FORMULA TO COMPOUND INTEREST

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n = number of times the interest is compounded per year Example: An amount of $1,500.00 is deposited in a
bank paying an annual interest rate of 4.3%, compounded quarterly .
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The Excel compound interest formula in cell B4 of the above spreadsheet on the right once again calculates the
future value of $100, invested for 5 years with an annual interest rate of 4%. However, in this example, the
interest is paid monthly.
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The general formula for compound interest is: FV = PV(1+r)n, where FV is future value, PV is present value, r is
the interest rate per period, and n is the number of compounding periods. How to calculate compound interest in
Excel. One of the easiest ways is to apply the formula: (gross figure) x (1 + interest rate per period).
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How do I calculate compound interest using Excel
For the formula for compound interest, just algebraically rearrange the formula for CAGR. You need the
beginning value, interest rate, and number of periods in years. The interest rate and number
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Compound interest Wikipedia
Compound interest may be contrasted with simple interest, where interest is not added to the principal, so there
is no compounding. The simple annual interest rate is the interest amount per period, multiplied by the number

of periods per year.

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