

B

Tablas financieras

B.1. Factor de capitalización compuesta unitaria

$$(1 + i)^n$$

<i>n</i>	0,01	0,02	0,03	0,04	0,05	0,06	0,07	0,08	0,09	0,10
1	1,0100	1,0200	1,0300	1,0400	1,0500	1,0600	1,0700	1,0800	1,0900	1,1000
2	1,0201	1,0404	1,0609	1,0816	1,1025	1,1236	1,1449	1,1664	1,1881	1,2100
3	1,0303	1,0612	1,0927	1,1249	1,1576	1,1910	1,2250	1,2597	1,2950	1,3310
4	1,0406	1,0824	1,1255	1,1699	1,2155	1,2625	1,3108	1,3605	1,4116	1,4641
5	1,0510	1,1041	1,1593	1,2167	1,2763	1,3382	1,4026	1,4693	1,5386	1,6105
6	1,0615	1,1262	1,1941	1,2653	1,3401	1,4185	1,5007	1,5869	1,6771	1,7716
7	1,0721	1,1487	1,2299	1,3159	1,4071	1,5036	1,6058	1,7138	1,8280	1,9487
8	1,0829	1,1717	1,2668	1,3686	1,4775	1,5938	1,7182	1,8509	1,9926	2,1436
9	1,0937	1,1951	1,3048	1,4233	1,5513	1,6895	1,8385	1,9990	2,1719	2,3579
10	1,1046	1,2190	1,3439	1,4802	1,6289	1,7908	1,9672	2,1589	2,3674	2,5937
11	1,1157	1,2434	1,3842	1,5395	1,7103	1,8983	2,1049	2,3316	2,5804	2,8531
12	1,1268	1,2682	1,4258	1,6010	1,7959	2,0122	2,2522	2,5182	2,8127	3,1384
13	1,1381	1,2936	1,4685	1,6651	1,8856	2,1329	2,4098	2,7196	3,0658	3,4523
14	1,1495	1,3195	1,5126	1,7317	1,9799	2,2609	2,5785	2,9372	3,3417	3,7975
15	1,1610	1,3459	1,5580	1,8009	2,0789	2,3966	2,7590	3,1722	3,6425	4,1772
16	1,1726	1,3728	1,6047	1,8730	2,1829	2,5404	2,9522	3,4259	3,9703	4,5950
17	1,1843	1,4002	1,6528	1,9479	2,2920	2,6928	3,1588	3,7000	4,3276	5,0545
18	1,1961	1,4282	1,7024	2,0258	2,4066	2,8543	3,3799	3,9960	4,7171	5,5599
19	1,2081	1,4568	1,7535	2,1068	2,5270	3,0256	3,6165	4,3157	5,1417	6,1159
20	1,2202	1,4859	1,8061	2,1911	2,6533	3,2071	3,8697	4,6610	5,6044	6,7275
21	1,2324	1,5157	1,8603	2,2788	2,7860	3,3996	4,1406	5,0338	6,1088	7,4002
22	1,2447	1,5460	1,9161	2,3699	2,9253	3,6035	4,4304	5,4365	6,6586	8,1403
23	1,2572	1,5769	1,9736	2,4647	3,0715	3,8197	4,7405	5,8715	7,2579	8,9543
24	1,2697	1,6084	2,0328	2,5633	3,2251	4,0489	5,0724	6,3412	7,9111	9,8497
25	1,2824	1,6406	2,0938	2,6658	3,3864	4,2919	5,4274	6,8485	8,6231	10,8347
26	1,2953	1,6734	2,1566	2,7725	3,5557	4,5494	5,8074	7,3964	9,3992	11,9182
27	1,3082	1,7069	2,2213	2,8834	3,7335	4,8223	6,2139	7,9881	10,2451	13,1100
28	1,3213	1,7410	2,2879	2,9987	3,9201	5,1117	6,6488	8,6271	11,1671	14,4210
29	1,3345	1,7758	2,3566	3,1187	4,1161	5,4184	7,1143	9,3173	12,1722	15,8631
30	1,3478	1,8114	2,4273	3,2434	4,3219	5,7435	7,6123	10,0627	13,2677	17,4494
31	1,3613	1,8476	2,5001	3,3731	4,5380	6,0881	8,1451	10,8677	14,4618	19,1943
32	1,3749	1,8845	2,5751	3,5081	4,7649	6,4534	8,7153	11,7371	15,7633	21,1138
33	1,3887	1,9222	2,6523	3,6484	5,0032	6,8406	9,3253	12,6760	17,1820	23,2252
34	1,4026	1,9607	2,7319	3,7943	5,2533	7,2510	9,9781	13,6901	18,7284	25,5477
35	1,4166	1,9999	2,8139	3,9461	5,5160	7,6861	10,6766	14,7853	20,4140	28,1024
36	1,4308	2,0399	2,8983	4,1039	5,7918	8,1473	11,4239	15,9682	22,2512	30,9127
37	1,4451	2,0807	2,9852	4,2681	6,0814	8,6361	12,2236	17,2456	24,2538	34,0039
38	1,4595	2,1223	3,0748	4,4388	6,3855	9,1543	13,0793	18,6253	26,4367	37,4043
39	1,4741	2,1647	3,1670	4,6164	6,7048	9,7035	13,9948	20,1153	28,8160	41,1448
40	1,4889	2,2080	3,2620	4,8010	7,0400	10,2857	14,9745	21,7245	31,4094	45,2593
41	1,5038	2,2522	3,3599	4,9931	7,3920	10,9029	16,0227	23,4625	34,2363	49,7852
42	1,5188	2,2972	3,4607	5,1928	7,7616	11,5570	17,1443	25,3395	37,3175	54,7637
43	1,5340	2,3432	3,5645	5,4005	8,1497	12,2505	18,3444	27,3666	40,6761	60,2401
44	1,5493	2,3901	3,6715	5,6165	8,5572	12,9855	19,6285	29,5560	44,3370	66,2641
45	1,5648	2,4379	3,7816	5,8412	8,9850	13,7646	21,0025	31,9204	48,3273	72,8905
46	1,5805	2,4866	3,8950	6,0748	9,4343	14,5905	22,4726	34,4741	52,6767	80,1795
47	1,5963	2,5363	4,0119	6,3178	9,9060	15,4659	24,0457	37,2320	57,4176	88,1975
48	1,6122	2,5871	4,1323	6,5705	10,4013	16,3939	25,7289	40,2106	62,5852	97,0172
49	1,6283	2,6388	4,2562	6,8333	10,9213	17,3775	27,5299	43,4274	68,2179	106,7190
50	1,6446	2,6916	4,3839	7,1067	11,4674	18,4202	29,4570	46,9016	74,3575	117,3909
52	1,6777	2,8003	4,6509	7,6866	12,6428	20,6969	33,7253	54,7060	88,3442	142,0429
54	1,7114	2,9135	4,9341	8,3138	13,9387	23,2550	38,6122	63,8091	104,9617	171,8719
56	1,7458	3,0312	5,2346	8,9922	15,3674	26,1293	44,2071	74,4270	124,7050	207,9651
58	1,7809	3,1536	5,5534	9,7260	16,9426	29,3589	50,6127	86,8116	148,1620	251,6377
60	1,8167	3,2810	5,8916	10,5196	18,6792	32,9877	57,9464	101,2571	176,0313	304,4816
62	1,8532	3,4136	6,2504	11,3780	20,5938	37,0650	66,3429	118,1062	209,1428	368,4228
64	1,8905	3,5515	6,6311	12,3065	22,7047	41,6462	75,9559	137,7591	248,4825	445,7916
66	1,9285	3,6950	7,0349	13,3107	25,0319	46,7937	86,9620	160,6822	295,2221	539,4078
68	1,9672	3,8443	7,4633	14,3968	27,5977	52,5774	99,5627	187,4198	350,7534	652,6834
70	2,0068	3,9996	7,9178	15,5716	30,4264	59,0759	113,9894	218,6064	416,7301	789,7470

$$(1 + i)^n$$

n	0,12	0,14	0,16	0,18	0,20	0,22	0,24	0,26	0,28	0,32
1	1,1200	1,1400	1,1600	1,1800	1,2000	1,2200	1,2400	1,2600	1,2800	1,3200
2	1,2544	1,2996	1,3456	1,3924	1,4400	1,4884	1,5376	1,5876	1,6384	1,7424
3	1,4049	1,4815	1,5609	1,6430	1,7280	1,8158	1,9066	2,0004	2,0972	2,3000
4	1,5735	1,6890	1,8106	1,9388	2,0736	2,2153	2,3642	2,5205	2,6844	3,0360
5	1,7623	1,9254	2,1003	2,2878	2,4883	2,7027	2,9316	3,1758	3,4360	4,0075
6	1,9738	2,1950	2,4364	2,6996	2,9860	3,2973	3,6352	4,0015	4,3980	5,2899
7	2,2107	2,5023	2,8262	3,1855	3,5832	4,0227	4,5077	5,0419	5,6295	6,9826
8	2,4760	2,8526	3,2784	3,7589	4,2998	4,9077	5,5895	6,3528	7,2058	9,2170
9	2,7731	3,2519	3,8030	4,4355	5,1598	5,9874	6,9310	8,0045	9,2234	12,1665
10	3,1058	3,7072	4,4114	5,2338	6,1917	7,3046	8,5944	10,0857	11,8059	16,0598
11	3,4785	4,2262	5,1173	6,1759	7,4301	8,9117	10,6571	12,7080	15,1116	21,1989
12	3,8960	4,8179	5,9360	7,2876	8,9161	10,8722	13,2148	16,0120	19,3428	27,9825
13	4,3635	5,4924	6,8858	8,5994	10,6993	13,2641	16,3863	20,1752	24,7588	36,9370
14	4,8871	6,2613	7,9875	10,1472	12,8392	16,1822	20,3191	25,4207	31,6913	48,7568
15	5,4736	7,1379	9,2655	11,9737	15,4070	19,7423	25,1956	32,0301	40,5648	64,3590
16	6,1304	8,1372	10,7480	14,1290	18,4884	24,0856	31,2426	40,3579	51,9230	84,9538
17	6,8660	9,2765	12,4677	16,6722	22,1861	29,3844	38,7408	50,8510	66,4614	112,1390
18	7,6900	10,5752	14,4625	19,6733	26,6233	35,8490	48,0386	64,0722	85,0706	148,0235
19	8,6128	12,0557	16,7765	23,2144	31,9480	43,7358	59,5679	80,7310	108,8904	195,3911
20	9,6463	13,7435	19,4608	27,3930	38,3376	53,3576	73,8641	101,7211	139,3797	257,9162
21	10,8038	15,6676	22,5745	32,3238	46,0051	65,0963	91,5915	128,1685	178,4060	340,4494
22	12,1003	17,8610	26,1864	38,1421	55,2061	79,4175	113,5735	161,4924	228,3596	449,3932
23	13,5523	20,3616	30,3762	45,0076	66,2474	96,8894	140,8312	203,4804	292,3003	593,1990
24	15,1786	23,2122	35,2364	53,1090	79,4968	118,2050	174,6306	256,3853	374,1444	783,0227
25	17,0001	26,4619	40,8742	62,6686	95,3962	144,2101	216,5420	323,0454	478,9049	1033,5900
26	19,0401	30,1666	47,4141	73,9490	114,4755	175,9364	268,5121	407,0373	612,9982	1364,3387
27	21,3249	34,3899	55,0004	87,2598	137,3706	214,6424	332,9550	512,8670	784,6377	1800,9271
28	23,8839	39,2045	63,8004	102,9666	164,8447	261,8637	412,8642	646,2124	1004,3363	2377,2238
29	26,7499	44,6931	74,0085	121,5005	197,8136	319,4737	511,9516	814,2276	1285,5504	3137,9354
30	29,9599	50,9502	85,8499	143,3706	237,3763	389,7579	634,8199	1025,9267	1645,5046	4142,0748
31	33,5551	58,0832	99,5859	169,1774	284,8516	475,5046	787,1767	1292,6677	2106,2458	5467,5387
32	37,5817	66,2148	115,5196	199,6293	341,8219	580,1156	976,0991	1628,7613	2695,9947	7217,1511
33	42,0915	75,4849	134,0027	235,5625	410,1863	707,7411	1210,3629	2052,2392	3450,8732	9526,6395
34	47,1425	86,0528	155,4432	277,9638	492,2235	863,4441	1500,8500	2585,8215	4417,1177	12575,1641
35	52,7996	98,1002	180,3141	327,9973	590,6682	1053,4018	1861,0540	3258,1350	5653,9106	16599,2166
36	59,1356	111,8342	209,1643	387,0368	708,8019	1285,1502	2307,7070	4105,2501	7237,0056	21910,9659
37	66,2318	127,4910	242,6306	456,7034	850,5622	1567,8833	2861,5567	5172,6152	9263,3671	28922,4750
38	74,1797	145,3397	281,4515	538,9100	1020,6747	1912,8176	3548,3303	6517,4951	11857,1099	38177,6670
39	83,0812	165,6873	326,4838	635,9139	1224,8096	2333,6375	4399,9295	8212,0438	15177,1007	50394,5205
40	93,0510	188,8835	378,7212	750,3783	1469,7716	2847,0378	5455,9126	10347,1752	19426,6889	66520,7670
41	104,2171	215,3272	439,3165	885,4464	1763,7259	3473,3861	6765,3317	13037,4408	24866,1618	87807,4125
42	116,7231	245,4730	509,6072	1044,8268	2116,4711	4237,5310	8389,0113	16427,1754	31828,6871	*
43	130,7299	279,8392	591,1443	1232,8956	2539,7653	5169,7878	10402,3740	20698,2410	40740,7195	*
44	146,4175	319,0167	685,7274	1454,8168	3047,7183	6307,1411	12898,9437	26079,7837	52148,1210	*
45	163,9876	363,6791	795,4438	1716,6839	3657,2620	7694,7122	15994,6902	32860,5275	66749,5949	*
46	183,6661	414,5941	922,7148	2025,6870	4388,7144	9387,5489	19833,4158	41404,2646	85439,4814	*
47	205,7061	472,6373	1070,3492	2390,3106	5266,4573	11452,8096	24593,4356	52169,3734	*	*
48	230,3908	538,8065	1241,6051	2820,5665	6319,7487	13972,4277	30495,8602	65733,4105	*	*
49	258,0377	614,2395	1440,2619	3328,2685	7583,6985	17046,3618	37814,8666	82824,0972	*	*
50	289,0022	700,2330	1670,7038	3927,3569	9100,4382	20796,5615	46890,4346	*	*	*
52	362,5243	910,0228	2248,0990	5468,4517	13104,6309	30953,6021	72098,7323	*	*	*
54	454,7505	1182,6656	3025,0421	7614,2721	18870,6685	46071,3413	*	*	*	*
56	570,4391	1536,9922	4070,4966	10602,1125	27173,7627	68572,5844	*	*	*	*
58	715,5588	1997,4751	5477,2602	14762,3815	39130,2183	*	*	*	*	*
60	897,5969	2595,9187	7370,2014	20555,1400	56347,5144	*	*	*	*	*
62	1125,9456	3373,6559	9917,3430	28620,9769	81140,4207	*	*	*	*	*
64	1412,3862	4384,4032	13344,7767	39851,8482	*	*	*	*	*	*
66	1771,6972	5697,9704	17956,7315	55489,7135	*	*	*	*	*	*
68	2222,4170	7405,0823	24162,5779	77263,8770	*	*	*	*	*	*
70	2787,7998	9623,6450	32513,1648	*	*	*	*	*	*	*

B.2. Factor de descuento compuesto unitario

$$(1 + i)^{-n}$$

<i>n</i>	0,01	0,02	0,03	0,04	0,05	0,06	0,07	0,08	0,09	0,10
1	0,9901	0,9804	0,9709	0,9615	0,9524	0,9434	0,9346	0,9259	0,9174	0,9091
2	0,9803	0,9612	0,9426	0,9246	0,9070	0,8900	0,8734	0,8573	0,8417	0,8264
3	0,9706	0,9423	0,9151	0,8890	0,8638	0,8396	0,8163	0,7938	0,7722	0,7513
4	0,9610	0,9238	0,8885	0,8548	0,8227	0,7921	0,7629	0,7350	0,7084	0,6830
5	0,9515	0,9057	0,8626	0,8219	0,7835	0,7473	0,7130	0,6806	0,6499	0,6209
6	0,9420	0,8880	0,8375	0,7903	0,7462	0,7050	0,6663	0,6302	0,5963	0,5645
7	0,9327	0,8706	0,8131	0,7599	0,7107	0,6651	0,6227	0,5835	0,5470	0,5132
8	0,9235	0,8535	0,7894	0,7307	0,6768	0,6274	0,5820	0,5403	0,5019	0,4665
9	0,9143	0,8368	0,7664	0,7026	0,6446	0,5919	0,5439	0,5002	0,4604	0,4241
10	0,9053	0,8203	0,7441	0,6756	0,6139	0,5584	0,5083	0,4632	0,4224	0,3855
11	0,8963	0,8043	0,7224	0,6496	0,5847	0,5268	0,4751	0,4289	0,3875	0,3505
12	0,8874	0,7885	0,7014	0,6246	0,5568	0,4970	0,4440	0,3971	0,3555	0,3186
13	0,8787	0,7730	0,6810	0,6006	0,5303	0,4688	0,4150	0,3677	0,3262	0,2897
14	0,8700	0,7579	0,6611	0,5775	0,5051	0,4423	0,3878	0,3405	0,2992	0,2633
15	0,8613	0,7430	0,6419	0,5553	0,4810	0,4173	0,3624	0,3152	0,2745	0,2394
16	0,8528	0,7284	0,6232	0,5339	0,4581	0,3936	0,3387	0,2919	0,2519	0,2176
17	0,8444	0,7142	0,6050	0,5134	0,4363	0,3714	0,3166	0,2703	0,2311	0,1978
18	0,8360	0,7002	0,5874	0,4936	0,4155	0,3503	0,2959	0,2502	0,2120	0,1799
19	0,8277	0,6864	0,5703	0,4746	0,3957	0,3305	0,2765	0,2317	0,1945	0,1635
20	0,8195	0,6730	0,5537	0,4564	0,3769	0,3118	0,2584	0,2145	0,1784	0,1486
21	0,8114	0,6598	0,5375	0,4388	0,3589	0,2942	0,2415	0,1987	0,1637	0,1351
22	0,8034	0,6468	0,5219	0,4220	0,3418	0,2775	0,2257	0,1839	0,1502	0,1228
23	0,7954	0,6342	0,5067	0,4057	0,3256	0,2618	0,2109	0,1703	0,1378	0,1117
24	0,7876	0,6217	0,4919	0,3901	0,3101	0,2470	0,1971	0,1577	0,1264	0,1015
25	0,7798	0,6095	0,4776	0,3751	0,2953	0,2330	0,1842	0,1460	0,1160	0,0923
26	0,7720	0,5976	0,4637	0,3607	0,2812	0,2198	0,1722	0,1352	0,1064	0,0839
27	0,7644	0,5859	0,4502	0,3468	0,2678	0,2074	0,1609	0,1252	0,0976	0,0763
28	0,7568	0,5744	0,4371	0,3335	0,2551	0,1956	0,1504	0,1159	0,0895	0,0693
29	0,7493	0,5631	0,4243	0,3207	0,2429	0,1846	0,1406	0,1073	0,0822	0,0630
30	0,7419	0,5521	0,4120	0,3083	0,2314	0,1741	0,1314	0,0994	0,0754	0,0573
31	0,7346	0,5412	0,4000	0,2965	0,2204	0,1643	0,1228	0,0920	0,0691	0,0521
32	0,7273	0,5306	0,3883	0,2851	0,2099	0,1550	0,1147	0,0852	0,0634	0,0474
33	0,7201	0,5202	0,3770	0,2741	0,1999	0,1462	0,1072	0,0789	0,0582	0,0431
34	0,7130	0,5100	0,3660	0,2636	0,1904	0,1379	0,1002	0,0730	0,0534	0,0391
35	0,7059	0,5000	0,3554	0,2534	0,1813	0,1301	0,0937	0,0676	0,0490	0,0356
36	0,6989	0,4902	0,3450	0,2437	0,1727	0,1227	0,0875	0,0626	0,0449	0,0323
37	0,6920	0,4806	0,3350	0,2343	0,1644	0,1158	0,0818	0,0580	0,0412	0,0294
38	0,6852	0,4712	0,3252	0,2253	0,1566	0,1092	0,0765	0,0537	0,0378	0,0267
39	0,6784	0,4619	0,3158	0,2166	0,1491	0,1031	0,0715	0,0497	0,0347	0,0243
40	0,6717	0,4529	0,3066	0,2083	0,1420	0,0972	0,0668	0,0460	0,0318	0,0221
41	0,6650	0,4440	0,2976	0,2003	0,1353	0,0917	0,0624	0,0426	0,0292	0,0201
42	0,6584	0,4353	0,2890	0,1926	0,1288	0,0865	0,0583	0,0395	0,0268	0,0183
43	0,6519	0,4268	0,2805	0,1852	0,1227	0,0816	0,0545	0,0365	0,0246	0,0166
44	0,6454	0,4184	0,2724	0,1780	0,1169	0,0770	0,0509	0,0338	0,0226	0,0151
45	0,6391	0,4102	0,2644	0,1712	0,1113	0,0727	0,0476	0,0313	0,0207	0,0137
46	0,6327	0,4022	0,2567	0,1646	0,1060	0,0685	0,0445	0,0290	0,0190	0,0125
47	0,6265	0,3943	0,2493	0,1583	0,1009	0,0647	0,0416	0,0269	0,0174	0,0113
48	0,6203	0,3865	0,2420	0,1522	0,0961	0,0610	0,0389	0,0249	0,0160	0,0103
49	0,6141	0,3790	0,2350	0,1463	0,0916	0,0575	0,0363	0,0230	0,0147	0,0094
50	0,6080	0,3715	0,2281	0,1407	0,0872	0,0543	0,0339	0,0213	0,0134	0,0085
52	0,5961	0,3571	0,2150	0,1301	0,0791	0,0483	0,0297	0,0183	0,0113	0,0070
54	0,5843	0,3432	0,2027	0,1203	0,0717	0,0430	0,0259	0,0157	0,0095	0,0058
56	0,5728	0,3299	0,1910	0,1112	0,0651	0,0383	0,0226	0,0134	0,0080	0,0048
58	0,5615	0,3171	0,1801	0,1028	0,0590	0,0341	0,0198	0,0115	0,0067	0,0040
60	0,5504	0,3048	0,1697	0,0951	0,0535	0,0303	0,0173	0,0099	0,0057	0,0033
62	0,5396	0,2929	0,1600	0,0879	0,0486	0,0270	0,0151	0,0085	0,0048	0,0027
64	0,5290	0,2816	0,1508	0,0813	0,0440	0,0240	0,0132	0,0073	0,0040	0,0022
66	0,5185	0,2706	0,1421	0,0751	0,0399	0,0214	0,0115	0,0062	0,0034	0,0019
68	0,5083	0,2601	0,1340	0,0695	0,0362	0,0190	0,0100	0,0053	0,0029	0,0015
70	0,4983	0,2500	0,1263	0,0642	0,0329	0,0169	0,0088	0,0046	0,0024	0,0013

B.3. Valor actual de una renta unitaria

$$a_{\overline{n}|i} = \frac{1 - (1+i)^{-n}}{i}$$

<i>n</i>	0.01	0.02	0.03	0.04	0.05	0.06	0.07	0.08	0.09	0.10
1	0.9901	0.9804	0.9709	0.9615	0.9524	0.9434	0.9346	0.9259	0.9174	0.9091
2	1.9704	1.9416	1.9135	1.8861	1.8594	1.8334	1.8080	1.7833	1.7591	1.7355
3	2.9410	2.8839	2.8286	2.7751	2.7232	2.6730	2.6243	2.5771	2.5313	2.4869
4	3.9020	3.8077	3.7171	3.6299	3.5460	3.4651	3.3872	3.3121	3.2397	3.1699
5	4.8534	4.7135	4.5797	4.4518	4.3295	4.2124	4.1002	3.9927	3.8897	3.7908
6	5.7955	5.6014	5.4172	5.2421	5.0757	4.9173	4.7665	4.6229	4.4859	4.3553
7	6.7282	6.4720	6.2303	6.0021	5.7864	5.5824	5.3893	5.2064	5.0330	4.8684
8	7.6517	7.3255	7.0197	6.7327	6.4632	6.2098	5.9713	5.7466	5.5348	5.3349
9	8.5660	8.1622	7.7861	7.4353	7.1078	6.8017	6.5152	6.2469	5.9952	5.7590
10	9.4713	8.9826	8.5302	8.1109	7.7217	7.3601	7.0236	6.7101	6.4177	6.1446
11	10.3676	9.7868	9.2526	8.7605	8.3064	7.8869	7.4987	7.1390	6.8052	6.4951
12	11.2551	10.5753	9.9540	9.3851	8.8633	8.3838	7.9427	7.5361	7.1607	6.8137
13	12.1337	11.3484	10.6350	9.9856	9.3936	8.8527	8.3577	7.9038	7.4869	7.1034
14	13.0037	12.1062	11.2961	10.5631	9.8986	9.2950	8.7455	8.2442	7.7862	7.3667
15	13.8651	12.8493	11.9379	11.1184	10.3797	9.7122	9.1079	8.5595	8.0607	7.6061
16	14.7179	13.5777	12.5611	11.6523	10.8378	10.1059	9.4466	8.8514	8.3126	7.8237
17	15.5623	14.2919	13.1661	12.1657	11.2741	10.4773	9.7632	9.1216	8.5436	8.0216
18	16.3983	14.9920	13.7535	12.6593	11.6896	10.8276	10.0591	9.3719	8.7556	8.2014
19	17.2260	15.6785	14.3238	13.1339	12.0853	11.1581	10.3356	9.6036	8.9501	8.3649
20	18.0456	16.3514	14.8775	13.5903	12.4622	11.4699	10.5940	9.8181	9.1285	8.5136
21	18.8570	17.0112	15.4150	14.0292	12.8212	11.7641	10.8355	10.0168	9.2922	8.6487
22	19.6604	17.6580	15.9369	14.4511	13.1630	12.0416	11.0612	10.2007	9.4424	8.7715
23	20.4558	18.2922	16.4436	14.8568	13.4886	12.3034	11.2722	10.3711	9.5802	8.8832
24	21.2434	18.9139	16.9355	15.2470	13.7986	12.5504	11.4693	10.5288	9.7066	8.9847
25	22.0232	19.5235	17.4131	15.6221	14.0939	12.7834	11.6536	10.6748	9.8226	9.0770
26	22.7952	20.1210	17.8768	15.9828	14.3752	13.0032	11.8258	10.8100	9.9290	9.1609
27	23.5596	20.7069	18.3270	16.3296	14.6430	13.2105	11.9867	10.9352	10.0266	9.2372
28	24.3164	21.2813	18.7641	16.6631	14.8981	13.4062	12.1371	11.0511	10.1161	9.3066
29	25.0658	21.8444	19.1885	16.9837	15.1411	13.5907	12.2777	11.1584	10.1983	9.3696
30	25.8077	22.3965	19.6004	17.2920	15.3725	13.7648	12.4090	11.2578	10.2737	9.4269
31	26.5423	22.9377	20.0004	17.5885	15.5928	13.9291	12.5318	11.3498	10.3428	9.4790
32	27.2696	23.4683	20.3888	17.8736	15.8027	14.0840	12.6466	11.4350	10.4062	9.5264
33	27.9897	23.9886	20.7658	18.1476	16.0025	14.2302	12.7538	11.5139	10.4644	9.5694
34	28.7027	24.4986	21.1318	18.4112	16.1929	14.3681	12.8540	11.5869	10.5178	9.6086
35	29.4086	24.9986	21.4872	18.6646	16.3742	14.4982	12.9477	11.6546	10.5668	9.6442
36	30.1075	25.4888	21.8323	18.9083	16.5469	14.6210	13.0352	11.7172	10.6118	9.6765
37	30.7995	25.9695	22.1672	19.1426	16.7113	14.7368	13.1170	11.7752	10.6530	9.7059
38	31.4847	26.4406	22.4925	19.3679	16.8679	14.8460	13.1935	11.8289	10.6908	9.7327
39	32.1630	26.9026	22.8082	19.5845	17.0170	14.9491	13.2649	11.8786	10.7255	9.7570
40	32.8347	27.3555	23.1148	19.7928	17.1591	15.0463	13.3317	11.9246	10.7574	9.7791
41	33.4997	27.7995	23.4124	19.9931	17.2944	15.1380	13.3941	11.9672	10.7866	9.7991
42	34.1581	28.2348	23.7014	20.1856	17.4232	15.2245	13.4524	12.0067	10.8134	9.8174
43	34.8100	28.6616	23.9819	20.3708	17.5459	15.3062	13.5070	12.0432	10.8380	9.8340
44	35.4555	29.0800	24.2543	20.5488	17.6628	15.3832	13.5579	12.0771	10.8605	9.8491
45	36.0945	29.4902	24.5187	20.7200	17.7741	15.4558	13.6055	12.1084	10.8812	9.8628
46	36.7272	29.8923	24.7754	20.8847	17.8801	15.5244	13.6500	12.1374	10.9002	9.8753
47	37.3537	30.2866	25.0247	21.0429	17.9810	15.5890	13.6916	12.1643	10.9176	9.8866
48	37.9740	30.6731	25.2667	21.1951	18.0772	15.6500	13.7305	12.1891	10.9336	9.8969
49	38.5881	31.0521	25.5017	21.3415	18.1687	15.7076	13.7668	12.2122	10.9482	9.9063
50	39.1961	31.4236	25.7298	21.4822	18.2559	15.7619	13.8007	12.2335	10.9617	9.9148
52	40.3942	32.1449	26.1662	21.7476	18.4181	15.8614	13.8621	12.2715	10.9853	9.9296
54	41.5687	32.8383	26.5777	21.9930	18.5651	15.9500	13.9157	12.3041	11.0053	9.9418
56	42.7200	33.5047	26.9655	22.2198	18.6985	16.0288	13.9626	12.3321	11.0220	9.9519
58	43.8486	34.1452	27.3310	22.4296	18.8195	16.0990	14.0035	12.3560	11.0361	9.9603
60	44.9550	34.7609	27.6756	22.6235	18.9293	16.1614	14.0392	12.3766	11.0480	9.9672
62	46.0396	35.3526	28.0003	22.8028	19.0288	16.2170	14.0704	12.3942	11.0580	9.9729
64	47.1029	35.9214	28.3065	22.9685	19.1191	16.2665	14.0976	12.4093	11.0664	9.9776
66	48.1452	36.4681	28.5950	23.1218	19.2010	16.3105	14.1214	12.4222	11.0735	9.9815
68	49.1669	36.9936	28.8670	23.2635	19.2753	16.3497	14.1422	12.4333	11.0794	9.9847
70	50.1685	37.4986	29.1234	23.3945	19.3427	16.3845	14.1604	12.4428	11.0844	9.9873

$$a_{\overline{n}|i} = \frac{1 - (1 + i)^{-n}}{i}$$

n	0,12	0,14	0,16	0,18	0,20	0,22	0,24	0,26	0,28	0,32
1	0,8929	0,8772	0,8621	0,8475	0,8333	0,8197	0,8065	0,7937	0,7813	0,7576
2	1,6901	1,6467	1,6052	1,5656	1,5278	1,4915	1,4568	1,4235	1,3916	1,3315
3	2,4018	2,3216	2,2459	2,1743	2,1065	2,0422	1,9813	1,9234	1,8684	1,7663
4	3,0373	2,9137	2,7982	2,6901	2,5887	2,4936	2,4043	2,3202	2,2410	2,0957
5	3,6048	3,4331	3,2743	3,1272	2,9906	2,8636	2,7454	2,6351	2,5320	2,3452
6	4,1114	3,8887	3,6847	3,4976	3,3255	3,1669	3,0205	2,8850	2,7594	2,5342
7	4,5638	4,2883	4,0386	3,8115	3,6046	3,4155	3,2423	3,0833	2,9370	2,6775
8	4,9676	4,6389	4,3436	4,0776	3,8372	3,6193	3,4212	3,2407	3,0758	2,7860
9	5,3282	4,9464	4,6065	4,3030	4,0310	3,7863	3,5655	3,3657	3,1842	2,8681
10	5,6502	5,2161	4,8332	4,4941	4,1925	3,9232	3,6819	3,4648	3,2689	2,9304
11	5,9377	5,4527	5,0286	4,6560	4,3271	4,0354	3,7757	3,5435	3,3351	2,9776
12	6,1944	5,6603	5,1971	4,7932	4,4392	4,1274	3,8514	3,6059	3,3868	3,0133
13	6,4235	5,8424	5,3423	4,9095	4,5327	4,2028	3,9124	3,6555	3,4272	3,0404
14	6,6282	6,0021	5,4675	5,0081	4,6106	4,2646	3,9616	3,6949	3,4587	3,0609
15	6,8109	6,1422	5,5755	5,0916	4,6755	4,3152	4,0013	3,7261	3,4834	3,0764
16	6,9740	6,2651	5,6685	5,1624	4,7296	4,3567	4,0333	3,7509	3,5026	3,0882
17	7,1196	6,3729	5,7487	5,2223	4,7746	4,3908	4,0591	3,7705	3,5177	3,0971
18	7,2497	6,4674	5,8178	5,2732	4,8122	4,4187	4,0799	3,7861	3,5294	3,1039
19	7,3658	6,5504	5,8775	5,3162	4,8435	4,4415	4,0967	3,7985	3,5386	3,1090
20	7,4694	6,6231	5,9288	5,3527	4,8696	4,4603	4,1103	3,8083	3,5458	3,1129
21	7,5620	6,6870	5,9731	5,3837	4,8913	4,4756	4,1212	3,8161	3,5514	3,1158
22	7,6446	6,7429	6,0113	5,4099	4,9094	4,4882	4,1300	3,8223	3,5558	3,1180
23	7,7184	6,7921	6,0442	5,4321	4,9245	4,4985	4,1371	3,8273	3,5592	3,1197
24	7,7843	6,8351	6,0726	5,4509	4,9371	4,5070	4,1428	3,8312	3,5619	3,1210
25	7,8431	6,8729	6,0971	5,4669	4,9476	4,5139	4,1474	3,8342	3,5640	3,1220
26	7,8957	6,9061	6,1182	5,4804	4,9563	4,5196	4,1511	3,8367	3,5656	3,1227
27	7,9426	6,9352	6,1364	5,4919	4,9636	4,5243	4,1542	3,8387	3,5669	3,1233
28	7,9844	6,9607	6,1520	5,5016	4,9697	4,5281	4,1566	3,8402	3,5679	3,1237
29	8,0218	6,9830	6,1656	5,5098	4,9747	4,5312	4,1585	3,8414	3,5687	3,1240
30	8,0552	7,0027	6,1772	5,5168	4,9789	4,5338	4,1601	3,8424	3,5693	3,1242
31	8,0850	7,0199	6,1872	5,5227	4,9824	4,5359	4,1614	3,8432	3,5697	3,1244
32	8,1116	7,0350	6,1959	5,5277	4,9854	4,5376	4,1624	3,8438	3,5701	3,1246
33	8,1354	7,0482	6,2034	5,5320	4,9878	4,5390	4,1632	3,8443	3,5704	3,1247
34	8,1566	7,0599	6,2098	5,5356	4,9898	4,5402	4,1639	3,8447	3,5706	3,1248
35	8,1755	7,0700	6,2153	5,5386	4,9915	4,5411	4,1644	3,8450	3,5708	3,1248
36	8,1924	7,0790	6,2201	5,5412	4,9929	4,5419	4,1649	3,8452	3,5709	3,1249
37	8,2075	7,0868	6,2242	5,5434	4,9941	4,5426	4,1652	3,8454	3,5710	3,1249
38	8,2210	7,0937	6,2278	5,5452	4,9951	4,5431	4,1655	3,8456	3,5711	3,1249
39	8,2330	7,0997	6,2309	5,5468	4,9959	4,5435	4,1657	3,8457	3,5712	3,1249
40	8,2438	7,1050	6,2335	5,5482	4,9966	4,5439	4,1659	3,8458	3,5712	3,1250
41	8,2534	7,1097	6,2358	5,5493	4,9972	4,5441	4,1661	3,8459	3,5713	3,1250
42	8,2619	7,1138	6,2377	5,5502	4,9976	4,5444	4,1662	3,8459	3,5713	3,1250
43	8,2696	7,1173	6,2394	5,5510	4,9980	4,5446	4,1663	3,8460	3,5713	3,1250
44	8,2764	7,1205	6,2409	5,5517	4,9984	4,5447	4,1663	3,8460	3,5714	3,1250
45	8,2825	7,1232	6,2421	5,5523	4,9986	4,5449	4,1664	3,8460	3,5714	3,1250
46	8,2880	7,1256	6,2432	5,5528	4,9989	4,5450	4,1665	3,8461	3,5714	3,1250
47	8,2928	7,1277	6,2442	5,5532	4,9991	4,5451	4,1665	3,8461	3,5714	3,1250
48	8,2972	7,1296	6,2450	5,5536	4,9992	4,5451	4,1665	3,8461	3,5714	3,1250
49	8,3010	7,1312	6,2457	5,5539	4,9993	4,5452	4,1666	3,8461	3,5714	3,1250
50	8,3045	7,1327	6,2463	5,5541	4,9995	4,5452	4,1666	3,8461	3,5714	3,1250
52	8,3103	7,1350	6,2472	5,5545	4,9996	4,5453	4,1666	3,8461	3,5714	3,1250
54	8,3150	7,1368	6,2479	5,5548	4,9997	4,5454	4,1666	3,8461	3,5714	3,1250
56	8,3187	7,1382	6,2485	5,5550	4,9998	4,5454	4,1666	3,8461	3,5714	3,1250
58	8,3217	7,1393	6,2489	5,5552	4,9999	4,5454	4,1667	3,8461	3,5714	3,1250
60	8,3240	7,1401	6,2492	5,5553	4,9999	4,5454	4,1667	3,8462	3,5714	3,1250
62	8,3259	7,1407	6,2494	5,5554	4,9999	4,5454	4,1667	3,8462	3,5714	3,1250
64	8,3274	7,1412	6,2495	5,5554	5,0000	4,5454	4,1667	3,8462	3,5714	3,1250
66	8,3286	7,1416	6,2497	5,5555	5,0000	4,5454	4,1667	3,8462	3,5714	3,1250
68	8,3296	7,1419	6,2497	5,5555	5,0000	4,5454	4,1667	3,8462	3,5714	3,1250
70	8,3303	7,1421	6,2498	5,5555	5,0000	4,5455	4,1667	3,8462	3,5714	3,1250

B.4. Valor final de una renta unitaria

$$s_{\overline{n}|i} = \frac{(1+i)^n - 1}{i}$$

<i>n</i>	0,01	0,02	0,03	0,04	0,05	0,06	0,07	0,08	0,09	0,10
1	1,0000	1,0000	1,0000	1,0000	1,0000	1,0000	1,0000	1,0000	1,0000	1,0000
2	2,0100	2,0200	2,0300	2,0400	2,0500	2,0600	2,0700	2,0800	2,0900	2,1000
3	3,0301	3,0604	3,0909	3,1216	3,1525	3,1836	3,2149	3,2464	3,2781	3,3100
4	4,0604	4,1216	4,1836	4,2465	4,3101	4,3746	4,4399	4,5061	4,5731	4,6410
5	5,1010	5,2040	5,3091	5,4163	5,5256	5,6371	5,7507	5,8666	5,9847	6,1051
6	6,1520	6,3081	6,4684	6,6330	6,8019	6,9753	7,1533	7,3359	7,5233	7,7156
7	7,2135	7,4343	7,6625	7,8983	8,1420	8,3938	8,6540	8,9228	9,2004	9,4872
8	8,2857	8,5830	8,8923	9,2142	9,5491	9,8975	10,2598	10,6366	11,0285	11,4359
9	9,3685	9,7546	10,1591	10,5828	11,0266	11,4913	11,9780	12,4876	13,0210	13,5795
10	10,4622	10,9497	11,4639	12,0061	12,5779	13,1808	13,8164	14,4866	15,1929	15,9374
11	11,5668	12,1687	12,8078	13,4864	14,2068	14,9716	15,7836	16,6455	17,5603	18,5312
12	12,6825	13,4121	14,1920	15,0258	15,9171	16,8699	17,8885	18,9771	20,1407	21,3843
13	13,8093	14,6803	15,6178	16,6268	17,7130	18,8821	20,1406	21,4953	22,9534	24,5227
14	14,9474	15,9739	17,0863	18,2919	19,5986	21,0151	22,5505	24,2149	26,0192	27,9750
15	16,0969	17,2934	18,5989	20,0236	21,5786	23,2760	25,1290	27,1521	29,3609	31,7725
16	17,2579	18,6393	20,1569	21,8245	23,6575	25,6725	27,8881	30,3243	33,0034	35,9497
17	18,4304	20,0121	21,7616	23,6975	25,8404	28,2129	30,8402	33,7502	36,9737	40,5447
18	19,6147	21,4123	23,4144	25,6454	28,1324	30,9057	33,9990	37,4502	41,3013	45,5992
19	20,8109	22,8406	25,1169	27,6712	30,5390	33,7600	37,3790	41,4463	46,0185	51,1591
20	22,0190	24,2974	26,8704	29,7781	33,0660	36,7856	40,9955	45,7620	51,1601	57,2750
21	23,2392	25,7833	28,6765	31,9692	35,7193	39,9927	44,8652	50,4229	56,7645	64,0025
22	24,4716	27,2990	30,5368	34,2480	38,5052	43,3923	49,0057	55,4568	62,8733	71,4027
23	25,7163	28,8450	32,4529	36,6179	41,4305	46,9958	53,4361	60,8933	69,5319	79,5430
24	26,9735	30,4219	34,4265	39,0826	44,5020	50,8156	58,1767	66,7648	76,7898	88,4973
25	28,2432	32,0303	36,4593	41,6459	47,7271	54,8645	63,2490	73,1059	84,7009	98,3471
26	29,5256	33,6709	38,5530	44,3117	51,1135	59,1564	68,6765	79,9544	93,3240	109,1818
27	30,8209	35,3443	40,7096	47,0842	54,6691	63,7058	74,4838	87,3508	102,7231	121,0999
28	32,1291	37,0512	42,9309	49,9676	58,4026	68,5281	80,6977	95,3388	112,9682	134,2099
29	33,4504	38,7922	45,2189	52,9663	62,3227	73,6398	87,3465	103,9659	124,1354	148,6309
30	34,7849	40,5681	47,5754	56,0849	66,4388	79,0582	94,4608	113,2832	136,3075	164,4940
31	36,1327	42,3794	50,0027	59,3283	70,7608	84,8017	102,0730	123,3459	149,5752	181,9434
32	37,4941	44,2270	52,5028	62,7015	75,2988	90,8898	110,2182	134,2135	164,0370	201,1378
33	38,8690	46,1116	55,0778	66,2095	80,0638	97,3432	118,9334	145,9506	179,8003	222,2515
34	40,2577	48,0338	57,7302	69,8579	85,0670	104,1838	128,2588	158,6267	196,9823	245,4767
35	41,6603	49,9945	60,4621	73,6522	90,3203	111,4348	138,2369	172,3168	215,7108	271,0244
36	43,0769	51,9944	63,2759	77,5983	95,8363	119,1209	148,9135	187,1021	236,1247	299,1268
37	44,5076	54,0343	66,1742	81,7022	101,6281	127,2681	160,3374	203,0703	258,3759	330,0395
38	45,9527	56,1149	69,1594	85,9703	107,7095	135,9042	172,5610	220,3159	282,6298	364,0434
39	47,4123	58,2372	72,2342	90,4091	114,0950	145,0585	185,6403	238,9412	309,0665	401,4478
40	48,8864	60,4020	75,4013	95,0255	120,7998	154,7620	199,6351	259,0565	337,8824	442,5926
41	50,3752	62,6100	78,6633	99,8265	127,8398	165,0477	214,6096	280,7810	369,2919	487,8518
42	51,8790	64,8622	82,0232	104,8196	135,2318	175,9505	230,6322	304,2435	403,5281	537,6370
43	53,3978	67,1595	85,4839	110,0124	142,9933	187,5076	247,7765	329,5830	440,8457	592,4007
44	54,9318	69,5027	89,0484	115,4129	151,1430	199,7580	266,1209	356,9496	481,5218	652,6408
45	56,4811	71,8927	92,7199	121,0294	159,7002	212,7435	285,7493	386,5056	525,8587	718,9048
46	58,0459	74,3306	96,5015	126,8706	168,6852	226,5081	306,7518	418,4261	574,1860	791,7953
47	59,6263	76,8172	100,3965	132,9454	178,1194	241,0986	329,2244	452,9002	626,8628	871,9749
48	61,2226	79,3535	104,4084	139,2632	188,0254	256,5645	353,2701	490,1322	684,2804	960,1723
49	62,8348	81,9406	108,5406	145,8337	198,4267	272,9584	378,9990	530,3427	746,8656	1057,1896
50	64,4632	84,5794	112,7969	152,6671	209,3480	290,3359	406,5289	573,7702	815,0836	1163,9085
52	67,7689	90,0164	121,6962	167,1647	232,8562	328,2814	467,5050	671,3255	970,4908	1410,4293
54	71,1410	95,6731	131,1375	182,8454	258,7739	370,9170	537,3164	785,1141	1155,1301	1708,7195
56	74,5810	101,5583	141,1538	199,8055	287,3482	418,8223	617,2436	917,8371	1374,5001	2069,6506
58	78,0901	107,6812	151,7800	218,1497	318,8514	472,6488	708,7522	1072,6451	1635,1335	2506,3772
60	81,6697	114,0515	163,0534	237,9907	353,5837	533,1282	813,5204	1253,2133	1944,7921	3034,8164
62	85,3212	120,6792	175,0134	259,4507	391,8760	601,0828	933,4695	1463,8280	2312,6975	3674,2278
64	89,0462	127,5747	187,7017	282,6619	434,0933	677,4367	1070,7992	1709,4890	2749,8059	4447,9157
66	92,8460	134,7487	201,1627	307,7671	480,6379	763,2278	1228,0280	1996,0279	3269,1344	5384,0780
68	96,7222	142,2125	215,4436	334,9209	531,9533	859,6228	1408,0393	2330,2470	3886,1486	6516,8344
70	100,6763	149,9779	230,5941	364,2905	588,5285	967,9322	1614,1342	2720,0801	4619,2232	7887,4696

