

LIQUIDACION DE INTERESES MORATORIOS PRESTAMO

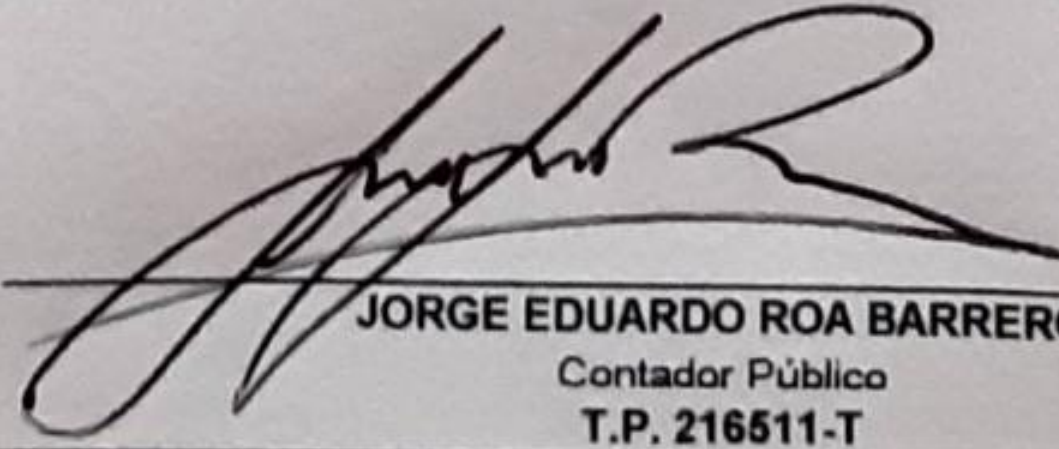
PROCESO	2020-10-09
TASA APLICADA	$((1+TasaEfectiva)^(Periodo/Diasperiodo))-1$
FECHA DE INICIO	01-agosto-2017
FECHA DE FIN	31-diciembre-2020

DESDE	HASTA	DIAS	% ANUAL	TASA MENSUAL	CAPITAL	INTERESES	CONCEPTO	SUBTOTAL	SALDO INTERESES	SALDO ADEUDADO
01-ago-2016	31-ago-2016	31	21,34%	1,66%	\$ 5.000.000,00	\$ 82.818,00	INTERES BANCARIO CORRIENTE	\$ 5.082.818,00	\$ 82.818,00	\$ 5.082.818,00
01-sep-2016	30-sep-2016	30	21,34%	1,60%		\$ 80.126,00		\$ 5.162.944,00	\$ 162.944,00	\$ 5.162.944,00
01-oct-2016	31-oct-2016	31	21,99%	1,70%		\$ 85.125,00		\$ 5.248.069,00	\$ 248.069,00	\$ 5.248.069,00
01-nov-2016	30-nov-2016	30	21,99%	1,65%		\$ 82.357,00		\$ 5.330.426,00	\$ 330.426,00	\$ 5.330.426,00
01-dic-2016	31-dic-2016	31	21,99%	1,70%		\$ 85.125,00		\$ 5.415.551,00	\$ 415.551,00	\$ 5.415.551,00
01-ene-2017	31-ene-2017	31	22,34%	1,73%		\$ 86.363,00		\$ 5.501.914,00	\$ 501.914,00	\$ 5.501.914,00
01-feb-2017	28-feb-2017	28	22,34%	1,56%		\$ 77.940,00		\$ 5.579.854,00	\$ 579.854,00	\$ 5.579.854,00
01-mar-2017	31-mar-2017	31	22,34%	1,73%		\$ 86.363,00		\$ 5.666.217,00	\$ 666.217,00	\$ 5.666.217,00
01-abr-2017	30-abr-2017	30	22,33%	1,67%		\$ 83.520,00		\$ 5.749.737,00	\$ 749.737,00	\$ 5.749.737,00
01-may-2017	31-may-2017	31	22,33%	1,73%		\$ 86.327,00		\$ 5.836.064,00	\$ 836.064,00	\$ 5.836.064,00
01-jun-2017	30-jun-2017	30	22,33%	1,67%		\$ 83.520,00		\$ 5.919.584,00	\$ 919.584,00	\$ 5.919.584,00
01-jul-2017	31-jul-2017	31	21,98%	1,70%		\$ 85.090,00		\$ 6.004.674,00	\$ 1.004.674,00	\$ 6.004.674,00
01-ago-2017	31-ago-2017	31	32,97%	2,45%		\$ 122.484,00	INTERES BANCARIO USURA	\$ 6.127.158,00	\$ 1.127.158,00	\$ 6.127.158,00
01-sep-2017	30-sep-2017	30	32,22%	2,32%		\$ 116.107,00		\$ 6.243.265,00	\$ 1.243.265,00	\$ 6.243.265,00
01-oct-2017	31-oct-2017	31	31,73%	2,37%		\$ 118.393,00		\$ 6.361.658,00	\$ 1.361.658,00	\$ 6.361.658,00
01-nov-2017	30-nov-2017	30	31,44%	2,27%		\$ 113.620,00		\$ 6.475.278,00	\$ 1.475.278,00	\$ 6.475.278,00
01-dic-2017	31-dic-2017	31	31,16%	2,33%		\$ 116.508,00		\$ 6.591.786,00	\$ 1.591.786,00	\$ 6.591.786,00
01-ene-2018	31-ene-2018	31	31,04%	2,32%		\$ 116.110,00		\$ 6.707.896,00	\$ 1.707.896,00	\$ 6.707.896,00
01-feb-2018	28-feb-2018	28	31,52%	2,12%		\$ 106.189,00		\$ 6.814.085,00	\$ 1.814.085,00	\$ 6.814.085,00
01-mar-2018	31-mar-2018	31	31,02%	2,32%		\$ 116.060,00		\$ 6.930.145,00	\$ 1.930.145,00	\$ 6.930.145,00
01-abr-2018	30-abr-2018	30	30,72%	2,23%		\$ 111.312,00		\$ 7.041.457,00	\$ 2.041.457,00	\$ 7.041.457,00
01-may-2018	31-may-2018	31	30,66%	2,30%		\$ 114.865,00		\$ 7.156.322,00	\$ 2.156.322,00	\$ 7.156.322,00
01-jun-2018	30-jun-2018	30	30,42%	2,21%		\$ 110.347,00		\$ 7.266.669,00	\$ 2.266.669,00	\$ 7.266.669,00
01-jul-2018	31-jul-2018	31	30,05%	2,26%		\$ 112.816,00		\$ 7.379.485,00	\$ 2.379.485,00	\$ 7.379.485,00
01-ago-2018	31-ago-2018	31	29,91%	2,25%		\$ 112.365,00		\$ 7.491.850,00	\$ 2.491.850,00	\$ 7.491.850,00
01-sep-2018	30-sep-2018	30	29,72%	2,16%		\$ 108.070,00		\$ 7.599.920,00	\$ 2.599.920,00	\$ 7.599.920,00
01-oct-2018	31-oct-2018	31	29,45%	2,22%		\$ 110.825,00		\$ 7.710.745,00	\$ 2.710.745,00	\$ 7.710.745,00
01-nov-2018	30-nov-2018	30	29,24%	2,13%		\$ 106.530,00		\$ 7.817.275,00	\$ 2.817.275,00	\$ 7.817.275,00
01-dic-2018	31-dic-2018	31	29,10%	2,19%		\$ 109.650,00		\$ 7.926.925,00	\$ 2.926.925,00	\$ 7.926.925,00
01-ene-2019	31-ene-2019	31	28,74%	2,17%		\$ 108.438,00		\$ 8.035.363,00	\$ 3.035.363,00	\$ 8.035.363,00
01-feb-2019	28-feb-2019	28	29,55%	2,01%		\$ 100.296,00		\$ 8.135.659,00	\$ 3.135.659,00	\$ 8.135.659,00
01-mar-2019	31-mar-2019	31	29,06%	2,19%		\$ 109.515,00		\$ 8.245.174,00	\$ 3.245.174,00	\$ 8.245.174,00
01-abr-2019	30-abr-2019	30	28,98%	2,11%		\$ 105.685,00		\$ 8.350.859,00	\$ 3.350.859,00	\$ 8.350.859,00
01-may-2019	31-may-2019	31	29,01%	2,19%		\$ 109.347,00		\$ 8.460.206,00	\$ 3.460.206,00	\$ 8.460.206,00
01-jun-2019	30-jun-2019	30	28,95%	2,11%		\$ 105.588,00		\$ 8.565.794,00	\$ 3.565.794,00	\$ 8.565.794,00
01-jul-2019	31-jul-2019	31	28,92%	2,18%		\$ 109.044,00		\$ 8.674.838,00	\$ 3.674.838,00	\$ 8.674.838,00
01-ago-2019	31-ago-2019	31	28,98%	2,18%		\$ 109.246,00		\$ 8.784.084,00	\$ 3.784.084,00	\$ 8.784.084,00
01-sep-2019	30-sep-2019	30	28,98%	2,11%		\$ 105.685,00		\$ 8.889.769,00	\$ 3.889.769,00	\$ 8.889.769,00
01-oct-2019	31-oct-2019	31	28,65%	2,16%		\$ 108.135,00		\$ 8.997.904,00	\$ 3.997.904,00	\$ 8.997.904,00
01-nov-2019	30-nov-2019	30	28,55%	2,09%		\$ 104.284,00		\$ 9.102.188,00	\$ 4.102.188,00	\$ 9.102.188,00
01-dic-2019	31-dic-2019	31	28,37%	2,14%		\$ 107.190,00		\$ 9.209.378,00	\$ 4.209.378,00	\$ 9.209.378,00
01-ene-2020	31-ene-2020	31	28,16%	2,13%		\$ 106.479,00		\$ 9.315.857,00	\$ 4.315.857,00	\$ 9.315.857,00
01-feb-2020	29-feb-2020	29	28,59%	2,02%		\$ 100.899,00		\$ 9.416.756,00	\$ 4.416.756,00	\$ 9.416.756,00
01-mar-2020	31-mar-2020	31	28,43%	2,15%		\$ 107.392,00		\$ 9.524.148,00	\$ 4.524.148,00	\$ 9.524.148,00
01-abr-2020	30-abr-2020	30	28,04%	2,05%		\$ 102.617,00		\$ 9.626.765,00	\$ 4.626.765,00	\$ 9.626.765,00
01-may-2020	31-may-2020	31	27,29%	2,07%		\$ 103.526,00		\$ 9.730.291,00	\$ 4.730.291,00	\$ 9.730.291,00
01-jun-2020	30-jun-2020	30	27,18%	2,00%		\$ 99.791,00		\$ 9.830.082,00	\$ 4.830.082,00	\$ 9.830.082,00
01-jul-2020	31-jul-2020	31	27,18%	2,06%		\$ 103.151,00		\$ 9.933.233,00	\$ 4.933.233,00	\$ 9.933.233,00
01-ago-2020	31-ago-2020	31	27,44%	2,08%		\$ 104.037,00		\$ 10.037.270,00	\$ 5.037.270,00	\$ 10.037.270,00
01-sep-2020	30-sep-2020	30	27,53%	2,02%		\$ 100.943,00		\$ 10.138.213,00	\$ 5.138.213,00	\$ 10.138.213,00
01-oct-2020	31-oct-2020	31	27,14%	2,06%		\$ 103.015,00		\$ 10.241.228,00	\$ 5.036.248,00	\$ 10.241.228,00
01-nov-2020	30-nov-2020	30	26,76%	1,97%		\$ 98.405,00		\$ 10.339.633,00	\$ 5.135.675,00	\$ 10.339.633,00
01-dic-2020	31-dic-2020	31	26,19%	2,00%		\$ 99.765,00		\$ 10.439.398,00	\$ 5.237.978,00	\$ 10.439.398,00

RESUMEN LIQUIDACION		
CONCEPTO	VALOR	FECHA
CAPITAL	\$ 5.000.000,00	01-ago-16
INTERESES CORRIENTES	\$ 1.004.674,00	01-ago-2016 al 31-jul-2017
INTERESES DE USURA	\$ 4.434.724,00	01-ago-2017 al 31-dic-2020
TOTAL ADEUDADO	\$ 10.439.398,00	01-ago-2016 al 31-dic-2020

Nota: las tasas de intereses corrientes y de usura se tomaron de las bases de datos de la superintendencia financiera, a la cual se anexa el enlace:
<https://www.superfinanciera.gov.co/descargas?com=institucional&name=pubFile10948&downloadname=historicousura.xls>

La presente liquidacion se firma a los once (11) dias del mes de diciembre del dos mil veinte (2020)


JORGE EDUARDO ROA BARRERO
Contador Público
T.P. 216511-T