<table>
<tr><td></td><td colspan="2">CAPITALIZACIÓN</td><td colspan="2">DESCUENTO</td></tr>
<tr><td></td><td colspan="2">$I_{0,n} = C_n - C_0$</td><td colspan="2">$D_{0,n} = C_n - C_0$</td></tr>
<tr><td rowspan="2">SIMPLE</td><td rowspan="2">Ley Capitalización Simple:
$C_n = C_0 \cdot (1 + i \cdot n)$</td><td rowspan="2">$i_m = \frac{i}{m}$
$i = i_m \cdot m$</td><td>Ley Descuento Simple Comercial:
$C_0 = C_n \cdot (1 - d \cdot n)$</td><td>$d_m = \frac{d}{m}$</td></tr>
<tr><td colspan="2">Ley Descuento Simple Racional:
$C_0 = \frac{C_n}{(1 + i \cdot n)}$</td></tr>
<tr><td>COMPUESTO</td><td>Ley Capitalización Compuesta:
$C_n = C_0 \cdot (1 + i)^n$</td><td>$i_m = (1 + i)^{1/m} - 1$
$i = (i_m + 1)^m - 1$</td><td colspan="2">Ley Descuento Compuesto:
$C_0 = C_n \cdot (1 - d)^n$</td></tr>
<tr><td>CAPITALIZACIÓN FRACCIONADA</td><td colspan="2">$i_m = \frac{j(m)}{m}$</td><td colspan="2">$m = subperíodos$</td></tr>
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$j(m) = tipo\ de\ interés\ nominal\ pagadaro\ por\ m$

	Leyes de Capitalización Simple	Leyes de Capitalización Compuesta
Capital final (C_n)	$C_n = C_0 \cdot (1 + i \cdot n)$	$C_n = C_0 \cdot (1 + i)^n$
Capital inicial (C_0)	$C_0 = \frac{C_n}{(1 + i \cdot n)}$	$C_0 = \frac{C_n}{(1 + i)^n}$
Tipo de interés (i)	$i = \frac{\left(\frac{C_n}{C_0} - 1\right)}{n}$	$i = \left(\frac{C_n}{C_0}\right)^{1/n} - 1$
Número de períodos (n)	$n = \frac{\left(\frac{C_n}{C_0} - 1\right)}{i}$	$n = \frac{\log\left(\frac{C_n}{C_0}\right)}{\log(1 + i)}$

$a^x = b \rightarrow x = \frac{\log b}{\log a} = \log_a b$

		Unitarias	Variable en progresión geométrica
Temporal	Pospagable	$\mathrm{a}_{n\rceil i} = \frac{1 - (1 + i)^{-n}}{i}$ $S_{n\rceil i} = \frac{(1 + i)^n - 1}{i} =$ $= \mathrm{a}_{n\rceil i} \cdot (1 + i)^n$	$A(C;q)_{n\rceil i} = \begin{cases} C \cdot \frac{1 - \left(\frac{q}{1+i}\right)^n}{1 + i - q} & si\ q \neq 1 + i \\ \frac{C \cdot n}{1 + i} & si\ q = 1 + i \end{cases}$ $S(C;q)_{n\rceil i} = A(C;q)_{n\rceil i} \cdot (1 + i)^n$
	Prepagable	$\ddot{\mathrm{a}}_{n\rceil i} = (1 + i) \cdot \mathrm{a}_{n\rceil i}$ $\ddot{S}_{n\rceil i} = (1 + i) \cdot S_{n\rceil i}$	$\ddot{A}(C;q)_{n\rceil i} = (1 + i) \cdot A(C;q)_{n\rceil i}$ $\ddot{S}(C;q)_{n\rceil i} = (1 + i) \cdot S(C;q)_{n\rceil i}$
Perpetua	Pospagable	$\mathrm{a}_{\infty\rceil i} = \frac{1}{i}$	$A(C;q)_{\infty\rceil i} = \begin{cases} \frac{C}{1 + i - q} & si\ q < 1 + i \\ \text{infinito} & si\ q \geq 1 + i \end{cases}$
	Prepagable	$\ddot{\mathrm{a}}_{\infty\rceil i} = (1 + i) \cdot \mathrm{a}_{\infty\rceil i} = \frac{1 + i}{i}$	$\ddot{A}(C;q)_{\infty\rceil i} = (1 + i) \cdot A(C;q)_{\infty\rceil i}$

$q = razón$

$valor\ actual\ descontado \rightarrow V_0 = C \cdot \mathrm{a}_{n\rceil i}$

$valor\ final\ capitalizado \rightarrow V_n = C \cdot S_{n\rceil i}$

Período	Tipo de interés	Término amortizativo	Cuota de intereses	Cuota de amortización	Capital vivo	Capital amortizado
0	-	-	-	-	C_0	-
t_1	i_1	a_1	$I_1 = C_0 \cdot i_1$	$A_1 = a_1 - I_1$	$C_1 = C_0 - A_1$	$M_1 = C_0 - C_1$
t_2	i_2	a_2	$I_2 = C_1 \cdot i_2$	$A_2 = a_2 - I_2$	$C_2 = C_1 - A_2$	$M_2 = C_0 - C_2$
…	…	…	…	…	…	…
t_s	i_s	a_s	$I_s = C_{s-1} \cdot i_s$	$A_s = a_s - I_s$	$C_s = C_{s-1} - A_s$	$M_s = C_0 - C_s$
…	…	…	…	…	…	…
t_n	i_n	a_n	$I_n = C_{n-1} \cdot i_n$	$A_n = a_n - I_n$	$C_n = C_{n-1} - A_n = 0$	$M_n = C_0 - C_n = M_{n-1} + A_n = C_0$

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<tr><th colspan="2">Tipo</th><th>Francés</th><th>Americano</th><th>Italiano</th><th>Términos en progresión geométrica</th></tr>
<tr><td colspan="2">i</td><td>constante</td><td>-</td><td>-</td><td>-</td></tr>
<tr><td colspan="2">a</td><td>constante;
$a = \frac{C_0}{a_{n\rceil i}}$</td><td>$a_s = I_s = C_0 \cdot i_s \;\; si\ s \neq n$
$a_n = I_n + C_0 = C_0 \cdot i_s + C_0 \;\; si\ s = n$</td><td>Disminuyen en prog. arit. $-i \cdot A$:
$a_{s+1} = a_s - i \cdot A$</td><td>Δ prog. geo. razón q:
$a = \frac{C_0}{A(1; q)_{n\rceil i}}$</td></tr>
<tr><td colspan="2">I</td><td>-</td><td>-</td><td>Disminuyen en prog. arit. $-i \cdot A$:
$I_{s+1} = I_s - i \cdot A$</td><td>-</td></tr>
<tr><td colspan="2">A</td><td>Δ prog. geo. razón $(1 + i)$:
$A_s = A_1 \cdot (1 + i)^{s-1}$</td><td>$A_s = 0 \;\; si\ s \neq n$
$A_n = C_0 \;\; si\ s = n$</td><td>constante;
$A = \frac{C_0}{n}$</td><td>-</td></tr>
<tr><td colspan="2">C</td><td>$C_0 = A_1 \cdot S_{n\rceil i}$</td><td>$C_s = C_0 \;\; si\ s \neq n$
$C_n = 0 \;\; si\ s = n$</td><td>-</td><td>-</td></tr>
<tr><td rowspan="3">Capital vivo (o reserva matemática)</td><td>Método recurrente</td><td>$C_s = C_{s-1} \cdot (1 + i) - a$</td><td>-</td><td>$C_s = C_{s-1} - A$</td><td>$C_s = C_{s-1} \cdot (1 + i) - a \cdot q^{s-1}$</td></tr>
<tr><td>Método prospectivo</td><td>$C_s = a \cdot a_{n-s\rceil i}$</td><td>-</td><td>$C_s = (n - s) \cdot A$</td><td>$C_s = A(a \cdot q^s; q)_{n-s\rceil i}$</td></tr>
<tr><td>Método retrospectivo</td><td>$C_s = C_0 \cdot (1 + i)^s - a \cdot S_{s\rceil i}$</td><td>-</td><td>$C_s = C_0 - s \cdot A$</td><td>$C_s = C_0 \cdot (1 + i)^s - S(a; q)_{s\rceil i}$</td></tr>
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