

资本主义财务会计

(校内试用教材)

曾子敬 编

下册

校
内
试
用
教
材

广州对外贸易学院

外贸企业管理系

会计统计教研室

1983年11月

编
者
曾
子
敬

梅县市图书馆便笺

曾子敬同志是梅县市南区
双桥大队人，现任广州对外贸
易学院副教授及该院校务
委员会副主任，他编写的《资
本主义财务会计》（校内试用教材）
上、中、下册，曾送给本馆珍藏，
供广大读者借阅。

梅县市图书馆

一九八五年四月

附录 = 一般现值系数表

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Present value of \$1 due in n periods: $PV = \frac{1}{(1+i)^n}$

每期一元以复利计时的现值公式

n	no. of periods	1.0	1.5	2.0	2.5	3.0	3.5	4.0	4.5	5.0	5.5	6.0	6.5	7.0	7.5	8.0	8.5	9.0	9.5	10.0
1	9901	.9852	.9804	.9756	.9709	.9661	.9613	.9564	.9516	.9467	.9418	.9369	.9320	.9271	.9222	.9173	.9124	.9075	.9026	.8977
2	9803	.9707	.9612	.9518	.9424	.9330	.9236	.9142	.9048	.8954	.8860	.8766	.8672	.8578	.8484	.8390	.8296	.8202	.8108	.8014
3	9706	.9563	.9424	.9286	.9148	.9010	.8872	.8734	.8596	.8458	.8320	.8182	.8044	.7906	.7768	.7630	.7492	.7354	.7216	.7078
4	9610	.9422	.9248	.9074	.8900	.8726	.8552	.8378	.8204	.8030	.7856	.7682	.7508	.7334	.7160	.6986	.6812	.6638	.6464	.6290
5	9515	.9284	.9057	.8830	.8603	.8376	.8149	.7922	.7695	.7468	.7241	.7014	.6787	.6560	.6333	.6106	.5879	.5652	.5425	.5198
6	9420	.9145	.8869	.8593	.8317	.8041	.7765	.7489	.7213	.6937	.6661	.6385	.6109	.5833	.5557	.5281	.5005	.4729	.4453	.4177
7	9327	.9010	.8684	.8358	.8032	.7706	.7380	.7054	.6728	.6402	.6076	.5750	.5424	.5098	.4772	.4446	.4120	.3794	.3468	.3142
8	9235	.8877	.8501	.8125	.7749	.7373	.6997	.6621	.6245	.5869	.5493	.5117	.4741	.4365	.3989	.3613	.3237	.2861	.2485	.2109
9	9143	.8746	.8340	.7934	.7528	.7122	.6716	.6310	.5904	.5498	.5092	.4686	.4280	.3874	.3468	.3062	.2656	.2250	.1844	.1438
10	9053	.8617	.8181	.7745	.7309	.6873	.6437	.6001	.5565	.5129	.4693	.4257	.3821	.3385	.2949	.2513	.2077	.1641	.1205	.0769
11	8961	.8539	.8073	.7637	.7201	.6765	.6329	.5893	.5457	.5021	.4585	.4149	.3713	.3277	.2841	.2405	.1969	.1533	.1097	.0661
12	8874	.8418	.7922	.7446	.6970	.6494	.6018	.5542	.5066	.4590	.4114	.3638	.3162	.2686	.2210	.1734	.1258	.0882	.0406	.0030
13	8787	.8301	.7775	.7269	.6773	.6277	.5781	.5285	.4789	.4293	.3797	.3301	.2805	.2309	.1813	.1317	.0821	.0325	.0029	.0003
14	8700	.8184	.7628	.7092	.6576	.6060	.5544	.5028	.4512	.3996	.3480	.2964	.2448	.1932	.1416	.0900	.0384	.0028	.0002	.0000
15	8614	.8099	.7513	.6947	.6391	.5835	.5279	.4723	.4167	.3611	.3055	.2500	.1944	.1388	.0832	.0276	.0027	.0001	.0000	.0000
16	8528	.7993	.7377	.6781	.6205	.5629	.5053	.4477	.3901	.3325	.2750	.2174	.1598	.1022	.0446	.0026	.0001	.0000	.0000	.0000
17	8444	.7908	.7262	.6646	.6050	.5454	.4858	.4262	.3666	.3070	.2474	.1878	.1282	.0686	.0025	.0001	.0000	.0000	.0000	.0000
18	8360	.7824	.7158	.6512	.5886	.5260	.4634	.4008	.3382	.2756	.2130	.1504	.0878	.0252	.0024	.0001	.0000	.0000	.0000	.0000
19	8277	.7740	.7054	.6378	.5722	.5066	.4410	.3754	.3098	.2442	.1786	.1130	.0474	.0023	.0001	.0000	.0000	.0000	.0000	.0000
20	8195	.7657	.6951	.6245	.5559	.4863	.4167	.3471	.2775	.2079	.1383	.0687	.0022	.0001	.0000	.0000	.0000	.0000	.0000	.0000
21	8114	.7575	.6849	.6113	.5387	.4651	.3915	.3179	.2443	.1707	.0971	.0235	.0021	.0001	.0000	.0000	.0000	.0000	.0000	.0000
22	8034	.7493	.6737	.5971	.5205	.4429	.3653	.2877	.2091	.1305	.0519	.0020	.0001	.0000	.0000	.0000	.0000	.0000	.0000	.0000
23	7954	.7411	.6625	.5829	.5033	.4237	.3441	.2645	.1849	.1053	.0257	.0019	.0001	.0000	.0000	.0000	.0000	.0000	.0000	.0000
24	7876	.7330	.6514	.5688	.4862	.4026	.3190	.2354	.1518	.0682	.0018	.0001	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0000
25	7798	.7248	.6402	.5546	.4690	.3824	.2958	.2092	.1226	.0390	.0017	.0001	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0000
30	7419	.6498	.5421	.4307	.3143	.2009	.0885	.0016	.0001	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0000
35	7059	.5939	.4600	.3301	.2002	.0703	.0015	.0001	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0000
40	6717	.5513	.4029	.2570	.1111	.0014	.0001	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0000
45	6391	.5117	.3402	.2002	.0013	.0001	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0000
50	6080	.4750	.3015	.1615	.0012	.0001	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0000

年金现值表

Present value of an annuity of \$1 per period: $PV = \frac{1 - \frac{1}{(1+i)^n}}{i}$

每期一元的年金现值公式

n = no. of payments		1.0	1.5	2.0	2.5	3.0	3.5	4.0	4.5	5.0	5.5	6.0	6.5	7.0	7.5	8.0	8.5	9.0	9.5	10.0
1	.9901	.9852	.9804	.9756	.9709	.9661	.9613	.9564	.9516	.9467	.9418	.9369	.9320	.9271	.9222	.9173	.9124	.9075	.9026	.8977
2	1.9704	1.9559	1.9416	1.9274	1.9135	1.8996	1.8857	1.8718	1.8579	1.8440	1.8301	1.8162	1.8023	1.7884	1.7745	1.7606	1.7467	1.7328	1.7189	1.7050
3	2.9410	2.9122	2.8839	2.8560	2.8286	2.8016	2.7746	2.7476	2.7206	2.6936	2.6666	2.6396	2.6126	2.5856	2.5586	2.5316	2.5046	2.4776	2.4506	2.4236
4	3.9020	3.8544	3.8077	3.7620	3.7171	3.6722	3.6273	3.5824	3.5375	3.4926	3.4477	3.4028	3.3579	3.3130	3.2681	3.2232	3.1783	3.1334	3.0885	3.0436
5	4.8534	4.7826	4.7135	4.6450	4.5767	4.5084	4.4401	4.3718	4.3035	4.2352	4.1669	4.0986	4.0303	3.9620	3.8937	3.8254	3.7571	3.6888	3.6205	3.5522
6	5.7955	5.6972	5.6014	5.5081	5.4172	5.3281	5.2401	5.1531	5.0672	4.9823	4.8974	4.8125	4.7276	4.6427	4.5578	4.4729	4.3880	4.3031	4.2182	4.1333
7	6.7282	6.5982	6.4720	6.3484	6.2263	6.1057	5.9866	5.8681	5.7502	5.6328	5.5159	5.3995	5.2836	5.1682	5.0533	4.9389	4.8250	4.7116	4.5987	4.4863
8	7.6517	7.4859	7.3255	7.1701	7.0197	6.8743	6.7289	6.5835	6.4381	6.2927	6.1473	6.0019	5.8565	5.7111	5.5657	5.4203	5.2749	5.1295	4.9841	4.8387
9	8.5660	8.3605	8.1622	7.9709	7.7861	7.6007	7.4153	7.2299	7.0445	6.8591	6.6737	6.4883	6.3029	6.1175	5.9321	5.7467	5.5613	5.3759	5.1905	5.0051
10	9.4713	9.2272	8.9826	8.7521	8.5302	8.3169	8.1121	7.9157	7.7277	7.5391	7.3500	7.1604	6.9703	6.7807	6.5906	6.4000	6.2090	6.0175	5.8255	5.6330
11	10.3676	10.0711	9.7868	9.5142	9.2526	8.9996	8.7543	8.5166	8.2865	8.0640	7.8491	7.6318	7.4121	7.1900	6.9655	6.7386	6.5093	6.2775	6.0432	5.8074
12	11.2551	10.9075	10.5753	10.2578	9.9540	9.6631	9.3851	9.1199	8.8674	8.6275	8.3901	8.1552	7.9228	7.6929	7.4655	7.2406	7.0182	6.7983	6.5808	6.3657
13	12.1337	11.7315	11.3484	10.9842	10.6389	10.3124	10.0046	9.7155	9.4451	9.1934	8.9504	8.7161	8.4895	8.2606	8.0293	7.7956	7.5595	7.3209	7.0798	6.8362
14	13.0037	12.5434	12.1062	11.6909	11.2961	10.9217	10.5674	10.2321	9.9157	9.6182	9.3296	9.0499	8.7691	8.4871	8.2029	7.9166	7.6281	7.3374	7.0445	6.7494
15	13.8651	13.3442	12.8493	12.3814	11.9417	11.5291	11.1434	10.7845	10.4514	10.1431	9.8496	9.5709	9.2961	9.0251	8.7578	8.4942	8.2343	7.9781	7.7256	7.4767
16	14.7179	14.1313	13.5777	13.0560	12.5661	12.1079	11.6814	11.2865	10.9221	10.5887	10.2754	9.9811	9.6958	9.4195	9.1421	8.8736	8.6040	8.3333	8.0614	7.7883
17	15.5623	14.9076	14.2919	13.7122	13.1681	12.6596	12.1857	11.7464	11.3417	10.9711	10.6345	10.3308	10.0491	9.7793	9.5114	9.2454	8.9813	8.7191	8.4588	8.1994
18	16.3983	15.6726	14.9920	14.3534	13.7559	13.1996	12.6845	12.2096	11.7749	11.3794	10.9931	10.6251	10.2754	9.9431	9.6273	9.3181	9.0154	8.7191	8.4291	8.1354
19	17.2260	16.4262	15.6785	14.9789	14.3230	13.7113	13.1438	12.6194	12.1351	11.6901	11.2844	10.8971	10.5581	10.2373	9.9437	9.6573	9.3781	9.0961	8.8113	8.5237
20	18.0456	17.1686	16.3714	15.5822	14.8775	14.2671	13.6901	13.1464	12.6329	12.1486	11.6935	11.2676	10.8709	10.5024	10.1621	9.8491	9.5534	9.2650	8.9739	8.6801
21	18.8570	17.9001	17.0112	16.1845	15.4150	14.6929	14.0292	13.4138	12.8364	12.2971	11.7959	11.3328	10.8979	10.4911	10.1124	9.7607	9.4259	9.0981	8.7673	8.4335
22	19.6604	18.6208	17.6580	16.7634	15.9369	15.2513	14.6051	14.0074	13.4481	12.9271	12.4444	11.9991	11.5911	11.2214	10.8801	10.5661	10.2694	9.9799	9.6873	9.3917
23	20.4558	19.3809	18.2922	17.3421	16.4446	15.6081	14.8513	14.1834	13.6041	13.0631	12.5601	12.0951	11.6671	11.2761	10.9221	10.5961	10.2881	9.9881	9.6851	9.3791
24	21.2434	20.0304	18.9119	17.8850	16.9155	16.0521	15.2834	14.6031	14.0111	13.4571	12.9411	12.4621	12.0191	11.6121	11.2421	10.9001	10.5861	10.2801	9.9811	9.6791
25	22.0212	20.7196	19.5235	18.4434	17.4211	16.5071	15.6911	14.9611	14.3171	13.7511	13.2191	12.7341	12.2851	11.8761	11.4921	11.1331	10.7991	10.4891	10.1931	9.9001
26	22.7950	21.4409	20.1919	19.0434	17.9755	17.0211	16.1651	15.3911	14.7011	14.0911	13.5191	13.0011	12.5261	12.0911	11.6861	11.3011	10.9361	10.5911	10.2661	9.9511
27	23.5638	22.1539	20.8599	19.6564	18.5434	17.5431	16.5851	15.6651	14.9311	14.2811	13.6911	13.1511	12.6511	12.1911	11.7611	11.3561	10.9711	10.6061	10.2611	9.9361
28	24.3276	22.8529	21.5139	20.2564	19.0964	18.0431	17.0351	16.0651	15.2911	14.5911	13.9511	13.3711	12.8411	12.3511	11.9011	11.4811	11.0861	10.7111	10.3561	10.0111
29	25.0864	23.5239	22.1399	20.8364	19.6264	18.5231	17.4651	16.4451	15.6211	14.8711	14.1911	13.5711	13.0011	12.5011	12.0311	11.5911	11.1811	10.7961	10.4311	10.0811
30	25.8402	24.2199	22.7809	21.4364	20.1864	19.0331	17.9251	16.8551	15.8711	14.9911	14.2511	13.6111	13.0311	12.5211	12.0411	11.6111	11.2111	10.8261	10.4611	10.1111

附表:

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一、複利終值表 (一) (元) (終值)

Table 1 Future Amount of 1 at Compound Interest Due in n Periods: $a_{n,i} = (1+i)^n$

n	i	1/2%	1%	1 1/2%	2%	2 1/2%	3%
1		1.005000	1.010000	1.015000	1.020000	1.025000	1.030000
2		1.010025	1.020100	1.030225	1.040400	1.050625	1.060900
3		1.015075	1.030301	1.045678	1.061208	1.076891	1.092727
4		1.020151	1.040604	1.061364	1.082432	1.103813	1.125509
5		1.025251	1.051010	1.077284	1.104081	1.131408	1.159274
6		1.030378	1.061520	1.093443	1.126162	1.159693	1.194052
7		1.035529	1.072135	1.109845	1.148686	1.188686	1.229874
8		1.040707	1.082857	1.126493	1.171659	1.218403	1.266770
9		1.045911	1.093685	1.143390	1.195093	1.248863	1.304773
10		1.051149	1.104622	1.160541	1.218994	1.280085	1.343916
11		1.056396	1.115668	1.177949	1.243374	1.312087	1.384234
12		1.061678	1.126925	1.195618	1.268242	1.344889	1.425761
13		1.066986	1.138093	1.213552	1.293607	1.378511	1.468534
14		1.072321	1.149474	1.231756	1.319479	1.412974	1.512590
15		1.077683	1.160969	1.250232	1.345868	1.448298	1.557967
16		1.083071	1.172579	1.268986	1.372786	1.484506	1.604706
17		1.088487	1.184304	1.288020	1.400241	1.521618	1.652848
18		1.093929	1.196147	1.307341	1.428246	1.559659	1.702433
19		1.099399	1.208109	1.326951	1.456811	1.598650	1.753506
20		1.104896	1.220190	1.346855	1.485947	1.638616	1.806111
21		1.110420	1.232392	1.367058	1.515666	1.679582	1.860295
22		1.115972	1.244716	1.387564	1.545980	1.721571	1.916103
23		1.121552	1.257163	1.408377	1.576899	1.764611	1.973587
24		1.127160	1.269735	1.429503	1.608437	1.808726	2.032794
25		1.132796	1.282432	1.450945	1.640606	1.853944	2.093778
26		1.138460	1.295256	1.472710	1.673418	1.900293	2.156591
27		1.144152	1.308209	1.494800	1.706886	1.947800	2.221289
28		1.149873	1.321291	1.517222	1.741024	1.996495	2.287928
29		1.155622	1.334494	1.539981	1.775845	2.046407	2.356566
30		1.161400	1.347829	1.563085	1.811362	2.097568	2.427262
31		1.167207	1.361297	1.586526	1.847589	2.150007	2.500080
32		1.173043	1.374901	1.610324	1.884541	2.203757	2.575083
33		1.178908	1.388639	1.634479	1.922331	2.258851	2.652335
34		1.184803	1.402517	1.658996	1.960676	2.315322	2.731905
35		1.190727	1.416533	1.683881	1.999890	2.373205	2.813862
36		1.196681	1.430693	1.709140	2.039887	2.432535	2.898278
37		1.202664	1.444996	1.734777	2.080685	2.493349	2.985227
38		1.208677	1.459447	1.760798	2.122299	2.555682	3.074783
39		1.214721	1.474053	1.787210	2.164745	2.619574	3.167027
40		1.220794	1.488814	1.814018	2.208040	2.685064	3.262038
41		1.226899	1.503732	1.841279	2.252200	2.752190	3.359899
42		1.233033	1.518806	1.868847	2.297244	2.820995	3.460699
43		1.239196	1.533937	1.896800	2.343189	2.891520	3.564517
44		1.245394	1.549218	1.925333	2.390053	2.963808	3.671462
45		1.251621	1.564651	1.954213	2.437854	3.037903	3.781590
46		1.257879	1.580249	1.983526	2.486611	3.113851	3.895044
47		1.264168	1.596003	2.013279	2.536344	3.191697	4.011895
48		1.270489	1.611925	2.043478	2.587070	3.271490	4.132152
49		1.276842	1.628018	2.074130	2.638812	3.353277	4.256219
50		1.283226	1.644281	2.105242	2.691588	3.437109	4.383996

Table 1 Future Amount of 1 (continued)

n	3%	4%	4½%	5%	5½%	6%
1	1.035000	1.040000	1.045000	1.050000	1.055000	1.060000
2	1.071225	1.081600	1.092025	1.102500	1.113025	1.123600
3	1.108718	1.124864	1.141166	1.157625	1.174241	1.191016
4	1.147523	1.169859	1.192519	1.215506	1.238825	1.262477
5	1.187686	1.216653	1.246182	1.276282	1.306960	1.338226
6	1.229255	1.265319	1.302260	1.340096	1.378843	1.418519
7	1.272279	1.315932	1.360862	1.407100	1.454679	1.503630
8	1.316809	1.368569	1.422101	1.477455	1.534687	1.593848
9	1.362897	1.423312	1.485095	1.551328	1.619094	1.689479
10	1.410599	1.480244	1.552969	1.628895	1.708144	1.790848
11	1.459970	1.539454	1.622853	1.710339	1.802092	1.898299
12	1.511069	1.601032	1.695881	1.795856	1.901207	2.012196
13	1.563956	1.665074	1.772196	1.885649	2.005774	2.132928
14	1.618695	1.731676	1.851945	1.979932	2.116091	2.260904
15	1.675349	1.800944	1.935282	2.078928	2.232476	2.396558
16	1.733986	1.872981	2.022370	2.182875	2.355263	2.540352
17	1.794676	1.947901	2.113377	2.292018	2.484802	2.692773
18	1.857489	2.025817	2.208479	2.406619	2.621466	2.854339
19	1.922501	2.105849	2.307860	2.526950	2.765647	3.025600
20	1.989789	2.191123	2.411714	2.653298	2.917757	3.207135
21	2.059431	2.278768	2.520241	2.785963	3.078234	3.399564
22	2.131512	2.369919	2.633652	2.925261	3.247537	3.603537
23	2.206114	2.464716	2.752166	3.071524	3.426152	3.819750
24	2.283328	2.563304	2.876014	3.225100	3.614590	4.048935
25	2.363245	2.665836	3.005434	3.386355	3.813392	4.291871
26	2.445959	2.772470	3.140679	3.555673	4.023129	4.549363
27	2.531567	2.883369	3.282010	3.733456	4.244401	4.822346
28	2.620172	2.998703	3.429700	3.920129	4.477843	5.111687
29	2.711878	3.118551	3.584036	4.116136	4.724124	5.418388
30	2.806794	3.243398	3.745318	4.321942	4.983951	5.743491
31	2.905031	3.373133	3.913857	4.538039	5.258069	6.088101
32	3.006708	3.508059	4.089981	4.764941	5.547262	6.453387
33	3.111942	3.648381	4.274030	5.003189	5.852362	6.840590
34	3.220860	3.794316	4.466362	5.253348	6.174242	7.251025
35	3.333590	3.946089	4.667348	5.516015	6.513825	7.686087
36	3.450266	4.103933	4.877378	5.791816	6.872085	8.147252
37	3.571025	4.268090	5.096960	6.081407	7.250060	8.635087
38	3.696011	4.438813	5.326219	6.385477	7.648803	9.150452
39	3.825372	4.616366	5.565893	6.704751	8.069187	9.693807
40	3.959260	4.801021	5.816365	7.039989	8.513309	10.265718
41	4.097834	4.993061	6.078101	7.391988	8.981541	10.862861
42	4.241258	5.192784	6.351615	7.761588	9.475526	11.500333
43	4.389702	5.400495	6.637438	8.149667	9.996679	12.180455
44	4.543342	5.616515	6.936123	8.557150	10.546497	12.905482
45	4.702399	5.841175	7.248246	8.985093	11.126554	13.676461
46	4.866941	6.074823	7.574420	9.434258	11.738515	14.494487
47	5.037284	6.317816	7.915268	9.905971	12.384133	15.365917
48	5.213589	6.570528	8.271456	10.401270	13.065260	16.293872
49	5.396065	6.833349	8.643671	10.921333	13.783849	17.277504
50	5.584927	7.106683	9.032636	11.467400	14.541961	18.320154

Table 1 Future Amount of 1 (continued)

<i>n</i>	7%	8%	9%	10%	12%	15%
1	1.070000	1.080000	1.090000	1.100000	1.120000	1.150000
2	1.144900	1.166400	1.188100	1.210000	1.254400	1.322500
3	1.225043	1.259712	1.295029	1.331000	1.404928	1.520875
4	1.310796	1.360489	1.411582	1.464100	1.573519	1.749002
5	1.402552	1.469328	1.538624	1.610510	1.762342	2.011357
6	1.500730	1.586874	1.677100	1.771561	1.973823	2.310061
7	1.605781	1.713824	1.828039	1.948717	2.210681	2.660020
8	1.718186	1.850930	1.992563	2.143589	2.475963	3.059013
9	1.838159	1.999005	2.171893	2.357948	2.773079	3.517872
10	1.967151	2.158925	2.367364	2.593742	3.105848	4.045558
11	2.104852	2.331639	2.580426	2.853117	3.478550	4.652391
12	2.252192	2.518170	2.812665	3.138428	3.895976	5.350250
13	2.409845	2.719624	3.065805	3.452271	4.363493	6.152788
14	2.578534	2.937194	3.341727	3.797498	4.887112	7.075706
15	2.759032	3.172169	3.642482	4.177248	5.473566	8.137672
16	2.952164	3.425943	3.970306	4.594973	6.130594	9.357621
17	3.158815	3.700018	4.327633	5.054470	6.866041	10.761264
18	3.379932	3.996019	4.717120	5.559917	7.689966	12.375454
19	3.616528	4.315701	5.141661	6.115909	8.612762	14.231772
20	3.869684	4.660957	5.604411	6.727500	9.646293	16.366537
21	4.140562	5.033834	6.108808	7.400250	10.803848	18.821518
22	4.430402	5.436540	6.658600	8.140275	12.100310	21.644746
23	4.740530	5.871464	7.257874	8.954302	13.552347	24.891458
24	5.072367	6.341181	7.911083	9.849733	15.178629	28.625176
25	5.427433	6.848475	8.623081	10.834706	17.000064	32.918953
26	5.807353	7.396353	9.399158	11.918177	19.040072	37.856796
27	6.213868	7.988061	10.245082	13.109994	21.324881	43.535315
28	6.648838	8.627106	11.167140	14.420994	23.883866	50.065612
29	7.114257	9.317275	12.172182	15.863093	26.749930	57.575454
30	7.612255	10.062657	13.267678	17.449402	29.959922	66.211772
31	8.145113	10.867669	14.461770	19.194342	33.555113	76.143538
32	8.715271	11.737083	15.763329	21.113777	37.581726	87.565068
33	9.325340	12.676050	17.182028	23.225154	42.091533	100.699829
34	9.978114	13.690134	18.728411	25.547670	47.142517	115.804803
35	10.676581	14.785344	20.413968	28.102437	52.799620	133.175523
36	11.423942	15.968172	22.251225	30.912681	59.135574	153.151852
37	12.223618	17.245626	24.253835	34.003949	66.231843	176.124630
38	13.079271	18.625276	26.436680	37.404343	74.179664	202.543324
39	13.994820	20.115298	28.815982	41.144778	83.081224	232.924823
40	14.974458	21.724521	31.409420	45.259256	93.050970	267.863546
41	16.022670	23.462483	34.236268	49.785181	104.217087	308.042078
42	17.144257	25.339432	37.317532	54.763699	116.723137	354.249540
43	18.344355	27.366640	40.676110	60.240069	130.729914	407.386971
44	19.628160	29.555972	44.336960	66.264076	146.417503	468.495017
45	21.002452	31.920449	48.327286	72.890484	163.987604	538.769269
46	22.472623	34.474035	52.676742	80.179532	183.666116	619.584659
47	24.045707	37.232012	57.417649	88.197485	205.706050	712.522358
48	25.728907	40.210573	62.585237	97.017234	230.390776	819.400712
49	27.529930	43.427419	68.217908	106.718957	258.037669	942.310819
50	29.457025	46.901613	74.357520	117.390853	289.002190	1083.657441

三、年金终值表

(一元年金的终值)

每年存入一元为期 n 年

(附注: 本表内各组数的最后三位数前面的, 代表小数点。)

n	$1\frac{1}{2}\%$	1%	$1\frac{1}{2}\%$	2%	$2\frac{1}{2}\%$	3%	$3\frac{1}{2}\%$	4%	5%	6%
1	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000
2	2,005	2,010	2,015	2,020	2,025	2,030	2,035	2,040	2,050	2,060
3	3,015	3,030	3,045	3,060	3,075	3,090	3,106	3,121	3,152	3,183
4	4,030	4,060	4,090	4,120	4,152	4,183	4,214	4,246	4,310	4,374
5	5,050	5,101	5,152	5,204	5,256	5,309	5,362	5,416	5,525	5,637
6	6,075	6,152	6,229	6,308	6,387	6,468	6,550	6,632	6,801	6,975
7	7,105	7,213	7,322	7,434	7,547	7,662	7,779	7,898	8,142	8,393
8	8,141	8,285	8,432	8,582	8,736	8,892	9,051	9,214	9,549	9,897
9	9,182	9,368	9,559	9,754	9,954	10,159	10,368	10,582	11,026	11,491
10	10,228	10,462	10,702	10,949	11,203	11,463	11,731	12,006	12,577	13,180
11	11,279	11,566	11,863	12,168	12,483	12,807	13,141	13,486	14,206	14,971
12	12,335	12,682	13,041	13,412	13,795	14,192	14,601	15,025	15,917	16,869
13	13,397	13,809	14,236	14,680	15,140	15,671	16,113	16,626	17,712	18,882
14	14,464	14,947	15,450	15,973	16,518	17,086	17,676	18,291	19,598	21,015
15	15,536	16,096	16,682	17,293	17,931	18,598	19,295	20,623	21,578	23,275

n	2%	1 1/2%	1%	1 1/2%	2%	2 1/2%	3%	3 1/2%	4%	6%
16	16,614	17,257	17,932	18,639	19,380	20,156	20,971	21,824	23,657	25,672
17	17,697	18,430	19,201	20,012	20,864	21,761	22,705	23,697	25,810	28,212
18	18,785	19,614	20,489	21,412	22,386	23,414	24,499	25,645	28,132	30,905
19	19,879	20,810	21,790	22,840	23,946	25,116	26,357	27,671	30,539	33,759
20	20,979	22,019	23,123	24,297	25,544	26,870	28,279	29,778	33,065	36,785
21	22,084	23,239	24,470	25,783	27,183	28,676	30,269	31,969	35,719	39,992
22	23,194	24,471	25,837	27,298	28,862	30,536	32,328	34,247	38,505	43,392
23	24,310	25,716	27,225	28,844	30,584	32,452	34,460	36,617	41,430	46,995
24	25,431	26,973	28,633	30,421	32,349	34,428	36,666	39,083	44,501	50,815
25	26,559	28,243	30,063	32,030	34,157	36,459	38,949	41,645	47,727	54,864
26	27,691	29,525	31,513	33,670	36,011	38,553	41,313	44,311	51,113	59,156
27	28,830	30,820	32,986	35,344	37,912	40,709	43,759	47,084	54,669	63,705
28	29,974	32,129	34,481	37,051	39,859	42,930	46,290	49,967	58,402	68,528
29	31,124	33,450	35,998	38,792	41,856	45,218	48,910	52,966	62,322	73,639
30	32,280	34,784	37,538	40,568	43,902	47,575	51,622	56,084	66,438	79,058
31	33,441	36,132	39,101	42,379	46,000	50,002	54,429	59,328	70,760	84,801
32	34,608	37,494	40,688	44,227	48,150	52,502	57,334	62,701	75,298	90,889
33	35,781	38,869	42,298	46,111	50,354	55,077	60,341	66,209	80,063	97,343
34	36,960	40,257	43,933	48,033	52,612	57,730	63,453	69,857	85,066	104,183
35	38,145	41,660	45,592	49,994	54,928	60,462	66,674	73,652	90,320	111,434
36	39,336	43,076	47,275	51,994	57,301	63,275	70,007	77,598	95,836	119,120
37	40,532	44,507	48,985	54,034	59,733	66,174	73,457	81,702	101,628	127,268
38	41,735	45,952	50,719	56,114	62,227	69,159	77,028	85,970	107,709	135,904
39	42,944	47,412	52,480	58,237	64,782	72,234	80,724	90,409	114,095	145,058
40	44,158	48,886	54,267	60,401	67,402	75,401	84,550	95,025	120,799	154,701

(续 2)

n	1/2%	1%	1 1/2%	2%	2 1/2%	3%	3 1/2%	4%	5%	6%
41	45,379	50,375	56,081	62,610	70,087	78,663	88,509	99,826	127,839	165,047
42	46,606	51,878	57,923	64,862	72,839	82,023	92,607	104,819	135,231	175,950
43	47,839	53,397	59,791	67,159	75,660	85,483	96,848	110,012	142,993	187,507
44	49,078	54,931	61,688	69,502	78,552	89,048	101,238	115,412	151,143	199,758
45	50,324	56,481	63,614	71,892	81,516	92,719	105,781	121,029	159,700	212,743
46	51,575	58,045	65,568	74,330	84,554	96,501	110,484	126,870	168,685	226,508
47	52,833	59,826	67,551	76,817	87,667	100,396	115,350	132,945	178,119	241,093
48	54,097	61,222	69,565	79,353	90,859	104,408	120,388	139,263	188,025	256,564
49	55,368	62,834	71,608	81,940	94,131	108,540	125,001	145,833	198,426	272,958
50	56,645	64,463	73,682	84,579	97,484	112,796	130,997	152,667	209,347	290,335
51	57,928	66,107	75,788	87,720	100,921	117,180	136,582	159,773	220,815	308,756
52	59,218	67,768	77,924	90,016	104,444	121,696	142,363	167,164	232,856	328,281
53	60,514	69,446	80,093	92,816	108,055	126,347	148,345	174,851	245,498	348,978
54	61,816	71,141	82,295	95,673	111,756	131,137	154,538	182,845	258,773	370,917
55	63,125	72,852	84,529	98,586	115,550	136,071	160,946	191,159	272,712	394,172
56	64,441	74,580	86,797	101,558	119,439	141,153	167,580	199,805	287,348	418,822
57	65,763	76,326	89,099	104,589	123,425	146,388	174,445	208,797	302,715	444,951
58	67,092	78,090	91,435	107,681	127,511	151,780	181,550	218,149	318,851	472,648
59	68,427	79,870	93,807	110,834	131,699	157,333	188,905	227,875	335,794	502,067
60	69,770	81,669	96,214	114,051	135,991	163,053	196,516	237,990	353,583	533,128
70	83,566	100,676	122,363	149,977	185,284	230,594	288,987	364,290	588,628	967,932
80	98,067	121,671	152,710	193,771	248,382	321,363	419,306	551,244	971,228	1,746,599
90	113,310	144,863	187,929	247,156	329,154	443,348	603,205	827,983	1,594,607	3,141,075
100	129,333	170,481	228,803	312,232	432,548	607,287	862,611	1,237,623	2,610,025	5,638,368

n	7%	8%	9%	10%	15%	20%	25%
1	1,000	1,000	1,000	1,000	1,000	1,000	1,000
2	2,070	2,080	2,090	2,100	2,150	2,200	2,250
3	3,214	3,246	3,278	3,310	3,472	3,640	3,812
4	4,439	4,506	4,573	4,641	4,993	5,368	5,765
5	5,750	5,866	5,984	6,105	6,742	7,441	8,207
6	7,153	7,335	7,523	7,715	8,753	9,929	11,258
7	8,654	8,922	9,200	9,487	11,066	12,915	15,073
8	10,259	10,636	11,028	11,435	13,726	16,499	19,841
9	11,977	12,487	13,021	13,579	16,785	20,798	25,802
10	13,816	14,486	15,192	15,937	20,303	25,958	33,252
11	15,783	16,645	17,560	18,531	24,349	32,150	41,566
12	17,888	18,977	20,140	21,384	29,001	39,580	54,207
13	20,140	21,495	22,953	24,522	34,351	48,496	68,759
14	22,550	24,214	26,019	27,974	40,504	59,195	86,949
15	25,129	27,152	29,360	31,772	47,580	72,035	109,686
16	27,888	30,324	33,003	35,949	55,717	87,442	138,108
17	30,840	33,750	36,973	40,544	65,075	105,930	173,635
18	33,999	37,450	41,301	45,599	75,836	128,116	218,044
19	37,378	41,446	46,018	51,159	88,211	154,739	273,555
20	40,995	45,761	51,160	57,274	102,443	186,687	342,944
21	44,865	50,442	56,764	64,002	118,810	225,025	429,680
22	49,005	55,456	62,873	71,402	137,631	271,030	538,101
23	53,436	60,893	69,531	79,543	159,276	326,236	673,626
24	58,176	66,764	76,789	88,497	184,167	392,484	843,032
25	63,249	73,105	84,700	93,347	212,793	471,981	1,054,791

(续4)

n	7%	8%	9%	10%	15%	20%	25%
26	68.676	79.354	92.323	109.181	245.711	567.377	1,319.488
27	74.483	87.339	102.723	121.099	283.568	681.852	1,650.361
28	80.697	95.338	112.968	134.209	327.104	819.223	2,063.951
29	87.346	103.965	124.135	148.630	377.169	984.067	2,580.939
30	94.460	113.283	136.307	164.494	434.745	1,181.881	3,227.174
31	102.073	123.345	149.575	181.943	500.956	1,419.257	4,034.967
32	110.218	134.213	164.036	201.137	577.100	1,704.109	5,044.709
33	118.933	145.950	179.800	222.251	664.665	2,045.931	6,306.887
34	128.258	158.626	196.982	245.476	765.365	2,456.117	7,884.809
35	138.236	172.316	215.710	271.024	881.170	2,948.341	9,856.761
36	148.913	187.102	236.124	299.126	1,014.345	3,539.009	12,321.951
37	160.337	203.070	258.375	330.039	1,167.497	4,247.811	15,403.439
38	172.561	220.313	282.629	364.045	1,343.622	5,098.373	19,255.299
39	185.640	238.941	309.066	401.447	1,546.165	6,119.048	24,070.124
40	199.635	259.056	337.882	442.592	1,779.090	7,343.857	30,088.655
41	214.609	280.781	369.291	487.851	2,046.953	8,813.629	37,611.819
42	230.632	304.243	403.528	537.636	2,354.996	10,577.355	47,015.774
43	247.776	329.538	440.845	592.400	2,709.246	12,693.826	58,770.717
44	266.120	356.949	481.521	652.540	3,116.635	15,233.591	73,464.396
45	285.749	386.505	523.858	718.904	3,585.128	18,281.309	91,831.496
46	306.751	418.426	574.186	791.795	4,123.897	21,938.571	114,790.370
47	329.224	452.900	626.862	871.974	4,743.482	26,327.286	143,488.962
48	353.270	490.132	684.280	960.172	5,456.004	31,593.743	179,362.203
49	378.998	530.342	746.865	1,057.189	6,275.405	37,913.492	224,203.754
50	406.528	573.770	815.083	1,163.908	7,217.716	45,497.190	280,255.692

(续5)

n	7%	8%	9%	10%	15%	20%	25%
51	435,985	620,671	889,441	1,281,299	8,801,373	54,597,628	350,320,616
52	467,504	671,325	970,490	1,410,429	9,547,579	65,518,154	437,901,770
53	501,230	726,031	1,058,834	1,552,472	10,980,716	78,622,785	547,378,212
54	537,316	785,114	1,155,130	1,708,719	12,623,824	94,348,342	684,223,765
55	575,928	848,923	1,260,091	1,880,591	14,524,147	113,219,011	855,280,707
56	617,243	917,837	1,374,500	2,069,650	16,703,770	135,863,813	1,069,101,884
57	661,450	992,264	1,499,205	2,277,615	19,210,335	163,037,576	1,336,378,355
58	708,752	1,072,645	1,635,133	2,506,377	22,092,885	195,646,091	1,670,473,943
59	759,364	1,159,456	1,783,295	2,758,014	25,407,818	234,776,309	2,088,093,429
60	813,520	1,253,213	1,944,792	3,034,816	29,219,991	281,732,571	2,610,117,787
70	1,614,134	2,720,080	4,619,223	7,887,469			
80	3,189,062	5,886,935	10,950,574	20,474,602			
90	6,287,185	12,723,038	25,939,184	53,120,226			
100	12,387,661	27,484,515	61,422,675	137,796,123			

二、现 值 表

(一元的现值)

(附注: 表内各组数字的第一个0字后面的, 代表小数点。)

n	1%	2%	3%	4%	5%	6%	8%	10%	12%	14%	15%	16%	18%	20%	22%	24%	25%	30%	35%	40%	45%	50%
1	0.990	0.980	0.970	0.962	0.952	0.943	0.926	0.909	0.893	0.877	0.870	0.862	0.847	0.833	0.820	0.806	0.800	0.769	0.741	0.714	0.690	0.667
2	0.980	0.961	0.942	0.925	0.907	0.890	0.857	0.826	0.797	0.769	0.756	0.743	0.718	0.694	0.672	0.650	0.640	0.592	0.549	0.510	0.476	0.444
3	0.971	0.942	0.915	0.889	0.863	0.840	0.794	0.751	0.712	0.675	0.658	0.641	0.609	0.579	0.551	0.524	0.512	0.455	0.406	0.364	0.328	0.296
4	0.961	0.924	0.888	0.855	0.822	0.792	0.735	0.683	0.636	0.592	0.572	0.552	0.516	0.482	0.451	0.423	0.410	0.350	0.301	0.260	0.226	0.198
5	0.951	0.906	0.862	0.822	0.783	0.747	0.681	0.621	0.567	0.519	0.497	0.476	0.437	0.402	0.370	0.341	0.328	0.269	0.223	0.186	0.156	0.132
6	0.942	0.888	0.837	0.790	0.746	0.705	0.630	0.564	0.507	0.456	0.432	0.410	0.370	0.335	0.303	0.275	0.262	0.207	0.165	0.133	0.108	0.088
7	0.933	0.871	0.813	0.760	0.710	0.665	0.583	0.513	0.452	0.400	0.376	0.354	0.314	0.279	0.249	0.222	0.210	0.159	0.122	0.095	0.074	0.059
8	0.923	0.853	0.789	0.731	0.676	0.627	0.540	0.467	0.404	0.351	0.327	0.305	0.266	0.233	0.204	0.179	0.168	0.123	0.091	0.068	0.051	0.039
9	0.914	0.837	0.766	0.703	0.644	0.592	0.500	0.424	0.361	0.308	0.284	0.263	0.225	0.194	0.167	0.144	0.134	0.094	0.067	0.048	0.035	0.026
10	0.905	0.820	0.744	0.676	0.613	0.558	0.463	0.386	0.322	0.270	0.247	0.227	0.191	0.162	0.137	0.116	0.107	0.073	0.050	0.035	0.024	0.017
11	0.896	0.804	0.722	0.650	0.584	0.527	0.429	0.350	0.287	0.237	0.215	0.195	0.162	0.135	0.112	0.094	0.086	0.056	0.037	0.025	0.017	0.012
12	0.887	0.788	0.701	0.625	0.556	0.497	0.397	0.319	0.257	0.208	0.187	0.168	0.137	0.112	0.092	0.076	0.069	0.043	0.027	0.018	0.012	0.008
13	0.879	0.773	0.680	0.601	0.530	0.469	0.368	0.290	0.229	0.182	0.163	0.145	0.116	0.093	0.075	0.061	0.055	0.033	0.020	0.013	0.008	0.005
14	0.870	0.758	0.661	0.577	0.505	0.442	0.340	0.263	0.205	0.160	0.141	0.125	0.099	0.078	0.062	0.049	0.044	0.025	0.015	0.009	0.006	0.003
15	0.861	0.743	0.641	0.555	0.481	0.417	0.315	0.239	0.183	0.140	0.123	0.108	0.084	0.065	0.051	0.040	0.035	0.020	0.011	0.006	0.004	0.002

(24)

(附注:表内各组数值的第一个0字后面的,代表小数点。)

[illegible]

第十章 公 司 会 计

第一节 公司性质及开业的核算

公司系指以营利为目的而进行工、农、商、交通或劳务业务的企业；依照公司法组织登记以后就成为社团法人。公司与独资或合伙企业是有所区别的，因为公司具有法人资格；独资和合伙则没有法人资格。换句话说，独资或合伙企业在法律上应由业主或合伙人用自己的名义去执行业务，公司组织在法律上具有法人资格，就可以用公司名义对外执行各种法律行为。

公司的定义在西方是开始于1819年马歇尔首席法官(Chief Justice Marshall)判决达摩大学案(Dartmouth College Case)时所下的定义：“公司系一人人为的、无形的，其存在须依照法律的法人也。”这种简明的定理，对公司为一独立体的特性特别加以重视。此外，根据美国标准字典对公司的其他特性也作过注解如下：“公司由一人或二人以上所组织的具有转换公司组织分子，而并不影响公司的存在，是具有与自然人相同的某种行为及商业经营的特权。”一般西方国家对公司按其性质的不同而大体分为五种，今分别说明如下：

一、无限公司，系由二人以上的股东组织而成，对于公司的一切债务，各股东均负有连带无限清偿的责任。

二、两合公司 系由一人以上为无限责任的股东，与一人以上为有限责任的股东联合组织而成，无限责任股东对于公司的一切债务负连带无限清偿的责任，有限责任股东以其出资额对公司负其有限的责任。无限责任股东有执行业务及代表公司的权利，有限责任股东则仅有议决监察督促的权利。

三、有限公司 由二人以上二十人以下的股东组织而成，各股东以其出资额为限，对于公司负有限的责任。公司资本总额，应由各股东全部缴足，不得分期缴款或向外招募股份。

四、股份有限公司 由五至七人以上（各国规定有别）的股东组织而成，全部资本平均分为若干可以自由买卖转让的股份，股东对于公司的责任仅以缴清所认股份的金额为限，对于公司的债权人并不负任何责任。公司由各股东中选任董事和监察人来负责执行公司业务的指导监督工作。

五、股份两合公司 由一人以上的无限责任股东与五人以上的有限责任股东联合组织而成。其一部分资本由无限责任股东认定，一部分资本则平均分为若干可以自由买卖转让的股份，而由有限责任股份股东分认缴款。无限责任股东对公司债务负连带无限清偿责任，有限股份股东以其所认股份对公司负责。无限责任股东代表公司执行业务，有限责任股东只负监察的职权。两合公司将有限责任股东的出资额分为若干股份及采用股份有限公司开会表决的方法，是它的主要特点。

以上各种公司组织形式，目前以股份有限公司最为普遍，其余有

限公司、两合公司、股份两合公司等组织，在各国现阶段的工商等各业中实际也甚少见，原因可能是较不习惯、内容较复杂、牵涉面较大较多等使然。还有无限公司组织与合伙企业的扩大经营业务基本相同，前者要经过登记为法人和接受政府的监督，增资减资及改变经营方向等都要事先报经批准，手续多、责任大且涉及面广，所以无限公司实际上也不多见，因它反而不如独资或合伙的灵活而少受制肘。本章也只以股份有限公司会计为讨论对象。其它公司会计可举一反三。参照学习运用。

股份有限公司所以能风行各国，推究其原因大体是具备各优点如下：

一、具有独立人格 它由于法律赋予人格而成为一个独立的主体，对外一切法律行为与交易行为都可以公司的名义行事。因此，公司可为不动产的所有人，也可为契约的签订人，还可为诉讼的当事人而成为对外独立行使权利与义务的独立法人。总之，在章程所规定经营业务范围内，公司有权从事一切自然人所能从事的经营活动，这样对外业务的处理就比较便利。

二、股东责任有限 因为公司既是一个独立法人，其所作所为的活动，概由公司自负其责，公司的股东无所牵连。也就是说公司的债权人只能取偿于公司的资产而无权向股东个人要求赔偿。对公司的经营损失亦仅限于股东所投资本额范围。所以股份有限公司投资人的风险负担较小，各方面比较安全可靠。