

**VALOR PRESENTE DE UNA ANUALIDAD DE Bs 1 POR PERIODO PARA "n" PERÍODOS
(FIVPA)**

N° de perí-odos	1%	2%	3%	4%	5%	6%	7%	8%	9%	10%	11%	12%	13%	14%	15%	16%	17%	18%	19%	20%
1	0,9901	0,9804	0,9709	0,9615	0,9524	0,9434	0,9346	0,9259	0,9174	0,9091	0,9009	0,8929	0,8850	0,8772	0,8696	0,8621	0,8547	0,8475	0,8403	0,8333
2	1,9704	1,9416	1,9135	1,8861	1,8594	1,8334	1,8080	1,7833	1,7591	1,7355	1,7125	1,6901	1,6681	1,6467	1,6257	1,6052	1,5852	1,5656	1,5465	1,5278
3	2,9410	2,8839	2,8286	2,7751	2,7232	2,6730	2,6243	2,5771	2,5313	2,4869	2,4437	2,4018	2,3612	2,3216	2,2832	2,2459	2,2096	2,1743	2,1399	2,1065
4	3,9020	3,8077	3,7171	3,6299	3,5460	3,4651	3,3872	3,3121	3,2397	3,1699	3,1024	3,0373	2,9745	2,9137	2,8550	2,7982	2,7432	2,6901	2,6386	2,5887
5	4,8534	4,7135	4,5797	4,4518	4,3295	4,2124	4,1002	3,9927	3,8897	3,7908	3,6959	3,6048	3,5172	3,4331	3,3522	3,2743	3,1993	3,1272	3,0576	2,9906
6	5,7955	5,6014	5,4172	5,2421	5,0757	4,9173	4,7665	4,6229	4,4859	4,3553	4,2305	4,1114	3,9975	3,8887	3,7845	3,6847	3,5892	3,4976	3,4098	3,3255
7	6,7282	6,4720	6,2303	6,0021	5,7864	5,5824	5,3893	5,2064	5,0330	4,8684	4,7122	4,5638	4,4226	4,2883	4,1604	4,0386	3,9224	3,8115	3,7057	3,6046
8	7,6517	7,3255	7,0197	6,7327	6,4632	6,2098	5,9713	5,7466	5,5348	5,3349	5,1461	4,9676	4,7988	4,6389	4,4873	4,3436	4,2072	4,0776	3,9544	3,8372
9	8,5660	8,1622	7,7861	7,4353	7,1078	6,8017	6,5152	6,2469	5,9952	5,7590	5,5370	5,3282	5,1317	4,9464	4,7716	4,6065	4,4506	4,3030	4,1633	4,0310
10	9,4713	8,9826	8,5302	8,1109	7,7217	7,3601	7,0236	6,7101	6,4177	6,1446	5,8892	5,6502	5,4262	5,2161	5,0188	4,8332	4,6586	4,4941	4,3389	4,1925
11	10,3676	9,7868	9,2526	8,7605	8,3064	7,8869	7,4987	7,1390	6,8052	6,4951	6,2065	5,9377	5,6869	5,4527	5,2337	5,0286	4,8364	4,6560	4,4865	4,3271
12	11,2551	10,5753	9,9540	9,3851	8,8633	8,3838	7,9427	7,5361	7,1607	6,8137	6,4924	6,1944	5,9176	5,6603	5,4206	5,1971	4,9884	4,7932	4,6105	4,4392
13	12,1337	11,3484	10,6350	9,9856	9,3936	8,8527	8,3577	7,9038	7,4869	7,1034	6,7499	6,4235	6,1218	5,8424	5,5831	5,3423	5,1183	4,9095	4,7147	4,5327
14	13,0037	12,1062	11,2961	10,5631	9,8986	9,2950	8,7455	8,2442	7,7862	7,3667	6,9819	6,6282	6,3025	6,0021	5,7245	5,4675	5,2293	5,0081	4,8023	4,6106
15	13,8651	12,8493	11,9379	11,1184	10,3797	9,7122	9,1079	8,5595	8,0607	7,6061	7,1909	6,8109	6,4624	6,1422	5,8474	5,5755	5,3242	5,0916	4,8759	4,6755
16	14,7179	13,5777	12,5611	11,6523	10,8378	10,1059	9,4466	8,8514	8,3126	7,8237	7,3792	6,9740	6,6039	6,2651	5,9542	5,6685	5,4053	5,1624	4,9377	4,7296
17	15,5623	14,2919	13,1661	12,1657	11,2741	10,4773	9,7632	9,1216	8,5436	8,0216	7,5488	7,1196	6,7291	6,3729	6,0472	5,7487	5,4746	5,2223	4,9897	4,7746
18	16,3983	14,9920	13,7535	12,6593	11,6896	10,8276	10,0591	9,3719	8,7556	8,2014	7,7016	7,2497	6,8399	6,4674	6,1280	5,8178	5,5339	5,2732	5,0333	4,8122
19	17,2260	15,6785	14,3238	13,1339	12,0853	11,1581	10,3356	9,6036	8,9501	8,3649	7,8393	7,3658	6,9380	6,5504	6,1982	5,8775	5,5845	5,3162	5,0700	4,8435
20	18,0456	16,3514	14,8775	13,5903	12,4622	11,4699	10,5940	9,8181	9,1285	8,5136	7,9633	7,4694	7,0248	6,6231	6,2593	5,9288	5,6278	5,3527	5,1009	4,8696
21	18,8570	17,0112	15,4150	14,0292	12,8212	11,7641	10,8355	10,0168	9,2922	8,6487	8,0751	7,5620	7,1016	6,6870	6,3125	5,9731	5,6648	5,3837	5,1268	4,8913
22	19,6604	17,6580	15,9369	14,4511	13,1630	12,0416	11,0612	10,2007	9,4424	8,7715	8,1757	7,6446	7,1695	6,7429	6,3587	6,0113	5,6964	5,4099	5,1486	4,9094
23	20,4558	18,2922	16,4436	14,8568	13,4886	12,3034	11,2722	10,3711	9,5802	8,8832	8,2664	7,7184	7,2297	6,7921	6,3988	6,0442	5,7234	5,4321	5,1668	4,9245
24	21,2434	18,9139	16,9355	15,2470	13,7986	12,5504	11,4693	10,5288	9,7066	8,9847	8,3481	7,7843	7,2829	6,8351	6,4338	6,0726	5,7465	5,4509	5,1822	4,9371
25	22,0232	19,5235	17,4131	15,6221	14,0939	12,7834	11,6536	10,6748	9,8226	9,0770	8,4217	7,8431	7,3300	6,8729	6,4641	6,0971	5,7662	5,4669	5,1951	4,9476
26	22,7952	20,1210	17,8768	15,9828	14,3752	13,0032	11,8258	10,8100	9,9290	9,1609	8,4881	7,8957	7,3717	6,9061	6,4906	6,1182	5,7831	5,4804	5,2060	4,9563
27	23,5596	20,7069	18,3270	16,3296	14,6430	13,2105	11,9867	10,9352	10,0266	9,2372	8,5478	7,9426	7,4086	6,9352	6,5135	6,1364	5,7975	5,4919	5,2151	4,9636
28	24,3164	21,2813	18,7641	16,6631	14,8981	13,4062	12,1371	11,0511	10,1161	9,3066	8,6016	7,9844	7,4412	6,9607	6,5335	6,1520	5,8099	5,5016	5,2228	4,9697
29	25,0658	21,8444	19,1885	16,9837	15,1411	13,5907	12,2777	11,1584	10,1983	9,3696	8,6501	8,0218	7,4701	6,9830	6,5509	6,1656	5,8204	5,5098	5,2292	4,9747
30	25,8077	22,3965	19,6004	17,2920	15,3725	13,7648	12,4090	11,2578	10,2737	9,4269	8,6938	8,0552	7,4957	7,0027	6,5660	6,1772	5,8294	5,5168	5,2347	4,9789
40	32,8347	27,3555	23,1148	19,7928	17,1591	15,0463	13,3317	11,9246	10,7574	9,7791	8,9511	8,2438	7,6344	7,1050	6,6418	6,2335	5,8713	5,5482	5,2582	4,9966
50	39,1961	31,4236	25,7298	21,4822	18,2559	15,7619	13,8007	12,2335	10,9617	9,9148	9,0417	8,3045	7,6752	7,1327	6,6605	6,2463	5,8801	5,5541	5,2623	4,9995
60	44,9550	34,7609	27,6756	22,6235	18,9293	16,1614	14,0392	12,3766	11,0480	9,9672	9,0736	8,3240	7,6873	7,1401	6,6651	6,2492	5,8819	5,5553	5,2630	4,9999

**VALOR PRESENTE DE UNA ANUALIDAD DE Bs 1 POR PERIODO PARA "n" PERÍODOS
(FIVPA)**

N° de perí-odos	21%	22%	23%	24%	25%	26%	27%	28%	29%	30%	31%	32%	33%	34%	35%	36%	37%	38%	39%	40%
1	0,8264	0,8197	0,8130	0,8065	0,8000	0,7937	0,7874	0,7813	0,7752	0,7692	0,7634	0,7576	0,7519	0,7463	0,7407	0,7353	0,7299	0,7246	0,7194	0,7143
2	1,5095	1,4915	1,4740	1,4568	1,4400	1,4235	1,4074	1,3916	1,3761	1,3609	1,3461	1,3315	1,3172	1,3032	1,2894	1,2760	1,2627	1,2497	1,2370	1,2245
3	2,0739	2,0422	2,0114	1,9813	1,9520	1,9234	1,8956	1,8684	1,8420	1,8161	1,7909	1,7663	1,7423	1,7188	1,6959	1,6735	1,6516	1,6302	1,6093	1,5889
4	2,5404	2,4936	2,4483	2,4043	2,3616	2,3202	2,2800	2,2410	2,2031	2,1662	2,1305	2,0957	2,0618	2,0290	1,9969	1,9658	1,9355	1,9060	1,8772	1,8492
5	2,9260	2,8636	2,8035	2,7454	2,6893	2,6351	2,5827	2,5320	2,4830	2,4356	2,3897	2,3452	2,3021	2,2604	2,2200	2,1807	2,1427	2,1058	2,0699	2,0352
6	3,2446	3,1669	3,0923	3,0205	2,9514	2,8850	2,8210	2,7594	2,7000	2,6427	2,5875	2,5342	2,4828	2,4331	2,3852	2,3388	2,2939	2,2506	2,2086	2,1680
7	3,5079	3,4155	3,3270	3,2423	3,1611	3,0833	3,0087	2,9370	2,8682	2,8021	2,7386	2,6775	2,6187	2,5620	2,5075	2,4550	2,4043	2,3555	2,3083	2,2628
8	3,7256	3,6193	3,5179	3,4212	3,3289	3,2407	3,1564	3,0758	2,9986	2,9247	2,8539	2,7860	2,7208	2,6582	2,5982	2,5404	2,4849	2,4315	2,3801	2,3306
9	3,9054	3,7863	3,6731	3,5655	3,4631	3,3657	3,2728	3,1842	3,0997	3,0190	2,9419	2,8681	2,7976	2,7300	2,6653	2,6033	2,5437	2,4866	2,4317	2,3790
10	4,0541	3,9232	3,7993	3,6819	3,5705	3,4648	3,3644	3,2689	3,1781	3,0915	3,0091	2,9304	2,8553	2,7836	2,7150	2,6495	2,5867	2,5265	2,4689	2,4136
11	4,1769	4,0354	3,9018	3,7757	3,6564	3,5435	3,4365	3,3351	3,2388	3,1473	3,0604	2,9776	2,8987	2,8236	2,7519	2,6834	2,6180	2,5555	2,4956	2,4383
12	4,2784	4,1274	3,9852	3,8514	3,7251	3,6059	3,4933	3,3868	3,2859	3,1903	3,0995	3,0133	2,9314	2,8534	2,7792	2,7084	2,6409	2,5764	2,5148	2,4559
13	4,3624	4,2028	4,0530	3,9124	3,7801	3,6555	3,5381	3,4272	3,3224	3,2233	3,1294	3,0404	2,9559	2,8757	2,7994	2,7268	2,6576	2,5916	2,5286	2,4685
14	4,4317	4,2646	4,1082	3,9616	3,8241	3,6949	3,5733	3,4587	3,3507	3,2487	3,1522	3,0609	2,9744	2,8923	2,8144	2,7403	2,6698	2,6026	2,5386	2,4775
15	4,4890	4,3152	4,1530	4,0013	3,8593	3,7261	3,6010	3,4834	3,3726	3,2682	3,1696	3,0764	2,9883	2,9047	2,8255	2,7502	2,6787	2,6106	2,5457	2,4839
16	4,5364	4,3567	4,1894	4,0333	3,8874	3,7509	3,6228	3,5026	3,3896	3,2832	3,1829	3,0882	2,9987	2,9140	2,8337	2,7575	2,6852	2,6164	2,5509	2,4885
17	4,5755	4,3908	4,2190	4,0591	3,9099	3,7705	3,6400	3,5177	3,4028	3,2948	3,1931	3,0971	3,0065	2,9209	2,8398	2,7629	2,6899	2,6206	2,5546	2,4918
18	4,6079	4,4187	4,2431	4,0799	3,9279	3,7861	3,6536	3,5294	3,4130	3,3037	3,2008	3,1039	3,0124	2,9260	2,8443	2,7668	2,6934	2,6236	2,5573	2,4941
19	4,6346	4,4415	4,2627	4,0967	3,9424	3,7985	3,6642	3,5386	3,4210	3,3105	3,2067	3,1090	3,0169	2,9299	2,8476	2,7697	2,6959	2,6258	2,5592	2,4958
20	4,6567	4,4603	4,2786	4,1103	3,9539	3,8083	3,6726	3,5458	3,4271	3,3158	3,2112	3,1129	3,0202	2,9327	2,8501	2,7718	2,6977	2,6274	2,5606	2,4970
21	4,6750	4,4756	4,2916	4,1212	3,9631	3,8161	3,6792	3,5514	3,4319	3,3198	3,2147	3,1158	3,0227	2,9349	2,8519	2,7734	2,6991	2,6285	2,5616	2,4979
22	4,6900	4,4882	4,3021	4,1300	3,9705	3,8223	3,6844	3,5558	3,4356	3,3230	3,2173	3,1180	3,0246	2,9365	2,8533	2,7746	2,7000	2,6294	2,5623	2,4985
23	4,7025	4,4985	4,3106	4,1371	3,9764	3,8273	3,6885	3,5592	3,4384	3,3254	3,2193	3,1197	3,0260	2,9377	2,8543	2,7754	2,7008	2,6300	2,5628	2,4989
24	4,7128	4,5070	4,3176	4,1428	3,9811	3,8312	3,6918	3,5619	3,4406	3,3272	3,2209	3,1210	3,0271	2,9386	2,8550	2,7760	2,7013	2,6304	2,5632	2,4992
25	4,7213	4,5139	4,3232	4,1474	3,9849	3,8342	3,6943	3,5640	3,4423	3,3286	3,2220	3,1220	3,0279	2,9392	2,8556	2,7765	2,7017	2,6307	2,5634	2,4994
26	4,7284	4,5196	4,3278	4,1511	3,9879	3,8367	3,6963	3,5656	3,4437	3,3297	3,2229	3,1227	3,0285	2,9397	2,8560	2,7768	2,7019	2,6310	2,5636	2,4996
27	4,7342	4,5243	4,3316	4,1542	3,9903	3,8387	3,6979	3,5669	3,4447	3,3305	3,2236	3,1233	3,0289	2,9401	2,8563	2,7771	2,7022	2,6311	2,5637	2,4997
28	4,7390	4,5281	4,3346	4,1566	3,9923	3,8402	3,6991	3,5679	3,4455	3,3312	3,2241	3,1237	3,0293	2,9404	2,8565	2,7773	2,7023	2,6313	2,5638	2,4998
29	4,7430	4,5312	4,3371	4,1585	3,9938	3,8414	3,7001	3,5687	3,4461	3,3317	3,2245	3,1240	3,0295	2,9406	2,8567	2,7774	2,7024	2,6313	2,5639	2,4999
30	4,7463	4,5338	4,3391	4,1601	3,9950	3,8424	3,7009	3,5693	3,4466	3,3321	3,2248	3,1242	3,0297	2,9407	2,8568	2,7775	2,7025	2,6314	2,5640	2,4999
40	4,7596	4,5439	4,3467	4,1659	3,9995	3,8458	3,7034	3,5712	3,4481	3,3332	3,2257	3,1250	3,0303	2,9412	2,8571	2,7778	2,7027	2,6316	2,5641	2,5000
50	4,7616	4,5452	4,3477	4,1666	3,9999	3,8461	3,7037	3,5714	3,4483	3,3333	3,2258	3,1250	3,0303	2,9412	2,8571	2,7778	2,7027	2,6316	2,5641	2,5000
60	4,7619	4,5454	4,3478	4,1667	4,0000	3,8462	3,7037	3,5714	3,4483	3,3333	3,2258	3,1250	3,0303	2,9412	2,8571	2,7778	2,7027	2,6316	2,5641	2,5000