

Simulador Hipotecario - Cooperativa Financiera Centro Andina

Informacion de la simulacion:

Fecha de la simulacion:	2017-06-07 15_16
Nombres y apellidos del usuario:	Fabian Vargas
Edad del usuario:	40
Ingresos Familiares del usuario:	\$1350000
Valor del inmueble:	\$95000000
Valor a prestar:	\$50000000
Plazo (meses):	60
Tasa de interes:	10.8%(E.A.)
Tasa de interes del subsidio:	4%(E.A.)
Tasa de interes del seguro de vida:	0.028%(Sobre el valor del inmueble asegurado)

Resultado de la simulacion:

Numero Cuota	Interes	Abono Capital	Subsidio	Seguro de vida	Valor Cuota	Valor Cuota Con Subsidio	Saldo
1	\$450000	\$632443.71	\$302.9993988	\$36793	\$1082443.7093988	\$1045650.7093988	\$49367556.29
2	\$444308.01	\$638135.7	\$302.9993988	\$36793	\$1082443.7093988	\$1045650.7093988	\$48729420.59
3	\$438564.79	\$643878.92	\$302.9993988	\$36793	\$1082443.7093988	\$1045650.7093988	\$48085541.67
4	\$432769.88	\$649673.83	\$302.9993988	\$36793	\$1082443.7093988	\$1045650.7093988	\$47435867.84
5	\$426922.81	\$655520.9	\$302.9993988	\$36793	\$1082443.7093988	\$1045650.7093988	\$46780346.94
6	\$421023.12	\$661420.59	\$302.9993988	\$36793	\$1082443.7093988	\$1045650.7093988	\$46118926.35
7	\$415070.34	\$667373.37	\$302.9993988	\$36793	\$1082443.7093988	\$1045650.7093988	\$45451552.98
8	\$409063.98	\$673379.73	\$302.9993988	\$36793	\$1082443.7093988	\$1045650.7093988	\$44778173.25
9	\$403003.56	\$679440.15	\$302.9993988	\$36793	\$1082443.7093988	\$1045650.7093988	\$44098733.1
10	\$396888.6	\$685555.11	\$302.9993988	\$36793	\$1082443.7093988	\$1045650.7093988	\$43413177.99
11	\$390718.6	\$691725.11	\$302.9993988	\$36793	\$1082443.7093988	\$1045650.7093988	\$42721452.88
12	\$384493.08	\$697950.63	\$302.9993988	\$36793	\$1082443.7093988	\$1045650.7093988	\$42023502.25
13	\$378211.52	\$704232.19	\$302.9993988	\$36793	\$1082443.7093988	\$1045650.7093988	\$41319270.06
14	\$371873.43	\$710570.28	\$302.9993988	\$36793	\$1082443.7093988	\$1045650.7093988	\$40608699.78
15	\$365478.3	\$716965.41	\$302.9993988	\$36793	\$1082443.7093988	\$1045650.7093988	\$39891734.37
16	\$359025.61	\$723418.1	\$302.9993988	\$36793	\$1082443.7093988	\$1045650.7093988	\$39168316.27
17	\$352514.85	\$729928.86	\$302.9993988	\$36793	\$1082443.7093988	\$1045650.7093988	\$38438387.41
18	\$345945.49	\$736498.22	\$302.9993988	\$36793	\$1082443.7093988	\$1045650.7093988	\$37701889.19
19	\$339317	\$743126.71	\$302.9993988	\$36793	\$1082443.7093988	\$1045650.7093988	\$36958762.48
20	\$332628.86	\$749814.85	\$302.9993988	\$36793	\$1082443.7093988	\$1045650.7093988	\$36208947.63
21	\$325880.53	\$756563.18	\$302.9993988	\$36793	\$1082443.7093988	\$1045650.7093988	\$35452384.45
22	\$319071.46	\$763372.25	\$302.9993988	\$36793	\$1082443.7093988	\$1045650.7093988	\$34689012.2
23	\$312201.11	\$770242.6	\$302.9993988	\$36793	\$1082443.7093988	\$1045650.7093988	\$33918769.6
24	\$305268.93	\$777174.78	\$302.9993988	\$36793	\$1082443.7093988	\$1045650.7093988	\$33141594.82
25	\$298274.35	\$784169.36	\$302.9993988	\$36793	\$1082443.7093988	\$1045650.7093988	\$32357425.46

26	\$291216.83	\$791226.88	\$302.9993988	\$36793	\$1082443.7093988	\$1045650.7093988	\$31566198.58
27	\$284095.79	\$798347.92	\$302.9993988	\$36793	\$1082443.7093988	\$1045650.7093988	\$30767850.66
28	\$276910.66	\$805533.05	\$302.9993988	\$36793	\$1082443.7093988	\$1045650.7093988	\$29962317.61
29	\$269660.86	\$812782.85	\$302.9993988	\$36793	\$1082443.7093988	\$1045650.7093988	\$29149534.76
30	\$262345.81	\$820097.9	\$302.9993988	\$36793	\$1082443.7093988	\$1045650.7093988	\$28329436.86
31	\$254964.93	\$827478.78	\$302.9993988	\$36793	\$1082443.7093988	\$1045650.7093988	\$27501958.08
32	\$247517.62	\$834926.09	\$302.9993988	\$36793	\$1082443.7093988	\$1045650.7093988	\$26667031.99
33	\$240003.29	\$842440.42	\$302.9993988	\$36793	\$1082443.7093988	\$1045650.7093988	\$25824591.57
34	\$232421.32	\$850022.39	\$302.9993988	\$36793	\$1082443.7093988	\$1045650.7093988	\$24974569.18
35	\$224771.12	\$857672.59	\$302.9993988	\$36793	\$1082443.7093988	\$1045650.7093988	\$24116896.59
36	\$217052.07	\$865391.64	\$302.9993988	\$36793	\$1082443.7093988	\$1045650.7093988	\$23251504.95
37	\$209263.54	\$873180.17	\$302.9993988	\$36793	\$1082443.7093988	\$1045650.7093988	\$22378324.78
38	\$201404.92	\$881038.79	\$302.9993988	\$36793	\$1082443.7093988	\$1045650.7093988	\$21497285.99
39	\$193475.57	\$888968.14	\$302.9993988	\$36793	\$1082443.7093988	\$1045650.7093988	\$20608317.85
40	\$185474.86	\$896968.85	\$302.9993988	\$36793	\$1082443.7093988	\$1045650.7093988	\$19711349
41	\$177402.14	\$905041.57	\$302.9993988	\$36793	\$1082443.7093988	\$1045650.7093988	\$18806307.43
42	\$169256.77	\$913186.94	\$302.9993988	\$36793	\$1082443.7093988	\$1045650.7093988	\$17893120.49
43	\$161038.08	\$921405.63	\$302.9993988	\$36793	\$1082443.7093988	\$1045650.7093988	\$16971714.86
44	\$152745.43	\$929698.28	\$302.9993988	\$36793	\$1082443.7093988	\$1045650.7093988	\$16042016.58
45	\$144378.15	\$938065.56	\$302.9993988	\$36793	\$1082443.7093988	\$1045650.7093988	\$15103951.02
46	\$135935.56	\$946508.15	\$302.9993988	\$36793	\$1082443.7093988	\$1045650.7093988	\$14157442.87
47	\$127416.99	\$955026.72	\$302.9993988	\$36793	\$1082443.7093988	\$1045650.7093988	\$13202416.15
48	\$118821.75	\$963621.96	\$302.9993988	\$36793	\$1082443.7093988	\$1045650.7093988	\$12238794.19
49	\$110149.15	\$972294.56	\$302.9993988	\$36793	\$1082443.7093988	\$1045650.7093988	\$11266499.63
50	\$101398.5	\$981045.21	\$302.9993988	\$36793	\$1082443.7093988	\$1045650.7093988	\$10285454.42
51	\$92569.09	\$989874.62	\$302.9993988	\$36793	\$1082443.7093988	\$1045650.7093988	\$9295579.8
52	\$83660.22	\$998783.49	\$302.9993988	\$36793	\$1082443.7093988	\$1045650.7093988	\$8296796.31
53	\$74671.17	\$1007772.54	\$302.9993988	\$36793	\$1082443.7093988	\$1045650.7093988	\$7289023.77
54	\$65601.21	\$1016842.5	\$302.9993988	\$36793	\$1082443.7093988	\$1045650.7093988	\$6272181.27
55	\$56449.63	\$1025994.08	\$302.9993988	\$36793	\$1082443.7093988	\$1045650.7093988	\$5246187.19
56	\$47215.68	\$1035228.03	\$302.9993988	\$36793	\$1082443.7093988	\$1045650.7093988	\$4210959.16
57	\$37898.63	\$1044545.08	\$302.9993988	\$36793	\$1082443.7093988	\$1045650.7093988	\$3166414.08
58	\$28497.73	\$1053945.98	\$302.9993988	\$36793	\$1082443.7093988	\$1045650.7093988	\$2112468.1
59	\$19012.21	\$1063431.5	\$302.9993988	\$36793	\$1082443.7093988	\$1045650.7093988	\$1049036.6
60	\$9441.33	\$1073002.38	\$302.9993988	\$36793	\$1082443.7093988	\$1045650.7093988	\$0

Total a pagar del prestamo con subsidio: 62720862.6

Total a pagar del prestamo con subsidio: 64928442.6