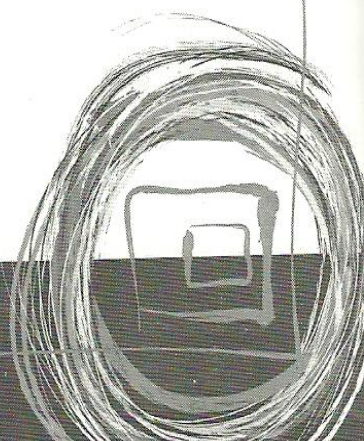


# ملحق

## معاملات الخصم

- جدول ١ القيمة المستقبلية لريال واحد في نهاية عدد من الفترات  $n$  بمعدل فائدة  $r$
- جدول ٢ القيمة المستقبلية السنوية لريال واحد لعدد من الفترات  $n$  بمعدل فائدة  $r$
- جدول ٣ القيمة الحالية لريال واحد لعدد من الفترات  $n$  مخصومة بمعدل فائدة  $r$
- جدول ٤ القيمة الحالية السنوية لريال متوقع للفترة  $n$  مخصوم بمعدل فائدة  $r\%$

اعداد : شامخة الأفق



جدول (1)

القيمة المستقبلية لريال واحد في نهاية عدد من الفترات  $n$  بمعدل فائدة  $r$

$$FVIF = (1 + r)^n$$

| 7%     | 6%     | 5%     | 4%     | 3%     | 2%     | 1%     | عدد الفترات $n$ |
|--------|--------|--------|--------|--------|--------|--------|-----------------|
| 1.0700 | 1.0600 | 1.0500 | 1.0400 | 1.0300 | 1.0200 | 1.0100 | 1               |
| 1.1449 | 1.1236 | 1.1025 | 1.0816 | 1.0609 | 1.0404 | 1.0201 | 2               |
| 1.2250 | 1.1910 | 1.1576 | 1.1249 | 1.0927 | 1.0612 | 1.0303 | 3               |
| 1.3108 | 1.2625 | 1.2155 | 1.1699 | 1.1255 | 1.0824 | 1.0406 | 4               |
| 1.4026 | 1.3382 | 1.2763 | 1.2167 | 1.1593 | 1.1041 | 1.0510 | 5               |
| 1.5007 | 1.4185 | 1.3401 | 1.2653 | 1.1941 | 1.1262 | 1.0615 | 6               |
| 1.6058 | 1.5036 | 1.4071 | 1.3159 | 1.2299 | 1.1487 | 1.0721 | 7               |
| 1.7182 | 1.5938 | 1.4775 | 1.3686 | 1.2668 | 1.1717 | 1.0829 | 8               |
| 1.8385 | 1.6895 | 1.5513 | 1.4233 | 1.3048 | 1.1951 | 1.0937 | 9               |
| 1.9672 | 1.7908 | 1.6289 | 1.4802 | 1.3439 | 1.2190 | 1.1046 | 10              |
| 2.1049 | 1.8983 | 1.7103 | 1.5395 | 1.3842 | 1.2434 | 1.1157 | 11              |
| 2.2522 | 2.0122 | 1.7959 | 1.6010 | 1.4258 | 1.2682 | 1.1268 | 12              |
| 2.4098 | 2.1329 | 1.8856 | 1.6651 | 1.4685 | 1.2936 | 1.3810 | 13              |
| 2.5785 | 2.2609 | 1.9799 | 1.7317 | 1.5126 | 1.3195 | 1.1495 | 14              |
| 2.7590 | 2.3966 | 2.0789 | 1.8009 | 1.5580 | 1.3459 | 1.1610 | 15              |
| 2.9522 | 2.5404 | 2.1829 | 1.8730 | 1.6047 | 1.3728 | 1.1726 | 16              |
| 3.1588 | 2.6928 | 2.2920 | 1.9479 | 1.6528 | 1.4002 | 1.1843 | 17              |
| 3.3799 | 2.8543 | 2.4066 | 2.0258 | 1.7024 | 1.4282 | 1.1961 | 18              |
| 3.6165 | 3.0256 | 2.5270 | 2.1068 | 1.7535 | 1.4568 | 1.2081 | 19              |
| 3.8697 | 3.2071 | 2.6533 | 2.1911 | 1.8061 | 1.4859 | 1.2202 | 20              |
| 4.1406 | 3.3996 | 2.7860 | 2.2788 | 1.8603 | 1.5157 | 1.2324 | 21              |
| 4.4304 | 3.6035 | 2.9253 | 2.3699 | 1.9161 | 1.5460 | 1.2447 | 22              |
| 4.7405 | 3.8197 | 3.0715 | 2.4647 | 1.9736 | 1.5769 | 1.2572 | 23              |
| 5.0724 | 4.0489 | 3.2251 | 2.5633 | 2.0328 | 1.6084 | 1.2697 | 24              |
| 5.4274 | 4.2919 | 3.3864 | 2.6658 | 2.0938 | 1.6406 | 1.2824 | 25              |
| 7.6123 | 5.7435 | 4.3219 | 3.2434 | 2.4273 | 1.8114 | 1.3478 | 30              |
| 14.974 | 10.286 | 7.0400 | 4.8010 | 3.2620 | 2.2080 | 1.4889 | 40              |
| 29.457 | 18.420 | 11.467 | 7.1067 | 4.3839 | 2.6916 | 1.6446 | 50              |
| 57.946 | 32.988 | 18.679 | 10.520 | 5.8916 | 3.2810 | 1.8167 | 60              |

تابع جدول (1)

القيمة المستقبلية لريال واحد في نهاية عدد من الفترات n بمعدل فائدة r

$$FVIF = (1 + r)^n$$

| عدد الفترات | 8%     | 9%     | 10%    | 12%    | 14%     | 16%    |
|-------------|--------|--------|--------|--------|---------|--------|
| 1           | 1.0800 | 1.0900 | 1.1000 | 1.1200 | 1.1400  | 1.1600 |
| 2           | 1.1664 | 1.1881 | 1.2100 | 1.2544 | 1.2996  | 1.3456 |
| 3           | 1.2597 | 1.2950 | 1.3310 | 1.4049 | 1.4815  | 1.5609 |
| 4           | 1.3605 | 1.4116 | 1.4641 | 1.5735 | 1.6890  | 1.8106 |
| 5           | 1.4693 | 1.5386 | 1.6105 | 1.7623 | 1.9254  | 2.1003 |
| 6           | 1.5869 | 1.6771 | 1.7716 | 1.9738 | 2.1950  | 2.4364 |
| 7           | 1.7138 | 1.8280 | 1.9487 | 2.2107 | 2.5023  | 2.8262 |
| 8           | 1.8509 | 1.9926 | 2.1436 | 2.4760 | 2.8526  | 3.2784 |
| 9           | 1.9990 | 2.1719 | 2.3579 | 2.7731 | 3.2519  | 3.8030 |
| 10          | 2.1589 | 2.3674 | 2.5937 | 3.1058 | 3.7072  | 4.4114 |
| 11          | 2.3316 | 2.5804 | 2.8531 | 3.4785 | 4.2262  | 5.1173 |
| 12          | 2.5182 | 2.8127 | 3.1384 | 3.8960 | 4.8179  | 5.9360 |
| 13          | 2.7196 | 3.0658 | 3.4523 | 4.3635 | 5.4924  | 6.8858 |
| 14          | 2.9372 | 3.3417 | 3.7975 | 4.8871 | 6.2613  | 7.9875 |
| 15          | 3.1722 | 3.6425 | 4.1772 | 5.4736 | 7.1379  | 9.2655 |
| 16          | 3.4259 | 3.9703 | 4.5950 | 6.1304 | 8.1372  | 10.748 |
| 17          | 3.7000 | 4.3276 | 5.0545 | 6.8660 | 9.2765  | 12.468 |
| 18          | 3.9960 | 4.7171 | 5.5599 | 7.6900 | 10.5750 | 14.463 |
| 19          | 4.3157 | 5.1417 | 6.1159 | 8.6128 | 12.0560 | 16.777 |
| 20          | 4.6610 | 5.6044 | 6.7275 | 9.6463 | 13.7430 | 19.461 |
| 21          | 5.0338 | 6.1088 | 7.4002 | 10.804 | 15.668  | 22.574 |
| 22          | 5.4365 | 6.6586 | 8.1403 | 12.100 | 17.861  | 26.186 |
| 23          | 5.8715 | 7.2579 | 8.9543 | 13.552 | 20.362  | 30.376 |
| 24          | 6.3412 | 7.9111 | 9.8497 | 15.179 | 23.212  | 35.236 |
| 25          | 6.8485 | 8.6231 | 10.835 | 17.000 | 26.462  | 40.874 |
| 30          | 10.063 | 13.268 | 17.449 | 29.960 | 50.950  | 85.850 |
| 40          | 21.725 | 31.409 | 45.259 | 93.051 | 188.88  | 378.72 |
| 50          | 46.902 | 74.358 | 117.39 | 289.00 | 700.23  | 1670.7 |
| 60          | 101.26 | 176.03 | 304.48 | 897.60 | 2595.9  | 7370.2 |

تابع جدول (1)

القيمة المستقبلية لريال واحد في نهاية عدد من الفترات n بمعدل فائدة r

$$FVIF = (1 + r)^n$$

| عدد الفترات ° | 18%    | 20%    | 24%    | 28%    | 32%    | 36%    |
|---------------|--------|--------|--------|--------|--------|--------|
| 1             | 1.1800 | 1.2000 | 1.2400 | 1.2800 | 1.3200 | 1.3600 |
| 2             | 1.3924 | 1.4400 | 1.5376 | 1.6384 | 1.7424 | 1.8496 |
| 3             | 1.6430 | 1.7280 | 1.9066 | 2.0972 | 2.3000 | 2.5155 |
| 4             | 1.9388 | 2.0736 | 2.3642 | 2.6844 | 3.0360 | 3.4210 |
| 5             | 2.2878 | 2.4883 | 2.9316 | 3.4360 | 4.0075 | 4.6526 |
| 6             | 2.6996 | 2.9860 | 3.6352 | 4.3980 | 5.2899 | 6.3275 |
| 7             | 3.1855 | 3.5832 | 4.5077 | 5.6295 | 6.9826 | 8.6054 |
| 8             | 3.7589 | 4.2998 | 5.5895 | 7.2058 | 9.2170 | 11.703 |
| 9             | 4.4355 | 5.1598 | 6.9310 | 9.2234 | 12.166 | 15.917 |
| 10            | 5.2338 | 6.1917 | 8.5944 | 11.806 | 16.060 | 21.647 |
| 11            | 6.1759 | 7.4301 | 10.657 | 15.112 | 21.199 | 29.439 |
| 12            | 7.2876 | 8.9161 | 13.215 | 19.343 | 27.983 | 40.037 |
| 13            | 8.5994 | 10.699 | 16.386 | 24.759 | 36.937 | 54.451 |
| 14            | 10.147 | 12.839 | 20.319 | 31.691 | 48.757 | 74.053 |
| 15            | 11.974 | 15.407 | 25.196 | 40.565 | 64.359 | 100.71 |
| 16            | 14.129 | 18.488 | 31.243 | 51.923 | 84.954 | 136.97 |
| 17            | 16.672 | 22.186 | 38.741 | 66.461 | 112.14 | 186.28 |
| 18            | 19.673 | 26.623 | 48.039 | 85.071 | 148.02 | 253.34 |
| 19            | 23.214 | 31.948 | 59.568 | 108.89 | 195.39 | 344.54 |
| 20            | 27.393 | 38.338 | 73.864 | 139.38 | 257.92 | 468.57 |
| 21            | 32.324 | 46.005 | 91.592 | 178.41 | 340.45 | 637.26 |
| 22            | 38.142 | 55.206 | 113.57 | 228.36 | 449.39 | 866.67 |
| 23            | 45.008 | 66.247 | 140.83 | 292.30 | 593.20 | 1178.7 |
| 24            | 53.109 | 79.497 | 174.63 | 374.14 | 783.02 | 1603.0 |
| 25            | 62.669 | 95.396 | 216.54 | 478.90 | 1033.6 | 2180.1 |
| 30            | 143.37 | 237.38 | 634.82 | 1645.5 | 4142.1 | 10143  |
| 40            | 750.38 | 1469.8 | 5455.9 | 19427  | 66521  | *      |
| 50            | 3927.4 | 9100.4 | 46890  | *      | *      | *      |
| 60            | 20555  | 56348  | *      | *      | *      | *      |

جدول (2)

القيمة المستقبلية السنوية لريال واحد لعدد من الفترات n بمعدل فائدة r

$$FVIFA = \frac{(1+r)^n - 1}{r}$$

| 7%     | 6%     | 5%     | 4%     | 3%     | 2%     | 1%     | عدد الفترات n |
|--------|--------|--------|--------|--------|--------|--------|---------------|
| 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1             |
| 2.0700 | 2.0600 | 2.0500 | 2.0400 | 2.0300 | 2.0200 | 2.0100 | 2             |
| 3.2149 | 3.1836 | 3.1525 | 3.1216 | 3.0909 | 3.0604 | 3.0301 | 3             |
| 4.4399 | 4.3746 | 4.3101 | 4.2465 | 4.1836 | 4.1216 | 4.0604 | 4             |
| 5.7507 | 5.6371 | 5.5256 | 5.4163 | 5.3091 | 5.2040 | 5.1010 | 5             |
| 7.1533 | 6.9753 | 6.8019 | 6.6330 | 6.4684 | 6.3081 | 6.1520 | 6             |
| 8.6540 | 8.3938 | 8.1420 | 7.8983 | 7.6625 | 7.4343 | 7.2135 | 7             |
| 10.260 | 9.8975 | 9.5491 | 9.2142 | 8.8932 | 8.5830 | 8.2857 | 8             |
| 11.978 | 11.491 | 11.027 | 10.583 | 10.159 | 9.7546 | 9.3685 | 9             |
| 13.816 | 13.181 | 12.578 | 12.006 | 11.464 | 10.950 | 10.462 | 10            |
| 15.784 | 14.972 | 14.207 | 13.486 | 12.808 | 12.169 | 11.567 | 11            |
| 17.888 | 16.870 | 15.917 | 15.026 | 14.192 | 13.412 | 12.683 | 12            |
| 20.141 | 18.882 | 17.713 | 16.627 | 15.618 | 14.680 | 13.809 | 13            |
| 22.550 | 21.015 | 19.599 | 18.292 | 17.086 | 15.974 | 14.947 | 14            |
| 25.129 | 23.276 | 21.579 | 20.024 | 18.599 | 17.293 | 16.097 | 15            |
| 27.888 | 25.673 | 23.657 | 21.825 | 20.159 | 18.639 | 17.258 | 16            |
| 30.840 | 28.213 | 25.840 | 23.698 | 21.762 | 20.012 | 18.430 | 17            |
| 33.999 | 30.906 | 28.132 | 25.645 | 23.414 | 21.412 | 19.615 | 18            |
| 37.379 | 33.760 | 30.539 | 27.671 | 25.117 | 22.841 | 20.811 | 19            |
| 40.995 | 36.786 | 33.066 | 29.778 | 26.870 | 24.297 | 22.019 | 20            |
| 44.865 | 39.993 | 35.719 | 31.969 | 28.676 | 25.783 | 23.239 | 21            |
| 49.006 | 43.392 | 38.505 | 34.248 | 30.537 | 27.299 | 24.472 | 22            |
| 53.436 | 46.996 | 41.430 | 36.618 | 32.453 | 28.845 | 25.716 | 23            |
| 58.177 | 50.816 | 44.502 | 39.083 | 34.426 | 30.422 | 26.973 | 24            |
| 63.249 | 54.865 | 47.727 | 41.646 | 36.459 | 32.030 | 28.243 | 25            |
| 94.461 | 79.058 | 66.439 | 56.085 | 47.575 | 40.568 | 34.785 | 30            |
| 199.64 | 154.76 | 120.80 | 95.026 | 75.401 | 60.402 | 48.886 | 40            |
| 406.53 | 290.34 | 209.35 | 152.67 | 112.80 | 84.579 | 64.463 | 50            |
| 813.52 | 533.13 | 353.58 | 237.99 | 163.05 | 114.05 | 81.670 | 60            |

تابع جدول (2)

القيمة المستقبلية السنوية لريال واحد لعدد من الفترات n بمعدل فائدة r

$$FVIFA = \frac{(1+r)^n - 1}{r}$$

| 16%    | 14%    | 12%    | 10%    | 9%     | 8%     | عدد الفترات |
|--------|--------|--------|--------|--------|--------|-------------|
| 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1           |
| 2.1600 | 2.1400 | 2.1200 | 2.1000 | 2.0900 | 2.0800 | 2           |
| 3.5056 | 3.4396 | 3.3744 | 3.3100 | 3.2781 | 3.2464 | 3           |
| 5.0665 | 4.9211 | 4.7793 | 4.6410 | 4.5731 | 4.5061 | 4           |
| 6.8771 | 6.6101 | 6.3528 | 6.1051 | 5.9847 | 5.8666 | 5           |
| 8.9775 | 8.5355 | 8.1152 | 7.7156 | 7.5233 | 7.3359 | 6           |
| 11.414 | 10.730 | 10.089 | 9.4872 | 9.2004 | 8.9228 | 7           |
| 14.240 | 13.233 | 12.300 | 11.436 | 11.028 | 10.637 | 8           |
| 17.519 | 16.086 | 14.776 | 13.579 | 13.021 | 12.488 | 9           |
| 21.321 | 19.337 | 17.549 | 15.937 | 15.193 | 14.487 | 10          |
| 25.733 | 23.045 | 20.655 | 18.531 | 17.560 | 16.645 | 11          |
| 30.850 | 27.271 | 24.133 | 21.384 | 20.141 | 18.977 | 12          |
| 36.786 | 32.089 | 28.029 | 24.523 | 22.953 | 21.495 | 13          |
| 43.672 | 37.581 | 32.393 | 27.975 | 26.019 | 24.215 | 14          |
| 51.660 | 43.842 | 37.280 | 31.772 | 29.361 | 27.152 | 15          |
| 60.925 | 50.980 | 42.753 | 35.950 | 33.003 | 30.324 | 16          |
| 71.673 | 59.118 | 48.884 | 40.545 | 36.974 | 33.750 | 17          |
| 84.141 | 68.394 | 55.750 | 45.599 | 41.301 | 37.450 | 18          |
| 98.603 | 78.969 | 63.440 | 51.159 | 46.018 | 41.446 | 19          |
| 115.38 | 91.025 | 72.052 | 57.275 | 51.160 | 45.762 | 20          |
| 134.84 | 104.77 | 81.699 | 64.002 | 56.765 | 50.423 | 21          |
| 157.41 | 120.44 | 92.503 | 71.403 | 62.873 | 55.457 | 22          |
| 183.60 | 138.30 | 104.60 | 79.543 | 69.532 | 60.893 | 23          |
| 213.98 | 158.66 | 118.16 | 88.497 | 76.790 | 66.765 | 24          |
| 249.21 | 181.87 | 133.33 | 98.347 | 84.701 | 73.106 | 25          |
| 530.31 | 356.79 | 241.33 | 164.49 | 136.31 | 113.28 | 30          |
| 2360.8 | 1342.0 | 767.09 | 442.59 | 337.88 | 259.06 | 40          |
| 10436  | 4994.5 | 2400.0 | 1163.9 | 815.08 | 573.77 | 50          |
| 46058  | 18535  | 7471.6 | 3034.8 | 1944.8 | 1253.2 | 60          |

تابع جدول (2)

القيمة المستقبلية السنوية لريال واحد لعدد من الفترات n بمعدل فائدة r

$$FVIFA = \frac{(1+r)^n - 1}{r}$$

| عدد الفترات | 18%    | 20%    | 24%    | 28%    | 32%    | 36%     |
|-------------|--------|--------|--------|--------|--------|---------|
| 1           | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000  |
| 2           | 2.1800 | 2.2000 | 2.2400 | 2.2800 | 2.3200 | 2.3600  |
| 3           | 3.5724 | 3.6400 | 3.7776 | 3.9184 | 4.0624 | 4.2096  |
| 4           | 5.2154 | 5.3680 | 5.6842 | 6.0156 | 6.3624 | 6.7251  |
| 5           | 7.1542 | 7.4416 | 8.0484 | 8.6999 | 9.3983 | 10.146  |
| 6           | 9.4420 | 9.9299 | 10.980 | 12.136 | 13.406 | 14.799  |
| 7           | 12.142 | 12.916 | 14.615 | 16.534 | 18.696 | 21.126  |
| 8           | 15.327 | 16.499 | 19.123 | 22.163 | 25.678 | 29.732  |
| 9           | 19.086 | 20.799 | 24.712 | 29.369 | 34.895 | 41.435  |
| 10          | 23.521 | 25.959 | 31.643 | 38.593 | 47.062 | 57.352  |
| 11          | 28.755 | 32.150 | 40.238 | 50.398 | 63.122 | 78.998  |
| 12          | 34.931 | 39.581 | 50.895 | 65.510 | 84.320 | 108.44  |
| 13          | 42.219 | 48.497 | 64.110 | 84.853 | 112.30 | 148.47  |
| 14          | 50.818 | 59.196 | 80.496 | 109.51 | 149.24 | 202.93  |
| 15          | 60.965 | 72.035 | 100.82 | 141.30 | 198.00 | 276.98  |
| 16          | 72.939 | 87.442 | 126.01 | 181.87 | 262.36 | 377.69  |
| 17          | 87.068 | 105.93 | 157.25 | 233.79 | 347.31 | 514.66  |
| 18          | 103.74 | 128.12 | 195.99 | 300.25 | 459.45 | 700.94  |
| 19          | 123.41 | 154.74 | 244.03 | 385.32 | 607.47 | 954.28  |
| 20          | 146.63 | 186.69 | 303.60 | 494.21 | 802.86 | 1298.8  |
| 21          | 174.02 | 225.03 | 377.46 | 633.59 | 1060.8 | 1767.4  |
| 22          | 206.34 | 271.03 | 469.06 | 812.00 | 1401.2 | 2404.7  |
| 23          | 244.49 | 326.24 | 582.63 | 1040.4 | 1850.6 | 3271.3  |
| 24          | 289.49 | 392.48 | 723.46 | 1332.7 | 2443.8 | 4450.0  |
| 25          | 342.60 | 471.98 | 898.09 | 1706.8 | 3226.8 | 6053.0  |
| 30          | 790.95 | 1181.9 | 2640.9 | 5873.2 | 12941  | 28172.3 |
| 40          | 4163.2 | 7343.9 | 22729  | 69377  | *      | *       |
| 50          | 21813  | 45497  | *      | *      | *      | *       |
| 60          | *      | *      | *      | *      | *      | *       |

جدول (3)

القيمة الحالية لريال واحد لعدد من الفترات n مخصومة بمعدل فائدة r

$$PVIF = \frac{1}{(1+r)^n}$$

| عدد الفترات n | 1%     | 2%     | 3%     | 4%     | 5%     | 6%      | 7%     |
|---------------|--------|--------|--------|--------|--------|---------|--------|
| 1             | 0.9901 | 0.9804 | 0.9709 | 0.9615 | 0.9524 | 0.9434  | 0.9346 |
| 2             | 0.9803 | 0.9612 | 0.9426 | 0.9246 | 0.9070 | 0.8900  | 0.8734 |
| 3             | 0.9706 | 0.9423 | 0.9151 | 0.8890 | 0.8633 | 0.8396  | 0.8163 |
| 4             | 0.9610 | 0.9238 | 0.8885 | 0.8548 | 0.8227 | 0.7921  | 0.7629 |
| 5             | 0.9515 | 0.9057 | 0.8626 | 0.8219 | 0.7835 | 0.7473  | 0.7130 |
| 6             | 0.9420 | 0.8880 | 0.8375 | 0.7903 | 0.7462 | 0.7050  | 0.6663 |
| 7             | 0.9327 | 0.8706 | 0.8131 | 0.7599 | 0.7107 | 0.6651  | 0.6227 |
| 8             | 0.9235 | 0.8535 | 0.7894 | 0.7307 | 0.6768 | 0.6274  | 0.5820 |
| 9             | 0.9143 | 0.8368 | 0.7664 | 0.7026 | 0.6446 | 0.5919  | 0.5439 |
| 10            | 0.9053 | 0.8203 | 0.7441 | 0.6756 | 0.6139 | 0.5584  | 0.5083 |
| 11            | 0.8963 | 0.8043 | 0.7224 | 0.6496 | 0.5847 | 0.5268  | 0.4751 |
| 12            | 0.8874 | 0.7885 | 0.7014 | 0.6246 | 0.5568 | 0.4970  | 0.4440 |
| 13            | 0.8787 | 0.7730 | 0.6810 | 0.6006 | 0.5303 | 0.4688  | 0.4150 |
| 14            | 0.8700 | 0.7579 | 0.6611 | 0.5775 | 0.5051 | 0.4423  | 0.3878 |
| 15            | 0.8613 | 0.7430 | 0.6419 | 0.5553 | 0.4810 | 0.4173  | 0.3624 |
| 16            | 0.8528 | 0.7284 | 0.6232 | 0.5339 | 0.4581 | 0.3936  | 0.3387 |
| 17            | 0.8444 | 0.7142 | 0.6050 | 0.5134 | 0.4363 | 0.3714  | 0.3166 |
| 18            | 0.8360 | 0.7002 | 0.5874 | 0.4936 | 0.4155 | 0.3503  | 0.2959 |
| 19            | 0.8277 | 0.6864 | 0.5703 | 0.4746 | 0.3957 | 0.3305  | 0.2765 |
| 20            | 0.8195 | 0.6730 | 0.5537 | 0.4564 | 0.3769 | 0.3118  | 0.2584 |
| 21            | 0.8114 | 0.6598 | 0.5375 | 0.4388 | 0.3589 | 0.2942  | 0.2415 |
| 22            | 0.8034 | 0.6468 | 0.5219 | 0.4220 | 0.3418 | 0.2775  | 0.2257 |
| 23            | 0.7954 | 0.6342 | 0.5067 | 0.4057 | 0.3256 | 0.2618  | 0.2109 |
| 24            | 0.7876 | 0.6217 | 0.4919 | 0.3901 | 0.3101 | 0.2470  | 0.1971 |
| 25            | 0.7798 | 0.6095 | 0.4776 | 0.3751 | 0.2953 | 0.2330  | 0.1842 |
| 30            | 0.7419 | 0.5521 | 0.4120 | 0.3083 | 0.2314 | 0.1741  | 0.1314 |
| 40            | 0.6717 | 0.4529 | 0.3066 | 0.2083 | 0.1420 | 0.0972  | 0.0668 |
| 50            | 0.6080 | 0.3715 | 0.2281 | 0.1407 | 0.0872 | 0.05430 | 0.0339 |

تابع جدول (3)

القيمة الحالية لريال واحد لعدد من الفترات n مخصومة بمعدل فائدة r

$$PVIF = \frac{1}{(1+r)^n}$$

| عدد الفترات | 8%     | 9%     | 10%    | 12%    | 14%    | 16%    |
|-------------|--------|--------|--------|--------|--------|--------|
| 1           | 0.9259 | 0.9174 | 0.9091 | 0.8929 | 0.8772 | 0.8621 |
| 2           | 0.8573 | 0.8417 | 0.8264 | 0.7972 | 0.7659 | 0.7432 |
| 3           | 0.7938 | 0.7722 | 0.7513 | 0.7118 | 0.6750 | 0.6407 |
| 4           | 0.7350 | 0.7084 | 0.6830 | 0.6355 | 0.5921 | 0.5523 |
| 5           | 0.6806 | 0.6499 | 0.6209 | 0.5674 | 0.5194 | 0.4761 |
| 6           | 0.6302 | 0.5963 | 0.5645 | 0.5066 | 0.4556 | 0.4104 |
| 7           | 0.5835 | 0.5470 | 0.5132 | 0.4523 | 0.3996 | 0.3538 |
| 8           | 0.5403 | 0.5019 | 0.4665 | 0.4039 | 0.3506 | 0.3050 |
| 9           | 0.5002 | 0.4604 | 0.4241 | 0.3606 | 0.3075 | 0.2630 |
| 10          | 0.4632 | 0.4224 | 0.3855 | 0.3220 | 0.2697 | 0.2267 |
| 11          | 0.4289 | 0.3875 | 0.3505 | 0.2875 | 0.2366 | 0.1954 |
| 12          | 0.3971 | 0.3555 | 0.3186 | 0.2567 | 0.2076 | 0.1685 |
| 13          | 0.3677 | 0.3262 | 0.2897 | 0.2292 | 0.1821 | 0.1452 |
| 14          | 0.3405 | 0.2992 | 0.2633 | 0.2046 | 0.1597 | 0.1252 |
| 15          | 0.3152 | 0.2745 | 0.2394 | 0.1827 | 0.1401 | 0.1079 |
| 16          | 0.2919 | 0.2519 | 0.2176 | 0.1631 | 0.1229 | 0.0930 |
| 17          | 0.2703 | 0.2311 | 0.1978 | 0.1456 | 0.1078 | 0.0802 |
| 18          | 0.2502 | 0.2120 | 0.1799 | 0.1300 | 0.0946 | 0.0691 |
| 19          | 0.2317 | 0.1945 | 0.1635 | 0.1161 | 0.0829 | 0.0596 |
| 20          | 0.2145 | 0.1784 | 0.1468 | 0.1037 | 0.0728 | 0.0514 |
| 21          | 0.1987 | 0.1637 | 0.1351 | 0.0926 | 0.0638 | 0.0443 |
| 22          | 0.1839 | 0.1502 | 0.1228 | 0.0826 | 0.0560 | 0.0382 |
| 23          | 0.1703 | 0.1378 | 0.1117 | 0.0738 | 0.0491 | 0.0329 |
| 24          | 0.1577 | 0.1264 | 0.1015 | 0.0659 | 0.0431 | 0.0284 |
| 25          | 0.1460 | 0.1160 | 0.0923 | 0.0588 | 0.0378 | 0.0245 |
| 30          | 0.0994 | 0.0754 | 0.0573 | 0.0334 | 0.0196 | 0.0116 |
| 40          | 0.0460 | 0.0318 | 0.0221 | 0.0107 | 0.0053 | 0.0026 |
| 50          | 0.0213 | 0.0134 | 0.0085 | 0.0035 | 0.0014 | 0.0006 |

تابع جدول (3)

القيمة الحالية لريال واحد لعدد من الفترات n مخصومة بمعدل فائدة r

$$PVIF = \frac{1}{(1+r)^n}$$

| عدد الفترات | 18%    | 20%    | 24%    | 28%    | 32%    | 36%    |
|-------------|--------|--------|--------|--------|--------|--------|
| 1           | 0.8475 | 0.8333 | 0.8065 | 0.7813 | 0.7576 | 0.7353 |
| 2           | 0.7182 | 0.6944 | 0.6504 | 0.6104 | 0.5739 | 0.5407 |
| 3           | 0.6086 | 0.5787 | 0.5245 | 0.4768 | 0.4348 | 0.3975 |
| 4           | 0.5158 | 0.4823 | 0.4230 | 0.3725 | 0.3294 | 0.2923 |
| 5           | 0.4371 | 0.4019 | 0.3411 | 0.2910 | 0.2495 | 0.2149 |
| 6           | 0.3704 | 0.3349 | 0.2751 | 0.2274 | 0.1890 | 0.1580 |
| 7           | 0.3139 | 0.2791 | 0.2218 | 0.1776 | 0.1432 | 0.1162 |
| 8           | 0.2660 | 0.2326 | 0.1789 | 0.1388 | 0.1085 | 0.0854 |
| 9           | 0.2255 | 0.1938 | 0.1443 | 0.1084 | 0.0822 | 0.0628 |
| 10          | 0.1911 | 0.1615 | 0.1164 | 0.0847 | 0.0623 | 0.0462 |
| 11          | 0.1619 | 0.1346 | 0.0938 | 0.0662 | 0.0472 | 0.0340 |
| 12          | 0.1372 | 0.1122 | 0.0757 | 0.0517 | 0.0357 | 0.0250 |
| 13          | 0.1163 | 0.0935 | 0.0610 | 0.0404 | 0.0271 | 0.0184 |
| 14          | 0.0985 | 0.0779 | 0.0492 | 0.0316 | 0.0205 | 0.0135 |
| 15          | 0.0835 | 0.0649 | 0.0397 | 0.0247 | 0.0155 | 0.0099 |
| 16          | 0.0708 | 0.0541 | 0.0320 | 0.0193 | 0.0118 | 0.0073 |
| 17          | 0.0600 | 0.0451 | 0.0258 | 0.0150 | 0.0089 | 0.0054 |
| 18          | 0.0508 | 0.0376 | 0.0208 | 0.0118 | 0.0068 | 0.0039 |
| 19          | 0.0431 | 0.0313 | 0.0168 | 0.0092 | 0.0051 | 0.0029 |
| 20          | 0.0365 | 0.0261 | 0.0135 | 0.0072 | 0.0039 | 0.0021 |
| 21          | 0.0309 | 0.0217 | 0.0109 | 0.0056 | 0.0029 | 0.0016 |
| 22          | 0.0262 | 0.0181 | 0.0088 | 0.0044 | 0.0022 | 0.0012 |
| 23          | 0.0222 | 0.0151 | 0.0071 | 0.0034 | 0.0017 | 0.0008 |
| 24          | 0.0188 | 0.0126 | 0.0057 | 0.0027 | 0.0013 | 0.0006 |
| 25          | 0.0160 | 0.0105 | 0.0046 | 0.0021 | 0.0010 | 0.0005 |
| 30          | 0.0070 | 0.0042 | 0.0016 | 0.0006 | 0.0002 | 0.0001 |
| 40          | 0.0013 | 0.0007 | 0.0002 | 0.0001 | *      | *      |
| 50          | 0.0003 | 0.0001 | *      | *      | *      | *      |

جدول (4)

القيمة الحالية السنوية لريال متوقع للفترة n مخصوم بمعدل فائدة r

$$PVIFA = \frac{1 - \frac{1}{(1+r)^n}}{r}$$

| عدد الفترات | 1%      | 2%      | 3%      | 4%      | 5%      | 6%      | 7%      |
|-------------|---------|---------|---------|---------|---------|---------|---------|
| 1           | 0.9901  | 0.9804  | 0.9709  | 0.9615  | 0.9524  | 0.9434  | 0.9346  |
| 2           | 1.9704  | 1.9416  | 1.9135  | 1.8861  | 1.8594  | 1.8334  | 1.8080  |
| 3           | 2.9410  | 2.8839  | 2.8286  | 2.7751  | 2.7232  | 2.6730  | 2.6243  |
| 4           | 3.9020  | 3.8077  | 3.7171  | 3.6299  | 3.5460  | 3.4651  | 3.3872  |
| 5           | 4.8534  | 4.7135  | 4.5797  | 4.4518  | 4.3295  | 4.2124  | 4.1002  |
| 6           | 5.7955  | 5.6014  | 5.4172  | 5.2421  | 5.0757  | 4.9173  | 4.7665  |
| 7           | 6.7282  | 6.4720  | 6.2303  | 6.0021  | 5.7864  | 5.5824  | 5.3893  |
| 8           | 7.6517  | 7.3255  | 7.0197  | 6.7327  | 6.4632  | 6.2098  | 5.9713  |
| 9           | 8.5660  | 8.1622  | 7.7861  | 7.4353  | 7.1078  | 6.8017  | 6.5152  |
| 10          | 9.4713  | 8.9826  | 8.5302  | 8.1109  | 7.7217  | 7.3601  | 7.0236  |
| 11          | 10.3676 | 9.7868  | 9.2526  | 8.7605  | 8.3064  | 7.8869  | 7.4987  |
| 12          | 11.2551 | 10.5753 | 9.9540  | 9.3851  | 8.8633  | 8.3838  | 7.9427  |
| 13          | 12.1337 | 11.3484 | 10.6350 | 9.9856  | 9.3936  | 8.8527  | 8.3577  |
| 14          | 13.0037 | 12.1062 | 11.2961 | 10.5631 | 9.8986  | 9.2950  | 8.7455  |
| 15          | 13.8651 | 12.8493 | 11.9379 | 11.1184 | 10.3797 | 9.7122  | 9.1079  |
| 16          | 14.7179 | 13.5777 | 12.5611 | 11.6523 | 10.8378 | 10.1059 | 9.4466  |
| 17          | 15.5623 | 14.2919 | 13.1661 | 12.1657 | 11.2741 | 10.4773 | 9.7632  |
| 18          | 16.3983 | 14.9920 | 13.7535 | 12.6593 | 11.6896 | 10.8276 | 10.0591 |
| 19          | 17.2260 | 15.6785 | 14.3238 | 13.1339 | 12.0853 | 11.1581 | 10.3356 |
| 20          | 18.0456 | 16.3514 | 14.8775 | 13.5903 | 12.4622 | 11.4699 | 10.5940 |
| 21          | 18.8570 | 17.0112 | 15.4150 | 14.0292 | 12.8212 | 11.7641 | 10.8355 |
| 22          | 19.6604 | 17.6580 | 15.9369 | 14.4511 | 13.1630 | 12.0416 | 11.0612 |
| 23          | 20.4558 | 18.2922 | 16.4436 | 14.8568 | 13.4886 | 12.3034 | 11.2722 |
| 24          | 21.2434 | 18.9139 | 16.9355 | 15.2470 | 13.7986 | 12.5504 | 11.4693 |
| 25          | 22.0232 | 19.5235 | 17.4131 | 15.6221 | 14.0939 | 12.7834 | 11.6536 |
| 30          | 25.8077 | 22.3965 | 19.6004 | 17.2920 | 15.3725 | 13.7648 | 12.4090 |
| 40          | 32.8347 | 27.3555 | 23.1148 | 19.7928 | 17.1591 | 15.0463 | 13.3317 |
| 50          | 39.1961 | 31.4236 | 25.7298 | 21.4822 | 18.2559 | 15.7619 | 13.8007 |

تابع جدول (4)

القيمة الحالية السنوية لريال متوقع للفترة n مخصوم بمعدل فائدة r

$$PVIFA = \frac{1 - \frac{1}{(1+r)^n}}{r}$$

| عدد الفترات | 8%      | 9%      | 10%    | 12%    | 14%    |
|-------------|---------|---------|--------|--------|--------|
| 1           | 0.9259  | 0.9174  | 0.9091 | 0.8929 | 0.8772 |
| 2           | 1.7833  | 1.7591  | 1.7355 | 1.6901 | 1.6467 |
| 3           | 2.5771  | 2.5313  | 2.4869 | 2.4018 | 2.3216 |
| 4           | 3.3121  | 3.2397  | 3.1699 | 3.0373 | 2.9137 |
| 5           | 3.9927  | 3.8897  | 3.7908 | 3.6048 | 3.4331 |
| 6           | 4.6229  | 4.4859  | 4.3553 | 4.1114 | 3.8887 |
| 7           | 5.2064  | 5.0330  | 4.8684 | 4.5638 | 4.2883 |
| 8           | 5.7466  | 5.5348  | 5.3349 | 4.9676 | 4.6387 |
| 9           | 6.2469  | 5.9952  | 5.7590 | 5.3282 | 4.9464 |
| 10          | 6.7101  | 6.4177  | 6.1446 | 5.6502 | 5.2161 |
| 11          | 7.1390  | 6.8052  | 6.4951 | 5.9377 | 5.4527 |
| 12          | 7.5361  | 7.1607  | 6.8137 | 6.1944 | 5.6603 |
| 13          | 7.9038  | 7.4869  | 7.1034 | 6.4235 | 5.8424 |
| 14          | 8.2442  | 7.7862  | 7.3667 | 6.6282 | 6.0021 |
| 15          | 8.5595  | 8.0607  | 7.6061 | 6.8109 | 6.1422 |
| 16          | 8.8514  | 8.3126  | 7.8237 | 6.9740 | 6.2651 |
| 17          | 9.1216  | 8.5436  | 8.0216 | 7.1196 | 6.3729 |
| 18          | 9.3719  | 8.7556  | 8.2014 | 7.2497 | 6.4674 |
| 19          | 9.6036  | 8.9501  | 8.3649 | 7.3658 | 6.5504 |
| 20          | 9.8181  | 9.1285  | 8.5136 | 7.4694 | 6.6231 |
| 21          | 10.0168 | 9.2922  | 8.6487 | 7.5620 | 6.6870 |
| 22          | 10.2007 | 9.4424  | 8.7715 | 7.6446 | 6.7429 |
| 23          | 10.3741 | 9.5802  | 8.8832 | 7.7184 | 7.7921 |
| 24          | 10.5288 | 9.7066  | 8.9847 | 7.7843 | 6.8351 |
| 25          | 10.6748 | 9.8226  | 9.0770 | 7.8431 | 6.8729 |
| 30          | 11.2578 | 10.2737 | 9.4269 | 8.0552 | 7.0027 |
| 40          | 11.9246 | 10.7574 | 9.7791 | 8.2438 | 7.1050 |
| 50          | 12.2335 | 10.9617 | 9.9148 | 8.3045 | 7.1327 |

تابع جدول (4)

القيمة الحالية السنوية لريال متوقع للفترة n مخصوم بمعدل فائدة r

$$PVIFA = \frac{1 - \frac{1}{(1+r)^n}}{r}$$

| 32%    | 28%    | 24%    | 20%    | 18%    | 16%    | عدد الفترات |
|--------|--------|--------|--------|--------|--------|-------------|
| 0.7576 | 0.7813 | 0.8065 | 0.8333 | 0.8475 | 0.8621 | 1           |
| 1.3315 | 1.3916 | 1.4568 | 1.5278 | 1.5658 | 1.6052 | 2           |
| 1.7663 | 1.8684 | 1.9813 | 2.1065 | 2.1743 | 2.2459 | 3           |
| 2.0957 | 2.2410 | 2.4043 | 2.5887 | 2.6901 | 2.7982 | 4           |
| 2.3452 | 2.5320 | 2.7454 | 2.9906 | 3.1272 | 3.2743 | 5           |
| 2.5342 | 2.7594 | 3.0205 | 3.3255 | 3.4976 | 3.6847 | 6           |
| 2.6775 | 2.9370 | 3.2423 | 3.6046 | 3.8115 | 4.0386 | 7           |
| 2.7860 | 3.0758 | 3.4212 | 3.8372 | 4.0776 | 4.3436 | 8           |
| 2.8681 | 3.1842 | 3.5655 | 4.0310 | 4.3030 | 4.6065 | 9           |
| 2.9304 | 3.2689 | 3.6819 | 4.1925 | 4.4941 | 4.8332 | 10          |
| 2.9776 | 3.3351 | 3.7757 | 4.3271 | 4.6560 | 5.0286 | 11          |
| 3.0133 | 3.3868 | 3.8514 | 4.4392 | 4.7932 | 5.1971 | 12          |
| 3.0404 | 3.4272 | 3.9124 | 4.5327 | 4.9095 | 5.3423 | 13          |
| 3.0609 | 3.4587 | 3.9616 | 4.6106 | 5.0081 | 5.4675 | 14          |
| 3.0764 | 3.4834 | 4.0013 | 4.6755 | 5.0916 | 5.5755 | 15          |
| 3.0882 | 3.5026 | 4.0333 | 4.7296 | 5.1624 | 5.6686 | 16          |
| 3.0971 | 3.5177 | 4.0591 | 4.7746 | 5.2223 | 5.7487 | 17          |
| 3.1039 | 3.5294 | 4.0799 | 4.8122 | 5.2732 | 5.8178 | 18          |
| 3.1090 | 3.5386 | 4.0967 | 4.8435 | 5.3162 | 5.8775 | 19          |
| 3.1129 | 3.5458 | 4.1103 | 4.8696 | 5.3527 | 5.9288 | 20          |
| 3.1158 | 3.5514 | 4.1212 | 4.8913 | 5.3837 | 5.9731 | 21          |
| 3.1180 | 3.5558 | 4.1300 | 4.9094 | 5.4099 | 6.0113 | 22          |
| 3.1197 | 3.5592 | 4.1371 | 4.9245 | 5.4321 | 6.0442 | 23          |
| 3.1210 | 3.5619 | 4.1428 | 4.9371 | 5.4509 | 6.0726 | 24          |
| 3.1220 | 3.5640 | 4.1474 | 4.9476 | 5.4669 | 6.0971 | 25          |
| 3.1242 | 3.5693 | 4.1601 | 4.9789 | 5.5168 | 6.1772 | 30          |
| 3.1250 | 3.5712 | 4.1659 | 4.9966 | 5.5482 | 6.2335 | 40          |
| 3.1250 | 3.5714 | 4.1666 | 4.9995 | 5.5541 | 6.2463 | 50          |