

WIZINK (dl. 14.oct.24)

Co = 70.000 euros

n = 25 mesos

TIN = 2,28% anual

m = 4

Cn = ?

$$Cn = Co \times (1 + i \times n)$$

$$Cn = 70.000 \times (1 + 0,0228 \times 25/12)$$

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$$Cn = 70.000 \times 1,0475$$

$$Cn = 73.325 \text{ Euros}$$

$$\text{Int bruts} = Cn - Co = 73.325 - 70.000 = 3.325 \text{ euros}$$

Retenció en concepte de rendiments de capital (IRPF 19%)

$$3.325 \times 19\% = 631,75 \text{ €} \Rightarrow \text{PER A HISENDA}$$

$$\text{Int nets} = \text{Int bruts} - \text{Retenció IRPF} = 3.325 - 631,75 = 2.693,25 \text{ euros}$$