Simulador de Préstamo Multired Convenio

Resultados

Producto
Préstamo Multired Convenio

Préstamo solicitado
S/ 60,000.00

Número de meses
40

Periodo de gracia
No

Tasa de seguro de cuota protegida
1.161 %

Monto de seguro de cuota protegida
S/ 0.00

Tasa de Interés Efectiva Anual Fija (según tarifario BN)
14.49 %

Fecha desembolso
18/11/2026

Tasa mensual de seguro de desgravamen
0.0 %

Liquidación préstamo multired anterior
S/ 0.00

Monto efectivamente desembolsado
S/ 60,000.00

Tasa costo efectiva anual (TCEA)
14.49 %

Cronograma de Pagos

Nro	Fecha	Amortización S/	Interés S/	APE(*) S/	Cuota S/	Saldo S/
0	18/11/2026	0.00			0.00	60,000.00
1	19/12/2026	1,177.23	703.23	0.00	1,880.46	58,822.77
2	19/01/2027	1,191.03	689.43	0.00	1,880.46	57,631.74
3	19/02/2027	1,204.99	675.47	0.00	1,880.46	56,426.75
4	19/03/2027	1,283.45	597.01	0.00	1,880.46	55,143.30
5	19/04/2027	1,234.15	646.31	0.00	1,880.46	53,909.15
6	19/05/2027	1,269.12	611.34	0.00	1,880.46	52,640.03
7	19/06/2027	1,263.49	616.97	0.00	1,880.46	51,376.54
8	19/07/2027	1,297.84	582.62	0.00	1,880.46	50,078.70
9	19/08/2027	1,293.51	586.95	0.00	1,880.46	48,785.19
10	19/09/2027	1,308.67	571.79	0.00	1,880.46	47,476.52
11	19/10/2027	1,342.06	538.40	0.00	1,880.46	46,134.46
12	19/11/2027	1,339.74	540.72	0.00	1,880.46	44,794.72
13	19/12/2027	1,372.48	507.98	0.00	1,880.46	43,422.24
14	19/01/2028	1,371.53	508.93	0.00	1,880.46	42,050.71

(*) APE: Administración de Póliza Endosada.

Cronograma de Pagos

Nro	Fecha	Amortización S/	Interés S/	APE(*) S/	Cuota S/	Saldo S/
15	19/02/2028	1,387.61	492.85	0.00	1,880.46	40,663.10
16	19/03/2028	1,434.78	445.68	0.00	1,880.46	39,228.32
17	19/04/2028	1,420.69	459.77	0.00	1,880.46	37,807.63
18	19/05/2028	1,451.71	428.75	0.00	1,880.46	36,355.92
19	19/06/2028	1,454.35	426.11	0.00	1,880.46	34,901.57
20	19/07/2028	1,484.67	395.79	0.00	1,880.46	33,416.90
21	19/08/2028	1,488.80	391.66	0.00	1,880.46	31,928.10
22	19/09/2028	1,506.25	374.21	0.00	1,880.46	30,421.85
23	19/10/2028	1,535.47	344.99	0.00	1,880.46	28,886.38
24	19/11/2028	1,541.90	338.56	0.00	1,880.46	27,344.48
25	19/12/2028	1,570.37	310.09	0.00	1,880.46	25,774.11
26	19/01/2029	1,578.38	302.08	0.00	1,880.46	24,195.73
27	19/02/2029	1,596.87	283.59	0.00	1,880.46	22,598.86
28	19/03/2029	1,641.36	239.10	0.00	1,880.46	20,957.50
29	19/04/2029	1,634.83	245.63	0.00	1,880.46	19,322.67
30	19/05/2029	1,661.34	219.12	0.00	1,880.46	17,661.33
31	19/06/2029	1,673.46	207.00	0.00	1,880.46	15,987.87
32	19/07/2029	1,699.15	181.31	0.00	1,880.46	14,288.72
33	19/08/2029	1,712.99	167.47	0.00	1,880.46	12,575.73
34	19/09/2029	1,733.07	147.39	0.00	1,880.46	10,842.66
35	19/10/2029	1,757.50	122.96	0.00	1,880.46	9,085.16
36	19/11/2029	1,773.98	106.48	0.00	1,880.46	7,311.18
37	19/12/2029	1,797.55	82.91	0.00	1,880.46	5,513.63
38	19/01/2030	1,815.84	64.62	0.00	1,880.46	3,697.79
39	19/02/2030	1,837.12	43.34	0.00	1,880.46	1,860.67
40	19/03/2030	1,860.67	19.69	0.00	1,880.36	0.00
Total	-	60,000.00	15,218.30	0.00	75,218.30	0.00

(*) APE: Administración de Póliza Endosada.