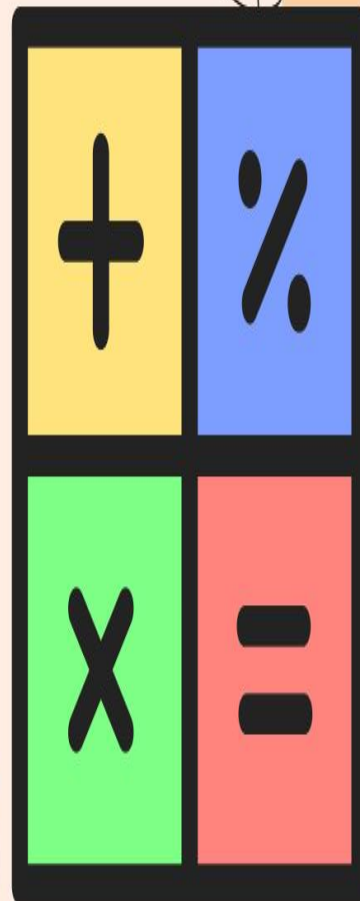


WU DS



Yonatan fabian Morales Funez

Profesor Joel Herrera

Tercer Cuatrimestre

Primer Parcial

IMatematicas Financieras

Administracion De Empresas



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

$$P = \$5,000$$

$$n = 6 \text{ meses}$$

$$i = 0.025$$

$$C =$$

$$C = 5,000 * \left[\frac{(1+0.025)^6 * 0.025}{(1+0.025)^6 - 1} \right] =$$

$$\frac{0.028992335455322265625 \times 5,000}{0.159693418212890625} = 907.75$$

Periodo	Cuota	Interes	Abono A.C. (Amortización)	Saldo
1	907.75	\$125	782.75	4,217.75
2	907.75	\$105.44	802.31	3,415.44
3	907.75	\$85.38	822.37	2,593.07
4	907.75	\$64.82	842.93	1,750.14
5	907.75	\$43.75	864	886.14
6	907.75	\$22.15	885.6	0.54
	5,446.5	446.54	4,999.96	

$$\text{Interes (1)} = 5,000 * 0.025 = 125$$

$$\text{Abono (1)} = 907.75 - 125 = 782.75$$

$$\text{Saldo (1)} = 5,000 - 782.75 = 4,217.75$$

$$\text{Interes (2)} = 4,217.75 * 0.025 = 105.44$$

$$\text{Abono (2)} = 907.75 - 105.44 = 802.31$$

$$\text{Saldo (2)} = 4,217.75 - 802.31 = 3,415.44$$