



Cálculo Valor Total Unificado (VTU) Crédito Cuota Fija

Desembolso	1.000.000
Plazo meses	48
Plazo años	4
Tasa EA	25,16%
Tasa MV	1,89%
Seguro Vida deudor por millón	1.800
TIR	2,07%
VTU en porcentaje	27,84%

	Cuota	interes	capital	Saldo	Seguro vida	Flujo
-	-	-	-	1.000.000	-	1.000.000
Mes - 1 -	31.863	18.879	12.984	987.016	- 1.800	- 33.663
Mes - 2 -	31.863	18.634	13.229	973.788	- 1.777	- 33.639
Mes - 3 -	31.863	18.384	13.479	960.309	- 1.753	- 33.615
Mes - 4 -	31.863	18.130	13.733	946.576	- 1.729	- 33.591
Mes - 5 -	31.863	17.870	13.992	932.584	- 1.704	- 33.566
Mes - 6 -	31.863	17.606	14.256	918.328	- 1.679	- 33.541
Mes - 7 -	31.863	17.337	14.526	903.802	- 1.653	- 33.516
Mes - 8 -	31.863	17.063	14.800	889.002	- 1.627	- 33.489
Mes - 9 -	31.863	16.783	15.079	873.923	- 1.600	- 33.463
Mes - 10 -	31.863	16.499	15.364	858.559	- 1.573	- 33.436
Mes - 11 -	31.863	16.209	15.654	842.905	- 1.545	- 33.408
Mes - 12 -	31.863	15.913	15.949	826.956	- 1.517	- 33.380
Mes - 13 -	31.863	15.612	16.251	810.705	- 1.489	- 33.351
Mes - 14 -	31.863	15.305	16.557	794.148	- 1.459	- 33.322
Mes - 15 -	31.863	14.993	16.870	777.278	- 1.429	- 33.292
Mes - 16 -	31.863	14.674	17.188	760.090	- 1.399	- 33.262
Mes - 17 -	31.863	14.350	17.513	742.577	- 1.368	- 33.231
Mes - 18 -	31.863	14.019	17.844	724.733	- 1.337	- 33.199
Mes - 19 -	31.863	13.682	18.180	706.553	- 1.305	- 33.167
Mes - 20 -	31.863	13.339	18.524	688.029	- 1.272	- 33.134
Mes - 21 -	31.863	12.989	18.873	669.156	- 1.238	- 33.101
Mes - 22 -	31.863	12.633	19.230	649.926	- 1.204	- 33.067
Mes - 23 -	31.863	12.270	19.593	630.334	- 1.170	- 33.033
Mes - 24 -	31.863	11.900	19.963	610.371	- 1.135	- 32.997
Mes - 25 -	31.863	11.523	20.339	590.032	- 1.099	- 32.961
Mes - 26 -	31.863	11.139	20.723	569.308	- 1.062	- 32.925
Mes - 27 -	31.863	10.748	21.115	548.193	- 1.025	- 32.887
Mes - 28 -	31.863	10.349	21.513	526.680	- 987	- 32.849
Mes - 29 -	31.863	9.943	21.919	504.761	- 948	- 32.811
Mes - 30 -	31.863	9.529	22.333	482.427	- 909	- 32.771
Mes - 31 -	31.863	9.108	22.755	459.673	- 868	- 32.731
Mes - 32 -	31.863	8.678	23.184	436.488	- 827	- 32.690
Mes - 33 -	31.863	8.240	23.622	412.866	- 786	- 32.648
Mes - 34 -	31.863	7.794	24.068	388.798	- 743	- 32.606
Mes - 35 -	31.863	7.340	24.523	364.275	- 700	- 32.562
Mes - 36 -	31.863	6.877	24.985	339.290	- 656	- 32.518
Mes - 37 -	31.863	6.405	25.457	313.833	- 611	- 32.473
Mes - 38 -	31.863	5.925	25.938	287.895	- 565	- 32.428
Mes - 39 -	31.863	5.435	26.427	261.467	- 518	- 32.381
Mes - 40 -	31.863	4.936	26.926	234.541	- 471	- 32.333
Mes - 41 -	31.863	4.428	27.435	207.106	- 422	- 32.285
Mes - 42 -	31.863	3.910	27.953	179.154	- 373	- 32.235
Mes - 43 -	31.863	3.382	28.480	150.673	- 322	- 32.185
Mes - 44 -	31.863	2.845	29.018	121.655	- 271	- 32.134
Mes - 45 -	31.863	2.297	29.566	92.089	- 219	- 32.082
Mes - 46 -	31.863	1.739	30.124	61.965	- 166	- 32.028
Mes - 47 -	31.863	1.170	30.693	31.272	- 112	- 31.974
Mes - 48 -	31.863	590	31.272	0	- 56	- 31.919
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