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Instead, simple interest is calculated off of the original principal amount. Assuming that your Initial deposit is in cell B1 and Annual interest rate in cell B2, the following formula works a treat: =B1 + B1 * \$B2 For the formula to work correctly, please mind the following details: Fix the reference to the Annual Interest Rate cell (B2 in our case) by adding the \$ sign, it should be an absolute column and absolute row, like \$B\$2. In other words, you earn interest not only on the principal amount, but also on the interest earned in each compounding period. The best news is that you don't have to re-invest the wheel. Now we are getting to the most interesting part - building your own powerful and versatile compound interest calculator in Excel. General compound interest formula: When financial advisors analyze the impact of compound interest on an investment, they usually consider three factors that determine the future value of the investment (FV): P = present value of the investment i = interest rate earned in each period n = number of periods By knowing these components, you can use the following formula to get the future value of the investment with a certain compound interest rate. To illustrate the point better, here are a couple of quick examples. The initial investment, interest rate, duration and the formula are exactly the same as in the above example, only the compounding period is different: PV = \$2,000 ; r = 8% per year, compounded daily (0.08/365 = 0.00021978) n = 5 years x 365 days (5*365 = 1825). Supplying all five numbers to the compound interest formula, and you get the following result:=\$2,000 * (1 + 0.00021978)^1825 = \$2,983.52 As you can see, daily compounding interest, the future value of this investment is a bit higher than monthly compounding. Under the scenario, the future value (FV) of the \$2,000 deposit and the percentage change compared to the original value (PV). Keeping this in mind, you can verify the result returned by the formula by performing a simple calculation of 10^(1+0.07) or 10^1*1.07 and make sure that your balance after 1 year will be \$10.70 indeed. This formula goes to C5: =B5*B1 In C6, subtract Balance after 1 year from Balance after 2 years, and drag the formula down to other cells: =B6-B5 You should see the earned interest growth like in the screenshot below. The answer is \$11.45 and you can get it by copying the same formula to column D. What is the definition of compound interest? The greater the number of compounding periods, the greater the effects of compound interest (i.e. the "snowball effect"). As you can guess, the monthly compounding result will be higher than annual compounding. How much will your deposit be worth after one year at an annual interest rate of 7%? Annual compound interest formula 1 An easy and straightforward way to calculate the amount earned with an annual compound interest is using the formula to increase a number by percentage: =Amount * (1 + %). Simple Interest = P * r * t Where: P = Present Value (PV) r = Interest Rate (%) t = Term in Years Compound Interest Calculator WeeAAave discussed the compound interest formula and the impact of compounding frequency. The aim of this article is to make it easy.) 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