



Cálculo Valor Total Unificado (VTU) Crédito Cuota Fija

Desembolso	1,000,000
Plazo meses	48
Plazo años	4
Tasa EA	25.78%
Tasa MV	1.93%
Seguro Vida deudor por millón	1,600
TIR	2.09%
VTU en porcentaje	28.17%

	Cuota	interes	capital	Saldo	Seguro vida	Flujo
	-	-		1,000,000		1,000,000
Mes - 1 -	32,139	19,299	12,840	987,160	- 1,600	- 33,739
Mes - 2 -	32,139	19,051	13,087	974,073	- 1,579	- 33,718
Mes - 3 -	32,139	18,799	13,340	960,733	- 1,559	- 33,697
Mes - 4 -	32,139	18,541	13,597	947,136	- 1,537	- 33,676
Mes - 5 -	32,139	18,279	13,860	933,276	- 1,515	- 33,654
Mes - 6 -	32,139	18,011	14,127	919,149	- 1,493	- 33,632
Mes - 7 -	32,139	17,739	14,400	904,749	- 1,471	- 33,609
Mes - 8 -	32,139	17,461	14,678	890,071	- 1,448	- 33,586
Mes - 9 -	32,139	17,177	14,961	875,110	- 1,424	- 33,563
Mes - 10 -	32,139	16,889	15,250	859,860	- 1,400	- 33,539
Mes - 11 -	32,139	16,594	15,544	844,316	- 1,376	- 33,514
Mes - 12 -	32,139	16,294	15,844	828,472	- 1,351	- 33,489
Mes - 13 -	32,139	15,989	16,150	812,322	- 1,326	- 33,464
Mes - 14 -	32,139	15,677	16,462	795,861	- 1,300	- 33,438
Mes - 15 -	32,139	15,359	16,779	779,082	- 1,273	- 33,412
Mes - 16 -	32,139	15,035	17,103	761,979	- 1,247	- 33,385
Mes - 17 -	32,139	14,705	17,433	744,545	- 1,219	- 33,358
Mes - 18 -	32,139	14,369	17,770	726,776	- 1,191	- 33,330
Mes - 19 -	32,139	14,026	18,112	708,663	- 1,163	- 33,301
Mes - 20 -	32,139	13,676	18,462	690,201	- 1,134	- 33,272
Mes - 21 -	32,139	13,320	18,818	671,383	- 1,104	- 33,243
Mes - 22 -	32,139	12,957	19,182	652,201	- 1,074	- 33,213
Mes - 23 -	32,139	12,587	19,552	632,650	- 1,044	- 33,182
Mes - 24 -	32,139	12,210	19,929	612,721	- 1,012	- 33,151
Mes - 25 -	32,139	11,825	20,314	592,407	- 980	- 33,119
Mes - 26 -	32,139	11,433	20,706	571,701	- 948	- 33,086
Mes - 27 -	32,139	11,033	21,105	550,596	- 915	- 33,053
Mes - 28 -	32,139	10,626	21,513	529,084	- 881	- 33,019
Mes - 29 -	32,139	10,211	21,928	507,156	- 847	- 32,985
Mes - 30 -	32,139	9,788	22,351	484,805	- 811	- 32,950
Mes - 31 -	32,139	9,356	22,782	462,023	- 776	- 32,914
Mes - 32 -	32,139	8,917	23,222	438,801	- 739	- 32,878
Mes - 33 -	32,139	8,468	23,670	415,131	- 702	- 32,841
Mes - 34 -	32,139	8,012	24,127	391,004	- 664	- 32,803
Mes - 35 -	32,139	7,546	24,593	366,411	- 626	- 32,764
Mes - 36 -	32,139	7,071	25,067	341,344	- 586	- 32,725
Mes - 37 -	32,139	6,588	25,551	315,793	- 546	- 32,685
Mes - 38 -	32,139	6,094	26,044	289,749	- 505	- 32,644
Mes - 39 -	32,139	5,592	26,547	263,202	- 464	- 32,602
Mes - 40 -	32,139	5,080	27,059	236,143	- 421	- 32,560
Mes - 41 -	32,139	4,557	27,581	208,562	- 378	- 32,516
Mes - 42 -	32,139	4,025	28,114	180,448	- 334	- 32,472
Mes - 43 -	32,139	3,482	28,656	151,792	- 289	- 32,427
Mes - 44 -	32,139	2,929	29,209	122,583	- 243	- 32,381
Mes - 45 -	32,139	2,366	29,773	92,810	- 196	- 32,335
Mes - 46 -	32,139	1,791	30,347	62,463	- 148	- 32,287
Mes - 47 -	32,139	1,205	30,933	31,530	- 100	- 32,238
Mes - 48 -	32,139	608	31,530	0	- 50	- 32,189
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
		542,650			(44,989)	