Banco del Estado / Bansoft - Software para Bancos

Apreciado cliente; con el ánimo de ayudarle a usted a tomar la mejor decisión, sirvase de tomar como referencia este reporte para que pueda se pueda llevar una idea del credito que desea para darle vida a sus sueños.

Datos del credito y cliente:

Nombre tomador de credito:	José Ignacio Gutiérrez Guzmán
Indentificación:	11226452
Valor solicitado:	$150,000,000.00
Plazo:	3 años
Periodo de gracia:	0 años
Periodo de amortización:	Cada 30 días
Tasas de Interes aplicada:	
Efectiva anual:	12.50%
Nominal anual:	11.84%
Periodica:	0.99%

Cuadro de amortización cuota fija

Cuota	Fecha	Saldo Capital	Amortización Capital	Amortización Intereses	Cuota Fija	Flujo Caja
0	2018-11-21	$150,000,000.00	$0.00	$0.00	$0.00	$150,000,000.00
1	2018-12-21	$146,509,110.66	$3,490,889.34	$1,479,537.08	$4,970,426.42	($4,970,426.42)
2	2019-01-21	$142,983,788.65	$3,525,322.01	$1,445,104.41	$4,970,426.42	($4,970,426.42)
3	2019-02-21	$139,423,694.35	$3,560,094.30	$1,410,332.12	$4,970,426.42	($4,970,426.42)
4	2019-03-21	$135,828,484.77	$3,595,209.58	$1,375,216.84	$4,970,426.42	($4,970,426.42)
5	2019-04-21	$132,197,813.55	$3,630,671.22	$1,339,755.20	$4,970,426.42	($4,970,426.42)
6	2019-05-21	$128,531,330.91	$3,666,482.64	$1,303,943.78	$4,970,426.42	($4,970,426.42)
7	2019-06-21	$124,828,683.62	$3,702,647.29	$1,267,779.14	$4,970,426.42	($4,970,426.42)
8	2019-07-21	$121,089,514.98	$3,739,168.65	$1,231,257.78	$4,970,426.42	($4,970,426.42)
9	2019-08-21	$117,313,464.74	$3,776,050.24	$1,194,376.19	$4,970,426.42	($4,970,426.42)
10	2019-09-21	$113,500,169.13	$3,813,295.61	$1,157,130.81	$4,970,426.42	($4,970,426.42)
11	2019-10-21	$109,649,260.77	$3,850,908.36	$1,119,518.06	$4,970,426.42	($4,970,426.42)
12	2019-11-21	$105,760,368.66	$3,888,892.11	$1,081,534.32	$4,970,426.42	($4,970,426.42)
13	2019-12-21	$101,833,118.16	$3,927,250.51	$1,043,175.92	$4,970,426.42	($4,970,426.42)
14	2020-01-21	$97,867,130.90	$3,965,987.26	$1,004,439.16	$4,970,426.42	($4,970,426.42)
15	2020-02-21	$93,862,024.81	$4,005,106.09	$965,320.33	$4,970,426.42	($4,970,426.42)

Cuadro de amortización cuota fija

16	2020-03-21	$89,817,414.03	$4,044,610.78	$925,815.64	$4,970,426.42	($4,970,426.42)
17	2020-04-21	$85,732,908.91	$4,084,505.12	$885,921.30	$4,970,426.42	($4,970,426.42)
18	2020-05-21	$81,608,115.94	$4,124,792.97	$845,633.45	$4,970,426.42	($4,970,426.42)
19	2020-06-21	$77,442,637.74	$4,165,478.20	$804,948.23	$4,970,426.42	($4,970,426.42)
20	2020-07-21	$73,236,073.01	$4,206,564.73	$763,861.70	$4,970,426.42	($4,970,426.42)
21	2020-08-21	$68,988,016.50	$4,248,056.52	$722,369.91	$4,970,426.42	($4,970,426.42)
22	2020-09-21	$64,698,058.93	$4,289,957.56	$680,468.86	$4,970,426.42	($4,970,426.42)
23	2020-10-21	$60,365,787.03	$4,332,271.91	$638,154.52	$4,970,426.42	($4,970,426.42)
24	2020-11-21	$55,990,783.41	$4,375,003.62	$595,422.80	$4,970,426.42	($4,970,426.42)
25	2020-12-21	$51,572,626.59	$4,418,156.82	$552,269.60	$4,970,426.42	($4,970,426.42)
26	2021-01-21	$47,110,890.93	$4,461,735.66	$508,690.76	$4,970,426.42	($4,970,426.42)
27	2021-02-21	$42,605,146.57	$4,505,744.35	$464,682.07	$4,970,426.42	($4,970,426.42)
28	2021-03-21	$38,054,959.45	$4,550,187.13	$420,239.30	$4,970,426.42	($4,970,426.42)
29	2021-04-21	$33,459,891.18	$4,595,068.26	$375,358.16	$4,970,426.42	($4,970,426.42)
30	2021-05-21	$28,819,499.09	$4,640,392.09	$330,034.33	$4,970,426.42	($4,970,426.42)
31	2021-06-21	$24,133,336.12	$4,686,162.97	$284,263.45	$4,970,426.42	($4,970,426.42)
32	2021-07-21	$19,400,950.80	$4,732,385.32	$238,041.10	$4,970,426.42	($4,970,426.42)
33	2021-08-21	$14,621,887.22	$4,779,063.58	$191,362.84	$4,970,426.42	($4,970,426.42)
34	2021-09-21	$9,795,684.96	$4,826,202.26	$144,224.16	$4,970,426.42	($4,970,426.42)
35	2021-10-21	$4,921,879.07	$4,873,805.89	$96,620.53	$4,970,426.42	($4,970,426.42)
36	2021-11-21	$0.00	$4,921,879.07	$48,547.35	$4,970,426.42	($4,970,426.42)