**EJERCICIOS LIQUIDACIÓN CUENTA DE CRÉDITO**

**EJERCICIO 1**

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  | **CAPITALES** | |  | **SALDOS** | |  | **NÚMEROS** | |
| **FECHA** | **CONCEPTOS** | **DEBE** | **HABER** | **VTO.** | **DEBE** | **HABER** | **DIAS** | **DEBE** | **EXCESO** |
| 1-11 | Comisión apertura | 150,00 |  | 1-11 | 150,00 |  | 0 | 0 |  |
| 1-11 | Póliza | 120,00 |  | 1-11 | 270,00 |  | 0 | 0 |  |
| 1-11 | Corretaje | 75,00 |  | 1-11 | 345,00 |  | 1 | 345 |  |
| 2-11 | Su cheque Nº 7767 | 12.010,00 |  | 2-11 | 12.355,00 |  | 10 | 123.550 |  |
| 12-11 | Letra domiciliada | 7.030,00 |  | 12-11 | 19.385,00 |  | 13 | 252.005 |  |
| 25-11 | Su cheque Nº 7768 | 5.080,00 |  | 25-11 | 24.465,00 |  | 18 | 440.370 |  |
| 12-12 | Ingreso de cheque |  | 10.900,00 | 13-12 | 13.565,00 |  | 17 | 230.605 |  |
| 29-12 | Ingreso efectivo |  | 2400,00 | 30-12 | 11.165,00 |  | 17 | 189.805 |  |
| 16-1 | Su cheque Nº 7769 | 13.600,00 |  | 16-1 | 24.765,00 |  | 12 | 297.180 |  |
| 28-1 | Su cheque Nº 7770 | 2.000,00 |  | 28-1 | 26.765,00 |  | 3 | 80.295 |  |
| 31-1 | Intereses a n/favor | 530,68 |  | 31-1 | 27.295,68 |  |  |  |  |
| 31-1 | Comisión disponibilidad | 61,31 |  |  | 27.356,99 |  |  |  |  |
| 31-1 | Saldo a nuestro favor |  | 27.356,99 |  | 0 |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |
|  | **SUMAS** |  |  |  |  |  | **91** | **1.614.155** | **0** |

**INTERESES A NUESTRO FAVOR: ( 1.614.155 x 0,12 )  / 365 = 530,68**

**SALDO MEDIO: 1.614.155 / 91 = 17.737,97**

**SALDO MEDIO NO DISPUESTO: 30.000 - 17.737,97 = 12.262,03**

**COMISIÓN DISPONIBILIDAD: ( 5 x 12.262,03) / 1000 = 61,31**

**EJERCICIO 2**

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  | **CAPITALES** | |  | **SALDOS** | |  | **NÚMEROS** | |
| **FECHA** | **CONCEPTOS** | **DEBE** | **HABER** | **VTO.** | **DEBE** | **HABER** | **DIAS** | **DEBE** | **EXCESO** |
| 1-4 | Comisión apertura | 150,00 |  | 1-4 | 150,00 |  | 0 | 0,00 |  |
| 1-4 | Póliza | 80,00 |  | 1-4 | 230,00 |  | 0 | 0,00 |  |
| 1-4 | Corretaje | 60,00 |  | 1-4 | 290,00 |  | 2 | 580,00 |  |
| 3-4 | Su cheque Nº 2345 | 5.080,20 |  | 3-4 | 5.370,20 |  | 13 | 69.812,60 |  |
| 15-4 | Ingreso efectivo |  | 2.320,20 | 16-4 | 3.050,00 |  | 2 | 6.100,00 |  |
| 18-4 | Su cheque Nº 2346 | 10.080,50 |  | 18-4 | 13.130,50 |  | 1 | 13.130,50 |  |
| 18-4 | Ingreso efectivo |  | 3.920,30 | 19-4 | 9.210,20 |  | 15 | 138.153,00 |  |
| 4-5 | Transferencia a Bilbao | 4.050,60 |  | 4-5 | 13.260,80 |  | 35 | 464.128,00 |  |
| 7-6 | Transferencia de Sevilla |  | 920,20 | 8-6 | 12.340,60 |  | 8 | 98.724,80 |  |
| 16-6 | Su cheque Nº 2347 | 11.230,40 |  | 16-6 | 23.571,00 |  | 13 | 306.423,00 |  |
| 28-6 | Ingreso efectivo |  | 7.080,20 | 29-6 | 16.490,80 |  | 1 | 16.490,80 |  |
| 30-6 | Intereses a nuestro favor | 366,10 |  | 30-6 | 16.856,90 |  |  |  |  |
| 30-6 | Comisión disponibilidad | 70,51 |  | 30-6 | 16.927,41 |  |  |  |  |
| 30-6 | Saldo a nuestro favor |  | 16.927,41 |  | 0 |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |
|  | **SUMAS** |  |  |  |  |  | **90** | **1.113.542,7** | **0** |

**INTERESES A NUESTRO FAVOR: ( 1.113.542,7 x 0,12 )  / 365 = 366,10**

**SALDO MEDIO DISPUESTO: 1.113.542,7 / 90 = 12.372,70**

**SALDO MEDIO NO DISPUESTO: 30.000 - 12.372,70 = 17.627,30**

**COMISIÓN DISPONIBILIDAD: ( 4 x 17.627,30) / 1000 = 70,51**

**EJERCICIO 3**

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  | **CAPITALES** | |  | **SALDOS** | |  | **NÚMEROS** | |
| **FECHA** | **CONCEPTOS** | **DEBE** | **HABER** | **VTO.** | **DEBE** | **HABER** | **DIAS** | **DEBE** | **EXCESO** |
| 1-3 | Comisión apertura | 65,00 |  | 1-3 | 65,00 |  | 0 | 0,00 |  |
| 1-3 | Corretaje | 32,50 |  | 1-3 | 97,50 |  | 2 | 195,00 |  |
| 3-3 | Cheque 34 | 7.870,20 |  | 3-3 | 7.967,70 |  | 7 | 55.773,90 |  |
| 10-3 | Transferencia a Murcia | 4.200,20 |  | 10-3 | 12.167,90 |  | 18 | 219.022,20 |  |
| 27-3 | Ingreso efectivo |  | 480,20 | 28-3 | 11.687,70 |  | 16 | 187.003,20 |  |
| 12-4 | Ingreso cheque |  | 2.400,80 | 13-4 | 9.286,90 |  | 7 | 65.008,30 |  |
| 20-4 | Cheque 35 | 1.980,80 |  | 20-4 | 11.267,70 |  | 15 | 169.015,50 |  |
| 5-5 | Cheque 36 | 1.560,50 |  | 5-5 | 12.828,20 |  | 23 | 295.048,60 |  |
| 28-5 | Transferencia a León | 1.600,90 |  | 28-5 | 14.429,10 |  | 3 | 39.000,00 | 4.287,30 |
| 31-5 | Comisión exceso | 2,86 |  | 31-5 | 14.431,96 |  |  |  |  |
| 31-5 | Intereses excesos | 2,35 |  |  | 14.434,31 |  |  |  |  |
| 30-6 | Intereses a nuestro favor | 395,09 |  |  | 14.829,40 |  |  |  |  |
| 30-6 | Comisión disponibilidad | 8,17 |  |  | 14.837,57 |  |  |  |  |
| 30-6 | Saldo a nuestro favor |  | 14.837,57 |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |
|  | **SUMAS** |  |  |  |  |  | **91** | **1.030.066,7** | **4.287,30** |
|  |  |  |  |  |  |  |  |  |  |

**COMISIÓN EXCESO: (2 x 1.429,10) / 1.000 = 2 ,86**

**INTERESES EXCESO = ( 4.287,30 x 0,20 ) / 365 = 2,35**

**INTERESES A NUESTRO FAVOR: ( 1.030.066,7 x 0,14 )  / 365 = 395,09**

**SALDO MEDIO: ( 1.030.066,7 + 4.287,3 ) / 91 = 11.366,53**

**SALDO MEDIO NO DISPUESTO: 13.000 - 11.366,53 = 1.633,47**

**COMISIÓN DISPONIBILIDAD: ( 5 x 1.633,47) / 1.000 = 8,17**

**EJERCICIO 4**

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  | **CAPITALES** | |  | **SALDOS** | |  | **NÚMEROS** | |
| **FECHA** | **CONCEPTOS** | **DEBE** | **HABER** | **VTO.** | **DEBE** | **HABER** | **DIAS** | **DEBE** | **EXCESO** |
| 1-7 | Comisión apertura | 225,00 |  | 1-7 | 225,00 |  | 0 | 0,00 |  |
| 1-7 | Corretaje | 90,00 |  | 1-7 | 315,00 |  | 14 | 4.410,00 |  |
| 15-7 | Cheque núm. 32 | 18.250,20 |  | 15-7 | 18.565,20 |  | 15 | 278.478,00 |  |
| 30-7 | Recibo domiciliado | 12.200,90 |  | 30-7 | 30.766,10 |  | 23 | 690.000,00  30.000 x 23 | 17.620,30  766,10 x 23 |
| 21-8 | Ingreso en efectivo |  | 5.180,90 | 22-8 | 25.585,20 |  | 3 | 76.755,60 |  |
| 25-8 | Cheque núm. 33 | 1.600,60 |  | 25-8 | 27.185,80 |  | 17 | 462.158,60 |  |
| 10-9 | Transferencia a su favor |  | 6.300,90 | 11-9 | 20.884,90 |  | 14 | 292.388,60 |  |
| 25-9 | Cheque núm. 34 | 3.250,70 |  | 25-9 | 24.135,60 |  | 5 | 120.678,00 |  |
| 30-9 | Comisión exceso | 3,83 |  | 30-9 | 24.139,43 |  |  |  |  |
| 30-9 | Intereses excesos | 7,72 |  |  | 24.147,15 |  |  |  |  |
| 30-9 | Intereses a nuestro favor | 580,10 |  |  | 24.727,25 |  |  |  |  |
| 30-9 | Comisión disponibilidad | 12,98 |  |  | 24.740,23 |  |  |  |  |
| 30-9 | Saldo a nuestro favor |  | 24.740,23 |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |
|  | **SUMAS** |  |  |  |  |  | **91** | **1.924.868,80** | **17.620,30** |
|  |  |  |  |  |  |  |  |  |  |

**COMISIÓN EXCESO: ( 5 x 766,10 ) / 1.000 = 3,83**

**INTERESES EXCESO = ( 17.620,30 x 0,16 ) / 365 = 7,72**

**INTERESES A NUESTRO FAVOR: ( 1.924.868,80 x 0,11 )  / 365 = 580,10**

**SALDO MEDIO DISPUESTO: ( 1.924.868,80 + 17.620,30 ) / 91 = 21.346,03**

**SALDO MEDIO NO DISPUESTO: 30.000 - 21.346,03 = 8.653,97**

**COMISIÓN DISPONIBILIDAD: ( 0,15 x 8.653,97 ) / 100 = 12,98**