

Anexo 2. Simulación financiera del crédito. Bancolombia.

Cuota #	Abono a intereses	Abono a capital	Cuota mensual sin seguros	Valor del seguro de vida asociado a la Deuda	Cuota mensual más seguros	Saldo
0	\$0.00	\$0.00	\$0.00	\$552.724.80	\$0.00	\$ 464.601.516.50
1	\$6.218.154.00	\$5.131.846.00	\$11.350.000.00	\$552.724.80	\$11.902.724.80	\$ 459.469.670.00
2	\$6.150.224.08	\$5.199.775.92	\$11.350.000.00	\$552.724.80	\$11.902.724.80	\$454.269.378.36
3	\$6.081.377.11	\$5.268.622.89	\$11.350.000.00	\$552.724.80	\$11.802.724.80	\$449.000.755.47
4	\$6.011.600.70	\$5.338.399.30	\$11.350.000.00	\$552.724.80	\$11.802.724.80	\$443.662.356.17
5	\$5.940.882.31	\$5.409.117.69	\$11.350.000.00	\$552.724.80	\$11.802.724.80	\$438.253.238.48
6	\$5.869.209.22	\$5.480.790.78	\$11.350.000.00	\$552.724.80	\$11.802.724.80	\$432.772.447.70
7	\$5.796.568.54	\$5.553.431.46	\$11.650.000.00	\$552.724.80	\$12.202.724.80	\$426.919.016.24
8	\$5.722.947.22	\$5.927.052.78	\$11.650.000.00	\$552.724.80	\$12.202.724.80	\$420.991.963.46
9	\$5.648.332.01	\$5.601.667.99	\$11.250.000.00	\$552.724.80	\$11.802.724.80	\$412.793.295.47
10	\$5.572.709.49	\$5.677.290.51	\$11.250.000.00	\$552.724.80	\$11.802.724.80	\$407.116.004.96
11	\$5.496.066.07	\$5.753.933.93	\$11.250.000.00	\$552.724.80	\$11.802.724.80	\$401.362.071.02
12	\$5.418.387.96	\$5.831.612.04	\$11.250.000.00	\$552.724.80	\$11.802.724.80	\$395.530.458.98
13	\$5.339.661.20	\$5.910.338.80	\$11.250.000.00	\$552.724.80	\$11.802.724.80	\$389.620.120.18
14	\$5.259.871.62	\$5.990.128.38	\$11.250.000.00	\$552.724.80	\$11.802.724.80	\$383.629.991.80
15	\$5.179.004.89	\$6.070.995.11	\$11.250.000.00	\$552.724.80	\$11.802.724.80	\$377.558.996.69
16	\$5.097.046.46	\$6.152.953.54	\$11.250.000.00	\$552.724.80	\$11.802.724.80	\$371.406.043.14
17	\$5.013.981.58	\$6.236.018.42	\$11.250.000.00	\$552.724.80	\$11.802.724.80	\$365.170.024.73
18	\$4.929.795.33	\$6.320.204.67	\$11.250.000.00	\$552.724.80	\$11.802.724.80	\$358.849.820.06
19	\$4.844.472.57	\$6.405.527.43	\$11.250.000.00	\$552.724.80	\$11.802.724.80	\$352.444.292.63
20	\$4.757.997.95	\$6.492.002.05	\$11.250.000.00	\$552.724.80	\$11.802.724.80	\$345.952.290.58
21	\$4.670.355.92	\$6.579.644.08	\$11.250.000.00	\$552.724.80	\$11.802.724.80	\$339.372.646.51
22	\$4.581.530.73	\$6.668.469.27	\$11.250.000.00	\$552.724.80	\$11.802.724.80	\$332.704.177.23
23	\$4.491.506.39	\$6.758.493.61	\$11.250.000.00	\$552.724.80	\$11.802.724.80	\$325.945.683.63
24	\$4.400.266.73	\$6.849.733.27	\$11.250.000.00	\$552.724.80	\$11.802.724.80	\$319.095.950.35
25	\$4.307.795.33	\$6.942.204.67	\$11.250.000.00	\$552.724.80	\$11.802.724.80	\$312.153.745.68
26	\$4.214.075.57	\$7.035.924.43	\$11.250.000.00	\$552.724.80	\$11.802.724.80	\$305.117.821.25
27	\$4.119.090.59	\$7.130.909.41	\$11.250.000.00	\$552.724.80	\$11.802.724.80	\$297.986.911.84
28	\$4.022.823.31	\$7.227.176.69	\$11.250.000.00	\$552.724.80	\$11.802.724.80	\$290.759.735.15
29	\$3.925.256.42	\$7.324.743.58	\$11.250.000.00	\$552.724.80	\$11.802.724.80	\$283.434.991.57
30	\$3.826.372.39	\$7.423.627.61	\$11.250.000.00	\$552.724.80	\$11.802.724.80	\$276.011.363.96
31	\$3.726.153.41	\$7.523.846.59	\$11.250.000.00	\$552.724.80	\$11.802.724.80	\$268.487.517.37
32	\$3.624.581.48	\$7.625.418.52	\$11.250.000.00	\$552.724.80	\$11.802.724.80	\$260.862.098.86
33	\$3.521.638.33	\$7.728.361.67	\$11.250.000.00	\$552.724.80	\$11.802.724.80	\$253.133.737.19
34	\$3.417.305.45	\$7.832.694.55	\$11.250.000.00	\$552.724.80	\$11.802.724.80	\$245.301.042.64
35	\$3.311.564.08	\$7.938.435.92	\$11.250.000.00	\$552.724.80	\$11.802.724.80	\$237.362.606.72
36	\$3.204.395.19	\$8.045.604.81	\$11.250.000.00	\$552.724.80	\$11.802.724.80	\$229.317.001.91
37	\$3.095.779.53	\$8.154.220.47	\$11.250.000.00	\$552.724.80	\$11.802.724.80	\$221.162.781.44
38	\$2.985.697.55	\$8.264.302.45	\$11.250.000.00	\$552.724.80	\$11.802.724.80	\$212.898.478.98
39	\$2.874.129.47	\$8.375.870.53	\$11.250.000.00	\$552.724.80	\$11.802.724.80	\$204.522.608.45
40	\$2.761.055.21	\$8.488.944.79	\$11.250.000.00	\$552.724.80	\$11.802.724.80	\$196.033.663.67
41	\$2.646.454.46	\$8.603.545.54	\$11.250.000.00	\$552.724.80	\$11.802.724.80	\$187.430.118.12
42	\$2.530.306.59	\$8.719.693.41	\$11.250.000.00	\$552.724.80	\$11.802.724.80	\$178.710.424.72
43	\$2.412.590.73	\$8.837.409.27	\$11.250.000.00	\$552.724.80	\$11.802.724.80	\$169.873.015.45
44	\$2.293.285.71	\$8.956.714.29	\$11.250.000.00	\$552.724.80	\$11.802.724.80	\$160.916.301.16
45	\$2.172.370.07	\$9.077.629.93	\$11.250.000.00	\$552.724.80	\$11.802.724.80	\$151.838.671.23
46	\$2.049.822.06	\$9.200.177.94	\$11.250.000.00	\$552.724.80	\$11.802.724.80	\$142.638.493.29
47	\$1.925.619.66	\$9.324.380.34	\$11.250.000.00	\$552.724.80	\$11.802.724.80	\$133.314.112.95
48	\$1.799.740.52	\$9.450.259.48	\$11.250.000.00	\$552.724.80	\$11.802.724.80	\$123.863.853.47
49	\$1.672.162.02	\$9.577.837.98	\$11.250.000.00	\$552.724.80	\$11.802.724.80	\$114.286.015.50
50	\$1.542.861.21	\$9.707.138.79	\$11.250.000.00	\$552.724.80	\$11.802.724.80	\$104.578.876.70
51	\$1.411.814.84	\$9.838.185.16	\$11.250.000.00	\$552.724.80	\$11.802.724.80	\$94.740.691.54
52	\$1.278.999.34	\$9.971.000.66	\$11.250.000.00	\$552.724.80	\$11.802.724.80	\$84.769.690.88
53	\$1.144.390.83	\$10.105.609.17	\$11.250.000.00	\$552.724.80	\$11.802.724.80	\$74.664.081.70
54	\$1.007.965.10	\$10.242.034.90	\$11.250.000.00	\$552.724.80	\$11.802.724.80	\$64.422.046.81
55	\$869.697.63	\$10.380.302.37	\$11.250.000.00	\$552.724.80	\$11.802.724.80	\$54.041.744.44
56	\$729.563.55	\$10.520.436.45	\$11.250.000.00	\$552.724.80	\$11.802.724.80	\$43.521.307.99
57	\$587.537.66	\$10.662.462.34	\$11.250.000.00	\$552.724.80	\$11.802.724.80	\$32.858.845.64
58	\$443.594.42	\$10.806.405.58	\$11.250.000.00	\$552.724.80	\$11.802.724.80	\$22.052.440.06
59	\$297.707.94	\$10.952.292.06	\$11.250.000.00	\$552.724.80	\$11.802.724.80	\$11.100.148.00
60	\$149.852.00	\$11.100.148.00	\$11.250.000.00	\$0.00	\$11.250.000.00	\$0.00

\$

464.601.517

NOTA: no existe un calculo definido por el banco, directamente la tabla es descargada desde la página con condiciones específicas de la empresa (Bancolombia).