

**FORMULAS DE CREDITOS HIPOTECARIOS MIVIVIENDA  
(PLAZO MENOR A 10 AÑOS EN CASO DE CUMPLIMIENTO)**

**TRAMO AL 100%**

**1.-Cálculo de la tasa efectiva mensual de interés compensatorio**

$$i = ((1+j)^{(1/12)})-1$$

donde:                    i= Tasa efectiva mensual de interés compensatorio  
                                  j= Tasa efectiva anual de interés compensatorio

**2.-Cálculo del interés compensatorio**

$$I = D \times i$$

donde:                    I= Interés del período  
                                  D= Saldo del préstamo  
                                  i= Tasa efectiva mensual de interés moratorio

**3.-Ejercicio numérico 01: Calcular el interés del período con los datos que se indican.**

D=	S/. 70,000.00	Tasa efectiva mensual de de interés compensatorio
j=	12.00%	
i=	?	$i = \frac{((1+0.12)^{(1/12)})-1}{}$
I=	?	$i = 0.0094888$

Interés del período

I=	70,000 x 0.0094888
I=	S/. 664.22

**4.-Cálculo de la tasa efectiva mensual de seguro de desgravamen**

$$i(1) = ((1+j(1))^{(1/12)})-1$$

donde:                    i(1)= Tasa efectiva mensual de seguro de desgravamen  
                                  j(1)= Tasa efectiva anual de seguro de desgravamen

**5.-Cálculo del seguro de desgravamen**

$$I(1) = D \times i(1)$$

donde:                    I(1)= Prima del seguro de desgravamen del período  
                                  D= Saldo del préstamo  
                                  i(1)= Tasa efectiva mensual de seguro de desgravamen

**6.-Ejercicio numérico 02: Calcular la prima de seguro de desgravamen del período con los datos que se indican.**

D=	S/. 70,000.00	Tasa efectiva mensual de seguro de desgravamen
j(1)=	1.40%	
i(1)=	?	$i(1) = \frac{((1+0.014)^{(1/12)})-1}{}$
I(1)=	?	$I(1) = 0.0011592$

Prima del seguro de desgravamen del período

I(1)=	70,000 x 0.0011592
I(1)=	S/. 81.15

**7.-Cálculo de la tasa efectiva mensual de seguro de vivienda**

$$i(2) = ((1+j(2))^{(1/12)})-1$$

donde:                    i(2)= Tasa efectiva mensual de seguro de vivienda  
                                  j(2)= Tasa efectiva anual de seguro de vivienda

**8.-Cálculo de la prima del seguro de vivienda del período**

$$I(2) = V \times i(2)$$

donde:  $I(2)$ = Prima del seguro de vivienda del período  
 $V$ = Valor de construcción de la vivienda  
 $i(2)$ = Tasa efectiva mensual de seguro de vivienda

**9.-Ejercicio numérico 03: Calcular la prima mensual de seguro de vivienda con los datos que se indican.**

$V=$	S/. 80,000.00	Tasa efectiva mensual de seguro de vivienda
$j=$	0.80%	
$i=$	?	$i=$ $\frac{((1+0.008)^{(1/12))}{1}-1$
$I=$	?	$I=$ $0.0006642$

Prima mensual del seguro de vivienda

$I(1)=$	70,000 x 0.0006642
$I(1)=$	S/. 53.14

**10.-Cálculo de la tasa efectiva mensual de la comisión administrativa**

$$i(3) = \frac{(1+j(3))^{(1/12)}-1}{1}$$

donde:  $i(3)$ = Tasa efectiva mensual de comisión administrativa  
 $j(3)$ = Tasa efectiva anual de comisión administrativa

**11.-Cálculo de la comisión administrativa del período**

$$I(3) = D \times i(3)$$

donde:  $I(3)$ = Comisión administrativa del período  
 $D$ = Saldo del préstamo  
 $i(3)$ = Tasa efectiva mensual de comisión administrativa

**12.-Ejercicio numérico 04: Calcular la comisión administrativa del período con los datos que se indican.**

$D=$	S/. 70,000.00	Tasa efectiva mensual de comisión administrativa
$j=$	0.50%	
$i(3)=$	?	$i=$ $\frac{((1+0.005)^{(1/12))}{1}-1$
$I(3)=$	?	$I=$ $0.0004157$

Comisión administrativa del período

$I(1)=$	70,000 x 0.0004157
$I(1)=$	S/. 29.10

**13.Cálculo de la cuota del préstamo**

$$C = \frac{D \times ((1+r)^n) \times r}{((1+r)^n-1)} + I(2)$$

donde:  $C$ = Cuota del préstamo  
 $D$ = Monto del préstamo  
 $r = i + i(1) + i(3)$   
 $i$ = Tasa efectiva mensual de interés compensatorio  
 $i(1)$ = Tasa efectiva mensual de seguro de desgravamen  
 $i(3)$ = Tasa efectiva mensual de seguro de desgravamen  
 $n$ = Número de cuotas del préstamo  
 $I(2)$ = Prima del seguro de vivienda  
 $I(2)= V \times i(2)$   
 $V$ = Valor de la construcción de la vivienda  
 $i(2)$ = Tasa efectiva mensual del seguro de vivienda

**14.-Ejercicio numérico 05: Calcular la cuota del préstamo con los datos que se indican**

$C=$	?	
$D=$	S/. 70,000.00	
$r=$	?	$r = i + i(1) + i(3)$

i=	0.0094888	r=	0.009488+0.0011592+0.000415
i(1)=	0.0011592	r=	0.0110638
i(3)=	0.0004157		
n=	100		
I(2)=	?		
V=	S/. 80,000.00	I=	V x i(2)
i(2)=	0.0006642	I=	80,000 x 0.0006642
		I=	S/. 53.14

Cuota del préstamo

$$C = \frac{70,000 \times (1+0.0110638)^{100} \times (0.0110638)}{(1+0.0110638)^{100}-1} + S/. 53.14$$

$$C = S/. 1,213.85$$

### FORMULAS DE CREDITOS HIPOTECARIOS MIVIVIENDA (EN CASO DE INCUMPLIMIENTO)

#### 1.-Cálculo de la tasa efectiva mensual de interés compensatorio

$$i = ((1+j)^{(1/12)})-1$$

donde: i= Tasa efectiva mensual de interés compensatorio  
j= Tasa efectiva anual de interés compensatorio

#### 2.-Cálculo del interés compensatorio

$$I = D \times i$$

donde: I= Interés del período  
D= Saldo del préstamo  
i= Tasa efectiva mensual de interés compensatorio

#### 3.-Ejercicio numérico 01: Calcular el interés del período con los datos que se indican.

D=	S/. 70,000.00	Tasa efectiva mensual de de interés compensatorio
j=	12.00%	
i=	?	i= $((1+0.12)^{(1/12)})-1$
I=	?	I= 0.0094888

Interés del período

I= 70,000 x 0.0094888  
I= S/. 664.22

#### 4.-Cálculo de la tasa efectiva mensual de seguro de desgravamen

$$i(1) = ((1+j(1))^{(1/12)})-1$$

donde: i(1)= Tasa efectiva mensual de seguro de desgravamen  
j(1)= Tasa efectiva anual de seguro de desgravamen

#### 5.-Cálculo del seguro de desgravamen

$$I(1) = D \times i(1)$$

donde: I(1)= Prima del seguro de desgravamen del período  
D= Saldo del préstamo  
i(1)= Tasa efectiva mensual de seguro de desgravamen

#### 6.-Ejercicio numérico 02: Calcular la prima de seguro de desgravamen del período con los datos que se indican.

D=	S/. 70,000.00	Tasa efectiva mensual de seguro de desgravamen
j(1)=	1.40%	
i(1)=	?	i(1)= $((1+0.014)^{(1/12)})-1$
I(1)=	?	I(1)= 0.0011592

Prima del seguro de desgravamen del período

$$I(1) = 70,000 \times 0.0011592$$
$$I(1) = \text{S/. } 81.15$$

#### 7.-Cálculo de la tasa efectiva mensual de seguro de vivienda

$$i(2) = ((1+j(2))^{(1/12)})-1$$

donde:  $i(2)$ = Tasa efectiva mensual de seguro de vivienda

$j(2)$ = Tasa efectiva anual de seguro de vivienda

#### 8.-Cálculo de la prima del seguro de vivienda del período

$$I(2) = V \times i(2)$$

donde:  $I(2)$ = Prima del seguro de vivienda del período

$V$ = Valor de construcción de la vivienda

$i(2)$ = Tasa efectiva mensual de seguro de vivienda

#### 9.-Ejercicio numérico 03: Calcular la prima mensual de seguro de vivienda con los datos que se indican.

$$V = \text{S/. } 80,000.00$$
$$j = 0.80\%$$
$$i = ?$$
$$I = ?$$

Tasa efectiva mensual de seguro de vivienda

$$i = ((1+0.008)^{(1/12)})-1$$
$$i = 0.0006642$$

Prima del seguro de vivienda del período

$$I(1) = 80,000 \times 0.0006642$$
$$I(1) = \text{S/. } 53.14$$

#### 10.-Cálculo de la tasa efectiva mensual de la comisión administrativa

$$i(3) = ((1+j(3))^{(1/12)})-1$$

donde:  $i(3)$ = Tasa efectiva mensual de comisión administrativa

$j(3)$ = Tasa efectiva anual de comisión administrativa

#### 11.-Cálculo de la comisión administrativa del período

$$I(3) = D \times i(3)$$

donde:  $I(3)$ = Comisión administrativa del período

$D$ = Saldo del préstamo

$i(3)$ = Tasa efectiva mensual de comisión administrativa

#### 12.-Ejercicio numérico 04: Calcular la comisión administrativa del período con los datos que se indican.

$$D = \text{S/. } 70,000.00$$
$$j = 0.50\%$$
$$i(3) = ?$$
$$I(3) = ?$$

Tasa efectiva mensual de comisión administrativa

$$i = ((1+0.005)^{(1/12)})-1$$
$$i = 0.0004157$$

Comisión administrativa del período

$$I(1) = 70,000 \times 0.0004157$$
$$I(1) = \text{S/. } 29.10$$

#### 13.Cálculo de la cuota del préstamo

$$C = \frac{D \times ((1+r)^n) \times r}{((1+r)^n)-1} + I(2)$$

donde:  $C$ = Cuota del préstamo

$D$ = Monto del préstamo

$$r = i + i(1) + i(3)$$

$i$ = Tasa efectiva mensual de interés compensatorio

$i(1)$ = Tasa efectiva mensual de seguro de desgravamen

$i(3)$ = Tasa efectiva mensual de la comisión administrativa

n= Número de cuotas del préstamo

I(2)= Prima del seguro de vivienda del período

I(2)= V x i(2)

V= Valor de la construcción de la vivienda

i(2)= Tasa efectiva mensual del seguro de vivienda

14.-Ejercicio numérico 05: Calcular la cuota del préstamo con los datos que se indican

C=	?	r=	i + i(1) + i(3)
D=	S/. 70,000.00	r=	0.009488+0.0011592+0.000415
r=	?	r=	0.0110638
i=	0.0094888		
i(1)=	0.0011592		
i(3)=	0.0004157		
n=	100		
I(2)=	?	I(2)=	V x i(2)
V=	S/. 80,000.00	I(2)=	80,000 x 0.0006642
i(2)=	0.0006642	I(2)=	S/. 53.14

Cuota del préstamo

$$C = \frac{70,000 \times (1+0.0110638)^{100} \times (0.0110638)}{(1+0.0110638)^{100}-1} + S/. 53.14$$

$$C = S/. 1,213.85$$

15.-Cálculo de la tasa efectiva de interés compensatorio de la cuota vencida

$$i = ((1+j)^{(k/360)})-1$$

donde: i(4)= Tasa efectiva de interés compensatorio de la cuota vencida  
j= Tasa efectiva anual de interés compensatorio  
k= Días de retraso

16.-Cálculo del interés compensatorio de la cuota vencida

$$I(4) = (A + I) \times i$$

donde: I(4)= Interés compensatorio de la cuota vencida  
A= Amortización del capital  
I= Amortización del interés  
i(4)= Tasa efectiva de interés compensatorio de la cuota vencida

17.-Cálculo de la tasa efectiva del interés moratorio de la cuota vencida

$$i(5) = ((1+j(5))^{(k/360)})-1$$

donde: i(5)= Tasa efectiva mensual del interés moratorio de la cuota vencida  
j(5)= Tasa efectiva anual del interés moratorio

18.-Cálculo del interés moratorio de la cuota vencida

$$I(5) = A \times i(5)$$

donde: I(5)= Interés moratorio de la cuota vencida  
A= Amortización del Capital  
i(5)= Tasa efectiva de interés moratorio

19.-Ejercicio numérico 02: Calcular los intereses compensatorio y moratorio de la cuota vencida con los datos que se indican.

D=	S/. 70,000.00	Tasa efectiva de interés compensatorio de la cuota vencida
j=	12.00%	
i=	?	i= ((1+0.12)^{(19/360)})-1
j(5)=	12.00%	i= 0.0059992
i(5)=	?	
k=	19	Tasa efectiva de interés moratorio de la cuota vencida

$$i(5) = \frac{((1+0.12)^{(19/360))}-1}{0.0059992}$$

Saldo Capital	Amortización del Capital	Amortización del Interés	Seguro Desgravamen	Seguro Vivienda	Comisión Administrativa	Cuota	Int. Comp. Vencido	Interés Moratorio	Total a Pagar
70,000.00	S/. 386.25	S/. 664.22	S/. 81.15	S/. 53.14	S/. 29.10	S/. 1,213.85	6.30	S/. 2.32	S/. 1,222.47

**PROGRAMA CREDITO HIPOTECARIO MIVIVIENDA EN SOLES VAC  
(PLAZO IGUAL O MAYOR A 10 AÑOS; EN CASO DE CUMPLIMIENTO)**

DATOS DEL PRESTAMO	
Préstamo (S/.)	70,000.00
Plazo	20 años
Cuotas por año	12 cuotas por año
Nro. de cuotas	240 cuotas
Valor de la construcción (S/.)	80,000.00
Factor IRD (al día del desembolso)	6.23278
Préstamo (Soles VAC)	11,230.94
Tramo No Concesional (80%)	8,984.75
Tramo Concesional (20%)	2,246.19
Valor de la construcción (Soles VAC)	12,835.36

TASA EFECTIVA	ANUAL	MENSUAL	SEMESTRAL
Interés compensatorio	12.00000%	0.9488793%	5.8300524%
Seguro de desgravamen	1.40000%	0.1159247%	0.6975670%
Seguro contra riesgos	0.80000%	0.0664235%	0.3992032%
Comisión administrativa	0.50000%	0.0415715%	0.2496883%
Interés moratorio	12.00000%	0.9488793%	5.8300524%

TRAMO AL 100%							
Nro. de Cuota	Saldo Capital	Amortización de Capital	Amortización de Interés	Seguro Desgravamen	Seguro Incendio	Comisión Administrativa	Cuota
1	11,230.94	9.54	106.57	13.02	8.53	4.67	142.32
2	11,221.40	9.65	106.48	13.01	8.53	4.66	142.32
3	11,211.76	9.75	106.39	13.00	8.53	4.66	142.32
4	11,202.00	9.86	106.29	12.99	8.53	4.66	142.32
5	11,192.14	9.97	106.20	12.97	8.53	4.65	142.32
6	11,182.17	10.08	106.11	12.96	8.53	4.65	142.32
7	11,172.09	10.19	106.01	12.95	8.53	4.64	142.32
8	11,161.90	10.30	105.91	12.94	8.53	4.64	142.32
9	11,151.59	10.42	105.82	12.93	8.53	4.64	142.32
10	11,141.17	10.53	105.72	12.92	8.53	4.63	142.32
11	11,130.64	10.65	105.62	12.90	8.53	4.63	142.32
12	11,119.99	10.77	105.52	12.89	8.53	4.62	142.32
13	11,109.22	10.89	105.41	12.88	8.53	4.62	142.32
14	11,098.33	11.01	105.31	12.87	8.53	4.61	142.32
15	11,087.32	11.13	105.21	12.85	8.53	4.61	142.32
16	11,076.19	11.25	105.10	12.84	8.53	4.60	142.32
17	11,064.94	11.38	104.99	12.83	8.53	4.60	142.32
18	11,053.56	11.50	104.88	12.81	8.53	4.60	142.32
19	11,042.06	11.63	104.78	12.80	8.53	4.59	142.32
20	11,030.43	11.76	104.67	12.79	8.53	4.59	142.32
21	11,018.67	11.89	104.55	12.77	8.53	4.58	142.32
22	11,006.78	12.02	104.44	12.76	8.53	4.58	142.32
23	10,994.76	12.15	104.33	12.75	8.53	4.57	142.32
24	10,982.60	12.29	104.21	12.73	8.53	4.57	142.32
25	10,970.32	12.42	104.10	12.72	8.53	4.56	142.32
26	10,957.89	12.56	103.98	12.70	8.53	4.56	142.32
27	10,945.33	12.70	103.86	12.69	8.53	4.55	142.32
28	10,932.63	12.84	103.74	12.67	8.53	4.54	142.32
29	10,919.79	12.98	103.62	12.66	8.53	4.54	142.32
30	10,906.80	13.13	103.49	12.64	8.53	4.53	142.32
31	10,893.68	13.27	103.37	12.63	8.53	4.53	142.32
32	10,880.40	13.42	103.24	12.61	8.53	4.52	142.32
33	10,866.98	13.57	103.11	12.60	8.53	4.52	142.32
34	10,853.42	13.72	102.99	12.58	8.53	4.51	142.32
35	10,839.70	13.87	102.86	12.57	8.53	4.51	142.32
36	10,825.83	14.02	102.72	12.55	8.53	4.50	142.32
37	10,811.80	14.18	102.59	12.53	8.53	4.49	142.32
38	10,797.63	14.34	102.46	12.52	8.53	4.49	142.32
39	10,783.29	14.49	102.32	12.50	8.53	4.48	142.32
40	10,768.80	14.65	102.18	12.48	8.53	4.48	142.32
41	10,754.14	14.82	102.04	12.47	8.53	4.47	142.32
42	10,739.33	14.98	101.90	12.45	8.53	4.46	142.32
43	10,724.35	15.15	101.76	12.43	8.53	4.46	142.32
44	10,709.20	15.31	101.62	12.41	8.53	4.45	142.32
45	10,693.89	15.48	101.47	12.40	8.53	4.45	142.32
46	10,678.40	15.65	101.33	12.38	8.53	4.44	142.32
47	10,662.75	15.83	101.18	12.36	8.53	4.43	142.32
48	10,646.92	16.00	101.03	12.34	8.53	4.43	142.32

49	10,630.92	16.18	100.87	12.32	8.53	4.42	142.32
50	10,614.74	16.36	100.72	12.31	8.53	4.41	142.32
51	10,598.38	16.54	100.57	12.29	8.53	4.41	142.32
52	10,581.84	16.72	100.41	12.27	8.53	4.40	142.32
53	10,565.12	16.91	100.25	12.25	8.53	4.39	142.32
54	10,548.21	17.09	100.09	12.23	8.53	4.39	142.32
55	10,531.12	17.28	99.93	12.21	8.53	4.38	142.32
56	10,513.83	17.48	99.76	12.19	8.53	4.37	142.32
57	10,496.36	17.67	99.60	12.17	8.53	4.36	142.32
58	10,478.69	17.86	99.43	12.15	8.53	4.36	142.32
59	10,460.83	18.06	99.26	12.13	8.53	4.35	142.32
60	10,442.76	18.26	99.09	12.11	8.53	4.34	142.32
61	10,424.50	18.46	98.92	12.08	8.53	4.33	142.32
62	10,406.04	18.67	98.74	12.06	8.53	4.33	142.32
63	10,387.37	18.87	98.56	12.04	8.53	4.32	142.32
64	10,368.50	19.08	98.38	12.02	8.53	4.31	142.32
65	10,349.41	19.29	98.20	12.00	8.53	4.30	142.32
66	10,330.12	19.51	98.02	11.98	8.53	4.29	142.32
67	10,310.61	19.72	97.84	11.95	8.53	4.29	142.32
68	10,290.89	19.94	97.65	11.93	8.53	4.28	142.32
69	10,270.95	20.16	97.46	11.91	8.53	4.27	142.32
70	10,250.79	20.39	97.27	11.88	8.53	4.26	142.32
71	10,230.40	20.61	97.07	11.86	8.53	4.25	142.32
72	10,209.79	20.84	96.88	11.84	8.53	4.24	142.32
73	10,188.95	21.07	96.68	11.81	8.53	4.24	142.32
74	10,167.88	21.30	96.48	11.79	8.53	4.23	142.32
75	10,146.58	21.54	96.28	11.76	8.53	4.22	142.32
76	10,125.04	21.78	96.07	11.74	8.53	4.21	142.32
77	10,103.26	22.02	95.87	11.71	8.53	4.20	142.32
78	10,081.25	22.26	95.66	11.69	8.53	4.19	142.32
79	10,058.99	22.51	95.45	11.66	8.53	4.18	142.32
80	10,036.48	22.76	95.23	11.63	8.53	4.17	142.32
81	10,013.72	23.01	95.02	11.61	8.53	4.16	142.32
82	9,990.71	23.26	94.80	11.58	8.53	4.15	142.32
83	9,967.45	23.52	94.58	11.55	8.53	4.14	142.32
84	9,943.93	23.78	94.36	11.53	8.53	4.13	142.32
85	9,920.15	24.04	94.13	11.50	8.53	4.12	142.32
86	9,896.11	24.31	93.90	11.47	8.53	4.11	142.32
87	9,871.80	24.58	93.67	11.44	8.53	4.10	142.32
88	9,847.22	24.85	93.44	11.42	8.53	4.09	142.32
89	9,822.37	25.13	93.20	11.39	8.53	4.08	142.32
90	9,797.24	25.40	92.96	11.36	8.53	4.07	142.32
91	9,771.84	25.68	92.72	11.33	8.53	4.06	142.32
92	9,746.16	25.97	92.48	11.30	8.53	4.05	142.32
93	9,720.19	26.26	92.23	11.27	8.53	4.04	142.32
94	9,693.93	26.55	91.98	11.24	8.53	4.03	142.32
95	9,667.39	26.84	91.73	11.21	8.53	4.02	142.32
96	9,640.55	27.14	91.48	11.18	8.53	4.01	142.32
97	9,613.41	27.44	91.22	11.14	8.53	4.00	142.32
98	9,585.97	27.74	90.96	11.11	8.53	3.99	142.32
99	9,558.23	28.05	90.70	11.08	8.53	3.97	142.32
100	9,530.18	28.36	90.43	11.05	8.53	3.96	142.32
101	9,501.83	28.67	90.16	11.01	8.53	3.95	142.32
102	9,473.16	28.99	89.89	10.98	8.53	3.94	142.32
103	9,444.17	29.31	89.61	10.95	8.53	3.93	142.32
104	9,414.86	29.63	89.34	10.91	8.53	3.91	142.32
105	9,385.22	29.96	89.05	10.88	8.53	3.90	142.32
106	9,355.26	30.29	88.77	10.85	8.53	3.89	142.32
107	9,324.97	30.63	88.48	10.81	8.53	3.88	142.32
108	9,294.34	30.97	88.19	10.77	8.53	3.86	142.32
109	9,263.37	31.31	87.90	10.74	8.53	3.85	142.32
110	9,232.06	31.66	87.60	10.70	8.53	3.84	142.32
111	9,200.41	32.01	87.30	10.67	8.53	3.82	142.32
112	9,168.40	32.36	87.00	10.63	8.53	3.81	142.32
113	9,136.04	32.72	86.69	10.59	8.53	3.80	142.32
114	9,103.32	33.08	86.38	10.55	8.53	3.78	142.32
115	9,070.24	33.45	86.07	10.51	8.53	3.77	142.32
116	9,036.79	33.82	85.75	10.48	8.53	3.76	142.32
117	9,002.98	34.19	85.43	10.44	8.53	3.74	142.32
118	8,968.79	34.57	85.10	10.40	8.53	3.73	142.32
119	8,934.22	34.95	84.77	10.36	8.53	3.71	142.32
120	8,899.27	35.34	84.44	10.32	8.53	3.70	142.32
121	8,863.93	35.73	84.11	10.28	8.53	3.68	142.32
122	8,828.20	36.12	83.77	10.23	8.53	3.67	142.32
123	8,792.07	36.52	83.43	10.19	8.53	3.65	142.32
124	8,755.55	36.93	83.08	10.15	8.53	3.64	142.32
125	8,718.62	37.34	82.73	10.11	8.53	3.62	142.32
126	8,681.28	37.75	82.37	10.06	8.53	3.61	142.32
127	8,643.53	38.17	82.02	10.02	8.53	3.59	142.32
128	8,605.37	38.59	81.65	9.98	8.53	3.58	142.32
129	8,566.78	39.02	81.29	9.93	8.53	3.56	142.32
130	8,527.76	39.45	80.92	9.89	8.53	3.55	142.32

131	8,488.31	39.88	80.54	9.84	8.53	3.53	142.32
132	8,448.43	40.33	80.17	9.79	8.53	3.51	142.32
133	8,408.10	40.77	79.78	9.75	8.53	3.50	142.32
134	8,367.33	41.22	79.40	9.70	8.53	3.48	142.32
135	8,326.11	41.68	79.00	9.65	8.53	3.46	142.32
136	8,284.43	42.14	78.61	9.60	8.53	3.44	142.32
137	8,242.29	42.61	78.21	9.55	8.53	3.43	142.32
138	8,199.68	43.08	77.81	9.51	8.53	3.41	142.32
139	8,156.60	43.55	77.40	9.46	8.53	3.39	142.32
140	8,113.05	44.04	76.98	9.41	8.53	3.37	142.32
141	8,069.01	44.52	76.57	9.35	8.53	3.35	142.32
142	8,024.48	45.02	76.14	9.30	8.53	3.34	142.32
143	7,979.47	45.51	75.72	9.25	8.53	3.32	142.32
144	7,933.95	46.02	75.28	9.20	8.53	3.30	142.32
145	7,887.94	46.53	74.85	9.14	8.53	3.28	142.32
146	7,841.41	47.04	74.41	9.09	8.53	3.26	142.32
147	7,794.37	47.56	73.96	9.04	8.53	3.24	142.32
148	7,746.80	48.09	73.51	8.98	8.53	3.22	142.32
149	7,698.71	48.62	73.05	8.92	8.53	3.20	142.32
150	7,650.09	49.16	72.59	8.87	8.53	3.18	142.32
151	7,600.94	49.70	72.12	8.81	8.53	3.16	142.32
152	7,551.23	50.25	71.65	8.75	8.53	3.14	142.32
153	7,500.98	50.81	71.18	8.70	8.53	3.12	142.32
154	7,450.17	51.37	70.69	8.64	8.53	3.10	142.32
155	7,398.80	51.94	70.21	8.58	8.53	3.08	142.32
156	7,346.86	52.51	69.71	8.52	8.53	3.05	142.32
157	7,294.35	53.09	69.21	8.46	8.53	3.03	142.32
158	7,241.25	53.68	68.71	8.39	8.53	3.01	142.32
159	7,187.57	54.28	68.20	8.33	8.53	2.99	142.32
160	7,133.30	54.88	67.69	8.27	8.53	2.97	142.32
161	7,078.42	55.48	67.17	8.21	8.53	2.94	142.32
162	7,022.94	56.10	66.64	8.14	8.53	2.92	142.32
163	6,966.84	56.72	66.11	8.08	8.53	2.90	142.32
164	6,910.12	57.35	65.57	8.01	8.53	2.87	142.32
165	6,852.77	57.98	65.02	7.94	8.53	2.85	142.32
166	6,794.79	58.62	64.47	7.88	8.53	2.82	142.32
167	6,736.17	59.27	63.92	7.81	8.53	2.80	142.32
168	6,676.90	59.93	63.36	7.74	8.53	2.78	142.32
169	6,616.98	60.59	62.79	7.67	8.53	2.75	142.32
170	6,556.39	61.26	62.21	7.60	8.53	2.73	142.32
171	6,495.13	61.94	61.63	7.53	8.53	2.70	142.32
172	6,433.19	62.62	61.04	7.46	8.53	2.67	142.32
173	6,370.57	63.32	60.45	7.39	8.53	2.65	142.32
174	6,307.25	64.02	59.85	7.31	8.53	2.62	142.32
175	6,243.24	64.72	59.24	7.24	8.53	2.60	142.32
176	6,178.51	65.44	58.63	7.16	8.53	2.57	142.32
177	6,113.07	66.16	58.01	7.09	8.53	2.54	142.32
178	6,046.91	66.90	57.38	7.01	8.53	2.51	142.32
179	5,980.02	67.64	56.74	6.93	8.53	2.49	142.32
180	5,912.38	68.38	56.10	6.85	8.53	2.46	142.32
181	5,843.99	69.14	55.45	6.77	8.53	2.43	142.32
182	5,774.85	69.91	54.80	6.69	8.53	2.40	142.32
183	5,704.95	70.68	54.13	6.61	8.53	2.37	142.32
184	5,634.27	71.46	53.46	6.53	8.53	2.34	142.32
185	5,562.81	72.25	52.78	6.45	8.53	2.31	142.32
186	5,490.56	73.05	52.10	6.36	8.53	2.28	142.32
187	5,417.50	73.86	51.41	6.28	8.53	2.25	142.32
188	5,343.64	74.68	50.70	6.19	8.53	2.22	142.32
189	5,268.97	75.50	50.00	6.11	8.53	2.19	142.32
190	5,193.46	76.34	49.28	6.02	8.53	2.16	142.32
191	5,117.13	77.18	48.56	5.93	8.53	2.13	142.32
192	5,039.94	78.04	47.82	5.84	8.53	2.10	142.32
193	4,961.91	78.90	47.08	5.75	8.53	2.06	142.32
194	4,883.01	79.77	46.33	5.66	8.53	2.03	142.32
195	4,803.23	80.66	45.58	5.57	8.53	2.00	142.32
196	4,722.58	81.55	44.81	5.47	8.53	1.96	142.32
197	4,641.03	82.45	44.04	5.38	8.53	1.93	142.32
198	4,558.58	83.36	43.26	5.28	8.53	1.90	142.32
199	4,475.22	84.28	42.46	5.19	8.53	1.86	142.32
200	4,390.93	85.22	41.66	5.09	8.53	1.83	142.32
201	4,305.71	86.16	40.86	4.99	8.53	1.79	142.32
202	4,219.55	87.11	40.04	4.89	8.53	1.75	142.32
203	4,132.44	88.08	39.21	4.79	8.53	1.72	142.32
204	4,044.36	89.05	38.38	4.69	8.53	1.68	142.32
205	3,955.31	90.04	37.53	4.59	8.53	1.64	142.32
206	3,865.28	91.03	36.68	4.48	8.53	1.61	142.32
207	3,774.24	92.04	35.81	4.38	8.53	1.57	142.32
208	3,682.20	93.06	34.94	4.27	8.53	1.53	142.32
209	3,589.14	94.09	34.06	4.16	8.53	1.49	142.32
210	3,495.06	95.13	33.16	4.05	8.53	1.45	142.32
211	3,399.93	96.18	32.26	3.94	8.53	1.41	142.32
212	3,303.75	97.25	31.35	3.83	8.53	1.37	142.32

213	3,206.50	98.32	30.43	3.72	8.53	1.33	142.32
214	3,108.18	99.41	29.49	3.60	8.53	1.29	142.32
215	3,008.77	100.51	28.55	3.49	8.53	1.25	142.32
216	2,908.26	101.62	27.60	3.37	8.53	1.21	142.32
217	2,806.64	102.75	26.63	3.25	8.53	1.17	142.32
218	2,703.89	103.88	25.66	3.13	8.53	1.12	142.32
219	2,600.01	105.03	24.67	3.01	8.53	1.08	142.32
220	2,494.98	106.19	23.67	2.89	8.53	1.04	142.32
221	2,388.78	107.37	22.67	2.77	8.53	0.99	142.32
222	2,281.42	108.56	21.65	2.64	8.53	0.95	142.32
223	2,172.86	109.76	20.62	2.52	8.53	0.90	142.32
224	2,063.10	110.97	19.58	2.39	8.53	0.86	142.32
225	1,952.13	112.20	18.52	2.26	8.53	0.81	142.32
226	1,839.93	113.44	17.46	2.13	8.53	0.76	142.32
227	1,726.49	114.70	16.38	2.00	8.53	0.72	142.32
228	1,611.79	115.96	15.29	1.87	8.53	0.67	142.32
229	1,495.83	117.25	14.19	1.73	8.53	0.62	142.32
230	1,378.58	118.55	13.08	1.60	8.53	0.57	142.32
231	1,260.04	119.86	11.96	1.46	8.53	0.52	142.32
232	1,140.18	121.18	10.82	1.32	8.53	0.47	142.32
233	1,019.00	122.52	9.67	1.18	8.53	0.42	142.32
234	896.47	123.88	8.51	1.04	8.53	0.37	142.32
235	772.59	125.25	7.33	0.90	8.53	0.32	142.32
236	647.34	126.64	6.14	0.75	8.53	0.27	142.32
237	520.71	128.04	4.94	0.60	8.53	0.22	142.32
238	392.67	129.45	3.73	0.46	8.53	0.16	142.32
239	263.22	130.89	2.50	0.31	8.53	0.11	142.32
240	132.33	132.33	1.26	0.15	8.53	0.06	142.32

TRAMO NO CONCESIONAL (80%)							
Nro. de Cuota	Saldo Capital	Amortización de Capital	Amortización de Interés	Seguro Desgravamen	Seguro Incendio	Comisión Administrativa	Cuota
1	8,984.75	7.63	85.25	10.42	8.53	3.74	115.56
2	8,977.12	7.72	85.18	10.41	8.53	3.73	115.56
3	8,969.40	7.80	85.11	10.40	8.53	3.73	115.56
4	8,961.60	7.89	85.03	10.39	8.53	3.73	115.56
5	8,953.71	7.98	84.96	10.38	8.53	3.72	115.56
6	8,945.74	8.06	84.88	10.37	8.53	3.72	115.56
7	8,937.67	8.15	84.81	10.36	8.53	3.72	115.56
8	8,929.52	8.24	84.73	10.35	8.53	3.71	115.56
9	8,921.27	8.34	84.65	10.34	8.53	3.71	115.56
10	8,912.94	8.43	84.57	10.33	8.53	3.71	115.56
11	8,904.51	8.52	84.49	10.32	8.53	3.70	115.56
12	8,895.99	8.61	84.41	10.31	8.53	3.70	115.56
13	8,887.38	8.71	84.33	10.30	8.53	3.69	115.56
14	8,878.67	8.81	84.25	10.29	8.53	3.69	115.56
15	8,869.86	8.90	84.16	10.28	8.53	3.69	115.56
16	8,860.96	9.00	84.08	10.27	8.53	3.68	115.56
17	8,851.95	9.10	83.99	10.26	8.53	3.68	115.56
18	8,842.85	9.20	83.91	10.25	8.53	3.68	115.56
19	8,833.65	9.30	83.82	10.24	8.53	3.67	115.56
20	8,824.34	9.41	83.73	10.23	8.53	3.67	115.56
21	8,814.94	9.51	83.64	10.22	8.53	3.66	115.56
22	8,805.42	9.62	83.55	10.21	8.53	3.66	115.56
23	8,795.81	9.72	83.46	10.20	8.53	3.66	115.56
24	8,786.08	9.83	83.37	10.19	8.53	3.65	115.56
25	8,776.25	9.94	83.28	10.17	8.53	3.65	115.56
26	8,766.31	10.05	83.18	10.16	8.53	3.64	115.56
27	8,756.26	10.16	83.09	10.15	8.53	3.64	115.56
28	8,746.10	10.27	82.99	10.14	8.53	3.64	115.56
29	8,735.83	10.39	82.89	10.13	8.53	3.63	115.56
30	8,725.44	10.50	82.79	10.11	8.53	3.63	115.56
31	8,714.94	10.62	82.69	10.10	8.53	3.62	115.56
32	8,704.32	10.74	82.59	10.09	8.53	3.62	115.56
33	8,693.59	10.85	82.49	10.08	8.53	3.61	115.56
34	8,682.73	10.97	82.39	10.07	8.53	3.61	115.56
35	8,671.76	11.10	82.28	10.05	8.53	3.60	115.56
36	8,660.66	11.22	82.18	10.04	8.53	3.60	115.56
37	8,649.44	11.34	82.07	10.03	8.53	3.60	115.56
38	8,638.10	11.47	81.97	10.01	8.53	3.59	115.56
39	8,626.63	11.60	81.86	10.00	8.53	3.59	115.56
40	8,615.04	11.72	81.75	9.99	8.53	3.58	115.56
41	8,603.31	11.85	81.64	9.97	8.53	3.58	115.56
42	8,591.46	11.98	81.52	9.96	8.53	3.57	115.56
43	8,579.48	12.12	81.41	9.95	8.53	3.57	115.56
44	8,567.36	12.25	81.29	9.93	8.53	3.56	115.56
45	8,555.11	12.39	81.18	9.92	8.53	3.56	115.56
46	8,542.72	12.52	81.06	9.90	8.53	3.55	115.56
47	8,530.20	12.66	80.94	9.89	8.53	3.55	115.56
48	8,517.54	12.80	80.82	9.87	8.53	3.54	115.56

49	8,504.74	12.94	80.70	9.86	8.53	3.54	115.56
50	8,491.79	13.09	80.58	9.84	8.53	3.53	115.56
51	8,478.71	13.23	80.45	9.83	8.53	3.52	115.56
52	8,465.47	13.38	80.33	9.81	8.53	3.52	115.56
53	8,452.10	13.53	80.20	9.80	8.53	3.51	115.56
54	8,438.57	13.68	80.07	9.78	8.53	3.51	115.56
55	8,424.89	13.83	79.94	9.77	8.53	3.50	115.56
56	8,411.07	13.98	79.81	9.75	8.53	3.50	115.56
57	8,397.09	14.13	79.68	9.73	8.53	3.49	115.56
58	8,382.95	14.29	79.54	9.72	8.53	3.48	115.56
59	8,368.66	14.45	79.41	9.70	8.53	3.48	115.56
60	8,354.21	14.61	79.27	9.68	8.53	3.47	115.56
61	8,339.60	14.77	79.13	9.67	8.53	3.47	115.56
62	8,324.83	14.93	78.99	9.65	8.53	3.46	115.56
63	8,309.90	15.10	78.85	9.63	8.53	3.45	115.56
64	8,294.80	15.27	78.71	9.62	8.53	3.45	115.56
65	8,279.53	15.44	78.56	9.60	8.53	3.44	115.56
66	8,264.10	15.61	78.42	9.58	8.53	3.44	115.56
67	8,248.49	15.78	78.27	9.56	8.53	3.43	115.56
68	8,232.71	15.95	78.12	9.54	8.53	3.42	115.56
69	8,216.76	16.13	77.97	9.53	8.53	3.42	115.56
70	8,200.63	16.31	77.81	9.51	8.53	3.41	115.56
71	8,184.32	16.49	77.66	9.49	8.53	3.40	115.56
72	8,167.83	16.67	77.50	9.47	8.53	3.40	115.56
73	8,151.16	16.86	77.34	9.45	8.53	3.39	115.56
74	8,134.31	17.04	77.18	9.43	8.53	3.38	115.56
75	8,117.26	17.23	77.02	9.41	8.53	3.37	115.56
76	8,100.03	17.42	76.86	9.39	8.53	3.37	115.56
77	8,082.61	17.61	76.69	9.37	8.53	3.36	115.56
78	8,065.00	17.81	76.53	9.35	8.53	3.35	115.56
79	8,047.19	18.01	76.36	9.33	8.53	3.35	115.56
80	8,029.18	18.21	76.19	9.31	8.53	3.34	115.56
81	8,010.98	18.41	76.01	9.29	8.53	3.33	115.56
82	7,992.57	18.61	75.84	9.27	8.53	3.32	115.56
83	7,973.96	18.82	75.66	9.24	8.53	3.31	115.56
84	7,955.14	19.02	75.48	9.22	8.53	3.31	115.56
85	7,936.12	19.23	75.30	9.20	8.53	3.30	115.56
86	7,916.89	19.45	75.12	9.18	8.53	3.29	115.56
87	7,897.44	19.66	74.94	9.16	8.53	3.28	115.56
88	7,877.78	19.88	74.75	9.13	8.53	3.27	115.56
89	7,857.90	20.10	74.56	9.11	8.53	3.27	115.56
90	7,837.80	20.32	74.37	9.09	8.53	3.26	115.56
91	7,817.47	20.55	74.18	9.06	8.53	3.25	115.56
92	7,796.93	20.77	73.98	9.04	8.53	3.24	115.56
93	7,776.15	21.00	73.79	9.01	8.53	3.23	115.56
94	7,755.15	21.24	73.59	8.99	8.53	3.22	115.56
95	7,733.91	21.47	73.39	8.97	8.53	3.22	115.56
96	7,712.44	21.71	73.18	8.94	8.53	3.21	115.56
97	7,690.73	21.95	72.98	8.92	8.53	3.20	115.56
98	7,668.78	22.19	72.77	8.89	8.53	3.19	115.56
99	7,646.59	22.44	72.56	8.86	8.53	3.18	115.56
100	7,624.15	22.69	72.34	8.84	8.53	3.17	115.56
101	7,601.46	22.94	72.13	8.81	8.53	3.16	115.56
102	7,578.52	23.19	71.91	8.79	8.53	3.15	115.56
103	7,555.33	23.45	71.69	8.76	8.53	3.14	115.56
104	7,531.89	23.71	71.47	8.73	8.53	3.13	115.56
105	7,508.18	23.97	71.24	8.70	8.53	3.12	115.56
106	7,484.21	24.23	71.02	8.68	8.53	3.11	115.56
107	7,459.97	24.50	70.79	8.65	8.53	3.10	115.56
108	7,435.47	24.77	70.55	8.62	8.53	3.09	115.56
109	7,410.70	25.05	70.32	8.59	8.53	3.08	115.56
110	7,385.65	25.32	70.08	8.56	8.53	3.07	115.56
111	7,360.33	25.61	69.84	8.53	8.53	3.06	115.56
112	7,334.72	25.89	69.60	8.50	8.53	3.05	115.56
113	7,308.83	26.17	69.35	8.47	8.53	3.04	115.56
114	7,282.66	26.46	69.10	8.44	8.53	3.03	115.56
115	7,256.19	26.76	68.85	8.41	8.53	3.02	115.56
116	7,229.43	27.05	68.60	8.38	8.53	3.01	115.56
117	7,202.38	27.35	68.34	8.35	8.53	2.99	115.56
118	7,175.03	27.66	68.08	8.32	8.53	2.98	115.56
119	7,147.37	27.96	67.82	8.29	8.53	2.97	115.56
120	7,119.41	28.27	67.55	8.25	8.53	2.96	115.56
121	7,091.14	28.58	67.29	8.22	8.53	2.95	115.56
122	7,062.56	28.90	67.02	8.19	8.53	2.94	115.56
123	7,033.66	29.22	66.74	8.15	8.53	2.92	115.56
124	7,004.44	29.54	66.46	8.12	8.53	2.91	115.56
125	6,974.90	29.87	66.18	8.09	8.53	2.90	115.56
126	6,945.03	30.20	65.90	8.05	8.53	2.89	115.56
127	6,914.83	30.53	65.61	8.02	8.53	2.87	115.56
128	6,884.29	30.87	65.32	7.98	8.53	2.86	115.56
129	6,853.42	31.21	65.03	7.94	8.53	2.85	115.56
130	6,822.21	31.56	64.73	7.91	8.53	2.84	115.56

131	6,790.65	31.91	64.44	7.87	8.53	2.82	115.56
132	6,758.74	32.26	64.13	7.84	8.53	2.81	115.56
133	6,726.48	32.62	63.83	7.80	8.53	2.80	115.56
134	6,693.86	32.98	63.52	7.76	8.53	2.78	115.56
135	6,660.88	33.34	63.20	7.72	8.53	2.77	115.56
136	6,627.54	33.71	62.89	7.68	8.53	2.76	115.56
137	6,593.83	34.09	62.57	7.64	8.53	2.74	115.56
138	6,559.74	34.46	62.24	7.60	8.53	2.73	115.56
139	6,525.28	34.84	61.92	7.56	8.53	2.71	115.56
140	6,490.44	35.23	61.59	7.52	8.53	2.70	115.56
141	6,455.21	35.62	61.25	7.48	8.53	2.68	115.56
142	6,419.59	36.01	60.91	7.44	8.53	2.67	115.56
143	6,383.57	36.41	60.57	7.40	8.53	2.65	115.56
144	6,347.16	36.81	60.23	7.36	8.53	2.64	115.56
145	6,310.35	37.22	59.88	7.32	8.53	2.62	115.56
146	6,273.13	37.63	59.52	7.27	8.53	2.61	115.56
147	6,235.49	38.05	59.17	7.23	8.53	2.59	115.56
148	6,197.44	38.47	58.81	7.18	8.53	2.58	115.56
149	6,158.97	38.90	58.44	7.14	8.53	2.56	115.56
150	6,120.07	39.33	58.07	7.09	8.53	2.54	115.56
151	6,080.75	39.76	57.70	7.05	8.53	2.53	115.56
152	6,040.99	40.20	57.32	7.00	8.53	2.51	115.56
153	6,000.78	40.65	56.94	6.96	8.53	2.49	115.56
154	5,960.14	41.10	56.55	6.91	8.53	2.48	115.56
155	5,919.04	41.55	56.16	6.86	8.53	2.46	115.56
156	5,877.49	42.01	55.77	6.81	8.53	2.44	115.56
157	5,835.48	42.48	55.37	6.76	8.53	2.43	115.56
158	5,793.00	42.95	54.97	6.72	8.53	2.41	115.56
159	5,750.06	43.42	54.56	6.67	8.53	2.39	115.56
160	5,706.64	43.90	54.15	6.62	8.53	2.37	115.56
161	5,662.74	44.39	53.73	6.56	8.53	2.35	115.56
162	5,618.35	44.88	53.31	6.51	8.53	2.34	115.56
163	5,573.47	45.37	52.89	6.46	8.53	2.32	115.56
164	5,528.10	45.88	52.45	6.41	8.53	2.30	115.56
165	5,482.22	46.38	52.02	6.36	8.53	2.28	115.56
166	5,435.84	46.90	51.58	6.30	8.53	2.26	115.56
167	5,388.94	47.42	51.13	6.25	8.53	2.24	115.56
168	5,341.52	47.94	50.68	6.19	8.53	2.22	115.56
169	5,293.58	48.47	50.23	6.14	8.53	2.20	115.56
170	5,245.11	49.01	49.77	6.08	8.53	2.18	115.56
171	5,196.10	49.55	49.30	6.02	8.53	2.16	115.56
172	5,146.55	50.10	48.83	5.97	8.53	2.14	115.56
173	5,096.46	50.65	48.36	5.91	8.53	2.12	115.56
174	5,045.80	51.21	47.88	5.85	8.53	2.10	115.56
175	4,994.59	51.78	47.39	5.79	8.53	2.08	115.56
176	4,942.81	52.35	46.90	5.73	8.53	2.05	115.56
177	4,890.46	52.93	46.40	5.67	8.53	2.03	115.56
178	4,837.53	53.52	45.90	5.61	8.53	2.01	115.56
179	4,784.01	54.11	45.39	5.55	8.53	1.99	115.56
180	4,729.90	54.71	44.88	5.48	8.53	1.97	115.56
181	4,675.20	55.31	44.36	5.42	8.53	1.94	115.56
182	4,619.88	55.92	43.84	5.36	8.53	1.92	115.56
183	4,563.96	56.54	43.31	5.29	8.53	1.90	115.56
184	4,507.41	57.17	42.77	5.23	8.53	1.87	115.56
185	4,450.25	57.80	42.23	5.16	8.53	1.85	115.56
186	4,392.44	58.44	41.68	5.09	8.53	1.83	115.56
187	4,334.00	59.09	41.12	5.02	8.53	1.80	115.56
188	4,274.92	59.74	40.56	4.96	8.53	1.78	115.56
189	4,215.17	60.40	40.00	4.89	8.53	1.75	115.56
190	4,154.77	61.07	39.42	4.82	8.53	1.73	115.56
191	4,093.70	61.75	38.84	4.75	8.53	1.70	115.56
192	4,031.95	62.43	38.26	4.67	8.53	1.68	115.56
193	3,969.53	63.12	37.67	4.60	8.53	1.65	115.56
194	3,906.41	63.82	37.07	4.53	8.53	1.62	115.56
195	3,842.59	64.52	36.46	4.45	8.53	1.60	115.56
196	3,778.06	65.24	35.85	4.38	8.53	1.57	115.56
197	3,712.82	65.96	35.23	4.30	8.53	1.54	115.56
198	3,646.86	66.69	34.60	4.23	8.53	1.52	115.56
199	3,580.17	67.43	33.97	4.15	8.53	1.49	115.56
200	3,512.75	68.17	33.33	4.07	8.53	1.46	115.56
201	3,444.57	68.93	32.68	3.99	8.53	1.43	115.56
202	3,375.64	69.69	32.03	3.91	8.53	1.40	115.56
203	3,305.95	70.46	31.37	3.83	8.53	1.37	115.56
204	3,235.49	71.24	30.70	3.75	8.53	1.35	115.56
205	3,164.25	72.03	30.02	3.67	8.53	1.32	115.56
206	3,092.22	72.83	29.34	3.58	8.53	1.29	115.56
207	3,019.39	73.63	28.65	3.50	8.53	1.26	115.56
208	2,945.76	74.45	27.95	3.41	8.53	1.22	115.56
209	2,871.31	75.27	27.25	3.33	8.53	1.19	115.56
210	2,796.04	76.10	26.53	3.24	8.53	1.16	115.56
211	2,719.94	76.95	25.81	3.15	8.53	1.13	115.56
212	2,643.00	77.80	25.08	3.06	8.53	1.10	115.56

213	2,565.20	78.66	24.34	2.97	8.53	1.07	115.56
214	2,486.54	79.53	23.59	2.88	8.53	1.03	115.56
215	2,407.01	80.41	22.84	2.79	8.53	1.00	115.56
216	2,326.61	81.30	22.08	2.70	8.53	0.97	115.56
217	2,245.31	82.20	21.31	2.60	8.53	0.93	115.56
218	2,163.11	83.11	20.53	2.51	8.53	0.90	115.56
219	2,080.01	84.03	19.74	2.41	8.53	0.86	115.56
220	1,995.98	84.95	18.94	2.31	8.53	0.83	115.56
221	1,911.03	85.89	18.13	2.22	8.53	0.79	115.56
222	1,825.13	86.85	17.32	2.12	8.53	0.76	115.56
223	1,738.29	87.81	16.49	2.02	8.53	0.72	115.56
224	1,650.48	88.78	15.66	1.91	8.53	0.69	115.56
225	1,561.70	89.76	14.82	1.81	8.53	0.65	115.56
226	1,471.94	90.75	13.97	1.71	8.53	0.61	115.56
227	1,381.19	91.76	13.11	1.60	8.53	0.57	115.56
228	1,289.44	92.77	12.24	1.49	8.53	0.54	115.56
229	1,196.66	93.80	11.35	1.39	8.53	0.50	115.56
230	1,102.86	94.84	10.46	1.28	8.53	0.46	115.56
231	1,008.03	95.89	9.56	1.17	8.53	0.42	115.56
232	912.14	96.95	8.66	1.06	8.53	0.38	115.56
233	815.20	98.02	7.74	0.95	8.53	0.34	115.56
234	717.18	99.10	6.81	0.83	8.53	0.30	115.56
235	618.07	100.20	5.86	0.72	8.53	0.26	115.56
236	517.87	101.31	4.91	0.60	8.53	0.22	115.56
237	416.57	102.43	3.95	0.48	8.53	0.17	115.56
238	314.14	103.56	2.98	0.36	8.53	0.13	115.56
239	210.57	104.71	2.00	0.24	8.53	0.09	115.56
240	105.87	105.87	1.00	0.12	8.53	0.04	115.56

TRAMO CONCESIONAL (20%)							
Nro. de Cuota	Saldo Capital	Amortización de Capital	Amortización de Interés	Seguro Desgravamen	Seguro Incendio	Comisión Administrativa	Cuota
Semestre 1	2,246.19	15.15	130.95	0.00	0.00	0.00	146.10
Semestre 2	2,231.04	16.03	130.07	0.00	0.00	0.00	146.10
Semestre 3	2,215.01	16.96	129.14	0.00	0.00	0.92	146.10
Semestre 4	2,198.05	17.95	128.15	0.00	0.00	0.91	146.10
Semestre 5	2,180.10	19.00	127.10	0.00	0.00	0.91	146.10
Semestre 6	2,161.10	20.11	125.99	0.00	0.00	0.90	146.10
Semestre 7	2,140.99	21.28	124.82	0.00	0.00	0.89	146.10
Semestre 8	2,119.72	22.52	123.58	0.00	0.00	0.88	146.10
Semestre 9	2,097.20	23.83	122.27	0.00	0.00	0.87	146.10
Semestre 10	2,073.36	25.22	120.88	0.00	0.00	0.86	146.10
Semestre 11	2,048.14	26.69	119.41	0.00	0.00	0.85	146.10
Semestre 12	2,021.45	28.25	117.85	0.00	0.00	0.84	146.10
Semestre 13	1,993.20	29.89	116.20	0.00	0.00	0.83	146.10
Semestre 14	1,963.31	31.64	114.46	0.00	0.00	0.82	146.10
Semestre 15	1,931.67	33.48	112.62	0.00	0.00	0.80	146.10
Semestre 16	1,898.19	35.43	110.67	0.00	0.00	0.79	146.10
Semestre 17	1,862.75	37.50	108.60	0.00	0.00	0.77	146.10
Semestre 18	1,825.25	39.69	106.41	0.00	0.00	0.76	146.10
Semestre 19	1,785.57	42.00	104.10	0.00	0.00	0.74	146.10
Semestre 20	1,743.57	44.45	101.65	0.00	0.00	0.72	146.10
Semestre 21	1,699.12	47.04	99.06	0.00	0.00	0.71	146.10
Semestre 22	1,652.08	49.78	96.32	0.00	0.00	0.69	146.10
Semestre 23	1,602.30	52.69	93.41	0.00	0.00	0.67	146.10
Semestre 24	1,549.61	55.76	90.34	0.00	0.00	0.64	146.10
Semestre 25	1,493.85	59.01	87.09	0.00	0.00	0.62	146.10
Semestre 26	1,434.85	62.45	83.65	0.00	0.00	0.60	146.10
Semestre 27	1,372.40	66.09	80.01	0.00	0.00	0.57	146.10
Semestre 28	1,306.31	69.94	76.16	0.00	0.00	0.54	146.10
Semestre 29	1,236.37	74.02	72.08	0.00	0.00	0.51	146.10
Semestre 30	1,162.35	78.33	67.77	0.00	0.00	0.48	146.10
Semestre 31	1,084.02	82.90	63.20	0.00	0.00	0.45	146.10
Semestre 32	1,001.12	87.73	58.37	0.00	0.00	0.42	146.10
Semestre 33	913.38	92.85	53.25	0.00	0.00	0.38	146.10
Semestre 34	820.53	98.26	47.84	0.00	0.00	0.34	146.10
Semestre 35	722.27	103.99	42.11	0.00	0.00	0.30	146.10
Semestre 36	618.28	110.05	36.05	0.00	0.00	0.26	146.10
Semestre 37	508.23	116.47	29.63	0.00	0.00	0.21	146.10
Semestre 38	391.76	123.26	22.84	0.00	0.00	0.16	146.10
Semestre 39	268.50	130.45	15.65	0.00	0.00	0.11	146.10
Semestre 40	138.05	138.05	8.05	0.00	0.00	0.06	146.10

PROGRAMA CREDITO HIPOTECARIO MIVIVIENDA EN SOLES VAC

**(PLAZO MENOR A 10 AÑOS; EN CASO DE CUMPLIMIENTO)**

DATOS DEL PRESTAMO	
Préstamo (S/.)	70,000.00
Plazo	20 años
Cuotas por año	12 cuotas por año
Nro. de cuotas	100 cuotas
Valor de la construcción (S/.)	80,000.00
Factor IRD (al día del desembolso)	6.23278
Préstamo (Soles VAC)	11,230.94
Valor de la construcción (Soles VAC)	12,835.36

TASA EFECTIVA	ANUAL	MENSUAL
Interés compensatorio	12.00000%	0.9488793%
Seguro de desgravamen	1.40000%	0.1159247%
Seguro contra riesgos	0.80000%	0.0664235%
Comisión administrativa	0.50000%	0.0415715%
Interés moratorio	12.00000%	0.9488793%

TRAMO AL 100%							
Nro. de Cuota	Saldo Capital	Amortización de Capital	Amortización de Interés	Seguro Desgravamen	Seguro Incendio	Comisión Administrativa	Cuota
1	11,230.94	61.97	106.57	13.02	8.53	4.67	194.75
2	11,168.97	62.66	105.98	12.95	8.53	4.64	194.75
3	11,106.32	63.35	105.39	12.87	8.53	4.62	194.75
4	11,042.97	64.05	104.78	12.80	8.53	4.59	194.75
5	10,978.91	64.76	104.18	12.73	8.53	4.56	194.75
6	10,914.15	65.48	103.56	12.65	8.53	4.54	194.75
7	10,848.68	66.20	102.94	12.58	8.53	4.51	194.75
8	10,782.48	66.93	102.31	12.50	8.53	4.48	194.75
9	10,715.55	67.67	101.68	12.42	8.53	4.45	194.75
10	10,647.87	68.42	101.04	12.34	8.53	4.43	194.75
11	10,579.45	69.18	100.39	12.26	8.53	4.40	194.75
12	10,510.27	69.94	99.73	12.18	8.53	4.37	194.75
13	10,440.33	70.72	99.07	12.10	8.53	4.34	194.75
14	10,369.61	71.50	98.40	12.02	8.53	4.31	194.75
15	10,298.11	72.29	97.72	11.94	8.53	4.28	194.75
16	10,225.82	73.09	97.03	11.85	8.53	4.25	194.75
17	10,152.72	73.90	96.34	11.77	8.53	4.22	194.75
18	10,078.82	74.72	95.64	11.68	8.53	4.19	194.75
19	10,004.11	75.54	94.93	11.60	8.53	4.16	194.75
20	9,928.56	76.38	94.21	11.51	8.53	4.13	194.75
21	9,852.18	77.23	93.49	11.42	8.53	4.10	194.75
22	9,774.95	78.08	92.75	11.33	8.53	4.06	194.75
23	9,696.87	78.94	92.01	11.24	8.53	4.03	194.75
24	9,617.93	79.82	91.26	11.15	8.53	4.00	194.75
25	9,538.11	80.70	90.51	11.06	8.53	3.97	194.75
26	9,457.41	81.59	89.74	10.96	8.53	3.93	194.75
27	9,375.82	82.50	88.97	10.87	8.53	3.90	194.75
28	9,293.32	83.41	88.18	10.77	8.53	3.86	194.75
29	9,209.92	84.33	87.39	10.68	8.53	3.83	194.75
30	9,125.58	85.26	86.59	10.58	8.53	3.79	194.75
31	9,040.32	86.21	85.78	10.48	8.53	3.76	194.75
32	8,954.11	87.16	84.96	10.38	8.53	3.72	194.75
33	8,866.95	88.13	84.14	10.28	8.53	3.69	194.75
34	8,778.83	89.10	83.30	10.18	8.53	3.65	194.75
35	8,689.72	90.09	82.45	10.07	8.53	3.61	194.75
36	8,599.64	91.08	81.60	9.97	8.53	3.57	194.75
37	8,508.55	92.09	80.74	9.86	8.53	3.54	194.75
38	8,416.46	93.11	79.86	9.76	8.53	3.50	194.75
39	8,323.35	94.14	78.98	9.65	8.53	3.46	194.75
40	8,229.21	95.18	78.09	9.54	8.53	3.42	194.75
41	8,134.03	96.23	77.18	9.43	8.53	3.38	194.75
42	8,037.80	97.30	76.27	9.32	8.53	3.34	194.75
43	7,940.50	98.38	75.35	9.20	8.53	3.30	194.75
44	7,842.12	99.46	74.41	9.09	8.53	3.26	194.75
45	7,742.66	100.56	73.47	8.98	8.53	3.22	194.75
46	7,642.09	101.68	72.51	8.86	8.53	3.18	194.75
47	7,540.42	102.80	71.55	8.74	8.53	3.13	194.75
48	7,437.61	103.94	70.57	8.62	8.53	3.09	194.75
49	7,333.67	105.09	69.59	8.50	8.53	3.05	194.75
50	7,228.58	106.25	68.59	8.38	8.53	3.01	194.75
51	7,122.33	107.43	67.58	8.26	8.53	2.96	194.75
52	7,014.90	108.62	66.56	8.13	8.53	2.92	194.75
53	6,906.29	109.82	65.53	8.01	8.53	2.87	194.75
54	6,796.47	111.03	64.49	7.88	8.53	2.83	194.75
55	6,685.44	112.26	63.44	7.75	8.53	2.78	194.75
56	6,573.17	113.50	62.37	7.62	8.53	2.73	194.75
57	6,459.67	114.76	61.29	7.49	8.53	2.69	194.75
58	6,344.91	116.03	60.21	7.36	8.53	2.64	194.75
59	6,228.88	117.31	59.10	7.22	8.53	2.59	194.75
60	6,111.57	118.61	57.99	7.08	8.53	2.54	194.75
61	5,992.96	119.92	56.87	6.95	8.53	2.49	194.75
62	5,873.04	121.25	55.73	6.81	8.53	2.44	194.75

63	5,751.79	122.59	54.58	6.67	8.53	2.39	194.75
64	5,629.20	123.95	53.41	6.53	8.53	2.34	194.75
65	5,505.25	125.32	52.24	6.38	8.53	2.29	194.75
66	5,379.93	126.71	51.05	6.24	8.53	2.24	194.75
67	5,253.22	128.11	49.85	6.09	8.53	2.18	194.75
68	5,125.12	129.52	48.63	5.94	8.53	2.13	194.75
69	4,995.59	130.96	47.40	5.79	8.53	2.08	194.75
70	4,864.63	132.41	46.16	5.64	8.53	2.02	194.75
71	4,732.23	133.87	44.90	5.49	8.53	1.97	194.75
72	4,598.36	135.35	43.63	5.33	8.53	1.91	194.75
73	4,463.00	136.85	42.35	5.17	8.53	1.86	194.75
74	4,326.15	138.36	41.05	5.02	8.53	1.80	194.75
75	4,187.79	139.89	39.74	4.85	8.53	1.74	194.75
76	4,047.89	141.44	38.41	4.69	8.53	1.68	194.75
77	3,906.45	143.01	37.07	4.53	8.53	1.62	194.75
78	3,763.44	144.59	35.71	4.36	8.53	1.56	194.75
79	3,618.85	146.19	34.34	4.20	8.53	1.50	194.75
80	3,472.66	147.81	32.95	4.03	8.53	1.44	194.75
81	3,324.86	149.44	31.55	3.85	8.53	1.38	194.75
82	3,175.42	151.10	30.13	3.68	8.53	1.32	194.75
83	3,024.32	152.77	28.70	3.51	8.53	1.26	194.75
84	2,871.55	154.46	27.25	3.33	8.53	1.19	194.75
85	2,717.10	156.17	25.78	3.15	8.53	1.13	194.75
86	2,560.93	157.89	24.30	2.97	8.53	1.06	194.75
87	2,403.04	159.64	22.80	2.79	8.53	1.00	194.75
88	2,243.39	161.41	21.29	2.60	8.53	0.93	194.75
89	2,081.99	163.19	19.76	2.41	8.53	0.87	194.75
90	1,918.79	165.00	18.21	2.22	8.53	0.80	194.75
91	1,753.80	166.82	16.64	2.03	8.53	0.73	194.75
92	1,586.97	168.67	15.06	1.84	8.53	0.66	194.75
93	1,418.30	170.54	13.46	1.64	8.53	0.59	194.75
94	1,247.77	172.42	11.84	1.45	8.53	0.52	194.75
95	1,075.34	174.33	10.20	1.25	8.53	0.45	194.75
96	901.01	176.26	8.55	1.04	8.53	0.37	194.75
97	724.75	178.21	6.88	0.84	8.53	0.30	194.75
98	546.54	180.18	5.19	0.63	8.53	0.23	194.75
99	366.36	182.17	3.48	0.42	8.53	0.15	194.75
100	184.19	184.19	1.75	0.21	8.53	0.08	194.75