			E(RM)	T. Bill 3 (RF)			
~			%R.CONTINUO				SPREAD
AÑO		%R. Discreto	A/C	Cetes A/91 (Rf)	E(rm-rf)	2011	4.83%
1975		00.050/	05.400/				
1976		28.65%	25.19%			2012	5.08%
1977		41.34%	34.60%		20.740/	2013	4.84%
1978		121.42%	79.49%	0.1275	66.74%	2014	4.69%
1979		56.64%	44.88%	0.1850	26.38%	2015	4.51%
1980		6.32%	6.13%	0.2825	-22.12%	2016	4.45%
1981	0.95	-33.82%	-41.27%	0.3390	-75.17%	2017	4.33%
1982		-28.65%	-33.76%	0.5786	-91.62%	2018	3.72%
1983		262.55%	128.80%	0.5385	74.95%	2019	3.63%
1984		64.70%	49.90%	0.4836	1.54%	2020	3.48%
1985		177.27%	101.98%	0.7530	26.68%		
1986		320.65%	143.66%	1.0623	37.43%	2021	3.82%
1987		124.35%	80.80%	1.3738	-56.58%	2022	3.37%
1988		100.18%	69.41%	0.5148	17.93%	2023	3.50%
1989		98.04% 50.10%	68.33%	0.3930	29.03%		
1990		127.65%	40.61% 82.27%	0.2499 0.1599	15.62%		
1991 1992	1,431.46		20.63%	0.1599	66.28% 2.14%		
1993		22.91% 47.92%		0.1049	28.42%		
1994			39.15%	0.1073	-41.11%		
1995		-8.72% 16.96%	-9.12%	0.4639	-30.73%		
1996		20.97%	15.66% 19.03%	0.4659	-30.73% -7.52%		
1997		55.59%	44.20%	0.2033	24.41%		
1998		-24.28%	-27.81%	0.1373	-59.61%		
1999		80.06%	58.81%	0.1744	41.37%		
2000		-20.73%	-23.23%	0.1801	-41.24%		
2001	6,372.28	12.74%	11.99%	0.0760	4.39%		
2002		-3.32%	-3.38%	0.0808	-11.46%		
2003		46.86%	38.43%	0.0617	32.26%		
2004		49.73%	40.37%	0.0881	31.56%		
2005		41.11%	34.44%	0.0801	26.43%		
2006		51.04%	41.24%	0.0717	34.07%		
2007		14.17%	13.25%	0.0763	5.62%		
2008	25,535.78	-22.53%	-25.53%	0.0815	-33.68%		
2009	37,325.45	46.17%	37.96%	0.0461	33.35%		
2010	45,390.19	21.61%	19.56%	0.0458	14.98%		
2011	44,409.91	-2.16%	-2.18%	0.0449	-6.67%		
2012	53,162.78	19.71%	17.99%	0.0423	13.76%		
2013	53,151.13	-0.02%	-0.02%		-3.46%		
2014	54,209.65	1.99%	1.97%	0.0294	-0.97%		
2015		1.46%	1.45%	0.0329	-1.84%		
2016		8.15%	7.83%	0.0596	1.87%		
2017		6.94%	6.71%		-0.42%		
2018		-11.14%	-11.82%		-20.39%		
2019		7.86%	7.56%	0.0752	0.04%		
2020		1.35%	1.34%	0.0429	-2.95%		
2021	78,549.00	27.13%	24.01%	0.0575	18.26%		
2022		-5.48%	-5.64%		-16.34%		
2023	91,069.32	22.66%	20.43%	0.1127	9.16%		
	Av. 10yrs	0.0554	0.0489	0.0626			
	Av. 20yrs	0.1555	0.1283	0.0641			