**ACTIVIDAD 1**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **FECHA DE DESCUENTO: 5 DE SEPTIEMBRE**  **TIPO DE DESCUENTO: 5 %** | | | | | | |
| **NOMINAL** | **VENCIMIENTO** | **DÍAS** | **INTERESES** | **COMISIONES** | **A.J.D.** | **CORREO** |
| 8.000 | 2/10 | 27 | 30 | 12 | 8 | 2 |
| 8.000 | 2/11 | 58 | 64,44 | 12 | 8 | 2 |
| 8.000 | 2/12 | 88 | 97,78 | 12 | 8 | 2 |
| **24.000** |  |  | **192,22** | **36** | **24** | **6** |

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
|  |  | DESCUENTO | 192,22 |  |  |
|  |  | COMISIONES | 36 |  |  |
|  |  | A.J.D. | 24 |  |  |
|  |  | CORREO | 6 |  |  |
| NOMINALES | 24.000 | TOTAL GASTOS | 258,22 | **EFECTIVO** | **23.741,78** |

**ACTIVIDAD 2**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **FECHA DE DESCUENTO: 1 DE FEBRERO**  **TIPO DE DESCUENTO: 8,25 %** | | | | | | |
| **NOMINAL** | **VENCIMIENTO** | **DÍAS** | **INTERESES** | **COMISIONES** | **A.J.D.** | **CORREO** |
| 12.500 | 25/03 | 52 | 148,96 | 56,25 | - | 2,25 |
| 14.000 | 30/06 | 149 | 478,04 | 84 | - | 2,25 |
| 22.000 | 15/09 | 226 | 1.139,42 | 132 | - | 2,25 |
| 53.000 | 30/10 | 271 | 3.291,52 | 318 | - | 2,25 |
| **101.500** |  |  | **5.057,94** | **590,25** | **-** | **9** |

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
|  |  | DESCUENTO | 5.057,94 |  |  |
|  |  | COMISIONES | 590,25 |  |  |
|  |  | A.J.D. | --- |  |  |
|  |  | CORREO | 9 |  |  |
| NOMINALES | **101.500** | TOTAL GASTOS | **5.657,19** | **EFECTIVO** | **95.842,81** |

**ACTIVIDAD 3**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **FECHA DE DESCUENTO: 6 DE FEBRERO**  **TIPO DE DESCUENTO: 8,75 %** | | | | | | |
| **NOMINAL** | **VENCIMIENTO** | **DÍAS** | **INTERESES** | **COMISIONES** | **A.J.D.** | **CORREO** |
| 10.000 | 27/3 | 49 | 119,10 | 60,00 | 50,00 | 0,25 |
| 7.500 | 9/3 | 31 | 56,51 | 45,00 | 37,50 | 0,25 |
| 16.500 | 15/2 | 9 | 36,09 | 82,50 | 82,50 | 0,25 |
| 15.000 | 30/3 | 52 | 189,58 | 90,00 | 75,00 | 0,25 |
| 5.000 | 16/4 | 69 | 83,85 | 37,50 | 25,00 | 0,25 |
| **54.000** |  |  | **485,13** | **315,00** | **270,00** | **1,25** |

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
|  |  | DESCUENTO | 485,13 |  |  |
|  |  | COMISIONES | 315,00 |  |  |
|  |  | A.J.D. | 270,00 |  |  |
|  |  | CORREO | 1,25 |  |  |
| NOMINALES | **54.000** | TOTAL GASTOS | **1071,38** | **EFECTIVO** | **52.928,62** |

**ACTIVIDAD 4**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **FECHA DE DESCUENTO: 7 DE JULIO**  **TIPO DE DESCUENTO: 10 % menos de 30 días y 12 % más de 30 días** | | | | | | |
| **NOMINAL** | **VENCIMIENTO** | **DÍAS** | **INTERESES** | **COMISIONES** | **A.J.D.** | **CORREO** |
| 100 | 17/08 | 41 | 1,37 | 3,00 | 0,50 | 0,25 |
| 1.175 | 20/08 | 44 | 17,23 | 7,05 | 5,88 | 0,25 |
| 500 | 30/07 | 23 | 3,19 | 3,00 | 2,50 | 0,25 |
| 2.200 | 06/09 | 61 | 44,73 | 16,50 | 11,00 | 0,25 |
| **3.975** |  |  | **66,52** | **29,55** | **19,88** | **1,00** |

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
|  |  | DESCUENTO | 66,52 |  |  |
|  |  | COMISIONES | 29,55 |  |  |
|  |  | A.J.D. | 19,88 |  |  |
|  |  | CORREO | 1,00 |  |  |
| NOMINALES | **3.975** | TOTAL GASTOS | **116,95** | **EFECTIVO** | **3.858,05** |

**ACTIVIDAD 7**

NOMINAL: 1.250 €

GASTOS IMPAGOS: 1.250 X 2,5 / 100 = 31,25 €

IMPORTE DEVOLUCIÓN EFECTO = 1.250 + 31,25 = 1.281,25 €

|  |  |  |
| --- | --- | --- |
| E = 1.281,25 | N | i = 0,09 |
| **5/9** | **14/11** |
|  | **n = 70 días** |  |

DIAS DESCUENTO: 5/9 al 14/11 = 70 días

1.281,25 = N ( 1 – 70 X 0,09 / 360 )

1.281,25 = N x 0,9825

**N = 1.304,07 €**

**ACTIVIDAD 8**

DESCUENTO = 2.000 X 90 X 0,06 / 360 = 30 €

COMISIÓN = 2.000 X 6 / 1.000 = 12 €

EFECTIVO = 2.000 – 30 – 12 = 1.958 €

GASTOS DEVOLUCIÓN = (2.000 X 2 / 100) + 10 + 0,30

GASTOS DEVOLUCIÓN = 50,30 €

IMPORTE DEVOLUCIÓN IMPUESTOS= 2.000 + 50,30 = 2.050,30 €

|  |  |  |
| --- | --- | --- |
| E = 2.050,30 | N | i = 0,05 |
|  | n = 60 días |
|  |  |  |

2.050,30 = N - ( N x 0,05 x 60 / 360 ) – N x 4 / 1.000

2.050,30 = N – 0,00833 N – 0,004 N

2.050,30 = N 0,987667

**N = 2.075,90 €**