SOLUZIONE MATEMATICA FINANZIARIA
03/09/2014

[EX1] $100.000,00\left[(1+i_s)+2(i_s-2\%)\right]=112.930,75$

ricavo $i_s=0.044$ → $i'_s=4.4\%$

M.? $100.000,00\left[1+6(i'_s+6\%)\right]=130.261,50$

[EX2] $3R_m\cdot s^{(3)}_{\overline{100}|i_{Tr}}=200.000,00$ DA CUI

$$R_m=\frac{200.000,00}{3\,\frac{i'_{Tr}}{j^{(3)}_{Tr}}\cdot\frac{(1+i'_{Tr})^{100}-1}{i'_{Tr}}}=\frac{200.000,00}{3\left[(1+i'_{Tr})^{100}-1\right]}=$$

$$=\frac{200.000,00}{3\left[(1+i'_{Tr})^{\frac{1}{3}}-1\right]}\cdot\left[(1+i'_{Tr})^{100}-1\right]\simeq 53,166$$

[EX3] $C=15.000$ $\quad j_s(3)=2\%$ $\quad T=27$ mesi

$$M=C\left\{1+\frac{j_s^{(3)}}{3}\left[(1+i_{Tr})^{\frac{25}{3}}+(1+i_{Tr})^{\frac{23}{3}}+(1+i_{Tr})^{\frac{21}{3}}+(1+i_{Tr})^{\frac{19}{3}}+\right.\right.$$
$$+(1+i_{Tr})^{\frac{17}{3}}+(1+i_{Tr})^{\frac{15}{3}}+(1+i_{Tr})^{\frac{13}{3}}+(1+i_{Tr})^{\frac{11}{3}}+(1+i_{Tr})^{\frac{9}{3}}+$$
$$\left.\left.+(1+i_{Tr})^{\frac{7}{3}}+(1+i_{Tr})^{\frac{5}{3}}+(1+i_{Tr})^{\frac{3}{3}}+(1+i_{Tr})^{\frac{1}{3}}\right]\right\}+$$
$$+C\left[\left(1+\frac{j_s^{(3)}}{3}\right)^{\frac{1}{2}}-1\right]$$

Es 4) $C, 0 \quad n = 10 \quad t_c$ 2 anni metod. italiano

$C_* = \frac{\bar{C}}{10}$; $\bar{C} = C(1+i)^2 \quad R_1 = I_1 + C_*$; $I_1 = \bar{C} \cdot i$

$C^{(1)} = \bar{C} - C_*$; $R_2 = I_2 + C_*$; $I_2 = C^{(1)} \cdot i$; $C^{(2)} = C^{(1)} - C_*$

⋮

$t = 12 \quad R_{10} = I_{10} + C_*$

$t = 4 \quad I_2 = 0 \Rightarrow \bar{C}^{(2)} = C^{(1)} - C_* + I_2$

amm. francese $R = \frac{\bar{C}^{(2)}}{a_{\overline{8}|i}}$; $\bar{I}_3 = \bar{C}^{(2)} \cdot i$; $\bar{C}_3 = R - \bar{I}_3$;

(3° ... 10°)

$\bar{C}^{(3)} = \bar{C}^{(2)} - \bar{C}_3 \quad \ldots \quad t = 12 \quad R, \bar{I}_{10} = \bar{C}^{(9)} \cdot i$; $\bar{C}_{10} = R - \bar{I}_{10}$

$t = 9 \quad 7° \quad R = 0$ contratto quella francese ottenute e al $T = 12$ insieme alla 10° rata versa quella del tempo 9 (la 7ª) capitalizzata:

$t = 12 \quad \tilde{R} = R + R(1+i)^3$

CF. $\{(-C, 0)$ oppure $(-\bar{C}, 2)\ (R_2, 3)\ (C_*, 4)\ (R, 5)\ (R\ 6)\ (R\ 7)$

$(R\ 8)\ (0, 9)\ (R\ 10)\ (R, 11)\ (\tilde{R}, 12)\}$

$A^{(2)}(i_1) = R_1(1+i_1)^{-1} + C_*(1+i_1)^{-2} + R[(1+i_1)^{-3} + (1+i_1)^{-4} + (1+i_1)^{-5} + (1+i_1)^{-6} + (1+i_1)^{-7} + (1+i_1)^{-8} + (1+i_1)^{-10}] + \tilde{R}(1+i_1)^{-11}$

Usufrutto — nuda proprietà —