.342	5.118	4.910	4.715	4.533	13
14		6.982	6.628	6.302	6.002	5.724	5.468	5.229	5.008	4.802	4.611	14
15		7.191	6.811	6.462	6.142	5.847	5.575	5.324	5.092	4.876	4.675	15

**End of Question Paper**