

ერთი ლარის ერთჯერადი გადასახდელის მიმდინარე ღირებულება **PV1**

წელი	პროცენტის განაკვეთი											
	2	2.5	3	4	5	6	7	8	9	10	11	12
1	0.9804	0.9756	0.9709	0.9615	0.9524	0.9434	0.9346	0.9259	0.9174	0.9091	0.9009	0.8929
2	0.9612	0.9518	0.9426	0.9246	0.9070	0.8900	0.8734	0.8573	0.8417	0.8264	0.8116	0.7972
3	0.9423	0.9286	0.9151	0.8890	0.8638	0.8396	0.8163	0.7938	0.7722	0.7513	0.7312	0.7118
4	0.9238	0.9060	0.8885	0.8548	0.8227	0.7921	0.7629	0.7350	0.7084	0.6830	0.6587	0.6355
5	0.9057	0.8839	0.8626	0.8219	0.7835	0.7473	0.7130	0.6806	0.6499	0.6209	0.5935	0.5674
6	0.8880	0.8623	0.8375	0.7903	0.7462	0.7050	0.6663	0.6302	0.5963	0.5645	0.5346	0.5066
7	0.8706	0.8413	0.8131	0.7599	0.7107	0.6651	0.6227	0.5835	0.5470	0.5132	0.4817	0.4523
8	0.8535	0.8207	0.7894	0.7307	0.6768	0.6274	0.5820	0.5403	0.5019	0.4665	0.4339	0.4039
9	0.8368	0.8007	0.7664	0.7026	0.6446	0.5919	0.5439	0.5002	0.4604	0.4241	0.3909	0.3606
10	0.8203	0.7812	0.7441	0.6756	0.6139	0.5584	0.5083	0.4632	0.4224	0.3855	0.3522	0.3220
11	0.8043	0.7621	0.7224	0.6496	0.5847	0.5268	0.4751	0.4289	0.3875	0.3505	0.3173	0.2875
12	0.7885	0.7436	0.7014	0.6246	0.5568	0.4970	0.4440	0.3971	0.3555	0.3186	0.2858	0.2567
13	0.7730	0.7254	0.6810	0.6006	0.5303	0.4688	0.4150	0.3677	0.3262	0.2897	0.2575	0.2292
14	0.7579	0.7077	0.6611	0.5775	0.5051	0.4423	0.3878	0.3405	0.2992	0.2633	0.2320	0.2046
15	0.7430	0.6905	0.6419	0.5553	0.4810	0.4173	0.3624	0.3152	0.2745	0.2394	0.2090	0.1827
16	0.7284	0.6736	0.6232	0.5339	0.4581	0.3936	0.3387	0.2919	0.2519	0.2176	0.1883	0.1631
17	0.7142	0.6572	0.6050	0.5134	0.4363	0.3714	0.3166	0.2703	0.2311	0.1978	0.1696	0.1456
18	0.7002	0.6412	0.5874	0.4936	0.4155	0.3503	0.2959	0.2502	0.2120	0.1799	0.1528	0.1300
19	0.6864	0.6255	0.5703	0.4746	0.3957	0.3305	0.2765	0.2317	0.1945	0.1635	0.1377	0.1161
20	0.6730	0.6103	0.5537	0.4564	0.3769	0.3118	0.2584	0.2145	0.1784	0.1486	0.1240	0.1037
21	0.6598	0.5954	0.5375	0.4388	0.3589	0.2942	0.2415	0.1987	0.1637	0.1351	0.1117	0.0926
22	0.6468	0.5809	0.5219	0.4220	0.3418	0.2775	0.2257	0.1839	0.1502	0.1228	0.1007	0.0826
23	0.6342	0.5667	0.5067	0.4057	0.3256	0.2618	0.2109	0.1703	0.1378	0.1117	0.0907	0.0738
24	0.6217	0.5529	0.4919	0.3901	0.3101	0.2470	0.1971	0.1577	0.1264	0.1015	0.0817	0.0659
25	0.6095	0.5394	0.4776	0.3751	0.2953	0.2330	0.1842	0.1460	0.1160	0.0923	0.0736	0.0588

გაგრძელება **PV1**

წელი	პროცენტის განაკვეთი											
	13	14	15	16	17	18	19	20	21	22	23	24
1	0.8850	0.8772	0.8696	0.8621	0.8547	0.8475	0.8403	0.8333	0.8264	0.8197	0.8130	0.8065
2	0.7831	0.7695	0.7561	0.7432	0.7305	0.7182	0.7062	0.6944	0.6830	0.6719	0.6610	0.6504
3	0.6931	0.6750	0.6575	0.6407	0.6244	0.6086	0.5934	0.5787	0.5645	0.5507	0.5374	0.5245
4	0.6133	0.5921	0.5718	0.5523	0.5337	0.5158	0.4987	0.4823	0.4665	0.4514	0.4369	0.4230
5	0.5428	0.5194	0.4972	0.4761	0.4561	0.4371	0.4190	0.4019	0.3855	0.3700	0.3552	0.3411
6	0.4803	0.4556	0.4323	0.4104	0.3898	0.3704	0.3521	0.3349	0.3186	0.3033	0.2888	0.2751
7	0.4251	0.3996	0.3759	0.3538	0.3332	0.3139	0.2959	0.2791	0.2633	0.2486	0.2348	0.2218
8	0.3762	0.3506	0.3269	0.3050	0.2848	0.2660	0.2487	0.2326	0.2176	0.2038	0.1909	0.1789
9	0.3329	0.3075	0.2843	0.2630	0.2434	0.2255	0.2090	0.1938	0.1799	0.1670	0.1552	0.1443
10	0.2946	0.2697	0.2472	0.2267	0.2080	0.1911	0.1756	0.1615	0.1486	0.1369	0.1262	0.1164
11	0.2607	0.2366	0.2149	0.1954	0.1778	0.1619	0.1476	0.1346	0.1228	0.1122	0.1026	0.0938
12	0.2307	0.2076	0.1869	0.1685	0.1520	0.1372	0.1240	0.1122	0.1015	0.0920	0.0834	0.0757
13	0.2042	0.1821	0.1625	0.1452	0.1299	0.1163	0.1042	0.0935	0.0839	0.0754	0.0678	0.0610
14	0.1807	0.1597	0.1413	0.1252	0.1110	0.0985	0.0876	0.0779	0.0693	0.0618	0.0551	0.0492
15	0.1599	0.1401	0.1229	0.1079	0.0949	0.0835	0.0736	0.0649	0.0573	0.0507	0.0448	0.0397
16	0.1415	0.1229	0.1069	0.0930	0.0811	0.0708	0.0618	0.0541	0.0474	0.0415	0.0364	0.0320
17	0.1252	0.1078	0.0929	0.0802	0.0693	0.0600	0.0520	0.0451	0.0391	0.0340	0.0296	0.0258
18	0.1108	0.0946	0.0808	0.0691	0.0592	0.0508	0.0437	0.0376	0.0323	0.0279	0.0241	0.0208
19	0.0981	0.0829	0.0703	0.0596	0.0506	0.0431	0.0367	0.0313	0.0267	0.0229	0.0196	0.0168
20	0.0868	0.0728	0.0611	0.0514	0.0433	0.0365	0.0308	0.0261	0.0221	0.0187	0.0159	0.0135
21	0.0768	0.0638	0.0531	0.0443	0.0370	0.0309	0.0259	0.0217	0.0183	0.0154	0.0129	0.0109
22	0.0680	0.0560	0.0462	0.0382	0.0316	0.0262	0.0218	0.0181	0.0151	0.0126	0.0105	0.0088
23	0.0601	0.0491	0.0402	0.0329	0.0270	0.0222	0.0183	0.0151	0.0125	0.0103	0.0086	0.0071
24	0.0532	0.0431	0.0349	0.0284	0.0231	0.0188	0.0154	0.0126	0.0103	0.0085	0.0070	0.0057
25	0.0471	0.0378	0.0304	0.0245	0.0197	0.0160	0.0129	0.0105	0.0085	0.0069	0.0057	0.0046

ერთი ლარის ერთჯერადი გადასახდელის მომავალი ღირებულება FV1

წელი	პროცენტის განაკვეთი											
	2	2.5	3	4	5	6	7	8	9	10	11	12
1	1.0200	1.0250	1.0300	1.0400	1.0500	1.0600	1.0700	1.0800	1.0900	1.1000	1.1100	1.1200
2	1.0404	1.0506	1.0609	1.0816	1.1025	1.1236	1.1449	1.1664	1.1881	1.2100	1.2321	1.2544
3	1.0612	1.0769	1.0927	1.1249	1.1576	1.1910	1.2250	1.2597	1.2950	1.3310	1.3676	1.4049
4	1.0824	1.1038	1.1255	1.1699	1.2155	1.2625	1.3108	1.3605	1.4116	1.4641	1.5181	1.5735
5	1.1041	1.1314	1.1593	1.2167	1.2763	1.3382	1.4026	1.4693	1.5386	1.6105	1.6851	1.7623
6	1.1262	1.1597	1.1941	1.2653	1.3401	1.4185	1.5007	1.5869	1.6771	1.7716	1.8704	1.9738
7	1.1487	1.1887	1.2299	1.3159	1.4071	1.5036	1.6058	1.7138	1.8280	1.9487	2.0762	2.2107
8	1.1717	1.2184	1.2668	1.3686	1.4775	1.5938	1.7182	1.8509	1.9926	2.1436	2.3045	2.4760
9	1.1951	1.2489	1.3048	1.4233	1.5513	1.6895	1.8385	1.9990	2.1719	2.3579	2.5580	2.7731
10	1.2190	1.2801	1.3439	1.4802	1.6289	1.7908	1.9672	2.1589	2.3674	2.5937	2.8394	3.1058
11	1.2434	1.3121	1.3842	1.5395	1.7103	1.8983	2.1049	2.3316	2.5804	2.8531	3.1518	3.4785
12	1.2682	1.3449	1.4258	1.6010	1.7959	2.0122	2.2522	2.5182	2.8127	3.1384	3.4985	3.8960
13	1.2936	1.3785	1.4685	1.6651	1.8856	2.1329	2.4098	2.7196	3.0658	3.4523	3.8833	4.3635
14	1.3195	1.4130	1.5126	1.7317	1.9799	2.2609	2.5785	2.9372	3.3417	3.7975	4.3104	4.8871
15	1.3459	1.4483	1.5580	1.8009	2.0789	2.3966	2.7590	3.1722	3.6425	4.1772	4.7846	5.4736
16	1.3728	1.4845	1.6047	1.8730	2.1829	2.5404	2.9522	3.4259	3.9703	4.5950	5.3109	6.1304
17	1.4002	1.5216	1.6528	1.9479	2.2920	2.6928	3.1588	3.7000	4.3276	5.0545	5.8951	6.8660
18	1.4282	1.5597	1.7024	2.0258	2.4066	2.8543	3.3799	3.9960	4.7171	5.5599	6.5436	7.6900
19	1.4568	1.5987	1.7535	2.1068	2.5270	3.0256	3.6165	4.3157	5.1417	6.1159	7.2633	8.6128
20	1.4859	1.6386	1.8061	2.1911	2.6533	3.2071	3.8697	4.6610	5.6044	6.7275	8.0623	9.6463
21	1.5157	1.6796	1.8603	2.2788	2.7860	3.3996	4.1406	5.0338	6.1088	7.4002	8.9492	10.8038
22	1.5460	1.7216	1.9161	2.3699	2.9253	3.6035	4.4304	5.4365	6.6586	8.1403	9.9336	12.1003
23	1.5769	1.7646	1.9736	2.4647	3.0715	3.8197	4.7405	5.8715	7.2579	8.9543	11.0263	13.5523
24	1.6084	1.8087	2.0328	2.5633	3.2251	4.0489	5.0724	6.3412	7.9111	9.8497	12.2392	15.1786
25	1.6406	1.8539	2.0938	2.6658	3.3864	4.2919	5.4274	6.8485	8.6231	10.8347	13.5855	17.0001

გაგრძელება FV1

წელი	პროცენტის განაკვეთი											
	13	14	15	16	17	18	19	20	21	22	23	24
1	1.1300	1.1400	1.1500	1.1600	1.1700	1.1800	1.1900	1.2000	1.2100	1.2200	1.2300	1.2400
2	1.2769	1.2996	1.3225	1.3456	1.3689	1.3924	1.4161	1.4400	1.4641	1.4884	1.5129	1.5376
3	1.4429	1.4815	1.5209	1.5609	1.6016	1.6430	1.6852	1.7280	1.7716	1.8158	1.8609	1.9066
4	1.6305	1.6890	1.7490	1.8106	1.8739	1.9388	2.0053	2.0736	2.1436	2.2153	2.2889	2.3642
5	1.8424	1.9254	2.0114	2.1003	2.1924	2.2878	2.3864	2.4883	2.5937	2.7027	2.8153	2.9316
6	2.0820	2.1950	2.3131	2.4364	2.5652	2.6996	2.8398	2.9860	3.1384	3.2973	3.4628	3.6352
7	2.3526	2.5023	2.6600	2.8262	3.0012	3.1855	3.3793	3.5832	3.7975	4.0227	4.2593	4.5077
8	2.6584	2.8526	3.0590	3.2784	3.5115	3.7589	4.0214	4.2998	4.5950	4.9077	5.2389	5.5895
9	3.0040	3.2519	3.5179	3.8030	4.1084	4.4355	4.7854	5.1598	5.5599	5.9874	6.4439	6.9310
10	3.3946	3.7072	4.0456	4.4114	4.8068	5.2338	5.6947	6.1917	6.7275	7.3046	7.9259	8.5944
11	3.8359	4.2262	4.6524	5.1173	5.6240	6.1759	6.7767	7.4301	8.1403	8.9117	9.7489	10.6571
12	4.3345	4.8179	5.3503	5.9360	6.5801	7.2876	8.0642	8.9161	9.8497	10.8722	11.9912	13.2148
13	4.8980	5.4924	6.1528	6.8858	7.6987	8.5994	9.5964	10.6993	11.9182	13.2641	14.7491	16.3863
14	5.5348	6.2613	7.0757	7.9875	9.0075	10.1472	11.4198	12.8392	14.4210	16.1822	18.1414	20.3191
15	6.2543	7.1379	8.1371	9.2655	10.5387	11.9737	13.5895	15.4070	17.4494	19.7423	22.3140	25.1956
16	7.0673	8.1372	9.3576	10.7480	12.3303	14.1290	16.1715	18.4884	21.1138	24.0856	27.4462	31.2426
17	7.9861	9.2765	10.7613	12.4677	14.4265	16.6722	19.2441	22.1861	25.5477	29.3844	33.7588	38.7408
18	9.0243	10.5752	12.3755	14.4625	16.8790	19.6733	22.9005	26.6233	30.9127	35.8490	41.5233	48.0386
19	10.1974	12.0557	14.2318	16.7765	19.7484	23.2144	27.2516	31.9480	37.4043	43.7358	51.0737	59.5679
20	11.5231	13.7435	16.3665	19.4608	23.1056	27.3930	32.4294	38.3376	45.2593	53.3576	62.8206	73.8641

21	13.0211	15.6676	18.8215	22.5745	27.0336	32.3238	38.5910	46.0051	54.763 7	65.0963	77.2694	91.5915
22	14.7138	17.8610	21.6447	26.1864	31.6293	38.1421	45.9233	55.2061	66.264 1	79.4175	95.0413	113.573
23	16.6266	20.3616	24.8915	30.3762	37.0062	45.0076	54.6487	66.2474	80.179 5	96.8894	116.908	140.831
24	18.7881	23.2122	28.6252	35.2364	43.2973	53.1090	65.0320	79.4968	97.017 2	118.205	143.780	174.630
25	21.2305	26.4619	32.9190	40.8742	50.6578	62.6686	77.3881	95.3962	117.39 0	144.210	176.853	216.542

ერთი ლარის ჩვეულებრივი ანუიტეტის მიმდინარე ღირებულება PVA

წელი	პროცენტის განაკვეთი											
	2	2.5	3	4	5	6	7	8	9	10	11	12
1	0.98039	0.97561	0.97087	0.96154	0.95238	0.94340	0.93458	0.92593	0.91743	0.90909	0.90090	0.89286
2	1.94156	1.92742	1.91347	1.88609	1.85941	1.83339	1.80802	1.78326	1.75911	1.73554	1.71252	1.69005
3	2.88388	2.85602	2.82861	2.77509	2.72325	2.67301	2.62432	2.57710	2.53129	2.48685	2.44371	2.40183
4	3.80773	3.76197	3.71710	3.62990	3.54595	3.46511	3.38721	3.31213	3.23972	3.16987	3.10245	3.03735
5	4.71346	4.64583	4.57971	4.45182	4.32948	4.21236	4.10020	3.99271	3.88965	3.79079	3.69590	3.60478
6	5.60143	5.50813	5.41719	5.24214	5.07569	4.91732	4.76654	4.62288	4.48592	4.35526	4.23054	4.11141
7	6.4720	6.3494	6.2303	6.0021	5.7864	5.5824	5.3893	5.2064	5.0330	4.8684	4.7122	4.5638
8	7.3255	7.1701	7.0197	6.7327	6.4632	6.2098	5.9713	5.7466	5.5348	5.3349	5.1461	4.9676
9	8.1622	7.9709	7.7861	7.4353	7.1078	6.8017	6.5152	6.2469	5.9952	5.7590	5.5370	5.3282
10	8.9826	8.7521	8.5302	8.1109	7.7217	7.3601	7.0236	6.7101	6.4177	6.1446	5.8892	5.6502
11	9.7868	9.5142	9.2526	8.7605	8.3064	7.8869	7.4987	7.1390	6.8052	6.4951	6.2065	5.9377
12	10.5753	10.2578	9.9540	9.3851	8.8633	8.3838	7.9427	7.5361	7.1607	6.8137	6.4924	6.1944
13	11.3484	10.9832	10.6350	9.9856	9.3936	8.8527	8.3577	7.9038	7.4869	7.1034	6.7499	6.4235
14	12.1062	11.6909	11.2961	10.5631	9.8986	9.2950	8.7455	8.2442	7.7862	7.3667	6.9819	6.6282
15	12.8493	12.3814	11.9379	11.1184	10.3797	9.7122	9.1079	8.5595	8.0607	7.6061	7.1909	6.8109
16	13.5777	13.0550	12.5611	11.6523	10.8378	10.1059	9.4466	8.8514	8.3126	7.8237	7.3792	6.9740
17	14.2919	13.7122	13.1661	12.1657	11.2741	10.4773	9.7632	9.1216	8.5436	8.0216	7.5488	7.1196
18	14.9920	14.3534	13.7535	12.6593	11.6896	10.8276	10.0591	9.3719	8.7556	8.2014	7.7016	7.2497
19	15.6785	14.9789	14.3238	13.1339	12.0853	11.1581	10.3356	9.6036	8.9501	8.3649	7.8393	7.3658
20	16.3514	15.5892	14.8775	13.5903	12.4622	11.4699	10.5940	9.8181	9.1285	8.5136	7.9633	7.4694
21	17.0112	16.1845	15.4150	14.0292	12.8212	11.7641	10.8355	10.0168	9.2922	8.6487	8.0751	7.5620
22	17.6580	16.7654	15.9369	14.4511	13.1630	12.0416	11.0612	10.2007	9.4424	8.7715	8.1757	7.6446
23	18.2922	17.3321	16.4436	14.8568	13.4886	12.3034	11.2722	10.3711	9.5802	8.8832	8.2664	7.7184
24	18.9139	17.8850	16.9355	15.2470	13.7986	12.5504	11.4693	10.5288	9.7066	8.9847	8.3481	7.7843
25	19.5235	18.4244	17.4131	15.6221	14.0939	12.7834	11.6536	10.6748	9.8226	9.0770	8.4217	7.8431

გაგრძელება PVA

წელი	პროცენტის განაკვეთი											
	13	14	15	16	17	18	19	20	21	22	23	24
1	0.88496	0.87719	0.86957	0.86207	0.85470	0.84746	0.84034	0.83333	0.8264 5	0.81967	0.81301	0.80645
2	1.66810	1.64666	1.62571	1.60523	1.58521	1.56564	1.54650	1.52778	1.5094 6	1.49153	1.47399	1.45682
3	2.36115	2.32163	2.28323	2.24589	2.20958	2.17427	2.13992	2.10648	2.0739 3	2.04224	2.01137	1.98130
4	2.97447	2.91371	2.85498	2.79818	2.74324	2.69006	2.63859	2.58873	2.5404 4	2.49364	2.44827	2.40428
5	3.51723	3.43308	3.35216	3.27429	3.19935	3.12717	3.05763	2.99061	2.9259 8	2.86364	2.80347	2.74538
6	3.99755	3.88867	3.78448	3.68474	3.58918	3.49760	3.40978	3.32551	3.2446 2	3.16692	3.09225	3.02047
7	4.4226	4.2883	4.1604	4.0386	3.9224	3.8115	3.7057	3.6046	3.5079	3.4155	3.3270	3.2423
8	4.7988	4.6389	4.4873	4.3436	4.2072	4.0776	3.9544	3.8372	3.7256	3.6193	3.5179	3.4212
9	5.1317	4.9464	4.7716	4.6065	4.4506	4.3030	4.1633	4.0310	3.9054	3.7863	3.6731	3.5655
10	5.4262	5.2161	5.0188	4.8332	4.6586	4.4941	4.3389	4.1925	4.0541	3.9232	3.7993	3.6819
11	5.6869	5.4527	5.2337	5.0286	4.8364	4.6560	4.4865	4.3271	4.1769	4.0354	3.9018	3.7757
12	5.9176	5.6603	5.4206	5.1971	4.9884	4.7932	4.6105	4.4392	4.2784	4.1274	3.9852	3.8514
13	6.1218	5.8424	5.5831	5.3423	5.1183	4.9095	4.7147	4.5327	4.3624	4.2028	4.0530	3.9124

14	6.3025	6.0021	5.7245	5.4675	5.2293	5.0081	4.8023	4.6106	4.4317	4.2646	4.1082	3.9616
15	6.4624	6.1422	5.8474	5.5755	5.3242	5.0916	4.8759	4.6755	4.4890	4.3152	4.1530	4.0013
16	6.6039	6.2651	5.9542	5.6685	5.4053	5.1624	4.9377	4.7296	4.5364	4.3567	4.1894	4.0333
17	6.7291	6.3729	6.0472	5.7487	5.4746	5.2223	4.9897	4.7746	4.5755	4.3908	4.2190	4.0591
18	6.8399	6.4674	6.1280	5.8178	5.5339	5.2732	5.0333	4.8122	4.6079	4.4187	4.2431	4.0799
19	6.9380	6.5504	6.1982	5.8775	5.5845	5.3162	5.0700	4.8435	4.6346	4.4415	4.2627	4.0967
20	7.0248	6.6231	6.2593	5.9288	5.6278	5.3527	5.1009	4.8696	4.6567	4.4603	4.2786	4.1103
21	7.1016	6.6870	6.3125	5.9731	5.6648	5.3837	5.1268	4.8913	4.6750	4.4756	4.2916	4.1212
22	7.1695	6.7429	6.3587	6.0113	5.6964	5.4099	5.1486	4.9094	4.6900	4.4882	4.3021	4.1300
23	7.2297	6.7921	6.3988	6.0442	5.7234	5.4321	5.1668	4.9245	4.7025	4.4985	4.3106	4.1371
24	7.2829	6.8351	6.4338	6.0726	5.7465	5.4509	5.1822	4.9371	4.7128	4.5070	4.3176	4.1428
25	7.3300	6.8729	6.4641	6.0971	5.7662	5.4669	5.1951	4.9476	4.7213	4.5139	4.3232	4.1474

ერთი ლარის ჩვეულებრივი ანუიტეტის მომავალი ღირებულება FVA

წელი	პროცენტის განაკვეთი											
	2	2.5	3	4	5	6	7	8	9	10	11	12
1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2	2.0200	2.0250	2.0300	2.0400	2.0500	2.0600	2.0700	2.0800	2.0900	2.1000	2.1100	2.1200
3	3.0604	3.0756	3.0909	3.1216	3.1525	3.1836	3.2149	3.2464	3.2781	3.3100	3.3421	3.3744
4	4.1216	4.1525	4.1836	4.2465	4.3101	4.3746	4.4399	4.5061	4.5731	4.6410	4.7097	4.7793
5	5.2040	5.2563	5.3091	5.4163	5.5256	5.6371	5.7507	5.8666	5.9847	6.1051	6.2278	6.3528
6	6.3081	6.3877	6.4684	6.6330	6.8019	6.9753	7.1533	7.3359	7.5233	7.7156	7.9129	8.1152
7	7.4343	7.5474	7.6625	7.8983	8.1420	8.3938	8.6540	8.9228	9.2004	9.4872	9.7833	10.0890
8	8.5830	8.7361	8.8923	9.2142	9.5491	9.8975	10.2598	10.6366	11.0285	11.4359	11.8594	12.2997
9	9.7546	9.9545	10.1591	10.5828	11.0266	11.4913	11.9780	12.4876	13.0210	13.5795	14.1640	14.7757
10	10.9497	11.2034	11.4639	12.0061	12.5779	13.1808	13.8164	14.4866	15.1929	15.9374	16.7220	17.5487
11	12.1687	12.4835	12.8078	13.4864	14.2068	14.9716	15.7836	16.6455	17.5603	18.5312	19.5614	20.6546
12	13.4121	13.7956	14.1920	15.0258	15.9171	16.8699	17.8885	18.9771	20.1407	21.3843	22.7132	24.1331
13	14.6803	15.1404	15.6178	16.6268	17.7130	18.8821	20.1406	21.4953	22.9534	24.5227	26.2116	28.0291
14	15.9739	16.5190	17.0863	18.2919	19.5986	21.0151	22.5505	24.2149	26.0192	27.9750	30.0949	32.3926
15	17.2934	17.9319	18.5989	20.0236	21.5786	23.2760	25.1290	27.1521	29.3609	31.7725	34.4054	37.2797
16	18.6393	19.3802	20.1569	21.8245	23.6575	25.6725	27.8881	30.3243	33.0034	35.9497	39.1899	42.7533
17	20.0121	20.8647	21.7616	23.6975	25.8404	28.2129	30.8402	33.7502	36.9737	40.5447	44.5008	48.8837
18	21.4123	22.3863	23.4144	25.6454	28.1324	30.9057	33.9990	37.4502	41.3013	45.5992	50.3959	55.7497
19	22.8406	23.9460	25.1169	27.6712	30.5390	33.7600	37.3790	41.4463	46.0185	51.1591	56.9395	63.4397
20	24.2974	25.5447	26.8704	29.7781	33.0660	36.7856	40.9955	45.7620	51.1601	57.2750	64.2028	72.0524
21	25.7833	27.1833	28.6765	31.9692	35.7193	39.9927	44.8652	50.4229	56.7645	64.0025	72.2651	81.6987
22	27.2990	28.8629	30.5368	34.2480	38.5052	43.3923	49.0057	55.4568	62.8733	71.4027	81.2143	92.5026
23	28.8450	30.5844	32.4529	36.6179	41.4305	46.9958	53.4361	60.8933	69.5319	79.5430	91.1479	104.602
24	30.4219	32.3490	34.4265	39.0826	44.5020	50.8156	58.1767	66.7648	76.7898	88.4973	102.174	118.155
25	32.0303	34.1578	36.4593	41.6459	47.7271	54.8645	63.2490	73.1059	84.7009	98.3471	114.413	133.333

გაგრძელება FVA

წელი	პროცენტის განაკვეთი											
	13	14	15	16	17	18	19	20	21	22	23	24
1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2	2.1300	2.1400	2.1500	2.1600	2.1700	2.1800	2.1900	2.2000	2.2100	2.2200	2.2300	2.2400
3	3.4069	3.4396	3.4725	3.5056	3.5389	3.5724	3.6061	3.6400	3.6741	3.7084	3.7429	3.7776
4	4.8498	4.9211	4.9934	5.0665	5.1405	5.2154	5.2913	5.3680	5.4457	5.5242	5.6038	5.6842
5	6.4803	6.6101	6.7424	6.8771	7.0144	7.1542	7.2966	7.4416	7.5892	7.7396	7.8926	8.0484
6	8.3227	8.5355	8.7537	8.9775	9.2068	9.4420	9.6830	9.9299	10.1830	10.4423	10.7079	10.9801
7	10.4047	10.7305	11.0668	11.4139	11.7720	12.1415	12.5227	12.9159	13.3214	13.7396	14.1708	14.6153
8	12.7573	13.2328	13.7268	14.2401	14.7733	15.3270	15.9020	16.4991	17.1189	17.7623	18.4300	19.1229
9	15.4157	16.0853	16.7858	17.5185	18.2847	19.0859	19.9234	20.7989	21.7139	22.6700	23.6690	24.7125
10	18.4197	19.3373	20.3037	21.3215	22.3931	23.5213	24.7089	25.9587	27.273	28.6574	30.1128	31.6434

									8			
11	21.8143	23.0445	24.3493	25.7329	27.1999	28.7551	30.4035	32.1504	34.0013	35.9620	38.0388	40.2379
12	25.6502	27.2707	29.0017	30.8502	32.8239	34.9311	37.1802	39.5805	42.1416	44.8737	47.7877	50.8950
13	29.9847	32.0887	34.3519	36.7862	39.4040	42.2187	45.2445	48.4966	51.9913	55.7459	59.7788	64.1097
14	34.8827	37.5811	40.5047	43.6720	47.1027	50.8180	54.8409	59.1959	63.9095	69.0100	74.5280	80.4961
15	40.4175	43.8424	47.5804	51.6595	56.1101	60.9653	66.2607	72.0351	78.3305	85.1922	92.6694	100.815
16	46.6717	50.9804	55.7175	60.9250	66.6488	72.9390	79.8502	87.4421	95.7799	104.934	114.983	126.010
17	53.7391	59.1176	65.0751	71.6730	78.9792	87.0680	96.0218	105.930	116.893	129.020	142.429	157.253
18	61.7251	68.3941	75.8364	84.1407	93.4056	103.740	115.265	128.116	142.441	158.404	176.188	195.994
19	70.7494	78.9692	88.2118	98.6032	110.284	123.413	138.166	154.740	173.354	194.253	217.711	244.032
20	80.9468	91.0249	102.443	115.379	130.032	146.628	165.418	186.688	210.758	237.989	268.785	303.600
21	92.4699	104.768	118.810	134.840	153.138	174.021	197.847	225.025	256.017	291.346	331.605	377.464
22	105.491	120.436	137.631	157.415	180.172	206.344	236.438	271.030	310.781	356.443	408.875	469.056
23	120.204	138.297	159.276	183.601	211.801	244.486	282.361	326.236	377.045	435.860	503.916	582.629
24	136.831	158.658	184.167	213.977	248.807	289.494	337.010	392.484	457.224	532.750	620.817	723.461
25	155.616	181.870	212.793	249.214	292.104	342.603	402.042	471.981	554.242	650.955	764.605	898.091

ერთი ლარის წინასწარი ანუიტეტის მიმდინარე ღირებულება PVAD

წელი	პროცენტის განაკვეთი											
	2	2.5	3	4	5	6	7	8	9	10	11	12
1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2	1.9804	1.9756	1.9709	1.9615	1.9524	1.9434	1.9346	1.9259	1.9174	1.9091	1.9009	1.8929
3	2.9416	2.9274	2.9135	2.8861	2.8594	2.8334	2.8080	2.7833	2.7591	2.7355	2.7125	2.6901
4	3.8839	3.8560	3.8286	3.7751	3.7232	3.6730	3.6243	3.5771	3.5313	3.4869	3.4437	3.4018
5	4.8077	4.7620	4.7171	4.6299	4.5460	4.4651	4.3872	4.3121	4.2397	4.1699	4.1024	4.0373
6	5.7135	5.6458	5.5797	5.4518	5.3295	5.2124	5.1002	4.9927	4.8897	4.7908	4.6959	4.6048
7	6.6014	6.5081	6.4172	6.2421	6.0757	5.9173	5.7665	5.6229	5.4859	5.3553	5.2305	5.1114
8	7.4720	7.3494	7.2303	7.0021	6.7864	6.5824	6.3893	6.2064	6.0330	5.8684	5.7122	5.5638
9	8.3255	8.1701	8.0197	7.7327	7.4632	7.2098	6.9713	6.7466	6.5348	6.3349	6.1461	5.9676
10	9.1622	8.9709	8.7861	8.4353	8.1078	7.8017	7.5152	7.2469	6.9952	6.7590	6.5370	6.3282
11	9.9826	9.7521	9.5302	9.1109	8.7217	8.3601	8.0236	7.7101	7.4177	7.1446	6.8892	6.6502
12	10.7868	10.5142	10.2526	9.7605	9.3064	8.8869	8.4987	8.1390	7.8052	7.4951	7.2065	6.9377
13	11.5753	11.2578	10.9540	10.3851	9.8633	9.3838	8.9427	8.5361	8.1607	7.8137	7.4924	7.1944
14	12.3484	11.9832	11.6350	10.9856	10.3936	9.8527	9.3577	8.9038	8.4869	8.1034	7.7499	7.4235
15	13.1062	12.6909	12.2961	11.5631	10.8986	10.2950	9.7455	9.2442	8.7862	8.3667	7.9819	7.6282
16	13.8493	13.3814	12.9379	12.1184	11.3797	10.7122	10.1079	9.5595	9.0607	8.6061	8.1909	7.8109
17	14.5777	14.0550	13.5611	12.6523	11.8378	11.1059	10.4466	9.8514	9.3126	8.8237	8.3792	7.9740
18	15.2919	14.7122	14.1661	13.1657	12.2741	11.4773	10.7632	10.1216	9.5436	9.0216	8.5488	8.1196
19	15.9920	15.3534	14.7535	13.6593	12.6896	11.8276	11.0591	10.3719	9.7556	9.2014	8.7016	8.2497
20	16.6785	15.9789	15.3238	14.1339	13.0853	12.1581	11.3356	10.6036	9.9501	9.3649	8.8393	8.3658
21	17.3514	16.5892	15.8775	14.5903	13.4622	12.4699	11.5940	10.8181	10.1285	9.5136	8.9633	8.4694
22	18.0112	17.1845	16.4150	15.0292	13.8212	12.7641	11.8355	11.0168	10.2922	9.6487	9.0751	8.5620
23	18.6580	17.7654	16.9369	15.4511	14.1630	13.0416	12.0612	11.2007	10.4424	9.7715	9.1757	8.6446
24	19.2922	18.3321	17.4436	15.8568	14.4886	13.3034	12.2722	11.3711	10.5802	9.8832	9.2664	8.7184
25	19.9139	18.8850	17.9355	16.2470	14.7986	13.5504	12.4693	11.5288	10.7066	9.9847	9.3481	8.7843

გაგრძელება PVAD

წელი	პროცენტის განაკვეთი											
	13	14	15	16	17	18	19	20	21	22	23	24

1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2	1.8850	1.8772	1.8696	1.8621	1.8547	1.8475	1.8403	1.8333	1.8264	1.8197	1.8130	1.8065
3	2.6681	2.6467	2.6257	2.6052	2.5852	2.5656	2.5465	2.5278	2.5095	2.4915	2.4740	2.4568
4	3.3612	3.3216	3.2832	3.2459	3.2096	3.1743	3.1399	3.1065	3.0739	3.0422	3.0114	2.9813
5	3.9745	3.9137	3.8550	3.7982	3.7432	3.6901	3.6386	3.5887	3.5404	3.4936	3.4483	3.4043
6	4.5172	4.4331	4.3522	4.2743	4.1993	4.1272	4.0576	3.9906	3.9260	3.8636	3.8035	3.7454
7	4.9975	4.8887	4.7845	4.6847	4.5892	4.4976	4.4098	4.3255	4.2446	4.1669	4.0923	4.0205
8	5.4226	5.2883	5.1604	5.0386	4.9224	4.8115	4.7057	4.6046	4.5079	4.4155	4.3270	4.2423
9	5.7988	5.6389	5.4873	5.3436	5.2072	5.0776	4.9544	4.8372	4.7256	4.6193	4.5179	4.4212
10	6.1317	5.9464	5.7716	5.6065	5.4506	5.3030	5.1633	5.0310	4.9054	4.7863	4.6731	4.5655
11	6.4262	6.2161	6.0188	5.8332	5.6586	5.4941	5.3389	5.1925	5.0541	4.9232	4.7993	4.6819
12	6.6869	6.4527	6.2337	6.0286	5.8364	5.6560	5.4865	5.3271	5.1769	5.0354	4.9018	4.7757
13	6.9176	6.6603	6.4206	6.1971	5.9884	5.7932	5.6105	5.4392	5.2784	5.1274	4.9852	4.8514
14	7.1218	6.8424	6.5831	6.3423	6.1183	5.9095	5.7147	5.5327	5.3624	5.2028	5.0530	4.9124
15	7.3025	7.0021	6.7245	6.4675	6.2293	6.0081	5.8023	5.6106	5.4317	5.2646	5.1082	4.9616
16	7.4624	7.1422	6.8474	6.5755	6.3242	6.0916	5.8759	5.6755	5.4890	5.3152	5.1530	5.0013
17	7.6039	7.2651	6.9542	6.6685	6.4053	6.1624	5.9377	5.7296	5.5364	5.3567	5.1894	5.0333
18	7.7291	7.3729	7.0472	6.7487	6.4746	6.2223	5.9897	5.7746	5.5755	5.3908	5.2190	5.0591
19	7.8399	7.4674	7.1280	6.8178	6.5339	6.2732	6.0333	5.8122	5.6079	5.4187	5.2431	5.0799
20	7.9380	7.5504	7.1982	6.8775	6.5845	6.3162	6.0700	5.8435	5.6346	5.4415	5.2627	5.0967
21	8.0248	7.6231	7.2593	6.9288	6.6278	6.3527	6.1009	5.8696	5.6567	5.4603	5.2786	5.1103
22	8.1016	7.6870	7.3125	6.9731	6.6648	6.3837	6.1268	5.8913	5.6750	5.4756	5.2916	5.1212
23	8.1695	7.7429	7.3587	7.0113	6.6964	6.4099	6.1486	5.9094	5.6900	5.4882	5.3021	5.1300
24	8.2297	7.7921	7.3988	7.0442	6.7234	6.4321	6.1668	5.9245	5.7025	5.4985	5.3106	5.1371
25	8.2829	7.8351	7.4338	7.0726	6.7465	6.4509	6.1822	5.9371	5.7128	5.5070	5.3176	5.1428

ერთი ლარის წინასწარი ანუიტეტის მომავალი ღირებულება FVAD

წელი	პროცენტის განაკვეთი											
	2	2.5	3	4	5	6	7	8	9	10	11	12
1	1.0200	1.0250	1.0300	1.0400	1.0500	1.0600	1.0700	1.0800	1.0900	1.1000	1.1100	1.1200
2	2.0604	2.0756	2.0909	2.1216	2.1525	2.1836	2.2149	2.2464	2.2781	2.3100	2.3421	2.3744
3	3.1216	3.1525	3.1836	3.2465	3.3101	3.3746	3.4399	3.5061	3.5731	3.6410	3.7097	3.7793
4	4.2040	4.2563	4.3091	4.4163	4.5256	4.6371	4.7507	4.8666	4.9847	5.1051	5.2278	5.3528
5	5.3081	5.3877	5.4684	5.6330	5.8019	5.9753	6.1533	6.3359	6.5233	6.7156	6.9129	7.1152
6	6.4343	6.5474	6.6625	6.8983	7.1420	7.3938	7.6540	7.9228	8.2004	8.4872	8.7833	9.0890
7	7.5830	7.7361	7.8923	8.2142	8.5491	8.8975	9.2598	9.6366	10.0285	10.4359	10.8594	11.2997
8	8.7546	8.9545	9.1591	9.5828	10.0266	10.4913	10.9780	11.4876	12.0210	12.5795	13.1640	13.7757
9	9.9497	10.2034	10.4639	11.0061	11.5779	12.1808	12.8164	13.4866	14.1929	14.9374	15.7220	16.5487
10	11.1687	11.4835	11.8078	12.4864	13.2068	13.9716	14.7836	15.6455	16.5603	17.5312	18.5614	19.6546
11	12.4121	12.7956	13.1920	14.0258	14.9171	15.8699	16.8885	17.9771	19.1407	20.3843	21.7132	23.1331
12	13.6803	14.1404	14.6178	15.6268	16.7130	17.8821	19.1406	20.4953	21.9534	23.5227	25.2116	27.0291
13	14.9739	15.5190	16.0863	17.2919	18.5986	20.0151	21.5505	23.2149	25.0192	26.9750	29.0949	31.3926
14	16.2934	16.9319	17.5989	19.0236	20.5786	22.2760	24.1290	26.1521	28.3609	30.7725	33.4054	36.2797
15	17.6393	18.3802	19.1569	20.8245	22.6575	24.6725	26.8881	29.3243	32.0034	34.9497	38.1899	41.7533
16	19.0121	19.8647	20.7616	22.6975	24.8404	27.2129	29.8402	32.7502	35.9737	39.5447	43.5008	47.8837
17	20.4123	21.3863	22.4144	24.6454	27.1324	29.9057	32.9990	36.4502	40.3013	44.5992	49.3959	54.7497
18	21.8406	22.9460	24.1169	26.6712	29.5390	32.7600	36.3790	40.4463	45.0185	50.1591	55.9395	62.4397
19	23.2974	24.5447	25.8704	28.7781	32.0660	35.7856	39.9955	44.7620	50.1601	56.2750	63.2028	71.0524
20	24.7833	26.1833	27.6765	30.9692	34.7193	38.9927	43.8652	49.4229	55.7645	63.0025	71.2651	80.6987
21	26.2990	27.8629	29.5368	33.2480	37.5052	42.3923	48.0057	54.4568	61.8733	70.4027	80.2143	91.5026
22	27.8450	29.5844	31.4529	35.6179	40.4305	45.9958	52.4361	59.8933	68.5319	78.5430	90.1479	103.6029
23	29.4219	31.3490	33.4265	38.0826	43.5020	49.8156	57.1767	65.7648	75.7898	87.4973	101.1742	117.1552
24	31.0303	33.1578	35.4593	40.6459	46.7271	53.8645	62.2490	72.1059	83.7009	97.3471	113.4133	132.3339
25	32.6709	35.0117	37.5530	43.3117	50.1135	58.1564	67.6765	78.9544	92.3240	108.1818	126.9988	149.3339

გაგრძელება FVAD

ა	პროცენტის განაკვეთი
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	13	14	15	16	17	18	19	20	21	22	23	24
1	1.1300	1.1400	1.1500	1.1600	1.1700	1.1800	1.1900	1.2000	1.2100	1.2200	1.2300	1.2400
2	2.4069	2.4396	2.4725	2.5056	2.5389	2.5724	2.6061	2.6400	2.6741	2.7084	2.7429	2.7776
3	3.8498	3.9211	3.9934	4.0665	4.1405	4.2154	4.2913	4.3680	4.4457	4.5242	4.6038	4.6842
4	5.4803	5.6101	5.7424	5.8771	6.0144	6.1542	6.2966	6.4416	6.5892	6.7396	6.8926	7.0484
5	7.3227	7.5355	7.7537	7.9775	8.2068	8.4420	8.6830	8.9299	9.1830	9.4423	9.7079	9.9801
6	9.4047	9.7305	10.0668	10.4139	10.7720	11.1415	11.5227	11.9159	12.3214	12.7396	13.1708	13.6153
7	11.7573	12.2328	12.7268	13.2401	13.7733	14.3270	14.9020	15.4991	16.1189	16.7623	17.4300	18.1229
8	14.4157	15.0853	15.7858	16.5185	17.2847	18.0859	18.9234	19.7989	20.7139	21.6700	22.6690	23.7125
9	17.4197	18.3373	19.3037	20.3215	21.3931	22.5213	23.7089	24.9587	26.2738	27.6574	29.1128	30.6434
10	20.8143	22.0445	23.3493	24.7329	26.1999	27.7551	29.4035	31.1504	33.0013	34.9620	37.0388	39.2379
11	24.6502	26.2707	28.0017	29.8502	31.8239	33.9311	36.1802	38.5805	41.1416	43.8737	46.7877	49.8950
12	28.9847	31.0887	33.3519	35.7862	38.4040	41.2187	44.2445	47.4966	50.9913	54.7459	58.7788	63.1097
13	33.8827	36.5811	39.5047	42.6720	46.1027	49.8180	53.8409	58.1959	62.9095	68.0100	73.5280	79.4961
14	39.4175	42.8424	46.5804	50.6595	55.1101	59.9653	65.2607	71.0351	77.3305	84.1922	91.6694	99.8151
15	45.6717	49.9804	54.7175	59.9250	65.6488	71.9390	78.8502	86.4421	94.7799	103.934 5	113.983 4	125.010 8
16	52.7391	58.1176	64.0751	70.6730	77.9792	86.0680	95.0218	104.930 6	115.893 7	128.020 1	141.429 5	156.253 4
17	60.7251	67.3941	74.8364	83.1407	92.4056	102.740 3	114.265 9	127.116 7	141.441 3	157.404 5	175.188 3	194.994 2
18	69.7494	77.9692	87.2118	97.6032	109.284 6	122.413 5	137.166 4	153.740 0	172.354 0	193.253 5	216.711 6	243.032 8
19	79.9468	90.0249	101.443 6	114.379 7	129.032 9	145.628 0	164.418 0	185.688 0	209.758 4	236.989 3	267.785 3	302.600 6
20	91.4699	103.768 4	117.810 1	133.840 5	152.138 5	173.021 0	196.847 4	224.025 6	255.017 6	290.346 9	330.605 9	376.464 8
21	104.491 0	119.436 0	136.631 6	156.415 0	179.172 1	205.344 8	235.438 5	270.030 7	309.781 3	355.443 2	407.875 3	468.056 3
22	119.204 8	137.297 0	158.276 4	182.601 4	210.801 3	243.486 8	281.361 8	325.236 9	376.045 4	434.860 7	502.916 6	581.629 8
23	135.831 5	157.658 6	183.167 8	212.977 6	247.807 6	288.494 5	336.010 5	391.484 2	456.224 9	531.750 1	619.817 4	722.461 0
24	154.619 6	180.870 8	211.793 0	248.214 0	291.104 9	341.603 5	401.042 5	470.981 1	553.242 2	649.955 1	763.605 4	897.091 6
25	175.850 1	207.332 7	244.712 0	289.088 3	341.762 7	404.272 1	478.430 6	566.377 3	670.633 0	794.165 3	940.464 7	1113.63 36