



#### 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

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

$$TSDiaria = (1 + 0.0500\%)^{\frac{1}{30.8673}} - 1$$

$$TSDiaria = 0.001619\%$$

#### 5. Fórmula para el cálculo de la TED Ajustada

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

$$TED \text{ Ajustada} = (1 + 0.035182\%) * (1 + 0.001619\%) - 1$$

$$TED \text{ Ajustada} = 0.035182\%$$

#### 6. Fórmula para el cálculo del Seguro de Desgravamen Mensual

Seguro de Desgravamen Mensual = SDm

Saldo de la i-ésima cuota =  $S_i$

N° de Cuota = i

$$SDm_i = S_i * TSDm, \forall \{i/i \in \mathbb{N}, 1 \leq i < P\}$$

#### 7. 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 =  $TSIm$

Valor de la Edificación = VE

N° de Cuota = i

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

$$SI_i = 45,000 * 0.0281\%$$

$$SI_i = 12.65$$

#### 8. Fórmula para el cálculo de Intereses

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 de la i-ésima cuota =  $I_i$

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

#### 9. Fórmula para el cálculo de la Cuota Mensual

Fecha de Desembolso =  $F_0$

Plazo en meses = P

Monto a Financiar =  $S_0 = S_1$

Cuota Mensual de la i-ésima cuota =  $CM_i$

Cuota Extraordinaria =  $CM_i - \text{Portes} - SI = CE$

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:

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

$$CM_i = \frac{S_1}{T * \sum_{i=1}^P (1 + TED \text{ Ajustada})^{-NAC_i}} + \text{Portes} + SI$$

Dado que el Tipo de Cuota es Ordinaria, T = 1.

$$CM_i = \frac{S_1}{1 * \sum_{i=1}^P (1 + TED \text{ Ajustada})^{-NAC_i}} + \text{Portes} + SI$$

$$CM_i = \frac{24,400.00}{\left( (1 + 0.035182\%)^{-NAC_1} + (1 + 0.035182\%)^{-NAC_2} + (1 + 0.035182\%)^{-NAC_3} + \dots + (1 + 0.035182\%)^{-NAC_{180}} \right)} + 9.00 + 12.65$$

$$CM_i = \frac{24,400.00}{\left( (1 + 0.035182\%)^{-32} + (1 + 0.035182\%)^{-60} + (1 + 0.035182\%)^{-91} + \dots + (1 + 0.035182\%)^{-5,480} \right)} + 9.00 + 12.65$$

$$CM_i = 338.71$$

## 10. Fórmula para el cálculo de la Amortización

Amortización de la i-ésima cuota =  $A_i$

$$A_i = CM_i - \text{Portes} - SI - SDm_i - I_i$$

## 11. Fórmula para el cálculo del Saldo

Saldo de la i-ésima cuota =  $S_i$

$$S_i = S_{i-1} - A_i, \forall \{i/i \in \mathbb{N}, 1 \leq i < P-1\}$$

Donde:

$A_0 = 0$

$S_1 = S_0 = \text{Monto a Financiar}$

### Simulación de Cronograma Préstamo Techo Propio: De S/. 45,000 a 180 meses y Tipo de Cuota Ordinaria

Cuota Mensual	338.74
Cuota Extraordinaria	-

Tasa Efectiva Anual	13.50%
Tasa Costo Efectiva	15.64%

Deuda	Interés	Seg. Desgr.	Seg. Inmueble	Portes	Monto Cuota
24,650.00	31,989.78	1,486.10	2,277.00	1,620.00	62,022.88

Periodo	Fecha Vcto.	Tipo de Cuota	Días	Saldo	Amortización	Interés	Seg. Desgr.	Seg. Inmueble	Portes	Monto Cuota
0	16/01/2015			24,400.00						
1	17/02/2015	1	31	24,400.00	37.36	267.53	12.20	12.65	9.00	338.74
2	17/03/2015	1	30	24,362.64	46.46	258.45	12.18	12.65	9.00	338.74
3	17/04/2015	1	31	24,316.18	38.32	266.61	12.16	12.65	9.00	338.74
4	18/05/2015	1	31	24,277.86	38.76	266.19	12.14	12.65	9.00	338.74
5	17/06/2015	1	28	24,239.10	65.05	239.92	12.12	12.65	9.00	338.74
6	17/07/2015	1	31	24,174.05	39.95	265.05	12.09	12.65	9.00	338.74
7	17/08/2015	1	31	24,134.10	40.41	264.61	12.07	12.65	9.00	338.74
8	17/09/2015	1	30	24,093.69	49.44	255.60	12.05	12.65	9.00	338.74
9	17/10/2015	1	30	24,044.25	49.99	255.08	12.02	12.65	9.00	338.74
10	17/11/2015	1	31	23,994.26	42.01	263.08	12.00	12.65	9.00	338.74
11	17/12/2015	1	31	23,952.25	42.49	262.62	11.98	12.65	9.00	338.74
12	18/01/2016	1	30	23,909.76	51.49	253.65	11.95	12.65	9.00	338.74
13	17/02/2016	1	31	23,858.27	43.57	261.59	11.93	12.65	9.00	338.74
14	17/03/2016	1	30	23,814.70	52.54	252.64	11.91	12.65	9.00	338.74
15	18/04/2016	1	32	23,762.16	36.23	268.98	11.88	12.65	9.00	338.74
16	17/05/2016	1	30	23,725.93	53.53	251.70	11.86	12.65	9.00	338.74
17	17/06/2016	1	29	23,672.40	62.53	242.72	11.84	12.65	9.00	338.74
18	18/07/2016	1	32	23,609.87	38.03	267.26	11.80	12.65	9.00	338.74
19	17/08/2016	1	29	23,571.84	63.61	241.69	11.79	12.65	9.00	338.74
20	17/09/2016	1	31	23,508.23	47.59	257.75	11.75	12.65	9.00	338.74
21	17/10/2016	1	31	23,460.64	48.13	257.23	11.73	12.65	9.00	338.74
22	17/11/2016	1	30	23,412.51	57.01	248.37	11.71	12.65	9.00	338.74
23	17/12/2016	1	31	23,355.50	49.34	256.07	11.68	12.65	9.00	338.74
24	17/01/2017	1	30	23,306.16	58.19	247.25	11.65	12.65	9.00	338.74
25	17/02/2017	1	31	23,247.97	50.58	254.89	11.62	12.65	9.00	338.74
26	17/03/2017	1	30	23,197.39	59.40	246.09	11.60	12.65	9.00	338.74
27	17/04/2017	1	31	23,137.99	51.83	253.69	11.57	12.65	9.00	338.74
28	17/05/2017	1	31	23,086.16	52.43	253.12	11.54	12.65	9.00	338.74
29	17/06/2017	1	28	23,033.73	77.59	227.98	11.52	12.65	9.00	338.74
30	17/07/2017	1	31	22,956.14	53.92	251.69	11.48	12.65	9.00	338.74
31	17/08/2017	1	30	22,902.22	62.68	242.96	11.45	12.65	9.00	338.74
32	18/09/2017	1	31	22,839.54	55.25	250.42	11.42	12.65	9.00	338.74
33	17/10/2017	1	30	22,784.29	63.99	241.71	11.39	12.65	9.00	338.74
34	17/11/2017	1	31	22,720.30	56.62	249.11	11.36	12.65	9.00	338.74
35	18/12/2017	1	32	22,663.68	49.21	256.55	11.33	12.65	9.00	338.74
36	17/01/2018	1	29	22,614.47	73.91	231.87	11.31	12.65	9.00	338.74
37	17/02/2018	1	31	22,540.56	58.68	247.14	11.27	12.65	9.00	338.74
38	17/03/2018	1	31	22,481.88	59.36	246.49	11.24	12.65	9.00	338.74
39	17/04/2018	1	30	22,422.52	68.01	237.87	11.21	12.65	9.00	338.74
40	17/05/2018	1	31	22,354.51	60.81	245.10	11.18	12.65	9.00	338.74
41	18/06/2018	1	28	22,293.70	85.28	220.66	11.15	12.65	9.00	338.74
42	17/07/2018	1	31	22,208.42	62.49	243.50	11.10	12.65	9.00	338.74
43	17/08/2018	1	30	22,145.93	71.08	234.94	11.07	12.65	9.00	338.74
44	17/09/2018	1	32	22,074.85	56.17	249.88	11.04	12.65	9.00	338.74
45	17/10/2018	1	29	22,018.68	80.32	225.76	11.01	12.65	9.00	338.74
46	17/11/2018	1	31	21,938.36	65.58	240.54	10.97	12.65	9.00	338.74
47	17/12/2018	1	31	21,872.78	66.33	239.82	10.94	12.65	9.00	338.74
48	17/01/2019	1	30	21,806.45	74.85	231.34	10.90	12.65	9.00	338.74
49	18/02/2019	1	31	21,731.60	67.95	238.27	10.87	12.65	9.00	338.74
50	18/03/2019	1	30	21,663.65	76.44	229.82	10.83	12.65	9.00	338.74
51	17/04/2019	1	31	21,587.21	69.61	236.69	10.79	12.65	9.00	338.74
52	17/05/2019	1	32	21,517.60	62.75	243.58	10.76	12.65	9.00	338.74
53	17/06/2019	1	28	21,454.85	94.00	212.36	10.73	12.65	9.00	338.74
54	17/07/2019	1	30	21,360.85	79.80	226.61	10.68	12.65	9.00	338.74
55	17/08/2019	1	30	21,281.05	80.69	225.76	10.64	12.65	9.00	338.74

Periodo	Fecha Vcto.	Tipo de Cuota	Días	Saldo	Amortización	Interés	Seg. Desgr.	Seg. Inmueble	Portes	Monto Cuota
56	17/09/2019	1	31	21,200.36	74.05	232.44	10.60	12.65	9.00	338.74
57	17/10/2019	1	30	21,126.31	82.41	224.12	10.56	12.65	9.00	338.74
58	18/11/2019	1	32	21,043.90	68.36	238.21	10.52	12.65	9.00	338.74
59	17/12/2019	1	29	20,975.54	91.53	215.07	10.49	12.65	9.00	338.74
60	17/01/2020	1	31	20,884.01	77.67	228.98	10.44	12.65	9.00	338.74
61	17/02/2020	1	31	20,806.34	78.57	228.12	10.40	12.65	9.00	338.74
62	17/03/2020	1	29	20,727.77	94.20	212.53	10.36	12.65	9.00	338.74
63	17/04/2020	1	31	20,633.57	80.54	226.23	10.32	12.65	9.00	338.74
64	18/05/2020	1	31	20,553.03	81.46	225.35	10.28	12.65	9.00	338.74
65	17/06/2020	1	30	20,471.57	89.68	217.17	10.24	12.65	9.00	338.74
66	17/07/2020	1	30	20,381.89	90.68	216.22	10.19	12.65	9.00	338.74
67	17/08/2020	1	31	20,291.21	84.46	222.48	10.15	12.65	9.00	338.74
68	17/09/2020	1	31	20,206.75	85.44	221.55	10.10	12.65	9.00	338.74
69	17/10/2020	1	30	20,121.31	93.57	213.46	10.06	12.65	9.00	338.74
70	17/11/2020	1	31	20,027.74	87.49	219.59	10.01	12.65	9.00	338.74
71	17/12/2020	1	30	19,940.25	95.58	211.54	9.97	12.65	9.00	338.74
72	18/01/2021	1	32	19,844.67	82.53	224.64	9.92	12.65	9.00	338.74
73	17/02/2021	1	30	19,762.14	97.56	209.65	9.88	12.65	9.00	338.74
74	17/03/2021	1	28	19,664.58	112.62	194.64	9.83	12.65	9.00	338.74
75	17/04/2021	1	31	19,551.96	92.94	214.37	9.78	12.65	9.00	338.74
76	17/05/2021	1	30	19,459.02	100.93	206.43	9.73	12.65	9.00	338.74
77	17/06/2021	1	31	19,358.09	95.17	212.24	9.68	12.65	9.00	338.74
78	17/07/2021	1	30	19,262.92	103.11	204.35	9.63	12.65	9.00	338.74
79	17/08/2021	1	31	19,159.81	97.44	210.07	9.58	12.65	9.00	338.74
80	17/09/2021	1	31	19,062.37	98.56	209.00	9.53	12.65	9.00	338.74
81	18/10/2021	1	31	18,963.81	99.69	207.92	9.48	12.65	9.00	338.74
82	17/11/2021	1	30	18,864.12	107.54	200.12	9.43	12.65	9.00	338.74
83	17/12/2021	1	30	18,756.58	108.73	198.98	9.38	12.65	9.00	338.74
84	17/01/2022	1	31	18,647.85	103.31	204.46	9.32	12.65	9.00	338.74
85	17/02/2022	1	31	18,544.54	104.49	203.33	9.27	12.65	9.00	338.74
86	17/03/2022	1	28	18,440.05	125.35	182.52	9.22	12.65	9.00	338.74
87	18/04/2022	1	32	18,314.70	100.61	207.32	9.16	12.65	9.00	338.74
88	17/05/2022	1	29	18,214.09	121.23	186.75	9.11	12.65	9.00	338.74
89	17/06/2022	1	31	18,092.86	109.67	198.37	9.05	12.65	9.00	338.74
90	18/07/2022	1	31	17,983.19	110.93	197.17	8.99	12.65	9.00	338.74
91	17/08/2022	1	30	17,872.26	118.55	189.60	8.94	12.65	9.00	338.74
92	17/09/2022	1	31	17,753.71	113.56	194.65	8.88	12.65	9.00	338.74
93	17/10/2022	1	30	17,640.15	121.13	187.14	8.82	12.65	9.00	338.74
94	17/11/2022	1	31	17,519.02	116.25	192.08	8.76	12.65	9.00	338.74
95	17/12/2022	1	30	17,402.77	123.77	184.62	8.70	12.65	9.00	338.74
96	17/01/2023	1	31	17,279.00	119.00	189.45	8.64	12.65	9.00	338.74
97	17/02/2023	1	31	17,160.00	120.37	188.14	8.58	12.65	9.00	338.74
98	17/03/2023	1	28	17,039.63	139.91	168.66	8.52	12.65	9.00	338.74
99	17/04/2023	1	31	16,899.72	123.35	185.29	8.45	12.65	9.00	338.74
100	17/05/2023	1	30	16,776.37	130.73	177.97	8.39	12.65	9.00	338.74
101	17/06/2023	1	31	16,645.64	126.26	182.51	8.32	12.65	9.00	338.74
102	17/07/2023	1	30	16,519.38	133.58	175.25	8.26	12.65	9.00	338.74
103	17/08/2023	1	31	16,385.80	129.24	179.66	8.19	12.65	9.00	338.74
104	18/09/2023	1	32	16,256.56	124.94	184.02	8.13	12.65	9.00	338.74
105	17/10/2023	1	29	16,131.62	143.62	165.40	8.07	12.65	9.00	338.74
106	17/11/2023	1	31	15,988.00	133.81	175.29	7.99	12.65	9.00	338.74
107	18/12/2023	1	31	15,854.19	135.33	173.83	7.93	12.65	9.00	338.74
108	17/01/2024	1	30	15,718.86	142.47	166.76	7.86	12.65	9.00	338.74
109	17/02/2024	1	31	15,576.39	138.52	170.78	7.79	12.65	9.00	338.74
110	18/03/2024	1	30	15,437.87	145.60	163.77	7.72	12.65	9.00	338.74
111	17/04/2024	1	30	15,292.27	147.21	162.23	7.65	12.65	9.00	338.74
112	17/05/2024	1	30	15,145.06	148.85	160.67	7.57	12.65	9.00	338.74
113	17/06/2024	1	31	14,996.21	145.17	164.42	7.50	12.65	9.00	338.74
114	17/07/2024	1	30	14,851.04	152.11	157.55	7.43	12.65	9.00	338.74
115	17/08/2024	1	31	14,698.93	148.58	161.16	7.35	12.65	9.00	338.74
116	17/09/2024	1	31	14,550.35	150.28	159.53	7.28	12.65	9.00	338.74
117	17/10/2024	1	30	14,400.07	157.13	152.76	7.20	12.65	9.00	338.74
118	18/11/2024	1	32	14,242.94	148.74	161.23	7.12	12.65	9.00	338.74
119	17/12/2024	1	29	14,094.20	165.53	144.51	7.05	12.65	9.00	338.74
120	17/01/2025	1	31	13,928.67	157.41	152.72	6.96	12.65	9.00	338.74
121	17/02/2025	1	31	13,771.26	159.21	150.99	6.89	12.65	9.00	338.74
122	17/03/2025	1	28	13,612.05	175.55	134.73	6.81	12.65	9.00	338.74
123	17/04/2025	1	31	13,436.50	163.05	147.32	6.72	12.65	9.00	338.74
124	17/05/2025	1	30	13,273.45	169.64	140.81	6.64	12.65	9.00	338.74
125	17/06/2025	1	31	13,103.81	166.87	143.67	6.55	12.65	9.00	338.74
126	17/07/2025	1	30	12,936.94	173.38	137.24	6.47	12.65	9.00	338.74
127	18/08/2025	1	32	12,763.56	166.23	144.48	6.38	12.65	9.00	338.74
128	17/09/2025	1	30	12,597.33	177.15	133.64	6.30	12.65	9.00	338.74
129	17/10/2025	1	30	12,420.18	179.12	131.76	6.21	12.65	9.00	338.74
130	17/11/2025	1	31	12,241.06	176.76	134.21	6.12	12.65	9.00	338.74
131	17/12/2025	1	30	12,064.30	183.07	127.99	6.03	12.65	9.00	338.74
132	17/01/2026	1	31	11,881.23	180.88	130.27	5.94	12.65	9.00	338.74
133	17/02/2026	1	31	11,700.35	182.96	128.28	5.85	12.65	9.00	338.74
134	17/03/2026	1	28	11,517.39	197.33	114.00	5.76	12.65	9.00	338.74
135	17/04/2026	1	31	11,320.06	187.32	124.11	5.66	12.65	9.00	338.74
136	18/05/2026	1	31	11,132.74	189.46	122.06	5.57	12.65	9.00	338.74
137	17/06/2026	1	30	10,943.28	195.53	116.09	5.47	12.65	9.00	338.74
138	17/07/2026	1	30	10,747.75	197.70	114.02	5.37	12.65	9.00	338.74

Periodo	Fecha Vcto.	Tipo de Cuota	Días	Saldo	Amortización	Interés	Seg. Desgr.	Seg. Inmueble	Portes	Monto Cuota
139	17/08/2026	1	31	10,550.05	196.14	115.67	5.28	12.65	9.00	338.74
140	17/09/2026	1	31	10,353.91	198.39	113.52	5.18	12.65	9.00	338.74
141	17/10/2026	1	30	10,155.52	204.27	107.74	5.08	12.65	9.00	338.74
142	17/11/2026	1	31	9,951.25	203.00	109.11	4.98	12.65	9.00	338.74
143	17/12/2026	1	30	9,748.25	208.80	103.42	4.87	12.65	9.00	338.74
144	18/01/2027	1	32	9,539.45	204.34	107.98	4.77	12.65	9.00	338.74
145	17/02/2027	1	30	9,335.11	213.39	99.03	4.67	12.65	9.00	338.74
146	17/03/2027	1	28	9,121.72	222.24	90.29	4.56	12.65	9.00	338.74
147	17/04/2027	1	31	8,899.48	215.06	97.58	4.45	12.65	9.00	338.74
148	17/05/2027	1	30	8,684.42	220.62	92.13	4.34	12.65	9.00	338.74
149	17/06/2027	1	31	8,463.80	220.06	92.80	4.23	12.65	9.00	338.74
150	17/07/2027	1	30	8,243.74	225.52	87.45	4.12	12.65	9.00	338.74
151	17/08/2027	1	31	8,018.22	225.17	87.91	4.01	12.65	9.00	338.74
152	17/09/2027	1	31	7,793.05	227.75	85.44	3.90	12.65	9.00	338.74
153	18/10/2027	1	31	7,565.30	230.36	82.95	3.78	12.65	9.00	338.74
154	17/11/2027	1	30	7,334.94	235.61	77.81	3.67	12.65	9.00	338.74
155	17/12/2027	1	30	7,099.33	238.23	75.31	3.55	12.65	9.00	338.74
156	17/01/2028	1	31	6,861.10	238.43	75.23	3.43	12.65	9.00	338.74
157	17/02/2028	1	31	6,622.67	241.17	72.61	3.31	12.65	9.00	338.74
158	17/03/2028	1	29	6,381.50	248.47	65.43	3.19	12.65	9.00	338.74
159	17/04/2028	1	31	6,133.03	246.78	67.24	3.07	12.65	9.00	338.74
160	17/05/2028	1	30	5,886.25	251.71	62.44	2.94	12.65	9.00	338.74
161	17/06/2028	1	31	5,634.54	252.49	61.78	2.82	12.65	9.00	338.74
162	17/07/2028	1	30	5,382.05	257.30	57.10	2.69	12.65	9.00	338.74
163	17/08/2028	1	31	5,124.75	258.34	56.19	2.56	12.65	9.00	338.74
164	18/09/2028	1	32	4,866.41	259.57	55.09	2.43	12.65	9.00	338.74
165	17/10/2028	1	29	4,606.84	267.56	47.23	2.30	12.65	9.00	338.74
166	17/11/2028	1	31	4,339.28	267.34	47.58	2.17	12.65	9.00	338.74
167	18/12/2028	1	31	4,071.94	270.40	44.65	2.04	12.65	9.00	338.74
168	17/01/2029	1	30	3,801.54	274.86	40.33	1.90	12.65	9.00	338.74
169	17/02/2029	1	31	3,526.68	276.66	38.67	1.76	12.65	9.00	338.74
170	17/03/2029	1	28	3,250.02	283.29	32.17	1.63	12.65	9.00	338.74
171	17/04/2029	1	31	2,966.73	283.08	32.53	1.48	12.65	9.00	338.74
172	17/05/2029	1	30	2,683.65	287.28	28.47	1.34	12.65	9.00	338.74
173	18/06/2029	1	32	2,396.37	288.76	27.13	1.20	12.65	9.00	338.74
174	17/07/2029	1	29	2,107.61	294.43	21.61	1.05	12.65	9.00	338.74
175	17/08/2029	1	31	1,813.18	296.30	19.88	0.91	12.65	9.00	338.74
176	17/09/2029	1	31	1,516.88	299.70	16.63	0.76	12.65	9.00	338.74
177	17/10/2029	1	30	1,217.18	303.57	12.91	0.61	12.65	9.00	338.74
178	17/11/2029	1	31	913.61	306.61	10.02	0.46	12.65	9.00	338.74
179	17/12/2029	1	30	607.00	310.35	6.44	0.30	12.65	9.00	338.74
180	17/01/2030	1	31	296.65	296.65	3.25	0.15	12.65	9.00	321.70

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

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

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

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

$$\text{TIEMD} = 0.1785\%$$

#### Cálculo de los Intereses Moratorios por 8 días de atraso

$$\text{IM} = \text{Cuota} \times [ (1 + \text{TIEMD})^n - 1 ] \quad \text{Donde: } n = \text{N}^\circ \text{ de días de atraso}$$

$$\text{IM} = \text{S/. } 338.74 \times [ (1 + 0.1785\%)^8 - 1 ]$$

$$\text{IM} = \text{S/. } 4.87$$

#### Cálculo de los Intereses Compensatorios Moratorios por 8 días de atraso

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

$$\text{ICM} = \text{S/. } 338.74 \times [ (1 + 0.0352\%)^8 - 1 ]$$

$$\text{ICM} = \text{S/. } 0.95$$

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

Cuota Atrasada = Cuota + Interés Moratorio + Interés Compensatorio Moratorio

$$\text{Cuota Atrasada} = \text{S/. } 338.74 + \text{S/. } 4.87 + \text{S/. } 0.95$$

$$\text{Cuota Atrasada} = \text{S/. } 344.56$$