

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:

$ATC_0 = 0$

$STC_1 = STC_0 =$ 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

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

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