

ANDRES FELIPE VELA SILVA
ABOGADO

SEÑOR (A):
JUZGADO 1 CIVIL MUNICIPAL
CHAPARRAL - TOLIMA

REFERENCIA : PROCESO EJECUTIVO.
DEMANDANTE : BANCO PICHINCHA S.A.
DEMANDADO(A) : JOSE ORLANDO CRUZ HERNANDEZ
RADICACION : 731684003-001-2013-00193-00.

ANDRES FELIPE VELA SILVA, con personería jurídica reconocida dentro del proceso para representar a la parte actora, respetuosamente me permito adjuntar actualización de la liquidación del crédito teniendo en cuenta títulos judiciales cobrados y otros descuentos en cumplimiento de lo preceptuado conforme al Artículo **446 DEL C.G.P.**

Liquidación que se contrae por escrita y se presenta en 17 folios arrojando un total de **\$18.596.942.00** por la obligación aquí cobrada.

Así mismo, solicito al señor Juez, se sirva ordenar hacer la entrega de títulos judiciales puestos a disposición del despacho a que haya lugar y hasta la ocurrencia del crédito, a favor del suscrito.

Del señor Juez,



ANDRES FELIPE VELA SILVA
C.C. No. 1.075.289.535 de Neiva
T.P. No. 328.610 del C.S.J.

*Edificio Banco de Bogotá Carrera 5 No. 5A – 02 Oficina 401 Telefono 8717960
Celular 311 205 8153 Email: estsolucionesjuridicas1@mail.com Neiva – Huila*



TIPO	Liquidación de intereses moratorios		
PROCESO	2013 - 193 - 00		
DEMANDANTE	BANCO PICHINCHA SA		
DEMANDADO	JOSE ORLANDO CRUZ HERNANDEZ		
TASA APLICADA	(((1+TasaEfectiva)^(Períodos/DíasPeríodo)))-1		

DISTRIBUCION ABONOS												
DESDE	HASTA	DIAS	% ANUAL	CAPITAL	CAPITAL BASE LIQ.	INTERES	SUBTOTAL	VALOR ABONO	SALDO INTERESES	SALDO ADEUDADO	SALDO A FAVOR	ABONO INTERESES ABONO CAPITAL
2013-11-26	2013-11-26	1	29,78	16.595.161,00	16.595.161,00	11.854,18	16.607.015,18	0,00	1.250.747,18	17.845.908,18	0,00	0,00
2013-11-27	2013-11-30	4	29,78	0,00	16.595.161,00	47.416,71	16.642.577,71	0,00	1.298.163,88	17.893.324,88	0,00	0,00
2013-12-01	2013-12-26	26	29,78	0,00	16.595.161,00	308.208,60	16.903.369,60	0,00	1.606.372,48	18.201.533,48	0,00	0,00
2013-12-27	2013-12-27	1	29,78	0,00	16.595.161,00	11.854,18	16.607.015,18	0,00	1.618.226,66	18.213.387,66	0,00	0,00
2013-12-27	2013-12-27	0	29,78	0,00	16.595.161,00	0,00	16.595.161,00	251.000,00	1.367.226,66	17.962.387,66	0,00	0,00
2013-12-28	2013-12-31	4	29,78	0,00	16.595.161,00	47.416,71	16.642.577,71	0,00	1.414.643,36	18.009.804,36	0,00	0,00
2014-01-01	2014-01-30	30	29,48	0,00	16.595.161,00	352.466,29	16.947.627,29	0,00	1.767.109,66	18.362.270,66	0,00	0,00
2014-01-31	2014-01-31	1	29,48	0,00	16.595.161,00	11.748,88	16.606.909,88	0,00	1.778.858,53	18.374.019,53	0,00	0,00
2014-01-31	2014-01-31	0	29,48	0,00	16.595.161,00	0,00	16.595.161,00	251.000,00	1.527.858,53	18.123.019,53	0,00	0,00
2014-02-01	2014-02-27	27	29,48	0,00	16.595.161,00	317.219,86	16.912.380,66	0,00	1.845.078,20	18.440.239,20	0,00	0,00
2014-02-28	2014-02-28	1	29,48	0,00	16.595.161,00	11.748,88	16.606.909,88	0,00	1.856.827,07	18.451.988,07	0,00	0,00
2014-02-28	2014-02-28	0	29,48	0,00	16.595.161,00	0,00	16.595.161,00	251.000,00	1.605.827,07	18.200.988,07	0,00	0,00
2014-03-01	2014-03-31	31	29,48	0,00	16.595.161,00	364.215,17	16.959.376,17	0,00	1.970.042,24	18.565.203,24	0,00	0,00
2014-04-01	2014-04-29	29	29,45	0,00	16.595.161,00	340.411,66	16.935.572,66	0,00	2.310.453,90	18.905.614,90	0,00	0,00
2014-04-30	2014-04-30	1	29,45	0,00	16.595.161,00	11.738,33	16.606.899,33	0,00	2.322.192,24	18.917.353,24	0,00	0,00
2014-04-30	2014-04-30	0	29,45	0,00	16.595.161,00	0,00	16.595.161,00	251.000,00	2.071.192,24	18.666.353,24	0,00	0,00
2014-05-01	2014-05-31	31	29,45	0,00	16.595.161,00	363.888,32	16.959.049,32	0,00	2.435.080,56	19.030.241,56	0,00	0,00
2014-06-01	2014-06-30	30	29,45	0,00	16.595.161,00	352.149,99	16.947.310,99	0,00	2.787.230,55	19.382.391,55	0,00	0,00
2014-07-01	2014-07-31	31	29,00	0,00	16.595.161,00	358.976,55	16.954.137,55	0,00	3.146.207,10	19.741.368,10	0,00	0,00



TIPO	Liquidación de intereses moratorios									
PROCESO	2013 - 193 - 00									
DEMANDANTE	BANCO PICHINCHA SA									
DEMANDADO	JOSE ORLANDO CRUZ HERNANDEZ									
TASA APLICADA	(((1+TasaEfectiva)\(Períodos/DíasPeríodo))-1									

DISTRIBUCION ABONOS													
DESDE	HASTA	DIAS	% ANUAL	CAPITAL	CAPITAL BASE LIQ.	INTERES	SUBTOTAL	VALOR ABONO	SALDO INTERESES	SALDO ADEUDADO	SALDO A FAVOR	ABONO INTERESES	ABONO CAPITAL
2014-08-01	2014-08-31	31	29,00	0,00	16.595.161,00	358.976,55	16.954.137,55	0,00	3.505.183,65	20.100.344,65	0,00	0,00	0,00
2014-09-01	2014-09-28	28	29,00	0,00	16.595.161,00	324.236,88	16.919.397,88	0,00	3.829.420,53	20.424.581,53	0,00	0,00	0,00
2014-09-29	2014-09-29	1	29,00	0,00	16.595.161,00	11.579,89	16.606.740,89	0,00	3.841.000,42	20.436.161,42	0,00	0,00	0,00
2014-09-29	2014-09-29	0	29,00	0,00	16.595.161,00	0,00	16.595.161,00	251.000,00	3.590.000,42	20.185.161,42	0,00	251.000,00	0,00
2014-09-30	2014-09-30	1	29,00	0,00	16.595.161,00	11.579,89	16.606.740,89	0,00	3.601.580,30	20.196.741,30	0,00	0,00	0,00
2014-10-01	2014-10-30	30	28,76	0,00	16.595.161,00	344.854,78	16.940.015,78	0,00	3.946.435,09	20.541.596,09	0,00	0,00	0,00
2014-10-31	2014-10-31	1	28,76	0,00	16.595.161,00	11.495,16	16.606.656,16	0,00	3.957.930,24	20.553.091,24	0,00	0,00	0,00
2014-10-31	2014-10-31	0	28,76	0,00	16.595.161,00	0,00	16.595.161,00	251.000,00	3.706.930,24	20.302.091,24	0,00	251.000,00	0,00
2014-11-01	2014-11-27	27	28,76	0,00	16.595.161,00	310.369,30	16.905.530,30	0,00	4.017.299,55	20.612.460,55	0,00	0,00	0,00
2014-11-28	2014-11-28	1	28,76	0,00	16.595.161,00	11.495,16	16.606.656,16	0,00	4.028.794,71	20.623.955,71	0,00	0,00	0,00
2014-11-28	2014-11-28	0	28,76	0,00	16.595.161,00	0,00	16.595.161,00	251.000,00	3.777.794,71	20.372.955,71	0,00	251.000,00	0,00
2014-11-29	2014-11-30	2	28,76	0,00	16.595.161,00	22.990,32	16.618.151,32	0,00	3.800.785,03	20.395.946,03	0,00	0,00	0,00
2014-12-01	2014-12-29	29	28,76	0,00	16.595.161,00	333.359,62	16.928.520,62	0,00	4.134.144,65	20.729.305,65	0,00	0,00	0,00
2014-12-30	2014-12-30	1	28,76	0,00	16.595.161,00	11.495,16	16.606.656,16	0,00	4.145.639,81	20.740.800,81	0,00	0,00	0,00
2014-12-30	2014-12-30	0	28,76	0,00	16.595.161,00	0,00	16.595.161,00	251.000,00	3.894.639,81	20.489.800,81	0,00	251.000,00	0,00
2014-12-31	2014-12-31	1	28,76	0,00	16.595.161,00	11.495,16	16.606.656,16	0,00	3.906.134,97	20.501.295,97	0,00	0,00	0,00
2015-01-01	2015-01-29	29	28,82	0,00	16.595.161,00	333.974,34	16.929.135,34	0,00	4.240.109,30	20.835.270,30	0,00	0,00	0,00
2015-01-30	2015-01-30	1	28,82	0,00	16.595.161,00	11.516,36	16.606.677,36	0,00	4.251.625,66	20.846.786,66	0,00	0,00	0,00
2015-01-30	2015-01-30	0	28,82	0,00	16.595.161,00	0,00	16.595.161,00	251.000,00	4.000.625,66	20.595.786,66	0,00	251.000,00	0,00



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DEMANDADO	JOSE ORLANDO CRUZ HERNANDEZ	
TASA APLICADA	(((+TasaEfectiva)\(Períodos/DíasPeríodo))-1	

DISTRIBUCION ABONOS												
DESDE	HASTA	DIAS	% ANUAL	CAPITAL	CAPITAL BASE LIQ.	INTERES	SUBTOTAL	VALOR ABONO	SALDO INTERESES	SALDO ADEUDADO	SALDO A FAVOR	ABONO INTERESES ABONO CAPITAL
2015-01-31	2015-01-31	1	28.82	0.00	16.595.161,00	11.516,36	16.606.677,36	0.00	4.012.142,02	20.607.303,02	0.00	0.00
2015-02-01	2015-02-26	26	28.82	0.00	16.595.161,00	299.425,27	16.894.586,27	0.00	4.311.567,29	20.906.728,29	0.00	0.00
2015-02-27	2015-02-27	1	28.82	0.00	16.595.161,00	11.516,36	16.606.677,36	0.00	4.323.083,64	20.918.244,64	0.00	0.00
2015-02-27	2015-02-27	0	28.82	0.00	16.595.161,00	0.00	16.595.161,00	251.000,00	4.072.083,64	20.667.244,64	0.00	251.000,00
2015-02-28	2015-02-28	1	28.82	0.00	16.595.161,00	11.516,36	16.606.677,36	0.00	4.083.600,00	20.678.761,00	0.00	0.00
2015-03-01	2015-03-30	30	28.82	0.00	16.595.161,00	345.490,70	16.940.651,70	0.00	4.429.090,70	21.024.251,70	0.00	0.00
2015-03-31	2015-03-31	1	28.82	0.00	16.595.161,00	11.516,36	16.606.677,36	0.00	4.440.507,05	21.035.768,05	0.00	0.00
2015-03-31	2015-03-31	0	28.82	0.00	16.595.161,00	0.00	16.595.161,00	251.000,00	4.189.607,05	20.784.768,05	0.00	251.000,00
2015-04-01	2015-04-29	29	29.06	0.00	16.595.161,00	336.430,34	16.931.591,34	0.00	4.526.037,39	21.121.198,39	0.00	0.00
2015-04-30	2015-04-30	1	29.06	0.00	16.595.161,00	11.601,05	16.606.762,05	0.00	4.537.638,44	21.132.799,44	0.00	0.00
2015-04-30	2015-04-30	0	29.06	0.00	16.595.161,00	0.00	16.595.161,00	251.000,00	4.286.638,44	20.881.799,44	0.00	251.000,00
2015-05-01	2015-05-28	28	29.06	0.00	16.595.161,00	324.829,30	16.919.990,30	0.00	4.611.467,74	21.206.628,74	0.00	0.00
2015-05-29	2015-05-29	1	29.06	0.00	16.595.161,00	11.601,05	16.606.762,05	0.00	4.623.068,78	21.218.229,78	0.00	0.00
2015-05-29	2015-05-29	0	29.06	0.00	16.595.161,00	0.00	16.595.161,00	251.000,00	4.372.068,78	20.967.229,78	0.00	251.000,00
2015-05-30	2015-05-31	2	29.06	0.00	16.595.161,00	23.202,09	16.618.363,09	0.00	4.396.270,87	20.990.431,87	0.00	0.00
2015-06-01	2015-06-29	29	29.06	0.00	16.595.161,00	336.430,34	16.931.591,34	0.00	4.731.701,22	21.326.862,22	0.00	0.00
2015-06-30	2015-06-30	1	29.06	0.00	16.595.161,00	11.601,05	16.606.762,05	0.00	4.743.302,26	21.338.463,26	0.00	0.00
2015-06-30	2015-06-30	0	29.06	0.00	16.595.161,00	0.00	16.595.161,00	251.000,00	4.492.302,26	21.087.463,26	0.00	251.000,00
2015-07-01	2015-07-30	30	28.89	0.00	16.595.161,00	346.285,17	16.941.446,17	0.00	4.838.587,43	21.433.748,43	0.00	0.00



TIPO	Liquidación de intereses moratorios		
PROCESO	2013 - 193 - 00		
DEMANDANTE	BANCO PICHINCHA SA		
DEMANDADO	JOSE ORLANDO CRUZ HERNANDEZ		
TASA APLICADA	((1+TasaEfectiva)^(Periodos/DiasPeriodo))-1		

DISTRIBUCION ABONOS											
DESDE	HASTA	DIAS	% ANUAL	CAPITAL	CAPITAL BASE LIQ.	INTERES	SUBTOTAL	VALOR ABONO	SALDO INTERESES	SALDO ADEUDADO	SALDO A FAVOR
2015-07-31	2015-07-31	1	28.89	0.00	16.595.161,00	11.542,84	16.606.703,84	0.00	4.850.130,27	21.445.291,27	0.00
2015-07-31	2015-07-31	0	28.89	0.00	16.595.161,00	0.00	16.595.161,00	251.000,00	4.599.130,27	21.194.291,27	0.00
2015-08-01	2015-08-30	30	28.89	0.00	16.595.161,00	346.285,17	16.941.446,17	0.00	4.945.415,44	21.540.576,44	0.00
2015-08-31	2015-08-31	1	28.89	0.00	16.595.161,00	11.542,84	16.606.703,84	0.00	4.956.958,28	21.552.119,28	0.00
2015-08-31	2015-08-31	0	28.89	0.00	16.595.161,00	0.00	16.595.161,00	251.000,00	4.705.958,28	21.301.119,28	0.00
2015-09-01	2015-09-29	29	28.89	0.00	16.595.161,00	334.742,33	16.929.903,33	0.00	5.040.700,60	21.635.861,60	0.00
2015-09-30	2015-09-30	1	28.89	0.00	16.595.161,00	11.542,84	16.606.703,84	0.00	5.052.243,44	21.647.404,44	0.00
2015-09-30	2015-09-30	0	28.89	0.00	16.595.161,00	0.00	16.595.161,00	251.000,00	4.801.243,44	21.396.404,44	0.00
2015-10-01	2015-10-29	29	29.00	0.00	16.595.161,00	335.816,77	16.930.977,77	0.00	5.137.060,21	21.732.221,21	0.00
2015-10-30	2015-10-30	1	29.00	0.00	16.595.161,00	11.579,89	16.606.740,89	0.00	5.148.640,10	21.743.801,10	0.00
2015-10-30	2015-10-30	0	29.00	0.00	16.595.161,00	0.00	16.595.161,00	251.000,00	4.897.640,10	21.492.801,10	0.00
2015-10-31	2015-10-31	1	29.00	0.00	16.595.161,00	11.579,89	16.606.740,89	0.00	4.909.219,99	21.504.380,99	0.00
2015-11-01	2015-11-29	29	29.00	0.00	16.595.161,00	335.816,77	16.930.977,77	0.00	5.245.036,76	21.840.197,76	0.00
2015-11-30	2015-11-30	1	29.00	0.00	16.595.161,00	11.579,89	16.606.740,89	0.00	5.256.616,65	21.851.777,65	0.00
2015-11-30	2015-11-30	0	29.00	0.00	16.595.161,00	0.00	16.595.161,00	251.000,00	5.005.616,65	21.600.777,65	0.00
2015-12-01	2015-12-29	29	29.00	0.00	16.595.161,00	335.816,77	16.930.977,77	0.00	5.341.433,42	21.936.594,42	0.00
2015-12-30	2015-12-30	1	29.00	0.00	16.595.161,00	11.579,89	16.606.740,89	0.00	5.353.013,31	21.948.174,31	0.00
2015-12-30	2015-12-30	0	29.00	0.00	16.595.161,00	0.00	16.595.161,00	251.000,00	5.102.013,31	21.697.174,31	0.00
2015-12-31	2015-12-31	1	29.00	0.00	16.595.161,00	11.579,89	16.606.740,89	0.00	5.113.593,19	21.708.754,19	0.00



TIPO	Liquidación de Intereses moratorios		
PROCESO	2013 - 193 - 00		
DEMANDANTE	BANCO PICHINCHA SA		
DEMANDADO	JOSE ORLANDO CRUZ HERNANDEZ		
TASA APLICADA	(((1+TasaEfectiva)^(Periodos/DiasPeriodo))-1		

DISTRIBUCION ABONOS												
DESDE	HASTA	DIAS	% ANUAL	CAPITAL	CAPITAL BASE LIQ.	INTERES	SUBTOTAL	VALOR ABONO	SALDO INTERESES	SALDO ADEUDADO	SALDO A FAVOR	ABONO INTERESES ABONO CAPITAL
2016-01-01	2016-01-28	28	29.52	0,00	16.595.161,00	329.411,24	16.924.572,24	0,00	5.443.004,43	22.038.165,43	0,00	0,00
2016-01-29	2016-01-29	1	29.52	0,00	16.595.161,00	11.764,69	16.606.925,69	0,00	5.454.769,12	22.049.930,12	0,00	0,00
2016-01-29	2016-01-29	0	29.52	0,00	16.595.161,00	0,00	16.595.161,00	251.000,00	5.203.769,12	21.798.930,12	0,00	251.000,00
2016-01-30	2016-01-31	2	29.52	0,00	16.595.161,00	23.529,37	16.618.690,37	0,00	5.227.298,49	21.822.459,49	0,00	0,00
2016-02-01	2016-02-28	28	29.52	0,00	16.595.161,00	329.411,24	16.924.572,24	0,00	5.556.709,73	22.151.870,73	0,00	0,00
2016-02-29	2016-02-29	1	29.52	0,00	16.595.161,00	11.764,69	16.606.925,69	0,00	5.568.474,42	22.163.635,42	0,00	0,00
2016-02-29	2016-02-29	0	29.52	0,00	16.595.161,00	0,00	16.595.161,00	251.000,00	5.317.474,42	21.912.635,42	0,00	251.000,00
2016-03-01	2016-03-30	30	29.52	0,00	16.595.161,00	352.940,61	16.948.101,61	0,00	5.670.415,03	22.265.576,03	0,00	0,00
2016-03-31	2016-03-31	1	29.52	0,00	16.595.161,00	11.764,69	16.606.925,69	0,00	5.682.179,71	22.277.340,71	0,00	0,00
2016-03-31	2016-03-31	0	29.52	0,00	16.595.161,00	0,00	16.595.161,00	251.000,00	5.431.179,71	22.026.340,71	0,00	251.000,00
2016-04-01	2016-04-06	6	30.81	0,00	16.595.161,00	73.293,65	16.668.454,65	0,00	5.504.473,37	22.099.634,37	0,00	0,00
2016-04-07	2016-04-07	1	30.81	0,00	16.595.161,00	12.215,61	16.607.376,61	0,00	5.516.688,97	22.111.849,97	0,00	0,00
2016-04-07	2016-04-07	0	30.81	0,00	16.595.161,00	0,00	16.595.161,00	3.396.650,00	2.120.038,97	18.715.199,97	0,00	3.396.650,00
2016-04-08	2016-04-28	21	30.81	0,00	16.595.161,00	256.527,79	16.851.688,79	0,00	2.376.566,76	18.971.727,76	0,00	0,00
2016-04-29	2016-04-29	1	30.81	0,00	16.595.161,00	12.215,61	16.607.376,61	0,00	2.388.782,37	18.983.943,37	0,00	0,00
2016-04-29	2016-04-29	0	30.81	0,00	16.595.161,00	0,00	16.595.161,00	251.000,00	2.137.782,37	18.732.943,37	0,00	251.000,00
2016-04-30	2016-04-30	1	30.81	0,00	16.595.161,00	12.215,61	16.607.376,61	0,00	2.149.997,98	18.745.158,98	0,00	0,00
2016-05-01	2016-05-30	30	30.81	0,00	16.595.161,00	366.468,27	16.961.629,27	0,00	2.516.466,25	19.111.627,25	0,00	0,00
2016-05-31	2016-05-31	1	30.81	0,00	16.595.161,00	12.215,61	16.607.376,61	0,00	2.528.681,85	19.123.842,85	0,00	0,00



TIPO	Liquidación de intereses moratorios		
PROCESO	2013 - 193 - 00		
DEMANDANTE	BANCO PICHINCHA SA		
DEMANDADO	JOSE ORLANDO CRUZ HERNANDEZ		
TASA APLICADA	(((1+TasaEfectiva)^(Periodos/DiasPeriodo))-1)		

DISTRIBUCION ABONOS											
DESDE	HASTA	DIAS	% ANUAL	CAPITAL	CAPITAL BASE LIQ.	INTERES	SUBTOTAL	VALOR ABONO	SALDO INTERESES	SALDO ADEUDADO	SALDO A FAVOR
2016-05-31	2016-05-31	0	30.81	0.00	16.595.161.00	0.00	16.595.161.00	251.000.00	2.277.681.85	18.872.842.85	0.00
2016-06-01	2016-06-29	29	30.81	0.00	16.595.161.00	354.252.66	16.949.413.66	0.00	2.631.934.51	19.227.096.51	0.00
2016-06-30	2016-06-30	1	30.81	0.00	16.595.161.00	12.215.61	16.607.376.61	0.00	2.644.150.12	19.239.311.12	0.00
2016-06-30	2016-06-30	0	30.81	0.00	16.595.161.00	0.00	16.595.161.00	251.000.00	2.393.150.12	18.988.311.12	0.00
2016-07-01	2016-07-28	28	32.01	0.00	16.595.161.00	363.671.01	16.948.832.01	0.00	2.746.821.13	19.341.982.13	0.00
2016-07-29	2016-07-29	1	32.01	0.00	16.595.161.00	12.631.11	16.607.792.11	0.00	2.759.452.24	19.354.613.24	0.00
2016-07-29	2016-07-29	0	32.01	0.00	16.595.161.00	0.00	16.595.161.00	251.000.00	2.508.452.24	19.103.613.24	0.00
2016-07-30	2016-07-31	2	32.01	0.00	16.595.161.00	25.262.21	16.620.423.21	0.00	2.533.714.45	19.128.875.45	0.00
2016-08-01	2016-08-30	30	32.01	0.00	16.595.161.00	378.933.22	16.974.094.22	0.00	2.912.647.67	19.507.808.67	0.00
2016-08-31	2016-08-31	1	32.01	0.00	16.595.161.00	12.631.11	16.607.792.11	0.00	2.925.278.78	19.520.439.78	0.00
2016-08-31	2016-08-31	0	32.01	0.00	16.595.161.00	0.00	16.595.161.00	251.000.00	2.674.276.78	19.269.439.78	0.00
2016-09-01	2016-09-29	29	32.01	0.00	16.595.161.00	366.302.12	16.961.463.12	0.00	3.040.580.90	19.635.741.90	0.00
2016-09-30	2016-09-30	1	32.01	0.00	16.595.161.00	12.631.11	16.607.792.11	0.00	3.053.212.00	19.648.373.00	0.00
2016-09-30	2016-09-30	0	32.01	0.00	16.595.161.00	0.00	16.595.161.00	251.000.00	2.802.212.00	19.397.373.00	0.00
2016-10-01	2016-10-27	27	32.99	0.00	16.595.161.00	350.080.26	16.945.241.26	0.00	3.152.292.27	19.747.453.27	0.00
2016-10-28	2016-10-28	1	32.99	0.00	16.595.161.00	12.965.94	16.608.126.94	0.00	3.165.256.20	19.760.419.20	0.00
2016-10-28	2016-10-28	0	32.99	0.00	16.595.161.00	0.00	16.595.161.00	251.000.00	2.914.256.20	19.509.419.20	0.00
2016-10-29	2016-10-31	3	32.99	0.00	16.595.161.00	38.897.81	16.634.058.81	0.00	2.953.156.01	19.548.317.01	0.00
2016-11-01	2016-11-29	29	32.99	0.00	16.595.161.00	376.012.14	16.971.173.14	0.00	3.329.168.15	19.924.329.15	0.00



TIPO	Liquidación de intereses moratorios		
PROCESO	2013 - 193 - 00		
DEMANDANTE	BANCO PICHINCHA SA		
DEMANDADO	JOSE ORLANDO CRUZ HERNANDEZ		
TASA APLICADA	((1+TasaEfectiva)^(Periodos/DiasPeriodo))-1		

DISTRIBUCION ABONOS											
DESDE	HASTA	DIAS	% ANUAL	CAPITAL	CAPITAL BASE LIQ.	INTERES	SUBTOTAL	VALOR ABONO	SALDO INTERESES	SALDO ADEUDADO	SALDO A FAVOR
2016-11-30	2016-11-30	1	32.99	0,00	16.595.161,00	12.965.94	16.608.126.94	0,00	3.342.134,08	19.937.295,08	0,00
2016-11-30	2016-11-30	0	32.99	0,00	16.595.161,00	0,00	16.595.161,00	251.000,00	3.091.134,08	19.686.295,08	0,00
2016-12-01	2016-12-28	28	32.99	0,00	16.595.161,00	363.046.20	16.958.207.20	0,00	3.454.180,28	20.049.341,28	0,00
2016-12-29	2016-12-29	1	32.99	0,00	16.595.161,00	12.965.94	16.608.126.94	0,00	3.467.146,22	20.062.307,22	0,00
2016-12-29	2016-12-29	0	32.99	0,00	16.595.161,00	0,00	16.595.161,00	251.000,00	3.216.146,22	19.811.307,22	0,00
2016-12-30	2016-12-31	2	32.99	0,00	16.595.161,00	25.931.87	16.621.092.87	0,00	3.242.078,09	19.837.238,09	0,00
2017-01-01	2017-01-30	30	33,57	0,00	16.595.161,00	394.356,46	16.989.517,46	0,00	3.036.434,55	20.231.595,55	0,00
2017-01-31	2017-01-31	1	33,51	0,00	16.595.161,00	13.145,22	16.608.306,22	0,00	3.649.579,77	20.244.740,77	0,00
2017-01-31	2017-01-31	0	33,51	0,00	16.595.161,00	0,00	16.595.161,00	251.000,00	3.398.579,77	19.993.740,77	0,00
2017-02-01	2017-02-27	27	33,51	0,00	16.595.161,00	354.920,82	16.950.081,82	0,00	3.753.500,58	20.348.661,58	0,00
2017-02-28	2017-02-28	1	33,51	0,00	16.595.161,00	13.145,22	16.608.306,22	0,00	3.766.645,80	20.361.806,80	0,00
2017-02-28	2017-02-28	0	33,51	0,00	16.595.161,00	0,00	16.595.161,00	251.000,00	3.515.645,80	20.110.806,80	0,00
2017-03-01	2017-03-29	29	33,51	0,00	16.595.161,00	381.211,25	16.976.372,25	0,00	3.896.857,04	20.492.018,04	0,00
2017-03-30	2017-03-30	1	33,51	0,00	16.595.161,00	13.145,22	16.608.306,22	0,00	3.910.002,26	20.505.163,26	0,00
2017-03-30	2017-03-30	0	33,51	0,00	16.595.161,00	0,00	16.595.161,00	251.000,00	3.659.002,26	20.254.163,26	0,00
2017-03-31	2017-03-31	1	33,51	0,00	16.595.161,00	13.145,22	16.608.306,22	0,00	3.672.147,47	20.267.308,47	0,00
2017-04-01	2017-04-27	27	33,50	0,00	16.595.161,00	354.782,78	16.949.943,78	0,00	4.026.930,25	20.622.091,25	0,00
2017-04-28	2017-04-28	1	33,50	0,00	16.595.161,00	13.140,10	16.608.301,10	0,00	4.040.070,35	20.635.231,35	0,00
2017-04-28	2017-04-28	0	33,50	0,00	16.595.161,00	0,00	16.595.161,00	251.000,00	3.789.070,35	20.384.231,35	0,00



TIPO		Liquidación de intereses moratorios										
PROCESO		2013 - 193 - 00										
DEMANDANTE		BANCO PICHINCHA SA										
DEMANDADO		JOSE ORLANDO CRUZ HERNANDEZ										
TASA APLICADA		(((1+TasaEfectiva)^(Periodos/DiasPeriodo))-1										
DISTRIBUCION ABONOS												
DESDE	HASTA	DIAS	% ANUAL	CAPITAL	CAPITAL BASE LIQ.	INTERES	SUBTOTAL	VALOR ABONO	SALDO INTERESES	SALDO ADEUDADO	SALDO A FAVOR	ABONO INTERESES ABONO CAPITAL
2017-04-29	2017-04-30	2	33.50	0.00	16.595.161,00	26.280,21	16.621.441,21	0.00	3.815.350,56	20.410.511,56	0.00	0.00
2017-05-01	2017-05-30	30	33.50	0.00	16.595.161,00	394.203,09	16.989.364,09	0.00	4.209.553,65	20.804.714,65	0.00	0.00
2017-05-31	2017-05-31	1	33.50	0.00	16.595.161,00	13.140,10	16.608.301,10	0.00	4.222.693,75	20.817.854,75	0.00	0.00
2017-05-31	2017-05-31	0	33.50	0.00	16.595.161,00	0.00	16.595.161,00	251.000,00	3.971.693,75	20.566.854,75	0.00	0.00
2017-06-01	2017-06-28	28	33.50	0.00	16.595.161,00	367.922,88	16.963.063,88	0.00	4.339.616,63	20.934.777,63	0.00	0.00
2017-06-29	2017-06-29	1	33.50	0.00	16.595.161,00	13.140,10	16.608.301,10	0.00	4.352.756,74	20.947.917,74	0.00	0.00
2017-06-29	2017-06-29	0	33.50	0.00	16.595.161,00	0.00	16.595.161,00	251.000,00	4.101.756,74	20.696.317,74	0.00	0.00
2017-06-30	2017-06-30	1	33.50	0.00	16.595.161,00	13.140,10	16.608.301,10	0.00	4.114.896,84	20.710.057,84	0.00	0.00
2017-07-01	2017-07-30	30	32.97	0.00	16.595.161,00	388.824,09	16.983.985,09	0.00	4.503.720,93	21.098.881,93	0.00	0.00
2017-07-31	2017-07-31	1	32.97	0.00	16.595.161,00	12.960,80	16.608.121,80	0.00	4.516.681,74	21.111.842,74	0.00	0.00
2017-07-31	2017-07-31	0	32.97	0.00	16.595.161,00	0.00	16.595.161,00	251.000,00	4.265.681,74	20.860.842,74	0.00	0.00
2017-08-01	2017-08-29	29	32.97	0.00	16.595.161,00	375.863,29	16.971.024,29	0.00	4.641.545,03	21.236.705,03	0.00	0.00
2017-08-30	2017-08-30	1	32.97	0.00	16.595.161,00	12.960,80	16.608.121,80	0.00	4.654.505,83	21.249.666,83	0.00	0.00
2017-08-30	2017-08-30	0	32.97	0.00	16.595.161,00	0.00	16.595.161,00	251.000,00	4.403.505,83	20.998.666,83	0.00	0.00
2017-08-31	2017-08-31	1	32.97	0.00	16.595.161,00	12.960,80	16.608.121,80	0.00	4.416.466,63	21.011.627,63	0.00	0.00
2017-09-01	2017-09-28	28	32.97	0.00	16.595.161,00	362.902,49	16.958.063,49	0.00	4.779.369,12	21.374.530,12	0.00	0.00
2017-09-29	2017-09-29	1	32.97	0.00	16.595.161,00	12.960,80	16.608.121,80	0.00	4.792.329,92	21.387.490,92	0.00	0.00
2017-09-29	2017-09-29	0	32.97	0.00	16.595.161,00	0.00	16.595.161,00	251.000,00	4.541.329,92	21.136.490,92	0.00	0.00
2017-09-30	2017-09-30	1	32.97	0.00	16.595.161,00	12.960,80	16.608.121,80	0.00	4.554.290,73	21.149.451,73	0.00	0.00



Tipo	Liquidación de intereses moratorios		
Proceso	2013 - 193 - 00		
Demandante	BANCO PICHINCHA SA		
Demandado	JOSE ORLANDO CRUZ HERNANDEZ		
Tasa Aplicada	(((1+TasaEfectiva)^(Periodos/DiasPeriodo))-1		

DISTRIBUCION ABONOS											
Desde	Hasta	Dias	% Anual	Capital	Capital Base Liq.	Interes	Subtotal	Valor Abono	Saldo Intereses	Saldo Acreditado	Saldo a Favor
2017-10-01	2017-10-30	30	31.73	0.00	16.595.161,00	375.983,05	16.971.144,05	0.00	4.930.273,78	21.525.434,78	0.00
2017-10-31	2017-10-31	1	31.73	0.00	16.595.161,00	12.532,77	16.607.693,77	0.00	4.942.806,55	21.537.967,55	0.00
2017-10-31	2017-10-31	0	31.73	0.00	16.595.161,00	0.00	16.595.161,00	251.000,00	4.691.806,55	21.286.967,55	0.00
2017-11-01	2017-11-29	29	31.44	0.00	16.595.161,00	360.592,30	16.955.753,30	0.00	5.052.398,85	21.647.559,85	0.00
2017-11-30	2017-11-30	1	31.44	0.00	16.595.161,00	12.434,22	16.607.595,22	0.00	5.064.833,07	21.659.994,07	0.00
2017-11-30	2017-11-30	0	31.44	0.00	16.595.161,00	0.00	16.595.161,00	251.000,00	4.813.833,07	21.408.994,07	0.00
2017-12-01	2017-12-31	31	31.16	0.00	16.595.161,00	382.793,03	16.977.560,03	0.00	5.196.232,10	21.791.393,10	0.00
2018-01-01	2018-01-08	8	31.04	0.00	16.595.161,00	98.350,43	16.693.511,43	0.00	5.294.592,53	21.889.743,53	0.00
2018-01-09	2018-01-09	1	31.04	0.00	16.595.161,00	12.293,80	16.607.454,80	0.00	5.306.876,34	21.902.037,34	0.00
2018-01-09	2018-01-09	0	31.04	0.00	16.595.161,00	0.00	16.595.161,00	251.000,00	5.055.876,34	21.651.037,34	0.00
2018-01-10	2018-01-31	22	31.04	0.00	16.595.161,00	270.463,68	16.865.624,68	0.00	5.326.340,02	21.921.501,02	0.00
2018-01-31	2018-01-31	0	31.04	0.00	16.595.161,00	0.00	16.595.161,00	0.00	5.326.340,02	21.921.501,02	0.00
2018-01-31	2018-01-31	0	31.04	0.00	16.595.161,00	0.00	16.595.161,00	251.000,00	5.075.340,02	21.670.501,02	0.00
2018-02-01	2018-02-26	26	31.52	0.00	16.595.161,00	323.964,48	16.919.125,48	0.00	5.399.304,50	21.994.465,50	0.00
2018-02-27	2018-02-27	1	31.52	0.00	16.595.161,00	12.460,17	16.607.621,17	0.00	5.411.764,67	22.006.925,67	0.00
2018-02-27	2018-02-27	0	31.52	0.00	16.595.161,00	0.00	16.595.161,00	251.000,00	5.160.764,67	21.755.925,67	0.00
2018-02-28	2018-02-28	1	31.52	0.00	16.595.161,00	12.460,17	16.607.621,17	0.00	5.173.224,84	21.768.385,84	0.00
2018-03-01	2018-03-31	31	31.02	0.00	16.595.161,00	380.946,44	16.976.107,44	0.00	5.554.171,28	22.149.332,28	0.00
2018-04-01	2018-04-02	2	30.72	0.00	16.595.161,00	24.368,59	16.619.529,59	0.00	5.578.539,87	22.173.700,87	0.00



TIPO	Liquidación de intereses moratorios	
PROCESO	2013 - 193 - 00	
DEMANDANTE	BANCO PICCHINCHA SA	
DEMANDADO	JOSE ORLANDO CRUZ HERNANDEZ	
TASA APLICADA	((1+TasaEfectiva)^(Periodos/DiasPeriodo))-1	

DISTRIBUCION ABONOS												
DESDE	HASTA	DIAS	% ANUAL	CAPITAL	CAPITAL BASE LIQ.	INTERES	SUBTOTAL	VALOR ABONO	SALDO INTERESES	SALDO ADEUDADO	SALDO A FAVOR	ABONO INTERESES ABONO CAPITAL
2018-04-03	2018-04-03	1	30,72	0,00	16.595.161,00	12.184,29	16.607.345,29	0,00	5.590.724,16	22.185.885,16	0,00	0,00
2018-04-03	2018-04-03	0	30,72	0,00	16.595.161,00	0,00	16.595.161,00	251.000,00	5.339.724,16	21.934.885,16	0,00	251.000,00
2018-04-04	2018-04-30	27	30,72	0,00	16.595.161,00	328.975,92	16.924.136,92	0,00	5.668.700,08	22.263.861,08	0,00	0,00
2018-04-30	2018-04-30	0	30,72	0,00	16.595.161,00	0,00	16.595.161,00	0,00	5.668.700,08	22.263.861,08	0,00	0,00
2018-04-30	2018-04-30	0	30,72	0,00	16.595.161,00	0,00	16.595.161,00	251.000,00	5.417.700,08	22.012.861,08	0,00	251.000,00
2018-05-01	2018-05-29	29	30,66	0,00	16.595.161,00	352.738,73	16.947.899,73	0,00	5.770.438,81	22.365.599,81	0,00	0,00
2018-05-30	2018-05-30	1	30,66	0,00	16.595.161,00	12.163,40	16.607.324,40	0,00	5.782.602,22	22.377.763,22	0,00	0,00
2018-05-30	2018-05-30	0	30,66	0,00	16.595.161,00	0,00	16.595.161,00	251.000,00	5.531.602,22	22.126.763,22	0,00	251.000,00
2018-05-31	2018-05-31	1	30,66	0,00	16.595.161,00	12.163,40	16.607.324,40	0,00	5.543.765,62	22.138.926,62	0,00	0,00
2018-06-01	2018-06-27	27	30,42	0,00	16.595.161,00	326.153,33	16.921.314,33	0,00	5.869.918,95	22.465.079,95	0,00	0,00
2018-06-28	2018-06-28	1	30,42	0,00	16.595.161,00	12.079,75	16.607.240,75	0,00	5.881.998,71	22.477.159,71	0,00	0,00
2018-06-28	2018-06-28	0	30,42	0,00	16.595.161,00	0,00	16.595.161,00	251.000,00	5.630.998,71	22.226.159,71	0,00	251.000,00
2018-06-29	2018-06-30	2	30,42	0,00	16.595.161,00	24.159,51	16.619.320,51	0,00	5.665.158,21	22.250.319,21	0,00	0,00
2018-07-01	2018-07-30	30	30,05	0,00	16.595.161,00	358.462,19	16.953.623,19	0,00	6.013.620,41	22.608.781,41	0,00	0,00
2018-07-31	2018-07-31	1	30,05	0,00	16.595.161,00	11.948,74	16.607.109,74	0,00	6.025.569,15	22.620.730,15	0,00	0,00
2018-07-31	2018-07-31	0	30,05	0,00	16.595.161,00	0,00	16.595.161,00	251.000,00	5.774.569,15	22.369.730,15	0,00	251.000,00
2018-08-01	2018-08-29	29	29,91	0,00	16.595.161,00	345.143,00	16.940.304,00	0,00	6.119.712,15	22.714.873,15	0,00	0,00
2018-08-30	2018-08-30	1	29,91	0,00	16.595.161,00	11.901,48	16.607.062,48	0,00	6.131.613,63	22.726.774,63	0,00	0,00
2018-08-30	2018-08-30	0	29,91	0,00	16.595.161,00	0,00	16.595.161,00	251.000,00	5.880.613,63	22.475.774,63	0,00	251.000,00



TIPO	Liquidación de intereses moratorios		
PROCESO	2013 - 193 - 00		
DEMANDANTE	BANCO PICHINCHA SA		
DEMANDADO	JOSE ORLANDO CRUZ HERNANDEZ		
TASA APLICADA	(((1+TasaEfectiva)^(Periodos/DiasPeriodo))-1		

DISTRIBUCION ABONOS											
DESDE	HASTA	DIAS	% ANUAL	CAPITAL	CAPITAL BASE LIQ.	INTERES	SUBTOTAL	VALOR ABONO	SALDO INTERESES	SALDO ADEUDADO	SALDO A FAVOR
2018-08-31	2018-08-31	1	29.91	0.00	16.595.161,00	11.901,48	16.607.062,48	0,00	5.892.515,11	22.487.676,11	0,00
2018-09-01	2018-09-27	27	29.72	0.00	16.595.161,00	319.494,68	16.914.655,68	0,00	6.212.009,79	22.807.170,79	0,00
2018-09-28	2018-09-28	1	29.72	0.00	16.595.161,00	11.833,14	16.606.994,14	0,00	6.223.842,93	22.819.003,93	0,00
2018-09-28	2018-09-28	0	29.72	0.00	16.595.161,00	0,00	16.595.161,00	251.000,00	5.972.842,93	22.568.003,93	0,00
2018-09-29	2018-09-30	2	29.72	0.00	16.595.161,00	23.666,27	16.618.827,27	0,00	5.996.509,20	22.591.670,20	0,00
2018-10-01	2018-10-29	29	29.45	0.00	16.595.161,00	340.411,66	16.935.572,66	0,00	6.336.920,86	22.932.081,86	0,00
2018-10-30	2018-10-30	1	29.45	0.00	16.595.161,00	11.738,33	16.606.899,33	0,00	6.348.659,19	22.943.820,19	0,00
2018-10-30	2018-10-30	0	29.45	0.00	16.595.161,00	0,00	16.595.161,00	251.000,00	6.097.659,19	22.692.820,19	0,00
2018-10-31	2018-10-31	1	29.45	0.00	16.595.161,00	11.738,33	16.606.899,33	0,00	6.109.397,52	22.704.558,52	0,00
2018-11-01	2018-11-29	29	29.24	0.00	16.595.161,00	338.269,36	16.933.430,36	0,00	6.447.666,88	23.042.827,88	0,00
2018-11-30	2018-11-30	1	29.24	0.00	16.595.161,00	11.664,46	16.606.825,46	0,00	6.459.331,34	23.054.492,34	0,00
2018-11-30	2018-11-30	0	29.24	0.00	16.595.161,00	0,00	16.595.161,00	251.000,00	6.208.331,34	22.803.492,34	0,00
2018-12-01	2018-12-27	27	29.10	0.00	16.595.161,00	313.656,52	16.908.817,52	0,00	6.521.987,87	23.117.148,87	0,00
2018-12-28	2018-12-28	1	29.10	0.00	16.595.161,00	11.616,91	16.606.777,91	0,00	6.533.604,78	23.128.765,78	0,00
2018-12-28	2018-12-28	0	29.10	0.00	16.595.161,00	0,00	16.595.161,00	251.000,00	6.282.604,78	22.877.765,78	0,00
2018-12-29	2018-12-31	3	29.10	0.00	16.595.161,00	34.850,72	16.630.011,72	0,00	6.317.455,50	22.912.616,50	0,00
2019-01-01	2019-01-29	29	28.74	0.00	16.595.161,00	333.205,90	16.928.366,90	0,00	6.650.661,40	23.245.822,40	0,00
2019-01-30	2019-01-30	1	28.74	0.00	16.595.161,00	11.489,86	16.606.650,86	0,00	6.662.151,26	23.257.312,26	0,00
2019-01-30	2019-01-30	0	28.74	0.00	16.595.161,00	0,00	16.595.161,00	251.000,00	6.411.151,26	23.006.312,26	0,00



TIPO	Liquidación de intereses moratorios		
PROCESO	2013 - 193 - 00		
DEMANDANTE	BANCO PICHINCHA SA		
DEMANDADO	JOSE ORLANDO CRUZ HERNANDEZ		
TASA APLICADA	(((1+TasaEfectiva)^(Períodos/DiasPeríodo)))-1		

DISTRIBUCION ABONOS												
DESDE	HASTA	DIAS	% ANUAL	CAPITAL	CAPITAL BASE LIQ.	INTERES	SUBTOTAL	VALOR ABONO	SALDO INTERESES	SALDO ADEUDADO	SALDO A FAVOR	ABONO INTERESES ABONO CAPITAL
2019-01-31	2019-01-31	1	28.74	0.00	16.595.161,00	11.489,86	16.606.650,86	0,00	6.422.641,12	23.017.802,12	0,00	0,00
2019-02-01	2019-02-26	26	29.55	0.00	16.595.161,00	306.155,83	16.901.316,83	0,00	6.728.796,95	23.323.957,95	0,00	0,00
2019-02-27	2019-02-27	1	29.55	0.00	16.595.161,00	11.775,22	16.606.936,22	0,00	6.740.572,17	23.336.733,17	0,00	0,00
2019-02-27	2019-02-27	0	29.55	0.00	16.595.161,00	0,00	16.595.161,00	251.000,00	6.489.572,17	23.084.733,17	0,00	0,00
2019-02-28	2019-02-28	1	29.55	0.00	16.595.161,00	11.775,22	16.606.936,22	0,00	6.501.347,39	23.096.508,39	0,00	0,00
2019-03-01	2019-03-28	28	29.06	0.00	16.595.161,00	324.829,30	16.919.990,30	0,00	6.826.176,69	23.421.337,69	0,00	0,00
2019-03-29	2019-03-29	1	29.06	0.00	16.595.161,00	11.601,05	16.506.762,05	0,00	6.837.777,74	23.432.938,74	0,00	0,00
2019-03-29	2019-03-29	0	29.06	0.00	16.595.161,00	0,00	16.595.161,00	251.000,00	6.586.777,74	23.181.938,74	0,00	0,00
2019-03-30	2019-03-31	2	29.06	0.00	16.595.161,00	23.202,09	16.618.363,09	0,00	6.609.979,83	23.205.140,83	0,00	0,00
2019-04-01	2019-04-25	25	28.98	0.00	16.595.161,00	289.364,94	16.884.525,94	0,00	6.899.344,77	23.494.505,77	0,00	0,00
2019-04-26	2019-04-26	1	28.98	0.00	16.595.161,00	11.574,60	16.606.735,60	0,00	6.910.919,37	23.506.080,37	0,00	0,00
2019-04-26	2019-04-26	0	28.98	0.00	16.595.161,00	0,00	16.595.161,00	251.000,00	6.659.919,37	23.255.080,37	0,00	0,00
2019-04-27	2019-04-30	4	28.98	0.00	16.595.161,00	46.298,39	16.641.459,39	0,00	6.706.217,76	23.301.378,76	0,00	0,00
2019-05-01	2019-05-16	16	29.01	0.00	16.595.161,00	185.362,86	16.780.523,86	0,00	6.891.580,62	23.486.741,62	0,00	0,00
2019-05-17	2019-05-17	1	29.01	0.00	16.595.161,00	11.585,18	16.606.746,18	0,00	6.903.165,80	23.498.326,80	0,00	0,00
2019-05-17	2019-05-17	0	29.01	0.00	13.537.367,80	0,00	13.537.367,80	9.960.959,00	0,00	13.537.367,80	0,00	3.057.793,20
2019-05-18	2019-05-31	14	28.01	0.00	13.537.367,80	132.307,22	13.669.675,02	0,00	132.307,22	13.669.675,02	0,00	0,00
2019-05-31	2019-05-31	0	28.01	0.00	13.537.367,80	0,00	13.537.367,80	0,00	132.307,22	13.669.675,02	0,00	0,00
2019-05-31	2019-05-31	0	28.01	0.00	13.418.675,02	0,00	13.418.675,02	251.000,00	0,00	13.418.675,02	0,00	118.692,78



TIPO	Liquidación de intereses moratorios	
PROCESO	2013 - 193 - 00	
DEMANDANTE	BANCO PICHINCHA SA	
DEMANDADO	JOSE ORLANDO CRUZ HERNANDEZ	
TASA APLICADA	(((1+TasaEfectiva)^(Períodos/DiasPeríodo))-1	

DISTRIBUCION ABONOS											
DESDE	HASTA	DIAS	% ANUAL	CAPITAL	CAPITAL BASE LIQ.	INTERES	SUBTOTAL	VALOR ABONO	SALDO INTERESES	SALDO ADEUDADO	SALDO A FAVOR
2019-06-01	2019-06-27	27	28.95	0.00	13.418.675.02	252.464.62	13.671.139.64	0.00	252.464.62	13.671.139.64	0.00
2019-06-28	2019-06-28	1	28.95	0.00	13.418.675.02	9.350.54	13.428.025.56	0.00	261.815.17	13.680.490.18	0.00
2019-06-28	2019-06-28	0	28.95	0.00	13.418.675.02	0.00	13.418.675.02	251.000.00	10.815.17	13.429.490.18	0.00
2019-06-29	2019-06-30	2	28.95	0.00	13.418.675.02	18.701.08	13.437.376.10	0.00	29.516.25	13.448.191.27	0.00
2019-07-01	2019-07-30	30	28.92	0.00	13.418.675.02	280.259.45	13.698.934.47	0.00	309.775.70	13.728.450.72	0.00
2019-07-31	2019-07-31	1	28.92	0.00	13.418.675.02	9.341.98	13.428.017.00	0.00	319.117.68	13.737.792.70	0.00
2019-07-31	2019-07-31	0	28.92	0.00	13.418.675.02	0.00	13.418.675.02	251.000.00	68.117.68	13.486.792.70	0.00
2019-08-01	2019-08-29	29	28.98	0.00	13.418.675.02	271.413.89	13.690.088.90	0.00	339.531.57	13.758.206.59	0.00
2019-08-30	2019-08-30	1	28.98	0.00	13.418.675.02	9.359.10	13.428.034.12	0.00	348.890.67	13.767.565.69	0.00
2019-08-30	2019-08-30	0	28.98	0.00	13.418.675.02	0.00	13.418.675.02	251.000.00	97.890.67	13.516.565.69	0.00
2019-08-31	2019-08-31	1	28.98	0.00	13.418.675.02	9.359.10	13.428.034.12	0.00	107.249.77	13.525.924.78	0.00
2019-09-01	2019-09-29	29	28.98	0.00	13.418.675.02	271.413.89	13.690.088.90	0.00	378.663.65	13.797.338.67	0.00
2019-09-30	2019-09-30	1	28.98	0.00	13.418.675.02	9.359.10	13.428.034.12	0.00	388.022.75	13.806.697.77	0.00
2019-09-30	2019-09-30	0	28.98	0.00	13.418.675.02	0.00	13.418.675.02	251.000.00	137.022.75	13.555.697.77	0.00
2019-10-01	2019-10-31	31	28.65	0.00	13.418.675.02	287.210.44	13.705.885.46	0.00	424.233.19	13.842.908.21	0.00
2019-11-01	2019-11-30	30	28.55	0.00	13.418.675.02	277.044.44	13.695.719.46	0.00	701.277.64	14.119.952.65	0.00
2019-12-01	2019-12-31	31	28.37	0.00	13.418.675.02	284.681.18	13.703.356.20	0.00	985.958.82	14.404.633.84	0.00
2020-01-01	2020-01-31	31	28.16	0.00	13.418.675.02	282.813.93	13.701.488.95	0.00	1.268.772.75	14.687.447.76	0.00
2020-02-01	2020-02-29	29	28.59	0.00	13.418.675.02	268.183.05	13.686.856.07	0.00	1.536.956.80	14.955.630.81	0.00



TIPO		Liquidación de intereses moratorios											
PROCESO		2013 - 193 - 00											
DEMANDANTE		BANCO PICHINCHA SA											
DEMANDADO		JOSE ORLANDO CRUZ HERNANDEZ											
TASA APLICADA		((1+TasaEfectiva)^(Periodos/DiasPeriodo))-1											
DISTRIBUCION ABONOS													
DESDE	HASTA	DIAS	% ANUAL	CAPITAL	CAPITAL BASE LIQ.	INTERES	SUBTOTAL	VALOR ABONO	SALDO INTERESES	SALDO ADEUDADO	SALDO A FAVOR	ABONO INTERESES	ABONO CAPITAL
2020-03-01	2020-03-31	31	28.43	0.00	13.418.675.02	286.214.12	13.703.889.14	0.00	1.822.169.92	15.240.844.94	0.00	0.00	0.00
2020-04-01	2020-04-30	30	28.04	0.00	13.418.675.02	272.656.99	13.691.332.01	0.00	2.094.826.91	15.513.501.93	0.00	0.00	0.00
2020-05-01	2020-05-31	31	27.29	0.00	13.418.675.02	275.045.53	13.693.720.55	0.00	2.369.872.44	15.788.547.46	0.00	0.00	0.00
2020-06-01	2020-06-30	30	27.18	0.00	13.418.675.02	265.262.31	13.683.937.32	0.00	2.635.134.75	16.053.809.77	0.00	0.00	0.00
2020-07-01	2020-07-31	31	27.18	0.00	13.418.675.02	274.104.38	13.692.779.40	0.00	2.909.239.14	16.327.914.15	0.00	0.00	0.00
2020-08-01	2020-08-31	31	27.44	0.00	13.418.675.02	276.388.68	13.695.063.70	0.00	3.185.627.82	16.604.302.84	0.00	0.00	0.00
2020-09-01	2020-09-30	30	27.53	0.00	13.418.675.02	268.252.08	13.686.927.10	0.00	3.453.879.89	16.872.554.91	0.00	0.00 -	0.00
2020-10-01	2020-10-31	31	27.14	0.00	13.418.675.02	273.700.80	13.692.375.82	0.00	3.727.580.70	17.146.255.71	0.00	0.00	0.00
2020-11-01	2020-11-30	30	26.76	0.00	13.418.675.02	261.611.65	13.680.286.67	0.00	3.989.192.35	17.407.867.37	0.00	0.00	0.00
2020-12-01	2020-12-31	31	26.19	0.00	13.418.675.02	265.192.45	13.683.867.47	0.00	4.254.384.80	17.673.059.81	0.00	0.00	0.00
2021-01-01	2021-01-31	31	25.98	0.00	13.418.675.02	263.293.07	13.681.968.09	0.00	4.517.677.87	17.936.352.89	0.00	0.00	0.00
2021-02-01	2021-02-28	28	26.31	0.00	13.418.675.02	240.507.71	13.659.182.72	0.00	4.758.185.58	18.176.860.59	0.00	0.00	0.00
2021-03-01	2021-03-31	31	26.12	0.00	13.418.675.02	264.514.46	13.683.189.48	0.00	5.022.700.04	18.441.375.06	0.00	0.00	0.00
2021-04-01	2021-04-30	30	25.97	0.00	13.418.675.02	254.668.34	13.673.343.36	0.00	5.277.368.38	18.696.043.40	0.00	0.00	0.00
2021-05-01	2021-05-31	31	25.83	0.00	13.418.675.02	261.934.45	13.680.609.46	0.00	5.539.302.83	18.957.977.85	0.00	0.00	0.00
2021-06-01	2021-06-28	28	25.82	0.00	13.418.675.02	236.463.16	13.655.138.18	0.00	5.775.765.98	19.194.441.00	0.00	0.00	0.00
2021-06-29	2021-06-29	1	25.82	0.00	13.418.675.02	8.445.11	13.427.120.13	0.00	5.784.211.10	19.202.886.12	0.00	0.00	0.00
2021-06-29	2021-06-29	0	25.82	0.00	13.418.675.02	0.00	13.418.675.02	987.298.00	4.796.913.10	18.215.588.12	0.00	987.298.00	0.00
2021-06-30	2021-06-30	1	25.82	0.00	13.418.675.02	8.445.11	13.427.120.13	0.00	4.805.358.21	18.224.033.23	0.00	0.00	0.00



TIPO	Liquidación de intereses moratorios		
PROCESO	2013 - 193 - 00		
DEMANDANTE	BANCO PICHINCHA SA		
DEMANDADO	JOSE ORLANDO CRUZ HERNANDEZ		
TASA APLICADA	((1+TasaEfectiva)^(Periodos/DiasPeriodo))-1		

DISTRIBUCION ABONOS											
DESDE	HASTA	DIAS	% ANUAL	CAPITAL	CAPITAL BASE LIQ.	INTERES	SUBTOTAL	VALOR ABONO	SALDO INTERESES	SALDO ADEUDADO	SALDO A FAVOR
2021-07-01	2021-07-31	31	25.77	0,00	13.418.675,02	261.390,54	13.680.065,56	0,00	5.086.748,75	18.485.423,77	0,00
2021-08-01	2021-08-31	31	25.86	0,00	13.418.675,02	262.206,30	13.680.881,32	0,00	5.328.955,05	18.747.630,07	0,00
2021-09-01	2021-09-30	30	25.79	0,00	13.418.675,02	253.090,20	13.671.765,22	0,00	5.582.045,25	19.000.720,27	0,00
2021-10-01	2021-10-31	31	25.62	0,00	13.418.675,02	260.029,65	13.678.704,67	0,00	5.842.074,90	19.260.749,92	0,00
2021-11-01	2021-11-30	30	25.91	0,00	13.418.675,02	254.142,55	13.672.817,56	0,00	6.096.217,45	19.514.892,47	0,00
2021-12-01	2021-12-31	31	26.19	0,00	13.418.675,02	265.192,45	13.683.867,47	0,00	6.361.409,90	19.780.094,91	0,00
2022-01-01	2022-01-31	31	26.49	0,00	13.418.675,02	267.900,38	13.686.575,40	0,00 -	6.629.310,27	20.047.985,29	0,00
2022-02-01	2022-02-28	28	27.45	0,00	13.418.675,02	249.762,63	13.668.437,65	0,00	6.879.072,90	20.297.747,92	0,00
2022-03-01	2022-03-14	14	27.71	0,00	13.418.675,02	125.910,75	13.544.585,77	0,00	7.004.983,66	20.423.658,67	0,00
2022-03-15	2022-03-15	0	27.71	0,00	13.418.675,02	0,00	13.418.675,02	0,00	7.004.983,66	20.423.658,67	0,00
2022-03-15	2022-03-15	1	27.71	0,00	13.418.675,02	8.993,63	13.427.668,64	0,00	7.013.977,28	20.432.652,30	0,00
2022-03-15	2022-03-15	0	27.71	0,00	13.418.675,02	0,00	13.418.675,02	1.314.993,00	5.698.984,28	19.117.659,30	0,00
2022-03-15	2022-03-15	0	27.71	0,00	13.418.675,02	0,00	13.418.675,02	3.380.680,00	2.318.304,28	15.736.979,30	0,00
2022-03-16	2022-03-31	16	27.71	0,00	13.418.675,02	143.898,00	13.562.573,02	0,00	2.462.202,29	15.880.877,30	0,00
2022-04-01	2022-04-30	30	28.58	0,00	13.418.675,02	277.340,62	13.696.016,63	0,00	2.739.542,90	16.158.217,92	0,00
2022-05-01	2022-05-31	31	29.57	0,00	13.418.675,02	295.293,09	13.713.968,11	0,00	3.034.836,00	16.453.511,01	0,00
2022-06-01	2022-06-30	30	30.60	0,00	13.418.675,02	294.549,13	13.713.224,15	0,00	3.329.385,13	16.748.060,15	0,00
2022-07-01	2022-07-31	31	31.92	0,00	13.418.675,02	315.837,01	13.734.512,03	0,00	3.645.222,14	17.063.897,16	0,00
2022-08-01	2022-08-31	31	33.32	0,00	13.418.675,02	327.834,63	13.746.509,55	0,00	3.973.056,67	17.391.731,69	0,00



Tipo	Liquidación de intereses moratorios	
Proceso	2013 - 193 - 00	
Demandante	BANCO PICHINCHA SA	
Demandado	JOSE ORLANDO CRUZ HERNANDEZ	
Tasa Aplicada	((1+TasaEfectiva)^(Periodos/DiasPeriodo))-1	

DISTRIBUCION ABONOS											
Desde	Hasta	Dias	% Anual	Capital	Capital Base Liq.	Interes	Subtotal	Valor Abono	Saldo Intereses	Saldo Adeudado	Saldo a Favor
2022-09-01	2022-09-30	30	35.25	0.00	13.418.675.02	333.165,11	13.751.840,13	0,00	4.306.221,78	17.724.896.80	0,00
2022-10-01	2022-10-31	31	36.92	0.00	13.418.675.02	358.226,66	13.776.901,68	0,00	4.664.448,45	18.083.123.47	0,00
2022-11-01	2022-11-30	30	38.67	0.00	13.418.675.02	360.730,69	13.779.405,71	0,00	5.025.179,14	18.443.854,16	0,00
2022-12-01	2022-12-12	12	41.46	0.00	13.418.675.02	163.088,33	13.571.763,35	0,00	5.178.267,47	18.596.942,48	0,00



Tipo	Liquidación de intereses moratorios	
Proceso	2013 - 193 - 00	
Demandante	BANCO PICHINCHA SA	
Demandado	JOSE ORLANDO CRUZ HERNANDEZ	
Tasa Aplicada	((1+TasaEfectiva)^(Periodos/DiasPeriodo))-1	

RESUMEN LIQUIDACION		
VALOR CAPITAL		\$13.418.675,02
SALDO INTERESES		\$5.178.267,47
VALORES ADICIONALES		
INTERESES ANTERIORES		\$1.238.893,00
SALDO INTERESES ANTERIORES		\$0,00
SANCIONES		\$0,00
SALDO SANCIONES		\$0,00
VALOR 1		\$0,00
SALDO VALOR 1		\$0,00
VALOR 2		\$0,00
SALDO VALOR 2		\$0,00
VALOR 3		\$0,00
SALDO VALOR 3		\$0,00
TOTAL A PAGAR		\$18.596.942,48

INFORMACION ADICIONAL	
TOTAL ABONOS	\$35.355.580,00
SALDO A FAVOR	\$0,00

OBSERVACIONES