

# Simulador de Préstamo Multired Descuento por Planilla

## Resultados

Producto

**Préstamo Multired Descuento por Planilla**

Préstamo solicitado

**S/ 49,008.33**

Fecha de Desembolso

**16/05/2026**

Número de Meses

**60**

Tasa mensual de seguro de desgravamen

**0.133 %**

Seguro de Cuota Protegida

**1.161 %**

Liquidación préstamo multired anterior

**S/ 0.00**

Monto de Seguro de Cuota Protegida

**S/ 0.00**

Desembolso Neto

**S/ 49,008.33**

Tasa de Interés Efectiva Anual Fija (%)

**8.9 %**

Tasa costo efectiva anual (TCEA)

**10.64 %**

## Cronograma de Pagos

Nro	Fecha	Amortización S/	Interés S/	SD(*) S/	Cuota S/	Saldo S/
0	16/05/2026	0.00			0.00	49,008.33
1	22/06/2026	538.85	431.34	80.39	1,050.58	48,469.48
2	22/07/2026	640.52	345.60	64.46	1,050.58	47,828.96
3	22/08/2026	632.41	352.44	65.73	1,050.58	47,196.55
4	22/09/2026	637.94	347.78	64.86	1,050.58	46,558.61
5	22/10/2026	656.68	331.98	61.92	1,050.58	45,901.93
6	22/11/2026	649.26	338.24	63.08	1,050.58	45,252.67
7	22/12/2026	667.73	322.66	60.19	1,050.58	44,584.94
8	22/01/2027	660.77	328.54	61.27	1,050.58	43,924.17
9	22/02/2027	666.54	323.67	60.37	1,050.58	43,257.63
10	22/03/2027	709.07	287.81	53.70	1,050.58	42,548.56
11	22/04/2027	678.57	313.53	58.48	1,050.58	41,869.99
12	22/05/2027	696.34	298.55	55.69	1,050.58	41,173.65
13	22/06/2027	690.59	303.40	56.59	1,050.58	40,483.06
14	22/07/2027	708.08	288.66	53.84	1,050.58	39,774.98
15	22/08/2027	702.82	293.10	54.66	1,050.58	39,072.16
16	22/09/2027	708.96	287.92	53.70	1,050.58	38,363.20

(\*) SD: Seguro de Desgravamen.

## Cronograma de Pagos

Nro	Fecha	Amortización S/	Interés S/	SD(*) S/	Cuota S/	Saldo S/
17	22/10/2027	726.02	273.54	51.02	1,050.58	37,637.18
18	22/11/2027	721.51	277.34	51.73	1,050.58	36,915.67
19	22/12/2027	738.26	263.22	49.10	1,050.58	36,177.41
20	22/01/2028	734.27	266.59	49.72	1,050.58	35,443.14
21	22/02/2028	740.70	261.17	48.71	1,050.58	34,702.44
22	22/03/2028	766.80	239.16	44.62	1,050.58	33,935.64
23	22/04/2028	753.87	250.07	46.64	1,050.58	33,181.77
24	22/05/2028	769.85	236.60	44.13	1,050.58	32,411.92
25	22/06/2028	767.20	238.84	44.54	1,050.58	31,644.72
26	22/07/2028	782.85	225.64	42.09	1,050.58	30,861.87
27	22/08/2028	780.75	227.42	42.41	1,050.58	30,081.12
28	22/09/2028	787.58	221.66	41.34	1,050.58	29,293.54
29	22/10/2028	802.75	208.87	38.96	1,050.58	28,490.79
30	22/11/2028	801.48	209.94	39.16	1,050.58	27,689.31
31	22/12/2028	816.32	197.43	36.83	1,050.58	26,872.99
32	22/01/2029	815.63	198.02	36.93	1,050.58	26,057.36
33	22/02/2029	822.76	192.01	35.81	1,050.58	25,234.60
34	22/03/2029	851.37	167.89	31.32	1,050.58	24,383.23
35	22/04/2029	837.39	179.68	33.51	1,050.58	23,545.84
36	22/05/2029	851.37	167.89	31.32	1,050.58	22,694.47
37	22/06/2029	852.16	167.23	31.19	1,050.58	21,842.31
38	22/07/2029	865.79	155.74	29.05	1,050.58	20,976.52
39	22/08/2029	867.18	154.57	28.83	1,050.58	20,109.34
40	22/09/2029	874.76	148.18	27.64	1,050.58	19,234.58
41	22/10/2029	887.85	137.15	25.58	1,050.58	18,346.73
42	22/11/2029	890.18	135.19	25.21	1,050.58	17,456.55
43	22/12/2029	902.89	124.47	23.22	1,050.58	16,553.66
44	22/01/2030	905.85	121.98	22.75	1,050.58	15,647.81
45	22/02/2030	913.76	115.31	21.51	1,050.58	14,734.05
46	22/03/2030	934.26	98.03	18.29	1,050.58	13,799.79
47	22/04/2030	929.92	101.69	18.97	1,050.58	12,869.87
48	22/05/2030	941.69	91.77	17.12	1,050.58	11,928.18
49	22/06/2030	946.29	87.90	16.39	1,050.58	10,981.89

(\*) SD: Seguro de Desgravamen.

## Cronograma de Pagos

Nro	Fecha	Amortización S/	Interés S/	SD(*) S/	Cuota S/	Saldo S/
50	22/07/2030	957.67	78.30	14.61	1,050.58	10,024.22
51	22/08/2030	962.93	73.87	13.78	1,050.58	9,061.29
52	22/09/2030	971.36	66.77	12.45	1,050.58	8,089.93
53	22/10/2030	982.14	57.68	10.76	1,050.58	7,107.79
54	22/11/2030	988.43	52.38	9.77	1,050.58	6,119.36
55	22/12/2030	998.81	43.63	8.14	1,050.58	5,120.55
56	22/01/2031	1,005.81	37.73	7.04	1,050.58	4,114.74
57	22/02/2031	1,014.60	30.32	5.66	1,050.58	3,100.14
58	22/03/2031	1,026.10	20.63	3.85	1,050.58	2,074.04
59	22/04/2031	1,032.45	15.28	2.85	1,050.58	1,041.59
60	22/05/2031	1,041.59	7.43	1.39	1,050.41	0.00
Total	-	49,008.33	11,821.43	0.00	63,034.63	0.00

(\*) SD: Seguro de Desgravamen.