

## Valor actual de una anualidad

| Años | Tipo de interés |        |        |        |        |        |        |       |       |       |       |       |       |       |
|------|-----------------|--------|--------|--------|--------|--------|--------|-------|-------|-------|-------|-------|-------|-------|
|      | 1,00            | 2,00   | 4,00   | 6,00   | 7,00   | 8,00   | 9,00   | 10,00 | 11,00 | 12,00 | 13,00 | 14,00 | 15,00 | 16,00 |
| 1    | 0,990           | 0,980  | 0,962  | 0,943  | 0,935  | 0,926  | 0,917  | 0,909 | 0,901 | 0,893 | 0,885 | 0,877 | 0,870 | 0,862 |
| 2    | 1,970           | 1,942  | 1,886  | 1,833  | 1,808  | 1,783  | 1,759  | 1,736 | 1,713 | 1,690 | 1,668 | 1,647 | 1,626 | 1,605 |
| 3    | 2,941           | 2,884  | 2,775  | 2,673  | 2,624  | 2,577  | 2,531  | 2,487 | 2,444 | 2,402 | 2,361 | 2,322 | 2,283 | 2,246 |
| 4    | 3,902           | 3,808  | 3,630  | 3,465  | 3,387  | 3,312  | 3,240  | 3,170 | 3,102 | 3,037 | 2,974 | 2,914 | 2,855 | 2,798 |
| 5    | 4,853           | 4,713  | 4,452  | 4,212  | 4,100  | 3,993  | 3,890  | 3,791 | 3,696 | 3,605 | 3,517 | 3,433 | 3,352 | 3,274 |
| 6    | 5,795           | 5,601  | 5,242  | 4,917  | 4,767  | 4,623  | 4,486  | 4,355 | 4,231 | 4,111 | 3,998 | 3,889 | 3,784 | 3,685 |
| 7    | 6,728           | 6,472  | 6,002  | 5,582  | 5,389  | 5,206  | 5,033  | 4,868 | 4,712 | 4,564 | 4,423 | 4,288 | 4,160 | 4,039 |
| 8    | 7,652           | 7,325  | 6,733  | 6,210  | 5,971  | 5,747  | 5,535  | 5,335 | 5,146 | 4,968 | 4,799 | 4,639 | 4,487 | 4,344 |
| 9    | 8,566           | 8,162  | 7,435  | 6,802  | 6,515  | 6,247  | 5,995  | 5,759 | 5,537 | 5,328 | 5,132 | 4,946 | 4,772 | 4,607 |
| 10   | 9,471           | 8,983  | 8,111  | 7,360  | 7,024  | 6,710  | 6,418  | 6,145 | 5,889 | 5,650 | 5,426 | 5,216 | 5,019 | 4,833 |
| 11   | 10,368          | 9,787  | 8,760  | 7,887  | 7,499  | 7,139  | 6,805  | 6,495 | 6,207 | 5,938 | 5,687 | 5,453 | 5,234 | 5,029 |
| 12   | 11,255          | 10,575 | 9,385  | 8,384  | 7,943  | 7,536  | 7,161  | 6,814 | 6,492 | 6,194 | 5,918 | 5,660 | 5,421 | 5,197 |
| 13   | 12,134          | 11,348 | 9,986  | 8,853  | 8,358  | 7,904  | 7,487  | 7,103 | 6,750 | 6,424 | 6,122 | 5,842 | 5,583 | 5,342 |
| 14   | 13,004          | 12,106 | 10,563 | 9,295  | 8,745  | 8,244  | 7,786  | 7,367 | 6,982 | 6,628 | 6,302 | 6,002 | 5,724 | 5,468 |
| 15   | 13,865          | 12,849 | 11,118 | 9,712  | 9,108  | 8,559  | 8,061  | 7,606 | 7,191 | 6,811 | 6,462 | 6,142 | 5,847 | 5,575 |
| 16   | 14,718          | 13,578 | 11,652 | 10,106 | 9,447  | 8,851  | 8,313  | 7,824 | 7,379 | 6,974 | 6,604 | 6,265 | 5,954 | 5,668 |
| 17   | 15,562          | 14,292 | 12,166 | 10,477 | 9,763  | 9,122  | 8,544  | 8,022 | 7,549 | 7,120 | 6,729 | 6,373 | 6,047 | 5,749 |
| 18   | 16,398          | 14,992 | 12,659 | 10,828 | 10,059 | 9,372  | 8,756  | 8,201 | 7,702 | 7,250 | 6,840 | 6,467 | 6,128 | 5,818 |
| 19   | 17,226          | 15,678 | 13,134 | 11,158 | 10,336 | 9,604  | 8,950  | 8,365 | 7,839 | 7,366 | 6,938 | 6,550 | 6,198 | 5,877 |
| 20   | 18,046          | 16,351 | 13,590 | 11,470 | 10,594 | 9,818  | 9,129  | 8,514 | 7,963 | 7,469 | 7,025 | 6,623 | 6,259 | 5,929 |
| 21   | 18,857          | 17,011 | 14,029 | 11,764 | 10,836 | 10,017 | 9,292  | 8,649 | 8,075 | 7,562 | 7,102 | 6,687 | 6,312 | 5,973 |
| 22   | 19,660          | 17,658 | 14,451 | 12,042 | 11,061 | 10,201 | 9,442  | 8,772 | 8,176 | 7,645 | 7,170 | 6,743 | 6,359 | 6,011 |
| 23   | 20,456          | 18,292 | 14,857 | 12,303 | 11,272 | 10,371 | 9,580  | 8,883 | 8,266 | 7,718 | 7,230 | 6,792 | 6,399 | 6,044 |
| 24   | 21,243          | 18,914 | 15,247 | 12,550 | 11,469 | 10,529 | 9,707  | 8,985 | 8,348 | 7,784 | 7,283 | 6,835 | 6,434 | 6,073 |
| 25   | 22,023          | 19,523 | 15,622 | 12,783 | 11,654 | 10,675 | 9,823  | 9,077 | 8,422 | 7,843 | 7,330 | 6,873 | 6,464 | 6,097 |
| 26   | 22,795          | 20,121 | 15,983 | 13,003 | 11,826 | 10,810 | 9,929  | 9,161 | 8,488 | 7,896 | 7,372 | 6,906 | 6,491 | 6,118 |
| 27   | 23,560          | 20,707 | 16,330 | 13,211 | 11,987 | 10,935 | 10,027 | 9,237 | 8,548 | 7,943 | 7,409 | 6,935 | 6,514 | 6,136 |
| 28   | 24,316          | 21,281 | 16,663 | 13,406 | 12,137 | 11,051 | 10,116 | 9,307 | 8,602 | 7,984 | 7,441 | 6,961 | 6,534 | 6,152 |
| 29   | 25,066          | 21,844 | 16,984 | 13,591 | 12,278 | 11,158 | 10,198 | 9,370 | 8,650 | 8,022 | 7,470 | 6,983 | 6,551 | 6,166 |
| 30   | 25,808          | 22,396 | 17,292 | 13,765 | 12,409 | 11,258 | 10,274 | 9,427 | 8,694 | 8,055 | 7,496 | 7,003 | 6,566 | 6,177 |

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|------|-----------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
|      | 17,00           | 18,00 | 19,00 | 20,00 | 21,00 | 22,00 | 23,00 | 24,00 | 25,00 | 26,00 | 27,00 | 28,00 | 29,00 | 30,00 |
| 1    | 0,855           | 0,847 | 0,840 | 0,833 | 0,826 | 0,820 | 0,813 | 0,806 | 0,800 | 0,794 | 0,787 | 0,781 | 0,775 | 0,769 |
| 2    | 1,585           | 1,566 | 1,547 | 1,528 | 1,509 | 1,492 | 1,474 | 1,457 | 1,440 | 1,424 | 1,407 | 1,392 | 1,376 | 1,361 |
| 3    | 2,210           | 2,174 | 2,140 | 2,106 | 2,074 | 2,042 | 2,011 | 1,981 | 1,952 | 1,923 | 1,896 | 1,868 | 1,842 | 1,816 |
| 4    | 2,743           | 2,690 | 2,639 | 2,589 | 2,540 | 2,494 | 2,448 | 2,404 | 2,362 | 2,320 | 2,280 | 2,241 | 2,203 | 2,166 |
| 5    | 3,199           | 3,127 | 3,058 | 2,991 | 2,926 | 2,864 | 2,803 | 2,745 | 2,689 | 2,635 | 2,583 | 2,532 | 2,483 | 2,436 |
| 6    | 3,589           | 3,498 | 3,410 | 3,326 | 3,245 | 3,167 | 3,092 | 3,020 | 2,951 | 2,885 | 2,821 | 2,759 | 2,700 | 2,643 |
| 7    | 3,922           | 3,812 | 3,706 | 3,605 | 3,508 | 3,416 | 3,327 | 3,242 | 3,161 | 3,083 | 3,009 | 2,937 | 2,868 | 2,802 |
| 8    | 4,207           | 4,078 | 3,954 | 3,837 | 3,726 | 3,619 | 3,518 | 3,421 | 3,329 | 3,241 | 3,156 | 3,076 | 2,999 | 2,925 |
| 9    | 4,451           | 4,303 | 4,163 | 4,031 | 3,905 | 3,786 | 3,673 | 3,566 | 3,463 | 3,366 | 3,273 | 3,184 | 3,100 | 3,019 |
| 10   | 4,659           | 4,494 | 4,339 | 4,192 | 4,054 | 3,923 | 3,799 | 3,682 | 3,571 | 3,465 | 3,364 | 3,269 | 3,178 | 3,092 |
| 11   | 4,836           | 4,656 | 4,486 | 4,327 | 4,177 | 4,035 | 3,902 | 3,776 | 3,656 | 3,543 | 3,437 | 3,335 | 3,239 | 3,147 |
| 12   | 4,988           | 4,793 | 4,611 | 4,439 | 4,278 | 4,127 | 3,985 | 3,851 | 3,725 | 3,606 | 3,493 | 3,387 | 3,286 | 3,190 |
| 13   | 5,118           | 4,910 | 4,715 | 4,533 | 4,362 | 4,203 | 4,053 | 3,912 | 3,780 | 3,656 | 3,538 | 3,427 | 3,322 | 3,223 |
| 14   | 5,229           | 5,008 | 4,802 | 4,611 | 4,432 | 4,265 | 4,108 | 3,962 | 3,824 | 3,695 | 3,573 | 3,459 | 3,351 | 3,249 |
| 15   | 5,324           | 5,092 | 4,876 | 4,675 | 4,489 | 4,315 | 4,153 | 4,001 | 3,859 | 3,726 | 3,601 | 3,483 | 3,373 | 3,268 |
| 16   | 5,405           | 5,162 | 4,938 | 4,730 | 4,536 | 4,357 | 4,189 | 4,033 | 3,887 | 3,751 | 3,623 | 3,503 | 3,390 | 3,283 |
| 17   | 5,475           | 5,222 | 4,990 | 4,775 | 4,576 | 4,391 | 4,219 | 4,059 | 3,910 | 3,771 | 3,640 | 3,518 | 3,403 | 3,295 |
| 18   | 5,534           | 5,273 | 5,033 | 4,812 | 4,608 | 4,419 | 4,243 | 4,080 | 3,928 | 3,786 | 3,654 | 3,529 | 3,413 | 3,304 |
| 19   | 5,584           | 5,316 | 5,070 | 4,843 | 4,635 | 4,442 | 4,263 | 4,097 | 3,942 | 3,799 | 3,664 | 3,539 | 3,421 | 3,311 |
| 20   | 5,628           | 5,353 | 5,101 | 4,870 | 4,657 | 4,460 | 4,279 | 4,110 | 3,954 | 3,808 | 3,673 | 3,546 | 3,427 | 3,316 |
| 21   | 5,665           | 5,384 | 5,127 | 4,891 | 4,675 | 4,476 | 4,292 | 4,121 | 3,963 | 3,816 | 3,679 | 3,551 | 3,432 | 3,320 |
| 22   | 5,696           | 5,410 | 5,149 | 4,909 | 4,690 | 4,488 | 4,302 | 4,130 | 3,970 | 3,822 | 3,684 | 3,556 | 3,436 | 3,323 |
| 23   | 5,723           | 5,432 | 5,167 | 4,925 | 4,703 | 4,499 | 4,311 | 4,137 | 3,976 | 3,827 | 3,689 | 3,559 | 3,438 | 3,325 |
| 24   | 5,746           | 5,451 | 5,182 | 4,937 | 4,713 | 4,507 | 4,318 | 4,143 | 3,981 | 3,831 | 3,692 | 3,562 | 3,441 | 3,327 |
| 25   | 5,766           | 5,467 | 5,195 | 4,948 | 4,721 | 4,514 | 4,323 | 4,147 | 3,985 | 3,834 | 3,694 | 3,564 | 3,442 | 3,329 |
| 26   | 5,783           | 5,480 | 5,206 | 4,956 | 4,728 | 4,520 | 4,328 | 4,151 | 3,988 | 3,837 | 3,696 | 3,566 | 3,444 | 3,330 |
| 27   | 5,798           | 5,492 | 5,215 | 4,964 | 4,734 | 4,524 | 4,332 | 4,154 | 3,990 | 3,839 | 3,698 | 3,567 | 3,445 | 3,331 |
| 28   | 5,810           | 5,502 | 5,223 | 4,970 | 4,739 | 4,528 | 4,335 | 4,157 | 3,992 | 3,840 | 3,699 | 3,568 | 3,446 | 3,331 |
| 29   | 5,820           | 5,510 | 5,229 | 4,975 | 4,743 | 4,531 | 4,337 | 4,159 | 3,994 | 3,841 | 3,700 | 3,569 | 3,446 | 3,332 |
| 30   | 5,829           | 5,517 | 5,235 | 4,979 | 4,746 | 4,534 | 4,339 | 4,160 | 3,995 | 3,842 | 3,701 | 3,569 | 3,447 | 3,332 |