

Simulador de Préstamo Multired Descuento por Planilla

Resultados

Producto

Préstamo Multired Descuento por Planilla

Préstamo solicitado

S/ 49,008.33

Fecha de Desembolso

02/07/2026

Número de Meses

60

Tasa mensual de seguro de desgravamen

0.12 %

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)

10.47 %

Cronograma de Pagos

Nro	Fecha	Amortización S/	Interés S/	SD(*) S/	Cuota S/	Saldo S/
0	02/07/2026	0.00			0.00	49,008.33
1	20/08/2026	382.05	572.05	96.06	1,050.16	48,626.28
2	20/09/2026	631.54	358.32	60.30	1,050.16	47,994.74
3	20/10/2026	650.35	342.22	57.59	1,050.16	47,344.39
4	20/11/2026	642.58	348.87	58.71	1,050.16	46,701.81
5	20/12/2026	661.12	333.00	56.04	1,050.16	46,040.69
6	20/01/2027	653.80	339.27	57.09	1,050.16	45,386.89
7	20/02/2027	659.43	334.45	56.28	1,050.16	44,727.46
8	20/03/2027	702.48	297.59	50.09	1,050.16	44,024.98
9	20/04/2027	671.16	324.41	54.59	1,050.16	43,353.82
10	20/05/2027	689.01	309.13	52.02	1,050.16	42,664.81
11	20/06/2027	682.87	314.39	52.90	1,050.16	41,981.94
12	20/07/2027	700.44	299.34	50.38	1,050.16	41,281.50
13	20/08/2027	694.77	304.20	51.19	1,050.16	40,586.73
14	20/09/2027	700.75	299.08	50.33	1,050.16	39,885.98
15	20/10/2027	717.90	284.40	47.86	1,050.16	39,168.08
16	20/11/2027	712.97	288.62	48.57	1,050.16	38,455.11

(*) SD: Seguro de Desgravamen.

Cronograma de Pagos

Nro	Fecha	Amortización S/	Interés S/	SD(*) S/	Cuota S/	Saldo S/
17	20/12/2027	729.81	274.20	46.15	1,050.16	37,725.30
18	20/01/2028	725.39	277.99	46.78	1,050.16	36,999.91
19	20/02/2028	731.63	272.65	45.88	1,050.16	36,268.28
20	20/03/2028	758.14	249.95	42.07	1,050.16	35,510.14
21	20/04/2028	744.46	261.67	44.03	1,050.16	34,765.68
22	20/05/2028	760.55	247.89	41.72	1,050.16	34,005.13
23	20/06/2028	757.41	250.58	42.17	1,050.16	33,247.72
24	20/07/2028	773.19	237.07	39.90	1,050.16	32,474.53
25	20/08/2028	770.59	239.30	40.27	1,050.16	31,703.94
26	20/09/2028	777.23	233.62	39.31	1,050.16	30,926.71
27	20/10/2028	792.53	220.52	37.11	1,050.16	30,134.18
28	20/11/2028	790.74	222.05	37.37	1,050.16	29,343.44
29	20/12/2028	805.72	209.23	35.21	1,050.16	28,537.72
30	20/01/2029	804.48	210.29	35.39	1,050.16	27,733.24
31	20/02/2029	811.41	204.36	34.39	1,050.16	26,921.83
32	20/03/2029	840.89	179.12	30.15	1,050.16	26,080.94
33	20/04/2029	825.63	192.19	32.34	1,050.16	25,255.31
34	20/05/2029	839.77	180.08	30.31	1,050.16	24,415.54
35	20/06/2029	839.97	179.91	30.28	1,050.16	23,575.57
36	20/07/2029	853.77	168.10	28.29	1,050.16	22,721.80
37	20/08/2029	854.55	167.43	28.18	1,050.16	21,867.25
38	20/09/2029	861.90	161.14	27.12	1,050.16	21,005.35
39	20/10/2029	875.18	149.77	25.21	1,050.16	20,130.17
40	20/11/2029	876.86	148.34	24.96	1,050.16	19,253.31
41	20/12/2029	889.78	137.28	23.10	1,050.16	18,363.53
42	20/01/2030	892.07	135.32	22.77	1,050.16	17,471.46
43	20/02/2030	899.76	128.74	21.66	1,050.16	16,571.70
44	20/03/2030	921.34	110.26	18.56	1,050.16	15,650.36
45	20/04/2030	915.43	115.32	19.41	1,050.16	14,734.93
46	20/05/2030	927.42	105.06	17.68	1,050.16	13,807.51
47	20/06/2030	931.29	101.75	17.12	1,050.16	12,876.22
48	20/07/2030	942.90	91.81	15.45	1,050.16	11,933.32
49	20/08/2030	947.43	87.93	14.80	1,050.16	10,985.89

(*) SD: Seguro de Desgravamen.

Cronograma de Pagos

Nro	Fecha	Amortización S/	Interés S/	SD(*) S/	Cuota S/	Saldo S/
50	20/09/2030	955.59	80.95	13.62	1,050.16	10,030.30
51	20/10/2030	966.60	71.52	12.04	1,050.16	9,063.70
52	20/11/2030	972.13	66.79	11.24	1,050.16	8,091.57
53	20/12/2030	982.75	57.70	9.71	1,050.16	7,108.82
54	20/01/2031	988.97	52.38	8.81	1,050.16	6,119.85
55	20/02/2031	997.47	45.10	7.59	1,050.16	5,122.38
56	20/03/2031	1,010.34	34.08	5.74	1,050.16	4,112.04
57	20/04/2031	1,014.76	30.30	5.10	1,050.16	3,097.28
58	20/05/2031	1,024.36	22.08	3.72	1,050.16	2,072.92
59	20/06/2031	1,032.31	15.28	2.57	1,050.16	1,040.61
60	20/07/2031	1,040.61	7.42	1.25	1,049.28	0.00
Total	-	49,008.33	11,983.86	2,016.53	63,008.72	0.00

(*) SD: Seguro de Desgravamen.