12

Doctora
JUEZ CIVIL MUNICIPAL DE UBATE
E. S. D.

REF. Ejecutivo Singular N° 2021-00130
Demandante: KEILA MAGYORI GUANEME BECERRA
Demandado: CARLOS ANDRES VARGAS DIAZ

Como demandante en proceso de la referencia, comedidamente me permito presentar a continuación la liquidación del crédito para que se sirvan darle el curso legal correspondiente, así:

VIGENCIA (PERIODO)		INTERES LEGAL	TOTAL INTERES CORRIENTE	FACTOR ART. 884 C.Co	TASA DE INTERES MORATORIO	DIAS	CAPITAL	TOTAL INTERES MORAT
DESDE	HASTA							
1/08/2020	31/08/2020	1,52416%	15.071	1.5	2,28624%	8	3.708.000	$ 22.606
1/09/2020	30/09/2020	1,52916%	56.701	1.5	2,29374%	30	3.708.000	$ 85.052
1/10/2020	31/10/2020	1,50750%	57.761	1.5	2,26125%	31	3.708.000	$ 86.642
1/11/2020	30/11/2020	1,48666%	55.125	1.5	2,22999%	30	3.708.000	$ 82.688
1/12/2020	31/12/2020	1,45500%	55.750	1.5	2,18250%	31	3.708.000	$ 83.625
1/01/2021	31/01/2021	1,44333%	55.303	1.5	2,16500%	31	3.708.000	$ 82.954
1/02/2021	28/02/2021	1,46166%	50.585	1.5	2,19249%	28	3.708.000	$ 75.878
1/03/2021	31/03/2021	1,46166%	56.005	1.5	2,19249%	31	3.708.000	$ 84.007
1/04/2021	30/04/2021	1,44250%	53.488	1.5	2,16375%	30	3.708.000	$ 80.232
1/05/2021	31/05/2021	1,43500%	54.983	1.5	2,15250%	31	3.708.000	$ 82.475
1/06/2021	30/06/2021	1,43416%	53.179	1.5	2,15124%	30	3.708.000	$ 79.768
1/07/2031	31/07/2021	1,43166%	54.855	1.5	2,14749%	31	3.708.000	$ 82.283
1/08/2021	31/08/2021	1,43666%	55.047	1.5	2,15499%	31	3.708.000	$ 82.571
1/09/2021	30/09/2021	1,43250%	53.117	1.5	2,14875%	30	3.708.000	$ 79.676
1/10/2021	31/11/2021	1,42333%	54.536	1.5	2,13500%	31	3.708.000	$ 81.804
1/11/2021	30/11/2021	1,43916%	53.364	1.5	2,15874%	30	3.708.000	$ 80.046
1/12/2021	31/12/2021	1,45500%	55.750	1.5	2,18250%	31	3.708.000	$ 83.625
1/01/2022	31/01/2022	1,47166%	56.388	1.5	0,0220749	31	3.708.000	$ 84.582
						526		$ 1.420.514
INTERESES DE MORA								$ 1.420.514
NUEVO SALDO LIQUIDACION DE INTERESES AL 31 DE ENERO DE 2022								$ 1.420.514

R E S U M E N	
VALOR CAPITAL	$3.708.000
VALOR INTERESES A 31 DE ENERO DE 2022	$1.420.514
TOTAL VALOR LIQUIDACION CREDITO	$5.128.514

Ruego al despacho se sirva darle el curso legal correspondiente.

Anexo Certificación de la Superintendencia Financiera de Colombia, sobre el porcentaje de intereses.

Atentamente,

KEILA MAGYORI GUANEME BECERRA
C.C. 1.076.656.147 DE UBATE
Email. Keylamaq2009@hotmail.com
Cel.3133392647

14

SUPERINTENDENCIA FINANCIERA DE COLOMBIA

VIGENCIA		INTERÉS ANUAL EFECTIVO					
		CRÉDITO DE CONSUMO Y ORDINARIO		MICROCRÉDITO		CONSUMO DE BAJO MONTO	
DESDE	HASTA	INTERÉS BANCARIO CORRIENTE	TASA DE USURA 1.5 veces el Interés Bancario Corriente	INTERES BANCARIO CORRIENTE	TASA DE USURA 1.5 veces el Interés Bancario Corriente	INTERÉS BANCARIO CORRIENTE	TASA DE USURA 1.5 veces el Interes Bancario Corriente
1-abr-07	30-jun-07	16.75%	25.12%				
1-abr-07	31-mar-08			22.62%	33.93%		
1-jul-07	30-sept-07	19.01%	28.51%				
1-oct-07	31-dic-07	21.26%	31.89%				
1-ene-08	31-mar-08	21.83%	32.75%				
1-abr-08	30-jun-08	21.92%	32.88%				
1-jul-08	30-sept-08	21.51%	32.27%				
1-oct-08	31-dic-08	21.02%	31.53%				
1-ene-09	31-mar-09	20.47%	30.71%				
1-abr-09	30-jun-09	20.28%	30.42%				
1-jul-09	30-sept-09	18.65%	27.98%				
1-oct-09	31-dic-09	17.28%	25.92%				
1-ene-10	31-mar-10	16.14%	24.21%				
1-abr-10	30-jun-10	15.31%	22.97%				
1-jul-10	30-sept-10	14.94%	22.41%				
1-oct-10	31-dic-10	14.21%	21.32%	24.59%	36.89%		
1-ene-11	31-mar-11	15.61%	23.42%	26.59%	39.89%		
1-abr-11	30-jun-11	17.69%	26.54%	29.33%	44.00%		
1-jul-11	30-sept-11	18.63%	27.95%	32.33%	48.50%		
1-oct-11	31-dic-11	19.39%	29.09%				
1-oct-11	30-sept-12			33.45%	50.18%		
1-ene-12	31-mar-12	19.92%	29.88%				
1-abr-12	30-jun-12	20.52%	30.78%				
1-jul-12	30-sept-12	20.86%	31.29%				
1-oct-12	31-dic-12	20.89%	31.34%				
1-oct-12	30-sept-13			35.63%	53.45%		
1-ene-13	31-mar-13	20.75%	31.13%				
1-abr-13	30-jun-13	20.83%	31.25%				
1-jul-13	30-sept-13	20.34%	30.51%				
1-oct-13	31-dic-13	19.85%	29.78%				
1-oct-13	30-sept-14			34.12%	51.18%		
1-ene-14	31-mar-14	19.65%	29.48%				
1-abr-14	30-jun-14	19.63%	29.45%				
1-jul-14	30-sept-14	19.33%	29.00%				
1-oct-14	31-dic-14	19.17%	28.76%				
1-oct-14	30-sept-15			34.81%	52.22%		
22-dic-14	30-sept-15					31.96%	47.94%
1-ene-15	31-mar-15	19.21%	28.82%				
1-abr-15	30-jun-15	19.37%	29.06%				
1-jul-15	30-sept-15	19.26%	28.89%				
1-oct-15	31-dic-15	19.33%	29.00%				
1-oct-15	30-sept-16			35.42%	53.13%		
1-oct-15	30-sept-16					34.77%	52.16%
1-ene-16	31-mar-16	19.68%	29.52%				
1-abr-16	30-jun-16	20.54%	30.81%				
1-jul-16	30-sept-16	21.34%	32.01%				
1-oct-16	31-dic-16	21.99%	32.99%				
1-oct-16	30-sept-17			36.73%	55.10%		
1-oct-16	30-sept-17					35.47%	53.21%
1-ene-17	31-mar-17	22.34%	33.51%				
1-abr-17	30-jun-17	22.33%	33.50%				
1-jul-17	30-sept-17	21.98%	32.97%				
1-sept-17	30-sept-17	21.48%	32.22%				
1-oct-17	31-oct-17	21.15%	31.73%				
1-oct-17	31-dic-17			36.76%	55.14%		
1-oct-17	30-sept-18					37.55%	56.33%
1-nov-17	30-nov-17	20.96%	31.44%				
1-dic-17	31-dic-17	20.77%	31.16%				
1-ene-18	31-ene-18	20.69%	31.04%				
1-ene-18	31-mar-18			36.78%	55.17%		
1-feb-18	28-feb-18	21.01%	31.52%				
1-mar-18	31-mar-18	20.68%	31.02%				
1-abr-18	30-abr-18	20.48%	30.72%				
1-abr-18	30-jun-18			36.85%	55.28%		
1-may-18	31-may-18	20.44%	30.66%				
1-jun-18	30-jun-18	20.28%	30.42%				
1-jul-18	31-jul-18	20.03%	30.05%				
1-jul-18	30-sept-18			36.81%	55.22%		
1-ago-18	31-ago-18	19.94%	29.91%				
1-sept-18	30-sept-18	19.81%	29.72%				
1-oct-18	31-oct-18	19.63%	29.45%				

SUPERINTENDENCIA FINANCIERA DE COLOMBIA

1-oct-18	31-dic-18			36.72%	55.08%		
1-oct-18	30-sept-19					34.25%	51.38%
1-nov-18	30-nov-18	19.49%	29.24%				
1-dic-18	31-dic-18	19.40%	29.10%				
1-ene-19	31-ene-19	19.16%	28.74%				
1-ene-19	31-mar-19			36.65%	54.98%		
1-feb-19	28-feb-19	19.70%	29.55%				
1-mar-19	31-mar-19	19.37%	29.06%				
1-abr-19	30-abr-19	19.32%	28.98%				
1-abr-19	30-jun-19			36.89%	55.34%		
1-may-19	31-may-19	19.34%	29.01%				
1-jun-19	30-jun-19	19.30%	28.95%				
1-jul-19	31-jul-19	19.28%	28.92%				
1-jul-19	30-sept-19			36.76%	55.14%		
1-ago-19	31-ago-19	19.32%	28.98%				
1-sept-19	30-sept-19	19.32%	28.98%				
1-oct-19	31-oct-19	19.10%	28.65%				
1-oct-19	31-dic-19			36.56%	54.84%		
1-oct-19	30-sept-20					34.18%	51.27%
1-nov-19	30-nov-19	19.03%	28.55%				
1-dic-19	31-dic-19	18.91%	28.37%				
1-ene-20	31-ene-20	18.77%	28.16%				
1-ene-20	31-mar-20			36.53%	54.80%		
1-feb-20	29-feb-20	19.06%	28.59%				
1-mar-20	31-mar-20	18.95%	28.43%				
1-abr-20	30-abr-20	18.69%	28.04%				
1-abr-20	30-jun-20			37.05%	55.58%		
1-may-20	31-may-20	18.19%	27.29%				
1-jun-20	30-jun-20	18.12%	27.18%				
1-jul-20	31-jul-20	18.12%	27.18%				
1-jul-20	30-sept-20			34.16%	51.24%		
1-ago-20	31-ago-20	18.29%	27.44%				
1-sept-20	30-sept-20	18.35%	27.53%				
1-oct-20	31-oct-20	18.09%	27.14%				
1-oct-20	31-dic-20			37.72%	56.58%		
1-oct-20	30-sept-21					32.42%	48.63%
1-nov-20	30-nov-20	17.84%	26.76%				
1-dic-20	31-dic-20	17.46%	26.19%				
1-ene-21	31-ene-21	17.32%	25.98%				
1-ene-21	31-mar-21			37.72%	56.58%		
1-feb-21	28-feb-21	17.54%	26.31%				
1-mar-21	31-mar-21	17.41%	26.12%				
1-abr-21	30-abr-21	17.31%	25.97%				
1-abr-21	30-jun-21			38.42%	57.63%		
1-may-21	31-may-21	17.22%	25.83%				
1-jun-21	30-jun-21	17.21%	25.82%				
1-jul-21	31-jul-21	17.18%	25.77%				
1-jul-21	30-sept-21			38.14%	57.21%		
1-ago-21	31-ago-21	17.24%	25.86%				
1-sept-21	30-sept-21	17.19%	25.79%				
1-oct-21	31-oct-21	17.08%	25.62%				
1-oct-21	31-dic-21			37.36%	56.04%		
1-oct-21	30-sept-22					30.35%	45.53%
1-nov-21	30-nov-21	17.27%	25.91%				
1-dic-21	31-dic-21	17.46%	26.19%				
1-ene-22	31-ene-22	17.66%	26.49%				
1-ene-22	31-mar-22			37.47%	56.21%		
1-feb-22	28-feb-22	18.30%	27.45%				

Para consumo y odinario la Información corresponde a las 4 semanas anteriores a la certificación .

Para microcrédito la información corresponde a las 12 semanas anteriores a la certificación.

Para consumo de bajo monto , la información corresponde a los últimos 12 meses.