

Crédito Mi Vivienda

Crédito Mi Vivienda: De S/. 150,000 a 240 meses y Tipo de Cuota Ordinaria

Moneda		Nuevos Soles
Fecha de Desembolso (dd/mm/aaaa)		02/12/2014
Día de Pago		17 de cada mes
Valor de la Vivienda	S/.	150,000
Valor de la Edificación	S/.	150,000
Cuota Inicial	S/.	15,000
% de la Cuota Inicial		10.00%
Plazo, en meses		240
Tipo de Cuota		Ordinaria
Tasa de Interés Efectiva Anual		12.50%
Tipo de Desgravamen		Individual
Seguro de Desgravamen		0.0500%
Seguro del Inmueble		0.0281%
Financiamiento de gastos		No
Tipo de Envío		Medio físico
Portes	S/.	9.00
Bono del Buen Pagador	S/.	12,500.00

1. Fórmula para el cálculo del Monto a Financiar

Monto a Financiar = MF
 Valor de la Vivienda = VV
 Gastos = G
 Cuota Inicial = CI
 Bono del Buen Pagador = BBP

$$MF = VV - CI - BBP + G$$

$$MF = 150,000 - 15,000 - 12,500 + 0$$

$$MF = S/. 122,500$$

2. Fórmula para el cálculo de la Tasa Efectiva Diaria

Tasa Efectiva Diaria = TED
 Tasa Efectiva Anual = TEA

$$TED = (1 + TEA)^{\frac{1}{360}} - 1$$

$$TED = (1 + 12.50\%)^{\frac{1}{360}} - 1$$

$$TED = 0.032723\%$$

3. Fórmula para el cálculo de los Días Promedio

Días Promedio = DP
 Días Totales = DT
 Plazo en meses = P
 Fecha Última de Pago = FUP
 Fecha de Desembolso = F₀

Calculando los Días Totales:

$$DT = FUP - F_0$$

$$DT = 02/12/2034 - 02/12/2014 = 7,305 \text{ días}$$

Calculando los Días Promedio:

$$DP = \frac{365.3 * DT}{360 * P}$$

$$DP = \frac{365.3 * 7,305}{360 * 240}$$

$$DP = 30.8856$$

4. Fórmula para el cálculo de la Tasa de Seguro de Desgravamen Diaria

Tasa de Seguro de Desgravamen Mensual = TSDm

Tasa de Seguro de Desgravamen Diaria = TSDiaria

$$TSDiaria = (1 + TSDm)^{\frac{1}{DP}} - 1$$

$$TSDiaria = (1 + 0.0500\%)^{\frac{1}{30.8856}} - 1$$

$$TSDiaria = 0.001618\%$$

5. Fórmula para el cálculo de la Tasa de Seguro de Desgravamen Diaria Ajustada

Tasa de Seguro de Desgravamen Diaria = TSDiaria

Tasa de Seguro de Desgravamen Diaria Ajustada = TSDAjustada

Tramo No Concesional = TNC

Tramo Concesional = TC

$$TSD \text{ Ajustada} = TSDiaria * \left(1 + \frac{TC}{TNC}\right)$$

$$TSD \text{ Ajustada} = 0.001618\% * \left(1 + \frac{12,500}{122,500}\right)$$

$$TSD \text{ Ajustada} = 0.001783\%$$

6. Fórmula para el cálculo de la TED Ajustada

$$TED \text{ Ajustada} = (1 + TED) * (1 + TSD \text{ Ajustada}) - 1$$

$$TED \text{ Ajustada} = (1 + 0.032723\%) * (1 + 0.001783\%) - 1$$

$$TED \text{ Ajustada} = 0.034564\%$$

7. Fórmula para el cálculo del Seguro de Desgravamen Mensual

Seguro de Desgravamen Mensual = SDm

Saldo del Tramo No Concesional de la i-ésima cuota = STNC_i

Saldo del Tramo Concesional de la i-ésima cuota = STC_i

Nº de Cuota = i

$$SDm_i = (STNC_i + STC_i) * TSDm, \forall \{i/i \in \mathbb{N}, 1 \leq i < P\}$$

8. Fórmula para el cálculo del Seguro del Inmueble Mensual

Seguro del Inmueble Mensual de la i-ésima cuota = SI_i

Tasa de Seguro del Inmueble Mensual = TSI_m

Valor de la Edificación = VE

Nº de Cuota = i

$$SI_i = VE * TSI_m, \forall \{i/i \in \mathbb{N}, 1 \leq i < P\}$$

$$SI_i = 150,000 * 0.0281\%$$

$$SI_i = 42.15$$

9. Fórmula para el cálculo de Intereses del Tramo No Concesional

Fecha de Desembolso = F_0

Fecha de Pago de la i -ésima cuota = F_i

Plazo en meses = P

Número de días entre la Fecha de Pago de la i -ésima y $(i-1)$ -ésima cuota = N_i

Donde:

$$N_i = F_i - F_{i-1}, \forall \{i/i \in \mathbb{N}, 1 \leq i < P\}$$

Intereses del Tramo No Concesional de la i -ésima cuota = $ITNC_i$

$$ITNC_i = STNC_i * (1 + TEA)^{N_i/360} - 1, \forall \{i/i \in \mathbb{N}, 1 \leq i < P\}$$

10. Fórmula para el cálculo de la Cuota Mensual del Tramo No Concesional

Fecha de Desembolso = F_0

Plazo en meses = P

Monto a Financiar = $STNC_0 = STNC_1$

Cuota Mensual del Tramo No Concesional de la i -ésima cuota = $CMTNC_i$

Número de días acumulados entre la Fecha de Pago de la i -ésima y la Fecha de Desembolso = NAC_i

Tipo de Cuota = $T, \forall \{T/T \in \mathbb{N}, 1 \leq T \leq 2\}$ donde $T = 2$ cuando el mes de la fecha de pago es julio o diciembre \leftrightarrow la cuota es extraordinaria

Donde:

$$NAC_i = F_i - F_0, \forall \{i/i \in \mathbb{N}, 1 \leq i < P\}$$

$$CMTNC_i = \frac{STNC_1}{T * \sum_{i=1}^P (1 + TED \text{ Ajustada})^{-NAC_i}} + \text{Portes} + \text{SI}$$

$$CMTNC_i = \frac{STNC_1}{1 * \sum_{i=1}^P (1 + TED \text{ Ajustada})^{-NAC_i}} + \text{Portes} + \text{SI}$$

$$CMTNC_i = \frac{122,500.00}{\left((1 + 0.034914\%)^{-NAC_1} + (1 + 0.034914\%)^{-NAC_2} + (1 + 0.034914\%)^{-NAC_3} + \dots + (1 + 0.034914\%)^{-NAC_{240}} \right)} + 9.00 + 42.15$$

$$CMTNC_i = \frac{122,500.00}{\left((1 + 0.034914\%)^{-31} + (1 + 0.034914\%)^{-62} + (1 + 0.034914\%)^{-90} + \dots + (1 + 0.034914\%)^{-7,305} \right)} + 9.00 + 42.15$$

$$CMTNC_i = 1,434.25$$

11. Fórmula para el cálculo de la Amortización del Tramo No Concesional

Amortización del Tramo No Concesional de la i -ésima cuota = $ATNC_i$

$$ATNC_i = CMTNC_i - \text{Portes} - \text{SI} - \text{SDm}_i$$

12. Fórmula para el cálculo del Saldo del Tramo No Concesional

Saldo del Tramo No Concesional de la i -ésima cuota = $STNC_i$

$$STNC_i = STNC_{i-1} - ATNC_i, \forall \{i/i \in \mathbb{N}, 1 \leq i < P-1\}$$

Donde:

$$ATNC_0 = 0$$

$$STNC_1 = STNC_0 = \text{Monto a Financiar}$$

Simulación de Cronograma Préstamo Mi Vivienda - Tramo No Concesional: De S/. 150,000 a 240 meses y Tipo de Cuota Ordinaria

Cuota Mensual	1,434.25
Cuota Extraordinaria	-

Tasa Efectiva Anual	12.50%
Tasa Costo Efectiva	11.88%

Deuda	Interés	Seg. Desgr.	Seg. Inmueble	Portes	Monto Cuota
122,500.00	204,086.69	11,237.82	4,519.20	2,160.00	344,503.71

Periodo	Fecha Vcto.	Tipo de Cuota	Días	Saldo	Amortización	Interés	Seg. Desgr.	Seg. Inmueble	Portes	Monto Cuota
0	17/10/2014			122,500.00						
1	17/11/2014	1	31	122,500.00	90.15	1,248.77	67.50	18.83	9.00	1,434.25
2	17/12/2014	1	30	122,409.85	131.57	1,207.40	67.45	18.83	9.00	1,434.25
3	17/01/2015	1	31	122,278.28	92.52	1,246.51	67.39	18.83	9.00	1,434.25
4	17/02/2015	1	31	122,185.76	93.51	1,245.57	67.34	18.83	9.00	1,434.25
5	17/03/2015	1	28	122,092.25	215.51	1,123.61	67.30	18.83	9.00	1,434.25

Periodo	Fecha Vcto.	Tipo de Cuota	Días	Saldo	Amortización	Interés	Seg. Desgr.	Seg. Inmueble	Portes	Monto Cuota
6	17/04/2015	1	31	121,876.74	96.81	1,242.42	67.19	18.83	9.00	1,434.25
7	18/05/2015	1	31	121,779.93	97.89	1,241.43	67.10	18.83	9.00	1,434.25
8	17/06/2015	1	30	121,682.04	139.15	1,200.22	67.05	18.83	9.00	1,434.25
9	17/07/2015	1	30	121,542.89	140.59	1,198.85	66.98	18.83	9.00	1,434.25
10	17/08/2015	1	31	121,402.30	101.93	1,237.58	66.91	18.83	9.00	1,434.25
11	17/09/2015	1	31	121,300.37	103.02	1,236.54	66.86	18.83	9.00	1,434.25
12	17/10/2015	1	30	121,197.35	144.17	1,195.44	66.81	18.83	9.00	1,434.25
13	17/11/2015	1	31	121,053.18	105.70	1,234.02	66.70	18.83	9.00	1,434.25
14	17/12/2015	1	30	120,947.48	146.80	1,192.98	66.64	18.83	9.00	1,434.25
15	18/01/2016	1	32	120,800.68	68.47	1,271.38	66.57	18.83	9.00	1,434.25
16	17/02/2016	1	30	120,732.21	149.03	1,190.85	66.54	18.83	9.00	1,434.25
17	17/03/2016	1	29	120,583.18	190.41	1,149.55	66.46	18.83	9.00	1,434.25
18	18/04/2016	1	32	120,392.77	72.96	1,267.09	66.37	18.83	9.00	1,434.25
19	17/05/2016	1	29	120,319.81	193.09	1,147.04	66.29	18.83	9.00	1,434.25
20	17/06/2016	1	31	120,126.72	115.65	1,224.58	66.19	18.83	9.00	1,434.25
21	18/07/2016	1	31	120,011.07	116.89	1,223.40	66.13	18.83	9.00	1,434.25
22	17/08/2016	1	30	119,894.18	157.75	1,182.59	66.08	18.83	9.00	1,434.25
23	17/09/2016	1	31	119,736.43	119.82	1,220.60	66.00	18.83	9.00	1,434.25
24	17/10/2016	1	30	119,616.61	160.63	1,179.85	65.94	18.83	9.00	1,434.25
25	17/11/2016	1	31	119,455.98	122.87	1,217.74	65.81	18.83	9.00	1,434.25
26	17/12/2016	1	30	119,333.11	163.62	1,177.05	65.75	18.83	9.00	1,434.25
27	17/01/2017	1	31	119,169.49	125.93	1,214.82	65.67	18.83	9.00	1,434.25
28	17/02/2017	1	31	119,043.56	127.29	1,213.53	65.60	18.83	9.00	1,434.25
29	17/03/2017	1	28	118,916.27	246.49	1,094.39	65.54	18.83	9.00	1,434.25
30	17/04/2017	1	31	118,669.78	131.28	1,209.72	65.42	18.83	9.00	1,434.25
31	17/05/2017	1	30	118,538.50	171.91	1,169.21	65.30	18.83	9.00	1,434.25
32	17/06/2017	1	31	118,366.59	134.58	1,206.63	65.21	18.83	9.00	1,434.25
33	17/07/2017	1	30	118,232.01	175.08	1,166.19	65.15	18.83	9.00	1,434.25
34	17/08/2017	1	31	118,056.93	137.88	1,203.48	65.06	18.83	9.00	1,434.25
35	18/09/2017	1	32	117,919.05	100.38	1,241.05	64.99	18.83	9.00	1,434.25
36	17/10/2017	1	29	117,818.67	218.29	1,123.19	64.94	18.83	9.00	1,434.25
37	17/11/2017	1	31	117,600.38	142.82	1,198.82	64.78	18.83	9.00	1,434.25
38	18/12/2017	1	31	117,457.56	144.34	1,197.37	64.71	18.83	9.00	1,434.25
39	17/01/2018	1	30	117,313.22	184.65	1,157.13	64.64	18.83	9.00	1,434.25
40	17/02/2018	1	31	117,128.57	147.87	1,194.01	64.54	18.83	9.00	1,434.25
41	17/03/2018	1	28	116,980.70	265.38	1,076.57	64.47	18.83	9.00	1,434.25
42	17/04/2018	1	31	116,715.32	152.28	1,189.80	64.34	18.83	9.00	1,434.25
43	17/05/2018	1	30	116,563.04	192.49	1,149.73	64.20	18.83	9.00	1,434.25
44	18/06/2018	1	32	116,370.55	117.56	1,224.75	64.11	18.83	9.00	1,434.25
45	17/07/2018	1	29	116,252.99	234.10	1,108.27	64.05	18.83	9.00	1,434.25
46	17/08/2018	1	31	116,018.89	159.79	1,182.70	63.93	18.83	9.00	1,434.25
47	17/09/2018	1	31	115,859.10	161.50	1,181.07	63.85	18.83	9.00	1,434.25
48	17/10/2018	1	30	115,697.60	201.46	1,141.19	63.77	18.83	9.00	1,434.25
49	17/11/2018	1	31	115,496.14	165.44	1,177.37	63.61	18.83	9.00	1,434.25
50	17/12/2018	1	30	115,330.70	205.32	1,137.57	63.53	18.83	9.00	1,434.25
51	17/01/2019	1	31	115,125.38	169.40	1,173.59	63.43	18.83	9.00	1,434.25
52	18/02/2019	1	32	114,955.98	133.21	1,209.87	63.34	18.83	9.00	1,434.25
53	18/03/2019	1	28	114,822.77	286.44	1,056.71	63.27	18.83	9.00	1,434.25
54	17/04/2019	1	30	114,536.33	213.55	1,129.74	63.13	18.83	9.00	1,434.25
55	17/05/2019	1	30	114,322.78	215.83	1,127.63	62.96	18.83	9.00	1,434.25
56	17/06/2019	1	31	114,106.95	180.36	1,163.21	62.85	18.83	9.00	1,434.25
57	17/07/2019	1	30	113,926.59	219.94	1,123.72	62.76	18.83	9.00	1,434.25
58	17/08/2019	1	31	113,706.65	184.64	1,159.13	62.65	18.83	9.00	1,434.25
59	17/09/2019	1	31	113,522.01	186.61	1,157.25	62.56	18.83	9.00	1,434.25
60	17/10/2019	1	30	113,335.40	226.06	1,117.89	62.47	18.83	9.00	1,434.25
61	18/11/2019	1	32	113,109.34	153.70	1,190.43	62.29	18.83	9.00	1,434.25
62	17/12/2019	1	29	112,955.64	267.38	1,076.83	62.21	18.83	9.00	1,434.25
63	17/01/2020	1	31	112,688.26	195.59	1,148.75	62.08	18.83	9.00	1,434.25
64	17/02/2020	1	31	112,492.67	197.69	1,146.75	61.98	18.83	9.00	1,434.25
65	17/03/2020	1	29	112,294.98	274.01	1,070.53	61.88	18.83	9.00	1,434.25
66	17/04/2020	1	31	112,020.97	202.73	1,141.95	61.74	18.83	9.00	1,434.25
67	18/05/2020	1	31	111,818.24	204.97	1,139.88	61.57	18.83	9.00	1,434.25
68	17/06/2020	1	30	111,613.27	244.04	1,100.91	61.47	18.83	9.00	1,434.25
69	17/07/2020	1	30	111,369.23	246.57	1,098.50	61.35	18.83	9.00	1,434.25
70	17/08/2020	1	31	111,122.66	212.40	1,132.79	61.23	18.83	9.00	1,434.25
71	17/09/2020	1	31	110,910.26	214.68	1,130.62	61.12	18.83	9.00	1,434.25
72	17/10/2020	1	30	110,695.58	253.56	1,091.85	61.01	18.83	9.00	1,434.25
73	17/11/2020	1	31	110,442.02	219.76	1,125.85	60.81	18.83	9.00	1,434.25
74	17/12/2020	1	30	110,222.26	258.53	1,087.19	60.70	18.83	9.00	1,434.25
75	18/01/2021	1	32	109,963.73	188.53	1,157.32	60.57	18.83	9.00	1,434.25
76	17/02/2021	1	30	109,775.20	263.16	1,082.78	60.48	18.83	9.00	1,434.25
77	17/03/2021	1	28	109,512.04	338.23	1,007.84	60.35	18.83	9.00	1,434.25
78	17/04/2021	1	31	109,173.81	233.32	1,112.92	60.18	18.83	9.00	1,434.25
79	17/05/2021	1	30	108,940.49	271.90	1,074.54	59.98	18.83	9.00	1,434.25

Periodo	Fecha Vcto.	Tipo de Cuota	Días	Saldo	Amortización	Interés	Seg. Desgr.	Seg. Inmueble	Portes	Monto Cuota
80	02/08/2021	1	31	108,668.59	238.81	1,107.77	59.84	18.83	9.00	1,434.25
81	02/09/2021	1	30	108,429.78	277.19	1,069.51	59.72	18.83	9.00	1,434.25
82	02/10/2021	1	31	108,152.59	244.32	1,102.51	59.59	18.83	9.00	1,434.25
83	02/11/2021	1	31	107,908.27	246.94	1,100.02	59.46	18.83	9.00	1,434.25
84	02/12/2021	1	31	107,661.33	249.58	1,097.50	59.34	18.83	9.00	1,434.25
85	03/01/2022	1	30	107,411.75	287.83	1,059.46	59.13	18.83	9.00	1,434.25
86	02/02/2022	1	30	107,123.92	290.80	1,056.63	58.99	18.83	9.00	1,434.25
87	02/03/2022	1	31	106,833.12	258.52	1,089.06	58.84	18.83	9.00	1,434.25
88	02/04/2022	1	31	106,574.60	261.28	1,086.43	58.71	18.83	9.00	1,434.25
89	02/05/2022	1	28	106,313.32	369.44	978.40	58.58	18.83	9.00	1,434.25
90	02/06/2022	1	32	105,943.88	233.00	1,115.02	58.40	18.83	9.00	1,434.25
91	02/07/2022	1	29	105,710.88	340.46	1,007.77	58.19	18.83	9.00	1,434.25
92	02/08/2022	1	31	105,370.42	274.25	1,074.15	58.02	18.83	9.00	1,434.25
93	02/09/2022	1	31	105,096.17	277.19	1,071.35	57.88	18.83	9.00	1,434.25
94	03/10/2022	1	30	104,818.98	314.78	1,033.89	57.75	18.83	9.00	1,434.25
95	02/11/2022	1	31	104,504.20	283.51	1,065.32	57.59	18.83	9.00	1,434.25
96	02/12/2022	1	30	104,220.69	320.98	1,027.99	57.45	18.83	9.00	1,434.25
97	02/01/2023	1	31	103,899.71	290.07	1,059.16	57.19	18.83	9.00	1,434.25
98	02/02/2023	1	30	103,609.64	327.41	1,021.96	57.05	18.83	9.00	1,434.25
99	02/03/2023	1	31	103,282.23	296.68	1,052.86	56.88	18.83	9.00	1,434.25
100	03/04/2023	1	31	102,985.55	299.85	1,049.84	56.73	18.83	9.00	1,434.25
101	02/05/2023	1	28	102,685.70	404.82	945.02	56.58	18.83	9.00	1,434.25
102	02/06/2023	1	31	102,280.88	307.38	1,042.66	56.38	18.83	9.00	1,434.25
103	03/07/2023	1	30	101,973.50	344.47	1,005.82	56.13	18.83	9.00	1,434.25
104	02/08/2023	1	31	101,629.03	314.46	1,036.01	55.95	18.83	9.00	1,434.25
105	02/09/2023	1	30	101,314.57	351.30	999.32	55.80	18.83	9.00	1,434.25
106	02/10/2023	1	31	100,963.27	321.58	1,029.22	55.62	18.83	9.00	1,434.25
107	02/11/2023	1	32	100,641.69	291.75	1,059.21	55.46	18.83	9.00	1,434.25
108	02/12/2023	1	29	100,349.94	394.45	956.66	55.31	18.83	9.00	1,434.25
109	02/01/2024	1	31	99,955.49	332.46	1,018.95	55.01	18.83	9.00	1,434.25
110	02/02/2024	1	31	99,623.03	336.02	1,015.56	54.84	18.83	9.00	1,434.25
111	02/03/2024	1	30	99,287.01	372.41	979.33	54.68	18.83	9.00	1,434.25
112	02/04/2024	1	31	98,914.60	343.59	1,008.34	54.49	18.83	9.00	1,434.25
113	02/05/2024	1	30	98,571.01	379.84	972.26	54.32	18.83	9.00	1,434.25
114	03/06/2024	1	30	98,191.17	383.77	968.52	54.13	18.83	9.00	1,434.25
115	02/07/2024	1	30	97,807.40	387.87	964.73	53.82	18.83	9.00	1,434.25
116	02/08/2024	1	31	97,419.53	359.69	993.10	53.63	18.83	9.00	1,434.25
117	02/09/2024	1	30	97,059.84	395.61	957.36	53.45	18.83	9.00	1,434.25
118	02/10/2024	1	31	96,664.23	367.77	985.40	53.25	18.83	9.00	1,434.25
119	02/11/2024	1	31	96,296.46	371.70	981.65	53.07	18.83	9.00	1,434.25
120	02/12/2024	1	30	95,924.76	407.38	946.16	52.88	18.83	9.00	1,434.25
121	02/01/2025	1	32	95,517.38	348.58	1,005.28	52.56	18.83	9.00	1,434.25
122	03/02/2025	1	29	95,168.80	446.77	907.27	52.38	18.83	9.00	1,434.25
123	03/03/2025	1	31	94,722.03	388.66	965.60	52.16	18.83	9.00	1,434.25
124	02/04/2025	1	31	94,333.37	392.81	961.64	51.97	18.83	9.00	1,434.25
125	02/05/2025	1	28	93,940.56	490.12	864.53	51.77	18.83	9.00	1,434.25
126	02/06/2025	1	31	93,450.44	402.26	952.64	51.52	18.83	9.00	1,434.25
127	02/07/2025	1	30	93,048.18	437.44	917.79	51.19	18.83	9.00	1,434.25
128	02/08/2025	1	31	92,610.74	411.37	944.08	50.97	18.83	9.00	1,434.25
129	02/09/2025	1	30	92,199.37	446.23	909.42	50.77	18.83	9.00	1,434.25
130	02/10/2025	1	32	91,753.14	390.20	965.67	50.55	18.83	9.00	1,434.25
131	03/11/2025	1	30	91,362.94	454.90	901.17	50.35	18.83	9.00	1,434.25
132	02/12/2025	1	30	90,908.04	459.62	896.68	50.12	18.83	9.00	1,434.25
133	02/01/2026	1	31	90,448.42	434.63	922.03	49.76	18.83	9.00	1,434.25
134	02/02/2026	1	30	90,013.79	469.02	887.86	49.54	18.83	9.00	1,434.25
135	02/03/2026	1	31	89,544.77	444.29	912.82	49.31	18.83	9.00	1,434.25
136	02/04/2026	1	31	89,100.48	449.05	908.29	49.08	18.83	9.00	1,434.25
137	02/05/2026	1	28	88,651.43	541.70	815.86	48.86	18.83	9.00	1,434.25
138	02/06/2026	1	31	88,109.73	459.64	898.19	48.59	18.83	9.00	1,434.25
139	02/07/2026	1	31	87,650.09	464.70	893.51	48.21	18.83	9.00	1,434.25
140	03/08/2026	1	30	87,185.39	498.48	859.96	47.98	18.83	9.00	1,434.25
141	02/09/2026	1	30	86,686.91	503.65	855.04	47.73	18.83	9.00	1,434.25
142	02/10/2026	1	31	86,183.26	480.38	878.56	47.48	18.83	9.00	1,434.25
143	02/11/2026	1	31	85,702.88	485.52	873.66	47.24	18.83	9.00	1,434.25
144	02/12/2026	1	30	85,217.36	518.87	840.55	47.00	18.83	9.00	1,434.25
145	02/01/2027	1	31	84,698.49	496.42	863.42	46.58	18.83	9.00	1,434.25
146	02/02/2027	1	30	84,202.07	529.55	830.53	46.34	18.83	9.00	1,434.25
147	02/03/2027	1	32	83,672.52	479.73	880.62	46.07	18.83	9.00	1,434.25
148	02/04/2027	1	30	83,192.79	540.01	820.58	45.83	18.83	9.00	1,434.25
149	03/05/2027	1	28	82,652.78	600.21	760.65	45.56	18.83	9.00	1,434.25
150	02/06/2027	1	31	82,052.57	524.71	836.45	45.26	18.83	9.00	1,434.25
151	02/07/2027	1	30	81,527.86	557.42	804.16	44.84	18.83	9.00	1,434.25
152	02/08/2027	1	31	80,970.44	536.44	825.42	44.56	18.83	9.00	1,434.25
153	02/09/2027	1	30	80,434.00	568.76	793.37	44.29	18.83	9.00	1,434.25

Periodo	Fecha Vcto.	Tipo de Cuota	Días	Saldo	Amortización	Interés	Seg. Desgr.	Seg. Inmueble	Portes	Monto Cuota
154	02/10/2027	1	31	79,865.24	548.27	814.15	44.00	18.83	9.00	1,434.25
155	02/11/2027	1	31	79,316.97	554.13	808.56	43.73	18.83	9.00	1,434.25
156	02/12/2027	1	31	78,762.84	560.06	802.91	43.45	18.83	9.00	1,434.25
157	03/01/2028	1	30	78,202.78	592.06	771.36	43.00	18.83	9.00	1,434.25
158	02/02/2028	1	30	77,610.72	598.19	765.52	42.71	18.83	9.00	1,434.25
159	02/03/2028	1	31	77,012.53	578.94	785.07	42.41	18.83	9.00	1,434.25
160	03/04/2028	1	31	76,433.59	585.13	779.17	42.12	18.83	9.00	1,434.25
161	02/05/2028	1	29	75,848.46	641.52	723.08	41.82	18.83	9.00	1,434.25
162	02/06/2028	1	31	75,206.94	598.26	766.66	41.50	18.83	9.00	1,434.25
163	03/07/2028	1	30	74,608.68	629.49	735.91	41.02	18.83	9.00	1,434.25
164	02/08/2028	1	31	73,979.19	611.56	754.15	40.71	18.83	9.00	1,434.25
165	02/09/2028	1	30	73,367.63	642.35	723.67	40.40	18.83	9.00	1,434.25
166	02/10/2028	1	31	72,725.28	624.98	741.36	40.08	18.83	9.00	1,434.25
167	02/11/2028	1	32	72,100.30	607.82	758.83	39.77	18.83	9.00	1,434.25
168	02/12/2028	1	29	71,492.48	685.41	681.55	39.46	18.83	9.00	1,434.25
169	02/01/2029	1	31	70,807.07	645.68	721.81	38.93	18.83	9.00	1,434.25
170	02/02/2029	1	31	70,161.39	652.59	715.23	38.60	18.83	9.00	1,434.25
171	02/03/2029	1	30	69,508.80	682.53	685.61	38.28	18.83	9.00	1,434.25
172	02/04/2029	1	31	68,826.27	666.87	701.62	37.93	18.83	9.00	1,434.25
173	02/05/2029	1	28	68,159.40	741.55	627.27	37.60	18.83	9.00	1,434.25
174	02/06/2029	1	31	67,417.85	681.93	687.26	37.23	18.83	9.00	1,434.25
175	02/07/2029	1	30	66,735.92	711.48	658.26	36.68	18.83	9.00	1,434.25
176	02/08/2029	1	32	66,024.44	675.21	694.88	36.33	18.83	9.00	1,434.25
177	03/09/2029	1	29	65,349.23	747.44	622.99	35.99	18.83	9.00	1,434.25
178	02/10/2029	1	31	64,601.79	712.25	658.55	35.62	18.83	9.00	1,434.25
179	02/11/2029	1	31	63,889.54	719.87	651.29	35.26	18.83	9.00	1,434.25
180	03/12/2029	1	30	63,169.67	748.44	623.08	34.90	18.83	9.00	1,434.25
181	02/01/2030	1	31	62,421.23	735.79	636.32	34.31	18.83	9.00	1,434.25
182	02/02/2030	1	30	61,685.44	764.04	608.44	33.94	18.83	9.00	1,434.25
183	02/03/2030	1	31	60,921.40	751.83	621.03	33.56	18.83	9.00	1,434.25
184	02/04/2030	1	32	60,169.57	739.98	633.26	33.18	18.83	9.00	1,434.25
185	02/05/2030	1	28	59,429.59	826.68	546.93	32.81	18.83	9.00	1,434.25
186	03/06/2030	1	30	58,602.91	795.99	578.03	32.40	18.83	9.00	1,434.25
187	02/07/2030	1	30	57,806.92	804.48	570.18	31.76	18.83	9.00	1,434.25
188	02/08/2030	1	31	57,002.44	793.98	581.08	31.36	18.83	9.00	1,434.25
189	02/09/2030	1	30	56,208.46	821.03	554.42	30.97	18.83	9.00	1,434.25
190	02/10/2030	1	31	55,387.43	811.24	564.62	30.56	18.83	9.00	1,434.25
191	02/11/2030	1	31	54,576.19	819.92	556.35	30.15	18.83	9.00	1,434.25
192	02/12/2030	1	30	53,756.27	846.45	530.23	29.74	18.83	9.00	1,434.25
193	02/01/2031	1	32	52,909.82	820.50	556.85	29.07	18.83	9.00	1,434.25
194	03/02/2031	1	29	52,089.32	881.18	496.58	28.66	18.83	9.00	1,434.25
195	03/03/2031	1	31	51,208.14	856.18	522.02	28.22	18.83	9.00	1,434.25
196	02/04/2031	1	31	50,351.96	865.34	513.29	27.79	18.83	9.00	1,434.25
197	02/05/2031	1	28	49,486.62	923.64	455.42	27.36	18.83	9.00	1,434.25
198	02/06/2031	1	31	48,562.98	884.47	495.05	26.90	18.83	9.00	1,434.25
199	02/07/2031	1	30	47,678.51	909.95	470.28	26.19	18.83	9.00	1,434.25
200	02/08/2031	1	31	46,768.56	903.92	476.76	25.74	18.83	9.00	1,434.25
201	02/09/2031	1	30	45,864.64	928.75	452.39	25.28	18.83	9.00	1,434.25
202	02/10/2031	1	32	44,935.89	908.67	472.93	24.82	18.83	9.00	1,434.25
203	03/11/2031	1	30	44,027.22	947.79	434.27	24.36	18.83	9.00	1,434.25
204	02/12/2031	1	30	43,079.43	957.61	424.92	23.89	18.83	9.00	1,434.25
205	02/01/2032	1	31	42,121.82	953.90	429.39	23.13	18.83	9.00	1,434.25
206	02/02/2032	1	30	41,167.92	977.70	406.06	22.66	18.83	9.00	1,434.25
207	02/03/2032	1	31	40,190.22	974.55	409.70	22.17	18.83	9.00	1,434.25
208	02/04/2032	1	31	39,215.67	984.97	399.77	21.68	18.83	9.00	1,434.25
209	03/05/2032	1	29	38,230.70	1,020.77	364.46	21.19	18.83	9.00	1,434.25
210	02/06/2032	1	31	37,209.93	1,006.42	379.32	20.68	18.83	9.00	1,434.25
211	02/07/2032	1	30	36,203.51	1,029.44	357.10	19.88	18.83	9.00	1,434.25
212	02/08/2032	1	31	35,174.07	1,028.49	358.57	19.36	18.83	9.00	1,434.25
213	02/09/2032	1	30	34,145.58	1,050.77	336.80	18.85	18.83	9.00	1,434.25
214	02/10/2032	1	31	33,094.81	1,050.73	337.37	18.32	18.83	9.00	1,434.25
215	02/11/2032	1	31	32,044.08	1,061.96	326.66	17.80	18.83	9.00	1,434.25
216	02/12/2032	1	31	30,982.12	1,073.32	315.83	17.27	18.83	9.00	1,434.25
217	03/01/2033	1	30	29,908.80	1,094.99	295.01	16.42	18.83	9.00	1,434.25
218	02/02/2033	1	30	28,813.81	1,106.34	284.21	15.87	18.83	9.00	1,434.25
219	02/03/2033	1	31	27,707.47	1,108.65	282.45	15.32	18.83	9.00	1,434.25
220	02/04/2033	1	31	26,598.82	1,120.51	271.15	14.76	18.83	9.00	1,434.25
221	02/05/2033	1	28	25,478.31	1,157.74	234.48	14.20	18.83	9.00	1,434.25
222	02/06/2033	1	32	24,320.57	1,136.84	255.96	13.62	18.83	9.00	1,434.25
223	02/07/2033	1	29	23,183.73	1,172.68	221.02	12.72	18.83	9.00	1,434.25
224	02/08/2033	1	31	22,011.05	1,169.91	224.38	12.13	18.83	9.00	1,434.25
225	02/09/2033	1	31	20,841.14	1,182.41	212.46	11.55	18.83	9.00	1,434.25
226	03/10/2033	1	30	19,658.73	1,201.55	193.91	10.96	18.83	9.00	1,434.25
227	02/11/2033	1	31	18,457.18	1,207.91	188.15	10.36	18.83	9.00	1,434.25

Periodo	Fecha Vcto.	Tipo de Cuota	Días	Saldo	Amortización	Interés	Seg. Desgr.	Seg. Inmueble	Portes	Monto Cuota
228	02/12/2033	1	30	17,249.27	1,226.53	170.14	9.75	18.83	9.00	1,434.25
229	02/01/2034	1	31	16,022.74	1,234.29	163.34	8.79	18.83	9.00	1,434.25
230	02/02/2034	1	30	14,788.45	1,252.38	145.87	8.17	18.83	9.00	1,434.25
231	02/03/2034	1	31	13,536.07	1,260.89	137.99	7.54	18.83	9.00	1,434.25
232	03/04/2034	1	31	12,275.18	1,274.38	125.13	6.91	18.83	9.00	1,434.25
233	02/05/2034	1	28	11,000.80	1,298.90	101.24	6.28	18.83	9.00	1,434.25
234	02/06/2034	1	31	9,701.90	1,301.89	98.90	5.63	18.83	9.00	1,434.25
235	03/07/2034	1	30	8,400.01	1,318.97	82.85	4.60	18.83	9.00	1,434.25
236	02/08/2034	1	31	7,081.04	1,330.30	72.18	3.94	18.83	9.00	1,434.25
237	02/09/2034	1	30	5,750.74	1,346.43	56.72	3.27	18.83	9.00	1,434.25
238	02/10/2034	1	31	4,404.31	1,358.92	44.90	2.60	18.83	9.00	1,434.25
239	02/11/2034	1	32	3,045.39	1,372.45	32.05	1.92	18.83	9.00	1,434.25
240	02/12/2034	1	29	1,672.94	1,672.94	15.95	1.24	18.83	9.00	1,717.96

13. Fórmula para el cálculo de Intereses del Tramo Concesional

Fecha de Desembolso = F_0

Fecha de Pago de la i -ésima cuota = F_i

Plazo en meses = P

Número de días entre la Fecha de Pago de la i -ésima y $(i-1)$ -ésima cuota = N_i

$M_6 = \{6, 12, 18, 24, 30, 36, 42, 48, 54, 60, \dots, 222, 228, 234, 240\}$; M_6 son los múltiplos de 6.

Donde:

$N_i = F_i - F_{i-6}$, $\forall \{i/i \in M_6, 6 \leq i \leq 240\}$

Intereses del Tramo Concesional de la i -ésima cuota = ITC_i

$$ITC_i = 0 \quad , \forall \{i/i \notin M_6\} \quad \wedge \quad ITC_i = STC_i * (1 + TEA)^{N_i/360} - 1 \quad , \forall \{i/i \in M_6, 6 \leq i < 240\}$$

14. Fórmula para el cálculo de la Cuota Mensual para el Tramo Concesional

Fecha de Desembolso = F_0

Plazo en meses = P

Bono del Buen Pagador = $STC_0 = STC_1$

Cuota Mensual del Tramo Concesional de la i -ésima cuota = $CMTC_i$

Número de días acumulados entre la Fecha de Pago de la i -ésima y la Fecha de Pago de la g -ésima cuota = NAC_i

Donde:

$NAC_i = F_i - F_0$, $\forall \{i/i \in M_6, 6 \leq i \leq 240\}$

$$CMTC_i = 0 \quad , \forall \{i/i \notin M_6\} \quad \wedge \quad CMTC_i = \frac{STC_0}{\sum_{i=6}^P (1 + TED)^{-NAC_i}} \quad , \forall \{i/i \in M_6, 6 \leq i \leq 240\}$$

$$CMTC_i = \frac{12,500}{\left((1 + 0.032723\%)^{-NAC_6} + (1 + 0.032723\%)^{-NAC_{12}} + (1 + 0.032723\%)^{-NAC_{18}} + \dots + (1 + 0.032723\%)^{-NAC_{240}} \right)}$$

$$CMTC_i = \frac{12,500}{\left((1 + 0.032723\%)^{-182} + (1 + 0.032723\%)^{-365} + (1 + 0.032723\%)^{-548} + \dots + (1 + 0.032723\%)^{-7,305} \right)}$$

$$CMTC_i = 847.29$$

15. Fórmula para el cálculo de la Amortización del Tramo Concesional

Amortización del Tramo Concesional de la i -ésima cuota = ATC_i

$$ATC_i = 0 \quad , \forall \{i/i \notin M_6\} \quad \wedge \quad ATC_i = CMTC_i - ITC_i \quad , \forall \{i/i \in M_6, 6 \leq i < 240\}$$

16. Fórmula para el cálculo del Saldo del Tramo Concesional

Saldo del Tramo Concesional de la i -ésima cuota = STC_i

$$STC_i = STC_{i-1} - ATC_i \quad , \forall \{i/i \in M_6, 1 \leq i < P-1\}$$

Donde:

$ATC_0 = 0$

$STC_1 = STC_0 = \text{Bono del Buen Pagador}$

Simulación de Cronograma Préstamo Mi Vivienda - Tramo Concesional: De S/. 150,000 a 240 meses y Tipo de Cuota Ordinaria

Periodo	Fecha Vcto.	Días	Saldo Tramo Conc.	Amortización	Interés	Cuota
0	17/10/2014					
1	17/11/2014	31	12,500.00			
2	17/12/2014	30	12,500.00			
3	17/01/2015	31	12,500.00			
4	17/02/2015	31	12,500.00			
5	17/03/2015	28	12,500.00			
6	17/04/2015	31	12,500.00	80.37	766.93	847.30
7	18/05/2015	31	12,419.63	-	-	-
8	17/06/2015	30	12,419.63	-	-	-
9	17/07/2015	30	12,419.63	-	-	-
10	17/08/2015	31	12,419.63	-	-	-
11	17/09/2015	31	12,419.63	-	-	-
12	17/10/2015	30	12,419.63	80.99	766.31	847.30
13	17/11/2015	31	12,338.64	-	-	-
14	17/12/2015	30	12,338.64	-	-	-
15	18/01/2016	32	12,338.64	-	-	-
16	17/02/2016	30	12,338.64	-	-	-
17	17/03/2016	29	12,338.64	-	-	-
18	18/04/2016	32	12,338.64	81.70	765.60	847.30
19	17/05/2016	29	12,256.94	-	-	-
20	17/06/2016	31	12,256.94	-	-	-
21	18/07/2016	31	12,256.94	-	-	-
22	17/08/2016	30	12,256.94	-	-	-
23	17/09/2016	31	12,256.94	-	-	-
24	17/10/2016	30	12,256.94	95.28	752.02	847.30
25	17/11/2016	31	12,161.66	-	-	-
26	17/12/2016	30	12,161.66	-	-	-
27	17/01/2017	31	12,161.66	-	-	-
28	17/02/2017	31	12,161.66	-	-	-
29	17/03/2017	28	12,161.66	-	-	-
30	17/04/2017	31	12,161.66	101.13	746.17	847.30
31	17/05/2017	30	12,060.53	-	-	-
32	17/06/2017	31	12,060.53	-	-	-
33	17/07/2017	30	12,060.53	-	-	-
34	17/08/2017	31	12,060.53	-	-	-
35	18/09/2017	32	12,060.53	-	-	-
36	17/10/2017	29	12,060.53	103.14	744.16	847.30
37	17/11/2017	31	11,957.39	-	-	-
38	18/12/2017	31	11,957.39	-	-	-
39	17/01/2018	30	11,957.39	-	-	-
40	17/02/2018	31	11,957.39	-	-	-
41	17/03/2018	28	11,957.39	-	-	-
42	17/04/2018	31	11,957.39	113.66	733.64	847.30
43	17/05/2018	30	11,843.73	-	-	-
44	18/06/2018	32	11,843.73	-	-	-
45	17/07/2018	29	11,843.73	-	-	-
46	17/08/2018	31	11,843.73	-	-	-
47	17/09/2018	31	11,843.73	-	-	-
48	17/10/2018	30	11,843.73	116.52	730.78	847.30
49	17/11/2018	31	11,727.21	-	-	-
50	17/12/2018	30	11,727.21	-	-	-
51	17/01/2019	31	11,727.21	-	-	-
52	18/02/2019	32	11,727.21	-	-	-
53	18/03/2019	28	11,727.21	-	-	-
54	17/04/2019	30	11,727.21	127.78	719.52	847.30
55	17/05/2019	30	11,599.43	-	-	-
56	17/06/2019	31	11,599.43	-	-	-
57	17/07/2019	30	11,599.43	-	-	-
58	17/08/2019	31	11,599.43	-	-	-
59	17/09/2019	31	11,599.43	-	-	-
60	17/10/2019	30	11,599.43	131.59	715.71	847.30
61	18/11/2019	32	11,467.84	-	-	-
62	17/12/2019	29	11,467.84	-	-	-

Periodo	Fecha Vcto.	Días	Saldo Tramo Conc.	Amortización	Interés	Cuota
63	17/01/2020	31	11,467.84	-	-	-
64	17/02/2020	31	11,467.84	-	-	-
65	17/03/2020	29	11,467.84	-	-	-
66	17/04/2020	31	11,467.84	139.71	707.59	847.30
67	18/05/2020	31	11,328.13	-	-	-
68	17/06/2020	30	11,328.13	-	-	-
69	17/07/2020	30	11,328.13	-	-	-
70	17/08/2020	31	11,328.13	-	-	-
71	17/09/2020	31	11,328.13	-	-	-
72	17/10/2020	30	11,328.13	148.33	698.97	847.30
73	17/11/2020	31	11,179.80	-	-	-
74	17/12/2020	30	11,179.80	-	-	-
75	18/01/2021	32	11,179.80	-	-	-
76	17/02/2021	30	11,179.80	-	-	-
77	17/03/2021	28	11,179.80	-	-	-
78	17/04/2021	31	11,179.80	161.37	685.93	847.30
79	17/05/2021	30	11,018.43	-	-	-
80	17/06/2021	31	11,018.43	-	-	-
81	17/07/2021	30	11,018.43	-	-	-
82	17/08/2021	31	11,018.43	-	-	-
83	17/09/2021	31	11,018.43	-	-	-
84	18/10/2021	31	11,018.43	163.62	683.68	847.30
85	17/11/2021	30	10,854.81	-	-	-
86	17/12/2021	30	10,854.81	-	-	-
87	17/01/2022	31	10,854.81	-	-	-
88	17/02/2022	31	10,854.81	-	-	-
89	17/03/2022	28	10,854.81	-	-	-
90	18/04/2022	32	10,854.81	181.31	665.99	847.30
91	17/05/2022	29	10,673.50	-	-	-
92	17/06/2022	31	10,673.50	-	-	-
93	18/07/2022	31	10,673.50	-	-	-
94	17/08/2022	30	10,673.50	-	-	-
95	17/09/2022	31	10,673.50	-	-	-
96	17/10/2022	30	10,673.50	192.43	654.87	847.30
97	17/11/2022	31	10,481.07	-	-	-
98	17/12/2022	30	10,481.07	-	-	-
99	17/01/2023	31	10,481.07	-	-	-
100	17/02/2023	31	10,481.07	-	-	-
101	17/03/2023	28	10,481.07	-	-	-
102	17/04/2023	31	10,481.07	204.24	643.06	847.30
103	17/05/2023	30	10,276.83	-	-	-
104	17/06/2023	31	10,276.83	-	-	-
105	17/07/2023	30	10,276.83	-	-	-
106	17/08/2023	31	10,276.83	-	-	-
107	18/09/2023	32	10,276.83	-	-	-
108	17/10/2023	29	10,276.83	213.20	634.10	847.30
109	17/11/2023	31	10,063.63	-	-	-
110	18/12/2023	31	10,063.63	-	-	-
111	17/01/2024	30	10,063.63	-	-	-
112	17/02/2024	31	10,063.63	-	-	-
113	18/03/2024	30	10,063.63	-	-	-
114	17/04/2024	30	10,063.63	226.36	620.94	847.30
115	17/05/2024	30	9,837.27	-	-	-
116	17/06/2024	31	9,837.27	-	-	-
117	17/07/2024	30	9,837.27	-	-	-
118	17/08/2024	31	9,837.27	-	-	-
119	17/09/2024	31	9,837.27	-	-	-
120	17/10/2024	30	9,837.27	240.32	606.98	847.30
121	18/11/2024	32	9,596.95	-	-	-
122	17/12/2024	29	9,596.95	-	-	-
123	17/01/2025	31	9,596.95	-	-	-
124	17/02/2025	31	9,596.95	-	-	-
125	17/03/2025	28	9,596.95	-	-	-
126	17/04/2025	31	9,596.95	258.48	588.82	847.30
127	17/05/2025	30	9,338.47	-	-	-
128	17/06/2025	31	9,338.47	-	-	-

Periodo	Fecha Vcto.	Días	Saldo Tramo Conc.	Amortización	Interés	Cuota
129	17/07/2025	30	9,338.47	-	-	-
130	18/08/2025	32	9,338.47	-	-	-
131	17/09/2025	30	9,338.47	-	-	-
132	17/10/2025	30	9,338.47	271.10	576.20	847.30
133	17/11/2025	31	9,067.37	-	-	-
134	17/12/2025	30	9,067.37	-	-	-
135	17/01/2026	31	9,067.37	-	-	-
136	17/02/2026	31	9,067.37	-	-	-
137	17/03/2026	28	9,067.37	-	-	-
138	17/04/2026	31	9,067.37	290.98	556.32	847.30
139	18/05/2026	31	8,776.39	-	-	-
140	17/06/2026	30	8,776.39	-	-	-
141	17/07/2026	30	8,776.39	-	-	-
142	17/08/2026	31	8,776.39	-	-	-
143	17/09/2026	31	8,776.39	-	-	-
144	17/10/2026	30	8,776.39	305.78	541.52	847.30
145	17/11/2026	31	8,470.61	-	-	-
146	17/12/2026	30	8,470.61	-	-	-
147	18/01/2027	32	8,470.61	-	-	-
148	17/02/2027	30	8,470.61	-	-	-
149	17/03/2027	28	8,470.61	-	-	-
150	17/04/2027	31	8,470.61	327.59	519.71	847.30
151	17/05/2027	30	8,143.02	-	-	-
152	17/06/2027	31	8,143.02	-	-	-
153	17/07/2027	30	8,143.02	-	-	-
154	17/08/2027	31	8,143.02	-	-	-
155	17/09/2027	31	8,143.02	-	-	-
156	18/10/2027	31	8,143.02	342.03	505.27	847.30
157	17/11/2027	30	7,800.99	-	-	-
158	17/12/2027	30	7,800.99	-	-	-
159	17/01/2028	31	7,800.99	-	-	-
160	17/02/2028	31	7,800.99	-	-	-
161	17/03/2028	29	7,800.99	-	-	-
162	17/04/2028	31	7,800.99	368.67	478.63	847.30
163	17/05/2028	30	7,432.32	-	-	-
164	17/06/2028	31	7,432.32	-	-	-
165	17/07/2028	30	7,432.32	-	-	-
166	17/08/2028	31	7,432.32	-	-	-
167	18/09/2028	32	7,432.32	-	-	-
168	17/10/2028	29	7,432.32	388.71	458.59	847.30
169	17/11/2028	31	7,043.61	-	-	-
170	18/12/2028	31	7,043.61	-	-	-
171	17/01/2029	30	7,043.61	-	-	-
172	17/02/2029	31	7,043.61	-	-	-
173	17/03/2029	28	7,043.61	-	-	-
174	17/04/2029	31	7,043.61	415.14	432.16	847.30
175	17/05/2029	30	6,628.47	-	-	-
176	18/06/2029	32	6,628.47	-	-	-
177	17/07/2029	29	6,628.47	-	-	-
178	17/08/2029	31	6,628.47	-	-	-
179	17/09/2029	31	6,628.47	-	-	-
180	17/10/2029	30	6,628.47	438.31	408.99	847.30
181	17/11/2029	31	6,190.16	-	-	-
182	17/12/2029	30	6,190.16	-	-	-
183	17/01/2030	31	6,190.16	-	-	-
184	18/02/2030	32	6,190.16	-	-	-
185	18/03/2030	28	6,190.16	-	-	-
186	17/04/2030	30	6,190.16	467.51	379.79	847.30
187	17/05/2030	30	5,722.65	-	-	-
188	17/06/2030	31	5,722.65	-	-	-
189	17/07/2030	30	5,722.65	-	-	-
190	17/08/2030	31	5,722.65	-	-	-
191	17/09/2030	31	5,722.65	-	-	-
192	17/10/2030	30	5,722.65	494.20	353.10	847.30
193	18/11/2030	32	5,228.45	-	-	-
194	17/12/2030	29	5,228.45	-	-	-

Periodo	Fecha Vcto.	Días	Saldo Tramo Conc.	Amortización	Interés	Cuota
195	17/01/2031	31	5,228.45	-	-	-
196	17/02/2031	31	5,228.45	-	-	-
197	17/03/2031	28	5,228.45	-	-	-
198	17/04/2031	31	5,228.45	526.51	320.79	847.30
199	17/05/2031	30	4,701.94	-	-	-
200	17/06/2031	31	4,701.94	-	-	-
201	17/07/2031	30	4,701.94	-	-	-
202	18/08/2031	32	4,701.94	-	-	-
203	17/09/2031	30	4,701.94	-	-	-
204	17/10/2031	30	4,701.94	557.18	290.12	847.30
205	17/11/2031	31	4,144.76	-	-	-
206	17/12/2031	30	4,144.76	-	-	-
207	17/01/2032	31	4,144.76	-	-	-
208	17/02/2032	31	4,144.76	-	-	-
209	17/03/2032	29	4,144.76	-	-	-
210	17/04/2032	31	4,144.76	591.56	255.74	847.30
211	17/05/2032	30	3,553.20	-	-	-
212	17/06/2032	31	3,553.20	-	-	-
213	17/07/2032	30	3,553.20	-	-	-
214	17/08/2032	31	3,553.20	-	-	-
215	17/09/2032	31	3,553.20	-	-	-
216	18/10/2032	31	3,553.20	626.83	220.47	847.30
217	17/11/2032	30	2,926.37	-	-	-
218	17/12/2032	30	2,926.37	-	-	-
219	17/01/2033	31	2,926.37	-	-	-
220	17/02/2033	31	2,926.37	-	-	-
221	17/03/2033	28	2,926.37	-	-	-
222	18/04/2033	32	2,926.37	667.75	179.55	847.30
223	17/05/2033	29	2,258.62	-	-	-
224	17/06/2033	31	2,258.62	-	-	-
225	18/07/2033	31	2,258.62	-	-	-
226	17/08/2033	30	2,258.62	-	-	-
227	17/09/2033	31	2,258.62	-	-	-
228	17/10/2033	30	2,258.62	708.72	138.58	847.30
229	17/11/2033	31	1,549.90	-	-	-
230	17/12/2033	30	1,549.90	-	-	-
231	17/01/2034	31	1,549.90	-	-	-
232	17/02/2034	31	1,549.90	-	-	-
233	17/03/2034	28	1,549.90	-	-	-
234	17/04/2034	31	1,549.90	752.21	95.09	847.30
235	17/05/2034	30	797.69	-	-	-
236	17/06/2034	31	797.69	-	-	-
237	17/07/2034	30	797.69	-	-	-
238	17/08/2034	31	797.69	-	-	-
239	18/09/2034	32	797.69	-	-	-
240	17/10/2034	29	797.69	797.69	49.22	846.91

Caso de Incumplimiento de Pago			
Días de Atraso	8	TIEMA (*)	90%

Fórmula para el Cálculo de la Tasa de Interés Efectiva Moratoria Diaria

(*) TIEMA = Tasa de Interés Efectiva Moratoria Anual

$$TIEMD = (1+TIEMA)^{(1/360)} - 1$$

(**) TIEMD = Tasa de Interés Efectiva Moratoria Diaria

$$TIEMD = (1 + 90\%)^{(1/360)} - 1$$

$$TIEMD = 0.1785\%$$

Cálculo de los Intereses Moratorios por 8 días de atraso

$$IM = Cuota \times [(1 + TIEMD)^n - 1]$$

Donde: n= N° de días de atraso

$$IM = S/. 1,434.25 \times [(1 + 0.1785\%)^8 - 1]$$

$$IM = S/. 20.60$$

Cálculo de los Intereses Compensatorios Moratorios por 8 días de atraso

$$ICM = Cuota \times [(1 + TED)^n - 1]$$

$$ICM = S/. 1,434.25 \times [(1 + 0.0327\%)^8 - 1]$$

$$ICM = S/. 3.76$$

Fórmula para el Cálculo de la Cuota con atraso de 8 días

Cuota Atrasada = Cuota + Interés Moratorio + Interés Compensatorio Moratorio

$$Cuota Atrasada = S/. 47,255.00 + S/. 20.6 + S/. 3.76$$

$$Cuota Atrasada = S/. 47,279.36$$