

TARIFARIO DE SERVICIOS

SERVICIO	EN DOLARES	EN BOLIVIANOS
EXTRACTO DE CAJA DE AHORRO		21.00
2DA. REAPERTURA DE CAJA DE AHORRO		14.00
CERTIFICACION DE CAJA DE AHORRO O D.P.F.		50.00
BUSQUEDA DE INFORMACION		35.00
DUPLICADO, ENDOSO y FRACCIONAMIENTO DE DPF		35.00
EMISION DE CHEQUE		35.00
TARJETA DE DEBITO NUEVA	3.00	
TARJETA DE DEBITO RENOVACION	3.00	
TARJETA DE DEBITO POR EXTRAVIO Y ADICIONAL	5.00	
USO DE LA TARJETA – UNIRED	0.20	
USO DE LA TARJETA – RED BANK (BCO. ECONOMICO Y GANADERO)	1.00	
USO DE LA TARJETA – RED BANK (BCO. BISA)	1.50	
USO DE LA TARJETA – RED ENLACE Y EXTERIOR	2.00	
USO DE LA TARJETA – Post-compra	-	
EXTRACTO DE CREDITO		70.00
CERTIFICACION DE CREDITO		70.00
MINUTA DE CANCELACION 1RA.		100.00
MINUTA DE CANCELACION 2DA.		150.00
FOTOCOPIAS		0.50
AVALUOS		350.00
NOTARIA (CONTRATO-PROTOCOLIZACION)		140.00
BUSQUEDA EN REGISTRO CIVIL		2.50
BUSQUEDA EN DERECHOS REALES		8.00
INSCRIPCION DE HIPOTECA EN DD.RR.		4 POR CADA MIL
CAJA DE SEGURIDAD GRANDE	100.00	
CAJA DE SEGURIDAD PEQUEÑA	60.00	

Vea Abajo Definiciones y Ejemplos:

TEAC

TASA DE INTERES EFECTIVA ACTIVA AL CLIENTE

Es la tasa de interés anual que iguala el valor presente de los flujos de los desembolsos con el valor presente de los flujos del servicio del crédito.

Es la tasa de interés anual total de los desembolsos que se hubieran realizado tomando en cuenta el periodo total de amortización de la deuda y los cargos financieros que la entidad financiera cobrase.

TEA

TASA DE INTERES EFECTIVA ACTIVA

Es el costo total del crédito para el prestatario, expresado en porcentaje anualizado, que incluye todos los cargos financieros que la entidad financiera cobra al deudor.

TRE

TASA DE INTERES DE REFERENCIA

Es la tasa de interés efectiva pasiva promedio ponderada de los depósitos a plazo fijo calculada considerando todos los plazos de las operaciones de estos depósitos del ofertado al público para operaciones de crédito.

EJEMPLO 1

PRESTAMO
11:46:45

PLAN DE PAGOS

PAG: 1
FECHA: 06-04-2011

CREDITO CON GTÍA. PERSONAL	Capital : 70,000.00	TEA : 18.06269 %
	Plazo : 60 MESES	TEAC : 16.69892 %
	Gracia : 0 DIAS	SOLID: 100.000 %
	Tasa : 16.00000 %	
	P.Pago (K): 30 DIAS	
	P.Pago (i): DIAS	
	F.Pago : CUOTA FIJA	

Nro	Fecha	Capital	Interes	Cargos	Total	Saldo
0	06/04/2011	.00	.00	.00	.00	70,000.00
1	06/05/2011	768.94	933.33	42.00	1,744.27	69,231.06
2	05/06/2011	779.19	923.08	41.54	1,743.81	68,451.87
3	05/07/2011	789.58	912.69	41.07	1,743.34	67,662.29
4	04/08/2011	800.11	902.16	40.60	1,742.87	66,862.18
5	03/09/2011	810.77	891.50	40.12	1,742.39	66,051.41
6	03/10/2011	821.58	880.69	39.63	1,741.90	65,229.83
7	02/11/2011	832.54	869.73	39.14	1,741.41	64,397.29
8	02/12/2011	843.64	858.63	38.64	1,740.91	63,553.65
9	01/01/2012	854.89	847.38	38.13	1,740.40	62,698.76
10	31/01/2012	866.29	835.98	.00	1,702.27	61,832.47
11	01/03/2012	877.84	824.43	74.20	1,776.47	60,954.63
12	31/03/2012	889.54	812.73	.00	1,702.27	60,065.09
13	30/04/2012	901.40	800.87	36.04	1,738.31	59,163.69
14	30/05/2012	913.42	788.85	35.50	1,737.77	58,250.27
15	29/06/2012	925.60	776.67	34.95	1,737.22	57,324.67
16	29/07/2012	937.94	764.33	34.39	1,736.66	56,386.73
17	28/08/2012	950.45	751.82	33.83	1,736.10	55,436.28
18	27/09/2012	963.12	739.15	33.26	1,735.53	54,473.16
19	27/10/2012	975.96	726.31	32.68	1,734.95	53,497.20
20	26/11/2012	988.97	713.30	32.10	1,734.37	52,508.23
21	26/12/2012	1,002.16	700.11	31.50	1,733.77	51,506.07
22	25/01/2013	1,015.52	686.75	30.90	1,733.17	50,490.55
23	24/02/2013	1,029.06	673.21	30.29	1,732.56	49,461.49
24	26/03/2013	1,042.78	659.49	29.68	1,731.95	48,418.71
25	25/04/2013	1,056.69	645.58	29.05	1,731.32	47,362.02
26	25/05/2013	1,070.78	631.49	28.42	1,730.69	46,291.24
27	24/06/2013	1,085.05	617.22	27.77	1,730.04	45,206.19
28	24/07/2013	1,099.52	602.75	27.12	1,729.39	44,106.67
29	23/08/2013	1,114.18	588.09	26.46	1,728.73	42,992.49
30	22/09/2013	1,129.04	573.23	25.80	1,728.07	41,863.45
31	22/10/2013	1,144.09	558.18	25.12	1,727.39	40,719.36
32	21/11/2013	1,159.35	542.92	24.43	1,726.70	39,560.01
33	21/12/2013	1,174.80	527.47	23.74	1,726.01	38,385.21
34	20/01/2014	1,190.47	511.80	23.03	1,725.30	37,194.74
35	19/02/2014	1,206.34	495.93	22.32	1,724.59	35,988.40
36	21/03/2014	1,222.42	479.85	21.59	1,723.86	34,765.98
37	20/04/2014	1,238.72	463.55	20.86	1,723.13	33,527.26
38	20/05/2014	1,255.24	447.03	20.12	1,722.39	32,272.02
39	19/06/2014	1,271.98	430.29	19.36	1,721.63	31,000.04
40	19/07/2014	1,288.94	413.33	18.60	1,720.87	29,711.10
41	18/08/2014	1,306.12	396.15	17.83	1,720.10	28,404.98
42	17/09/2014	1,323.54	378.73	17.04	1,719.31	27,081.44
43	17/10/2014	1,341.18	361.09	16.25	1,718.52	25,740.26
44	16/11/2014	1,359.07	343.20	15.44	1,717.71	24,381.19
45	16/12/2014	1,377.19	325.08	14.63	1,716.90	23,004.00
46	15/01/2015	1,395.55	306.72	13.80	1,716.07	21,608.45
47	14/02/2015	1,414.16	288.11	12.97	1,715.24	20,194.29
48	16/03/2015	1,433.01	269.26	12.12	1,714.39	18,761.28

49	15/04/2015	1,452.12	250.15	11.26	1,713.53	17,309.16
50	15/05/2015	1,471.48	230.79	10.39	1,712.66	15,837.68
51	14/06/2015	1,491.10	211.17	9.50	1,711.77	14,346.58
52	14/07/2015	1,510.98	191.29	8.61	1,710.88	12,835.60
53	13/08/2015	1,531.13	171.14	7.70	1,709.97	11,304.47
54	12/09/2015	1,551.54	150.73	6.78	1,709.05	9,752.93
55	12/10/2015	1,572.23	130.04	5.85	1,708.12	8,180.70
56	11/11/2015	1,593.19	109.08	4.91	1,707.18	6,587.51
57	11/12/2015	1,614.44	87.83	3.95	1,706.22	4,973.07
58	10/01/2016	1,635.96	66.31	2.98	1,705.25	3,337.11
59	09/02/2016	1,657.78	44.49	2.00	1,704.27	1,679.33
60	10/03/2016	1,679.33	22.39	1.01	1,702.73	.00

 TOTALES--> 70,000.00 32,135.65 1,409.00 103,544.65 Bs.

EJEMPLO 2

PRESTAMO
 11:48:35

PLAN DE PAGOS

PAG: 1
 FECHA: 06-04-2011

 Capital : 70,000.00 TEA : 11.26268 %
 Plazo : 180 MESES TEAC : 10.70568 %
 Gracia : 0 DIAS SOLID: 100.000 %
 Tasa : 10.00000 %
 P.Pago (K) : 30 DIAS
 P.Pago (i) : DIAS
 F.Pago : CUOTA FIJA

Nro	Fecha	Capital	Interes	Cargos	Total	Saldo
0	06/04/2011	.00	.00	.00	.00	70,000.00
1	06/05/2011	168.90	583.33	42.00	794.23	69,831.10
2	05/06/2011	170.30	581.93	41.90	794.13	69,660.80
3	05/07/2011	171.72	580.51	41.80	794.03	69,489.08
4	04/08/2011	173.15	579.08	41.69	793.92	69,315.93
5	03/09/2011	174.60	577.63	41.59	793.82	69,141.33
6	03/10/2011	176.05	576.18	41.48	793.71	68,965.28
7	02/11/2011	177.52	574.71	41.38	793.61	68,787.76
8	02/12/2011	179.00	573.23	41.27	793.50	68,608.76
9	01/01/2012	180.49	571.74	41.17	793.40	68,428.27
10	31/01/2012	181.99	570.24	.00	752.23	68,246.28
11	01/03/2012	183.51	568.72	81.90	834.13	68,062.77
12	31/03/2012	185.04	567.19	.00	752.23	67,877.73
13	30/04/2012	186.58	565.65	40.73	792.96	67,691.15
14	30/05/2012	188.14	564.09	40.61	792.84	67,503.01
15	29/06/2012	189.70	562.53	40.50	792.73	67,313.31
16	29/07/2012	191.29	560.94	40.39	792.62	67,122.02
17	28/08/2012	192.88	559.35	40.27	792.50	66,929.14
18	27/09/2012	194.49	557.74	40.16	792.39	66,734.65
19	27/10/2012	196.11	556.12	40.04	792.27	66,538.54
20	26/11/2012	197.74	554.49	39.92	792.15	66,340.80
21	26/12/2012	199.39	552.84	39.80	792.03	66,141.41
22	25/01/2013	201.05	551.18	39.68	791.91	65,940.36
23	24/02/2013	202.73	549.50	39.56	791.79	65,737.63
24	26/03/2013	204.42	547.81	39.44	791.67	65,533.21
25	25/04/2013	206.12	546.11	39.32	791.55	65,327.09
26	25/05/2013	207.84	544.39	39.20	791.43	65,119.25
27	24/06/2013	209.57	542.66	39.07	791.30	64,909.68
28	24/07/2013	211.32	540.91	38.95	791.18	64,698.36
29	23/08/2013	213.08	539.15	38.82	791.05	64,485.28
30	22/09/2013	214.85	537.38	38.69	790.92	64,270.43
31	22/10/2013	216.64	535.59	38.56	790.79	64,053.79
32	21/11/2013	218.45	533.78	38.43	790.66	63,835.34

33	21/12/2013	220.27	531.96	38.30	790.53	63,615.07
34	20/01/2014	222.10	530.13	38.17	790.40	63,392.97
35	19/02/2014	223.96	528.27	38.04	790.27	63,169.01
36	21/03/2014	225.82	526.41	37.90	790.13	62,943.19
37	20/04/2014	227.70	524.53	37.77	790.00	62,715.49
38	20/05/2014	229.60	522.63	37.63	789.86	62,485.89
39	19/06/2014	231.51	520.72	37.49	789.72	62,254.38
40	19/07/2014	233.44	518.79	37.35	789.58	62,020.94
41	18/08/2014	235.39	516.84	37.21	789.44	61,785.55
42	17/09/2014	237.35	514.88	37.07	789.30	61,548.20
43	17/10/2014	239.33	512.90	36.93	789.16	61,308.87
44	16/11/2014	241.32	510.91	36.79	789.02	61,067.55
45	16/12/2014	243.33	508.90	36.64	788.87	60,824.22
46	15/01/2015	245.36	506.87	36.49	788.72	60,578.86
47	14/02/2015	247.41	504.82	36.35	788.58	60,331.45
48	16/03/2015	249.47	502.76	36.20	788.43	60,081.98
49	15/04/2015	251.55	500.68	36.05	788.28	59,830.43
50	15/05/2015	253.64	498.59	35.90	788.13	59,576.79
51	14/06/2015	255.76	496.47	35.75	787.98	59,321.03
52	14/07/2015	257.89	494.34	35.59	787.82	59,063.14
53	13/08/2015	260.04	492.19	35.44	787.67	58,803.10
54	12/09/2015	262.20	490.03	35.28	787.51	58,540.90
55	12/10/2015	264.39	487.84	35.12	787.35	58,276.51
56	11/11/2015	266.59	485.64	34.97	787.20	58,009.92
57	11/12/2015	268.81	483.42	34.81	787.04	57,741.11
58	10/01/2016	271.05	481.18	34.64	786.87	57,470.06
59	09/02/2016	273.31	478.92	34.48	786.71	57,196.75
60	10/03/2016	275.59	476.64	34.32	786.55	56,921.16
61	09/04/2016	277.89	474.34	34.15	786.38	56,643.27
62	09/05/2016	280.20	472.03	33.99	786.22	56,363.07
63	08/06/2016	282.54	469.69	33.82	786.05	56,080.53
64	08/07/2016	284.89	467.34	33.65	785.88	55,795.64
65	07/08/2016	287.27	464.96	33.48	785.71	55,508.37
66	06/09/2016	289.66	462.57	33.31	785.54	55,218.71
67	06/10/2016	292.07	460.16	33.13	785.36	54,926.64
68	05/11/2016	294.51	457.72	32.96	785.19	54,632.13
69	05/12/2016	296.96	455.27	32.78	785.01	54,335.17
70	04/01/2017	299.44	452.79	32.60	784.83	54,035.73
71	03/02/2017	301.93	450.30	32.42	784.65	53,733.80
72	05/03/2017	304.45	447.78	32.24	784.47	53,429.35
73	04/04/2017	306.99	445.24	32.06	784.29	53,122.36
74	04/05/2017	309.54	442.69	31.87	784.10	52,812.82
75	03/06/2017	312.12	440.11	31.69	783.92	52,500.70
76	03/07/2017	314.72	437.51	31.50	783.73	52,185.98
77	02/08/2017	317.35	434.88	31.31	783.54	51,868.63
78	01/09/2017	319.99	432.24	31.12	783.35	51,548.64
79	01/10/2017	322.66	429.57	30.93	783.16	51,225.98
80	31/10/2017	325.35	426.88	.00	752.23	50,900.63
81	30/11/2017	328.06	424.17	30.54	782.77	50,572.57
82	30/12/2017	330.79	421.44	30.34	782.57	50,241.78
83	29/01/2018	333.55	418.68	30.15	782.38	49,908.23
84	28/02/2018	336.33	415.90	29.94	782.17	49,571.90
85	30/03/2018	339.13	413.10	29.74	781.97	49,232.77
86	29/04/2018	341.96	410.27	29.54	781.77	48,890.81
87	29/05/2018	344.81	407.42	29.33	781.56	48,546.00
88	28/06/2018	347.68	404.55	29.13	781.36	48,198.32
89	28/07/2018	350.58	401.65	28.92	781.15	47,847.74
90	27/08/2018	353.50	398.73	28.71	780.94	47,494.24
91	26/09/2018	356.44	395.79	28.50	780.73	47,137.80
92	26/10/2018	359.41	392.82	28.28	780.51	46,778.39
93	25/11/2018	362.41	389.82	28.07	780.30	46,415.98
94	25/12/2018	365.43	386.80	27.85	780.08	46,050.55
95	24/01/2019	368.48	383.75	27.63	779.86	45,682.07
96	23/02/2019	371.55	380.68	27.41	779.64	45,310.52

97	25/03/2019	374.64	377.59	27.19	779.42	44,935.88
98	24/04/2019	377.76	374.47	26.96	779.19	44,558.12
99	24/05/2019	380.91	371.32	26.73	778.96	44,177.21
100	23/06/2019	384.09	368.14	26.51	778.74	43,793.12
101	23/07/2019	387.29	364.94	26.28	778.51	43,405.83
102	22/08/2019	390.51	361.72	26.04	778.27	43,015.32
103	21/09/2019	393.77	358.46	25.81	778.04	42,621.55
104	21/10/2019	397.05	355.18	25.57	777.80	42,224.50
105	20/11/2019	400.36	351.87	25.33	777.56	41,824.14
106	20/12/2019	403.70	348.53	25.09	777.32	41,420.44
107	19/01/2020	407.06	345.17	24.85	777.08	41,013.38
108	18/02/2020	410.45	341.78	24.61	776.84	40,602.93
109	19/03/2020	413.87	338.36	24.36	776.59	40,189.06
110	18/04/2020	417.32	334.91	24.11	776.34	39,771.74
111	18/05/2020	420.80	331.43	23.86	776.09	39,350.94
112	17/06/2020	424.31	327.92	23.61	775.84	38,926.63
113	17/07/2020	427.84	324.39	23.36	775.59	38,498.79
114	16/08/2020	431.41	320.82	23.10	775.33	38,067.38
115	15/09/2020	435.00	317.23	22.84	775.07	37,632.38
116	15/10/2020	438.63	313.60	22.58	774.81	37,193.75
117	14/11/2020	442.28	309.95	22.32	774.55	36,751.47
118	14/12/2020	445.97	306.26	22.05	774.28	36,305.50
119	13/01/2021	449.68	302.55	21.78	774.01	35,855.82
120	12/02/2021	453.43	298.80	21.51	773.74	35,402.39
121	14/03/2021	457.21	295.02	21.24	773.47	34,945.18
122	13/04/2021	461.02	291.21	20.97	773.20	34,484.16
123	13/05/2021	464.86	287.37	20.69	772.92	34,019.30
124	12/06/2021	468.74	283.49	20.41	772.64	33,550.56
125	12/07/2021	472.64	279.59	20.13	772.36	33,077.92
126	11/08/2021	476.58	275.65	19.85	772.08	32,601.34
127	10/09/2021	480.55	271.68	19.56	771.79	32,120.79
128	10/10/2021	484.56	267.67	19.27	771.50	31,636.23
129	09/11/2021	488.59	263.64	18.98	771.21	31,147.64
130	09/12/2021	492.67	259.56	18.69	770.92	30,654.97
131	08/01/2022	496.77	255.46	18.39	770.62	30,158.20
132	07/02/2022	500.91	251.32	18.09	770.32	29,657.29
133	09/03/2022	505.09	247.14	17.79	770.02	29,152.20
134	08/04/2022	509.29	242.94	17.49	769.72	28,642.91
135	08/05/2022	513.54	238.69	17.19	769.42	28,129.37
136	07/06/2022	517.82	234.41	16.88	769.11	27,611.55
137	07/07/2022	522.13	230.10	16.57	768.80	27,089.42
138	06/08/2022	526.48	225.75	16.25	768.48	26,562.94
139	05/09/2022	530.87	221.36	15.94	768.17	26,032.07
140	05/10/2022	535.30	216.93	15.62	767.85	25,496.77
141	04/11/2022	539.76	212.47	15.30	767.53	24,957.01
142	04/12/2022	544.25	207.98	14.97	767.20	24,412.76
143	03/01/2023	548.79	203.44	14.65	766.88	23,863.97
144	02/02/2023	553.36	198.87	14.32	766.55	23,310.61
145	04/03/2023	557.97	194.26	13.99	766.22	22,752.64
146	03/04/2023	562.62	189.61	13.65	765.88	22,190.02
147	03/05/2023	567.31	184.92	13.31	765.54	21,622.71
148	02/06/2023	572.04	180.19	12.97	765.20	21,050.67
149	02/07/2023	576.81	175.42	12.63	764.86	20,473.86
150	01/08/2023	581.61	170.62	12.28	764.51	19,892.25
151	31/08/2023	586.46	165.77	.00	752.23	19,305.79
152	30/09/2023	591.35	160.88	11.58	763.81	18,714.44
153	30/10/2023	596.28	155.95	11.23	763.46	18,118.16
154	29/11/2023	601.25	150.98	10.87	763.10	17,516.91
155	29/12/2023	606.26	145.97	10.51	762.74	16,910.65
156	28/01/2024	611.31	140.92	10.15	762.38	16,299.34
157	27/02/2024	616.40	135.83	9.78	762.01	15,682.94
158	28/03/2024	621.54	130.69	9.41	761.64	15,061.40
159	27/04/2024	626.72	125.51	9.04	761.27	14,434.68
160	27/05/2024	631.94	120.29	8.66	760.89	13,802.74

161	26/06/2024	637.21	115.02	8.28	760.51	13,165.53
162	26/07/2024	642.52	109.71	7.90	760.13	12,523.01
163	25/08/2024	647.87	104.36	7.51	759.74	11,875.14
164	24/09/2024	653.27	98.96	7.13	759.36	11,221.87
165	24/10/2024	658.71	93.52	6.73	758.96	10,563.16
166	23/11/2024	664.20	88.03	6.34	758.57	9,898.96
167	23/12/2024	669.74	82.49	5.94	758.17	9,229.22
168	22/01/2025	675.32	76.91	5.54	757.77	8,553.90
169	21/02/2025	680.95	71.28	5.13	757.36	7,872.95
170	23/03/2025	686.62	65.61	4.72	756.95	7,186.33
171	22/04/2025	692.34	59.89	4.31	756.54	6,493.99
172	22/05/2025	698.11	54.12	3.90	756.13	5,795.88
173	21/06/2025	703.93	48.30	3.48	755.71	5,091.95
174	21/07/2025	709.80	42.43	3.06	755.29	4,382.15
175	20/08/2025	715.71	36.52	2.63	754.86	3,666.44
176	19/09/2025	721.68	30.55	2.20	754.43	2,944.76
177	19/10/2025	727.69	24.54	1.77	754.00	2,217.07
178	18/11/2025	733.75	18.48	1.33	753.56	1,483.32
179	18/12/2025	739.87	12.36	.89	753.12	743.45
180	17/01/2026	743.45	6.20	.45	750.10	.00

 TOTALES--> 70,000.00 65,398.82 4,625.08 140,023.90 \$us.

EJEMPLO 3

PRESTAMO
 13:28:20

PLAN DE PAGOS

PAG: 1
 FECHA: 06-04-2011

 Capital : 100,000.00 TEA : 11.26268 %
 Plazo : 120 MESES TEAC : 10.70840 %
 Gracia : 0 DIAS SOLID: 100.000 %
 Tasa : 10.00000 %
 P.Pago (K) : 30 DIAS
 P.Pago (i) : DIAS
 F.Pago : CUOTA FIJA

Nro	Fecha	Capital	Interes	Cargos	Total	Saldo
0	06/04/2011	.00	.00	.00	.00	100,000.00
1	06/05/2011	496.54	833.33	60.00	1,389.87	99,503.46
2	06/06/2011	473.03	856.84	59.70	1,389.57	99,030.43
3	06/07/2011	504.62	825.25	59.42	1,389.29	98,525.81
4	06/08/2011	481.45	848.42	59.12	1,388.99	98,044.36
5	06/09/2011	485.60	844.27	58.83	1,388.70	97,558.76
6	06/10/2011	516.88	812.99	58.54	1,388.41	97,041.88
7	06/11/2011	494.23	835.64	58.23	1,388.10	96,547.65
8	06/12/2011	525.31	804.56	57.93	1,387.80	96,022.34
9	06/01/2012	503.01	826.86	57.61	1,387.48	95,519.33
10	06/02/2012	507.34	822.53	57.31	1,387.18	95,011.99
11	06/03/2012	564.50	765.37	57.01	1,386.88	94,447.49
12	06/04/2012	516.57	813.30	56.67	1,386.54	93,930.92
13	06/05/2012	547.11	782.76	56.36	1,386.23	93,383.81
14	06/06/2012	525.73	804.14	56.03	1,385.90	92,858.08
15	06/07/2012	556.05	773.82	55.71	1,385.58	92,302.03
16	06/08/2012	535.05	794.82	55.38	1,385.25	91,766.98
17	06/09/2012	539.65	790.22	55.06	1,384.93	91,227.33
18	06/10/2012	569.64	760.23	54.74	1,384.61	90,657.69
19	06/11/2012	549.21	780.66	54.39	1,384.26	90,108.48
20	06/12/2012	578.97	750.90	54.07	1,383.94	89,529.51
21	06/01/2013	558.92	770.95	53.72	1,383.59	88,970.59
22	06/02/2013	563.73	766.14	53.38	1,383.25	88,406.86
23	06/03/2013	642.26	687.61	53.04	1,382.91	87,764.60
24	06/04/2013	574.12	755.75	52.66	1,382.53	87,190.48

25	06/05/2013	603.28	726.59	52.31	1,382.18	86,587.20
26	06/06/2013	584.26	745.61	51.95	1,381.82	86,002.94
27	06/07/2013	613.18	716.69	51.60	1,381.47	85,389.76
28	06/08/2013	594.57	735.30	51.23	1,381.10	84,795.19
29	06/09/2013	599.69	730.18	50.88	1,380.75	84,195.50
30	06/10/2013	628.24	701.63	50.52	1,380.39	83,567.26
31	06/11/2013	610.26	719.61	50.14	1,380.01	82,957.00
32	06/12/2013	638.56	691.31	49.77	1,379.64	82,318.44
33	06/01/2014	621.02	708.85	49.39	1,379.26	81,697.42
34	06/02/2014	626.36	703.51	49.02	1,378.89	81,071.06
35	06/03/2014	699.32	630.55	48.64	1,378.51	80,371.74
36	06/04/2014	637.78	692.09	48.22	1,378.09	79,733.96
37	06/05/2014	665.42	664.45	47.84	1,377.71	79,068.54
38	06/06/2014	649.00	680.87	47.44	1,377.31	78,419.54
39	06/07/2014	676.37	653.50	47.05	1,376.92	77,743.17
40	06/08/2014	660.41	669.46	46.65	1,376.52	77,082.76
41	06/09/2014	666.10	663.77	46.25	1,376.12	76,416.66
42	06/10/2014	693.06	636.81	45.85	1,375.72	75,723.60
43	06/11/2014	677.81	652.06	45.43	1,375.30	75,045.79
44	06/12/2014	704.49	625.38	45.03	1,374.90	74,341.30
45	06/01/2015	689.71	640.16	44.60	1,374.47	73,651.59
46	06/02/2015	695.65	634.22	44.19	1,374.06	72,955.94
47	06/03/2015	762.43	567.44	43.77	1,373.64	72,193.51
48	06/04/2015	708.20	621.67	43.32	1,373.19	71,485.31
49	06/05/2015	734.16	595.71	42.89	1,372.76	70,751.15
50	06/06/2015	720.62	609.25	42.45	1,372.32	70,030.53
51	06/07/2015	746.28	583.59	42.02	1,371.89	69,284.25
52	06/08/2015	733.26	596.61	41.57	1,371.44	68,550.99
53	06/09/2015	739.57	590.30	41.13	1,371.00	67,811.42
54	06/10/2015	764.77	565.10	40.69	1,370.56	67,046.65
55	06/11/2015	752.52	577.35	40.23	1,370.10	66,294.13
56	06/12/2015	777.42	552.45	39.78	1,369.65	65,516.71
57	06/01/2016	765.70	564.17	39.31	1,369.18	64,751.01
58	06/02/2016	772.29	557.58	38.85	1,368.72	63,978.72
59	06/03/2016	814.49	515.38	38.39	1,368.26	63,164.23
60	06/04/2016	785.96	543.91	37.90	1,367.77	62,378.27
61	06/05/2016	810.05	519.82	37.43	1,367.30	61,568.22
62	06/06/2016	799.70	530.17	36.94	1,366.81	60,768.52
63	06/07/2016	823.47	506.40	36.46	1,366.33	59,945.05
64	06/08/2016	813.68	516.19	35.97	1,365.84	59,131.37
65	06/09/2016	820.68	509.19	35.48	1,365.35	58,310.69
66	06/10/2016	843.95	485.92	34.99	1,364.86	57,466.74
67	06/11/2016	835.02	494.85	34.48	1,364.35	56,631.72
68	06/12/2016	857.94	471.93	33.98	1,363.85	55,773.78
69	06/01/2017	849.60	480.27	33.46	1,363.33	54,924.18
70	06/02/2017	856.91	472.96	32.95	1,362.82	54,067.27
71	06/03/2017	909.35	420.52	32.44	1,362.31	53,157.92
72	06/04/2017	872.12	457.75	31.89	1,361.76	52,285.80
73	06/05/2017	894.16	435.71	31.37	1,361.24	51,391.64
74	06/06/2017	887.33	442.54	30.83	1,360.70	50,504.31
75	06/07/2017	909.00	420.87	30.30	1,360.17	49,595.31
76	06/08/2017	902.80	427.07	29.76	1,359.63	48,692.51
77	06/09/2017	910.57	419.30	29.22	1,359.09	47,781.94
78	06/10/2017	931.69	398.18	28.67	1,358.54	46,850.25
79	06/11/2017	926.44	403.43	28.11	1,357.98	45,923.81
80	06/12/2017	947.17	382.70	27.55	1,357.42	44,976.64
81	06/01/2018	942.57	387.30	26.99	1,356.86	44,034.07
82	06/02/2018	950.69	379.18	26.42	1,356.29	43,083.38
83	06/03/2018	994.78	335.09	25.85	1,355.72	42,088.60
84	06/04/2018	967.44	362.43	25.25	1,355.12	41,121.16
85	06/05/2018	987.19	342.68	24.67	1,354.54	40,133.97
86	06/06/2018	984.27	345.60	24.08	1,353.95	39,149.70
87	06/07/2018	1,003.62	326.25	23.49	1,353.36	38,146.08
88	06/08/2018	1,001.39	328.48	22.89	1,352.76	37,144.69

89	06/09/2018	1,010.01	319.86	22.29	1,352.16	36,134.68
90	06/10/2018	1,028.75	301.12	21.68	1,351.55	35,105.93
91	06/11/2018	1,027.57	302.30	21.06	1,350.93	34,078.36
92	06/12/2018	1,045.88	283.99	20.45	1,350.32	33,032.48
93	06/01/2019	1,045.42	284.45	19.82	1,349.69	31,987.06
94	06/02/2019	1,054.43	275.44	19.19	1,349.06	30,932.63
95	06/03/2019	1,089.28	240.59	18.56	1,348.43	29,843.35
96	06/04/2019	1,072.89	256.98	17.91	1,347.78	28,770.46
97	06/05/2019	1,090.12	239.75	17.26	1,347.13	27,680.34
98	06/06/2019	1,091.51	238.36	16.61	1,346.48	26,588.83
99	06/07/2019	1,108.30	221.57	15.95	1,345.82	25,480.53
100	06/08/2019	1,110.45	219.42	15.29	1,345.16	24,370.08
101	06/09/2019	1,120.02	209.85	14.62	1,344.49	23,250.06
102	06/10/2019	1,136.12	193.75	13.95	1,343.82	22,113.94
103	06/11/2019	1,139.44	190.43	13.27	1,343.14	20,974.50
104	06/12/2019	1,155.08	174.79	12.58	1,342.45	19,819.42
105	06/01/2020	1,159.20	170.67	11.89	1,341.76	18,660.22
106	06/02/2020	1,169.18	160.69	11.20	1,341.07	17,491.04
107	06/03/2020	1,188.97	140.90	10.49	1,340.36	16,302.07
108	06/04/2020	1,189.49	140.38	9.78	1,339.65	15,112.58
109	06/05/2020	1,203.93	125.94	9.07	1,338.94	13,908.65
110	06/06/2020	1,210.10	119.77	8.35	1,338.22	12,698.55
111	06/07/2020	1,224.05	105.82	7.62	1,337.49	11,474.50
112	06/08/2020	1,231.06	98.81	6.88	1,336.75	10,243.44
113	06/09/2020	1,241.66	88.21	6.15	1,336.02	9,001.78
114	06/10/2020	1,254.86	75.01	5.40	1,335.27	7,746.92
115	06/11/2020	1,263.16	66.71	4.65	1,334.52	6,483.76
116	06/12/2020	1,275.84	54.03	3.89	1,333.76	5,207.92
117	06/01/2021	1,285.02	44.85	3.12	1,332.99	3,922.90
118	06/02/2021	1,296.09	33.78	2.35	1,332.22	2,626.81
119	06/03/2021	1,309.44	20.43	1.58	1,331.45	1,317.37
120	06/04/2021	1,317.37	11.34	.79	1,329.50	.00

TOTALES--> 100,000.00 59,583.24 4,226.83 163,810.07 \$us.

EJEMPLO 4

PRESTAMO
11:53:43

PLAN DE PAGOS

PAG: 1
FECHA: 06-04-2011

Capital : 25,000.00 TEA : 13.48838 %
 Plazo : 96 MESES TEAC : 12.70301 %
 Gracia : 0 DIAS SOLID: 100.000 %
 Tasa : 12.00000 %
 P.Pago (K): 30 DIAS
 P.Pago (i): DIAS
 F.Pago : CUOTA FIJA

Nro	Fecha	Capital	Interes	Cargos	Total	Saldo
0	06/04/2011	.00	.00	.00	.00	25,000.00
1	06/05/2011	156.33	250.00	15.00	421.33	24,843.67
2	05/06/2011	157.89	248.44	14.91	421.24	24,685.78
3	05/07/2011	159.47	246.86	14.81	421.14	24,526.31
4	04/08/2011	161.07	245.26	14.72	421.05	24,365.24
5	03/09/2011	162.68	243.65	14.62	420.95	24,202.56

6	03/10/2011	164.30	242.03	14.52	420.85	24,038.26
7	02/11/2011	165.95	240.38	14.42	420.75	23,872.31
8	02/12/2011	167.61	238.72	14.32	420.65	23,704.70
9	01/01/2012	169.28	237.05	14.22	420.55	23,535.42
10	31/01/2012	170.98	235.35	.00	406.33	23,364.44
11	01/03/2012	172.69	233.64	28.04	434.37	23,191.75
12	31/03/2012	174.41	231.92	.00	406.33	23,017.34
13	30/04/2012	176.16	230.17	13.81	420.14	22,841.18
14	30/05/2012	177.92	228.41	13.70	420.03	22,663.26
15	29/06/2012	179.70	226.63	13.60	419.93	22,483.56
16	29/07/2012	181.49	224.84	13.49	419.82	22,302.07
17	28/08/2012	183.31	223.02	13.38	419.71	22,118.76
18	27/09/2012	185.14	221.19	13.27	419.60	21,933.62
19	27/10/2012	186.99	219.34	13.16	419.49	21,746.63
20	26/11/2012	188.86	217.47	13.05	419.38	21,557.77
21	26/12/2012	190.75	215.58	12.93	419.26	21,367.02
22	25/01/2013	192.66	213.67	12.82	419.15	21,174.36
23	24/02/2013	194.59	211.74	12.70	419.03	20,979.77
24	26/03/2013	196.53	209.80	12.59	418.92	20,783.24
25	25/04/2013	198.50	207.83	12.47	418.80	20,584.74
26	25/05/2013	200.48	205.85	12.35	418.68	20,384.26
27	24/06/2013	202.49	203.84	12.23	418.56	20,181.77
28	24/07/2013	204.51	201.82	12.11	418.44	19,977.26
29	23/08/2013	206.56	199.77	11.99	418.32	19,770.70
30	22/09/2013	208.62	197.71	11.86	418.19	19,562.08
31	22/10/2013	210.71	195.62	11.74	418.07	19,351.37
32	21/11/2013	212.82	193.51	11.61	417.94	19,138.55
33	21/12/2013	214.94	191.39	11.48	417.81	18,923.61
34	20/01/2014	217.09	189.24	11.35	417.68	18,706.52
35	19/02/2014	219.26	187.07	11.22	417.55	18,487.26
36	21/03/2014	221.46	184.87	11.09	417.42	18,265.80
37	20/04/2014	223.67	182.66	10.96	417.29	18,042.13
38	20/05/2014	225.91	180.42	10.83	417.16	17,816.22
39	19/06/2014	228.17	178.16	10.69	417.02	17,588.05
40	19/07/2014	230.45	175.88	10.55	416.88	17,357.60
41	18/08/2014	232.75	173.58	10.41	416.74	17,124.85
42	17/09/2014	235.08	171.25	10.27	416.60	16,889.77
43	17/10/2014	237.43	168.90	10.13	416.46	16,652.34
44	16/11/2014	239.81	166.52	9.99	416.32	16,412.53
45	16/12/2014	242.20	164.13	9.85	416.18	16,170.33
46	15/01/2015	244.63	161.70	9.70	416.03	15,925.70
47	14/02/2015	247.07	159.26	9.56	415.89	15,678.63
48	16/03/2015	249.54	156.79	9.41	415.74	15,429.09
49	15/04/2015	252.04	154.29	9.26	415.59	15,177.05
50	15/05/2015	254.56	151.77	9.11	415.44	14,922.49
51	14/06/2015	257.11	149.22	8.95	415.28	14,665.38
52	14/07/2015	259.68	146.65	8.80	415.13	14,405.70
53	13/08/2015	262.27	144.06	8.64	414.97	14,143.43
54	12/09/2015	264.90	141.43	8.49	414.82	13,878.53
55	12/10/2015	267.54	138.79	8.33	414.66	13,610.99
56	11/11/2015	270.22	136.11	8.17	414.50	13,340.77
57	11/12/2015	272.92	133.41	8.00	414.33	13,067.85
58	10/01/2016	275.65	130.68	7.84	414.17	12,792.20
59	09/02/2016	278.41	127.92	7.68	414.01	12,513.79
60	10/03/2016	281.19	125.14	7.51	413.84	12,232.60
61	09/04/2016	284.00	122.33	7.34	413.67	11,948.60
62	09/05/2016	286.84	119.49	7.17	413.50	11,661.76
63	08/06/2016	289.71	116.62	7.00	413.33	11,372.05
64	08/07/2016	292.61	113.72	6.82	413.15	11,079.44
65	07/08/2016	295.54	110.79	6.65	412.98	10,783.90
66	06/09/2016	298.49	107.84	6.47	412.80	10,485.41
67	06/10/2016	301.48	104.85	6.29	412.62	10,183.93
68	05/11/2016	304.49	101.84	6.11	412.44	9,879.44
69	05/12/2016	307.54	98.79	5.93	412.26	9,571.90

70	04/01/2017	310.61	95.72	5.74	412.07	9,261.29
71	03/02/2017	313.72	92.61	5.56	411.89	8,947.57
72	05/03/2017	316.85	89.48	5.37	411.70	8,630.72
73	04/04/2017	320.02	86.31	5.18	411.51	8,310.70
74	04/05/2017	323.22	83.11	4.99	411.32	7,987.48
75	03/06/2017	326.46	79.87	4.79	411.12	7,661.02
76	03/07/2017	329.72	76.61	4.60	410.93	7,331.30
77	02/08/2017	333.02	73.31	4.40	410.73	6,998.28
78	01/09/2017	336.35	69.98	4.20	410.53	6,661.93
79	01/10/2017	339.71	66.62	4.00	410.33	6,322.22
80	31/10/2017	343.11	63.22	.00	406.33	5,979.11
81	30/11/2017	346.54	59.79	3.59	409.92	5,632.57
82	30/12/2017	350.00	56.33	3.38	409.71	5,282.57
83	29/01/2018	353.50	52.83	3.17	409.50	4,929.07
84	28/02/2018	357.04	49.29	2.96	409.29	4,572.03
85	30/03/2018	360.61	45.72	2.74	409.07	4,211.42
86	29/04/2018	364.22	42.11	2.53	408.86	3,847.20
87	29/05/2018	367.86	38.47	2.31	408.64	3,479.34
88	28/06/2018	371.54	34.79	2.09	408.42	3,107.80
89	28/07/2018	375.25	31.08	1.86	408.19	2,732.55
90	27/08/2018	379.00	27.33	1.64	407.97	2,353.55
91	26/09/2018	382.79	23.54	1.41	407.74	1,970.76
92	26/10/2018	386.62	19.71	1.18	407.51	1,584.14
93	25/11/2018	390.49	15.84	.95	407.28	1,193.65
94	25/12/2018	394.39	11.94	.72	407.05	799.26
95	24/01/2019	398.34	7.99	.48	406.81	400.92
96	23/02/2019	400.92	4.01	.24	405.17	.00

TOTALES--> 25,000.00 14,006.28 822.57 39,828.85 \$us.
