UNIVERSIDAD SAN IGNACIO DE LOYOLA

ESTIMACIÓN DE LAS TASAS DE INTERÉS EFECTIVAS

		crédito 1	crédito 2	crédito 3	crédito 4	crédito 5
		S/.	S/.	S/.	S/.	S/.
	cuota	154.35	253.92	353.48	133.14	219.01
	préstamo	-3000	-5000	-7000	-3000	-5000
Ene-05	cuota 1	154.35	253.92	353.48	133.14	219.01
Feb-05	cuota 2	154.35	253.92	353.48	133.14	219.01
Mar-05	cuota 3	154.35	253.92	353.48	133.14	219.01
Abr-05	cuota 4	154.35	253.92	353.48	133.14	219.01
May-05	cuota 5	154.35	253.92	353.48	133.14	219.01
Jun-05	cuota 6	154.35	253.92	353.48	133.14	219.01
Jul-05	cuota 7	154.35	253.92	353.48	266.28	438.02
Ago-05	cuota 8	154.35	253.92	353.48	133.14	219.01
Sep-05	cuota 9	154.35	253.92	353.48	133.14	219.01
Oct-05	cuota 10	154.35	253.92	353.48	133.14	219.01
Nov-05	cuota 11	154.35	253.92	353.48	133.14	219.01
Dic-05	cuota 12	154.35	253.92	353.48	266.28	438.02
Ene-06	cuota 13	154.35	253.92	353.48	133.14	219.01
Feb-06	cuota 14	154.35	253.92	353.48	133.14	219.01
Mar-06	cuota 15	154.35	253.92	353.48	133.14	219.01
Abr-06	cuota 16	154.35	253.92	353.48	133.14	219.01
May-06	cuota 17	154.35	253.92	353.48	133.14	219.01
Jun-06	cuota 18	154.35	253.92	353.48	133.14	219.01
Jul-06	cuota 19	154.35	253.92	353.48	266.28	438.02
Ago-06	cuota 20	154.35	253.92	353.48	133.14	219.01
Sep-06	cuota 21	154.35	253.92	353.48	133.14	219.01
Oct-06	cuota 22	154.35	253.92	353.48	133.14	219.01
Nov-06	cuota 23	154.35	253.92	353.48	133.14	219.01
Dic-06	cuota 24	154.35	253.92	353.48	266.28	438.02
Ene-07	cuota 25					
Feb-07	cuota 26					
Mar-07	cuota 27					
Abr-07	cuota 28					
May-07	cuota 29					
Jun-07	cuota 30					
Jul-07	cuota 31					
Ago-07	cuota 32					
Sep-07	cuota 33					
Oct-07	cuota 34					
Nov-07	cuota 35					
Dic-07	cuota 36					
	TEM	1.76%	1.65%	1.60%	1.75%	1.64%
	TEA	23.30%	21.66%	20.96%	23.17%	21.58%
	TASA	1.76%	1.65%	1.60%		

tabla de préstamos en nuevos s

crédito 6	crédito 7	crédito 8	crédito 9	crédito 10	crédito 11	crédito 12
S/.	S/.	S/.	S/.	S/.	S/.	S/.
304.89	113.05	185.08	257.11	97.51	159.64	221.77
-7000	-3000	-5000	-7000	-3000	-5000	-7000
304.89	113.05	185.08	257.11	97.51	159.64	221.77
304.89	113.05	185.08	257.11	97.51	159.64	221.77
304.89	113.05	185.08	257.11	97.51	159.64	221.77
304.89	113.05	185.08	257.11	97.51	159.64	221.77
304.89	113.05	185.08	257.11	97.51	159.64	221.77
304.89	113.05	185.08	257.11	97.51	159.64	221.77
609.78	113.05	185.08	257.11	195.02	319.28	443.54
304.89	113.05	185.08	257.11	97.51	159.64	221.77
304.89	113.05	185.08	257.11	97.51	159.64	221.77
304.89	113.05	185.08	257.11	97.51	159.64	221.77
304.89	113.05	185.08	257.11	97.51	159.64	221.77
609.78	113.05	185.08	257.11	195.02	319.28	443.54
304.89	113.05	185.08	257.11	97.51	159.64	221.77
304.89	113.05	185.08	257.11	97.51	159.64	221.77
304.89	113.05	185.08	257.11	97.51	159.64	221.77
304.89	113.05	185.08	257.11	97.51	159.64	221.77
304.89	113.05	185.08	257.11	97.51	159.64	221.77
304.89	113.05	185.08	257.11	97.51	159.64	221.77
609.78	113.05	185.08	257.11	195.02	319.28	443.54
304.89	113.05	185.08	257.11	97.51	159.64	221.77
304.89	113.05	185.08	257.11	97.51	159.64	221.77
304.89	113.05	185.08	257.11	97.51	159.64	221.77
304.89	113.05	185.08	257.11	97.51	159.64	221.77
609.78	113.05	185.08	257.11	195.02	319.28	443.54
	113.05	185.08	257.11	97.51	159.64	221.77
	113.05	185.08	257.11	97.51	159.64	221.77
	113.05	185.08	257.11	97.51	159.64	221.77
	113.05	185.08	257.11	97.51	159.64	221.77
	113.05	185.08	257.11	97.51	159.64	221.77
	113.05	185.08	257.11	97.51	159.64	221.77
	113.05	185.08	257.11	195.02	319.28	443.54
	113.05	185.08	257.11	97.51	159.64	221.77
	113.05	185.08	257.11	97.51	159.64	221.77
	113.05	185.08	257.11	97.51	159.64	221.77
	113.05	185.08	257.11	97.51	159.64	221.77
	113.05	185.08	257.11	195.02	319.28	443.54
1.59%	1.75%	1.64%	1.60%	1.74%	1.64%	1.59%
20.90%	23.16%	21.59%	20.92%	23.07%	21.54%	20.88%
	1.75%	1.64%	1.60%			

soles y dólares

crédito 13	crédito 14	crédito 15	crédito 16	crédito 17	crédito 18	crédito 19
$	$	$	$	$	$	$
50.04	122.85	244.19	43.12	105.86	210.43	36.23
-1000	-2500	-5000	-1000	-2500	-5000	-1000
50.04	122.85	244.19	43.12	105.86	210.43	36.23
50.04	122.85	244.19	43.12	105.86	210.43	36.23
50.04	122.85	244.19	43.12	105.86	210.43	36.23
50.04	122.85	244.19	43.12	105.86	210.43	36.23
50.04	122.85	244.19	43.12	105.86	210.43	36.23
50.04	122.85	244.19	43.12	105.86	210.43	36.23
50.04	122.85	244.19	86.24	211.72	420.86	36.23
50.04	122.85	244.19	43.12	105.86	210.43	36.23
50.04	122.85	244.19	43.12	105.86	210.43	36.23
50.04	122.85	244.19	43.12	105.86	210.43	36.23
50.04	122.85	244.19	43.12	105.86	210.43	36.23
50.04	122.85	244.19	86.24	211.72	420.86	36.23
50.04	122.85	244.19	43.12	105.86	210.43	36.23
50.04	122.85	244.19	43.12	105.86	210.43	36.23
50.04	122.85	244.19	43.12	105.86	210.43	36.23
50.04	122.85	244.19	43.12	105.86	210.43	36.23
50.04	122.85	244.19	43.12	105.86	210.43	36.23
50.04	122.85	244.19	43.12	105.86	210.43	36.23
50.04	122.85	244.19	86.24	211.72	420.86	36.23
50.04	122.85	244.19	43.12	105.86	210.43	36.23
50.04	122.85	244.19	43.12	105.86	210.43	36.23
50.04	122.85	244.19	43.12	105.86	210.43	36.23
50.04	122.85	244.19	43.12	105.86	210.43	36.23
50.04	122.85	244.19	86.24	211.72	420.86	36.23
						36.23
						36.23
						36.23
						36.23
						36.23
						36.23
						36.23
						36.23
						36.23
						36.23
						36.23
						36.23
1.52%	1.36%	1.31%	1.51%	1.36%	1.31%	1.51%
19.84%	17.66%	16.92%	19.71%	17.60%	16.90%	19.74%
1.52%	1.36%	1.31%				1.51%

crédito 20	crédito 21	crédito 22	crédito 23	crédito 24
$	$	$	$	$
88.32	175.13	31.22	76.11	150.92
-2500	-5000	-1000	-2500	-5000
88.32	175.13	31.22	76.11	150.92
88.32	175.13	31.22	76.11	150.92
88.32	175.13	31.22	76.11	150.92
88.32	175.13	31.22	76.11	150.92
88.32	175.13	31.22	76.11	150.92
88.32	175.13	31.22	76.11	150.92
88.32	175.13	62.44	152.22	301.84
88.32	175.13	31.22	76.11	150.92
88.32	175.13	31.22	76.11	150.92
88.32	175.13	31.22	76.11	150.92
88.32	175.13	31.22	76.11	150.92
88.32	175.13	62.44	152.22	301.84
88.32	175.13	31.22	76.11	150.92
88.32	175.13	31.22	76.11	150.92
88.32	175.13	31.22	76.11	150.92
88.32	175.13	31.22	76.11	150.92
88.32	175.13	31.22	76.11	150.92
88.32	175.13	31.22	76.11	150.92
88.32	175.13	62.44	152.22	301.84
88.32	175.13	31.22	76.11	150.92
88.32	175.13	31.22	76.11	150.92
88.32	175.13	31.22	76.11	150.92
88.32	175.13	31.22	76.11	150.92
88.32	175.13	62.44	152.22	301.84
88.32	175.13	31.22	76.11	150.92
88.32	175.13	31.22	76.11	150.92
88.32	175.13	31.22	76.11	150.92
88.32	175.13	31.22	76.11	150.92
88.32	175.13	31.22	76.11	150.92
88.32	175.13	31.22	76.11	150.92
88.32	175.13	62.44	152.22	301.84
88.32	175.13	31.22	76.11	150.92
88.32	175.13	31.22	76.11	150.92
88.32	175.13	31.22	76.11	150.92
88.32	175.13	31.22	76.11	150.92
88.32	175.13	62.44	152.22	301.84
1.36%	1.31%	1.51%	1.36%	1.31%
17.63%	16.92%	19.65%	17.59%	16.91%
1.36%	1.31%			