ESQUEMAS DE AMORTIZACIÓN REGULAR
VALOR PRESENTE

PARAMETROS	
TASA	10%
N	3
VP	1000
A	100

$$A = \frac{VP(1+i/m)^{mn}\,(i/m)}{(1+i/m)^{mn} - 1}$$

				n años			
m	1	2	3	4	5	6	7
1	1100	576.1904762	402.1148036	315.4708037	263.7974808	229.6074	205.4054997
2	537.804878	282.0118326	197.0174681	154.7218136	129.504575	112.8254	101.0239695
3	355.7983996	186.6420757	130.4380677	102.4714829	85.79913797	74.77314	66.97282073
4	265.8178777	139.4673458	97.48712699	76.59898861	64.14712873	55.91282	50.08793273
5	212.1583941	111.3265279	77.82547225	61.15671813	51.22043842	44.64992	40.00220919
6	176.5227843	92.6345059	64.76320061	50.89580264	42.62959398	37.16358	33.29727523
7	151.1361817	79.31668182	55.45532926	43.58322455	36.50649761	31.82712	28.51729902
8	132.1331365	69.34672205	48.48664805	38.10790563	31.92141391	27.83075	24.93738765
9	117.3748806	61.60322731	43.07381193	33.85473023	28.35953087	24.72601	22.15601946
10	105.5820766	55.41531489	38.74811322	30.45559798	25.51273093	22.24445	19.93282067

periodos	cuotas	cuotas act.
1	154.72181	147.35411
2	154.72181	140.33725
3	154.72181	133.65452
4	154.72181	127.29002
5	154.72181	121.22859
6	154.72181	115.45580
7	154.72181	109.95790
8	154.72181	104.72181
	total VP	1000

Ejemplo de actualización para cuotas de 154.72$
para cuatro años convertible semestralmente

FACTORES DE DESCAPITALIZACIÓN

				n años			
m	1	2	3	4	5	6	7
1	0.909091	1.735537	2.486852	3.169865	3.790787	4.35526	4.868419
2	1.859410	3.545951	5.075692	6.463213	7.721735	8.86325	9.898641
3	2.810580	5.357849	7.666474	9.758813	11.655129	13.37379	14.931430
4	3.761974	7.170137	10.257765	13.055003	15.589162	17.88499	19.964889
5	4.713460	8.982585	12.849264	16.351433	19.523456	22.39646	24.998619
6	5.664991	10.795113	15.440868	19.647986	23.457882	26.90806	30.032487
7	6.616549	12.607688	18.032532	22.944608	27.392384	31.41975	35.066435
8	7.568124	14.420292	20.624235	26.241274	31.326933	35.93148	40.100431
8	7.568124	14.420292	20.624235	26.241274	31.326933	35.93148	40.100431
10	9.471305	18.045553	25.807708	32.834686	39.196118	44.95504	50.168514

ESQUEMA DE AMORTIZACIÓN ANTICIPADA
VALOR PRESENTE

PARAMETROS

TASA	10%
N	3
VP	1000
A	100

$$A = \frac{VP(1+i/m)^{mn-1} * (1/m)}{(1+i/m)^{mn} - 1}$$

m	n años 1	2	3	4	5	6	7
1	1000	523.8095238	365.5589124	286.7916397	239.8158916	208.734	186.7322725
2	512.195122	268.5826977	187.6356839	147.3541082	123.3376904	107.4528	96.21330425
3	344.3210319	180.6213636	126.2303881	99.16595116	83.03142384	72.3611	64.81240716
4	259.3345148	136.0657033	95.10939218	74.73072059	62.58256462	54.54909	48.86627584
5	207.9984256	109.1436548	76.2994826	59.95756679	50.2161161	43.77443	39.21785215
6	173.6289682	91.11590744	63.70150879	50.06144522	41.93074818	36.55434	32.75141826
7	149.0075031	78.19954546	54.67426828	42.96937632	35.99232159	31.37885	28.11564692
8	130.5018632	68.49058968	47.88804745	37.63743766	31.52732238	27.48716	24.62951867
9	116.0850467	60.92626876	42.60047334	33.48270023	28.04788768	24.45429	21.91254672
10	104.5367095	54.86664841	38.36446853	30.1540574	25.26012963	22.02421	19.73546601

FACTORES DE DESCAPITALIZACIÓN

m	n años 1	2	3	4	5	6	7
1	1.000000	1.909091	2.735537	3.486852	4.169865	4.79079	5.355261
2	1.952381	3.723248	5.329477	6.786373	8.107822	9.30641	10.393573
3	2.904266	5.536444	7.922023	10.084106	12.043633	13.81958	15.429145
4	3.856024	7.349391	10.514209	13.381378	15.978891	18.33211	20.464011
5	4.807729	9.162237	13.106249	16.678462	19.913926	22.84438	25.498592
6	5.759408	10.975032	15.698215	19.975452	23.848847	27.35653	30.533029
7	6.711071	12.787798	18.290140	23.272388	27.783704	31.86860	35.567384
8	7.662726	14.600546	20.882037	26.569290	31.718520	36.38062	40.601687
8	7.662726	14.600546	20.882037	26.569290	31.718520	36.38062	40.601687
10	9.566018	18.226008	26.065785	33.163033	39.588079	45.40459	50.670199

periodos	cuotas	cuotas act.
1	126.2303881	126.23039
2	126.2303881	122.15844
3	126.2303881	118.21785
4	126.2303881	114.40437
5	126.2303881	110.71390
6	126.2303881	107.14249
7	126.2303881	103.68628
8	126.2303881	100.34156
9	126.2303881	97.10473
	total VP	1000.00000

Ejemplo de actualización para cuotas de 126.23$
para tres años convertible cuatrimestralmente
en un esquema de amortización anticipada

ANUALIDADES REGULARES

	INT	ABONO A CAPITAL	PAGO	SALDO INSOL
0				100000
1	10000	16379.74808	26379.74808	83620.25192
2	8362.02519	18017.72289	26379.74808	65602.52903
3	6560.2529	19819.49518	26379.74808	45783.03386
4	4578.30339	21801.44469	26379.74808	23981.58916
5	2398.15892	23981.58916	26379.74808	9.45874E-11

PARAMETROS

TASA	10%
N	5
VP	100000
A	26379.74808

		ANUALIDADES ANTICIPADAS		
	INT	ABONO A CAPITAL	PAGO	SALDO INSOL
0	0	23981.58916	23981.58916	76018.41084
1	7601.84108	16379.74808	23981.58916	59638.66276
2	5963.86628	18017.72289	23981.58916	41620.93987
3	4162.09399	19819.49518	23981.58916	21801.44469
4	2180.14447	21801.44469	23981.58916	9.09495E-11

PARAMETROS	
TASA	10%
N	5
VP	100000
A	23981.58916

ESQUEMAS DE AMORTIZACIÓN REGULAR
VALOR FUTURO

PARAMETROS	
TASA	10%
N	7
VF	?
A	100

$$VF = \frac{A(1+i/m)^{mn} - 1}{(i/m)}$$

				n años			
m	1	2	3	4	5	6	7
1	100.000000	210.000000	331.000000	464.100000	610.510000	771.561	948.717100
2	205.000000	431.012500	680.191281	954.910888	1257.789254	1591.713	1959.863199
3	310.111111	652.278523	1029.815906	1446.379469	1906.003361	2413.139	2972.696903
4	415.251562	873.611590	1379.555297	1938.022483	2554.465761	3234.904	3985.980075
5	520.404016	1094.972100	1729.341692	2429.736980	3203.029972	4056.808	4999.447763
6	625.562546	1316.346509	2079.151902	2921.487708	3851.645802	4878.783	6013.009063
7	730.724578	1537.728928	2428.975837	3413.259321	4500.291395	5700.798	7026.624361
8	835.888809	1759.116382	2778.808403	3905.044069	5148.955708	6522.839	8040.273631
9	941.054514	1980.507207	3128.646749	4396.837613	5797.632559	7344.897	9053.945661
10	1046.221254	2201.900399	3478.489153	4888.637336	6446.318218	8166.967	10067.633684

FACTORES DE CAPITALIZACIÓN

				n años			
m	1	2	3	4	5	6	7
1	1.000000	2.100000	3.310000	4.641000	6.105100	7.71561	9.487171
2	2.050000	4.310125	6.801913	9.549109	12.577893	15.91713	19.598632
3	3.101111	6.522785	10.298159	14.463795	19.060034	24.13139	29.726969
4	4.152516	8.736116	13.795553	19.380225	25.544658	32.34904	39.859801
5	5.204040	10.949721	17.293417	24.297370	32.030300	40.56808	49.994478
6	6.255625	13.163465	20.791519	29.214877	38.516458	48.78783	60.130091
7	7.307246	15.377289	24.289758	34.132593	45.002914	57.00798	70.266244
8	8.358888	17.591164	27.788084	39.050441	51.489557	65.22839	80.402736
8	9.410545	19.805072	31.286467	43.968376	57.976326	73.44897	90.539457
10	10.462213	22.019004	34.784892	48.886373	64.463182	81.66967	100.676337

periodos	cuotas	cuotas act.

0	100.000000	100.00000
1	100.000000	102.50000
2	100.000000	105.06250
3	100.000000	107.68906
4	100.000000	110.38129
5	100.000000	113.14082
6	100.000000	115.96934
7	100.000000	118.86858
	total VF	873.61159

Ejemplo de capitalización para cuotas de 100$
para dos años convertible trimestralmente
en un esquema de valor futuro

ESQUEMA FICORCA

	INT	ABONO A CAPITAL	PAGO	SALDO INSOL	TASA	VP
0				500000		500000
1	200000	-60000	140000	560000	40%	100000
2	392000	-154000	238000	714000	70&	100000
3	571200	-142800	428400	856800	80%	100000
4	856800	0	856800	856800	100%	100000
5	771120	-533120	238000	1627920	90%	100000
6						
7		CON n=5				
8						
9						

PARAMETROS	
TASA	10%
N	5
VP	100000
A	140000

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

F(T) = MR

ESQUEMA AC DOC

t	FACTOR	INT	ABONO A CAPITAL	PAGO	SALDO INSOL	TASA	VP
0	1				500000		500000
1	3	200000	-60000	140000	560000	40%	100000
2	3	392000	-154000	238000	714000	70&	100000
3		571200	-142800	428400	856800	80%	100000
4		856800	0	856800	856800	100%	100000
5		771120	-533120	238000	1627920	90%	100000