Simulador de Créditos Hipotecarios

Resultados

Producto	**Persona Natural: Mejora, ampliación y/o remodelación de vivienda propia**
Plazo (años)	**5**
Tasa de Interés Efectiva Anual Fija (*)	**6.95 %**
Monto del Préstamo	**S/ 80,000.00**
Cuotas Dobles	**Ninguno**
Periodo de Gracia en Meses	**2**
Tasa Costo Efectivo Anual (TCEA)	**8.14 %**
Fecha de Desembolso	**18/11/2026**

(*) Según Tarifario del Banco.

Cronograma de Pagos

Nro	Fecha	Interés S/	SD(*) S/	SI(**) S/	Cuota S/	Amortización S/	Saldo S/
0	18/11/2026						80,000.00
1	10/12/2026	329.17	22.00	26.40	0.00	-377.57	80,377.57
2	10/01/2027	466.41	31.15	26.40	0.00	-523.96	80,901.53
3	10/02/2027	469.45	31.35	26.40	1,685.49	1,158.29	79,743.24
4	10/03/2027	417.83	27.91	26.40	1,685.49	1,213.35	78,529.89
5	10/04/2027	455.68	30.43	26.40	1,685.49	1,172.98	77,356.91
6	10/05/2027	434.36	29.01	26.40	1,685.49	1,195.72	76,161.19
7	10/06/2027	441.94	29.51	26.40	1,685.49	1,187.64	74,973.55
8	10/07/2027	420.97	28.12	26.40	1,685.49	1,210.00	73,763.55
9	10/08/2027	428.03	28.58	26.40	1,685.49	1,202.48	72,561.07
10	10/09/2027	421.05	28.12	26.40	1,685.49	1,209.92	71,351.15
11	10/10/2027	400.63	26.76	26.40	1,685.49	1,231.70	70,119.45
12	10/11/2027	406.88	27.17	26.40	1,685.49	1,225.04	68,894.41

(*) SD: Seguro de Desgravamen.
(**) SI: Seg. Inmobiliario.

Cronograma de Pagos

Nro	Fecha	Interés S/	SD(*) S/	SI(**) S/	Cuota S/	Amortización S/	Saldo S/
13	10/12/2027	386.84	25.84	26.40	1,685.49	1,246.41	67,648.00
14	10/01/2028	392.54	26.21	26.40	1,685.49	1,240.34	66,407.66
15	10/02/2028	385.34	25.73	26.40	1,685.49	1,248.02	65,159.64
16	10/03/2028	353.64	23.62	26.40	1,685.49	1,281.83	63,877.81
17	10/04/2028	370.66	24.75	26.40	1,685.49	1,263.68	62,614.13
18	10/05/2028	351.58	23.48	26.40	1,685.49	1,284.03	61,330.10
19	10/06/2028	355.88	23.77	26.40	1,685.49	1,279.44	60,050.66
20	10/07/2028	337.18	22.52	26.40	1,685.49	1,299.39	58,751.27
21	10/08/2028	340.92	22.77	26.40	1,685.49	1,295.40	57,455.87
22	10/09/2028	333.40	22.26	26.40	1,685.49	1,303.43	56,152.44
23	10/10/2028	315.29	21.06	26.40	1,685.49	1,322.74	54,829.70
24	10/11/2028	318.16	21.25	26.40	1,685.49	1,319.68	53,510.02
25	10/12/2028	300.46	20.07	26.40	1,685.49	1,338.56	52,171.46
26	10/01/2029	302.73	20.22	26.40	1,685.49	1,336.14	50,835.32
27	10/02/2029	294.98	19.70	26.40	1,685.49	1,344.41	49,490.91
28	10/03/2029	259.32	17.32	26.40	1,685.49	1,382.45	48,108.46
29	10/04/2029	279.16	18.64	26.40	1,685.49	1,361.29	46,747.17
30	10/05/2029	262.48	17.53	26.40	1,685.49	1,379.08	45,368.09
31	10/06/2029	263.26	17.58	26.40	1,685.49	1,378.25	43,989.84
32	10/07/2029	247.00	16.50	26.40	1,685.49	1,395.59	42,594.25
33	10/08/2029	247.16	16.51	26.40	1,685.49	1,395.42	41,198.83
34	10/09/2029	239.06	15.96	26.40	1,685.49	1,404.07	39,794.76
35	10/10/2029	223.45	14.92	26.40	1,685.49	1,420.72	38,374.04
36	10/11/2029	222.67	14.87	26.40	1,685.49	1,421.55	36,952.49
37	10/12/2029	207.49	13.86	26.40	1,685.49	1,437.74	35,514.75
38	10/01/2030	206.08	13.76	26.40	1,685.49	1,439.25	34,075.50

(*) SD: Seguro de Desgravamen.
(**) SI: Seg. Inmobiliario.

Cronograma de Pagos

Nro	Fecha	Interés S/	SD(*) S/	SI(**) S/	Cuota S/	Amortización S/	Saldo S/
39	10/02/2030	197.73	13.20	26.40	1,685.49	1,448.16	32,627.34
40	10/03/2030	170.96	11.42	26.40	1,685.49	1,476.71	31,150.63
41	10/04/2030	180.76	12.07	26.40	1,685.49	1,466.26	29,684.37
42	10/05/2030	166.68	11.13	26.40	1,685.49	1,481.28	28,203.09
43	10/06/2030	163.65	10.93	26.40	1,685.49	1,484.51	26,718.58
44	10/07/2030	150.02	10.02	26.40	1,685.49	1,499.05	25,219.53
45	10/08/2030	146.34	9.77	26.40	1,685.49	1,502.98	23,716.55
46	10/09/2030	137.62	9.19	26.40	1,685.49	1,512.28	22,204.27
47	10/10/2030	124.68	8.33	26.40	1,685.49	1,526.08	20,678.19
48	10/11/2030	119.99	8.01	26.40	1,685.49	1,531.09	19,147.10
49	10/12/2030	107.51	7.18	26.40	1,685.49	1,544.40	17,602.70
50	10/01/2031	102.14	6.82	26.40	1,685.49	1,550.13	16,052.57
51	10/02/2031	93.15	6.22	26.40	1,685.49	1,559.72	14,492.85
52	10/03/2031	75.94	5.07	26.40	1,685.49	1,578.08	12,914.77
53	10/04/2031	74.94	5.00	26.40	1,685.49	1,579.15	11,335.62
54	10/05/2031	63.65	4.25	26.40	1,685.49	1,591.19	9,744.43
55	10/06/2031	56.54	3.78	26.40	1,685.49	1,598.77	8,145.66
56	10/07/2031	45.74	3.05	26.40	1,685.49	1,610.30	6,535.36
57	10/08/2031	37.92	2.53	26.40	1,685.49	1,618.64	4,916.72
58	10/09/2031	28.53	1.91	26.40	1,685.49	1,628.65	3,288.07
59	10/10/2031	18.46	1.23	26.40	1,685.49	1,639.40	1,648.67
60	10/11/2031	9.57	0.64	26.40	1,685.28	1,648.67	0.00
Total	-	15,161.65	1,012.56	1,584.00	97,758.21	80,000.00	

(*) SD: Seguro de Desgravamen.
(**) SI: Seg. Inmobiliario.