



**Nombre de alumno: Noheli Guadalupe Ramos Espinosa**

**Nombre del profesor: Abel Estrada Dichi**

**Nombre del trabajo: "Viabilidad"**

**Carrera: Lic. Contaduría pública y Finanzas**

**Materia: Re-expresión de estados financieros**

**Grado: 8°**

**Grupo: A**

Ocosingo, Chiapas 04 de abril del 2025

Aual

casa	\$ 1,200,000.00
tasa	9%

enganche	15%
enganche \$	\$ 180,000.00
saldo	\$ 1,020,000.00
periodo	15

inflación 6%

	anual	mensual
tasa	9%	0.75%
periodo	15	180
pago mensual		-\$10,345.52

capital	\$1,020,000.00
interés	\$ 842,193.45
total	\$1,862,193.45

inflación	6%
mensual	0.50%
valor actual	\$1,225,980.38

meses	saldo	pago mensual	pago intereses	pago capital	m saldo	inflación
1	\$ 1,020,000.00	\$10,345.52	\$ 7,650.00	\$2,695.52	\$ 1,017,304.48	\$10,268.51
2	\$ 1,017,304.48	\$10,345.52	\$ 7,629.78	\$2,715.74	\$ 1,014,588.75	\$10,192.06
3	\$ 1,014,588.75	\$10,345.52	\$ 7,609.42	\$2,736.10	\$ 1,011,852.64	\$10,116.19
4	\$ 1,011,852.64	\$10,345.52	\$ 7,588.89	\$2,756.62	\$ 1,009,096.02	\$10,040.89
5	\$ 1,009,096.02	\$10,345.52	\$ 7,568.22	\$2,777.30	\$ 1,006,318.72	\$9,966.14
6	\$ 1,006,318.72	\$10,345.52	\$ 7,547.39	\$2,798.13	\$ 1,003,520.59	\$9,891.95
7	\$ 1,003,520.59	\$10,345.52	\$ 7,526.40	\$2,819.11	\$ 1,000,701.47	\$9,818.31
8	\$ 1,000,701.47	\$10,345.52	\$ 7,505.26	\$2,840.26	\$ 997,861.22	\$9,745.22
9	\$ 997,861.22	\$10,345.52	\$ 7,483.96	\$2,861.56	\$ 994,999.66	\$9,672.68
10	\$ 994,999.66	\$10,345.52	\$ 7,462.50	\$2,883.02	\$ 992,116.63	\$9,600.67
11	\$ 992,116.63	\$10,345.52	\$ 7,440.87	\$2,904.64	\$ 989,211.99	\$9,529.21
12	\$ 989,211.99	\$10,345.52	\$ 7,419.09	\$2,926.43	\$ 986,285.56	\$9,458.27
13	\$ 986,285.56	\$10,345.52	\$ 7,397.14	\$2,948.38	\$ 983,337.18	\$9,387.86
14	\$ 983,337.18	\$10,345.52	\$ 7,375.03	\$2,970.49	\$ 980,366.69	\$9,317.97
15	\$ 980,366.69	\$10,345.52	\$ 7,352.75	\$2,992.77	\$ 977,373.92	\$9,248.61
16	\$ 977,373.92	\$10,345.52	\$ 7,330.30	\$3,015.21	\$ 974,358.71	\$9,179.76
17	\$ 974,358.71	\$10,345.52	\$ 7,307.69	\$3,037.83	\$ 971,320.88	\$9,111.43
18	\$ 971,320.88	\$10,345.52	\$ 7,284.91	\$3,060.61	\$ 968,260.27	\$9,043.60
19	\$ 968,260.27	\$10,345.52	\$ 7,261.95	\$3,083.57	\$ 965,176.70	\$8,976.28
20	\$ 965,176.70	\$10,345.52	\$ 7,238.83	\$3,106.69	\$ 962,070.01	\$8,909.46
21	\$ 962,070.01	\$10,345.52	\$ 7,215.53	\$3,129.99	\$ 958,940.01	\$8,843.13
22	\$ 958,940.01	\$10,345.52	\$ 7,192.05	\$3,153.47	\$ 955,786.54	\$8,777.30
23	\$ 955,786.54	\$10,345.52	\$ 7,168.40	\$3,177.12	\$ 952,609.42	\$8,711.96
24	\$ 952,609.42	\$10,345.52	\$ 7,144.57	\$3,200.95	\$ 949,408.48	\$8,647.11
25	\$ 949,408.48	\$10,345.52	\$ 7,120.56	\$3,224.96	\$ 946,183.52	\$8,582.74
26	\$ 946,183.52	\$10,345.52	\$ 7,096.38	\$3,249.14	\$ 942,934.38	\$8,518.85
27	\$ 942,934.38	\$10,345.52	\$ 7,072.01	\$3,273.51	\$ 939,660.87	\$8,455.43
28	\$ 939,660.87	\$10,345.52	\$ 7,047.46	\$3,298.06	\$ 936,362.80	\$8,392.49
29	\$ 936,362.80	\$10,345.52	\$ 7,022.72	\$3,322.80	\$ 933,040.01	\$8,330.01
30	\$ 933,040.01	\$10,345.52	\$ 6,997.80	\$3,347.72	\$ 929,692.29	\$8,268.00
31	\$ 929,692.29	\$10,345.52	\$ 6,972.69	\$3,372.83	\$ 926,319.46	\$8,206.45
32	\$ 926,319.46	\$10,345.52	\$ 6,947.40	\$3,398.12	\$ 922,921.34	\$8,145.36
33	\$ 922,921.34	\$10,345.52	\$ 6,921.91	\$3,423.61	\$ 919,497.73	\$8,084.73
34	\$ 919,497.73	\$10,345.52	\$ 6,896.23	\$3,449.29	\$ 916,048.44	\$8,024.55
35	\$ 916,048.44	\$10,345.52	\$ 6,870.36	\$3,475.16	\$ 912,573.28	\$7,964.81
36	\$ 912,573.28	\$10,345.52	\$ 6,844.30	\$3,501.22	\$ 909,072.07	\$7,905.52
37	\$ 909,072.07	\$10,345.52	\$ 6,818.04	\$3,527.48	\$ 905,544.59	\$7,846.67
38	\$ 905,544.59	\$10,345.52	\$ 6,791.58	\$3,553.93	\$ 901,990.65	\$7,788.26
39	\$ 901,990.65	\$10,345.52	\$ 6,764.93	\$3,580.59	\$ 898,410.06	\$7,730.28
40	\$ 898,410.06	\$10,345.52	\$ 6,738.08	\$3,607.44	\$ 894,802.62	\$7,672.73
41	\$ 894,802.62	\$10,345.52	\$ 6,711.02	\$3,634.50	\$ 891,168.12	\$7,615.62

42	\$	891,168.12	\$10,345.52	\$	6,683.76	\$3,661.76	\$	887,506.36	\$7,558.92
43	\$	887,506.36	\$10,345.52	\$	6,656.30	\$3,689.22	\$	883,817.14	\$7,502.65
44	\$	883,817.14	\$10,345.52	\$	6,628.63	\$3,716.89	\$	880,100.25	\$7,446.80
45	\$	880,100.25	\$10,345.52	\$	6,600.75	\$3,744.77	\$	876,355.48	\$7,391.37
46	\$	876,355.48	\$10,345.52	\$	6,572.67	\$3,772.85	\$	872,582.63	\$7,336.35
47	\$	872,582.63	\$10,345.52	\$	6,544.37	\$3,801.15	\$	868,781.48	\$7,281.73
48	\$	868,781.48	\$10,345.52	\$	6,515.86	\$3,829.66	\$	864,951.82	\$7,227.53
49	\$	864,951.82	\$10,345.52	\$	6,487.14	\$3,858.38	\$	861,093.44	\$7,173.72
50	\$	861,093.44	\$10,345.52	\$	6,458.20	\$3,887.32	\$	857,206.12	\$7,120.32
51	\$	857,206.12	\$10,345.52	\$	6,429.05	\$3,916.47	\$	853,289.65	\$7,067.32
52	\$	853,289.65	\$10,345.52	\$	6,399.67	\$3,945.85	\$	849,343.80	\$7,014.71
53	\$	849,343.80	\$10,345.52	\$	6,370.08	\$3,975.44	\$	845,368.36	\$6,962.49
54	\$	845,368.36	\$10,345.52	\$	6,340.26	\$4,005.26	\$	841,363.11	\$6,910.66
55	\$	841,363.11	\$10,345.52	\$	6,310.22	\$4,035.30	\$	837,327.81	\$6,859.21
56	\$	837,327.81	\$10,345.52	\$	6,279.96	\$4,065.56	\$	833,262.25	\$6,808.15
57	\$	833,262.25	\$10,345.52	\$	6,249.47	\$4,096.05	\$	829,166.20	\$6,757.47
58	\$	829,166.20	\$10,345.52	\$	6,218.75	\$4,126.77	\$	825,039.42	\$6,707.17
59	\$	825,039.42	\$10,345.52	\$	6,187.80	\$4,157.72	\$	820,881.70	\$6,657.24
60	\$	820,881.70	\$10,345.52	\$	6,156.61	\$4,188.91	\$	816,692.79	\$6,607.68
61	\$	816,692.79	\$10,345.52	\$	6,125.20	\$4,220.32	\$	812,472.47	\$6,558.49
62	\$	812,472.47	\$10,345.52	\$	6,093.54	\$4,251.98	\$	808,220.50	\$6,509.67
63	\$	808,220.50	\$10,345.52	\$	6,061.65	\$4,283.87	\$	803,936.63	\$6,461.21
64	\$	803,936.63	\$10,345.52	\$	6,029.52	\$4,315.99	\$	799,620.64	\$6,413.11
65	\$	799,620.64	\$10,345.52	\$	5,997.15	\$4,348.36	\$	795,272.27	\$6,365.37
66	\$	795,272.27	\$10,345.52	\$	5,964.54	\$4,380.98	\$	790,891.29	\$6,317.99
67	\$	790,891.29	\$10,345.52	\$	5,931.68	\$4,413.83	\$	786,477.46	\$6,270.95
68	\$	786,477.46	\$10,345.52	\$	5,898.58	\$4,446.94	\$	782,030.52	\$6,224.27
69	\$	782,030.52	\$10,345.52	\$	5,865.23	\$4,480.29	\$	777,550.23	\$6,177.94
70	\$	777,550.23	\$10,345.52	\$	5,831.63	\$4,513.89	\$	773,036.34	\$6,131.95
71	\$	773,036.34	\$10,345.52	\$	5,797.77	\$4,547.75	\$	768,488.59	\$6,086.30
72	\$	768,488.59	\$10,345.52	\$	5,763.66	\$4,581.85	\$	763,906.74	\$6,040.99
73	\$	763,906.74	\$10,345.52	\$	5,729.30	\$4,616.22	\$	759,290.52	\$5,996.02
74	\$	759,290.52	\$10,345.52	\$	5,694.68	\$4,650.84	\$	754,639.68	\$5,951.39
75	\$	754,639.68	\$10,345.52	\$	5,659.80	\$4,685.72	\$	749,953.96	\$5,907.08
76	\$	749,953.96	\$10,345.52	\$	5,624.65	\$4,720.86	\$	745,233.09	\$5,863.11
77	\$	745,233.09	\$10,345.52	\$	5,589.25	\$4,756.27	\$	740,476.82	\$5,819.47
78	\$	740,476.82	\$10,345.52	\$	5,553.58	\$4,791.94	\$	735,684.88	\$5,776.14
79	\$	735,684.88	\$10,345.52	\$	5,517.64	\$4,827.88	\$	730,857.00	\$5,733.15
80	\$	730,857.00	\$10,345.52	\$	5,481.43	\$4,864.09	\$	725,992.90	\$5,690.47
81	\$	725,992.90	\$10,345.52	\$	5,444.95	\$4,900.57	\$	721,092.33	\$5,648.11
82	\$	721,092.33	\$10,345.52	\$	5,408.19	\$4,937.33	\$	716,155.00	\$5,606.06
83	\$	716,155.00	\$10,345.52	\$	5,371.16	\$4,974.36	\$	711,180.65	\$5,564.33
84	\$	711,180.65	\$10,345.52	\$	5,333.85	\$5,011.66	\$	706,168.98	\$5,522.91

85	\$	706,168.98	\$10,345.52	\$	5,296.27	\$5,049.25	\$	701,119.73	\$5,481.79
86	\$	701,119.73	\$10,345.52	\$	5,258.40	\$5,087.12	\$	696,032.61	\$5,440.99
87	\$	696,032.61	\$10,345.52	\$	5,220.24	\$5,125.27	\$	690,907.34	\$5,400.48
88	\$	690,907.34	\$10,345.52	\$	5,181.81	\$5,163.71	\$	685,743.62	\$5,360.28
89	\$	685,743.62	\$10,345.52	\$	5,143.08	\$5,202.44	\$	680,541.18	\$5,320.38
90	\$	680,541.18	\$10,345.52	\$	5,104.06	\$5,241.46	\$	675,299.72	\$5,280.77
91	\$	675,299.72	\$10,345.52	\$	5,064.75	\$5,280.77	\$	670,018.95	\$5,241.46
92	\$	670,018.95	\$10,345.52	\$	5,025.14	\$5,320.38	\$	664,698.57	\$5,202.44
93	\$	664,698.57	\$10,345.52	\$	4,985.24	\$5,360.28	\$	659,338.29	\$5,163.71
94	\$	659,338.29	\$10,345.52	\$	4,945.04	\$5,400.48	\$	653,937.81	\$5,125.27
95	\$	653,937.81	\$10,345.52	\$	4,904.53	\$5,440.99	\$	648,496.82	\$5,087.12
96	\$	648,496.82	\$10,345.52	\$	4,863.73	\$5,481.79	\$	643,015.03	\$5,049.25
97	\$	643,015.03	\$10,345.52	\$	4,822.61	\$5,522.91	\$	637,492.12	\$5,011.66
98	\$	637,492.12	\$10,345.52	\$	4,781.19	\$5,564.33	\$	631,927.80	\$4,974.36
99	\$	631,927.80	\$10,345.52	\$	4,739.46	\$5,606.06	\$	626,321.74	\$4,937.33
100	\$	626,321.74	\$10,345.52	\$	4,697.41	\$5,648.11	\$	620,673.63	\$4,900.57
101	\$	620,673.63	\$10,345.52	\$	4,655.05	\$5,690.47	\$	614,983.16	\$4,864.09
102	\$	614,983.16	\$10,345.52	\$	4,612.37	\$5,733.15	\$	609,250.02	\$4,827.88
103	\$	609,250.02	\$10,345.52	\$	4,569.38	\$5,776.14	\$	603,473.87	\$4,791.94
104	\$	603,473.87	\$10,345.52	\$	4,526.05	\$5,819.47	\$	597,654.41	\$4,756.27
105	\$	597,654.41	\$10,345.52	\$	4,482.41	\$5,863.11	\$	591,791.30	\$4,720.86
106	\$	591,791.30	\$10,345.52	\$	4,438.43	\$5,907.08	\$	585,884.21	\$4,685.72
107	\$	585,884.21	\$10,345.52	\$	4,394.13	\$5,951.39	\$	579,932.83	\$4,650.84
108	\$	579,932.83	\$10,345.52	\$	4,349.50	\$5,996.02	\$	573,936.80	\$4,616.22
109	\$	573,936.80	\$10,345.52	\$	4,304.53	\$6,040.99	\$	567,895.81	\$4,581.85
110	\$	567,895.81	\$10,345.52	\$	4,259.22	\$6,086.30	\$	561,809.51	\$4,547.75
111	\$	561,809.51	\$10,345.52	\$	4,213.57	\$6,131.95	\$	555,677.56	\$4,513.89
112	\$	555,677.56	\$10,345.52	\$	4,167.58	\$6,177.94	\$	549,499.62	\$4,480.29
113	\$	549,499.62	\$10,345.52	\$	4,121.25	\$6,224.27	\$	543,275.35	\$4,446.94
114	\$	543,275.35	\$10,345.52	\$	4,074.57	\$6,270.95	\$	537,004.40	\$4,413.83
115	\$	537,004.40	\$10,345.52	\$	4,027.53	\$6,317.99	\$	530,686.41	\$4,380.98
116	\$	530,686.41	\$10,345.52	\$	3,980.15	\$6,365.37	\$	524,321.04	\$4,348.36
117	\$	524,321.04	\$10,345.52	\$	3,932.41	\$6,413.11	\$	517,907.93	\$4,315.99
118	\$	517,907.93	\$10,345.52	\$	3,884.31	\$6,461.21	\$	511,446.72	\$4,283.87
119	\$	511,446.72	\$10,345.52	\$	3,835.85	\$6,509.67	\$	504,937.05	\$4,251.98
120	\$	504,937.05	\$10,345.52	\$	3,787.03	\$6,558.49	\$	498,378.56	\$4,220.32
121	\$	498,378.56	\$10,345.52	\$	3,737.84	\$6,607.68	\$	491,770.88	\$4,188.91
122	\$	491,770.88	\$10,345.52	\$	3,688.28	\$6,657.24	\$	485,113.64	\$4,157.72
123	\$	485,113.64	\$10,345.52	\$	3,638.35	\$6,707.17	\$	478,406.47	\$4,126.77
124	\$	478,406.47	\$10,345.52	\$	3,588.05	\$6,757.47	\$	471,649.00	\$4,096.05
125	\$	471,649.00	\$10,345.52	\$	3,537.37	\$6,808.15	\$	464,840.85	\$4,065.56
126	\$	464,840.85	\$10,345.52	\$	3,486.31	\$6,859.21	\$	457,981.64	\$4,035.30
127	\$	457,981.64	\$10,345.52	\$	3,434.86	\$6,910.66	\$	451,070.98	\$4,005.26

128	\$	451,070.98	\$10,345.52	\$	3,383.03	\$6,962.49	\$	444,108.50	\$3,975.44
129	\$	444,108.50	\$10,345.52	\$	3,330.81	\$7,014.71	\$	437,093.79	\$3,945.85
130	\$	437,093.79	\$10,345.52	\$	3,278.20	\$7,067.32	\$	430,026.47	\$3,916.47
131	\$	430,026.47	\$10,345.52	\$	3,225.20	\$7,120.32	\$	422,906.15	\$3,887.32
132	\$	422,906.15	\$10,345.52	\$	3,171.80	\$7,173.72	\$	415,732.43	\$3,858.38
133	\$	415,732.43	\$10,345.52	\$	3,117.99	\$7,227.53	\$	408,504.90	\$3,829.66
134	\$	408,504.90	\$10,345.52	\$	3,063.79	\$7,281.73	\$	401,223.17	\$3,801.15
135	\$	401,223.17	\$10,345.52	\$	3,009.17	\$7,336.35	\$	393,886.83	\$3,772.85
136	\$	393,886.83	\$10,345.52	\$	2,954.15	\$7,391.37	\$	386,495.46	\$3,744.77
137	\$	386,495.46	\$10,345.52	\$	2,898.72	\$7,446.80	\$	379,048.66	\$3,716.89
138	\$	379,048.66	\$10,345.52	\$	2,842.86	\$7,502.65	\$	371,546.00	\$3,689.22
139	\$	371,546.00	\$10,345.52	\$	2,786.60	\$7,558.92	\$	363,987.08	\$3,661.76
140	\$	363,987.08	\$10,345.52	\$	2,729.90	\$7,615.62	\$	356,371.46	\$3,634.50
141	\$	356,371.46	\$10,345.52	\$	2,672.79	\$7,672.73	\$	348,698.73	\$3,607.44
142	\$	348,698.73	\$10,345.52	\$	2,615.24	\$7,730.28	\$	340,968.45	\$3,580.59
143	\$	340,968.45	\$10,345.52	\$	2,557.26	\$7,788.26	\$	333,180.19	\$3,553.93
144	\$	333,180.19	\$10,345.52	\$	2,498.85	\$7,846.67	\$	325,333.53	\$3,527.48
145	\$	325,333.53	\$10,345.52	\$	2,440.00	\$7,905.52	\$	317,428.01	\$3,501.22
146	\$	317,428.01	\$10,345.52	\$	2,380.71	\$7,964.81	\$	309,463.20	\$3,475.16
147	\$	309,463.20	\$10,345.52	\$	2,320.97	\$8,024.55	\$	301,438.65	\$3,449.29
148	\$	301,438.65	\$10,345.52	\$	2,260.79	\$8,084.73	\$	293,353.92	\$3,423.61
149	\$	293,353.92	\$10,345.52	\$	2,200.15	\$8,145.36	\$	285,208.56	\$3,398.12
150	\$	285,208.56	\$10,345.52	\$	2,139.06	\$8,206.45	\$	277,002.11	\$3,372.83
151	\$	277,002.11	\$10,345.52	\$	2,077.52	\$8,268.00	\$	268,734.10	\$3,347.72
152	\$	268,734.10	\$10,345.52	\$	2,015.51	\$8,330.01	\$	260,404.09	\$3,322.80
153	\$	260,404.09	\$10,345.52	\$	1,953.03	\$8,392.49	\$	252,011.60	\$3,298.06
154	\$	252,011.60	\$10,345.52	\$	1,890.09	\$8,455.43	\$	243,556.17	\$3,273.51
155	\$	243,556.17	\$10,345.52	\$	1,826.67	\$8,518.85	\$	235,037.32	\$3,249.14
156	\$	235,037.32	\$10,345.52	\$	1,762.78	\$8,582.74	\$	226,454.58	\$3,224.96
157	\$	226,454.58	\$10,345.52	\$	1,698.41	\$8,647.11	\$	217,807.47	\$3,200.95
158	\$	217,807.47	\$10,345.52	\$	1,633.56	\$8,711.96	\$	209,095.51	\$3,177.12
159	\$	209,095.51	\$10,345.52	\$	1,568.22	\$8,777.30	\$	200,318.20	\$3,153.47
160	\$	200,318.20	\$10,345.52	\$	1,502.39	\$8,843.13	\$	191,475.07	\$3,129.99
161	\$	191,475.07	\$10,345.52	\$	1,436.06	\$8,909.46	\$	182,565.62	\$3,106.69
162	\$	182,565.62	\$10,345.52	\$	1,369.24	\$8,976.28	\$	173,589.34	\$3,083.57
163	\$	173,589.34	\$10,345.52	\$	1,301.92	\$9,043.60	\$	164,545.74	\$3,060.61
164	\$	164,545.74	\$10,345.52	\$	1,234.09	\$9,111.43	\$	155,434.31	\$3,037.83
165	\$	155,434.31	\$10,345.52	\$	1,165.76	\$9,179.76	\$	146,254.55	\$3,015.21
166	\$	146,254.55	\$10,345.52	\$	1,096.91	\$9,248.61	\$	137,005.94	\$2,992.77
167	\$	137,005.94	\$10,345.52	\$	1,027.54	\$9,317.97	\$	127,687.97	\$2,970.49
168	\$	127,687.97	\$10,345.52	\$	957.66	\$9,387.86	\$	118,300.11	\$2,948.38
169	\$	118,300.11	\$10,345.52	\$	887.25	\$9,458.27	\$	108,841.84	\$2,926.43
170	\$	108,841.84	\$10,345.52	\$	816.31	\$9,529.21	\$	99,312.63	\$2,904.64

171	\$	99,312.63	\$10,345.52	\$	744.84	\$9,600.67	\$	89,711.96	\$2,883.02
172	\$	89,711.96	\$10,345.52	\$	672.84	\$9,672.68	\$	80,039.28	\$2,861.56
173	\$	80,039.28	\$10,345.52	\$	600.29	\$9,745.22	\$	70,294.06	\$2,840.26
174	\$	70,294.06	\$10,345.52	\$	527.21	\$9,818.31	\$	60,475.74	\$2,819.11
175	\$	60,475.74	\$10,345.52	\$	453.57	\$9,891.95	\$	50,583.79	\$2,798.13
176	\$	50,583.79	\$10,345.52	\$	379.38	\$9,966.14	\$	40,617.65	\$2,777.30
177	\$	40,617.65	\$10,345.52	\$	304.63	\$10,040.89	\$	30,576.76	\$2,756.62
178	\$	30,576.76	\$10,345.52	\$	229.33	\$10,116.19	\$	20,460.57	\$2,736.10
179	\$	20,460.57	\$10,345.52	\$	153.45	\$10,192.06	\$	10,268.51	\$2,715.74
180	\$	10,268.51	\$10,345.52	\$	77.01	\$10,268.51	\$	0.00	\$2,695.52
				\$	842,193.45	\$1,020,000.00			