

## สูตรการคำนวณอัตราดอกเบี้ยประเภทต่าง ๆ

ระบบเงิน	Find/Given	Factor - สูตร	Cash-Flow Diagram
ระบบเงินก้อนเดียว Single Amount	F/P Compound amount P/F Present worth	$(F/P, i\%, n) = (1 + i)^n$ $(P/F, i\%, n) = \frac{1}{(1 + i)^n}$	
ระบบเงินชุด Uniform Series	P/A Present worth A/P Capital recovery F/A Compound amount A/F Sinking fund	$(P/A, i\%, n) = \frac{(1 + i)^n - 1}{i(1 + i)^n}$ $(A/P, i\%, n) = \frac{i(1 + i)^n}{(1 + i)^n - 1}$ $(F/A, i\%, n) = \frac{(1 + i)^n - 1}{i}$ $(A/F, i\%, n) = \frac{i}{(1 + i)^n - 1}$	
ระบบที่มีการเพิ่มหรือ ลดลงอย่างสม่ำเสมอ Uniform Gradient	P <sub>G</sub> /G Present worth A <sub>G</sub> /G Uniform Series	$(P/G, i\%, n) = \frac{(1 + i)^n - in - 1}{i^2 (1 + i)^n}$ $(A/G, i\%, n) = \frac{1}{i} - \frac{n}{(1 + i)^n - 1}$	

		ตาราง แสดงดอกเบี้ยทบต้นที่อัตราดอกเบี้ย						1	%	
n	Single Payment		Uniform Series				Uniform Series		n	
	Compound	Present	Sinking	Capital	Compound	Present	Gradient	Present		
	amount	worth	fund	recovery	amount	worth	conversion	worth		
	factor	factor	factor	factor	factor	factor	factor	factor		
	F/P	P/F	A/F	A/P	F/A	P/A	P/G	A/G		
1	1.0100	0.99010	1.00000	1.01000	1.0000	0.9901			1	
2	1.0201	0.98030	0.49751	0.50751	2.0100	1.9704	0.9803	0.4975	2	
3	1.0303	0.97059	0.33002	0.34002	3.0301	2.9410	2.9215	0.9934	3	
4	1.0406	0.96098	0.24628	0.25628	4.0604	3.9020	5.8044	1.4876	4	
5	1.0510	0.95147	0.19604	0.20604	5.1010	4.8534	9.6103	1.9801	5	
6	1.0615	0.94205	0.16255	0.17255	6.1520	5.7955	14.3205	2.4710	6	
7	1.0721	0.93272	0.13863	0.14863	7.2135	6.7282	19.9168	2.9602	7	
8	1.0829	0.92348	0.12069	0.13069	8.2857	7.6517	26.3812	3.4478	8	
9	1.0937	0.91434	0.10674	0.11674	9.3685	8.5660	33.6959	3.9337	9	
10	1.1046	0.90529	0.09558	0.10558	10.4622	9.4713	41.8435	4.4179	10	
11	1.1157	0.89632	0.08645	0.09645	11.5668	10.3676	50.8067	4.9005	11	
12	1.1268	0.88745	0.07885	0.08885	12.6825	11.2551	60.5687	5.3815	12	
13	1.1381	0.87866	0.07241	0.08241	13.8093	12.1337	71.1126	5.8607	13	
14	1.1495	0.86996	0.06690	0.07690	14.9474	13.0037	82.4221	6.3384	14	
15	1.1610	0.86135	0.06212	0.07212	16.0969	13.8651	94.4810	6.8143	15	
16	1.1726	0.85282	0.05794	0.06794	17.258	14.7179	107.2734	7.2886	16	
17	1.1843	0.84438	0.05426	0.06426	18.430	15.5623	120.7834	7.7613	17	
18	1.196	0.83602	0.05098	0.06098	19.615	16.3983	134.9957	8.2323	18	
19	1.208	0.82774	0.04805	0.05805	20.811	17.2260	149.8950	8.7017	19	
20	1.220	0.81954	0.04542	0.05542	22.019	18.0456	165.4664	9.1694	20	
21	1.232	0.81143	0.04303	0.05303	23.239	18.8570	181.6950	9.6354	21	
22	1.245	0.80340	0.04086	0.05086	24.472	19.6604	198.5663	10.0998	22	
23	1.257	0.79544	0.03889	0.04889	25.716	20.4558	216.0660	10.5626	23	
24	1.270	0.78757	0.03707	0.04707	26.973	21.2434	234.1800	11.0237	24	
25	1.282	0.77977	0.03541	0.04541	28.243	22.0232	252.8945	11.4831	25	
26	1.295	0.77205	0.03387	0.04387	29.526	22.7952	272.1957	11.9409	26	
27	1.308	0.76440	0.03245	0.04245	30.821	23.5596	292.0702	12.3971	27	
28	1.321	0.75684	0.03112	0.04112	32.129	24.3164	312.5047	12.8516	28	
29	1.335	0.74934	0.02990	0.03990	33.450	25.0658	333.4863	13.3044	29	
30	1.348	0.74192	0.02875	0.03875	34.785	25.8077	355.0021	13.7557	30	
40	1.489	0.67165	0.02046	0.03046	48.9	32.8347	596.8561	18.1776	40	
50	1.645	0.60804	0.01551	0.02551	64.5	39.1961	879.4176	22.4363	50	
60	1.82	0.55045	0.01224	0.02224	82	44.9550	1192.8061	26.5333	60	
80	2.22	0.45112	0.00822	0.01822	122	54.8882	1879.8771	34.2492	80	
100	2.705	0.36971	0.00587	0.01587	170.5	63.0289	2605.7758	41.3426	100	
n	F/P	P/F	A/F	A/P	F/A	P/A	P/G	A/G	n	

ตาราง แสดงดอกเบี้ยทบต้นที่อัตราดอกเบี้ย							2	%	
n	Single Payment		Uniform Series				Uniform Series		n
	Compound	Present	Sinking	Capital	Compound	Present	Gradient	Present	
	amount	worth	fund	recovery	amount	worth	conversion	worth	
	factor	factor	factor	factor	factor	factor	factor	factor	
	F/P	P/F	A/F	A/P	F/A	P/A	P/G	A/G	
1	1.0200	0.98039	1.00000	1.02000	1.0000	0.9804			1
2	1.0404	0.96117	0.49505	0.51505	2.0200	1.9416	0.9612	0.4950	2
3	1.0612	0.94232	0.32675	0.34675	3.0604	2.8839	2.8458	0.9868	3
4	1.0824	0.92385	0.24262	0.26262	4.1216	3.8077	5.6173	1.4752	4
5	1.1041	0.90573	0.19216	0.21216	5.2040	4.7135	9.2403	1.9604	5
6	1.1262	0.88797	0.15853	0.17853	6.3081	5.6014	13.6801	2.4423	6
7	1.1487	0.87056	0.13451	0.15451	7.4343	6.4720	18.9035	2.9208	7
8	1.1717	0.85349	0.11651	0.13651	8.5830	7.3255	24.8779	3.3961	8
9	1.1951	0.83676	0.10252	0.12252	9.7546	8.1622	31.5720	3.8681	9
10	1.2190	0.82035	0.09133	0.11133	10.9497	8.9826	38.9551	4.3367	10
11	1.2434	0.80426	0.08218	0.10218	12.1687	9.7868	46.9977	4.8021	11
12	1.2682	0.78849	0.07456	0.09456	13.4121	10.5753	55.6712	5.2642	12
13	1.2936	0.77303	0.06812	0.08812	14.6803	11.3484	64.9475	5.7231	13
14	1.3195	0.75788	0.06260	0.08260	15.9739	12.1062	74.7999	6.1786	14
15	1.3459	0.74301	0.05783	0.07783	17.2934	12.8493	85.2021	6.6309	15
16	1.3728	0.72845	0.05365	0.07365	18.639	13.5777	96.1288	7.0799	16
17	1.4002	0.71416	0.04997	0.06997	20.012	14.2919	107.5554	7.5256	17
18	1.428	0.70016	0.04670	0.06670	21.412	14.9920	119.4581	7.9681	18
19	1.457	0.68643	0.04378	0.06378	22.841	15.6785	131.8139	8.4073	19
20	1.486	0.67297	0.04116	0.06116	24.297	16.3514	144.6003	8.8433	20
21	1.516	0.65978	0.03878	0.05878	25.783	17.0112	157.7959	9.2760	21
22	1.546	0.64684	0.03663	0.05663	27.299	17.6580	171.3795	9.7055	22
23	1.577	0.63416	0.03467	0.05467	28.845	18.2922	185.3309	10.1317	23
24	1.608	0.62172	0.03287	0.05287	30.422	18.9139	199.6305	10.5547	24
25	1.641	0.60953	0.03122	0.05122	32.030	19.5235	214.2592	10.9745	25
26	1.673	0.59758	0.02970	0.04970	33.671	20.1210	229.1987	11.3910	26
27	1.707	0.58586	0.02829	0.04829	35.344	20.7069	244.4311	11.8043	27
28	1.741	0.57437	0.02699	0.04699	37.051	21.2813	259.9392	12.2145	28
29	1.776	0.56311	0.02578	0.04578	38.792	21.8444	275.7064	12.6214	29
30	1.811	0.55207	0.02465	0.04465	40.568	22.3965	291.7164	13.0251	30
40	2.208	0.45289	0.01656	0.03656	60.4	27.3555	461.9931	16.8885	40
50	2.692	0.37153	0.01182	0.03182	84.6	31.4236	642.3606	20.4420	50
60	3.28	0.30478	0.00877	0.02877	114	34.7609	823.6975	23.6961	60
80	4.88	0.20511	0.00516	0.02516	194	39.7445	1166.7868	29.3572	80
100	7.245	0.13803	0.00320	0.02320	312.2	43.0984	1464.7527	33.9863	100
n	F/P	P/F	A/F	A/P	F/A	P/A	P/G	A/G	n

ตาราง แสดงดอกเบี้ยทบต้นที่อัตราดอกเบี้ย							3	%	
n	Single Payment		Uniform Series				Uniform Series		n
	Compound	Present	Sinking	Capital	Compound	Present	Gradient	Present	
	amount	worth	fund	recovery	amount	worth	conversion	worth	
	factor	factor	factor	factor	factor	factor	factor	factor	
	F/P	P/F	A/F	A/P	F/A	P/A	P/G	A/G	
1	1.0300	0.97087	1.00000	1.03000	1.0000	0.9709			1
2	1.0609	0.94260	0.49261	0.52261	2.0300	1.9135	0.9426	0.4926	2
3	1.0927	0.91514	0.32353	0.35353	3.0909	2.8286	2.7729	0.9803	3
4	1.1255	0.88849	0.23903	0.26903	4.1836	3.7171	5.4383	1.4631	4
5	1.1593	0.86261	0.18835	0.21835	5.3091	4.5797	8.8888	1.9409	5
6	1.1941	0.83748	0.15460	0.18460	6.4684	5.4172	13.0762	2.4138	6
7	1.2299	0.81309	0.13051	0.16051	7.6625	6.2303	17.9547	2.8819	7
8	1.2668	0.78941	0.11246	0.14246	8.8923	7.0197	23.4806	3.3450	8
9	1.3048	0.76642	0.09843	0.12843	10.1591	7.7861	29.6119	3.8032	9
10	1.3439	0.74409	0.08723	0.11723	11.4639	8.5302	36.3088	4.2565	10
11	1.3842	0.72242	0.07808	0.10808	12.8078	9.2526	43.5330	4.7049	11
12	1.4258	0.70138	0.07046	0.10046	14.1920	9.9540	51.2482	5.1485	12
13	1.4685	0.68095	0.06403	0.09403	15.6178	10.6350	59.4196	5.5872	13
14	1.5126	0.66112	0.05853	0.08853	17.0863	11.2961	68.0141	6.0210	14
15	1.5580	0.64186	0.05377	0.08377	18.5989	11.9379	77.0002	6.4500	15
16	1.6047	0.62317	0.04961	0.07961	20.157	12.5611	86.3477	6.8742	16
17	1.6528	0.60502	0.04595	0.07595	21.762	13.1661	96.0280	7.2936	17
18	1.702	0.58739	0.04271	0.07271	23.414	13.7535	106.0137	7.7081	18
19	1.754	0.57029	0.03981	0.06981	25.117	14.3238	116.2788	8.1179	19
20	1.806	0.55368	0.03722	0.06722	26.870	14.8775	126.7987	8.5229	20
21	1.860	0.53755	0.03487	0.06487	28.676	15.4150	137.5496	8.9231	21
22	1.916	0.52189	0.03275	0.06275	30.537	15.9369	148.5094	9.3186	22
23	1.974	0.50669	0.03081	0.06081	32.453	16.4436	159.6566	9.7093	23
24	2.033	0.49193	0.02905	0.05905	34.426	16.9355	170.9711	10.0954	24
25	2.094	0.47761	0.02743	0.05743	36.459	17.4131	182.4336	10.4768	25
26	2.157	0.46369	0.02594	0.05594	38.553	17.8768	194.0260	10.8535	26
27	2.221	0.45019	0.02456	0.05456	40.710	18.3270	205.7309	11.2255	27
28	2.288	0.43708	0.02329	0.05329	42.931	18.7641	217.5320	11.5930	28
29	2.357	0.42435	0.02211	0.05211	45.219	19.1885	229.4137	11.9558	29
30	2.427	0.41199	0.02102	0.05102	47.575	19.6004	241.3613	12.3141	30
40	3.262	0.30656	0.01326	0.04326	75.4	23.1148	361.7499	15.6502	40
50	4.384	0.22811	0.00887	0.03887	112.8	25.7298	477.4803	18.5575	50
60	5.89	0.16973	0.00613	0.03613	163	27.6756	583.0526	21.0674	60
80	10.64	0.09398	0.00311	0.03311	321	30.2008	756.0865	25.0353	80
100	19.219	0.05203	0.00165	0.03165	607.3	31.5989	879.8540	27.8444	100
n	F/P	P/F	A/F	A/P	F/A	P/A	P/G	A/G	n

		ตาราง แสดงดอกเบี้ยทบต้นที่อัตราดอกเบี้ย						4	%	
n	Single Payment		Uniform Series				Uniform Series		n	
	Compound	Present	Sinking	Capital	Compound	Present	Gradient	Present		
	amount	worth	fund	recovery	amount	worth	conversion	worth		
	factor	factor	factor	factor	factor	factor	factor	factor		
	F/P	P/F	A/F	A/P	F/A	P/A	P/G	A/G		
1	1.0400	0.96154	1.00000	1.04000	1.0000	0.9615			1	
2	1.0816	0.92456	0.49020	0.53020	2.0400	1.8861	0.9246	0.4902	2	
3	1.1249	0.88900	0.32035	0.36035	3.1216	2.7751	2.7025	0.9739	3	
4	1.1699	0.85480	0.23549	0.27549	4.2465	3.6299	5.2670	1.4510	4	
5	1.2167	0.82193	0.18463	0.22463	5.4163	4.4518	8.5547	1.9216	5	
6	1.2653	0.79031	0.15076	0.19076	6.6330	5.2421	12.5062	2.3857	6	
7	1.3159	0.75992	0.12661	0.16661	7.8983	6.0021	17.0657	2.8433	7	
8	1.3686	0.73069	0.10853	0.14853	9.2142	6.7327	22.1806	3.2944	8	
9	1.4233	0.70259	0.09449	0.13449	10.5828	7.4353	27.8013	3.7391	9	
10	1.4802	0.67556	0.08329	0.12329	12.0061	8.1109	33.8814	4.1773	10	
11	1.5395	0.64958	0.07415	0.11415	13.4864	8.7605	40.3772	4.6090	11	
12	1.6010	0.62460	0.06655	0.10655	15.0258	9.3851	47.2477	5.0343	12	
13	1.6651	0.60057	0.06014	0.10014	16.6268	9.9856	54.4546	5.4533	13	
14	1.7317	0.57748	0.05467	0.09467	18.2919	10.5631	61.9618	5.8659	14	
15	1.8009	0.55526	0.04994	0.08994	20.0236	11.1184	69.7355	6.2721	15	
16	1.8730	0.53391	0.04582	0.08582	21.825	11.6523	77.7441	6.6720	16	
17	1.9479	0.51337	0.04220	0.08220	23.698	12.1657	85.9581	7.0656	17	
18	2.026	0.49363	0.03899	0.07899	25.645	12.6593	94.3498	7.4530	18	
19	2.107	0.47464	0.03614	0.07614	27.671	13.1339	102.8933	7.8342	19	
20	2.191	0.45639	0.03358	0.07358	29.778	13.5903	111.5647	8.2091	20	
21	2.279	0.43883	0.03128	0.07128	31.969	14.0292	120.3414	8.5779	21	
22	2.370	0.42196	0.02920	0.06920	34.248	14.4511	129.2024	8.9407	22	
23	2.465	0.40573	0.02731	0.06731	36.618	14.8568	138.1284	9.2973	23	
24	2.563	0.39012	0.02559	0.06559	39.083	15.2470	147.1012	9.6479	24	
25	2.666	0.37512	0.02401	0.06401	41.646	15.6221	156.1040	9.9925	25	
26	2.772	0.36069	0.02257	0.06257	44.312	15.9828	165.1212	10.3312	26	
27	2.883	0.34682	0.02124	0.06124	47.084	16.3296	174.1385	10.6640	27	
28	2.999	0.33348	0.02001	0.06001	49.968	16.6631	183.1424	10.9909	28	
29	3.119	0.32065	0.01888	0.05888	52.966	16.9837	192.1206	11.3120	29	
30	3.243	0.30832	0.01783	0.05783	56.085	17.2920	201.0618	11.6274	30	
40	4.801	0.20829	0.01052	0.05052	95.0	19.7928	286.5303	14.4765	40	
50	7.107	0.14071	0.00655	0.04655	152.7	21.4822	361.1638	16.8122	50	
60	10.52	0.09506	0.00420	0.04420	238	22.6235	422.9966	18.6972	60	
80	23.05	0.04338	0.00181	0.04181	551	23.9154	511.1161	21.3718	80	
100	50.505	0.01980	0.00081	0.04081	1237.6	24.5050	563.1249	22.9800	100	
n	F/P	P/F	A/F	A/P	F/A	P/A	P/G	A/G	n	

ตาราง แสดงดอกเบี้ยทบต้นที่อัตราดอกเบี้ย							5	%	
n	Single Payment		Uniform Series				Uniform Series		n
	Compound	Present	Sinking	Capital	Compound	Present	Gradient	Present	
	amount	worth	fund	recovery	amount	worth	conversion	worth	
	factor	factor	factor	factor	factor	factor	factor	factor	
F/P	P/F	A/F	A/P	F/A	P/A	P/G	A/G		
1	1.0500	0.95238	1.00000	1.05000	1.0000	0.9524			1
2	1.1025	0.90703	0.48780	0.53780	2.0500	1.8594	0.9070	0.4878	2
3	1.1576	0.86384	0.31721	0.36721	3.1525	2.7232	2.6347	0.9675	3
4	1.2155	0.82270	0.23201	0.28201	4.3101	3.5460	5.1028	1.4391	4
5	1.2763	0.78353	0.18097	0.23097	5.5256	4.3295	8.2369	1.9025	5
6	1.3401	0.74622	0.14702	0.19702	6.8019	5.0757	11.9680	2.3579	6
7	1.4071	0.71068	0.12282	0.17282	8.1420	5.7864	16.2321	2.8052	7
8	1.4775	0.67684	0.10472	0.15472	9.5491	6.4632	20.9700	3.2445	8
9	1.5513	0.64461	0.09069	0.14069	11.0266	7.1078	26.1268	3.6758	9
10	1.6289	0.61391	0.07950	0.12950	12.5779	7.7217	31.6520	4.0991	10
11	1.7103	0.58468	0.07039	0.12039	14.2068	8.3064	37.4988	4.5144	11
12	1.7959	0.55684	0.06283	0.11283	15.9171	8.8633	43.6241	4.9219	12
13	1.8856	0.53032	0.05646	0.10646	17.7130	9.3936	49.9879	5.3215	13
14	1.9799	0.50507	0.05102	0.10102	19.5986	9.8986	56.5538	5.7133	14
15	2.0789	0.48102	0.04634	0.09634	21.5786	10.3797	63.2880	6.0973	15
16	2.1829	0.45811	0.04227	0.09227	23.657	10.8378	70.1597	6.4736	16
17	2.2920	0.43630	0.03870	0.08870	25.840	11.2741	77.1405	6.8423	17
18	2.407	0.41552	0.03555	0.08555	28.132	11.6896	84.2043	7.2034	18
19	2.527	0.39573	0.03275	0.08275	30.539	12.0853	91.3275	7.5569	19
20	2.653	0.37689	0.03024	0.08024	33.066	12.4622	98.4884	7.9030	20
21	2.786	0.35894	0.02800	0.07800	35.719	12.8212	105.6673	8.2416	21
22	2.925	0.34185	0.02597	0.07597	38.505	13.1630	112.8461	8.5730	22
23	3.072	0.32557	0.02414	0.07414	41.430	13.4886	120.0087	8.8971	23
24	3.225	0.31007	0.02247	0.07247	44.502	13.7986	127.1402	9.2140	24
25	3.386	0.29530	0.02095	0.07095	47.727	14.0939	134.2275	9.5238	25
26	3.556	0.28124	0.01956	0.06956	51.113	14.3752	141.2585	9.8266	26
27	3.733	0.26785	0.01829	0.06829	54.669	14.6430	148.2226	10.1224	27
28	3.920	0.25509	0.01712	0.06712	58.403	14.8981	155.1101	10.4114	28
29	4.116	0.24295	0.01605	0.06605	62.323	15.1411	161.9126	10.6936	29
30	4.322	0.23138	0.01505	0.06505	66.439	15.3725	168.6226	10.9691	30
40	7.040	0.14205	0.00828	0.05828	120.8	17.1591	229.5452	13.3775	40
50	11.467	0.08720	0.00478	0.05478	209.3	18.2559	277.9148	15.2233	50
60	18.68	0.05354	0.00283	0.05283	354	18.9293	314.3432	16.6062	60
80	49.56	0.02018	0.00103	0.05103	971	19.5965	359.6460	18.3526	80
100	131.501	0.00760	0.00038	0.05038	2610.0	19.8479	381.7492	19.2337	100
n	F/P	P/F	A/F	A/P	F/A	P/A	P/G	A/G	n

ตาราง แสดงดอกเบี้ยทบต้นที่อัตราดอกเบี้ย							6	%	
n	Single Payment		Uniform Series				Uniform Series		n
	Compound	Present	Sinking	Capital	Compound	Present	Gradient	Present	
	amount	worth	fund	recovery	amount	worth	conversion	worth	
	factor	factor	factor	factor	factor	factor	factor	factor	
	F/P	P/F	A/F	A/P	F/A	P/A	P/G	A/G	
1	1.0600	0.94340	1.00000	1.06000	1.0000	0.9434			1
2	1.1236	0.89000	0.48544	0.54544	2.0600	1.8334	0.8900	0.4854	2
3	1.1910	0.83962	0.31411	0.37411	3.1836	2.6730	2.5692	0.9612	3
4	1.2625	0.79209	0.22859	0.28859	4.3746	3.4651	4.9455	1.4272	4
5	1.3382	0.74726	0.17740	0.23740	5.6371	4.2124	7.9345	1.8836	5
6	1.4185	0.70496	0.14336	0.20336	6.9753	4.9173	11.4594	2.3304	6
7	1.5036	0.66506	0.11914	0.17914	8.3938	5.5824	15.4497	2.7676	7
8	1.5938	0.62741	0.10104	0.16104	9.8975	6.2098	19.8416	3.1952	8
9	1.6895	0.59190	0.08702	0.14702	11.4913	6.8017	24.5768	3.6133	9
10	1.7908	0.55839	0.07587	0.13587	13.1808	7.3601	29.6023	4.0220	10
11	1.8983	0.52679	0.06679	0.12679	14.9716	7.8869	34.8702	4.4213	11
12	2.0122	0.49697	0.05928	0.11928	16.8699	8.3838	40.3369	4.8113	12
13	2.1329	0.46884	0.05296	0.11296	18.8821	8.8527	45.9629	5.1920	13
14	2.2609	0.44230	0.04758	0.10758	21.0151	9.2950	51.7128	5.5635	14
15	2.3966	0.41727	0.04296	0.10296	23.2760	9.7122	57.5546	5.9260	15
16	2.5404	0.39365	0.03895	0.09895	25.673	10.1059	63.4592	6.2794	16
17	2.6928	0.37136	0.03544	0.09544	28.213	10.4773	69.4011	6.6240	17
18	2.854	0.35034	0.03236	0.09236	30.906	10.8276	75.3569	6.9597	18
19	3.026	0.33051	0.02962	0.08962	33.760	11.1581	81.3062	7.2867	19
20	3.207	0.31180	0.02718	0.08718	36.786	11.4699	87.2304	7.6051	20
21	3.400	0.29416	0.02500	0.08500	39.993	11.7641	93.1136	7.9151	21
22	3.604	0.27751	0.02305	0.08305	43.392	12.0416	98.9412	8.2166	22
23	3.820	0.26180	0.02128	0.08128	46.996	12.3034	104.7007	8.5099	23
24	4.049	0.24698	0.01968	0.07968	50.816	12.5504	110.3812	8.7951	24
25	4.292	0.23300	0.01823	0.07823	54.865	12.7834	115.9732	9.0722	25
26	4.549	0.21981	0.01690	0.07690	59.156	13.0032	121.4684	9.3414	26
27	4.822	0.20737	0.01570	0.07570	63.706	13.2105	126.8600	9.6029	27
28	5.112	0.19563	0.01459	0.07459	68.528	13.4062	132.1420	9.8568	28
29	5.418	0.18456	0.01358	0.07358	73.640	13.5907	137.3096	10.1032	29
30	5.743	0.17411	0.01265	0.07265	79.058	13.7648	142.3588	10.3422	30
40	10.286	0.09722	0.00646	0.06646	154.8	15.0463	185.9568	12.3590	40
50	18.420	0.05429	0.00344	0.06344	290.3	15.7619	217.4574	13.7964	50
60	32.99	0.03031	0.00188	0.06188	533	16.1614	239.0428	14.7909	60
80	105.80	0.00945	0.00057	0.06057	1747	16.5091	262.5493	15.9033	80
100	339.302	0.00295	0.00018	0.06018	5638.4	16.6175	272.0471	16.3711	100
n	F/P	P/F	A/F	A/P	F/A	P/A	P/G	A/G	n

ตาราง แสดงดอกเบี้ยทบต้นที่อัตราดอกเบี้ย							7	%	
n	Single Payment		Uniform Series				Uniform Series		n
	Compound	Present	Sinking	Capital	Compound	Present	Gradient	Present	
	amount	worth	fund	recovery	amount	worth	conversion	worth	
	factor	factor	factor	factor	factor	factor	factor	factor	
F/P	P/F	A/F	A/P	F/A	P/A	P/G	A/G		
1	1.0700	0.93458	1.00000	1.07000	1.0000	0.9346			1
2	1.1449	0.87344	0.48309	0.55309	2.0700	1.8080	0.8734	0.4831	2
3	1.2250	0.81630	0.31105	0.38105	3.2149	2.6243	2.5060	0.9549	3
4	1.3108	0.76290	0.22523	0.29523	4.4399	3.3872	4.7947	1.4155	4
5	1.4026	0.71299	0.17389	0.24389	5.7507	4.1002	7.6467	1.8650	5
6	1.5007	0.66634	0.13980	0.20980	7.1533	4.7665	10.9784	2.3032	6
7	1.6058	0.62275	0.11555	0.18555	8.6540	5.3893	14.7149	2.7304	7
8	1.7182	0.58201	0.09747	0.16747	10.2598	5.9713	18.7889	3.1465	8
9	1.8385	0.54393	0.08349	0.15349	11.9780	6.5152	23.1404	3.5517	9
10	1.9672	0.50835	0.07238	0.14238	13.8164	7.0236	27.7156	3.9461	10
11	2.1049	0.47509	0.06336	0.13336	15.7836	7.4987	32.4665	4.3296	11
12	2.2522	0.44401	0.05590	0.12590	17.8885	7.9427	37.3506	4.7025	12
13	2.4098	0.41496	0.04965	0.11965	20.1406	8.3577	42.3302	5.0648	13
14	2.5785	0.38782	0.04434	0.11434	22.5505	8.7455	47.3718	5.4167	14
15	2.7590	0.36245	0.03979	0.10979	25.1290	9.1079	52.4461	5.7583	15
16	2.9522	0.33873	0.03586	0.10586	27.888	9.4466	57.5271	6.0897	16
17	3.1588	0.31657	0.03243	0.10243	30.840	9.7632	62.5923	6.4110	17
18	3.380	0.29586	0.02941	0.09941	33.999	10.0591	67.6219	6.7225	18
19	3.617	0.27651	0.02675	0.09675	37.379	10.3356	72.5991	7.0242	19
20	3.870	0.25842	0.02439	0.09439	40.995	10.5940	77.5091	7.3163	20
21	4.141	0.24151	0.02229	0.09229	44.865	10.8355	82.3393	7.5990	21
22	4.430	0.22571	0.02041	0.09041	49.006	11.0612	87.0793	7.8725	22
23	4.741	0.21095	0.01871	0.08871	53.436	11.2722	91.7201	8.1369	23
24	5.072	0.19715	0.01719	0.08719	58.177	11.4693	96.2545	8.3923	24
25	5.427	0.18425	0.01581	0.08581	63.249	11.6536	100.6765	8.6391	25
26	5.807	0.17220	0.01456	0.08456	68.676	11.8258	104.9814	8.8773	26
27	6.214	0.16093	0.01343	0.08343	74.484	11.9867	109.1656	9.1072	27
28	6.649	0.15040	0.01239	0.08239	80.698	12.1371	113.2264	9.3289	28
29	7.114	0.14056	0.01145	0.08145	87.347	12.2777	117.1622	9.5427	29
30	7.612	0.13137	0.01059	0.08059	94.461	12.4090	120.9718	9.7487	30
40	14.974	0.06678	0.00501	0.07501	199.6	13.3317	152.2928	11.4233	40
50	29.457	0.03395	0.00246	0.07246	406.5	13.8007	172.9051	12.5287	50
60	57.95	0.01726	0.00123	0.07123	814	14.0392	185.7677	13.2321	60
80	224.23	0.00446	0.00031	0.07031	3189	14.2220	198.0748	13.9273	80
100	867.716	0.00115	0.00008	0.07008	12381.7	14.2693	202.2001	14.1703	100
n	F/P	P/F	A/F	A/P	F/A	P/A	P/G	A/G	n



ตาราง แสดงดอกเบี้ยทบต้นที่อัตราดอกเบี้ย							8	%	
n	Single Payment		Uniform Series				Uniform Series		n
	Compound	Present	Sinking	Capital	Compound	Present	Gradient	Present	
	amount	worth	fund	recovery	amount	worth	conversion	worth	
	factor	factor	factor	factor	factor	factor	factor	factor	
F/P	P/F	A/F	A/P	F/A	P/A	P/G	A/G		
1	1.0800	0.92593	1.00000	1.08000	1.0000	0.9259			1
2	1.1664	0.85734	0.48077	0.56077	2.0800	1.7833	0.8573	0.4808	2
3	1.2597	0.79383	0.30803	0.38803	3.2464	2.5771	2.4450	0.9487	3
4	1.3605	0.73503	0.22192	0.30192	4.5061	3.3121	4.6501	1.4040	4
5	1.4693	0.68058	0.17046	0.25046	5.8666	3.9927	7.3724	1.8465	5
6	1.5869	0.63017	0.13632	0.21632	7.3359	4.6229	10.5233	2.2763	6
7	1.7138	0.58349	0.11207	0.19207	8.9228	5.2064	14.0242	2.6937	7
8	1.8509	0.54027	0.09401	0.17401	10.6366	5.7466	17.8061	3.0985	8
9	1.9990	0.50025	0.08008	0.16008	12.4876	6.2469	21.8081	3.4910	9
10	2.1589	0.46319	0.06903	0.14903	14.4866	6.7101	25.9768	3.8713	10
11	2.3316	0.42888	0.06008	0.14008	16.6455	7.1390	30.2657	4.2395	11
12	2.5182	0.39711	0.05270	0.13270	18.9771	7.5361	34.6339	4.5957	12
13	2.7196	0.36770	0.04652	0.12652	21.4953	7.9038	39.0463	4.9402	13
14	2.9372	0.34046	0.04130	0.12130	24.2149	8.2442	43.4723	5.2731	14
15	3.1722	0.31524	0.03683	0.11683	27.1521	8.5595	47.8857	5.5945	15
16	3.4259	0.29189	0.03298	0.11298	30.324	8.8514	52.2640	5.9046	16
17	3.7000	0.27027	0.02963	0.10963	33.750	9.1216	56.5883	6.2037	17
18	3.996	0.25025	0.02670	0.10670	37.450	9.3719	60.8426	6.4920	18
19	4.316	0.23171	0.02413	0.10413	41.446	9.6036	65.0134	6.7697	19
20	4.661	0.21455	0.02185	0.10185	45.762	9.8181	69.0898	7.0369	20
21	5.034	0.19866	0.01983	0.09983	50.423	10.0168	73.0629	7.2940	21
22	5.437	0.18394	0.01803	0.09803	55.457	10.2007	76.9257	7.5412	22
23	5.871	0.17032	0.01642	0.09642	60.893	10.3711	80.6726	7.7786	23
24	6.341	0.15770	0.01498	0.09498	66.765	10.5288	84.2997	8.0066	24
25	6.848	0.14602	0.01368	0.09368	73.106	10.6748	87.8041	8.2254	25
26	7.396	0.13520	0.01251	0.09251	79.954	10.8100	91.1842	8.4352	26
27	7.988	0.12519	0.01145	0.09145	87.351	10.9352	94.4390	8.6363	27
28	8.627	0.11591	0.01049	0.09049	95.339	11.0511	97.5687	8.8289	28
29	9.317	0.10733	0.00962	0.08962	103.966	11.1584	100.5738	9.0133	29
30	10.063	0.09938	0.00883	0.08883	113.283	11.2578	103.4558	9.1897	30
40	21.725	0.04603	0.00386	0.08386	259.1	11.9246	126.0422	10.5699	40
50	46.902	0.02132	0.00174	0.08174	573.8	12.2335	139.5928	11.4107	50
60	101.26	0.00988	0.00080	0.08080	1253	12.3766	147.3000	11.9015	60
80	471.95	0.00212	0.00017	0.08017	5887	12.4735	153.8001	12.3301	80
100	2199.761	0.00045	0.00004	0.08004	27484.5	12.4943	155.6107	12.4545	100
n	F/P	P/F	A/F	A/P	F/A	P/A	P/G	A/G	n

ตาราง แสดงดอกเบี้ยทบต้นที่อัตราดอกเบี้ย							9	%	
n	Single Payment		Uniform Series				Uniform Series		n
	Compound	Present	Sinking	Capital	Compound	Present	Gradient	Present	
	amount	worth	fund	recovery	amount	worth	conversion	worth	
	factor	factor	factor	factor	factor	factor	factor	factor	
	F/P	P/F	A/F	A/P	F/A	P/A	P/G	A/G	
1	1.0900	0.91743	1.00000	1.09000	1.0000	0.9174			1
2	1.1881	0.84168	0.47847	0.56847	2.0900	1.7591	0.8417	0.4785	2
3	1.2950	0.77218	0.30505	0.39505	3.2781	2.5313	2.3860	0.9426	3
4	1.4116	0.70843	0.21867	0.30867	4.5731	3.2397	4.5113	1.3925	4
5	1.5386	0.64993	0.16709	0.25709	5.9847	3.8897	7.1110	1.8282	5
6	1.6771	0.59627	0.13292	0.22292	7.5233	4.4859	10.0924	2.2498	6
7	1.8280	0.54703	0.10869	0.19869	9.2004	5.0330	13.3746	2.6574	7
8	1.9926	0.50187	0.09067	0.18067	11.0285	5.5348	16.8877	3.0512	8
9	2.1719	0.46043	0.07680	0.16680	13.0210	5.9952	20.5711	3.4312	9
10	2.3674	0.42241	0.06582	0.15582	15.1929	6.4177	24.3728	3.7978	10
11	2.5804	0.38753	0.05695	0.14695	17.5603	6.8052	28.2481	4.1510	11
12	2.8127	0.35553	0.04965	0.13965	20.1407	7.1607	32.1590	4.4910	12
13	3.0658	0.32618	0.04357	0.13357	22.9534	7.4869	36.0731	4.8182	13
14	3.3417	0.29925	0.03843	0.12843	26.0192	7.7862	39.9633	5.1326	14
15	3.6425	0.27454	0.03406	0.12406	29.3609	8.0607	43.8069	5.4346	15
16	3.9703	0.25187	0.03030	0.12030	33.003	8.3126	47.5849	5.7245	16
17	4.3276	0.23107	0.02705	0.11705	36.974	8.5436	51.2821	6.0024	17
18	4.717	0.21199	0.02421	0.11421	41.301	8.7556	54.8860	6.2687	18
19	5.142	0.19449	0.02173	0.11173	46.018	8.9501	58.3868	6.5236	19
20	5.604	0.17843	0.01955	0.10955	51.160	9.1285	61.7770	6.7674	20
21	6.109	0.16370	0.01762	0.10762	56.765	9.2922	65.0509	7.0006	21
22	6.659	0.15018	0.01590	0.10590	62.873	9.4424	68.2048	7.2232	22
23	7.258	0.13778	0.01438	0.10438	69.532	9.5802	71.2359	7.4357	23
24	7.911	0.12640	0.01302	0.10302	76.790	9.7066	74.1433	7.6384	24
25	8.623	0.11597	0.01181	0.10181	84.701	9.8226	76.9265	7.8316	25
26	9.399	0.10639	0.01072	0.10072	93.324	9.9290	79.5863	8.0156	26
27	10.245	0.09761	0.00973	0.09973	102.723	10.0266	82.1241	8.1906	27
28	11.167	0.08955	0.00885	0.09885	112.968	10.1161	84.5419	8.3571	28
29	12.172	0.08215	0.00806	0.09806	124.135	10.1983	86.8422	8.5154	29
30	13.268	0.07537	0.00734	0.09734	136.308	10.2737	89.0280	8.6657	30
40	31.409	0.03184	0.00296	0.09296	337.9	10.7574	105.3762	9.7957	40
50	74.358	0.01345	0.00123	0.09123	815.1	10.9617	114.3251	10.4295	50
60	176.03	0.00568	0.00051	0.09051	1945	11.0480	118.9683	10.7683	60
80	986.55	0.00101	0.00009	0.09009	10951	11.0998	122.4306	11.0299	80
100	5529.041	0.00018	0.00002	0.09002	61422.7	11.1091	123.2335	11.0930	100
n	F/P	P/F	A/F	A/P	F/A	P/A	P/G	A/G	n

ตาราง แสดงดอกเบี้ยทบต้นที่อัตราดอกเบี้ย							10	%	
n	Single Payment		Uniform Series				Uniform Series		n
	Compound	Present	Sinking	Capital	Compound	Present	Gradient	Present	
	amount	worth	fund	recovery	amount	worth	conversion	worth	
	factor	factor	factor	factor	factor	factor	factor	factor	
F/P	P/F	A/F	A/P	F/A	P/A	P/G	A/G		
1	1.1000	0.90909	1.00000	1.10000	1.0000	0.9091			1
2	1.2100	0.82645	0.47619	0.57619	2.1000	1.7355	0.8264	0.4762	2
3	1.3310	0.75131	0.30211	0.40211	3.3100	2.4869	2.3291	0.9366	3
4	1.4641	0.68301	0.21547	0.31547	4.6410	3.1699	4.3781	1.3812	4
5	1.6105	0.62092	0.16380	0.26380	6.1051	3.7908	6.8618	1.8101	5
6	1.7716	0.56447	0.12961	0.22961	7.7156	4.3553	9.6842	2.2236	6
7	1.9487	0.51316	0.10541	0.20541	9.4872	4.8684	12.7631	2.6216	7
8	2.1436	0.46651	0.08744	0.18744	11.4359	5.3349	16.0287	3.0045	8
9	2.3579	0.42410	0.07364	0.17364	13.5795	5.7590	19.4215	3.3724	9
10	2.5937	0.38554	0.06275	0.16275	15.9374	6.1446	22.8913	3.7255	10
11	2.8531	0.35049	0.05396	0.15396	18.5312	6.4951	26.3963	4.0641	11
12	3.1384	0.31863	0.04676	0.14676	21.3843	6.8137	29.9012	4.3884	12
13	3.4523	0.28966	0.04078	0.14078	24.5227	7.1034	33.3772	4.6988	13
14	3.7975	0.26333	0.03575	0.13575	27.9750	7.3667	36.8005	4.9955	14
15	4.1772	0.23939	0.03147	0.13147	31.7725	7.6061	40.1520	5.2789	15
16	4.5950	0.21763	0.02782	0.12782	35.950	7.8237	43.4164	5.5493	16
17	5.0545	0.19784	0.02466	0.12466	40.545	8.0216	46.5819	5.8071	17
18	5.560	0.17986	0.02193	0.12193	45.599	8.2014	49.6395	6.0526	18
19	6.116	0.16351	0.01955	0.11955	51.159	8.3649	52.5827	6.2861	19
20	6.727	0.14864	0.01746	0.11746	57.275	8.5136	55.4069	6.5081	20
21	7.400	0.13513	0.01562	0.11562	64.002	8.6487	58.1095	6.7189	21
22	8.140	0.12285	0.01401	0.11401	71.403	8.7715	60.6893	6.9189	22
23	8.954	0.11168	0.01257	0.11257	79.543	8.8832	63.1462	7.1085	23
24	9.850	0.10153	0.01130	0.11130	88.497	8.9847	65.4813	7.2881	24
25	10.835	0.09230	0.01017	0.11017	98.347	9.0770	67.6964	7.4580	25
26	11.918	0.08391	0.00916	0.10916	109.182	9.1609	69.7940	7.6186	26
27	13.110	0.07628	0.00826	0.10826	121.100	9.2372	71.7773	7.7704	27
28	14.421	0.06934	0.00745	0.10745	134.210	9.3066	73.6495	7.9137	28
29	15.863	0.06304	0.00673	0.10673	148.631	9.3696	75.4146	8.0489	29
30	17.449	0.05731	0.00608	0.10608	164.494	9.4269	77.0766	8.1762	30
40	45.259	0.02209	0.00226	0.10226	442.6	9.7791	88.9525	9.0962	40
50	117.391	0.00852	0.00086	0.10086	1163.9	9.9148	94.8889	9.5704	50
60	304.48	0.00328	0.00033	0.10033	3035	9.9672	97.7010	9.8023	60
80	2048.40	0.00049	0.00005	0.10005	20474	9.9951	99.5606	9.9609	80
100	13780.612	0.00007	0.00001	0.10001	137796.1	9.9993	99.9202	9.9927	100
n	F/P	P/F	A/F	A/P	F/A	P/A	P/G	A/G	n

		ตาราง แสดงดอกเบี้ยทบต้นที่อัตราดอกเบี้ย						11	%		
n	Single Payment		Uniform Series				Uniform Series		n		
	Compound	Present	Sinking	Capital	Compound	Present	Gradient	Present			
	amount	worth	fund	recovery	amount	worth	conversion	worth			
	factor	factor	factor	factor	factor	factor	factor	factor			
F/P	P/F	A/F	A/P	F/A	P/A	P/G	A/G				
1	1.1100	0.90090	1.00000	1.11000	1.0000	0.9009			1		
2	1.2321	0.81162	0.47393	0.58393	2.1100	1.7125	0.8116	0.4739	2		
3	1.3676	0.73119	0.29921	0.40921	3.3421	2.4437	2.2740	0.9306	3		
4	1.5181	0.65873	0.21233	0.32233	4.7097	3.1024	4.2502	1.3700	4		
5	1.6851	0.59345	0.16057	0.27057	6.2278	3.6959	6.6240	1.7923	5		
6	1.8704	0.53464	0.12638	0.23638	7.9129	4.2305	9.2972	2.1976	6		
7	2.0762	0.48166	0.10222	0.21222	9.7833	4.7122	12.1872	2.5863	7		
8	2.3045	0.43393	0.08432	0.19432	11.8594	5.1461	15.2246	2.9585	8		
9	2.5580	0.39092	0.07060	0.18060	14.1640	5.5370	18.3520	3.3144	9		
10	2.8394	0.35218	0.05980	0.16980	16.7220	5.8892	21.5217	3.6544	10		
11	3.1518	0.31728	0.05112	0.16112	19.5614	6.2065	24.6945	3.9788	11		
12	3.4985	0.28584	0.04403	0.15403	22.7132	6.4924	27.8388	4.2879	12		
13	3.8833	0.25751	0.03815	0.14815	26.2116	6.7499	30.9290	4.5822	13		
14	4.3104	0.23199	0.03323	0.14323	30.0949	6.9819	33.9449	4.8619	14		
15	4.7846	0.20900	0.02907	0.13907	34.4054	7.1909	36.8709	5.1275	15		
16	5.3109	0.18829	0.02552	0.13552	39.190	7.3792	39.6953	5.3794	16		
17	5.8951	0.16963	0.02247	0.13247	44.501	7.5488	42.4095	5.6180	17		
18	6.544	0.15282	0.01984	0.12984	50.396	7.7016	45.0074	5.8439	18		
19	7.263	0.13768	0.01756	0.12756	56.939	7.8393	47.4856	6.0574	19		
20	8.062	0.12403	0.01558	0.12558	64.203	7.9633	49.8423	6.2590	20		
21	8.949	0.11174	0.01384	0.12384	72.265	8.0751	52.0771	6.4491	21		
22	9.934	0.10067	0.01231	0.12231	81.214	8.1757	54.1912	6.6283	22		
23	11.026	0.09069	0.01097	0.12097	91.148	8.2664	56.1864	6.7969	23		
24	12.239	0.08170	0.00979	0.11979	102.174	8.3481	58.0656	6.9555	24		
25	13.585	0.07361	0.00874	0.11874	114.413	8.4217	59.8322	7.1045	25		
26	15.080	0.06631	0.00781	0.11781	127.999	8.4881	61.4900	7.2443	26		
27	16.739	0.05974	0.00699	0.11699	143.079	8.5478	63.0433	7.3754	27		
28	18.580	0.05382	0.00626	0.11626	159.817	8.6016	64.4965	7.4982	28		
29	20.624	0.04849	0.00561	0.11561	178.397	8.6501	65.8542	7.6131	29		
30	22.892	0.04368	0.00502	0.11502	199.021	8.6938	67.1210	7.7206	30		
40	65.001	0.01538	0.00172	0.11172	581.8	8.9511	75.7789	8.4659	40		
50	184.565	0.00542	0.00060	0.11060	1668.8	9.0417	79.7341	8.8185	50		
60	524.06	0.00191	0.00021	0.11021	4755	9.0736	81.4461	8.9762	60		
80	4225.11	0.00024	0.00003	0.11003	38401	9.0888	82.4529	9.0720	80		
100	34064.175	0.00003	0.00000	0.11000	309665.2	9.0906	82.6155	9.0880	100		
n	F/P	P/F	A/F	A/P	F/A	P/A	P/G	A/G	n		

ตาราง แสดงดอกเบี้ยทบต้นที่อัตราดอกเบี้ย							12	%	
n	Single Payment		Uniform Series				Uniform Series		n
	Compound	Present	Sinking	Capital	Compound	Present	Gradient	Present	
	amount	worth	fund	recovery	amount	worth	conversion	worth	
	factor	factor	factor	factor	factor	factor	factor	factor	
F/P	P/F	A/F	A/P	F/A	P/A	P/G	A/G		
1	1.1200	0.89286	1.00000	1.12000	1.0000	0.8929			1
2	1.2544	0.79719	0.47170	0.59170	2.1200	1.6901	0.7972	0.4717	2
3	1.4049	0.71178	0.29635	0.41635	3.3744	2.4018	2.2208	0.9246	3
4	1.5735	0.63552	0.20923	0.32923	4.7793	3.0373	4.1273	1.3589	4
5	1.7623	0.56743	0.15741	0.27741	6.3528	3.6048	6.3970	1.7746	5
6	1.9738	0.50663	0.12323	0.24323	8.1152	4.1114	8.9302	2.1720	6
7	2.2107	0.45235	0.09912	0.21912	10.0890	4.5638	11.6443	2.5515	7
8	2.4760	0.40388	0.08130	0.20130	12.2997	4.9676	14.4714	2.9131	8
9	2.7731	0.36061	0.06768	0.18768	14.7757	5.3282	17.3563	3.2574	9
10	3.1058	0.32197	0.05698	0.17698	17.5487	5.6502	20.2541	3.5847	10
11	3.4785	0.28748	0.04842	0.16842	20.6546	5.9377	23.1288	3.8953	11
12	3.8960	0.25668	0.04144	0.16144	24.1331	6.1944	25.9523	4.1897	12
13	4.3635	0.22917	0.03568	0.15568	28.0291	6.4235	28.7024	4.4683	13
14	4.8871	0.20462	0.03087	0.15087	32.3926	6.6282	31.3624	4.7317	14
15	5.4736	0.18270	0.02682	0.14682	37.2797	6.8109	33.9202	4.9803	15
16	6.1304	0.16312	0.02339	0.14339	42.753	6.9740	36.3670	5.2147	16
17	6.8660	0.14564	0.02046	0.14046	48.884	7.1196	38.6973	5.4353	17
18	7.690	0.13004	0.01794	0.13794	55.750	7.2497	40.9080	5.6427	18
19	8.613	0.11611	0.01576	0.13576	63.440	7.3658	42.9979	5.8375	19
20	9.646	0.10367	0.01388	0.13388	72.052	7.4694	44.9676	6.0202	20
21	10.804	0.09256	0.01224	0.13224	81.699	7.5620	46.8188	6.1913	21
22	12.100	0.08264	0.01081	0.13081	92.503	7.6446	48.5543	6.3514	22
23	13.552	0.07379	0.00956	0.12956	104.603	7.7184	50.1776	6.5010	23
24	15.179	0.06588	0.00846	0.12846	118.155	7.7843	51.6929	6.6406	24
25	17.000	0.05882	0.00750	0.12750	133.334	7.8431	53.1046	6.7708	25
26	19.040	0.05252	0.00665	0.12665	150.334	7.8957	54.4177	6.8921	26
27	21.325	0.04689	0.00590	0.12590	169.374	7.9426	55.6369	7.0049	27
28	23.884	0.04187	0.00524	0.12524	190.699	7.9844	56.7674	7.1098	28
29	26.750	0.03738	0.00466	0.12466	214.583	8.0218	57.8141	7.2071	29
30	29.960	0.03338	0.00414	0.12414	241.333	8.0552	58.7821	7.2974	30
40	93.051	0.01075	0.00130	0.12130	767.1	8.2438	65.1159	7.8988	40
50	289.002	0.00346	0.00042	0.12042	2400.0	8.3045	67.7624	8.1597	50
60	897.60	0.00111	0.00013	0.12013	7472	8.3240	68.8100	8.2664	60
80	8658.48	0.00012	0.00001	0.12001	72146	8.3324	69.3594	8.3241	80
100	83522.266	0.00001	0.00000	0.12000	696010.5	8.3332	69.4336	8.3321	100
n	F/P	P/F	A/F	A/P	F/A	P/A	P/G	A/G	n

ตาราง แสดงดอกเบี้ยทบต้นที่อัตราดอกเบี้ย							13	%	
n	Single Payment		Uniform Series				Uniform Series		n
	Compound	Present	Sinking	Capital	Compound	Present	Gradient	Present	
	amount	worth	fund	recovery	amount	worth	conversion	worth	
	factor	factor	factor	factor	factor	factor	factor	factor	
F/P	P/F	A/F	A/P	F/A	P/A	P/G	A/G		
1	1.1300	0.88496	1.00000	1.13000	1.0000	0.8850			1
2	1.2769	0.78315	0.46948	0.59948	2.1300	1.6681	0.7831	0.4695	2
3	1.4429	0.69305	0.29352	0.42352	3.4069	2.3612	2.1692	0.9187	3
4	1.6305	0.61332	0.20619	0.33619	4.8498	2.9745	4.0092	1.3479	4
5	1.8424	0.54276	0.15431	0.28431	6.4803	3.5172	6.1802	1.7571	5
6	2.0820	0.48032	0.12015	0.25015	8.3227	3.9975	8.5818	2.1468	6
7	2.3526	0.42506	0.09611	0.22611	10.4047	4.4226	11.1322	2.5171	7
8	2.6584	0.37616	0.07839	0.20839	12.7573	4.7988	13.7653	2.8685	8
9	3.0040	0.33288	0.06487	0.19487	15.4157	5.1317	16.4284	3.2014	9
10	3.3946	0.29459	0.05429	0.18429	18.4197	5.4262	19.0797	3.5162	10
11	3.8359	0.26070	0.04584	0.17584	21.8143	5.6869	21.6867	3.8134	11
12	4.3345	0.23071	0.03899	0.16899	25.6502	5.9176	24.2244	4.0936	12
13	4.8980	0.20416	0.03335	0.16335	29.9847	6.1218	26.6744	4.3573	13
14	5.5348	0.18068	0.02867	0.15867	34.8827	6.3025	29.0232	4.6050	14
15	6.2543	0.15989	0.02474	0.15474	40.4175	6.4624	31.2617	4.8375	15
16	7.0673	0.14150	0.02143	0.15143	46.672	6.6039	33.3841	5.0552	16
17	7.9861	0.12522	0.01861	0.14861	53.739	6.7291	35.3876	5.2589	17
18	9.024	0.11081	0.01620	0.14620	61.725	6.8399	37.2714	5.4491	18
19	10.197	0.09806	0.01413	0.14413	70.749	6.9380	39.0366	5.6265	19
20	11.523	0.08678	0.01235	0.14235	80.947	7.0248	40.6854	5.7917	20
21	13.021	0.07680	0.01081	0.14081	92.470	7.1016	42.2214	5.9454	21
22	14.714	0.06796	0.00948	0.13948	105.491	7.1695	43.6486	6.0881	22
23	16.627	0.06014	0.00832	0.13832	120.205	7.2297	44.9718	6.2205	23
24	18.788	0.05323	0.00731	0.13731	136.831	7.2829	46.1960	6.3431	24
25	21.231	0.04710	0.00643	0.13643	155.620	7.3300	47.3264	6.4566	25
26	23.991	0.04168	0.00565	0.13565	176.850	7.3717	48.3685	6.5614	26
27	27.109	0.03689	0.00498	0.13498	200.841	7.4086	49.3276	6.6582	27
28	30.633	0.03264	0.00439	0.13439	227.950	7.4412	50.2090	6.7474	28
29	34.616	0.02889	0.00387	0.13387	258.583	7.4701	51.0179	6.8296	29
30	39.116	0.02557	0.00341	0.13341	293.199	7.4957	51.7592	6.9052	30
40	132.782	0.00753	0.00099	0.13099	1013.7	7.6344	56.4087	7.3888	40
50	450.736	0.00222	0.00029	0.13029	3459.5	7.6752	58.1870	7.5811	50
60	1530.05	0.00065	0.00009	0.13009	11762	7.6873	58.8313	7.6531	60
80	17630.94	0.00006	0.00001	0.13001	135615	7.6919	59.1333	7.6878	80
100	#####	0.00000	0.00000	0.13000	1562783.6	7.6923	59.1675	7.6918	100
n	F/P	P/F	A/F	A/P	F/A	P/A	P/G	A/G	n

		ตาราง แสดงดอกเบี้ยทบต้นที่อัตราดอกเบี้ย						14	%	
n	Single Payment		Uniform Series				Uniform Series		n	
	Compound	Present	Sinking	Capital	Compound	Present	Gradient	Present		
	amount	worth	fund	recovery	amount	worth	conversion	worth		
	factor	factor	factor	factor	factor	factor	factor	factor		
	F/P	P/F	A/F	A/P	F/A	P/A	P/G	A/G		
1	1.1400	0.87719	1.00000	1.14000	1.0000	0.8772			1	
2	1.2996	0.76947	0.46729	0.60729	2.1400	1.6467	0.7695	0.4673	2	
3	1.4815	0.67497	0.29073	0.43073	3.4396	2.3216	2.1194	0.9129	3	
4	1.6890	0.59208	0.20320	0.34320	4.9211	2.9137	3.8957	1.3370	4	
5	1.9254	0.51937	0.15128	0.29128	6.6101	3.4331	5.9731	1.7399	5	
6	2.1950	0.45559	0.11716	0.25716	8.5355	3.8887	8.2511	2.1218	6	
7	2.5023	0.39964	0.09319	0.23319	10.7305	4.2883	10.6489	2.4832	7	
8	2.8526	0.35056	0.07557	0.21557	13.2328	4.6389	13.1028	2.8246	8	
9	3.2519	0.30751	0.06217	0.20217	16.0853	4.9464	15.5629	3.1463	9	
10	3.7072	0.26974	0.05171	0.19171	19.3373	5.2161	17.9906	3.4490	10	
11	4.2262	0.23662	0.04339	0.18339	23.0445	5.4527	20.3567	3.7333	11	
12	4.8179	0.20756	0.03667	0.17667	27.2707	5.6603	22.6399	3.9998	12	
13	5.4924	0.18207	0.03116	0.17116	32.0887	5.8424	24.8247	4.2491	13	
14	6.2613	0.15971	0.02661	0.16661	37.5811	6.0021	26.9009	4.4819	14	
15	7.1379	0.14010	0.02281	0.16281	43.8424	6.1422	28.8623	4.6990	15	
16	8.1372	0.12289	0.01962	0.15962	50.980	6.2651	30.7057	4.9011	16	
17	9.2765	0.10780	0.01692	0.15692	59.118	6.3729	32.4305	5.0888	17	
18	10.575	0.09456	0.01462	0.15462	68.394	6.4674	34.0380	5.2630	18	
19	12.056	0.08295	0.01266	0.15266	78.969	6.5504	35.5311	5.4243	19	
20	13.743	0.07276	0.01099	0.15099	91.025	6.6231	36.9135	5.5734	20	
21	15.668	0.06383	0.00954	0.14954	104.768	6.6870	38.1901	5.7111	21	
22	17.861	0.05599	0.00830	0.14830	120.436	6.7429	39.3658	5.8381	22	
23	20.362	0.04911	0.00723	0.14723	138.297	6.7921	40.4463	5.9549	23	
24	23.212	0.04308	0.00630	0.14630	158.659	6.8351	41.4371	6.0624	24	
25	26.462	0.03779	0.00550	0.14550	181.871	6.8729	42.3441	6.1610	25	
26	30.167	0.03315	0.00480	0.14480	208.333	6.9061	43.1728	6.2514	26	
27	34.390	0.02908	0.00419	0.14419	238.499	6.9352	43.9289	6.3342	27	
28	39.204	0.02551	0.00366	0.14366	272.889	6.9607	44.6176	6.4100	28	
29	44.693	0.02237	0.00320	0.14320	312.094	6.9830	45.2441	6.4791	29	
30	50.950	0.01963	0.00280	0.14280	356.787	7.0027	45.8132	6.5423	30	
40	188.884	0.00529	0.00075	0.14075	1342.0	7.1050	49.2376	6.9300	40	
50	700.233	0.00143	0.00020	0.14020	4994.5	7.1327	50.4375	7.0714	50	
60	2595.92	0.00039	0.00005	0.14005	18535	7.1401	50.8357	7.1197	60	
80	35676.98	0.00003	0.00000	0.14000	254828	7.1427	51.0030	7.1406	80	
100	#####	0.00000	0.00000	0.14000	3502323.1	7.1428	51.0188	7.1427	100	
n	F/P	P/F	A/F	A/P	F/A	P/A	P/G	A/G	n	

		ตาราง แสดงดอกเบี้ยทบต้นที่อัตราดอกเบี้ย						15	%	
n	Single Payment		Uniform Series				Uniform Series		n	
	Compound	Present	Sinking	Capital	Compound	Present	Gradient	Present		
	amount	worth	fund	recovery	amount	worth	conversion	worth		
	factor	factor	factor	factor	factor	factor	factor	factor		
	F/P	P/F	A/F	A/P	F/A	P/A	P/G	A/G		
1	1.1500	0.86957	1.00000	1.15000	1.0000	0.8696			1	
2	1.3225	0.75614	0.46512	0.61512	2.1500	1.6257	0.7561	0.4651	2	
3	1.5209	0.65752	0.28798	0.43798	3.4725	2.2832	2.0712	0.9071	3	
4	1.7490	0.57175	0.20027	0.35027	4.9934	2.8550	3.7864	1.3263	4	
5	2.0114	0.49718	0.14832	0.29832	6.7424	3.3522	5.7751	1.7228	5	
6	2.3131	0.43233	0.11424	0.26424	8.7537	3.7845	7.9368	2.0972	6	
7	2.6600	0.37594	0.09036	0.24036	11.0668	4.1604	10.1924	2.4498	7	
8	3.0590	0.32690	0.07285	0.22285	13.7268	4.4873	12.4807	2.7813	8	
9	3.5179	0.28426	0.05957	0.20957	16.7858	4.7716	14.7548	3.0922	9	
10	4.0456	0.24718	0.04925	0.19925	20.3037	5.0188	16.9795	3.3832	10	
11	4.6524	0.21494	0.04107	0.19107	24.3493	5.2337	19.1289	3.6549	11	
12	5.3503	0.18691	0.03448	0.18448	29.0017	5.4206	21.1849	3.9082	12	
13	6.1528	0.16253	0.02911	0.17911	34.3519	5.5831	23.1352	4.1438	13	
14	7.0757	0.14133	0.02469	0.17469	40.5047	5.7245	24.9725	4.3624	14	
15	8.1371	0.12289	0.02102	0.17102	47.5804	5.8474	26.6930	4.5650	15	
16	9.3576	0.10686	0.01795	0.16795	55.717	5.9542	28.2960	4.7522	16	
17	10.7613	0.09293	0.01537	0.16537	65.075	6.0472	29.7828	4.9251	17	
18	12.375	0.08081	0.01319	0.16319	75.836	6.1280	31.1565	5.0843	18	
19	14.232	0.07027	0.01134	0.16134	88.212	6.1982	32.4213	5.2307	19	
20	16.367	0.06110	0.00976	0.15976	102.444	6.2593	33.5822	5.3651	20	
21	18.822	0.05313	0.00842	0.15842	118.810	6.3125	34.6448	5.4883	21	
22	21.645	0.04620	0.00727	0.15727	137.632	6.3587	35.6150	5.6010	22	
23	24.891	0.04017	0.00628	0.15628	159.276	6.3988	36.4988	5.7040	23	
24	28.625	0.03493	0.00543	0.15543	184.168	6.4338	37.3023	5.7979	24	
25	32.919	0.03038	0.00470	0.15470	212.793	6.4641	38.0314	5.8834	25	
26	37.857	0.02642	0.00407	0.15407	245.712	6.4906	38.6918	5.9612	26	
27	43.535	0.02297	0.00353	0.15353	283.569	6.5135	39.2890	6.0319	27	
28	50.066	0.01997	0.00306	0.15306	327.104	6.5335	39.8283	6.0960	28	
29	57.575	0.01737	0.00265	0.15265	377.170	6.5509	40.3146	6.1541	29	
30	66.212	0.01510	0.00230	0.15230	434.745	6.5660	40.7526	6.2066	30	
40	267.864	0.00373	0.00056	0.15056	1779.1	6.6418	43.2830	6.5168	40	
50	1083.657	0.00092	0.00014	0.15014	7217.7	6.6605	44.0958	6.6205	50	
60	4384.00	0.00023	0.00003	0.15003	29220	6.6651	44.3431	6.6530	60	
80	71750.88	0.00001	0.00000	0.15000	478333	6.6666	44.4364	6.6656	80	
100	#####	0.00000	0.00000	0.15000	7828749.7	6.6667	44.4438	6.6666	100	
n	F/P	P/F	A/F	A/P	F/A	P/A	P/G	A/G	n	



ตาราง แสดงดอกเบี้ยทบต้นที่อัตราดอกเบี้ย							16	%	
n	Single Payment		Uniform Series				Uniform Series		n
	Compound	Present	Sinking	Capital	Compound	Present	Gradient	Present	
	amount	worth	fund	recovery	amount	worth	conversion	worth	
	factor	factor	factor	factor	factor	factor	factor	factor	
	F/P	P/F	A/F	A/P	F/A	P/A	P/G	A/G	
1	1.1600	0.86207	1.00000	1.16000	1.0000	0.8621			1
2	1.3456	0.74316	0.46296	0.62296	2.1600	1.6052	0.7432	0.4630	2
3	1.5609	0.64066	0.28526	0.44526	3.5056	2.2459	2.0245	0.9014	3
4	1.8106	0.55229	0.19738	0.35738	5.0665	2.7982	3.6814	1.3156	4
5	2.1003	0.47611	0.14541	0.30541	6.8771	3.2743	5.5858	1.7060	5
6	2.4364	0.41044	0.11139	0.27139	8.9775	3.6847	7.6380	2.0729	6
7	2.8262	0.35383	0.08761	0.24761	11.4139	4.0386	9.7610	2.4169	7
8	3.2784	0.30503	0.07022	0.23022	14.2401	4.3436	11.8962	2.7388	8
9	3.8030	0.26295	0.05708	0.21708	17.5185	4.6065	13.9998	3.0391	9
10	4.4114	0.22668	0.04690	0.20690	21.3215	4.8332	16.0399	3.3187	10
11	5.1173	0.19542	0.03886	0.19886	25.7329	5.0286	17.9941	3.5783	11
12	5.9360	0.16846	0.03241	0.19241	30.8502	5.1971	19.8472	3.8189	12
13	6.8858	0.14523	0.02718	0.18718	36.7862	5.3423	21.5899	4.0413	13
14	7.9875	0.12520	0.02290	0.18290	43.6720	5.4675	23.2175	4.2464	14
15	9.2655	0.10793	0.01936	0.17936	51.6595	5.5755	24.7284	4.4352	15
16	10.7480	0.09304	0.01641	0.17641	60.925	5.6685	26.1241	4.6086	16
17	12.4677	0.08021	0.01395	0.17395	71.673	5.7487	27.4074	4.7676	17
18	14.463	0.06914	0.01188	0.17188	84.141	5.8178	28.5828	4.9130	18
19	16.777	0.05961	0.01014	0.17014	98.603	5.8775	29.6557	5.0457	19
20	19.461	0.05139	0.00867	0.16867	115.380	5.9288	30.6321	5.1666	20
21	22.574	0.04430	0.00742	0.16742	134.841	5.9731	31.5180	5.2766	21
22	26.186	0.03819	0.00635	0.16635	157.415	6.0113	32.3200	5.3765	22
23	30.376	0.03292	0.00545	0.16545	183.601	6.0442	33.0442	5.4671	23
24	35.236	0.02838	0.00467	0.16467	213.978	6.0726	33.6970	5.5490	24
25	40.874	0.02447	0.00401	0.16401	249.214	6.0971	34.2841	5.6230	25
26	47.414	0.02109	0.00345	0.16345	290.088	6.1182	34.8114	5.6898	26
27	55.000	0.01818	0.00296	0.16296	337.502	6.1364	35.2841	5.7500	27
28	63.800	0.01567	0.00255	0.16255	392.503	6.1520	35.7073	5.8041	28
29	74.009	0.01351	0.00219	0.16219	456.303	6.1656	36.0856	5.8528	29
30	85.850	0.01165	0.00189	0.16189	530.312	6.1772	36.4234	5.8964	30
40	378.721	0.00264	0.00042	0.16042	2360.8	6.2335	38.2992	6.1441	40
50	1670.704	0.00060	0.00010	0.16010	10435.6	6.2463	38.8521	6.2201	50
60	7370.20	0.00014	0.00002	0.16002	46058	6.2492	39.0063	6.2419	60
80	143429.72	0.00001	0.00000	0.16000	896429	6.2500	39.0587	6.2494	80
100	#####	0.00000	0.00000	0.16000	#####	6.2500	39.0623	6.2500	100
n	F/P	P/F	A/F	A/P	F/A	P/A	P/G	A/G	n

		ตาราง แสดงดอกเบี้ยทบต้นที่อัตราดอกเบี้ย						17	%		
n	Single Payment		Uniform Series				Uniform Series		n		
	Compound	Present	Sinking	Capital	Compound	Present	Gradient	Present			
	amount	worth	fund	recovery	amount	worth	conversion	worth			
	factor	factor	factor	factor	factor	factor	factor	factor			
	F/P	P/F	A/F	A/P	F/A	P/A	P/G	A/G			
1	1.1700	0.85470	1.00000	1.17000	1.0000	0.8547			1		
2	1.3689	0.73051	0.46083	0.63083	2.1700	1.5852	0.7305	0.4608	2		
3	1.6016	0.62437	0.28257	0.45257	3.5389	2.2096	1.9793	0.8958	3		
4	1.8739	0.53365	0.19453	0.36453	5.1405	2.7432	3.5802	1.3051	4		
5	2.1924	0.45611	0.14256	0.31256	7.0144	3.1993	5.4046	1.6893	5		
6	2.5652	0.38984	0.10861	0.27861	9.2068	3.5892	7.3538	2.0489	6		
7	3.0012	0.33320	0.08495	0.25495	11.7720	3.9224	9.3530	2.3845	7		
8	3.5115	0.28478	0.06769	0.23769	14.7733	4.2072	11.3465	2.6969	8		
9	4.1084	0.24340	0.05469	0.22469	18.2847	4.4506	13.2937	2.9870	9		
10	4.8068	0.20804	0.04466	0.21466	22.3931	4.6586	15.1661	3.2555	10		
11	5.6240	0.17781	0.03676	0.20676	27.1999	4.8364	16.9442	3.5035	11		
12	6.5801	0.15197	0.03047	0.20047	32.8239	4.9884	18.6159	3.7318	12		
13	7.6987	0.12989	0.02538	0.19538	39.4040	5.1183	20.1746	3.9417	13		
14	9.0075	0.11102	0.02123	0.19123	47.1027	5.2293	21.6178	4.1340	14		
15	10.5387	0.09489	0.01782	0.18782	56.1101	5.3242	22.9463	4.3098	15		
16	12.3303	0.08110	0.01500	0.18500	66.649	5.4053	24.1628	4.4702	16		
17	14.4265	0.06932	0.01266	0.18266	78.979	5.4746	25.2719	4.6162	17		
18	16.879	0.05925	0.01071	0.18071	93.406	5.5339	26.2790	4.7488	18		
19	19.748	0.05064	0.00907	0.17907	110.285	5.5845	27.1905	4.8689	19		
20	23.106	0.04328	0.00769	0.17769	130.033	5.6278	28.0128	4.9776	20		
21	27.034	0.03699	0.00653	0.17653	153.139	5.6648	28.7526	5.0757	21		
22	31.629	0.03162	0.00555	0.17555	180.172	5.6964	29.4166	5.1641	22		
23	37.006	0.02702	0.00472	0.17472	211.801	5.7234	30.0111	5.2436	23		
24	43.297	0.02310	0.00402	0.17402	248.808	5.7465	30.5423	5.3149	24		
25	50.658	0.01974	0.00342	0.17342	292.105	5.7662	31.0160	5.3789	25		
26	59.270	0.01687	0.00292	0.17292	342.763	5.7831	31.4378	5.4362	26		
27	69.345	0.01442	0.00249	0.17249	402.032	5.7975	31.8128	5.4873	27		
28	81.134	0.01233	0.00212	0.17212	471.378	5.8099	32.1456	5.5329	28		
29	94.927	0.01053	0.00181	0.17181	552.512	5.8204	32.4405	5.5736	29		
30	111.065	0.00900	0.00154	0.17154	647.439	5.8294	32.7016	5.6098	30		
40	533.869	0.00187	0.00032	0.17032	3134.5	5.8713	34.0965	5.8073	40		
50	2566.215	0.00039	0.00007	0.17007	15089.5	5.8801	34.4740	5.8629	50		
60	12335.36	0.00008	0.00001	0.17001	72555	5.8819	34.5707	5.8775	60		
80	285015.80	0.00000	0.00000	0.17000	1676558	5.8823	34.6003	5.8821	80		
100	6585460.886	0.00000	0.00000	0.17000	38737999.3	5.8824	34.6020	5.8823	100		
n	F/P	P/F	A/F	A/P	F/A	P/A	P/G	A/G	n		

		ตาราง แสดงดอกเบี้ยทบต้นที่อัตราดอกเบี้ย						18	%		
n	Single Payment		Uniform Series				Uniform Series		n		
	Compound	Present	Sinking	Capital	Compound	Present	Gradient	Present			
	amount	worth	fund	recovery	amount	worth	conversion	worth			
	factor	factor	factor	factor	factor	factor	factor	factor			
	F/P	P/F	A/F	A/P	F/A	P/A	P/G	A/G			
1	1.1800	0.84746	1.00000	1.18000	1.0000	0.8475			1		
2	1.3924	0.71818	0.45872	0.63872	2.1800	1.5656	0.7182	0.4587	2		
3	1.6430	0.60863	0.27992	0.45992	3.5724	2.1743	1.9354	0.8902	3		
4	1.9388	0.51579	0.19174	0.37174	5.2154	2.6901	3.4828	1.2947	4		
5	2.2878	0.43711	0.13978	0.31978	7.1542	3.1272	5.2312	1.6728	5		
6	2.6996	0.37043	0.10591	0.28591	9.4420	3.4976	7.0834	2.0252	6		
7	3.1855	0.31393	0.08236	0.26236	12.1415	3.8115	8.9670	2.3526	7		
8	3.7589	0.26604	0.06524	0.24524	15.3270	4.0776	10.8292	2.6558	8		
9	4.4355	0.22546	0.05239	0.23239	19.0859	4.3030	12.6329	2.9358	9		
10	5.2338	0.19106	0.04251	0.22251	23.5213	4.4941	14.3525	3.1936	10		
11	6.1759	0.16192	0.03478	0.21478	28.7551	4.6560	15.9716	3.4303	11		
12	7.2876	0.13722	0.02863	0.20863	34.9311	4.7932	17.4811	3.6470	12		
13	8.5994	0.11629	0.02369	0.20369	42.2187	4.9095	18.8765	3.8449	13		
14	10.1472	0.09855	0.01968	0.19968	50.8180	5.0081	20.1576	4.0250	14		
15	11.9737	0.08352	0.01640	0.19640	60.9653	5.0916	21.3269	4.1887	15		
16	14.1290	0.07078	0.01371	0.19371	72.939	5.1624	22.3885	4.3369	16		
17	16.6722	0.05998	0.01149	0.19149	87.068	5.2223	23.3482	4.4708	17		
18	19.673	0.05083	0.00964	0.18964	103.740	5.2732	24.2123	4.5916	18		
19	23.214	0.04308	0.00810	0.18810	123.414	5.3162	24.9877	4.7003	19		
20	27.393	0.03651	0.00682	0.18682	146.628	5.3527	25.6813	4.7978	20		
21	32.324	0.03094	0.00575	0.18575	174.021	5.3837	26.3000	4.8851	21		
22	38.142	0.02622	0.00485	0.18485	206.345	5.4099	26.8506	4.9632	22		
23	45.008	0.02222	0.00409	0.18409	244.487	5.4321	27.3394	5.0329	23		
24	53.109	0.01883	0.00345	0.18345	289.494	5.4509	27.7725	5.0950	24		
25	62.669	0.01596	0.00292	0.18292	342.603	5.4669	28.1555	5.1502	25		
26	73.949	0.01352	0.00247	0.18247	405.272	5.4804	28.4935	5.1991	26		
27	87.260	0.01146	0.00209	0.18209	479.221	5.4919	28.7915	5.2425	27		
28	102.967	0.00971	0.00177	0.18177	566.481	5.5016	29.0537	5.2810	28		
29	121.501	0.00823	0.00149	0.18149	669.447	5.5098	29.2842	5.3149	29		
30	143.371	0.00697	0.00126	0.18126	790.948	5.5168	29.4864	5.3448	30		
40	750.378	0.00133	0.00024	0.18024	4163.2	5.5482	30.5269	5.5022	40		
50	3927.357	0.00025	0.00005	0.18005	21813.1	5.5541	30.7856	5.5428	50		
60	20555.14	0.00005	0.00001	0.18001	114190	5.5553	30.8465	5.5526	60		
80	563067.66	0.00000	0.00000	0.18000	3128148	5.5555	30.8634	5.5554	80		
100	15424131.905	0.00000	0.00000	0.18000	85689616.1	5.5556	30.8642	5.5555	100		
n	F/P	P/F	A/F	A/P	F/A	P/A	P/G	A/G	n		

		ตาราง แสดงดอกเบี้ยทบต้นที่อัตราดอกเบี้ย						19	%	
n	Single Payment		Uniform Series				Uniform Series		n	
	Compound	Present	Sinking	Capital	Compound	Present	Gradient	Present		
	amount	worth	fund	recovery	amount	worth	conversion	worth		
	factor	factor	factor	factor	factor	factor	factor	factor		
	F/P	P/F	A/F	A/P	F/A	P/A	P/G	A/G		
1	1.1900	0.84034	1.00000	1.19000	1.0000	0.8403			1	
2	1.4161	0.70616	0.45662	0.64662	2.1900	1.5465	0.7062	0.4566	2	
3	1.6852	0.59342	0.27731	0.46731	3.6061	2.1399	1.8930	0.8846	3	
4	2.0053	0.49867	0.18899	0.37899	5.2913	2.6386	3.3890	1.2844	4	
5	2.3864	0.41905	0.13705	0.32705	7.2966	3.0576	5.0652	1.6566	5	
6	2.8398	0.35214	0.10327	0.29327	9.6830	3.4098	6.8259	2.0019	6	
7	3.3793	0.29592	0.07985	0.26985	12.5227	3.7057	8.6014	2.3211	7	
8	4.0214	0.24867	0.06289	0.25289	15.9020	3.9544	10.3421	2.6154	8	
9	4.7854	0.20897	0.05019	0.24019	19.9234	4.1633	12.0138	2.8856	9	
10	5.6947	0.17560	0.04047	0.23047	24.7089	4.3389	13.5943	3.1331	10	
11	6.7767	0.14757	0.03289	0.22289	30.4035	4.4865	15.0699	3.3589	11	
12	8.0642	0.12400	0.02690	0.21690	37.1802	4.6105	16.4340	3.5645	12	
13	9.5964	0.10421	0.02210	0.21210	45.2445	4.7147	17.6844	3.7509	13	
14	11.4198	0.08757	0.01823	0.20823	54.8409	4.8023	18.8228	3.9196	14	
15	13.5895	0.07359	0.01509	0.20509	66.2607	4.8759	19.8530	4.0717	15	
16	16.1715	0.06184	0.01252	0.20252	79.850	4.9377	20.7806	4.2086	16	
17	19.2441	0.05196	0.01041	0.20041	96.022	4.9897	21.6120	4.3314	17	
18	22.901	0.04367	0.00868	0.19868	115.266	5.0333	22.3543	4.4413	18	
19	27.252	0.03670	0.00724	0.19724	138.166	5.0700	23.0148	4.5394	19	
20	32.429	0.03084	0.00605	0.19605	165.418	5.1009	23.6007	4.6268	20	
21	38.591	0.02591	0.00505	0.19505	197.847	5.1268	24.1190	4.7045	21	
22	45.923	0.02178	0.00423	0.19423	236.438	5.1486	24.5763	4.7734	22	
23	54.649	0.01830	0.00354	0.19354	282.362	5.1668	24.9788	4.8344	23	
24	65.032	0.01538	0.00297	0.19297	337.010	5.1822	25.3325	4.8883	24	
25	77.388	0.01292	0.00249	0.19249	402.042	5.1951	25.6426	4.9359	25	
26	92.092	0.01086	0.00209	0.19209	479.431	5.2060	25.9141	4.9777	26	
27	109.589	0.00912	0.00175	0.19175	571.522	5.2151	26.1514	5.0145	27	
28	130.411	0.00767	0.00147	0.19147	681.112	5.2228	26.3584	5.0468	28	
29	155.189	0.00644	0.00123	0.19123	811.523	5.2292	26.5388	5.0751	29	
30	184.675	0.00541	0.00103	0.19103	966.712	5.2347	26.6958	5.0998	30	
40	1051.668	0.00095	0.00018	0.19018	5529.8	5.2582	27.4743	5.2251	40	
50	5988.914	0.00017	0.00003	0.19003	31515.3	5.2623	27.6523	5.2548	50	
60	34104.97	0.00003	0.00001	0.19001	179495	5.2630	27.6908	5.2614	60	
80	1106004.54	0.00000	0.00000	0.19000	5821071	5.2632	27.7004	5.2631	80	
100	35867089.728	0.00000	0.00000	0.19000	188774151.2	5.2632	27.7008	5.2632	100	
n	F/P	P/F	A/F	A/P	F/A	P/A	P/G	A/G	n	

		ตาราง แสดงดอกเบี้ยทบต้นที่อัตราดอกเบี้ย						20	%		
n	Single Payment		Uniform Series				Uniform Series		n		
	Compound	Present	Sinking	Capital	Compound	Present	Gradient	Present			
	amount	worth	fund	recovery	amount	worth	conversion	worth			
	factor	factor	factor	factor	factor	factor	factor	factor			
	F/P	P/F	A/F	A/P	F/A	P/A	P/G	A/G			
1	1.2000	0.83333	1.00000	1.20000	1.0000	0.8333			1		
2	1.4400	0.69444	0.45455	0.65455	2.2000	1.5278	0.6944	0.4545	2		
3	1.7280	0.57870	0.27473	0.47473	3.6400	2.1065	1.8519	0.8791	3		
4	2.0736	0.48225	0.18629	0.38629	5.3680	2.5887	3.2986	1.2742	4		
5	2.4883	0.40188	0.13438	0.33438	7.4416	2.9906	4.9061	1.6405	5		
6	2.9860	0.33490	0.10071	0.30071	9.9299	3.3255	6.5806	1.9788	6		
7	3.5832	0.27908	0.07742	0.27742	12.9159	3.6046	8.2551	2.2902	7		
8	4.2998	0.23257	0.06061	0.26061	16.4991	3.8372	9.8831	2.5756	8		
9	5.1598	0.19381	0.04808	0.24808	20.7989	4.0310	11.4335	2.8364	9		
10	6.1917	0.16151	0.03852	0.23852	25.9587	4.1925	12.8871	3.0739	10		
11	7.4301	0.13459	0.03110	0.23110	32.1504	4.3271	14.2330	3.2893	11		
12	8.9161	0.11216	0.02526	0.22526	39.5805	4.4392	15.4667	3.4841	12		
13	10.6993	0.09346	0.02062	0.22062	48.4966	4.5327	16.5883	3.6597	13		
14	12.8392	0.07789	0.01689	0.21689	59.1959	4.6106	17.6008	3.8175	14		
15	15.4070	0.06491	0.01388	0.21388	72.0351	4.6755	18.5095	3.9588	15		
16	18.4884	0.05409	0.01144	0.21144	87.442	4.7296	19.3208	4.0851	16		
17	22.1861	0.04507	0.00944	0.20944	105.931	4.7746	20.0419	4.1976	17		
18	26.623	0.03756	0.00781	0.20781	128.117	4.8122	20.6805	4.2975	18		
19	31.948	0.03130	0.00646	0.20646	154.740	4.8435	21.2439	4.3861	19		
20	38.338	0.02608	0.00536	0.20536	186.688	4.8696	21.7395	4.4643	20		
21	46.005	0.02174	0.00444	0.20444	225.026	4.8913	22.1742	4.5334	21		
22	55.206	0.01811	0.00369	0.20369	271.031	4.9094	22.5546	4.5941	22		
23	66.247	0.01509	0.00307	0.20307	326.237	4.9245	22.8867	4.6475	23		
24	79.497	0.01258	0.00255	0.20255	392.484	4.9371	23.1760	4.6943	24		
25	95.396	0.01048	0.00212	0.20212	471.981	4.9476	23.4276	4.7352	25		
26	114.475	0.00874	0.00176	0.20176	567.377	4.9563	23.6460	4.7709	26		
27	137.371	0.00728	0.00147	0.20147	681.853	4.9636	23.8353	4.8020	27		
28	164.845	0.00607	0.00122	0.20122	819.223	4.9697	23.9991	4.8291	28		
29	197.814	0.00506	0.00102	0.20102	984.068	4.9747	24.1406	4.8527	29		
30	237.376	0.00421	0.00085	0.20085	1181.882	4.9789	24.2628	4.8731	30		
40	1469.772	0.00068	0.00014	0.20014	7343.9	4.9966	24.8469	4.9728	40		
50	9100.438	0.00011	0.00002	0.20002	45497.2	4.9995	24.9698	4.9945	50		
60	56347.51	0.00002	0.00000	0.20000	281733	4.9999	24.9942	4.9989	60		
80	2160228.46	0.00000	0.00000	0.20000	10801137	5.0000	24.9998	5.0000	80		
100	82817974.522	0.00000	0.00000	0.20000	414089867.6	5.0000	25.0000	5.0000	100		
n	F/P	P/F	A/F	A/P	F/A	P/A	P/G	A/G	n		

ตารางที่ 31 ตารางแปลงอัตราดอกเบี้ยในนามเป็นอัตราดอกเบี้ยแท้จริง

Tabulation of effective annual interest rates for nominal period rates

i%	m = 2	m = 3	m = 4	m = 6	m = 12	m = 52	m = 365	Continuous
0.25	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
0.50	0.501	0.501	0.501	0.501	0.501	0.501	0.501	0.501
0.75	0.751	0.752	0.752	0.752	0.753	0.753	0.753	0.753
1	1.002	1.003	1.004	1.004	1.005	1.005	1.005	1.005
2	2.010	2.013	2.015	2.017	2.018	2.020	2.020	2.020
3	3.022	3.030	3.034	3.038	3.042	3.045	3.045	3.045
4	4.040	4.054	4.060	4.067	4.074	4.079	4.081	4.081
5	5.062	5.084	5.095	5.105	5.116	5.125	5.127	5.127
6	6.090	6.121	6.136	6.152	6.168	6.180	6.183	6.184
7	7.122	7.165	7.186	7.207	7.229	7.246	7.250	7.251
8	8.160	8.215	8.243	8.271	8.300	8.322	8.328	8.329
9	9.202	9.273	9.308	9.344	9.381	9.409	9.416	9.417
10	10.250	10.337	10.381	10.426	10.471	10.506	10.516	10.517
11	11.303	11.408	11.462	11.517	11.572	11.615	11.626	11.628
12	12.360	12.486	12.551	12.616	12.683	12.734	12.747	12.750
13	13.423	13.571	13.648	13.725	13.803	13.864	13.880	13.883
14	14.490	14.663	14.752	14.843	14.934	15.006	15.024	15.027
15	15.563	15.763	15.865	15.969	16.075	16.158	16.180	16.183
16	16.640	16.869	16.986	17.105	17.227	17.322	17.347	17.351
17	17.723	17.982	18.115	18.251	18.389	18.498	18.526	18.530
18	18.810	19.102	19.252	19.405	19.562	19.685	19.716	19.722
19	19.903	20.229	20.397	20.569	20.745	20.883	20.919	20.925
20	21.000	21.363	21.551	21.743	21.939	22.093	22.134	22.140
21	22.103	22.504	22.712	22.926	23.144	23.316	23.360	23.368
22	23.210	23.653	23.882	24.118	24.360	24.550	24.599	24.608
23	24.323	24.808	25.061	25.320	25.586	25.796	25.851	25.860
24	25.440	25.971	26.248	26.532	26.824	27.055	27.115	27.125
25	26.563	27.141	27.443	27.753	28.073	28.326	28.392	28.403
26	27.690	28.318	28.647	28.985	29.333	29.609	29.681	29.693

ตารางที่ 31 (ต่อ) ตารางแปลงอัตราดอกเบี้ยในนามเป็นอัตราดอกเบี้ยแท้จริง

Tabulation of effective annual interest rates for nominal period rates

i%	m = 2	m = 3	m = 4	m = 6	m = 12	m = 52	m = 365	Continuous
26	27.690	28.318	28.647	28.985	29.333	29.609	29.681	29.693
27	28.823	29.503	29.859	30.226	30.605	30.905	30.983	30.996
28	29.960	30.695	31.080	31.477	31.888	32.214	32.299	32.313
29	31.103	31.894	32.309	32.738	33.183	33.535	33.627	33.643
30	32.250	33.100	33.547	34.010	34.489	34.870	34.969	34.986
31	33.403	34.314	34.794	35.291	35.807	36.217	36.325	36.343
32	34.560	35.535	36.049	36.582	37.137	37.578	37.693	37.713
33	35.723	36.763	37.313	37.884	38.478	38.952	39.076	39.097
34	36.890	37.999	38.586	39.196	39.832	40.339	40.473	40.495
35	38.063	39.242	39.868	40.519	41.198	41.740	41.883	41.907
36	39.240	40.493	41.158	41.852	42.576	43.155	43.308	43.333
37	40.423	41.751	42.458	43.195	43.966	44.584	44.746	44.773
38	41.610	43.017	43.766	44.549	45.369	46.027	46.200	46.228
39	42.803	44.290	45.084	45.914	46.785	47.483	47.667	47.698
40	44.000	45.570	46.410	47.290	48.213	48.954	49.150	49.182
41	45.203	46.859	47.746	48.676	49.653	50.440	50.647	50.682
42	46.410	48.154	49.090	50.073	51.107	51.940	52.159	52.196
43	47.623	49.458	50.444	51.481	52.573	53.454	53.687	53.726
44	48.840	50.769	51.807	52.900	54.053	54.984	55.230	55.271
45	50.063	52.088	53.179	54.330	55.545	56.528	56.788	56.831
46	51.290	53.414	54.561	55.771	57.051	58.087	58.362	58.407
47	52.523	54.748	55.952	57.224	58.571	59.662	59.951	59.999
48	53.760	56.090	57.352	58.687	60.103	61.252	61.556	61.607
49	55.003	57.439	58.762	60.162	61.649	62.858	63.178	63.232
50	56.250	58.796	60.181	61.649	63.209	64.479	64.816	64.872
60	69.000	72.800	74.901	77.156	79.586	81.587	82.122	82.212
70	82.250	87.604	90.613	93.884	97.456	100.437	101.240	101.375
80	96.000	103.230	107.360	111.907	116.943	121.203	122.359	122.554

100	125.000	137.037	144.141	152.163	161.304	169.260	171.457	171.828
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