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**TRABAJO:** EJERCICIO

**CARRERA:** CONTADURIA PUBLICA

**GRADO:** 3ER SEMESTRE

**GRUPO:** "C"

## EJERCICIO

Elabore el cuadro de amortización de un préstamo bancario por \$ 5,000 pesos a pagar en 6 cuotas mensuales iguales con una tasa de interés del 30% anual, capitalizable al mes.

$$30\% \div 12 = 2.5\% \div 100 = 0.025$$

**P= PRÉSTAMO A CRÉDITO = \$ 5,000**

**N= TIEMPO EN EL CUAL SE VA A PAGAR = 6 meses**

**I= INTERESES = 2.5% = 0.025 mensual**

**C= CUOTA = 907.74984**

$$\text{Cuota} = p \times \left( \frac{(1+i)^n \times i}{(1+i)^n - 1} \right)$$

$$\text{Cuota } \$ 5,000 \times \left( \frac{(1+0.025)^6 \times 0.025}{(1+0.025)^6 - 1} \right)$$

$$= \frac{0.028992335}{0.159693418} = \mathbf{0.181549968}$$

$$5,000 \times 0.181549968 = \mathbf{907.74984.}$$

TABLA DE AMORTIZACIÓN				
PERIODO	CUOTA	INTERESES	Abono a capital (amortización)	SALDO
0	0	0	0	\$ 5,000
1	907.74984	125	782.74984	4,217.25016
2	907.74984	105.431254	802.318586	3,414.931574
3	907.74984	85.37328935	822.3765507	2,592.555023
4	907.74984	64.81387558	842.9359644	1,749.619059
5	907.74984	43.74047648	864.0093635	885.6096955
6	907.74984	22.14024239	885.6095976	0
<b>SUMA</b>	5,446.49904	446.4991378	4999.999902	

- **Intereses (1)** =  $5000 \times 0.025 = 125$

Abono k (1) =  $907.74984 - 125 = 782.74984$

Saldo (1) =  $5000 - 782.74984 = 4,217.25016$

- **Intereses (2)** =  $4217.25016 \times 0.025 = 105.431254$

Abono k (2) =  $907.74984 - 105.431254 = 802.318586$

Saldo (2) =  $4217.25016 - 802.318586 = 3414.931574$

- **Intereses (3)** =  $3414.931574 \times 0.025 = 85.37328935$

Abono k (3) =  $907.74984 - 85.37328935 = 822.3765507$

Saldo (3) =  $3414.931574 - 822.3765507 = 2592.555023$

- **Intereses (4)** =  $2,592.555023 \times 0.025 = 64.81387558$

Abono k (4) =  $907.74984 - 64.81387558 = 842.9359644$

Saldo (4) =  $2592.555023 - 842.9359644 = 1,749.619059$

- **Intereses (5) = 1,749.619059 x 0.025 = 43.74047648**

$$\text{Abono k (5)} = 907.74984 - 43.74047648 = 864.0093635$$

$$\text{Saldo (5)} = 1749.619059 - 864.0093635 = 885.6096955$$

- **Intereses (6) = 885.6096955 x 0.025 = 22.14024239**

$$\text{Abono k (6)} = 907.74984 - 22.14024239 = 885.6095976$$

$$\text{Saldo (6)} = 885.6096955 - 885.6095976 = 0$$