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Nombre del trabajo: finanzas

Materia: matemáticas financiera

Grado: tercer cuatrimestre

Grupo: contaduría pública y finanzas

1:

Inversión: \$50 k

Tiempo: 5 años

Interés: 20% anual

$$CF = co (1 + e.t)$$

$$CF = \$50 k (1 + 0.20)^5$$

$$CF = 50(1.20^5)$$

$$CF = 50 (6)$$

$$CF = \$300 k$$

2:

Préstamo: \$ 80 k

Interés: 2.5% mes

Cat: 30% con IVA

Tiempo 18 meses

meses netos:

$$\frac{\$80k}{18} = 4444.44$$

meses intereses:

$$(4,444.44) (0.25) = 1111.11$$

cat diferido:

$$= \$80 k. (0.30) 30\%$$

$$= \$24 k = \$1333.33 \text{ 18 meses}$$

$$\text{Mensualidades} = \$5888.89$$

3:

Préstamo: \$100k

Interés: 30% anual

Cat sin IVA: 40%

Tiempo: 24 meses

mes neto:

$$\frac{\$100k}{24} = 4166.66$$

interés mes:

$$\frac{\text{Anual } 30\%}{12} \quad \text{inter mensual} = 104.17$$

$$= 2.5\% (4166.66) (0.25) (4166.66)$$

$$\text{Banco} = \$148899.8$$

$$\text{Cat} = \$100k (0,40) = \$40k$$

$$\text{Mensualidades} = \$6209.16$$

$$\text{Cat con IVA} = \$46400 = \text{cat diferido} \frac{24}{1933.33}$$

4:

tiempo: 5 años

inversión: 50k

interés: 20% anual

simple:  $CF = co[(1+e).t]$

compuesto:  $=co[(1+e)^t]$

CF:  $50(1.20)^{5 \text{ anual}}$

$= \$124.416 \text{ anual}$

The image shows a screenshot of an Excel spreadsheet. The spreadsheet has columns labeled A through F. Column A contains numerical values from 120 down to 82. Column B contains corresponding numerical values. Column D contains labels: 'mensualid.', 'bruta', and 'neta'. Column E contains numerical values: 4000, 1048366, and 568365.5. The spreadsheet is titled 'Hoja1' at the bottom.

A	B	C	D	E	F
120	16089.88		mensualid.	4000	
119	15904.33		bruta	1048366	
118	15720.92		neta	568365.5	
117	15539.63				
116	15360.42				
115	15183.28				
114	15008.19				
113	14835.11				
112	14664.03				
111	14494.92				
110	14327.77				
109	14162.54				
108	13999.21				
107	13837.77				
106	13678.19				
105	13520.45				
104	13364.53				
103	13210.41				
102	13058.07				
101	12907.48				
100	12758.63				
99	12611.5				
98	12466.06				
97	12322.3				
96	12180.2				
95	12039.73				
94	11900.89				
93	11763.65				
92	11627.99				
91	11493.89				
90	11361.34				
89	11230.32				
88	11100.81				
87	10972.8				
86	10846.26				
85	10721.18				
84	10597.54				
83	10475.33				
82	10354.52				

A1

120

	A	B	C	D	E
39	82	10354.52			
40	81	10235.11			
41	80	10117.08			
42	79	10000.41			
43	78	9885.084			
44	77	9771.088			
45	76	9658.407			
46	75	9547.025			
47	74	9436.927			
48	73	9328.099			
49	72	9220.527			
50	71	9114.194			
51	70	9009.088			
52	69	8905.194			
53	68	8802.498			
54	67	8700.987			
55	66	8600.646			
56	65	8501.462			
57	64	8403.422			
58	63	8306.513			
59	62	8210.721			
60	61	8116.034			
61	60	8022.439			
62	59	7929.923			
63	58	7838.475			
64	57	7748.08			
65	56	7658.728			
66	55	7570.407			
67	54	7483.104			
68	53	7396.808			
69	52	7311.507			
70	51	7227.19			
71	50	7143.845			

	A	B	C	D	E
71	50	7143.845			
72	49	7061.461			
73	48	6980.028			
74	47	6899.533			
75	46	6819.967			
76	45	6741.318			
77	44	6663.576			
78	43	6586.731			
79	42	6510.772			
80	41	6435.689			
81	40	6361.472			
82	39	6288.111			
83	38	6215.595			
84	37	6143.916			
85	36	6073.064			
86	35	6003.029			
87	34	5933.801			
88	33	5865.372			
89	32	5797.731			
90	31	5730.871			
91	30	5664.782			
92	29	5599.455			

	A	B	C	D	E
88	33	5865.372			
89	32	5797.731			
90	31	5730.871			
91	30	5664.782			
92	29	5599.455			
93	28	5534.882			
94	27	5471.053			
95	26	5407.96			
96	25	5345.594			
97	24	5283.948			
98	23	5223.013			
99	22	5162.781			
100	21	5103.243			
101	20	5044.392			
102	19	4986.219			
103	18	4928.717			
104	17	4871.879			
105	16	4815.696			
106	15	4760.161			
107	14	4705.266			
108	13	4651.004			
109	12	4597.368			
110	11	4544.351			
111	10	4491.945			
112	9	4440.143			
113	8	4388.939			
114	7	4338.325			
115	6	4288.295			
116	5	4238.842			
117	4	4189.959			
118	3	4141.64			
119	2	4093.878			
120	1	4046.667			