

Datos personales

Nombre completo:	José Ignacio Gutiérrez Guzmán
Indentificación:	11226452
Valor solicitado:	\$150,000,000.00
Plazo:	10 años
Periodo de gracia:	3 años
Amortización:	Cada 30 días

Tasas de Interes

Efectiva anual:	20.00%
Nominal anual:	18.37%
Periodica:	1.53%

Cuadro de amortización cuota fija

Cuota	Fecha	Saldo Capital	Amortización Capital	Amortización Intereses	Cuota Fija	Flujo Caja
0	2018-11-15	\$150,000,000.00	\$0.00	\$0.00	\$0.00	(\$150,000,000.00)
1	2018-12-15	\$152,296,420.57	\$0.00	\$2,296,420.57	\$0.00	(\$2,296,420.57)
2	2019-01-15	\$154,627,998.13	\$0.00	\$2,331,577.56	\$0.00	(\$2,331,577.56)
3	2019-02-15	\$156,995,270.91	\$0.00	\$2,367,272.78	\$0.00	(\$2,367,272.78)
4	2019-03-15	\$159,398,785.38	\$0.00	\$2,403,514.47	\$0.00	(\$2,403,514.47)
5	2019-04-15	\$161,839,096.38	\$0.00	\$2,440,311.00	\$0.00	(\$2,440,311.00)
6	2019-05-15	\$164,316,767.25	\$0.00	\$2,477,670.87	\$0.00	(\$2,477,670.87)
7	2019-06-15	\$166,832,369.95	\$0.00	\$2,515,602.70	\$0.00	(\$2,515,602.70)
8	2019-07-15	\$169,386,485.20	\$0.00	\$2,554,115.25	\$0.00	(\$2,554,115.25)
9	2019-08-15	\$171,979,702.60	\$0.00	\$2,593,217.40	\$0.00	(\$2,593,217.40)
10	2019-09-15	\$174,612,620.78	\$0.00	\$2,632,918.18	\$0.00	(\$2,632,918.18)
11	2019-10-15	\$177,285,847.55	\$0.00	\$2,673,226.77	\$0.00	(\$2,673,226.77)
12	2019-11-15	\$180,000,000.00	\$0.00	\$2,714,152.45	\$0.00	(\$2,714,152.45)
13	2019-12-15	\$182,755,704.69	\$0.00	\$2,755,704.69	\$0.00	(\$2,755,704.69)
14	2020-01-15	\$185,553,597.76	\$0.00	\$2,797,893.07	\$0.00	(\$2,797,893.07)
15	2020-02-15	\$188,394,325.09	\$0.00	\$2,840,727.33	\$0.00	(\$2,840,727.33)
16	2020-03-15	\$191,278,542.45	\$0.00	\$2,884,217.36	\$0.00	(\$2,884,217.36)
17	2020-04-15	\$194,206,915.66	\$0.00	\$2,928,373.20	\$0.00	(\$2,928,373.20)
18	2020-05-15	\$197,180,120.70	\$0.00	\$2,973,205.05	\$0.00	(\$2,973,205.05)

Cuadro de amortización cuota fija

19	2020-06-15	\$200,198,843.94	\$0.00	\$3,018,723.24	\$0.00	(\$3,018,723.24)
20	2020-07-15	\$203,263,782.24	\$0.00	\$3,064,938.30	\$0.00	(\$3,064,938.30)
21	2020-08-15	\$206,375,643.12	\$0.00	\$3,111,860.88	\$0.00	(\$3,111,860.88)
22	2020-09-15	\$209,535,144.94	\$0.00	\$3,159,501.82	\$0.00	(\$3,159,501.82)
23	2020-10-15	\$212,743,017.06	\$0.00	\$3,207,872.12	\$0.00	(\$3,207,872.12)
24	2020-11-15	\$216,000,000.00	\$0.00	\$3,256,982.94	\$0.00	(\$3,256,982.94)
25	2020-12-15	\$219,306,845.63	\$0.00	\$3,306,845.63	\$0.00	(\$3,306,845.63)
26	2021-01-15	\$222,664,317.31	\$0.00	\$3,357,471.68	\$0.00	(\$3,357,471.68)
27	2021-02-15	\$226,073,190.11	\$0.00	\$3,408,872.80	\$0.00	(\$3,408,872.80)
28	2021-03-15	\$229,534,250.94	\$0.00	\$3,461,060.83	\$0.00	(\$3,461,060.83)
29	2021-04-15	\$233,048,298.79	\$0.00	\$3,514,047.84	\$0.00	(\$3,514,047.84)
30	2021-05-15	\$236,616,144.84	\$0.00	\$3,567,846.06	\$0.00	(\$3,567,846.06)
31	2021-06-15	\$240,238,612.73	\$0.00	\$3,622,467.89	\$0.00	(\$3,622,467.89)
32	2021-07-15	\$243,916,538.69	\$0.00	\$3,677,925.95	\$0.00	(\$3,677,925.95)
33	2021-08-15	\$247,650,771.74	\$0.00	\$3,734,233.05	\$0.00	(\$3,734,233.05)
34	2021-09-15	\$251,442,173.92	\$0.00	\$3,791,402.18	\$0.00	(\$3,791,402.18)
35	2021-10-15	\$255,291,620.47	\$0.00	\$3,849,446.54	\$0.00	(\$3,849,446.54)
36	2021-11-15	\$259,200,000.00	\$0.00	\$3,908,379.53	\$5,504,388.59	(\$3,908,379.53)
37	2021-12-15	\$257,663,826.17	\$1,536,173.83	\$3,968,214.75	\$5,504,388.59	(\$5,504,388.59)
38	2022-01-15	\$256,104,134.32	\$1,559,691.84	\$3,944,696.75	\$5,504,388.59	(\$5,504,388.59)
39	2022-02-15	\$254,520,564.43	\$1,583,569.90	\$3,920,818.69	\$5,504,388.59	(\$5,504,388.59)
40	2022-03-15	\$252,912,750.91	\$1,607,813.51	\$3,896,575.07	\$5,504,388.59	(\$5,504,388.59)
41	2022-04-15	\$251,280,322.62	\$1,632,428.29	\$3,871,960.30	\$5,504,388.59	(\$5,504,388.59)
42	2022-05-15	\$249,622,902.72	\$1,657,419.90	\$3,846,968.69	\$5,504,388.59	(\$5,504,388.59)
43	2022-06-15	\$247,940,108.60	\$1,682,794.12	\$3,821,594.47	\$5,504,388.59	(\$5,504,388.59)
44	2022-07-15	\$246,231,551.79	\$1,708,556.81	\$3,795,831.78	\$5,504,388.59	(\$5,504,388.59)
45	2022-08-15	\$244,496,837.88	\$1,734,713.91	\$3,769,674.68	\$5,504,388.59	(\$5,504,388.59)
46	2022-09-15	\$242,735,566.42	\$1,761,271.46	\$3,743,117.13	\$5,504,388.59	(\$5,504,388.59)
47	2022-10-15	\$240,947,330.83	\$1,788,235.59	\$3,716,152.99	\$5,504,388.59	(\$5,504,388.59)
48	2022-11-15	\$239,131,718.29	\$1,815,612.53	\$3,688,776.05	\$5,504,388.59	(\$5,504,388.59)
49	2022-12-15	\$237,288,309.69	\$1,843,408.60	\$3,660,979.99	\$5,504,388.59	(\$5,504,388.59)
50	2023-01-15	\$235,416,679.48	\$1,871,630.21	\$3,632,758.38	\$5,504,388.59	(\$5,504,388.59)
51	2023-02-15	\$233,516,395.60	\$1,900,283.88	\$3,604,104.71	\$5,504,388.59	(\$5,504,388.59)

Cuadro de amortización cuota fija

52	2023-03-15	\$231,587,019.38	\$1,929,376.22	\$3,575,012.37	\$5,504,388.59	(\$5,504,388.59)
53	2023-04-15	\$229,628,105.44	\$1,958,913.95	\$3,545,474.64	\$5,504,388.59	(\$5,504,388.59)
54	2023-05-15	\$227,639,201.56	\$1,988,903.88	\$3,515,484.71	\$5,504,388.59	(\$5,504,388.59)
55	2023-06-15	\$225,619,848.61	\$2,019,352.95	\$3,485,035.64	\$5,504,388.59	(\$5,504,388.59)
56	2023-07-15	\$223,569,580.44	\$2,050,268.17	\$3,454,120.42	\$5,504,388.59	(\$5,504,388.59)
57	2023-08-15	\$221,487,923.75	\$2,081,656.69	\$3,422,731.90	\$5,504,388.59	(\$5,504,388.59)
58	2023-09-15	\$219,374,397.99	\$2,113,525.75	\$3,390,862.83	\$5,504,388.59	(\$5,504,388.59)
59	2023-10-15	\$217,228,515.28	\$2,145,882.71	\$3,358,505.87	\$5,504,388.59	(\$5,504,388.59)
60	2023-11-15	\$215,049,780.24	\$2,178,735.04	\$3,325,653.55	\$5,504,388.59	(\$5,504,388.59)
61	2023-12-15	\$212,837,689.92	\$2,212,090.32	\$3,292,298.27	\$5,504,388.59	(\$5,504,388.59)
62	2024-01-15	\$210,591,733.67	\$2,245,956.25	\$3,258,432.34	\$5,504,388.59	(\$5,504,388.59)
63	2024-02-15	\$208,311,393.01	\$2,280,340.65	\$3,224,047.93	\$5,504,388.59	(\$5,504,388.59)
64	2024-03-15	\$205,996,141.55	\$2,315,251.46	\$3,189,137.13	\$5,504,388.59	(\$5,504,388.59)
65	2024-04-15	\$203,645,444.82	\$2,350,696.74	\$3,153,691.85	\$5,504,388.59	(\$5,504,388.59)
66	2024-05-15	\$201,258,760.16	\$2,386,684.66	\$3,117,703.93	\$5,504,388.59	(\$5,504,388.59)
67	2024-06-15	\$198,835,536.62	\$2,423,223.54	\$3,081,165.05	\$5,504,388.59	(\$5,504,388.59)
68	2024-07-15	\$196,375,214.82	\$2,460,321.81	\$3,044,066.78	\$5,504,388.59	(\$5,504,388.59)
69	2024-08-15	\$193,877,226.79	\$2,497,988.03	\$3,006,400.56	\$5,504,388.59	(\$5,504,388.59)
70	2024-09-15	\$191,340,995.88	\$2,536,230.90	\$2,968,157.68	\$5,504,388.59	(\$5,504,388.59)
71	2024-10-15	\$188,765,936.63	\$2,575,059.26	\$2,929,329.33	\$5,504,388.59	(\$5,504,388.59)
72	2024-11-15	\$186,151,454.58	\$2,614,482.05	\$2,889,906.54	\$5,504,388.59	(\$5,504,388.59)
73	2024-12-15	\$183,496,946.19	\$2,654,508.39	\$2,849,880.20	\$5,504,388.59	(\$5,504,388.59)
74	2025-01-15	\$180,801,798.69	\$2,695,147.50	\$2,809,241.08	\$5,504,388.59	(\$5,504,388.59)
75	2025-02-15	\$178,065,389.91	\$2,736,408.78	\$2,767,979.80	\$5,504,388.59	(\$5,504,388.59)
76	2025-03-15	\$175,287,088.15	\$2,778,301.75	\$2,726,086.83	\$5,504,388.59	(\$5,504,388.59)
77	2025-04-15	\$172,466,252.07	\$2,820,836.08	\$2,683,552.51	\$5,504,388.59	(\$5,504,388.59)
78	2025-05-15	\$169,602,230.48	\$2,864,021.59	\$2,640,367.00	\$5,504,388.59	(\$5,504,388.59)
79	2025-06-15	\$166,694,362.24	\$2,907,868.24	\$2,596,520.34	\$5,504,388.59	(\$5,504,388.59)
80	2025-07-15	\$163,741,976.07	\$2,952,386.17	\$2,552,002.42	\$5,504,388.59	(\$5,504,388.59)
81	2025-08-15	\$160,744,390.44	\$2,997,585.64	\$2,506,802.95	\$5,504,388.59	(\$5,504,388.59)
82	2025-09-15	\$157,700,913.35	\$3,043,477.08	\$2,460,911.50	\$5,504,388.59	(\$5,504,388.59)
83	2025-10-15	\$154,610,842.24	\$3,090,071.11	\$2,414,317.48	\$5,504,388.59	(\$5,504,388.59)
84	2025-11-15	\$151,473,463.79	\$3,137,378.46	\$2,367,010.13	\$5,504,388.59	(\$5,504,388.59)

Cuadro de amortización cuota fija

85	2025-12-15	\$148,288,053.72	\$3,185,410.06	\$2,318,978.53	\$5,504,388.59	(\$5,504,388.59)
86	2026-01-15	\$145,053,876.72	\$3,234,177.00	\$2,270,211.58	\$5,504,388.59	(\$5,504,388.59)
87	2026-02-15	\$141,770,186.18	\$3,283,690.54	\$2,220,698.05	\$5,504,388.59	(\$5,504,388.59)
88	2026-03-15	\$138,436,224.07	\$3,333,962.10	\$2,170,426.48	\$5,504,388.59	(\$5,504,388.59)
89	2026-04-15	\$135,051,220.77	\$3,385,003.30	\$2,119,385.29	\$5,504,388.59	(\$5,504,388.59)
90	2026-05-15	\$131,614,394.87	\$3,436,825.91	\$2,067,562.68	\$5,504,388.59	(\$5,504,388.59)
91	2026-06-15	\$128,124,952.98	\$3,489,441.89	\$2,014,946.70	\$5,504,388.59	(\$5,504,388.59)
92	2026-07-15	\$124,582,089.58	\$3,542,863.40	\$1,961,525.19	\$5,504,388.59	(\$5,504,388.59)
93	2026-08-15	\$120,984,986.81	\$3,597,102.76	\$1,907,285.83	\$5,504,388.59	(\$5,504,388.59)
94	2026-09-15	\$117,332,814.31	\$3,652,172.50	\$1,852,216.09	\$5,504,388.59	(\$5,504,388.59)
95	2026-10-15	\$113,624,728.98	\$3,708,085.33	\$1,796,303.26	\$5,504,388.59	(\$5,504,388.59)
96	2026-11-15	\$109,859,874.83	\$3,764,854.15	\$1,739,534.44	\$5,504,388.59	(\$5,504,388.59)
97	2026-12-15	\$106,037,382.76	\$3,822,492.07	\$1,681,896.51	\$5,504,388.59	(\$5,504,388.59)
98	2027-01-15	\$102,156,370.35	\$3,881,012.40	\$1,623,376.18	\$5,504,388.59	(\$5,504,388.59)
99	2027-02-15	\$98,215,941.71	\$3,940,428.65	\$1,563,959.94	\$5,504,388.59	(\$5,504,388.59)
100	2027-03-15	\$94,215,187.18	\$4,000,754.53	\$1,503,634.06	\$5,504,388.59	(\$5,504,388.59)
101	2027-04-15	\$90,153,183.22	\$4,062,003.96	\$1,442,384.63	\$5,504,388.59	(\$5,504,388.59)
102	2027-05-15	\$86,028,992.13	\$4,124,191.09	\$1,380,197.50	\$5,504,388.59	(\$5,504,388.59)
103	2027-06-15	\$81,841,661.86	\$4,187,330.27	\$1,317,058.32	\$5,504,388.59	(\$5,504,388.59)
104	2027-07-15	\$77,590,225.78	\$4,251,436.08	\$1,252,952.51	\$5,504,388.59	(\$5,504,388.59)
105	2027-08-15	\$73,273,702.47	\$4,316,523.31	\$1,187,865.27	\$5,504,388.59	(\$5,504,388.59)
106	2027-09-15	\$68,891,095.47	\$4,382,607.00	\$1,121,781.59	\$5,504,388.59	(\$5,504,388.59)
107	2027-10-15	\$64,441,393.07	\$4,449,702.39	\$1,054,686.19	\$5,504,388.59	(\$5,504,388.59)
108	2027-11-15	\$59,923,568.09	\$4,517,824.98	\$986,563.61	\$5,504,388.59	(\$5,504,388.59)
109	2027-12-15	\$55,336,577.60	\$4,586,990.49	\$917,398.10	\$5,504,388.59	(\$5,504,388.59)
110	2028-01-15	\$50,679,362.72	\$4,657,214.89	\$847,173.70	\$5,504,388.59	(\$5,504,388.59)
111	2028-02-15	\$45,950,848.34	\$4,728,514.38	\$775,874.21	\$5,504,388.59	(\$5,504,388.59)
112	2028-03-15	\$41,149,942.91	\$4,800,905.43	\$703,483.16	\$5,504,388.59	(\$5,504,388.59)
113	2028-04-15	\$36,275,538.16	\$4,874,404.75	\$629,983.84	\$5,504,388.59	(\$5,504,388.59)
114	2028-05-15	\$31,326,508.85	\$4,949,029.31	\$555,359.28	\$5,504,388.59	(\$5,504,388.59)
115	2028-06-15	\$26,301,712.53	\$5,024,796.32	\$479,592.26	\$5,504,388.59	(\$5,504,388.59)
116	2028-07-15	\$21,199,989.23	\$5,101,723.30	\$402,665.29	\$5,504,388.59	(\$5,504,388.59)
117	2028-08-15	\$16,020,161.25	\$5,179,827.98	\$324,560.61	\$5,504,388.59	(\$5,504,388.59)

Cuadro de amortización cuota fija						
118	2028-09-15	\$10,761,032.85	\$5,259,128.40	\$245,260.19	\$5,504,388.59	(\$5,504,388.59)
119	2028-10-15	\$5,421,389.98	\$5,339,642.87	\$164,745.71	\$5,504,388.59	(\$5,504,388.59)
120	2028-11-15	\$0.00	\$5,421,389.98	\$82,998.61	\$5,504,388.59	(\$5,504,388.59)