

SUPERINTENDENCIA DEL SISTEMA FINANCIERO

SAN SALVADOR, EL SALVADOR, C.A.

Información de los activos financieros	
Concepto	
Tipo de Instrumento	Préstamo
Valor Nominal	8,788.00
Comision Otrogamiento	1.24%
Comision Otrogamiento BRUTA	108.97
Costos Directos	25.00
Comisión Neta	83.97
Valor nominal-comisión	8,704.03
Plazo en años	4
Tasa de interés Nominal	11.00%
Periodicidad	12
Cuota mensual	-\$227.13
TASA EFECTIVA	11.51%

ANEXO 1

Tabla de Pagos de Préstamos					Amortización con Base a Tasa Efectiva SSF				
Fecha	Principal	Interés (A)	Amortización	Cuota	Flujos TIR	Principal	Interés (B)	Amortización	Comisión (B-A)
16-Jul-04	8,788.00			- 8,788.00	- 8,704.03	8,704.03			25.00
16-Ago-04	8,641.43	80.56	146.57	227.13	227.13	8,560.40	83.50	143.63	2.94
16-Sep-04	8,493.51	79.21	147.92	227.13	227.13	8,415.39	82.12	145.01	2.91
16-Oct-04	8,344.24	77.86	149.27	227.13	227.13	8,268.99	80.73	146.40	2.87
16-Nov-04	8,193.59	76.49	150.64	227.13	227.13	8,121.19	79.33	147.80	2.84
16-Dic-04	8,041.57	75.11	152.02	227.13	227.13	7,971.97	77.91	149.22	2.80
16-Ene-05	7,888.16	73.71	153.42	227.13	227.13	7,821.32	76.48	150.65	2.76
16-Feb-05	7,733.33	72.31	154.82	227.13	227.13	7,669.22	75.03	152.10	2.72
16-Mar-05	7,577.09	70.89	156.24	227.13	227.13	7,515.66	73.57	153.56	2.68
16-Abr-05	7,419.42	69.46	157.67	227.13	227.13	7,360.63	72.10	155.03	2.64
16-May-05	7,260.30	68.01	159.12	227.13	227.13	7,204.11	70.61	156.52	2.60
16-Jun-05	7,099.72	66.55	160.58	227.13	227.13	7,046.09	69.11	158.02	2.56
16-Jul-05	6,937.67	65.08	162.05	227.13	227.13	6,886.56	67.60	159.54	2.51
16-Ago-05	6,774.14	63.60	163.54	227.13	227.13	6,725.49	66.06	161.07	2.47
16-Sep-05	6,609.10	62.10	165.03	227.13	227.13	6,562.88	64.52	162.61	2.42
16-Oct-05	6,442.55	60.58	166.55	227.13	227.13	6,398.71	62.96	164.17	2.38
16-Nov-05	6,274.48	59.06	168.07	227.13	227.13	6,232.97	61.38	165.75	2.33
16-Dic-05	6,104.87	57.52	169.61	227.13	227.13	6,065.63	59.79	167.34	2.28
16-Ene-06	5,933.70	55.96	171.17	227.13	227.13	5,896.69	58.19	168.94	2.23
16-Feb-06	5,760.96	54.39	172.74	227.13	227.13	5,726.13	56.57	170.56	2.18
16-Mar-06	5,586.64	52.81	174.32	227.13	227.13	5,553.93	54.93	172.20	2.12
16-Abr-06	5,410.72	51.21	175.92	227.13	227.13	5,380.08	53.28	173.85	2.07
16-May-06	5,233.19	49.60	177.53	227.13	227.13	5,204.56	51.61	175.52	2.01
16-Jun-06	5,054.03	47.97	179.16	227.13	227.13	5,027.36	49.93	177.20	1.96
16-Jul-06	4,873.22	46.33	180.80	227.13	227.13	4,848.46	48.23	178.90	1.90
16-Ago-06	4,690.77	44.67	182.46	227.13	227.13	4,667.84	46.51	180.62	1.84
16-Sep-06	4,506.63	43.00	184.13	227.13	227.13	4,485.49	44.78	182.35	1.78
16-Oct-06	4,320.81	41.31	185.82	227.13	227.13	4,301.39	43.03	184.10	1.72
16-Nov-06	4,133.29	39.61	187.52	227.13	227.13	4,115.53	41.26	185.87	1.66
16-Dic-06	3,944.05	37.89	189.24	227.13	227.13	3,927.88	39.48	187.65	1.59
16-Ene-07	3,753.07	36.15	190.98	227.13	227.13	3,738.43	37.68	189.45	1.53
16-Feb-07	3,560.34	34.40	192.73	227.13	227.13	3,547.16	35.86	191.27	1.46
16-Mar-07	3,365.85	32.64	194.49	227.13	227.13	3,354.06	34.03	193.10	1.39
16-Abr-07	3,169.57	30.85	196.28	227.13	227.13	3,159.11	32.18	194.95	1.32
16-May-07	2,971.50	29.05	198.08	227.13	227.13	2,962.28	30.31	196.82	1.25
16-Jun-07	2,771.61	27.24	199.89	227.13	227.13	2,763.57	28.42	198.71	1.18
16-Jul-07	2,569.88	25.41	201.72	227.13	227.13	2,562.95	26.51	200.62	1.11
16-Ago-07	2,366.31	23.56	203.57	227.13	227.13	2,360.41	24.59	202.54	1.03
16-Sep-07	2,160.87	21.69	205.44	227.13	227.13	2,155.92	22.64	204.49	0.95
16-Oct-07	1,953.55	19.81	207.32	227.13	227.13	1,949.47	20.68	206.45	0.87
16-Nov-07	1,744.32	17.91	209.22	227.13	227.13	1,741.05	18.70	208.43	0.79
16-Dic-07	1,533.18	15.99	211.14	227.13	227.13	1,530.62	16.70	210.43	0.71
16-Ene-08	1,320.11	14.05	213.08	227.13	227.13	1,318.17	14.68	212.45	0.63
16-Feb-08	1,105.08	12.10	215.03	227.13	227.13	1,103.69	12.65	214.48	0.54
16-Mar-08	888.08	10.13	217.00	227.13	227.13	887.14	10.59	216.54	0.46
16-Abr-08	669.09	8.14	218.99	227.13	227.13	668.52	8.51	218.62	0.37
16-May-08	448.09	6.13	221.00	227.13	227.13	447.81	6.41	220.72	0.28
16-Jun-08	225.07	4.11	223.02	227.13	227.13	224.97	4.30	222.83	0.19
16-Jul-08	0.00	2.06	225.07	227.13	227.13	0.00	2.16	224.97	0.10
TOTAL		2,114.26	8,788.00	10,902.26	10,902.26		2,198.23	8,704.03	108.97
TIR				0.92%	0.96%				
TIR ANUAL				11.00%	11.51%				