ملحق

معاملات الخصم

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اعداد : شامخة الآفق

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

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

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

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

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

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

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

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

36%	32%	28%	24%	20%	18%	عدد الفترات
1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1
2.3600	2.3200	2.2800	2.2400	2.2000	2.1800	2
4.2096	4.0624	3.9184	3.7776	3.6400	3.5724	3
6.7251	6.3624	6.0156	5.6842	5.3680	5.2154	4
10.146	9.3983	8.6999	8.0484	7.4416	7.1542	5
14.799	13.406	12.136	10.980	9.9299	9.4420	6
21.126	18.696	16.534	14.615	12.916	12.142	7
29.732	25.678	22.163	19.123	16.499	15.327	8
41.435	34.895	29.369	24.712	20.799	19.086	9
57.352	47.062	38.593	31.643	25.959	23.521	10
78.998	63.122	50.398	40.238	32.150	28.755	11
108.44	84.320	65.510	50.895	39.581	34.931	12
148.47	112.30	84.853	64.110	48.497	42.219	13
202.93	149.24	109.51	80.496	59.196	50.818	14
276.98	198.00	141.30	100.82	72.035	60.965	15
377.69	262.36	181.87	126.01	87.442	72.939	16
514.66	347.31	233.79	157.25	105.93	87.068	17
700.94	459.45	300.25	195.99	128.12	103.74	18
954.28	607.47	385.32	244.03	154.74	123.41	19
1298.8	802.86	494.21	303.60	186.69	146.63	20
1767.4	1060.8	633.59	377.46	225.03	174.02	21
2404.7	1401.2	812.00	469.06	271.03	206.34	22
3271.3	1850.6	1040.4	582.63	326.24	244.49	23
4450.0	2443.8	1332.7	723.46	392.48	289.49	24
6053.0	3226.8	1706.8	898.09	471.98	342.60	25
28172.3	12941	5873.2	2640.9	1181.9	790.95	30
*	*	69377	22729	7343.9	4163.2	40
*	*	*	*	45497	21813	50
*	*	*	*	*	*	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	0.5430	0.0339

تابع جدول (3)

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

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

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

تابع جدول (3)

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

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

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

جدول (4)

القيمة الحالية السنوية لريال متوقع للفترة n مخصوم بمعدل فائدة r

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

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

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