

4b-

$$\text{Disponible} = 20.000 - \frac{20.000 + 18\% \cdot 1}{12} \cdot 42 - 4\% \cdot 20.000 = 17.441'32 \text{ €}$$

$$\text{coste} = 17.441'32 \cdot (1 + 48\%)^{2/12} = 17.980'55 \text{ €}.$$