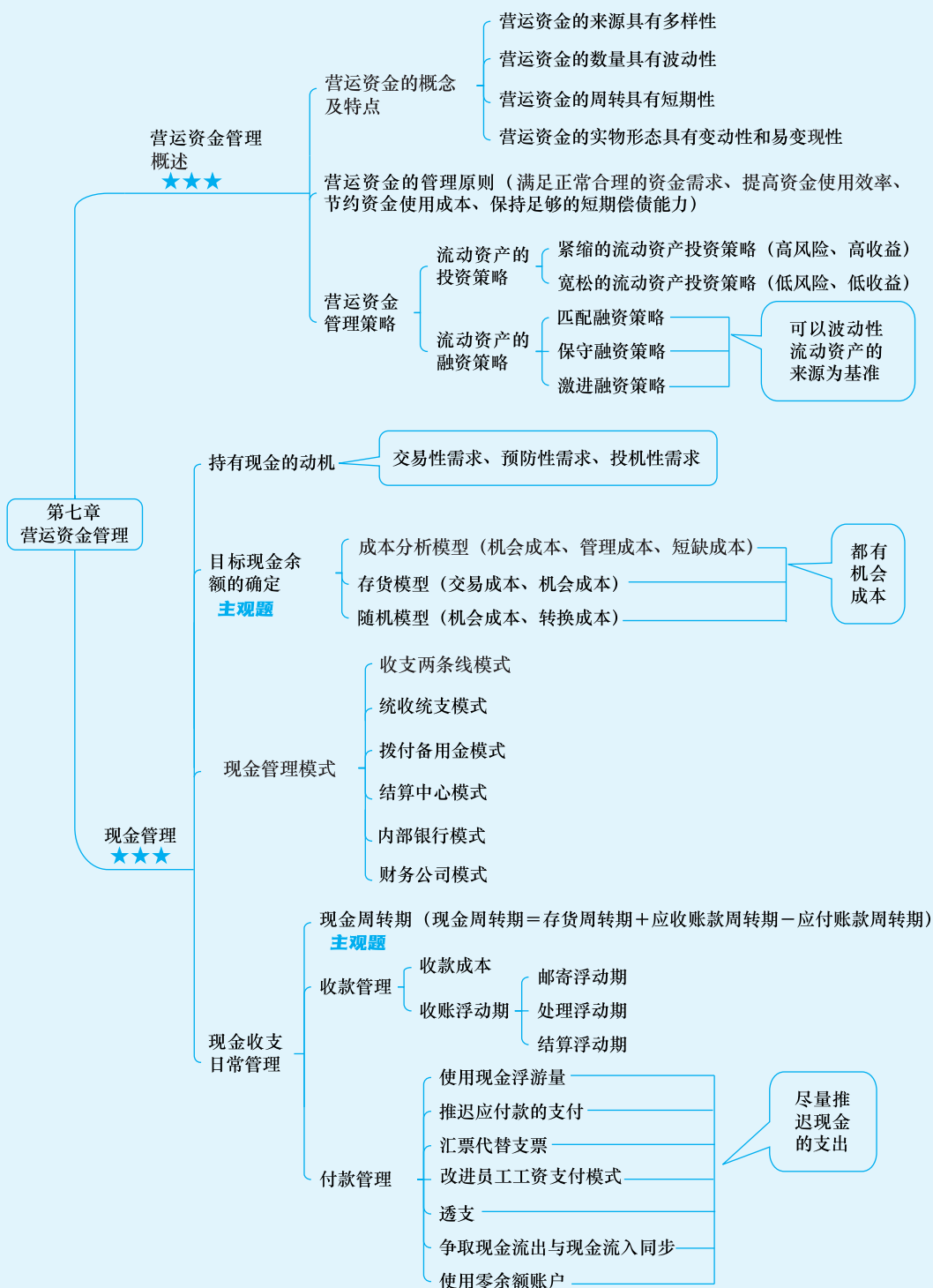
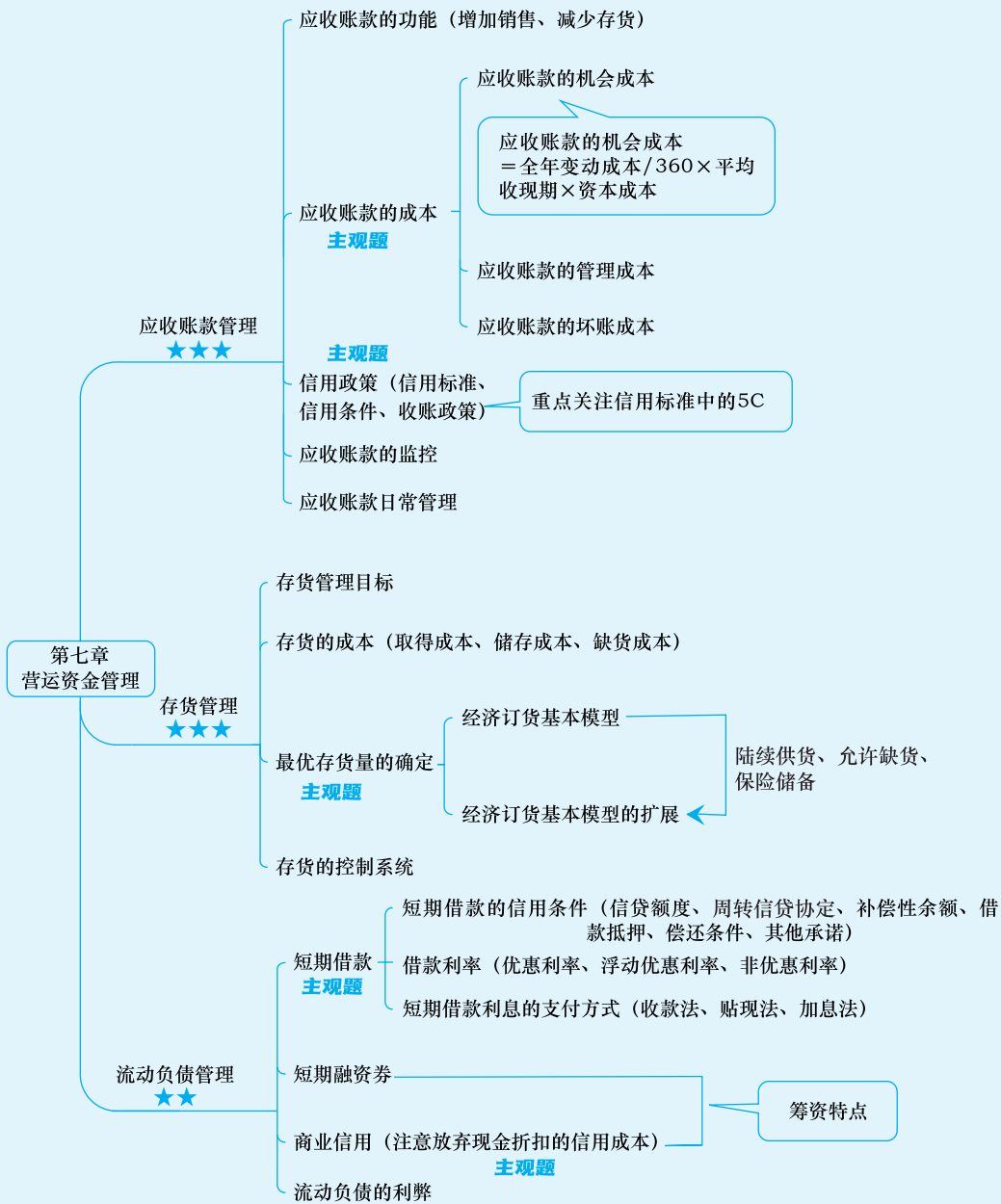
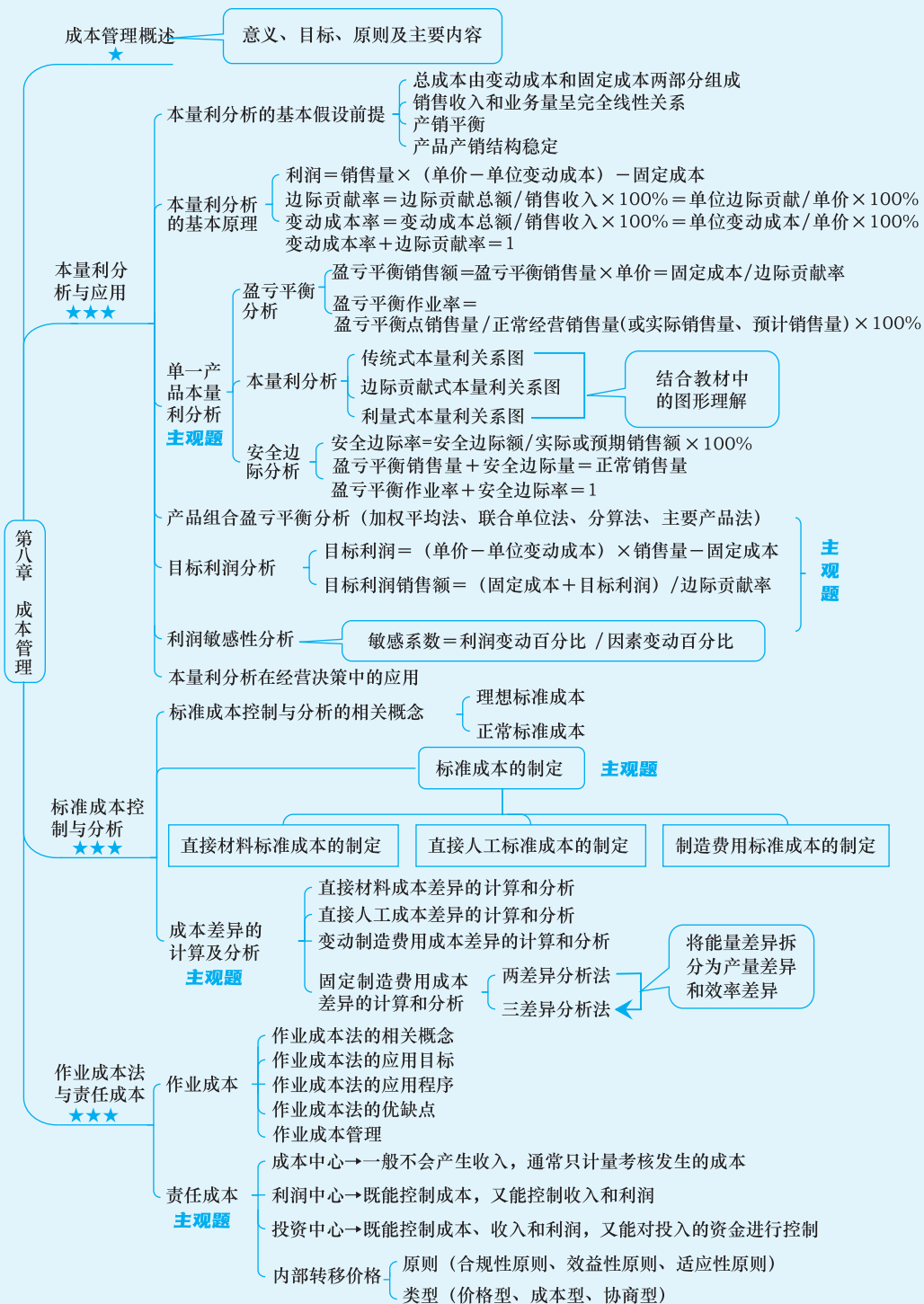


## 第七章 营运资金管理

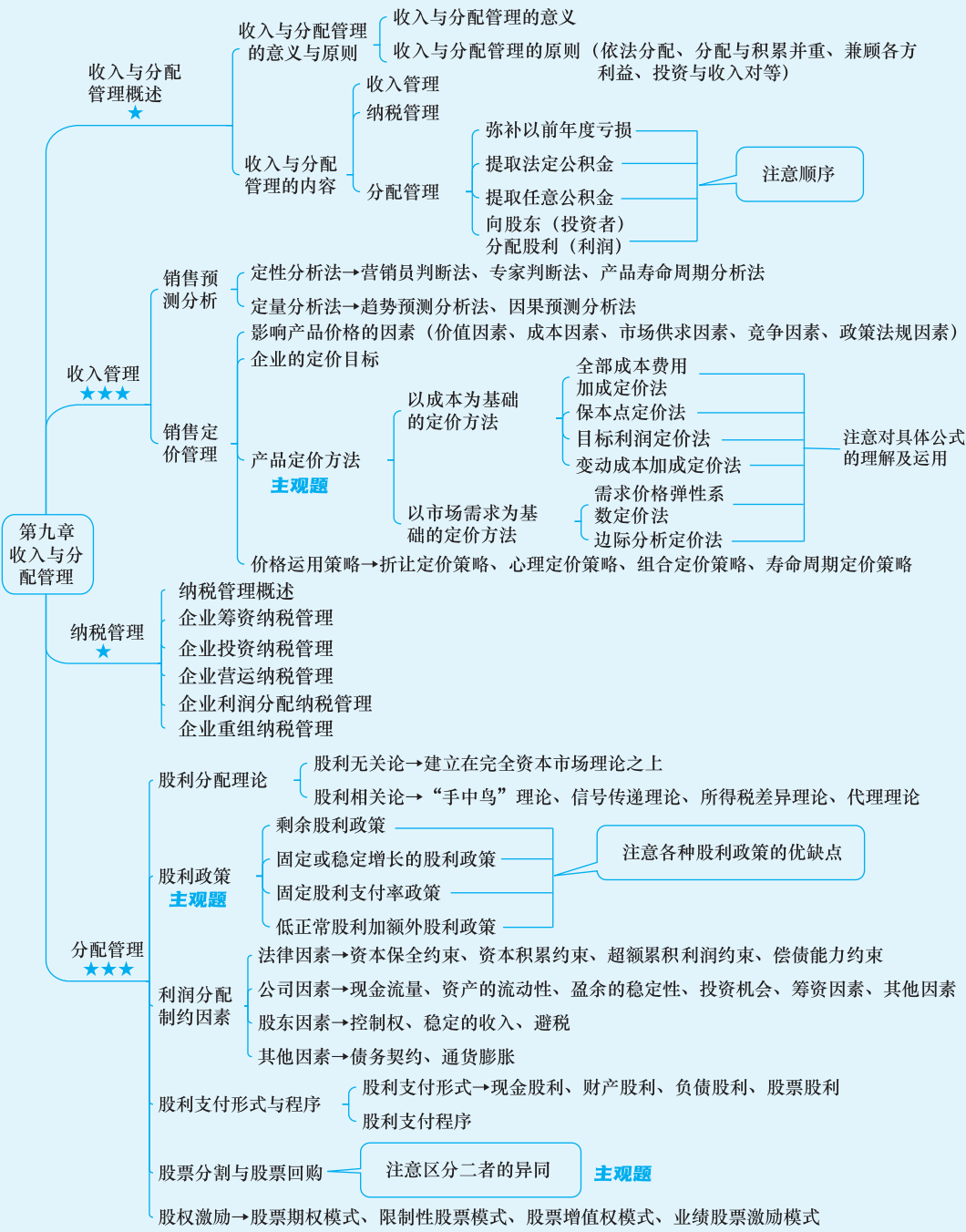




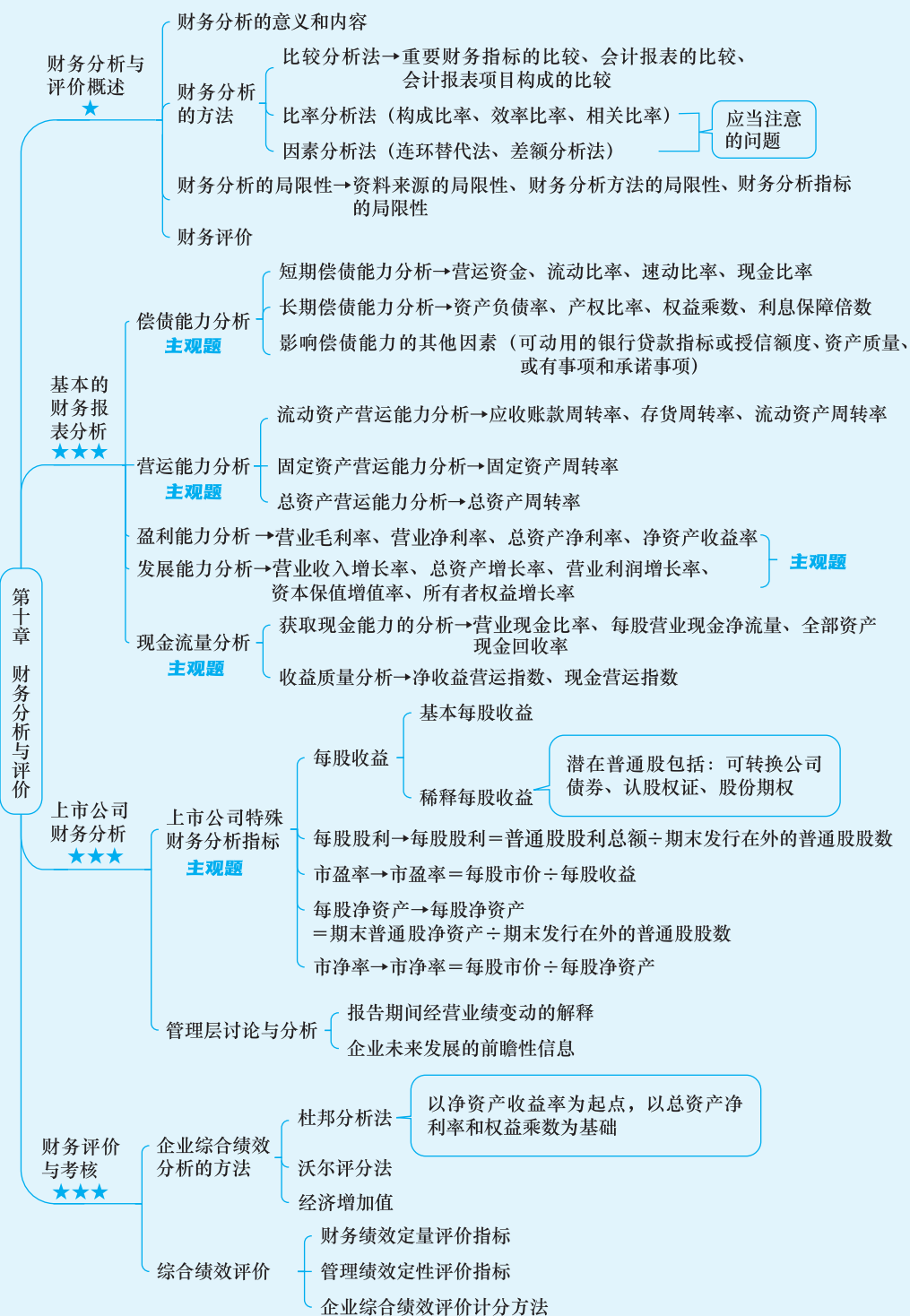
## 第八章 成本管理



第九章 收入与分配管理



## 第十章 财务分析与评价



# 第四篇 考前模拟

20  
24



## 考前模拟 2 套卷

关关难过关关过，前路漫漫亦灿灿！叮！恭喜你来到应试指南的最后一关，任务已送达，快来扫描下方二维码获取吧！



中级会计资格考试采用闭卷、无纸化形式，此关真实模拟考试，助力考前练习，快来体验吧！



扫我做试题

模拟试卷（一）



扫我做试题

模拟试卷（二）

## 附录 系数表

附表一 复利终值系数表

期数	1%	2%	3%	4%	5%	6%	7%	8%	9%	10%
1	1.010 0	1.020 0	1.030 0	1.040 0	1.050 0	1.060 0	1.070 0	1.080 0	1.090 0	1.100 0
2	1.020 1	1.040 4	1.060 9	1.081 6	1.102 5	1.123 6	1.144 9	1.166 4	1.188 1	1.210 0
3	1.030 3	1.061 2	1.092 7	1.124 9	1.157 6	1.191 0	1.225 0	1.259 7	1.295 0	1.331 0
4	1.040 6	1.082 4	1.125 5	1.169 9	1.215 5	1.262 5	1.310 8	1.360 5	1.411 6	1.464 1
5	1.051 0	1.104 1	1.159 3	1.216 7	1.276 3	1.338 2	1.402 6	1.469 3	1.538 6	1.610 5
6	1.061 5	1.126 2	1.194 1	1.265 3	1.340 1	1.418 5	1.500 7	1.586 9	1.677 1	1.771 6
7	1.072 1	1.148 7	1.229 9	1.315 9	1.407 1	1.503 6	1.605 8	1.713 8	1.828 0	1.948 7
8	1.082 9	1.171 7	1.266 8	1.368 6	1.477 5	1.593 8	1.718 2	1.850 9	1.992 6	2.143 6
9	1.093 7	1.195 1	1.304 8	1.423 3	1.551 3	1.689 5	1.838 5	1.999 0	2.171 9	2.357 9
10	1.104 6	1.219 0	1.343 9	1.480 2	1.628 9	1.790 8	1.967 2	2.158 9	2.367 4	2.593 7
11	1.115 7	1.243 4	1.384 2	1.539 5	1.710 3	1.898 3	2.104 9	2.331 6	2.580 4	2.853 1
12	1.126 8	1.268 2	1.425 8	1.601 0	1.795 9	2.012 2	2.252 2	2.518 2	2.812 7	3.138 4
13	1.138 1	1.293 6	1.468 5	1.665 1	1.885 6	2.132 9	2.409 8	2.719 6	3.065 8	3.452 3
14	1.149 5	1.319 5	1.512 6	1.731 7	1.979 9	2.260 9	2.578 5	2.937 2	3.341 7	3.797 5
15	1.161 0	1.345 9	1.558 0	1.800 9	2.078 9	2.396 6	2.759 0	3.172 2	3.642 5	4.177 2
16	1.172 6	1.372 8	1.604 7	1.873 0	2.182 9	2.540 4	2.952 2	3.425 9	3.970 3	4.595 0
17	1.184 3	1.400 2	1.652 8	1.947 9	2.292 0	2.692 8	3.158 8	3.700 0	4.327 6	5.054 5
18	1.196 1	1.428 2	1.702 4	2.025 8	2.406 6	2.854 3	3.379 9	3.996 0	4.717 1	5.559 9
19	1.208 1	1.456 8	1.753 5	2.106 8	2.527 0	3.025 6	3.616 5	4.315 7	5.141 7	6.115 9
20	1.220 2	1.485 9	1.806 1	2.191 1	2.653 3	3.207 1	3.869 7	4.661 0	5.604 4	6.727 5
21	1.232 4	1.515 7	1.860 3	2.278 8	2.786 0	3.399 6	4.140 6	5.033 8	6.108 8	7.400 2
22	1.244 7	1.546 0	1.916 1	2.369 9	2.925 3	3.603 5	4.430 4	5.436 5	6.658 6	8.140 3
23	1.257 2	1.576 9	1.973 6	2.464 7	3.071 5	3.819 7	4.740 5	5.871 5	7.257 9	8.254 3
24	1.269 7	1.608 4	2.032 8	2.563 3	3.225 1	4.048 9	5.072 4	6.341 2	7.911 1	9.849 7
25	1.282 4	1.640 6	2.093 8	2.665 8	3.386 4	4.291 9	5.427 4	6.848 5	8.623 1	10.835
26	1.295 3	1.673 4	2.156 6	2.772 5	3.555 7	4.549 4	5.807 6	7.396 4	9.399 2	11.918
27	1.308 2	1.706 9	2.221 3	2.883 4	3.733 5	4.822 3	6.213 9	7.988 1	10.245	13.110
28	1.321 3	1.741 0	2.287 9	2.998 7	3.920 1	5.111 7	6.648 8	8.627 1	11.167	14.421
29	1.334 5	1.775 8	2.356 6	3.118 7	4.116 1	5.418 4	7.114 3	9.317 3	12.172	15.863
30	1.347 8	1.811 4	2.427 3	3.243 4	4.321 9	5.743 5	7.612 3	10.063	13.268	17.449
40	1.488 9	2.208 0	3.262 0	4.801 0	7.040 0	10.286	14.794	21.725	31.408	45.259
50	1.644 6	2.691 6	4.383 9	7.106 7	11.467	18.420	29.457	46.902	74.358	117.390
60	1.816 7	3.281 0	5.891 6	10.520	18.679	32.988	57.946	101.26	176.03	304.48



续表

期数	12%	14%	15%	16%	18%	20%	24%	28%	32%	36%
1	1.120 0	1.140 0	1.150 0	1.160 0	1.180 0	1.200 0	1.240 0	1.280 0	1.320 0	1.360 0
2	1.254 4	1.299 6	1.322 5	1.345 6	1.392 4	1.440 0	1.537 6	1.638 4	1.741 4	1.849 6
3	1.404 9	1.481 5	1.520 9	1.560 9	1.643 0	1.728 0	1.906 6	2.087 2	2.300 0	2.515 5
4	1.573 5	1.689 0	1.749 0	1.810 6	1.938 8	2.073 6	2.364 2	2.684 4	3.306	3.421 0
5	1.762 3	1.925 4	2.011 4	2.100 3	2.287 8	2.488 3	2.931 6	3.436	4.007 5	4.652 6
6	1.973 8	2.195 0	2.313 1	2.436 4	2.699 6	2.986 0	3.635 2	4.398 0	5.289 9	6.327 5
7	2.210 7	2.502 3	2.660 0	2.826 2	3.185 5	3.583 2	4.507 7	5.629 5	6.982 6	8.605 4
8	2.476 0	2.852 6	3.059 0	3.278 4	3.758 9	4.299 8	5.589 5	7.250 8	9.217 0	11.703
9	2.773 1	3.251 9	3.517 9	3.803 0	4.435 5	5.159 8	6.931 0	9.223 4	12.166	15.917
10	3.105 8	3.707 2	4.045 6	4.411 4	5.233 8	6.191 7	8.594 4	11.806	16.060	21.647
11	3.478 5	4.226 2	4.652 4	5.117 3	6.175 9	7.430 1	10.657	15.112	21.119	29.439
12	3.896 0	4.817 9	5.350 3	5.936 0	7.287 6	8.916 1	13.215	19.343	27.983	40.037
13	4.363 5	5.492 4	6.152 8	6.885 8	8.599 4	10.699	16.386	24.759	36.937	54.451
14	4.887 1	6.261 3	7.075 7	7.987 5	10.147	12.839	20.319	31.691	48.757	74.053
15	5.473 6	7.137 9	8.137 1	9.265 5	11.974	15.407	25.196	40.564 8	64.359	100.71
16	6.130 4	8.137 2	9.357 6	10.748	14.129	18.488	31.243	51.923	84.954	136.97
17	6.866 0	9.276 5	10.761	12.468	16.672	22.186	38.741	66.461	112.14	186.28
18	7.690 0	10.575	12.375	14.463	19.673	26.623	48.039	85.071	148.02	253.34
19	8.612 8	12.056	14.232	16.777	23.214	31.948	59.568	108.89	195.39	344.54
20	9.646 3	13.743	16.367	19.461	27.393	38.338	73.864	139.38	257.92	468.57
21	10.804	15.668	18.822	22.574	32.324	46.005	91.592	178.41	340.45	637.26
22	12.100	17.861	21.645	26.186	38.142	55.206	113.57	228.36	449.39	866.67
23	13.552	20.362	24.891	30.376	45.008	66.247	140.83	292.30	593.20	1 178.7
24	15.179	23.212	28.625	35.236	53.109	79.497	174.63	374.14	783.02	1 603.0
25	17.000	26.462	32.919	40.874	62.669	95.396	216.54	478.90	1 033.6	2 180.1
26	19.040	30.167	37.857	47.414	73.949	114.48	268.51	613.00	1 364.3	2 964.9
27	21.325	34.390	43.535	55.000	87.260	137.37	332.95	784.64	1 800.9	4 032.3
28	23.884	39.204	50.066	63.800	102.97	164.84	412.86	1 004.3	2 377.2	5 483.9
29	26.750	44.693	57.575	74.009	121.50	197.81	511.95	1 285.6	3 137.9	7 458.1
30	29.960	50.950	66.212	85.850	143.37	237.38	634.82	1 645.5	4 142.1	10 143
40	93.051	188.83	267.86	378.72	750.38	1 469.8	5 455.9	19 427	66 521	*
50	289.00	700.23	1 083.9	1 670.7	3 927.4	9 100.4	46 890	*	*	*
60	897.60	2 595.9	4 384.0	7 370.2	20 555	56 348	*	*	*	*
* >99 999										

附表二 复利现值系数表

期数	1%	2%	3%	4%	5%	6%	7%	8%	9%	10%
1	.990 1	.980 4	.970 9	.961 5	.952 4	.943 4	.934 6	.925 9	.917 4	.909 1
2	.980 3	.961 2	.942 6	.924 6	.907 0	.890 0	.873 4	.857 3	.841 7	.826 4
3	.970 6	.942 3	.915 1	.889 0	.863 8	.839 6	.816 3	.793 8	.772 2	.751 3
4	.961 0	.923 8	.888 5	.854 8	.822 7	.792 1	.762 9	.735 0	.708 4	.683 0
5	.951 5	.905 7	.862 6	.821 9	.783 5	.747 3	.713 0	.680 6	.649 9	.620 9
6	.942 0	.888 0	.837 5	.790 3	.746 2	.705 0	.666 3	.630 2	.596 3	.564 5
7	.932 7	.870 6	.813 1	.759 9	.710 7	.665 1	.622 7	.583 5	.547 0	.513 2
8	.923 5	.853 5	.789 4	.730 7	.676 8	.627 4	.582 0	.540 3	.501 9	.466 5
9	.914 3	.836 8	.766 4	.702 6	.644 6	.591 9	.543 9	.500 2	.460 4	.424 1
10	.905 3	.820 3	.744 1	.675 6	.613 9	.558 4	.508 3	.463 2	.422 4	.385 5
11	.896 3	.804 3	.722 4	.649 6	.584 7	.526 8	.475 1	.428 9	.387 5	.350 5
12	.887 4	.788 5	.701 4	.624 6	.556 8	.497 0	.444 0	.397 1	.355 5	.318 6
13	.878 7	.773 0	.681 0	.600 6	.530 3	.468 8	.415 0	.367 7	.326 2	.289 7
14	.870 0	.757 9	.661 1	.577 5	.505 1	.442 3	.387 8	.340 5	.299 2	.263 3
15	.861 3	.743 0	.641 9	.555 3	.481 0	.417 3	.362 4	.315 2	.274 5	.239 4
16	.852 8	.728 4	.623 2	.533 9	.458 1	.393 6	.338 7	.291 9	.251 9	.217 6
17	.844 4	.714 2	.605 0	.513 4	.436 3	.371 4	.316 6	.270 3	.231 1	.197 8
18	.836 0	.700 2	.587 4	.493 6	.415 5	.350 3	.295 9	.250 2	.212 0	.179 9
19	.827 7	.686 4	.570 3	.474 6	.395 7	.330 5	.276 5	.231 7	.194 5	.163 5
20	.819 5	.673 0	.553 7	.456 4	.376 9	.311 8	.258 4	.214 5	.178 4	.148 6
21	.811 4	.659 8	.537 5	.438 8	.358 9	.294 2	.241 5	.198 7	.163 7	.135 1
22	.803 4	.646 8	.521 9	.422 0	.341 8	.277 5	.225 7	.183 9	.150 2	.122 8
23	.795 4	.634 2	.506 7	.405 7	.325 6	.261 8	.210 9	.170 3	.137 8	.111 7
24	.787 6	.621 7	.491 9	.390 1	.310 1	.247 0	.197 1	.157 7	.126 4	.101 5
25	.779 8	.609 5	.477 6	.375 1	.295 3	.233 0	.184 2	.146 0	.116 0	.092 3
26	.772 0	.597 6	.463 7	.360 4	.281 2	.219 8	.172 2	.135 2	.106 4	.083 9
27	.764 4	.585 9	.450 2	.346 8	.267 8	.207 4	.160 9	.125 2	.097 6	.076 3
28	.756 8	.574 4	.437 1	.333 5	.255 1	.195 6	.150 4	.115 9	.089 5	.069 3
29	.749 3	.563 1	.424 3	.320 7	.242 9	.184 6	.140 6	.107 3	.082 2	.063 0
30	.741 9	.552 1	.412 0	.308 3	.231 4	.174 1	.131 4	.099 4	.075 4	.057 3
35	.705 9	.500 0	.355 4	.253 4	.181 3	.130 1	.093 7	.067 6	.049 0	.035 6
40	.671 7	.452 9	.306 6	.208 3	.142 0	.097 2	.066 8	.046 0	.031 8	.022 1
45	.639 1	.410 2	.264 4	.171 2	.111 3	.072 7	.047 6	.031 3	.020 7	.013 7
50	.608 0	.371 5	.228 1	.140 7	.087 2	.054 3	.033 9	.021 3	.013 4	.008 5
55	.578 5	.336 5	.196 8	.115 7	.068 3	.040 6	.024 2	.014 5	.008 7	.005 3

续表

期数	12%	14%	15%	16%	18%	20%	24%	28%	32%	36%
1	.892 9	.877 2	.869 6	.862 1	.847 5	.833 3	.806 5	.781 3	.757 6	.735 3
2	.797 2	.769 5	.756 1	.743 2	.718 2	.694 4	.650 4	.610 4	.573 9	.540 7
3	.711 8	.675 0	.657 5	.640 7	.608 6	.578 7	.524 5	.476 8	.434 8	.397 5
4	.635 5	.592 1	.571 8	.552 3	.515 8	.482 3	.423 0	.372 5	.329 4	.292 3
5	.567 4	.519 4	.497 2	.476 2	.437 1	.401 9	.341 1	.291 0	.249 5	.214 9
6	.506 6	.455 6	.432 3	.410 4	.370 4	.334 9	.275 1	.227 4	.189 0	.158 0
7	.452 3	.399 6	.375 9	.353 8	.313 9	.279 1	.221 8	.177 6	.143 2	.116 2
8	.403 9	.350 6	.326 9	.305 0	.266 0	.232 6	.178 9	.138 8	.108 5	.085 4
9	.360 6	.307 5	.284 3	.263 0	.225 5	.193 8	.144 3	.108 4	.082 2	.062 8
10	.322 0	.269 7	.247 2	.226 7	.191 1	.161 5	.116 4	.084 7	.062 3	.046 2
11	.287 5	.236 6	.214 9	.195 4	.161 9	.134 6	.093 8	.066 2	.047 2	.034 0
12	.256 7	.207 6	.186 9	.168 5	.137 3	.112 2	.075 7	.051 7	.035 7	.025 0
13	.229 2	.182 1	.162 5	.145 2	.116 3	.093 5	.061 0	.040 4	.027 1	.018 4
14	.204 6	.159 7	.141 3	.125 2	.098 5	.077 9	.049 2	.031 6	.020 5	.013 5
15	.182 7	.140 1	.122 9	.107 9	.083 5	.064 9	.039 7	.024 7	.015 5	.009 9
16	.163 1	.122 9	.106 9	.093 0	.070 9	.054 1	.032 0	.019 3	.011 8	.007 3
17	.145 6	.107 8	.092 9	.080 2	.060 0	.045 1	.025 9	.015 0	.008 9	.005 4
18	.130 0	.094 6	.080 8	.069 1	.050 8	.037 6	.020 8	.011 8	.006 8	.003 9
19	.116 1	.082 9	.070 3	.059 6	.043 1	.031 3	.016 8	.009 2	.005 1	.002 9
20	.103 7	.072 8	.061 1	.051 4	.036 5	.026 1	.013 5	.007 2	.003 9	.002 1
21	.092 6	.063 8	.053 1	.044 3	.030 9	.021 7	.010 9	.005 6	.002 9	.001 6
22	.082 6	.056 0	.046 2	.038 2	.026 2	.018 1	.008 8	.004 4	.002 2	.001 2
23	.073 8	.049 1	.040 2	.032 9	.022 2	.015 1	.007 1	.003 4	.001 7	.000 8
24	.065 9	.043 1	.034 9	.028 4	.018 8	.012 6	.005 7	.002 7	.001 3	.000 6
25	.058 8	.037 8	.030 4	.024 5	.016 0	.010 5	.004 6	.002 1	.001 0	.000 5
26	.052 5	.033 1	.026 4	.021 1	.013 5	.008 7	.003 7	.001 6	.000 7	.000 3
27	.046 9	.029 1	.023 0	.018 2	.011 5	.007 3	.003 0	.001 3	.000 6	.000 2
28	.041 9	.025 5	.020 0	.015 7	.009 7	.006 1	.002 4	.001 0	.000 4	.000 2
29	.037 4	.022 4	.017 4	.013 5	.008 2	.005 1	.002 0	.000 8	.000 3	.000 1
30	.033 4	.019 6	.015 1	.011 6	.007 0	.004 2	.001 6	.000 6	.000 2	.000 1
35	.018 9	.010 2	.007 5	.005 5	.003 0	.001 7	.000 5	.000 2	.000 1	*
40	.010 7	.005 3	.003 7	.002 6	.001 3	.000 7	.000 2	.000 1	*	*
45	.006 1	.002 7	.001 9	.001 3	.000 6	.000 3	.000 1	*	*	*
50	.003 5	.001 4	.000 9	.000 6	.000 3	.000 1	*	*	*	*
55	.002 0	.000 7	.000 5	.000 3	.000 1	*	*	*	*	*

\* <.000 1

附表三 年金终值系数表

期数	1%	2%	3%	4%	5%	6%	7%	8%	9%	10%
1	1.000 0	1.000 0	1.000 0	1.000 0	1.000 0	1.000 0	1.000 0	1.000 0	1.000 0	1.000 0
2	2.010 0	2.020 0	2.030 0	2.040 0	2.050 0	2.060 0	2.070 0	2.080 0	2.090 0	2.100 0
3	3.030 1	3.060 4	3.090 9	3.121 6	3.152 5	3.183 6	3.214 9	3.246 4	3.278 1	3.310 0
4	4.060 4	4.121 6	4.183 6	4.246 5	4.310 1	4.374 6	4.439 9	4.506 1	4.573 1	4.641 0
5	5.101 0	5.204 0	5.309 1	5.416 3	5.525 6	5.637 1	5.750 7	5.866 6	5.984 7	6.105 1
6	6.152 0	6.308 1	6.468 4	6.633	6.801 9	6.975 3	7.153 3	7.335 9	7.523 3	7.715 6
7	7.213 5	7.434 3	7.662 5	7.898 3	8.142 0	8.393 8	8.654 0	8.922 8	9.200 4	9.487 2
8	8.285 7	8.583 0	8.892 3	9.214 2	9.549 1	9.897 5	10.260	10.637	11.028	11.436
9	9.368 5	9.754 6	10.159	10.583	11.027	11.491	11.978	12.488	13.021	13.579
10	10.462	10.950	11.464	12.006	12.578	13.181	13.816	14.487	15.193	15.937
11	11.567	12.169	12.808	13.486	14.207	14.972	15.784	16.645	17.560	18.531
12	12.683	13.412	14.192	15.026	15.917	16.870	17.888	18.977	20.141	21.384
13	13.809	14.680	15.618	16.627	17.713	18.882	20.141	21.495	22.953	24.523
14	14.947	15.974	17.086	18.292	19.599	21.015	22.550	24.214	26.019	27.975
15	16.097	17.293	18.599	20.024	21.579	23.276	25.129	27.152	29.361	31.772
16	17.258	18.639	20.157	21.825	23.657	25.673	27.888	30.324	33.003	35.950
17	18.430	20.012	21.762	23.698	25.840	28.213	30.840	33.750	36.974	40.545
18	19.615	21.412	23.414	25.645	28.132	30.906	33.999	37.450	41.301	45.599
19	20.811	22.841	25.117	27.671	30.539	33.760	37.379	41.446	46.018	51.159
20	22.019	24.297	26.870	29.778	33.066	36.786	40.996	45.752	51.16	57.275
21	23.239	25.783	28.676	31.969	35.719	39.993	44.865	50.423	56.765	64.002
22	24.472	27.299	30.537	34.248	38.505	43.392	49.006	55.457	62.873	71.403
23	25.716	28.845	32.453	36.618	41.430	46.996	53.436	60.883	69.532	79.543
24	26.973	30.422	34.426	39.083	44.502	50.816	58.177	66.765	76.79	88.497
25	28.243	32.030	36.459	41.646	47.727	54.863	63.294	73.106	84.701	98.347
26	29.526	33.671	38.553	44.312	51.113	59.156	68.676	79.954	93.324	109.18
27	30.821	35.344	40.710	47.084	54.669	63.706	74.484	87.351	102.72	121.1
28	32.129	37.051	42.931	49.968	58.403	68.528	80.698	95.339	112.97	134.21
29	33.450	38.792	45.219	52.966	62.323	73.640	87.347	103.97	124.14	148.63
30	34.785	40.568	47.575	56.085	66.439	79.058	94.461	113.28	136.31	164.49
40	48.886	60.402	75.401	95.026	120.80	154.76	199.64	259.06	337.88	442.59
50	64.463	84.579	112.80	152.67	209.35	290.34	406.53	573.77	815.08	1 163.9
60	81.670	114.05	163.05	237.99	353.58	533.13	813.52	1 253.2	1 944.8	3 034.8

续表

期数	12%	14%	15%	16%	18%	20%	24%	28%	32%	36%
1	1.000 0	1.000 0	1.000 0	1.000 0	1.000 0	1.000 0	1.000 0	1.000 0	1.000 0	1.000 0
2	2.120 0	2.140 0	2.150 0	2.160 0	2.180 0	2.200 0	2.240 0	2.280 0	2.320 0	2.360 0
3	3.374 4	3.439 6	3.472 5	3.505 6	3.572 4	3.640 0	3.777 6	3.918 4	4.062 4	4.209 6
4	4.779 3	4.921 1	4.993 4	5.066 5	5.215 4	5.368 0	5.684 2	6.015 6	6.362 4	6.725 1
5	6.352 8	6.610 1	6.742 4	6.877 1	7.154 2	7.441 6	8.048 4	8.699 9	9.398 3	10.146
6	8.115 2	8.535 5	8.753 7	8.977 5	9.442 0	9.929 9	10.980	12.136	13.406	14.799
7	10.089	10.730	11.067	11.414	12.142	12.916	14.615	16.534	18.696	21.126
8	12.300	13.233	13.727	14.240	15.327	16.499	19.123	22.163	25.678	29.732
9	14.776	16.085	16.786	17.519	19.086	20.799	24.712	29.369	34.895	41.435
10	17.549	19.337	20.304	21.321	23.521	25.959	31.643	38.593	47.062	57.352
11	20.655	23.045	24.349	25.733	28.755	32.150	40.238	50.398	63.122	78.998
12	24.133	27.271	29.002	30.850	34.931	39.581	50.895	65.510	84.320	108.44
13	28.029	32.089	34.352	36.786	42.219	48.497	64.110	84.853	112.30	148.47
14	32.393	37.581	40.505	43.672	50.818	59.196	80.496	109.61	149.24	202.93
15	37.280	43.842	47.580	51.660	60.965	72.035	100.82	141.30	198.00	276.98
16	42.753	50.980	55.717	60.925	72.939	87.442	126.01	181.87	262.36	377.69
17	48.884	59.118	65.075	71.673	87.068	105.93	157.25	233.79	347.31	514.66
18	55.750	68.394	75.836	84.141	103.74	128.12	195.99	300.25	459.45	770.94
19	63.440	78.969	88.212	98.603	123.41	154.74	244.03	385.32	607.47	954.28
20	72.052	91.025	102.44	115.38	146.63	186.69	303.60	494.21	802.86	1 298.8
21	81.699	104.77	118.81	134.84	174.02	225.03	377.46	633.59	1 060.8	1 767.4
22	92.503	120.44	137.63	157.41	206.34	271.03	469.06	812.00	1 401.2	2 404.7
23	104.60	138.30	159.28	183.60	244.49	326.24	582.63	1 040.4	1 850.6	3 271.3
24	118.16	185.66	184.17	213.98	289.49	392.48	723.46	1 332.7	2 443.8	4 450.0
25	133.33	181.87	212.79	249.21	342.60	471.98	898.09	1 706.8	3 226.8	6 053.0
26	150.33	208.33	245.71	290.09	405.27	567.38	1 114.6	2 185.7	4 260.4	8 233.1
27	169.37	238.50	283.57	337.50	479.22	681.85	1 383.1	2 798.7	5 624.8	11 198.0
28	190.70	272.89	327.10	392.50	566.48	819.22	1 716.1	3 583.3	7 425.7	15 230.3
29	214.58	312.09	377.17	456.30	669.45	984.07	2 129.0	4 587.7	9 802.9	20 714.2
30	241.33	356.79	434.75	530.31	790.95	1 181.9	2 640.9	5 873.2	12 941	28 172.3
40	767.09	1 342.0	1 779.1	2 360.8	4 163.2	7 343.2	27 290	69 377	*	*
50	2 400.0	4 994.5	7 217.7	10 436	21 813	45 497	*	*	*	*
60	7 471.6	18 535	29 220	46 058	*	*	*	*	*	*

\* >99 999

附表四 年金现值系数表

期数	1%	2%	3%	4%	5%	6%	7%	8%	9%
1	0.990 1	0.980 4	0.970 9	0.961 5	0.952 4	0.943 4	0.934 6	0.925 9	0.917 4
2	1.970 4	1.941 6	1.913 5	1.886 1	1.859 4	1.833 4	1.808 0	1.783 3	1.759 1
3	2.941 0	2.883 9	2.828 6	2.775 1	2.723 2	2.673 0	2.624 3	2.577 1	2.531 3
4	3.902 0	3.807 7	3.717 1	3.629 9	3.546 0	3.465 1	3.387 2	3.312 1	3.239 7
5	4.853 4	4.713 5	4.579 7	4.451 8	4.329 5	4.212 4	4.100 2	3.992 7	3.889 7
6	5.795 5	5.601 4	5.417 2	5.242 1	5.075 7	4.917 3	4.766 5	4.622 9	4.485 9
7	6.728 2	6.472 0	6.230 3	6.002 1	5.786 4	5.582 4	5.389 3	5.206 4	5.033 0
8	7.651 7	7.325 5	7.019 7	6.732 7	6.463 2	6.209 8	5.971 3	5.746 6	5.534 8
9	8.566 0	8.162 2	7.786 1	7.435 3	7.107 8	6.801 7	6.515 2	6.246 9	5.995 2
10	9.471 3	8.982 6	8.530 2	8.110 9	7.721 7	7.360 1	7.023 6	6.710 1	6.417 7
11	10.367 6	9.786 8	9.252 6	8.760 5	8.306 4	7.886 9	7.498 7	7.139 0	6.805 2
12	11.255 1	10.575 3	9.954 0	9.385 1	8.863 3	8.383 8	7.942 7	7.536 1	7.160 7
13	12.133 7	11.348 4	10.635 0	9.985 6	9.393 6	8.852 7	8.357 7	7.903 8	7.486 9
14	13.003 7	12.106 2	11.296 1	10.563 1	9.898 6	9.295 0	8.745 5	8.244 2	7.786 2
15	13.865 1	12.849 3	11.937 9	11.118 4	10.379 7	9.712 2	9.107 9	8.559 5	8.060 7
16	14.717 9	13.577 7	12.561 1	11.652 3	10.837 8	10.105 9	9.446 6	8.851 4	8.312 6
17	15.562 3	14.291 9	13.166 1	12.165 7	11.274 1	10.477 3	9.763 2	9.121 6	8.543 6
18	16.398 3	14.992 0	13.753 5	12.689 6	11.689 6	10.827 6	10.059 1	9.371 9	8.755 6
19	17.226 0	15.678 5	14.323 8	13.133 9	12.085 3	11.158 1	10.335 6	9.603 6	8.960 1
20	18.045 6	16.351 4	14.877 5	13.590 3	12.462 2	11.469 9	10.594 0	9.818 1	9.128 5
21	18.857 0	17.011 2	15.415 0	14.029 2	12.821 2	11.764 1	10.835 5	10.016 8	9.292 2
22	19.660 4	17.658 0	15.936 9	14.451 1	13.163 0	12.041 6	11.061 2	10.200 7	9.442 4
23	20.455 8	18.292 2	16.443 6	14.856 8	13.488 6	12.303 4	11.272 2	10.371 1	9.580 2
24	21.243 4	18.913 9	16.935 5	15.247 0	13.798 6	12.550 4	11.469 3	10.528 8	9.706 6
25	22.023 2	19.523 5	17.413 1	15.622 1	14.093 9	12.783 4	11.653 6	10.674 8	9.822 6
26	22.795 2	20.121 0	17.876 8	15.982 8	14.375 2	13.003 2	11.825 8	10.810 0	9.929 0
27	23.559 6	20.705 9	18.327 0	16.329 6	14.643 0	13.210 5	11.986 7	10.935 2	10.026 6
28	24.316 4	21.281 3	18.764 1	16.663 1	14.898 1	13.406 2	12.137 1	11.051 1	10.116 1
29	25.065 8	21.844 4	19.188 5	16.983 7	15.141 1	13.590 7	12.277 7	11.158 4	10.198 3
30	25.807 7	22.396 5	19.600 4	17.292 0	15.372 5	13.764 8	12.409 0	11.257 8	10.273 7
35	29.408 6	24.998 6	21.487 2	18.664 6	16.374 2	14.498 2	12.947 7	11.654 6	10.566 8
40	32.834 7	27.355 5	23.114 8	19.792 8	17.159 1	15.046 3	13.331 7	11.924 6	10.757 4
45	36.094 5	29.490 2	24.518 7	20.720 0	17.774 1	15.455 8	13.605 5	12.108 4	10.881 2
50	39.196 1	31.423 6	25.729 8	21.482 2	18.255 9	15.761 9	13.800 7	12.233 5	10.961 7
55	42.147 2	33.174 8	26.774 4	22.108 6	18.633 5	15.990 5	13.939 9	12.318 6	11.014 0

续表

期数	10%	12%	14%	15%	16%	18%	20%	24%	28%	32%
1	0.909 1	0.892 9	0.877 2	0.869 6	0.862 1	0.847 5	0.833 3	0.806 5	0.781 3	0.757 6
2	1.735 5	1.690 1	1.646 7	1.625 7	1.605 2	1.565 6	1.527 8	1.456 8	1.391 6	1.331 5
3	2.486 9	2.401 8	2.321 6	2.283 2	2.245 9	2.174 3	2.106 5	1.981 3	1.868 4	1.766 3
4	3.169 9	3.037 3	2.917 3	2.855 0	2.798 2	2.690 1	2.588 7	2.404 3	2.241 0	2.095 7
5	3.790 8	3.604 8	3.433 1	3.352 2	3.274 3	3.127 2	2.990 6	2.745 4	2.532 0	2.345 2
6	4.355 3	4.111 4	3.888 7	3.784 5	3.684 7	3.497 6	3.325 5	3.020 5	2.759 4	2.534 2
7	4.868 4	4.563 8	4.288 2	4.160 4	4.038 6	3.811 5	3.604 6	3.242 3	2.937 0	2.677 5
8	5.334 9	4.967 6	4.638 9	4.487 3	4.343 6	4.077 6	3.837 2	3.421 2	3.075 8	2.786 0
9	5.759 0	5.328 2	4.946 4	4.771 6	4.606 5	4.303 0	4.031 0	3.565 5	3.184 2	2.868 1
10	6.144 6	5.650 2	5.216 1	5.018 8	4.833 2	4.494 1	4.192 5	3.681 9	3.268 9	2.930 4
11	6.495 1	5.937 7	5.452 7	5.233 7	5.028 6	4.656 0	4.327 1	3.775 7	3.335 1	2.977 6
12	6.813 7	6.194 4	5.660 3	5.420 6	5.197 1	4.793 2	4.439 2	3.851 4	3.386 8	3.013 3
13	7.103 4	6.423 5	5.842 4	5.583 1	5.342 3	4.909 5	4.532 7	3.912 4	3.427 2	3.040 4
14	7.366 7	6.628 2	6.002 1	5.724 5	5.467 5	5.008 1	4.610 6	3.961 6	3.458 7	3.060 9
15	7.606 1	6.810 9	6.142 2	5.847 4	5.575 5	5.091 6	4.675 5	4.001 3	3.483 4	3.076 4
16	7.823 7	6.974 0	6.265 1	5.954 2	5.668 5	5.162 4	4.729 6	4.033 3	3.502 6	3.088 2
17	8.021 6	7.119 6	6.372 9	6.047 2	5.748 7	5.222 3	4.774 6	4.059 1	3.517 7	3.097 1
18	8.201 4	7.249 7	6.467 4	6.128 0	5.817 8	5.273 2	4.812 2	4.079 9	3.529 4	3.103 9
19	8.364 9	7.365 8	6.550 4	6.198 2	5.877 5	5.316 2	4.843 5	4.096 7	3.538 6	3.109 0
20	8.513 6	7.469 4	6.623 1	6.259 3	5.928 8	5.352 7	4.869 6	4.110 3	3.545 8	3.112 9
21	8.648 7	7.562 0	6.687 0	6.312 5	5.973 1	5.383 7	4.891 3	4.121 2	3.551 4	3.115 8
22	8.771 5	7.644 6	6.742 9	6.358 7	6.011 3	5.409 9	4.909 4	4.130 0	3.555 8	3.118 0
23	8.883 2	7.718 4	6.792 1	6.398 8	6.044 2	5.432 1	4.924 5	4.137 1	3.559 2	3.119 7
24	8.984 7	7.784 3	6.835 1	6.433 8	6.072 6	5.450 9	4.937 1	4.142 8	3.561 9	3.121 0
25	9.077 0	7.843 1	6.872 9	6.464 1	6.097 1	5.466 9	4.947 6	4.147 4	3.564 0	3.122 0
26	9.160 9	7.895 7	6.906 1	6.490 6	6.118 2	5.480 4	4.956 3	4.151 1	3.565 6	3.122 7
27	9.237 2	7.942 6	6.935 2	6.513 5	6.136 4	5.491 9	4.963 6	4.154 2	3.566 9	3.123 3
28	9.306 6	7.984 4	6.960 7	6.533 5	6.152 0	5.501 6	4.969 7	4.156 6	3.567 9	3.123 7
29	9.369 6	8.021 8	6.983 0	6.550 9	6.165 6	5.509 8	4.974 7	4.158 5	3.568 7	3.124 0
30	9.426 9	8.055 2	7.002 7	6.566 0	6.177 2	5.516 8	4.978 9	4.160 1	3.569 3	3.124 2
35	9.644 2	8.175 5	7.070 0	6.616 6	6.215 3	5.538 6	4.991 5	4.164 4	3.570 8	3.124 8
40	9.779 1	8.243 8	7.105 0	6.641 8	6.233 5	5.548 2	4.996 6	4.165 9	3.571 2	3.125 0
45	9.862 8	8.282 5	7.123 2	6.654 3	6.242 1	5.552 3	4.998 6	4.166 4	3.571 4	3.125 0
50	9.914 8	8.304 5	7.132 7	6.660 5	6.246 3	5.554 1	4.999 5	4.166 6	3.571 4	3.125 0
55	9.947 1	8.317 0	7.137 6	6.663 6	6.248 2	5.554 9	4.999 8	4.166 6	3.571 4	3.125 0