

**SUMA DE UNA ANUALIDAD DE BS. 1 POR PERÍODO PARA "n" PERIODOS.
(FVIFA)**

N° de períodos	1%	2%	3%	4%	5%	6%	7%	8%	9%	10%	11%	12%	13%	14%	15%	16%	17%	18%	19%	20%	21%	22%
1	1,0000	1,0000	1,0000	1,0000	1,0000	1,0000	1,0000	1,0000	1,0000	1,0000	1,0000	1,0000	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	2,1100	2,1200	2,1300	2,1400	2,1500	2,1600	2,1700	2,1800	2,1900	2,2000	2,2100	2,2200
3	3,0301	3,0604	3,0909	3,1216	3,1525	3,1836	3,2149	3,2464	3,2781	3,3100	3,3421	3,3744	3,4069	3,4396	3,4725	3,5056	3,5389	3,5724	3,6061	3,6400	3,6741	3,7084
4	4,0604	4,1216	4,1836	4,2465	4,3101	4,3746	4,4399	4,5061	4,5731	4,6410	4,7097	4,7793	4,8498	4,9211	4,9934	5,0665	5,1405	5,2154	5,2913	5,3680	5,4457	5,5242
5	5,1010	5,2040	5,3091	5,4163	5,5256	5,6371	5,7507	5,8666	5,9847	6,1051	6,2278	6,3528	6,4803	6,6101	6,7424	6,8771	7,0144	7,1542	7,2966	7,4416	7,5892	7,7396
6	6,1520	6,3081	6,4684	6,6330	6,8019	6,9753	7,1533	7,3359	7,5233	7,7156	7,9129	8,1152	8,3227	8,5355	8,7537	8,9775	9,2068	9,4420	9,6830	9,9299	10,1830	10,4423
7	7,2135	7,4343	7,6625	7,8983	8,1420	8,3938	8,6540	8,9228	9,2004	9,4872	9,7833	10,0890	10,4047	10,7305	11,0668	11,4139	11,7720	12,1415	12,5227	12,9159	13,3214	13,7396
8	8,2857	8,5830	8,8923	9,2142	9,5491	9,8975	10,2598	10,6366	11,0285	11,4359	11,8594	12,2997	12,7573	13,2328	13,7268	14,2401	14,7733	15,3270	15,9020	16,4991	17,1189	17,7623
9	9,3685	9,7546	10,1591	10,5828	11,0266	11,4913	11,9780	12,4876	13,0210	13,5795	14,1640	14,7757	15,4157	16,0853	16,7858	17,5185	18,2847	19,0859	19,9234	20,7989	21,7139	22,6700
10	10,4622	10,9497	11,4639	12,0061	12,5779	13,1808	13,8164	14,4866	15,1929	15,9374	16,7220	17,5487	18,4197	19,3373	20,3037	21,3215	22,3931	23,5213	24,7089	25,9587	27,2738	28,6574
11	11,5668	12,1687	12,8078	13,4864	14,2068	14,9716	15,7836	16,6455	17,5603	18,5312	19,5614	20,6546	21,8143	23,0445	24,3493	25,7329	27,1999	28,7551	30,4035	32,1504	34,0013	35,9620
12	12,6825	13,4121	14,1920	15,0258	15,9171	16,8699	17,8885	18,9771	20,1407	21,3843	22,7132	24,1331	25,6502	27,2707	29,0017	30,8502	32,8239	34,9311	37,1802	39,5805	42,1416	44,8737
13	13,8093	14,6803	15,6178	16,6268	17,7130	18,8821	20,1406	21,4953	22,9534	24,5227	26,2116	28,0291	29,9847	32,0887	34,3519	36,7862	39,4040	42,2187	45,2445	48,4966	51,9913	55,7459
14	14,9474	15,9739	17,0863	18,2919	19,5986	21,0151	22,5505	24,2149	26,0192	27,9750	30,0949	32,3926	34,8827	37,5811	40,5047	43,6720	47,1027	50,8180	54,8409	59,1959	63,9095	69,0100
15	16,0969	17,2934	18,5989	20,0236	21,5786	23,2760	25,1290	27,1521	29,3609	31,7725	34,4054	37,2797	40,4175	43,8424	47,5804	51,6595	56,1101	60,9653	66,2607	72,0351	78,3305	85,1922
16	17,2579	18,6393	20,1569	21,8245	23,6575	25,6725	27,8881	30,3243	33,0034	35,9497	39,1899	42,7533	46,6717	50,9804	55,7175	60,9250	66,6488	72,9390	79,8502	87,4421	95,7799	104,9345
17	18,4304	20,0121	21,7616	23,6975	25,8404	28,2129	30,8402	33,7502	36,9737	40,5447	44,5008	48,8837	53,7391	59,1176	65,0751	71,6730	78,9792	87,0680	96,0218	105,9306	116,8937	129,0201
18	19,6147	21,4123	23,4144	25,6454	28,1324	30,9057	33,9990	37,4502	41,3013	45,5992	50,3959	55,7497	61,7251	68,3941	75,8364	84,1407	93,4056	103,7403	115,2659	128,1167	142,4413	158,4045
19	20,8109	22,8406	25,1169	27,6712	30,5390	33,7600	37,3790	41,4463	46,0185	51,1591	56,9395	63,4397	70,7494	78,9692	88,2118	98,6032	110,2846	123,4135	138,1664	154,7400	173,3540	194,2535
20	22,0190	24,2974	26,8704	29,7781	33,0660	36,7856	40,9955	45,7620	51,1601	57,2750	64,2028	72,0524	80,9468	91,0249	102,4436	115,3797	130,0329	146,6280	165,4180	186,6880	210,7584	237,9893
21	23,2392	25,7833	28,6765	31,9692	35,7193	39,9927	44,8652	50,4229	56,7645	64,0025	72,2651	81,6987	92,4699	104,7684	118,8101	134,8405	153,1385	174,0210	197,8474	225,0256	256,0176	291,3469
22	24,4716	27,2990	30,5368	34,2480	38,5052	43,3923	49,0057	55,4568	62,8733	71,4027	81,2143	92,5026	105,4910	120,4360	137,6316	157,4150	180,1721	206,3448	236,4385	271,0307	310,7813	356,4432
23	25,7163	28,8450	32,4529	36,6179	41,4305	46,9958	53,4361	60,8933	69,5319	79,5430	91,1479	104,6029	120,2048	138,2970	159,2764	183,6014	211,8013	244,4868	282,3618	326,2369	377,0454	435,8607
24	26,9735	30,4219	34,4265	39,0826	44,5020	50,8156	58,1767	66,7648	76,7898	88,4973	102,1742	118,1552	136,8315	158,6586	184,1678	213,9776	248,8076	289,4945	337,0105	392,4842	457,2249	532,7501
25	28,2432	32,0303	36,4593	41,6459	47,7271	54,8645	63,2490	73,1059	84,7009	98,3471	114,4133	133,3339	155,6196	181,8708	212,7930	249,2140	292,1049	342,6035	402,0425	471,9811	554,2422	650,9551
26	29,5256	33,6709	38,5530	44,3117	51,1135	59,1564	68,6765	79,9544	93,3240	109,1818	127,9988	150,3339	176,8501	208,3327	245,7120	290,0883	342,7627	405,2721	479,4306	567,3773	671,6330	795,1653
27	30,8209	35,3443	40,7096	47,0842	54,6691	63,7058	74,4838	87,3508	102,7231	121,0999	143,0786	169,3740	200,8406	238,4993	283,5688	337,5024	402,0323	479,2211	571,5224	681,8528	813,6759	971,1016
28	32,1291	37,0512	42,9309	49,9676	58,4026	68,5281	80,6977	95,3388	112,9682	134,2099	159,8173	190,6989	227,9499	272,8892	327,1041	392,5028	471,3778	566,4809	681,1116	819,2233	985,5479	1.185,7440
29	33,4504	38,7922	45,2189	52,9663	62,3227	73,6398	87,3465	103,9659	124,1354	148,6309	178,3972	214,5828	258,5834	312,0937	377,1697	456,3032	552,5121	669,4475	811,5228	984,0680	1.193,5129	1.447,6077
30	34,7849	40,5681	47,5754	56,0849	66,4388	79,0582	94,4608	113,2832	136,3075	164,4940	199,0209	241,3327	293,1992	356,7868	434,7451	530,3117	647,4391	790,9480	966,7122	1.181,8816	1.445	1.767
40	48,8864	60,4020	75,4013	95,0255	120,7998	154,7620	199,6351	259,0565	337,8824	442,5926	581,8261	767,0914	1.013,7042	1.342,0251	1.779,0903	2.360,7572	3.134,5218	4.163,2130	5.529,8290	7.343,8578	9.750	12,937
50	64,4632	84,5794	112,7969	152,6671	209,3480	290,3359	406,5289	573,7702	815,0836	1.163,9085	1.668,7712	2.400,0182	3.459,5071	4.994,5213	7.217,7163	10.435,6488	15.089,5017	21.813,0937	31.515,3363	45.497,1908	65,617	94,525
60	81,67	114,0515	163,0534	237,9907	353,5837	533,1282	813,5204	1.253,2133	1.944,7921	3.034,8164	4.755,0658	7.471,6411	11.761,9498	18.535,1333	29.219,9916	46.057,5085	72.555,0381	114.189,6665	179.494,5838	281.732,5718	441,467	690,501

**SUMA DE UNA ANUALIDAD DE BS. 1 POR PERÍODO PARA "n" PERIODOS.
(FIVFA)**

N° de períodos	23%	24%	25%	26%	27%	28%	29%	30%	31%	32%	33%	34%	35%	36%	37%	38%	39%	40%
1	1,0000	1,0000	1,0000	1,0000	1,0000	1,0000	1,0000	1,0000	1,0000	1,0000	1,0000	1,0000	1,0000	1,0000	1,0000	1,0000	1,0000	1,0000
2	2,2300	2,2400	2,2500	2,2600	2,2700	2,2800	2,2900	2,3000	2,3100	2,3200	2,3300	2,3400	2,3500	2,3600	2,3700	2,3800	2,3900	2,4000
3	3,7429	3,7776	3,8125	3,8476	3,8829	3,9184	3,9541	3,9900	4,0261	4,0624	4,0989	4,1356	4,1725	4,2096	4,2469	4,2844	4,3221	4,3600
4	5,6038	5,6842	5,7656	5,8480	5,9313	6,0156	6,1008	6,1870	6,2742	6,3624	6,4515	6,5417	6,6329	6,7251	6,8183	6,9125	7,0077	7,1040
5	7,8926	8,0484	8,2070	8,3684	8,5327	8,6999	8,8700	9,0431	9,2192	9,3983	9,5805	9,7659	9,9544	10,1461	10,3410	10,5392	10,7407	10,9456
6	10,7079	10,9801	11,2588	11,5442	11,8366	12,1359	12,4423	12,7560	13,0771	13,4058	13,7421	14,0863	14,4384	14,7987	15,1672	15,5441	15,9296	16,3238
7	14,1708	14,6153	15,0735	15,5458	16,0324	16,5339	17,0506	17,5828	18,1311	18,6956	19,2770	19,8756	20,4919	21,1262	21,7790	22,4509	23,1422	23,8534
8	18,4300	19,1229	19,8419	20,5876	21,3612	22,1634	22,9953	23,8577	24,7517	25,6782	26,6384	27,6333	28,6640	29,7316	30,8373	31,9822	33,1676	34,3947
9	23,6690	24,7125	25,8023	26,9404	28,1287	29,3692	30,6639	32,0150	33,4247	34,8953	36,4291	38,0287	39,6964	41,4350	43,2471	45,1354	47,1030	49,1526
10	30,1128	31,6434	33,2529	34,9449	36,7235	38,5926	40,5564	42,6195	44,7864	47,0618	49,4507	51,9584	54,5902	57,3516	60,2485	63,2869	66,4731	69,8137
11	38,0388	40,2379	42,5661	45,0306	47,6388	50,3985	53,3178	56,4053	59,6701	63,1215	66,7695	70,6243	74,6967	78,9982	83,5404	88,34	93,40	98,74
12	47,7877	50,8950	54,2077	57,7386	61,5013	65,5100	69,7800	74,3270	79,1679	84,3204	89,8034	95,6365	101,8406	108,4375	115,4504	122,90	130,82	139,23
13	59,7788	64,1097	68,7596	73,7506	79,1066	84,8529	91,0161	97,6250	104,7099	112,3030	120,4385	129,1529	138,4848	148,4750	159,1670	170,61	182,84	195,93
14	74,5280	80,4961	86,9495	93,9258	101,4654	109,6117	118,4108	127,9125	138,1700	149,2399	161,1833	174,0649	187,9544	202,9260	219,0588	236,44	255,15	275,30
15	92,6694	100,8151	109,6868	119,3465	129,8611	141,3029	153,7500	167,2863	182,0027	197,9967	215,3737	234,2470	254,7385	276,9793	301,1106	327,28	355,66	386,42
16	114,9834	126,0108	138,1085	151,3766	165,9236	181,8677	199,3374	218,4722	239,4235	262,3557	287,4471	314,8910	344,8970	377,6919	413,5215	452,65	495,37	541,99
17	142,4295	157,2534	173,6357	191,7345	211,7230	233,7907	258,1453	285,0139	314,6448	347,3095	383,3046	422,9539	466,6109	514,6610	567,5245	625,66	689,56	759,78
18	176,1883	195,9942	218,0446	242,5855	269,8882	300,2521	334,0074	371,5180	413,1847	459,4485	510,7951	567,7583	630,9247	700,9389	778,5085	864,41	959,50	1,064,70
19	217,7116	244,0328	273,5558	306,6577	343,7580	385,3227	431,8696	483,9734	542,2719	607,4721	680,3575	761,7961	852,7483	954,2769	1,067,5567	1,193,89	1,334,70	1,491,58
20	268,7853	303,6006	342,9447	387,3887	437,5726	494,2131	558,1118	630,1655	711,3762	802,8631	905,8755	1,021,8068	1,152,2103	1,298,8166	1,463,5527	1,648,56	1,856,23	2,089,21
21	331,6059	377,4648	429,6809	489,1098	556,7173	633,59	720,96	820,22	932,90	1,060,78	1,205,81	1,370,22	1,556,48	1,767,39	2,006,07	2,276,02	2,581,16	2,925,89
22	408,8753	469,0563	538,1011	617,2783	708,0309	812,00	931,04	1,067,28	1,223,10	1,401,23	1,604,73	1,837,10	2,102,25	2,404,65	2,749,31	3,141,90	3,588,81	4,097,24
23	503,9166	582,6298	673,6264	778,7707	900,1993	1,040,36	1,202,05	1,388,46	1,603,26	1,850,62	2,135,30	2,462,71	2,839,04	3,271,33	3,767,56	4,336,83	4,989,45	5,737,14
24	620,8174	723,4610	843,0329	982,2511	1,144,2531	1,332,66	1,551,64	1,806,00	2,101,28	2,443,82	2,840,94	3,301,03	3,833,71	4,450,00	5,162,55	5,985,82	6,936,34	8,033,00
25	764,6054	898,0916	1,054,7912	1,238,6363	1,454,2014	1,706,80	2,002,62	2,348,80	2,753,67	3,226,84	3,779,45	4,424,38	5,176,50	6,053,00	7,073,70	8,261,43	9,642,51	11,247,20
26	941,4647	1,114,6336	1,319,4890	1,561,6818	1,847,8358	2,185,71	2,584,37	3,054,44	3,608,31	4,260,43	5,027,67	5,929,67	6,989,28	8,233,09	9,691,97	11,401,8	13,404,1	15,747,1
27	1,159,0016	1,383,1457	1,650,3612	1,968,7191	2,347,7515	2,798,71	3,334,84	3,971,78	4,727,89	5,624,77	6,687,81	7,946,76	9,436,53	11,198,00	13,278,99	15,735,4	18,632,7	22,046,9
28	1,426,5719	1,716,1007	2,063,9515	2,481,5860	2,982,6443	3,583,34	4,302,95	5,164,31	6,194,53	7,425,70	8,895,78	10,649,65	12,740,31	15,230,27	18,193,22	21,715,9	25,900,4	30,866,7
29	1,755,6835	2,128,9648	2,580,9394	3,127,7984	3,788,9583	4,587,68	5,551,80	6,714,60	8,115,84	9,802,92	11,832,39	14,271,54	17,200,42	20,714,17	24,925,72	29,969,0	36,002,6	43,214,3
30	2,160	2,641	3,227	3,942	4,813	5,873	7,163	8,730	10,633	12,941	15,738	19,125	23,222	28,172	34,149	41,358,2	50,044,6	60,501,1
40	17,154	22,729	30,089	39,793	52,572	69,377	91,448	120,393	158,300	207,874	272,613	357,034	466,960	609,890	795,462	1,036,045	1,347,493	1,750,092
50	135,992	195,373	280,256	401,374	573,878	819,103	1,167,041	1,659,761	2,356,148	3,338,460	4,721,368	6,664,396	9,389,020	13,202,094	18,527,916	25,951,991	36,280,676	50,622,288
60	1,077,897	1,679,147	2,610,118	4,048,172	6,264,108	9,670,301	14,893,080	22,881,254	35,068,404	53,614,945	81,768,212	124,396,733	188,780,903	285,780,109	431,551,174	650,072,187	976,839,937	#####