

CORPORACION PRODESA SUCURSAL NICARAGUA
CONCEPTUALIZACION DE TASA DE COSTO EFECTIVA ANUAL (TCEA)

ANEXO "A"

0.002592361

MICROCREDITO	PERSONALES, NEGOCIOS Y VIVIENDA
--------------	---------------------------------

Monto Aprobado	100,000.00	Plazo	36
Tasa Nominal	26%	TCEA	35.95%
TIR	2.59%		

A= $[(1+TIR)^n-1]$ Valores a platearse
 B= $[(1+0.0226)^{12}-1]$ 1-Plateamos el valor A =(1+TIR)
 C= $[(1.0226)^{12}-1]$ 2-A lo elevamos al numero de cuotas (A)^n
 D= $[(1.3072)-1]$ 3-el resultado se le resta -1
 E= 0.3072 4-TCEA=E

Deducciones en el Desembolso	Valor	Factor	Forma de Pago
------------------------------	-------	--------	---------------

Comision por Desembolso	0.00	0.00%	Deducido
Inscripción en Registro	0.00	0.00%	Pagado anticipado
Avaluos	0.00		Deducido
Consulta Central de Riesgo	0.00		Pagado anticipado
Seguros	0.00	0.00%	Deducido

Total	-
-------	---

Cuotas	Amortizacion al Capital	Mant. De Valor	Interes	Cuota	Saldo
MES 0				-100,000.00	100,000.00
MES 1	2,777.78	416.67	2,175.69	5,370.14	97,222.22
MES 2	2,777.78	405.09	2,115.26	5,298.13	94,444.44
MES 3	2,777.78	393.52	2,054.82	5,226.12	91,666.67
MES 4	2,777.78	381.94	1,994.39	5,154.11	88,888.89
MES 5	2,777.78	370.37	1,933.95	5,082.10	86,111.11
MES 6	2,777.78	358.80	1,873.51	5,010.09	83,333.33
MES 7	2,777.78	347.22	1,813.08	4,938.08	80,555.56
MES 8	2,777.78	335.65	1,752.64	4,866.07	77,777.78
MES 9	2,777.78	324.07	1,692.21	4,794.06	75,000.00
MES 10	2,777.78	312.50	1,631.77	4,722.05	72,222.22
MES 11	2,777.78	300.93	1,571.33	4,650.04	69,444.44
MES 12	2,777.78	289.35	1,510.90	4,578.03	66,666.67
MES 13	2,777.78	277.78	1,450.46	4,506.02	63,888.89
MES 14	2,777.78	266.20	1,390.03	4,434.01	61,111.11
MES 15	2,777.78	254.63	1,329.59	4,362.00	58,333.33
MES 16	2,777.78	243.06	1,269.16	4,289.99	55,555.56
MES 17	2,777.78	231.48	1,208.72	4,217.98	52,777.78
MES 18	2,777.78	219.91	1,148.28	4,145.97	50,000.00
MES 19	2,777.78	208.33	1,087.85	4,073.96	47,222.22

MES 20	2,777.78	196.76	1,027.41	4,001.95	44,444.44
MES 21	2,777.78	185.19	966.98	3,929.94	41,666.67
MES 22	2,777.78	173.61	906.54	3,857.93	38,888.89
MES 23	2,777.78	162.04	846.10	3,785.92	36,111.11
MES 24	2,777.78	150.46	785.67	3,713.91	33,333.33
MES 25	2,777.78	138.89	725.23	3,641.90	30,555.56
MES 26	2,777.78	127.31	664.80	3,569.89	27,777.78
MES 27	2,777.78	115.74	604.36	3,497.88	25,000.00
MES 28	2,777.78	104.17	543.92	3,425.87	22,222.22
MES 29	2,777.78	92.59	483.49	3,353.86	19,444.44
MES 30	2,777.78	81.02	423.05	3,281.85	16,666.67
MES 31	2,777.78	69.44	362.62	3,209.84	13,888.89
MES 32	2,777.78	57.87	302.18	3,137.83	11,111.11
MES 33	2,777.78	46.30	241.74	3,065.82	8,333.33
MES 34	2,777.78	34.72	181.31	2,993.81	5,555.56
MES 35	2,777.78	23.15	120.87	2,921.80	2,777.78
MES 36	2,777.78	11.57	60.44	2,849.79	-0.00
Totales	100,000.00	7,708.33	40,250.35	147,958.68	

-88%