

PRESTAMO: MICROFINANZAS
 MONTO: 50,000,000.00
 INTERES: 1.07%
 CON. CREDITO: 0.75%
 INSP. VIGILANCIA: 1.00%
 PLAZO: 25 años
 PERIODO GRACIA: 4.5 años

FECHA	MES	DESEMBOLSO	DESEMBOLSOS ACUMULADOS	TASA INTERES REAL VARIABLE	INTERES VARIABLE CALCULADO	AMORTIZAC.	K. REDUCIDO	SALDO POR DESEMBOLSAR	COMISION DE CREDITO	INSPECCION Y VIGILANCIA	CUOTA CALCULADA	FLUJO NETO
								50,000,000.00				
0	nov-2012	10,000,000.00	10,000,000.00				10,000,000.00	40,000,000.00	125,000.00	50,000.00	175,000.00	-9,825,000.00
1	may-2013	0.00	10,000,000.00	1.17%	58,500.00		10,000,000.00	40,000,000.00	150,000.00	50,000.00	258,500.00	258,500.00
2	nov-2013	32,934,898.34	42,934,898.34	1.14%	57,000.00		42,934,898.34	7,065,101.66	150,000.00	50,000.00	257,000.00	-32,677,898.34
3	may-2014	7,065,101.66	50,000,000.00	1.17%	251,169.16		50,000,000.00	-	26,494.13	50,000.00	327,663.29	-6,737,438.37
4	nov-2014			1.12%	280,000.00		50,000,000.00	-	0.00	50,000.00	330,000.00	330,000.00
5	may-2015			1.18%	295,000.00		50,000,000.00	-	0.00	50,000.00	345,000.00	345,000.00
6	nov-2015			1.52%	380,000.00		50,000,000.00	-	0.00	50,000.00	430,000.00	430,000.00
7	may-2016			1.85%	462,500.00		50,000,000.00	-	0.00	50,000.00	512,500.00	512,500.00
8	nov-2016			2.14%	535,000.00		50,000,000.00	-	0.00	50,000.00	585,000.00	585,000.00
9	may-2017			2.09%	522,500.00	1,190,476.19	48,809,523.81			50,000.00	1,762,976.19	1,762,976.19
10	nov-2017			2.33%	568,630.95	1,190,476.19	47,619,047.62				1,759,107.14	1,759,107.14
11	may-2018			3.25%	773,809.52	1,190,476.19	46,428,571.43				1,964,285.71	1,964,285.71
12	nov-2018			3.42%	793,928.57	1,190,476.19	45,238,095.24				1,984,404.76	1,984,404.76
13	may-2019				-	1,190,476.19	44,047,619.05				1,190,476.19	1,190,476.19
14	nov-2019				-	1,190,476.19	42,857,142.86				1,190,476.19	1,190,476.19
15	may-2020				-	1,190,476.19	41,666,666.67				1,190,476.19	1,190,476.19
16	nov-2020				-	1,190,476.19	40,476,190.48				1,190,476.19	1,190,476.19
17	may-2021				-	1,190,476.19	39,285,714.29				1,190,476.19	1,190,476.19
18	nov-2021				-	1,190,476.19	38,095,238.10				1,190,476.19	1,190,476.19
19	may-2022				-	1,190,476.19	36,904,761.90				1,190,476.19	1,190,476.19
20	nov-2022				-	1,190,476.19	35,714,285.71				1,190,476.19	1,190,476.19
21	may-2023				-	1,190,476.19	34,523,809.52				1,190,476.19	1,190,476.19
22	nov-2023				-	1,190,476.19	33,333,333.33				1,190,476.19	1,190,476.19
23	may-2024				-	1,190,476.19	32,142,857.14				1,190,476.19	1,190,476.19
24	nov-2024				-	1,190,476.19	30,952,380.95				1,190,476.19	1,190,476.19
25	may-2025				-	1,190,476.19	29,761,904.76				1,190,476.19	1,190,476.19
26	nov-2025				-	1,190,476.19	28,571,428.57				1,190,476.19	1,190,476.19
27	may-2026				-	1,190,476.19	27,380,952.38				1,190,476.19	1,190,476.19
28	nov-2026				-	1,190,476.19	26,190,476.19				1,190,476.19	1,190,476.19
29	may-2027				-	1,190,476.19	25,000,000.00				1,190,476.19	1,190,476.19
30	nov-2027				-	1,190,476.19	23,809,523.81				1,190,476.19	1,190,476.19
31	may-2028				-	1,190,476.19	22,619,047.62				1,190,476.19	1,190,476.19
32	nov-2028				-	1,190,476.19	21,428,571.43				1,190,476.19	1,190,476.19
33	may-2029				-	1,190,476.19	20,238,095.24				1,190,476.19	1,190,476.19
34	nov-2029				-	1,190,476.19	19,047,619.05				1,190,476.19	1,190,476.19
35	may-2030				-	1,190,476.19	17,857,142.86				1,190,476.19	1,190,476.19
36	nov-2030				-	1,190,476.19	16,666,666.67				1,190,476.19	1,190,476.19
37	may-2031				-	1,190,476.19	15,476,190.48				1,190,476.19	1,190,476.19
38	nov-2031				-	1,190,476.19	14,285,714.29				1,190,476.19	1,190,476.19
39	may-2032				-	1,190,476.19	13,095,238.10				1,190,476.19	1,190,476.19
40	nov-2032				-	1,190,476.19	11,904,761.90				1,190,476.19	1,190,476.19
41	may-2033				-	1,190,476.19	10,714,285.71				1,190,476.19	1,190,476.19
42	nov-2033				-	1,190,476.19	9,523,809.52				1,190,476.19	1,190,476.19
43	may-2034				-	1,190,476.19	8,333,333.33				1,190,476.19	1,190,476.19
44	nov-2034				-	1,190,476.19	7,142,857.14				1,190,476.19	1,190,476.19
45	may-2035				-	1,190,476.19	5,952,380.95				1,190,476.19	1,190,476.19
46	nov-2035				-	1,190,476.19	4,761,904.76				1,190,476.19	1,190,476.19
47	may-2036				-	1,190,476.19	3,571,428.57				1,190,476.19	1,190,476.19
48	nov-2036				-	1,190,476.19	2,380,952.38				1,190,476.19	1,190,476.19
49	may-2037				-	1,190,476.19	1,190,476.19				1,190,476.19	1,190,476.19
50	jun-2037				-	1,190,476.19	(0.00)				1,190,476.19	1,190,476.19

TOTALES		50,000,000.00			4,978,038.20	50,000,000.00			451,494.13	500,000.00	55,929,532.33	5,929,532.33
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TIR SEMESTRAL	0.449%
TIR ANUAL	0.897%