



Cálculo Valor Total Unificado (VTU) Crédito Cuota Fija

| | |
|-------------------------------|---------------|
| Desembolso | 1.000.000 |
| Plazo meses | 48 |
| Plazo años | 4 |
| Tasa EA | 26,75% |
| Tasa MV | 2,00% |
| Seguro Vida deudor por millón | 1.800 |
| TIR | 2,18% |
| VTU en porcentaje | 29,46% |

| | Cuota | interes | capital | Saldo | Seguro vida | Flujo |
|------------|--------|---------|---------|-----------|-------------|-----------|
| - | - | - | - | 1.000.000 | - | 1.000.000 |
| Mes - 1 - | 32.569 | 19.951 | 12.618 | 987.382 | - 1.800 | - 34.369 |
| Mes - 2 - | 32.569 | 19.699 | 12.870 | 974.512 | - 1.777 | - 34.347 |
| Mes - 3 - | 32.569 | 19.442 | 13.127 | 961.385 | - 1.754 | - 34.323 |
| Mes - 4 - | 32.569 | 19.181 | 13.389 | 947.996 | - 1.730 | - 34.300 |
| Mes - 5 - | 32.569 | 18.913 | 13.656 | 934.340 | - 1.706 | - 34.276 |
| Mes - 6 - | 32.569 | 18.641 | 13.928 | 920.412 | - 1.682 | - 34.251 |
| Mes - 7 - | 32.569 | 18.363 | 14.206 | 906.206 | - 1.657 | - 34.226 |
| Mes - 8 - | 32.569 | 18.080 | 14.490 | 891.716 | - 1.631 | - 34.201 |
| Mes - 9 - | 32.569 | 17.791 | 14.779 | 876.937 | - 1.605 | - 34.174 |
| Mes - 10 - | 32.569 | 17.496 | 15.074 | 861.864 | - 1.578 | - 34.148 |
| Mes - 11 - | 32.569 | 17.195 | 15.374 | 846.489 | - 1.551 | - 34.121 |
| Mes - 12 - | 32.569 | 16.888 | 15.681 | 830.808 | - 1.524 | - 34.093 |
| Mes - 13 - | 32.569 | 16.575 | 15.994 | 814.814 | - 1.495 | - 34.065 |
| Mes - 14 - | 32.569 | 16.256 | 16.313 | 798.501 | - 1.467 | - 34.036 |
| Mes - 15 - | 32.569 | 15.931 | 16.638 | 781.863 | - 1.437 | - 34.007 |
| Mes - 16 - | 32.569 | 15.599 | 16.970 | 764.893 | - 1.407 | - 33.977 |
| Mes - 17 - | 32.569 | 15.260 | 17.309 | 747.584 | - 1.377 | - 33.946 |
| Mes - 18 - | 32.569 | 14.915 | 17.654 | 729.929 | - 1.346 | - 33.915 |
| Mes - 19 - | 32.569 | 14.563 | 18.007 | 711.923 | - 1.314 | - 33.883 |
| Mes - 20 - | 32.569 | 14.204 | 18.366 | 693.557 | - 1.281 | - 33.851 |
| Mes - 21 - | 32.569 | 13.837 | 18.732 | 674.825 | - 1.248 | - 33.818 |
| Mes - 22 - | 32.569 | 13.463 | 19.106 | 655.719 | - 1.215 | - 33.784 |
| Mes - 23 - | 32.569 | 13.082 | 19.487 | 636.232 | - 1.180 | - 33.750 |
| Mes - 24 - | 32.569 | 12.693 | 19.876 | 616.356 | - 1.145 | - 33.715 |
| Mes - 25 - | 32.569 | 12.297 | 20.272 | 596.084 | - 1.109 | - 33.679 |
| Mes - 26 - | 32.569 | 11.892 | 20.677 | 575.407 | - 1.073 | - 33.642 |
| Mes - 27 - | 32.569 | 11.480 | 21.089 | 554.317 | - 1.036 | - 33.605 |
| Mes - 28 - | 32.569 | 11.059 | 21.510 | 532.807 | - 998 | - 33.567 |
| Mes - 29 - | 32.569 | 10.630 | 21.939 | 510.868 | - 959 | - 33.528 |
| Mes - 30 - | 32.569 | 10.192 | 22.377 | 488.491 | - 920 | - 33.489 |
| Mes - 31 - | 32.569 | 9.746 | 22.823 | 465.667 | - 879 | - 33.449 |
| Mes - 32 - | 32.569 | 9.291 | 23.279 | 442.389 | - 838 | - 33.408 |
| Mes - 33 - | 32.569 | 8.826 | 23.743 | 418.645 | - 796 | - 33.366 |
| Mes - 34 - | 32.569 | 8.352 | 24.217 | 394.429 | - 754 | - 33.323 |
| Mes - 35 - | 32.569 | 7.869 | 24.700 | 369.728 | - 710 | - 33.279 |
| Mes - 36 - | 32.569 | 7.376 | 25.193 | 344.536 | - 666 | - 33.235 |
| Mes - 37 - | 32.569 | 6.874 | 25.696 | 318.840 | - 620 | - 33.190 |
| Mes - 38 - | 32.569 | 6.361 | 26.208 | 292.632 | - 574 | - 33.143 |
| Mes - 39 - | 32.569 | 5.838 | 26.731 | 265.901 | - 527 | - 33.096 |
| Mes - 40 - | 32.569 | 5.305 | 27.264 | 238.636 | - 479 | - 33.048 |
| Mes - 41 - | 32.569 | 4.761 | 27.808 | 210.828 | - 430 | - 32.999 |
| Mes - 42 - | 32.569 | 4.206 | 28.363 | 182.465 | - 379 | - 32.949 |
| Mes - 43 - | 32.569 | 3.640 | 28.929 | 153.536 | - 328 | - 32.898 |
| Mes - 44 - | 32.569 | 3.063 | 29.506 | 124.030 | - 276 | - 32.846 |
| Mes - 45 - | 32.569 | 2.475 | 30.095 | 93.935 | - 223 | - 32.793 |
| Mes - 46 - | 32.569 | 1.874 | 30.695 | 63.240 | - 169 | - 32.738 |
| Mes - 47 - | 32.569 | 1.262 | 31.308 | 31.932 | - 114 | - 32.683 |
| Mes - 48 - | 32.569 | 637 | 31.932 | 0 | - 57 | - 32.627 |
| Mes - 49 - | - | 0 | 0 | 0 | - 0 | - 0 |
| Mes - 50 - | - | 0 | 0 | 0 | - 0 | - 0 |
| Mes - 51 - | - | 0 | 0 | 0 | - 0 | - 0 |
| Mes - 52 - | - | 0 | 0 | 0 | - 0 | - 0 |
| Mes - 53 - | - | 0 | 0 | 0 | - 0 | - 0 |
| Mes - 54 - | - | 0 | 0 | 0 | - 0 | - 0 |
| Mes - 55 - | - | 0 | 0 | 0 | - 0 | - 0 |
| Mes - 56 - | - | 0 | 0 | 0 | - 0 | - 0 |
| Mes - 57 - | - | 0 | 0 | 0 | - 0 | - 0 |
| Mes - 58 - | - | 0 | 0 | 0 | - 0 | - 0 |
| Mes - 59 - | - | 0 | 0 | 0 | - 0 | - 0 |
| Mes - 60 - | - | 0 | 0 | 0 | - 0 | - 0 |