

# 现代工业企业 经济活动分析

周吉甫 编著

成都大学企业管理系

光华经济人才、经济信息中心

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## 编 者 说 明

本教材是适应高等院校工业企业管理专业和财会专业的教学需要而编写的。在教材的内容和结构上作了新的尝试。它与传统的分析教材相比，有了较大的变动。

主要基于以下几点考虑：

（一）随着我国经济管理体制的改革，工业企业正在由封闭式的生产管理型向开放式的生产经营管理型转变，企业要提高经济效益，不仅要充分利用内部条件，而且要服从并适应外部环境的客观要求和变化。因此，以封闭式生产管理型为基础，以生产技术财务计划指标体系为对象的传统的经济活动分析已经很不适应我国现代企业管理的需要。只有使经济活动分析与开放式的生产经营型管理的要求相适应，才能发挥它应有的作用。

（二）近年来，我国高等财经院校在有关专业课程的改革中，有的同时开设国外管理会计和传统的经济活动分析两门课程；有的只开设国外管理会计课程，而丢弃传统的经济活动分析课程。编者认为前者只能是暂时的、过渡性的。后者干脆用西方管理会计取代社会主义企业经济活动分析，未免有些欠妥。比较好的办法是，吸收并消化西方管理会计中对我国企业管理有益的分析方法。在总结传统的经济活动分析经验的基础上，按照生产经营管理型的需要，研究怎样更

新和改造社会主义企业经济活动分析的内容和方法。

对西方管理会计，是借鉴、吸收和消化的问题；对社会主义企业经济活动分析，是适应我国社会主义商品经济的发展，在内容和方法上怎样进行更新和改造的问题。因此，在专业教学上，既不宜两课并行，更不宜以西方管理会计取代社会主义企业经济活动分析。

这就是编者安排教材内容和结构的出发点，当然很不成熟，敬请兄弟院校和专家批评指正，以便修改。

编者

一九八六年八月

表 I

一 元 的

| n  | $\pm\%$ | 1%    | 1 $\pm\%$ | 2%    | 2 $\pm\%$ | 3%    | 3 $\pm\%$ | 4%    |
|----|---------|-------|-----------|-------|-----------|-------|-----------|-------|
| 1  | 1.005   | 1.010 | 1.015     | 1.020 | 1.025     | 1.030 | 1.035     | 1.040 |
| 2  | 1.010   | 1.020 | 1.030     | 1.040 | 1.050     | 1.060 | 1.071     | 1.081 |
| 3  | 1.015   | 1.030 | 1.045     | 1.061 | 1.076     | 1.092 | 1.108     | 1.124 |
| 4  | 1.020   | 1.041 | 1.061     | 1.082 | 1.103     | 1.125 | 1.147     | 1.169 |
| 5  | 1.025   | 1.051 | 1.077     | 1.104 | 1.131     | 1.159 | 1.187     | 1.216 |
| 6  | 1.030   | 1.061 | 1.093     | 1.126 | 1.159     | 1.194 | 1.229     | 1.265 |
| 7  | 1.035   | 1.072 | 1.109     | 1.148 | 1.188     | 1.229 | 1.272     | 1.315 |
| 8  | 1.040   | 1.082 | 1.128     | 1.171 | 1.218     | 1.266 | 1.316     | 1.368 |
| 9  | 1.045   | 1.093 | 1.143     | 1.195 | 1.248     | 1.304 | 1.362     | 1.423 |
| 10 | 1.051   | 1.104 | 1.160     | 1.218 | 1.280     | 1.343 | 1.410     | 1.480 |
| 11 | 1.056   | 1.115 | 1.177     | 1.243 | 1.312     | 1.384 | 1.459     | 1.539 |
| 12 | 1.061   | 1.126 | 1.195     | 1.268 | 1.344     | 1.425 | 1.511     | 1.601 |
| 13 | 1.066   | 1.138 | 1.213     | 1.293 | 1.378     | 1.468 | 1.563     | 1.665 |
| 14 | 1.072   | 1.149 | 1.231     | 1.319 | 1.412     | 1.512 | 1.618     | 1.731 |
| 15 | 1.077   | 1.160 | 1.250     | 1.345 | 1.448     | 1.557 | 1.675     | 1.800 |
| 16 | 1.083   | 1.172 | 1.268     | 1.372 | 1.484     | 1.604 | 1.733     | 1.872 |
| 17 | 1.088   | 1.184 | 1.288     | 1.400 | 1.521     | 1.652 | 1.794     | 1.947 |
| 18 | 1.093   | 1.196 | 1.307     | 1.428 | 1.559     | 1.702 | 1.857     | 2.025 |
| 19 | 1.099   | 1.208 | 1.326     | 1.456 | 1.598     | 1.753 | 1.922     | 2.106 |
| 20 | 1.104   | 1.220 | 1.346     | 1.485 | 1.638     | 1.806 | 1.999     | 2.191 |
| 21 | 1.110   | 1.232 | 1.367     | 1.515 | 1.679     | 1.863 | 2.059     | 2.278 |
| 22 | 1.115   | 1.244 | 1.387     | 1.545 | 1.721     | 1.916 | 2.131     | 2.369 |
| 23 | 1.121   | 1.257 | 1.408     | 1.576 | 1.764     | 1.973 | 2.206     | 2.464 |
| 24 | 1.127   | 1.269 | 1.429     | 1.608 | 1.808     | 2.032 | 2.283     | 2.563 |
| 25 | 1.132   | 1.282 | 1.450     | 1.640 | 1.853     | 2.093 | 2.363     | 2.665 |
| 26 | 1.138   | 1.295 | 1.472     | 1.673 | 1.900     | 2.156 | 2.445     | 2.772 |
| 27 | 1.144   | 1.308 | 1.494     | 1.706 | 1.947     | 2.221 | 2.531     | 2.883 |
| 28 | 1.149   | 1.321 | 1.517     | 1.741 | 1.996     | 2.287 | 2.620     | 2.998 |
| 29 | 1.155   | 1.334 | 1.539     | 1.775 | 2.046     | 2.356 | 2.711     | 3.118 |
| 30 | 1.161   | 1.347 | 1.563     | 1.811 | 2.097     | 2.427 | 2.809     | 3.243 |
| 31 | 1.167   | 1.361 | 1.586     | 1.847 | 2.150     | 2.500 | 2.950     | 3.373 |
| 32 | 1.173   | 1.374 | 1.610     | 1.884 | 2.203     | 2.575 | 3.066     | 3.506 |
| 33 | 1.178   | 1.388 | 1.634     | 1.922 | 2.258     | 2.652 | 3.111     | 3.648 |
| 34 | 1.184   | 1.402 | 1.658     | 1.960 | 2.315     | 2.731 | 3.220     | 3.794 |
| 35 | 1.190   | 1.416 | 1.683     | 1.999 | 2.373     | 2.813 | 3.333     | 3.946 |

終 値

| 5%    | 6%    | 7%     | 8%     | 9%     | 10%    | 15%     | 20%     | 25%      |
|-------|-------|--------|--------|--------|--------|---------|---------|----------|
| 1,050 | 1,060 | 1,070  | 1,080  | 1,090  | 1,100  | 1,150   | 1,200   | 1,250    |
| 1,102 | 1,123 | 1,144  | 1,166  | 1,188  | 1,210  | 1,322   | 1,440   | 1,562    |
| 1,157 | 1,191 | 1,225  | 1,259  | 1,295  | 1,331  | 1,520   | 1,728   | 1,953    |
| 1,215 | 1,262 | 1,310  | 1,360  | 1,411  | 1,464  | 1,749   | 2,073   | 2,441    |
| 1,276 | 1,338 | 1,402  | 1,469  | 1,538  | 1,610  | 2,011   | 2,488   | 3,051    |
| 1,340 | 1,413 | 1,500  | 1,586  | 1,677  | 1,771  | 2,313   | 2,985   | 3,814    |
| 1,407 | 1,503 | 1,605  | 1,713  | 1,828  | 1,948  | 2,600   | 3,582   | 4,788    |
| 1,477 | 1,593 | 1,718  | 1,850  | 1,992  | 2,143  | 3,050   | 4,289   | 5,800    |
| 1,551 | 1,680 | 1,838  | 1,999  | 2,171  | 2,357  | 3,517   | 5,159   | 7,450    |
| 1,628 | 1,760 | 1,967  | 2,188  | 2,367  | 2,563  | 4,045   | 6,101   | 9,313    |
| 1,710 | 1,868 | 2,104  | 2,331  | 2,580  | 2,853  | 4,652   | 7,450   | 11,641   |
| 1,795 | 2,012 | 2,252  | 2,518  | 2,812  | 3,138  | 5,350   | 8,916   | 14,551   |
| 1,885 | 2,132 | 2,409  | 2,710  | 3,065  | 3,452  | 6,152   | 10,099  | 18,189   |
| 1,979 | 2,260 | 2,578  | 2,937  | 3,341  | 3,797  | 7,079   | 12,839  | 22,737   |
| 2,078 | 2,396 | 2,759  | 3,172  | 3,642  | 4,177  | 8,137   | 15,407  | 28,421   |
| 2,182 | 2,540 | 2,952  | 3,425  | 3,970  | 4,594  | 9,357   | 18,488  | 35,527   |
| 2,292 | 2,692 | 3,158  | 3,700  | 4,327  | 5,054  | 10,761  | 22,186  | 44,408   |
| 2,406 | 2,854 | 3,379  | 3,996  | 4,717  | 5,559  | 12,375  | 26,623  | 55,511   |
| 2,526 | 3,025 | 3,616  | 4,315  | 5,141  | 6,116  | 14,231  | 31,947  | 69,388   |
| 2,653 | 3,207 | 3,869  | 4,660  | 5,604  | 6,727  | 16,366  | 38,357  | 86,736   |
| 2,785 | 3,399 | 4,140  | 5,033  | 6,108  | 7,400  | 18,821  | 46,005  | 108,420  |
| 2,925 | 3,603 | 4,430  | 5,436  | 6,653  | 8,140  | 21,644  | 55,208  | 135,525  |
| 3,071 | 3,819 | 4,740  | 5,871  | 7,257  | 8,954  | 24,891  | 66,247  | 169,406  |
| 3,225 | 4,048 | 5,072  | 6,341  | 7,911  | 9,849  | 28,625  | 79,496  | 211,766  |
| 3,387 | 4,291 | 5,427  | 6,848  | 8,623  | 10,834 | 32,910  | 95,496  | 264,697  |
| 3,555 | 4,549 | 5,807  | 7,396  | 9,399  | 11,918 | 37,856  | 114,475 | 330,872  |
| 3,733 | 4,822 | 6,213  | 7,983  | 10,245 | 13,169 | 43,535  | 137,370 | 413,590  |
| 3,920 | 5,111 | 6,648  | 8,627  | 11,167 | 14,420 | 50,065  | 164,844 | 516,987  |
| 4,116 | 5,418 | 7,114  | 9,317  | 12,172 | 15,863 | 57,575  | 197,812 | 646,234  |
| 4,321 | 5,743 | 7,612  | 10,062 | 13,257 | 17,449 | 66,211  | 237,376 | 807,793  |
| 4,538 | 6,088 | 8,145  | 10,867 | 14,461 | 19,194 | 76,143  | 284,351 | 1009,741 |
| 4,764 | 6,453 | 8,715  | 11,737 | 15,763 | 21,112 | 87,565  | 341,821 | 1262,177 |
| 5,003 | 6,840 | 9,325  | 12,673 | 17,182 | 23,225 | 100,999 | 409,106 | 1577,721 |
| 5,253 | 7,251 | 9,978  | 13,689 | 18,728 | 25,547 | 116,804 | 487,223 | 1972,152 |
| 5,518 | 7,686 | 10,678 | 14,785 | 20,413 | 28,102 | 135,175 | 569,638 | 2465,100 |

续表 I

| n   | ±%    | 1%    | 1±%   | 2%    | 2±%    | 3%     | 3±%    | 4%     |
|-----|-------|-------|-------|-------|--------|--------|--------|--------|
| 36  | 1.196 | 1.430 | 1.709 | 2.039 | 2.432  | 2.898  | 3.450  | 4.103  |
| 37  | 1.202 | 1.445 | 1.734 | 2.080 | 2.493  | 2.965  | 3.571  | 4.268  |
| 38  | 1.208 | 1.459 | 1.760 | 2.122 | 2.555  | 3.074  | 3.696  | 4.438  |
| 39  | 1.214 | 1.474 | 1.787 | 2.164 | 2.619  | 3.167  | 3.825  | 4.616  |
| 40  | 1.220 | 1.488 | 1.814 | 2.208 | 2.685  | 3.262  | 3.959  | 4.801  |
| 41  | 1.226 | 1.503 | 1.841 | 2.252 | 2.752  | 3.359  | 4.097  | 4.993  |
| 42  | 1.233 | 1.518 | 1.868 | 2.297 | 2.820  | 3.460  | 4.241  | 5.192  |
| 43  | 1.239 | 1.533 | 1.896 | 2.343 | 2.891  | 3.564  | 4.389  | 5.400  |
| 44  | 1.245 | 1.549 | 1.925 | 2.390 | 2.963  | 3.671  | 4.543  | 5.616  |
| 45  | 1.251 | 1.564 | 1.954 | 2.437 | 3.037  | 3.781  | 4.702  | 5.841  |
| 46  | 1.257 | 1.580 | 1.983 | 2.486 | 3.113  | 3.895  | 4.866  | 6.074  |
| 47  | 1.264 | 1.596 | 2.013 | 2.536 | 3.191  | 4.011  | 5.037  | 6.313  |
| 48  | 1.270 | 1.612 | 2.043 | 2.587 | 3.271  | 4.132  | 5.213  | 6.570  |
| 49  | 1.276 | 1.628 | 2.074 | 2.638 | 3.353  | 4.256  | 5.396  | 6.833  |
| 50  | 1.283 | 1.644 | 2.105 | 2.691 | 3.437  | 4.383  | 5.584  | 7.106  |
| 51  | 1.289 | 1.661 | 2.136 | 2.745 | 3.523  | 4.515  | 5.780  | 7.390  |
| 52  | 1.296 | 1.677 | 2.168 | 2.800 | 3.611  | 4.650  | 5.982  | 7.686  |
| 53  | 1.302 | 1.694 | 2.201 | 2.856 | 3.701  | 4.790  | 6.192  | 7.994  |
| 54  | 1.309 | 1.711 | 2.234 | 2.913 | 3.793  | 4.934  | 6.408  | 8.313  |
| 55  | 1.315 | 1.728 | 2.267 | 2.971 | 3.888  | 5.082  | 6.633  | 8.646  |
| 56  | 1.322 | 1.745 | 2.301 | 3.031 | 3.985  | 5.234  | 6.865  | 8.992  |
| 57  | 1.328 | 1.763 | 2.336 | 3.091 | 4.085  | 5.391  | 7.105  | 9.351  |
| 58  | 1.335 | 1.780 | 2.371 | 3.153 | 4.187  | 5.553  | 7.354  | 9.725  |
| 59  | 1.342 | 1.798 | 2.407 | 3.216 | 4.292  | 5.720  | 7.611  | 10.115 |
| 60  | 1.348 | 1.816 | 2.443 | 3.281 | 4.399  | 5.891  | 7.878  | 10.519 |
| 70  | 1.417 | 2.006 | 2.835 | 3.999 | 5.632  | 7.917  | 11.112 | 15.571 |
| 80  | 1.490 | 2.216 | 3.290 | 4.875 | 7.209  | 10.640 | 15.673 | 23.049 |
| 90  | 1.566 | 2.448 | 3.818 | 5.943 | 9.228  | 14.300 | 22.112 | 34.119 |
| 100 | 1.646 | 2.704 | 4.432 | 7.244 | 11.813 | 19.218 | 31.191 | 50.504 |

| 5 %     | 6 %     | 7 %     | 8 %      | 9 %      | 10 %      | 15 %     | 20 %      | 25 %       |
|---------|---------|---------|----------|----------|-----------|----------|-----------|------------|
| 5.791   | 8.147   | 11.423  | 15.968   | 22.251   | 30.912    | 153.151  | 708.891   | 308.487    |
| 6.081   | 8.636   | 12.223  | 17.245   | 24.253   | 34.003    | 176.124  | 850.582   | 3851.859   |
| 6.385   | 9.154   | 13.079  | 18.625   | 26.436   | 37.404    | 202.543  | 1020.874  | 4814.824   |
| 6.704   | 9.703   | 13.994  | 20.115   | 28.816   | 41.144    | 232.924  | 1224.809  | 6018.531   |
| 7.039   | 10.285  | 14.974  | 21.724   | 31.409   | 45.259    | 267.823  | 1469.771  | 7522.163   |
| 7.391   | 10.902  | 16.022  | 23.462   | 34.250   | 49.785    | 308.043  | 1763.725  | 8403.95    |
| 7.761   | 11.557  | 17.144  | 25.339   | 37.317   | 54.763    | 354.249  | 2115.471  | 11754.94   |
| 8.149   | 12.250  | 18.344  | 27.366   | 40.676   | 60.240    | 407.386  | 2539.765  | 14893.67   |
| 8.557   | 12.985  | 19.628  | 29.555   | 44.336   | 66.264    | 468.495  | 3043.718  | 18367.09   |
| 8.985   | 13.764  | 21.002  | 31.920   | 48.327   | 72.890    | 538.769  | 3657.261  | 22958.87   |
| 9.434   | 14.590  | 22.472  | 34.474   | 52.676   | 80.179    | 619.584  | 4388.714  | 28698.59   |
| 9.905   | 15.465  | 24.045  | 37.232   | 57.417   | 88.197    | 712.522  | 5266.457  | 35873.24   |
| 10.401  | 16.393  | 25.728  | 40.210   | 62.585   | 97.017    | 819.400  | 6319.748  | 44841.55   |
| 10.921  | 17.377  | 27.529  | 43.427   | 68.217   | 106.718   | 942.310  | 7583.698  | 56051.938  |
| 11.467  | 18.420  | 29.457  | 46.901   | 74.357   | 117.390   | 1083.657 | 9100.438  | 70064.923  |
| 12.040  | 19.525  | 31.519  | 50.653   | 81.049   | 129.129   | 1246.206 | 10920.525 | 87581.154  |
| 12.642  | 20.696  | 33.725  | 54.706   | 88.344   | 142.042   | 1433.130 | 13104.630 | 109476.442 |
| 13.274  | 21.938  | 36.086  | 59.082   | 96.295   | 156.247   | 1648.107 | 15725.557 | 136845.553 |
| 13.938  | 23.255  | 38.612  | 63.809   | 104.961  | 171.871   | 1895.323 | 18870.668 | 171056.941 |
| 14.635  | 24.650  | 41.315  | 68.913   | 114.408  | 189.059   | 2179.622 | 22644.802 | 213821.176 |
| 15.367  | 26.129  | 44.207  | 74.426   | 124.705  | 207.965   | 2506.565 | 27173.762 | 267276.471 |
| 16.135  | 27.697  | 47.301  | 80.381   | 135.928  | 228.761   | 2882.550 | 32608.515 | 334095.588 |
| 16.942  | 29.358  | 50.612  | 86.811   | 148.162  | 251.637   | 3314.932 | 39130.218 | 417619.485 |
| 17.789  | 31.120  | 54.155  | 93.756   | 161.496  | 276.801   | 3812.172 | 46956.261 | 522024.357 |
| 18.699  | 32.987  | 57.946  | 101.257  | 176.031  | 304.481   | 4383.998 | 56347.514 | 652530.441 |
| 30.426  | 59.075  | 113.989 | 218.608  | 416.730  | 783.746   |          |           |            |
| 44.561  | 105.795 | 224.234 | 471.954  | 986.551  | 2048.400  |          |           |            |
| 8.0730  | 189.464 | 441.102 | 1018.915 | 2335.526 | 5313.022  |          |           |            |
| 131.501 | 339.302 | 867.716 | 2199.761 | 5529.040 | 13780.612 |          |           |            |



表 II

— 元

| n  | 1%    | 2%    | 3%    | 4%    | 5%    | 6%    | 8%    | 10%   | 12%   | 14%   | 15%   |
|----|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| 1  | 0.993 | 0.990 | 0.987 | 0.982 | 0.977 | 0.973 | 0.965 | 0.959 | 0.953 | 0.947 | 0.940 |
| 2  | 0.980 | 0.961 | 0.942 | 0.925 | 0.907 | 0.890 | 0.857 | 0.820 | 0.797 | 0.769 | 0.756 |
| 3  | 0.971 | 0.942 | 0.915 | 0.889 | 0.863 | 0.840 | 0.794 | 0.751 | 0.712 | 0.675 | 0.652 |
| 4  | 0.961 | 0.924 | 0.888 | 0.855 | 0.827 | 0.792 | 0.735 | 0.683 | 0.636 | 0.592 | 0.572 |
| 5  | 0.951 | 0.906 | 0.862 | 0.822 | 0.783 | 0.747 | 0.681 | 0.621 | 0.567 | 0.519 | 0.497 |
| 6  | 0.942 | 0.888 | 0.837 | 0.790 | 0.746 | 0.705 | 0.630 | 0.564 | 0.507 | 0.456 | 0.432 |
| 7  | 0.933 | 0.871 | 0.813 | 0.760 | 0.710 | 0.665 | 0.583 | 0.513 | 0.452 | 0.400 | 0.376 |
| 8  | 0.923 | 0.853 | 0.789 | 0.731 | 0.676 | 0.627 | 0.540 | 0.467 | 0.404 | 0.351 | 0.327 |
| 9  | 0.914 | 0.837 | 0.768 | 0.703 | 0.644 | 0.592 | 0.500 | 0.424 | 0.361 | 0.308 | 0.284 |
| 10 | 0.905 | 0.820 | 0.744 | 0.676 | 0.613 | 0.559 | 0.463 | 0.386 | 0.322 | 0.270 | 0.247 |
| 11 | 0.896 | 0.804 | 0.722 | 0.650 | 0.584 | 0.527 | 0.429 | 0.350 | 0.287 | 0.237 | 0.215 |
| 12 | 0.887 | 0.788 | 0.701 | 0.625 | 0.556 | 0.497 | 0.397 | 0.319 | 0.257 | 0.208 | 0.187 |
| 13 | 0.879 | 0.773 | 0.680 | 0.601 | 0.530 | 0.469 | 0.368 | 0.290 | 0.229 | 0.182 | 0.162 |
| 14 | 0.870 | 0.758 | 0.661 | 0.577 | 0.505 | 0.442 | 0.340 | 0.263 | 0.205 | 0.160 | 0.141 |
| 15 | 0.861 | 0.743 | 0.641 | 0.555 | 0.481 | 0.417 | 0.315 | 0.239 | 0.183 | 0.140 | 0.123 |
| 16 | 0.853 | 0.728 | 0.623 | 0.534 | 0.458 | 0.394 | 0.292 | 0.218 | 0.163 | 0.123 | 0.107 |
| 17 | 0.844 | 0.714 | 0.608 | 0.513 | 0.436 | 0.371 | 0.270 | 0.198 | 0.146 | 0.108 | 0.093 |
| 18 | 0.836 | 0.700 | 0.587 | 0.494 | 0.415 | 0.350 | 0.250 | 0.180 | 0.130 | 0.095 | 0.081 |
| 19 | 0.828 | 0.686 | 0.570 | 0.475 | 0.395 | 0.331 | 0.232 | 0.164 | 0.116 | 0.083 | 0.070 |
| 20 | 0.820 | 0.673 | 0.553 | 0.456 | 0.376 | 0.312 | 0.215 | 0.149 | 0.104 | 0.073 | 0.061 |
| 21 | 0.811 | 0.660 | 0.537 | 0.439 | 0.358 | 0.294 | 0.199 | 0.135 | 0.093 | 0.064 | 0.053 |
| 22 | 0.803 | 0.647 | 0.521 | 0.422 | 0.341 | 0.278 | 0.184 | 0.123 | 0.083 | 0.056 | 0.046 |
| 23 | 0.795 | 0.634 | 0.506 | 0.406 | 0.325 | 0.262 | 0.170 | 0.112 | 0.074 | 0.049 | 0.040 |
| 24 | 0.788 | 0.622 | 0.491 | 0.390 | 0.310 | 0.247 | 0.158 | 0.102 | 0.066 | 0.043 | 0.035 |
| 25 | 0.780 | 0.610 | 0.477 | 0.375 | 0.295 | 0.233 | 0.146 | 0.092 | 0.059 | 0.038 | 0.030 |
| 26 | 0.772 | 0.598 | 0.463 | 0.361 | 0.281 | 0.220 | 0.135 | 0.084 | 0.053 | 0.033 | 0.026 |
| 27 | 0.764 | 0.586 | 0.450 | 0.347 | 0.267 | 0.207 | 0.125 | 0.075 | 0.047 | 0.029 | 0.023 |
| 28 | 0.757 | 0.574 | 0.437 | 0.333 | 0.255 | 0.196 | 0.116 | 0.069 | 0.042 | 0.026 | 0.020 |
| 29 | 0.749 | 0.563 | 0.424 | 0.321 | 0.242 | 0.185 | 0.107 | 0.063 | 0.037 | 0.022 | 0.017 |
| 30 | 0.742 | 0.552 | 0.411 | 0.308 | 0.231 | 0.174 | 0.099 | 0.057 | 0.033 | 0.020 | 0.015 |
| 40 | 0.672 | 0.453 | 0.306 | 0.208 | 0.142 | 0.097 | 0.046 | 0.022 | 0.011 | 0.005 | 0.004 |
| 50 | 0.608 | 0.372 | 0.228 | 0.141 | 0.087 | 0.054 | 0.021 | 0.009 | 0.003 | 0.001 | 0.001 |

的 現 值

[illegible]

表四

一元年金的终值

| n  | 1%     | 2%     | 3%     | 4%     | 5%     | 6%     | 7%     | 8%     |
|----|--------|--------|--------|--------|--------|--------|--------|--------|
| 1  | 1.000  | 1.000  | 1.000  | 1.000  | 1.000  | 1.000  | 1.000  | 1.000  |
| 2  | 2.010  | 2.020  | 2.030  | 2.040  | 2.050  | 2.060  | 2.070  | 2.080  |
| 3  | 3.030  | 3.060  | 3.090  | 3.120  | 3.150  | 3.180  | 3.210  | 3.240  |
| 4  | 4.060  | 4.120  | 4.180  | 4.240  | 4.300  | 4.360  | 4.420  | 4.480  |
| 5  | 5.101  | 5.152  | 5.204  | 5.256  | 5.309  | 5.362  | 5.416  | 5.470  |
| 6  | 6.152  | 6.220  | 6.289  | 6.358  | 6.428  | 6.498  | 6.568  | 6.638  |
| 7  | 7.212  | 7.292  | 7.373  | 7.454  | 7.535  | 7.616  | 7.697  | 7.778  |
| 8  | 8.289  | 8.382  | 8.476  | 8.570  | 8.664  | 8.758  | 8.852  | 8.946  |
| 9  | 9.382  | 9.488  | 9.594  | 9.700  | 9.806  | 9.912  | 10.018 | 10.124 |
| 10 | 10.433 | 10.552 | 10.671 | 10.790 | 10.910 | 11.029 | 11.148 | 11.267 |
| 11 | 11.538 | 11.668 | 11.798 | 11.928 | 12.058 | 12.188 | 12.318 | 12.448 |
| 12 | 12.662 | 12.804 | 12.946 | 13.088 | 13.230 | 13.372 | 13.514 | 13.656 |
| 13 | 13.809 | 13.962 | 14.114 | 14.266 | 14.418 | 14.570 | 14.722 | 14.874 |
| 14 | 14.954 | 15.118 | 15.282 | 15.446 | 15.610 | 15.774 | 15.938 | 16.102 |
| 15 | 16.106 | 16.282 | 16.458 | 16.634 | 16.810 | 16.986 | 17.162 | 17.338 |
| 16 | 17.267 | 17.456 | 17.644 | 17.832 | 18.020 | 18.208 | 18.396 | 18.584 |
| 17 | 18.439 | 18.640 | 18.840 | 19.040 | 19.240 | 19.440 | 19.640 | 19.840 |
| 18 | 19.614 | 19.828 | 20.042 | 20.256 | 20.470 | 20.684 | 20.898 | 21.112 |
| 19 | 20.799 | 21.028 | 21.256 | 21.484 | 21.712 | 21.940 | 22.168 | 22.396 |
| 20 | 21.979 | 22.218 | 22.456 | 22.694 | 22.932 | 23.170 | 23.408 | 23.646 |
| 21 | 23.154 | 23.404 | 23.654 | 23.904 | 24.154 | 24.404 | 24.654 | 24.904 |
| 22 | 24.329 | 24.589 | 24.849 | 25.109 | 25.369 | 25.629 | 25.889 | 26.149 |
| 23 | 25.504 | 25.774 | 26.044 | 26.314 | 26.584 | 26.854 | 27.124 | 27.394 |
| 24 | 26.679 | 26.959 | 27.239 | 27.519 | 27.799 | 28.079 | 28.359 | 28.639 |
| 25 | 27.854 | 28.144 | 28.434 | 28.724 | 29.014 | 29.304 | 29.594 | 29.884 |
| 26 | 29.029 | 29.329 | 29.629 | 29.929 | 30.229 | 30.529 | 30.829 | 31.129 |
| 27 | 30.204 | 30.514 | 30.824 | 31.134 | 31.444 | 31.754 | 32.064 | 32.374 |
| 28 | 31.379 | 31.699 | 32.019 | 32.339 | 32.659 | 32.979 | 33.299 | 33.619 |
| 29 | 32.554 | 32.884 | 33.214 | 33.544 | 33.874 | 34.204 | 34.534 | 34.864 |
| 30 | 33.729 | 34.069 | 34.409 | 34.749 | 35.089 | 35.429 | 35.769 | 36.109 |
| 31 | 34.904 | 35.254 | 35.604 | 35.954 | 36.304 | 36.654 | 37.004 | 37.354 |
| 32 | 36.079 | 36.439 | 36.799 | 37.159 | 37.519 | 37.879 | 38.239 | 38.599 |
| 33 | 37.254 | 37.624 | 37.994 | 38.364 | 38.734 | 39.104 | 39.474 | 39.844 |
| 34 | 38.429 | 38.809 | 39.189 | 39.569 | 39.949 | 40.329 | 40.709 | 41.089 |
| 35 | 39.604 | 40.004 | 40.404 | 40.804 | 41.204 | 41.604 | 42.004 | 42.404 |

(每年存入一元为期几年)

| 5%     | 6%      | 7%      | 8%      | 9%      | 10%     | 15%     | 20%      | 25%      |
|--------|---------|---------|---------|---------|---------|---------|----------|----------|
| 1,000  | 1,000   | 1,000   | 1,000   | 1,000   | 1,000   | 1,000   | 1,000    | 1,000    |
| 2,050  | 2,080   | 2,070   | 2,080   | 2,090   | 2,100   | 2,150   | 2,200    | 2,250    |
| 3,152  | 3,183   | 3,214   | 3,246   | 3,278   | 3,310   | 3,472   | 3,640    | 3,812    |
| 4,310  | 4,374   | 4,439   | 4,507   | 4,573   | 4,641   | 4,943   | 5,388    | 5,765    |
| 5,525  | 5,637   | 5,750   | 5,866   | 5,984   | 6,105   | 6,742   | 7,441    | 8,207    |
| 6,801  | 6,975   | 7,153   | 7,335   | 7,523   | 7,715   | 8,753   | 9,929    | 11,258   |
| 8,142  | 8,383   | 8,634   | 8,922   | 9,209   | 9,487   | 11,056  | 12,915   | 15,073   |
| 9,549  | 9,827   | 10,259  | 10,630  | 11,028  | 11,435  | 13,726  | 16,459   | 19,841   |
| 11,026 | 11,491  | 11,977  | 12,487  | 13,021  | 13,579  | 16,785  | 20,793   | 25,802   |
| 12,577 | 13,180  | 13,816  | 14,486  | 15,192  | 15,937  | 20,303  | 25,959   | 33,252   |
| 14,205 | 14,971  | 15,783  | 16,654  | 17,560  | 18,531  | 24,349  | 32,150   | 42,566   |
| 15,917 | 16,869  | 17,888  | 18,977  | 20,140  | 21,384  | 29,001  | 39,580   | 54,207   |
| 17,712 | 18,882  | 20,140  | 21,495  | 22,953  | 24,522  | 34,551  | 48,496   | 68,759   |
| 19,598 | 21,015  | 22,550  | 24,214  | 26,019  | 27,974  | 40,504  | 59,185   | 86,949   |
| 21,578 | 23,275  | 25,129  | 27,152  | 29,360  | 31,772  | 47,580  | 72,035   | 109,686  |
| 23,657 | 25,672  | 27,888  | 30,324  | 33,003  | 35,949  | 55,717  | 87,442   | 138,108  |
| 25,810 | 28,212  | 30,840  | 33,760  | 36,973  | 40,544  | 65,075  | 105,930  | 173,635  |
| 28,132 | 30,905  | 33,999  | 37,450  | 41,301  | 45,599  | 75,836  | 129,116  | 218,044  |
| 30,539 | 33,759  | 37,378  | 41,446  | 46,018  | 51,159  | 88,211  | 154,739  | 273,555  |
| 33,065 | 36,785  | 40,995  | 45,761  | 51,160  | 57,274  | 102,443 | 185,687  | 342,944  |
| 35,719 | 39,992  | 44,865  | 50,442  | 56,764  | 64,002  | 118,810 | 225,025  | 429,680  |
| 38,505 | 43,392  | 49,005  | 55,456  | 62,873  | 71,402  | 137,631 | 271,030  | 538,101  |
| 41,430 | 46,995  | 53,436  | 60,893  | 69,531  | 79,543  | 159,276 | 326,236  | 673,626  |
| 44,501 | 50,815  | 58,176  | 65,704  | 76,789  | 88,437  | 184,167 | 382,484  | 843,032  |
| 47,727 | 54,864  | 63,249  | 73,105  | 84,700  | 99,347  | 212,793 | 471,781  | 1054,791 |
| 51,113 | 59,166  | 68,670  | 79,934  | 93,323  | 109,451 | 245,711 | 567,577  | 1319,488 |
| 54,669 | 63,765  | 74,493  | 87,350  | 102,723 | 121,099 | 283,568 | 681,503  | 1650,361 |
| 58,402 | 68,528  | 80,627  | 95,338  | 112,868 | 134,700 | 327,164 | 819,222  | 2073,551 |
| 62,322 | 73,639  | 87,346  | 103,965 | 124,135 | 148,630 | 377,169 | 984,067  | 2530,839 |
| 66,438 | 79,058  | 94,460  | 113,283 | 136,807 | 164,894 | 434,745 | 1181,881 | 3227,174 |
| 70,760 | 84,801  | 102,073 | 123,345 | 149,575 | 181,943 | 500,956 | 1419,257 | 4034,967 |
| 75,298 | 90,889  | 110,218 | 134,213 | 164,036 | 201,137 | 577,100 | 1704,109 | 5044,709 |
| 80,063 | 97,343  | 118,933 | 145,650 | 179,800 | 222,251 | 664,665 | 2045,931 | 6306,867 |
| 85,066 | 104,183 | 128,258 | 158,626 | 196,982 | 245,476 | 765,365 | 2456,117 | 7884,609 |
| 90,320 | 111,434 | 138,236 | 172,316 | 216,710 | 271,024 | 881,170 | 2948,341 | 9856,761 |

续表四

| n   | ±%      | 1%      | 1±%     | 2%      | 2±%     | 3%      | 3±%     | 4%       |
|-----|---------|---------|---------|---------|---------|---------|---------|----------|
| 36  | 39.336  | 43.076  | 47.275  | 51.994  | 57.301  | 63.275  | 70.007  | 77.598   |
| 37  | 40.532  | 44.507  | 48.985  | 54.034  | 59.733  | 66.174  | 73.457  | 81.702   |
| 38  | 41.735  | 45.952  | 50.719  | 56.114  | 62.227  | 69.159  | 77.028  | 85.970   |
| 39  | 42.944  | 47.412  | 52.480  | 58.237  | 64.782  | 72.234  | 80.724  | 90.409   |
| 40  | 44.154  | 48.886  | 54.267  | 60.401  | 67.402  | 75.401  | 84.550  | 95.025   |
| 41  | 45.379  | 50.375  | 56.081  | 62.610  | 70.087  | 78.663  | 88.509  | 99.826   |
| 42  | 46.606  | 51.878  | 57.923  | 64.862  | 72.839  | 82.023  | 92.607  | 104.619  |
| 43  | 47.839  | 53.397  | 59.791  | 67.159  | 75.660  | 85.483  | 96.843  | 110.012  |
| 44  | 49.078  | 54.931  | 61.688  | 69.502  | 78.552  | 89.018  | 101.238 | 115.412  |
| 45  | 50.324  | 56.481  | 63.614  | 71.892  | 81.516  | 92.719  | 105.781 | 121.029  |
| 46  | 51.575  | 58.045  | 65.568  | 74.330  | 84.554  | 96.501  | 110.581 | 126.870  |
| 47  | 52.833  | 59.626  | 67.551  | 76.817  | 87.067  | 100.396 | 115.350 | 132.945  |
| 48  | 54.097  | 61.222  | 69.565  | 79.353  | 90.859  | 104.408 | 120.388 | 139.263  |
| 49  | 55.368  | 62.834  | 71.608  | 81.940  | 94.131  | 108.540 | 125.001 | 145.833  |
| 50  | 56.645  | 64.463  | 73.682  | 84.579  | 97.484  | 112.796 | 130.997 | 152.667  |
| 51  | 57.928  | 66.107  | 75.788  | 87.720  | 100.921 | 117.180 | 136.592 | 159.773  |
| 52  | 59.218  | 67.768  | 77.924  | 90.016  | 104.444 | 121.696 | 142.363 | 167.164  |
| 53  | 60.514  | 69.446  | 80.093  | 92.816  | 108.055 | 126.347 | 148.345 | 174.851  |
| 54  | 61.816  | 71.141  | 82.295  | 95.673  | 111.756 | 131.137 | 154.538 | 182.845  |
| 55  | 63.125  | 72.852  | 84.529  | 98.586  | 115.550 | 136.071 | 160.946 | 191.159  |
| 56  | 64.441  | 74.580  | 86.797  | 101.558 | 119.439 | 141.153 | 167.980 | 199.805  |
| 57  | 65.763  | 76.328  | 89.099  | 104.589 | 123.425 | 146.388 | 174.445 | 208.797  |
| 58  | 67.092  | 78.090  | 91.435  | 107.681 | 127.511 | 151.780 | 181.550 | 218.143  |
| 59  | 68.427  | 79.870  | 93.807  | 110.834 | 131.699 | 157.333 | 188.905 | 227.875  |
| 60  | 69.770  | 81.669  | 96.214  | 114.051 | 135.991 | 163.053 | 196.516 | 237.990  |
| 70  | 83.568  | 100.676 | 122.363 | 149.077 | 185.284 | 230.594 | 269.031 | 304.290  |
| 80  | 98.067  | 121.671 | 152.710 | 193.771 | 248.382 | 321.363 | 419.366 | 551.244  |
| 90  | 113.310 | 144.863 | 187.929 | 247.156 | 329.154 | 443.548 | 603.205 | 827.983  |
| 100 | 129.333 | 167.481 | 228.803 | 312.232 | 432.548 | 607.287 | 862.611 | 1237.623 |

| 5 %      | 6 %      | 7 %      | 8 %       | 9 %       | 10 %       | 15 %      | 20 %       | 25 %        |
|----------|----------|----------|-----------|-----------|------------|-----------|------------|-------------|
| 95,836   | 119,120  | 148,913  | 187,102   | 236,124   | 299,126    | 1014,345  | 3539,009   | 12321,951   |
| 101,628  | 127,268  | 160,337  | 203,070   | 258,375   | 330,039    | 1167,407  | 4247,811   | 15403,439   |
| 107,709  | 135,904  | 172,561  | 220,315   | 282,629   | 364,043    | 1343,622  | 5098,373   | 19255,299   |
| 114,095  | 145,058  | 185,610  | 238,941   | 309,066   | 401,447    | 1546,165  | 6119,048   | 24070,124   |
| 120,799  | 154,761  | 199,675  | 259,056   | 337,832   | 442,592    | 1779,090  | 7343,857   | 30088,655   |
| 127,839  | 165,047  | 214,609  | 280,781   | 369,291   | 487,851    | 2046,953  | 8813,629   | 37611,819   |
| 135,231  | 175,950  | 230,632  | 304,243   | 403,528   | 537,636    | 2354,996  | 10577,355  | 47015,774   |
| 142,993  | 187,507  | 247,776  | 329,533   | 440,845   | 592,400    | 2709,246  | 12693,826  | 58770,717   |
| 151,143  | 190,758  | 266,120  | 355,949   | 481,521   | 652,540    | 3116,633  | 15233,591  | 73464,396   |
| 159,700  | 212,743  | 285,749  | 386,505   | 525,858   | 718,904    | 2585,128  | 18281,309  | 91831,496   |
| 168,685  | 226,508  | 306,751  | 418,426   | 574,186   | 791,795    | 4123,897  | 21938,571  | 114790,370  |
| 178,119  | 241,098  | 329,224  | 452,960   | 626,862   | 871,974    | 4743,482  | 26327,286  | 143488,962  |
| 188,025  | 256,564  | 353,270  | 490,132   | 684,280   | 960,172    | 5456,004  | 31593,743  | 179362,203  |
| 198,426  | 272,958  | 378,998  | 520,342   | 746,865   | 1057,189   | 6275,405  | 37913,492  | 224203,754  |
| 209,347  | 290,335  | 406,528  | 573,770   | 815,083   | 1163,908   | 7217,716  | 45497,190  | 280255,692  |
| 220,815  | 308,756  | 435,985  | 620,671   | 889,441   | 1281,299   | 8301,373  | 54597,628  | 350320,616  |
| 232,856  | 328,281  | 467,504  | 671,325   | 970,490   | 1410,429   | 9547,579  | 65518,154  | 437901,770  |
| 245,498  | 348,978  | 501,230  | 726,031   | 1058,834  | 1552,472   | 10980,716 | 78622,785  | 547378,212  |
| 258,773  | 370,917  | 537,316  | 785,114   | 1155,130  | 1708,719   | 12628,824 | 94348,342  | 684223,765  |
| 272,712  | 394,172  | 575,928  | 848,923   | 1260,091  | 1880,591   | 14524,147 | 113219,011 | 855280,707  |
| 287,348  | 418,822  | 617,243  | 917,837   | 1374,500  | 2069,650   | 16703,770 | 135863,813 | 1069101,884 |
| 302,715  | 444,951  | 661,450  | 992,264   | 1499,205  | 2277,615   | 19210,335 | 163037,576 | 1336378,355 |
| 318,851  | 472,043  | 708,752  | 1072,645  | 1635,133  | 2506,377   | 22092,885 | 195646,091 | 1670473,943 |
| 335,794  | 502,007  | 759,384  | 1159,456  | 1783,295  | 2758,014   | 25407,818 | 234776,309 | 2088093,429 |
| 353,583  | 533,128  | 813,520  | 1253,213  | 1944,792  | 3034,816   | 29219,991 | 281732,571 | 2610117,787 |
| 588,528  | 967,932  | 1614,134 | 2720,080  | 4619,223  | 7887,469   |           |            |             |
| 971,228  | 1746,599 | 3189,082 | 5886,935  | 10950,574 | 20474,002  |           |            |             |
| 1544,607 | 3141,075 | 6287,185 | 12723,038 | 25939,184 | 53120,226  |           |            |             |
| 2610,025 | 5638,368 | 2387,661 | 27484,515 | 61422,675 | 137796,123 |           |            |             |

— 元 年 金  
每季收入一元为四

| n  | 1%     | 2%     | 3%     | 4%     | 5%     | 6%     | 8%     | 10%   | 12%   | 14%   | 15%   |
|----|--------|--------|--------|--------|--------|--------|--------|-------|-------|-------|-------|
| 1  | 0.990  | 0.980  | 0.970  | 0.952  | 0.952  | 0.943  | 0.926  | 0.909 | 0.893 | 0.877 | 0.870 |
| 2  | 1.970  | 1.942  | 1.913  | 1.866  | 1.850  | 1.833  | 1.783  | 1.736 | 1.690 | 1.647 | 1.626 |
| 3  | 2.941  | 2.884  | 2.828  | 2.775  | 2.723  | 2.673  | 2.577  | 2.487 | 2.402 | 2.322 | 2.283 |
| 4  | 3.902  | 3.808  | 3.717  | 3.630  | 3.545  | 3.465  | 3.312  | 3.170 | 3.037 | 2.914 | 2.855 |
| 5  | 4.853  | 4.713  | 4.579  | 4.452  | 4.329  | 4.212  | 3.993  | 3.781 | 3.605 | 3.443 | 3.352 |
| 6  | 5.795  | 5.601  | 5.417  | 5.242  | 5.075  | 4.917  | 4.623  | 4.355 | 4.111 | 3.890 | 3.784 |
| 7  | 6.728  | 6.472  | 6.230  | 6.002  | 5.783  | 5.582  | 5.208  | 4.888 | 4.584 | 4.300 | 4.160 |
| 8  | 7.625  | 7.325  | 7.019  | 6.733  | 6.463  | 6.210  | 5.747  | 5.335 | 4.968 | 4.639 | 4.457 |
| 9  | 8.566  | 8.162  | 7.786  | 7.435  | 7.107  | 6.802  | 6.247  | 5.759 | 5.328 | 4.946 | 4.772 |
| 10 | 9.471  | 8.983  | 8.530  | 8.111  | 7.721  | 7.360  | 6.710  | 6.145 | 5.650 | 5.216 | 5.019 |
| 11 | 10.353 | 9.787  | 9.252  | 8.760  | 8.306  | 7.887  | 7.139  | 6.495 | 5.937 | 5.453 | 5.234 |
| 12 | 11.215 | 10.575 | 9.954  | 9.385  | 8.883  | 8.384  | 7.536  | 6.814 | 6.194 | 5.660 | 5.421 |
| 13 | 12.134 | 11.343 | 10.634 | 9.996  | 9.393  | 8.853  | 7.904  | 7.103 | 6.424 | 5.842 | 5.583 |
| 14 | 13.004 | 12.106 | 11.295 | 10.563 | 9.989  | 9.285  | 8.244  | 7.367 | 6.628 | 6.022 | 5.724 |
| 15 | 13.865 | 12.849 | 11.937 | 11.118 | 10.379 | 9.712  | 8.559  | 7.606 | 6.811 | 6.142 | 5.847 |
| 16 | 14.718 | 13.573 | 12.561 | 11.652 | 10.837 | 10.108 | 8.851  | 7.824 | 6.974 | 6.265 | 5.954 |
| 17 | 15.562 | 14.292 | 13.166 | 12.166 | 11.274 | 10.477 | 9.122  | 8.022 | 7.120 | 6.373 | 6.047 |
| 18 | 16.398 | 14.992 | 13.753 | 12.659 | 11.689 | 10.828 | 9.372  | 8.201 | 7.250 | 6.467 | 6.128 |
| 19 | 17.226 | 15.678 | 14.323 | 13.134 | 12.085 | 11.158 | 9.604  | 8.365 | 7.366 | 6.550 | 6.193 |
| 20 | 18.046 | 16.351 | 14.877 | 13.593 | 12.462 | 11.470 | 9.818  | 8.514 | 7.469 | 6.623 | 6.259 |
| 21 | 18.857 | 17.011 | 15.415 | 14.029 | 12.821 | 11.754 | 10.017 | 8.649 | 7.562 | 6.667 | 6.312 |
| 22 | 19.660 | 17.656 | 15.936 | 14.451 | 13.163 | 12.042 | 10.201 | 8.772 | 7.645 | 6.743 | 6.359 |
| 23 | 20.456 | 18.292 | 16.443 | 14.857 | 13.488 | 12.303 | 10.371 | 8.883 | 7.716 | 6.792 | 6.399 |
| 24 | 21.243 | 18.914 | 16.935 | 15.247 | 13.798 | 12.550 | 10.529 | 8.985 | 7.784 | 6.839 | 6.434 |
| 25 | 22.023 | 19.523 | 17.413 | 15.622 | 14.093 | 12.783 | 10.675 | 9.077 | 7.843 | 6.873 | 6.464 |
| 26 | 22.795 | 20.121 | 17.878 | 15.982 | 14.375 | 13.003 | 10.810 | 9.161 | 7.896 | 6.906 | 6.491 |
| 27 | 23.560 | 20.707 | 18.327 | 16.330 | 14.643 | 13.211 | 10.935 | 9.237 | 7.943 | 6.935 | 6.514 |
| 28 | 24.316 | 21.281 | 18.764 | 16.663 | 14.898 | 13.406 | 11.051 | 9.307 | 7.984 | 6.961 | 6.534 |
| 29 | 25.066 | 21.814 | 19.188 | 16.984 | 15.141 | 13.591 | 11.158 | 9.370 | 8.022 | 6.983 | 6.551 |
| 30 | 25.808 | 22.396 | 19.600 | 17.292 | 15.372 | 13.765 | 11.258 | 9.427 | 8.055 | 7.003 | 6.566 |
| 40 | 32.835 | 27.355 | 23.114 | 19.793 | 17.159 | 15.046 | 11.925 | 9.779 | 8.244 | 7.105 | 6.642 |
| 50 | 35.196 | 31.424 | 25.729 | 21.482 | 18.255 | 15.762 | 12.234 | 9.915 | 8.304 | 7.133 | 6.661 |

的 现 值  
n年的现值

| 16%   | 18%   | 20%   | 22%   | 24%   | 25%   | 30%   | 35%   | 40%   | 45%   | 50%   |
|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| 0.862 | 0.847 | 0.833 | 0.820 | 0.806 | 0.800 | 0.769 | 0.741 | 0.714 | 0.690 | 0.667 |
| 1.005 | 1.566 | 1.528 | 1.492 | 1.457 | 1.440 | 1.361 | 1.289 | 1.224 | 1.165 | 1.111 |
| 2.246 | 2.174 | 2.106 | 2.042 | 1.981 | 1.952 | 1.816 | 1.696 | 1.589 | 1.493 | 1.407 |
| 2.798 | 2.690 | 2.589 | 2.494 | 2.404 | 2.362 | 2.166 | 1.997 | 1.849 | 1.720 | 1.605 |
| 3.274 | 3.127 | 2.991 | 2.864 | 2.745 | 2.689 | 2.436 | 2.220 | 2.035 | 1.876 | 1.737 |
| 3.685 | 3.498 | 3.326 | 3.167 | 3.020 | 2.951 | 2.643 | 2.385 | 2.168 | 1.983 | 1.824 |
| 4.039 | 3.812 | 3.605 | 3.416 | 3.242 | 3.161 | 2.802 | 2.508 | 2.263 | 2.057 | 1.883 |
| 4.344 | 4.078 | 3.837 | 3.619 | 3.421 | 3.329 | 2.925 | 2.598 | 2.331 | 2.108 | 1.922 |
| 4.607 | 4.303 | 4.031 | 3.786 | 3.566 | 3.463 | 3.019 | 2.665 | 2.379 | 2.144 | 1.948 |
| 4.833 | 4.494 | 4.192 | 3.923 | 3.682 | 3.571 | 3.092 | 2.715 | 2.414 | 2.168 | 1.965 |
| 5.029 | 4.656 | 4.327 | 4.035 | 3.776 | 3.656 | 3.147 | 2.752 | 2.438 | 2.185 | 1.977 |
| 5.197 | 4.793 | 4.439 | 4.127 | 3.851 | 3.725 | 3.190 | 2.779 | 2.456 | 2.196 | 1.985 |
| 5.342 | 4.910 | 4.533 | 4.203 | 3.912 | 3.780 | 3.223 | 2.799 | 2.468 | 2.204 | 1.990 |
| 5.468 | 5.008 | 4.611 | 4.265 | 3.962 | 3.824 | 3.249 | 2.814 | 2.477 | 2.210 | 1.993 |
| 5.575 | 5.092 | 4.675 | 4.315 | 4.001 | 3.859 | 3.268 | 2.825 | 2.484 | 2.214 | 1.995 |
| 5.669 | 5.162 | 4.730 | 4.357 | 4.033 | 3.887 | 3.286 | 2.834 | 2.489 | 2.216 | 1.997 |
| 5.749 | 5.222 | 4.775 | 4.391 | 4.059 | 3.910 | 3.295 | 2.840 | 2.492 | 2.218 | 1.998 |
| 5.818 | 5.273 | 4.812 | 4.419 | 4.080 | 3.928 | 3.304 | 2.844 | 2.494 | 2.219 | 1.999 |
| 5.877 | 5.316 | 4.844 | 4.442 | 4.097 | 3.942 | 3.311 | 2.848 | 2.496 | 2.220 | 1.999 |
| 5.929 | 5.353 | 4.870 | 4.460 | 4.110 | 3.954 | 3.316 | 2.850 | 2.497 | 2.221 | 1.999 |
| 5.973 | 5.384 | 4.891 | 4.476 | 4.121 | 3.963 | 3.320 | 2.852 | 2.498 | 2.221 | 2.000 |
| 6.011 | 5.410 | 4.909 | 4.488 | 4.130 | 3.970 | 3.323 | 2.853 | 2.498 | 2.222 | 2.000 |
| 6.044 | 5.432 | 4.925 | 4.499 | 4.137 | 3.976 | 3.325 | 2.854 | 2.499 | 2.222 | 2.000 |
| 6.073 | 5.451 | 4.937 | 4.507 | 4.143 | 3.981 | 3.327 | 2.855 | 2.499 | 2.222 | 2.000 |
| 6.097 | 5.467 | 4.948 | 4.514 | 4.147 | 3.985 | 3.329 | 2.856 | 2.499 | 2.222 | 2.000 |
| 6.118 | 5.480 | 4.956 | 4.520 | 4.151 | 3.988 | 3.330 | 2.856 | 2.500 | 2.222 | 2.000 |
| 6.136 | 5.492 | 4.964 | 4.524 | 4.154 | 3.990 | 3.331 | 2.856 | 2.500 | 2.222 | 2.000 |
| 6.152 | 5.502 | 4.970 | 4.528 | 4.157 | 3.992 | 3.331 | 2.857 | 2.500 | 2.222 | 2.000 |
| 6.166 | 5.510 | 4.975 | 4.531 | 4.159 | 3.994 | 3.332 | 2.857 | 2.500 | 2.222 | 2.000 |
| 6.177 | 5.517 | 4.979 | 4.534 | 4.160 | 3.995 | 3.332 | 2.857 | 2.500 | 2.222 | 2.000 |
| 6.234 | 5.548 | 4.997 | 4.544 | 4.166 | 3.999 | 3.333 | 2.857 | 2.500 | 2.222 | 2.000 |
| 6.246 | 5.554 | 4.999 | 4.545 | 4.167 | 4.000 | 3.333 | 2.857 | 2.500 | 2.222 | 2.000 |



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