



Cálculo Valor Total Unificado (VTU) Crédito Cuota Fija

Desembolso	1.000.000
Plazo meses	48
Plazo años	4
Tasa EA	25,00%
Tasa MV	1,88%
Seguro Vida deudor por millón	1.800
TIR	2,06%
VTU en porcentaje	27,68%

	Cuota	interes	capital	Saldo	Seguro vida	Flujo
-	-			1.000.000		1.000.000
Mes - 1 -	31.791	18.770	13.021	986.979	- 1.800	- 33.591
Mes - 2 -	31.791	18.526	13.266	973.713	- 1.777	- 33.568
Mes - 3 -	31.791	18.277	13.515	960.198	- 1.753	- 33.544
Mes - 4 -	31.791	18.023	13.768	946.430	- 1.728	- 33.520
Mes - 5 -	31.791	17.764	14.027	932.403	- 1.704	- 33.495
Mes - 6 -	31.791	17.501	14.290	918.113	- 1.678	- 33.470
Mes - 7 -	31.791	17.233	14.558	903.555	- 1.653	- 33.444
Mes - 8 -	31.791	16.960	14.832	888.724	- 1.626	- 33.418
Mes - 9 -	31.791	16.681	15.110	873.614	- 1.600	- 33.391
Mes - 10 -	31.791	16.398	15.394	858.220	- 1.573	- 33.364
Mes - 11 -	31.791	16.109	15.682	842.538	- 1.545	- 33.336
Mes - 12 -	31.791	15.814	15.977	826.561	- 1.517	- 33.308
Mes - 13 -	31.791	15.515	16.277	810.284	- 1.488	- 33.279
Mes - 14 -	31.791	15.209	16.582	793.702	- 1.459	- 33.250
Mes - 15 -	31.791	14.898	16.893	776.809	- 1.429	- 33.220
Mes - 16 -	31.791	14.581	17.211	759.598	- 1.398	- 33.189
Mes - 17 -	31.791	14.258	17.534	742.064	- 1.367	- 33.159
Mes - 18 -	31.791	13.929	17.863	724.202	- 1.336	- 33.127
Mes - 19 -	31.791	13.593	18.198	706.004	- 1.304	- 33.095
Mes - 20 -	31.791	13.252	18.540	687.464	- 1.271	- 33.062
Mes - 21 -	31.791	12.904	18.888	668.577	- 1.237	- 33.029
Mes - 22 -	31.791	12.549	19.242	649.335	- 1.203	- 32.995
Mes - 23 -	31.791	12.188	19.603	629.731	- 1.169	- 32.960
Mes - 24 -	31.791	11.820	19.971	609.760	- 1.134	- 32.925
Mes - 25 -	31.791	11.445	20.346	589.414	- 1.098	- 32.889
Mes - 26 -	31.791	11.063	20.728	568.686	- 1.061	- 32.852
Mes - 27 -	31.791	10.674	21.117	547.569	- 1.024	- 32.815
Mes - 28 -	31.791	10.278	21.513	526.056	- 986	- 32.777
Mes - 29 -	31.791	9.874	21.917	504.139	- 947	- 32.738
Mes - 30 -	31.791	9.463	22.329	481.810	- 907	- 32.699
Mes - 31 -	31.791	9.044	22.748	459.062	- 867	- 32.659
Mes - 32 -	31.791	8.617	23.175	435.888	- 826	- 32.618
Mes - 33 -	31.791	8.182	23.610	412.278	- 785	- 32.576
Mes - 34 -	31.791	7.738	24.053	388.225	- 742	- 32.533
Mes - 35 -	31.791	7.287	24.504	363.721	- 699	- 32.490
Mes - 36 -	31.791	6.827	24.964	338.757	- 655	- 32.446
Mes - 37 -	31.791	6.358	25.433	313.324	- 610	- 32.401
Mes - 38 -	31.791	5.881	25.910	287.414	- 564	- 32.355
Mes - 39 -	31.791	5.395	26.396	261.018	- 517	- 32.309
Mes - 40 -	31.791	4.899	26.892	234.126	- 470	- 32.261
Mes - 41 -	31.791	4.395	27.397	206.729	- 421	- 32.213
Mes - 42 -	31.791	3.880	27.911	178.818	- 372	- 32.163
Mes - 43 -	31.791	3.356	28.435	150.383	- 322	- 32.113
Mes - 44 -	31.791	2.823	28.969	121.415	- 271	- 32.062
Mes - 45 -	31.791	2.279	29.512	91.902	- 219	- 32.010
Mes - 46 -	31.791	1.725	30.066	61.836	- 165	- 31.957
Mes - 47 -	31.791	1.161	30.631	31.206	- 111	- 31.903
Mes - 48 -	31.791	586	31.206	0	- 56	- 31.847
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
				525.980	(50.440)	