

Esquema Ficorca

Tiempo	Interés	Abono a capital	Pago	Saldo Insoluto	tasa	VP
0				500,000		500000
1	200,000	(60,000.00)	140,000.00	560,000	40%	100000
2	392,000	(154,000.00)	238,000.00	714,000.00	70%	100000
3	571,200	(142,800.00)	428,400.00	856,800.00	80%	100000
4	856,800	-	856800	856,800.00	100%	100000
5	771,120	856,800.00	1627920	-	90%	100000

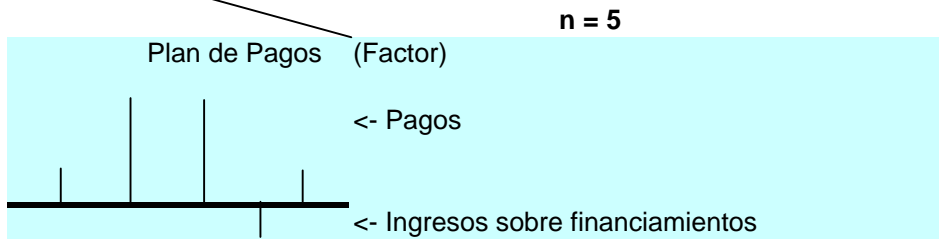
con n = 5

MR=

100000

Esquema AD HOC

Tiempo	Factor	Interés	Abono a capital	Pago	Saldo Insoluto	tasa	fvp
0					100,000		
1	1	10,000.00	7,920	17,920	92,080	10%	0.9091
2	3	9,207.98	44,553	53,761	47,527	10%	2.4793
3	3	4,752.70	49,008	53,761	-1,481	10%	2.2539
4	-1	-148.10	(17,772)	(17,920)	16,291	10%	-0.6830
5	1	1,629.11	16,291	17,920	0	10%	0.6209
				100,000	125,442		5.5803



$$MR = \frac{VP}{n}$$

$$F(t) = MR \prod_{t=1}^n (1+i(t))$$

VP
100,000
16,291.13
44,430.35
40,391.23
-12,239.77
11,127.06
100,000.00