

TABLA DE AMORTIZACIÓN INFORMATIVA

*Credito
Banbras*

MUNICIPIO DE MELCHOR OCAMPO, ESTADO DE MÉXICO

CARACTERÍSTICAS DEL CRÉDITO		CARACTERÍSTICAS DEL CRÉDITO	
Monto máximo:	\$ 58,000,000.00	Comisiones (apertura, pre pago, etc.):	Ninguna
Plazo máximo:	180 meses	Fuente de pago:	Hasta el 30% del FGP del municipio, o su equivalente del 0.1032% del FGP de todos los municipios del Estado.
Gracia:	0 meses	Destino del crédito:	Hasta \$58 millones para refinanciar los pasivos bancarios con Mifel y el resto para inversión pública productiva.
Crecimiento amortización	1.3%	Mecanismo de pago:	Fideicomiso de Administración y Fuente de Pago No. 1734, Fiduciario Banco Invex.
TIE 28 [1]:	3.2975%		
Sobretasa [2]:	1.7900%		
Tasa de Interés:	5.0875%		
Desembolso:	16-dic-14		

[1] Tasa TIE28 del 27 de enero de 2015, con fines de referencia. La tasa TIE se actualizará mensualmente, conforme a las condiciones del mercado.

[2] Sobretasa aplicable de salida, correspondiente a la calificación vigente de la estructura "A". Esta sobretasa será ajustada cuando se emita la calificación del crédito.

Mes	Fecha de pago	Saldo	14		
			Capital	Interés	Pago Mensual
1	02-ene-15	58,000,000	81,726.73	139,340.98	221,067.71
2	03-feb-15	57,918,273	82,789.18	262,614.32	345,403.50
3	02-mar-15	57,835,484	83,865.44	220,678.52	304,543.96
4	01-abr-15	57,751,619	84,955.69	244,842.80	329,798.49
5	04-may-15	57,666,663	86,060.11	268,930.88	354,990.99
6	01-jun-15	57,580,603	87,178.89	227,843.25	315,022.14
7	01-jul-15	57,493,424	88,312.22	243,748.16	332,060.38
8	03-ago-15	57,405,112	89,460.28	267,711.13	357,171.41
9	01-sep-15	57,315,651	90,623.26	234,894.67	325,517.93
10	01-oct-15	57,225,028	91,801.36	242,610.28	334,411.64
11	03-nov-15	57,133,227	92,994.78	266,443.19	359,437.97
12	01-dic-15	57,040,232	94,203.71	225,705.03	319,908.74
13	04-ene-16	56,946,028	95,428.36	273,617.75	369,046.11
14	02-feb-16	56,850,600	96,668.93	232,988.76	329,657.69
15	01-mar-16	56,753,931	97,925.63	224,572.15	322,497.78
16	01-abr-16	56,656,005	99,198.66	248,204.46	347,403.12
17	02-may-16	56,556,807	100,488.24	247,769.87	348,258.11
18	01-jun-16	56,456,319	101,794.59	239,351.27	341,145.86
19	01-jul-16	56,354,524	103,117.92	238,919.70	342,037.62
20	01-ago-16	56,251,406	104,458.45	246,431.94	350,890.39
21	01-sep-16	56,146,948	105,816.41	245,974.32	351,790.73
22	03-oct-16	56,041,131	107,192.03	253,430.44	360,622.47
23	01-nov-16	55,933,939	108,585.52	229,232.04	337,817.56
24	01-dic-16	55,825,354	109,997.13	236,676.24	346,673.37
25	02-ene-17	55,715,356	111,427.10	251,957.23	363,384.33
26	01-feb-17	55,603,929	112,875.65	235,737.50	348,613.15
27	01-mar-17	55,491,054	114,343.03	219,575.01	333,918.04
28	03-abr-17	55,376,711	115,829.49	258,251.60	374,081.09
29	02-may-17	55,260,881	117,335.28	226,473.67	343,808.95
30	01-jun-17	55,143,546	118,860.63	233,785.66	352,646.29
31	03-jul-17	55,024,685	120,405.82	248,833.85	369,239.67
32	01-ago-17	54,904,279	121,971.10	225,012.22	346,983.32
33	01-sep-17	54,782,308	123,556.72	239,995.97	363,552.69
34	02-oct-17	54,658,752	125,162.96	239,454.68	364,617.64
35	01-nov-17	54,533,589	126,790.08	231,199.70	357,989.78
36	01-dic-17	54,406,799	128,438.35	230,662.16	359,100.51
37	02-ene-18	54,278,360	130,108.05	245,458.81	375,566.86
38	01-feb-18	54,148,252	131,799.45	229,566.03	361,365.48
39	01-mar-18	54,016,453	133,512.85	213,740.11	347,252.96
40	02-abr-18	53,882,940	135,248.51	243,670.62	378,919.13

41	02-may-18	53,747,691	137,006.74	227,867.82	364,874.56
42	01-jun-18	53,610,685	138,787.83	227,286.96	366,074.79
43	02-jul-18	53,471,897	140,592.07	234,255.18	374,847.25
44	01-ago-18	53,331,305	142,419.77	226,102.51	368,522.28
45	03-sep-18	53,188,885	144,271.23	248,048.58	392,319.81
46	01-oct-18	53,044,614	146,146.75	209,894.59	356,041.34
47	01-nov-18	52,898,467	148,046.66	231,743.04	379,789.70
48	03-dic-18	52,750,420	149,971.27	238,549.12	388,520.39
49	02-ene-19	52,600,449	151,920.89	223,003.98	374,924.87
50	01-feb-19	52,448,528	153,895.87	222,359.91	376,255.78
51	01-mar-19	52,294,632	155,896.51	206,926.96	362,823.47
52	01-abr-19	52,138,736	157,923.17	228,414.74	386,337.91
53	02-may-19	51,980,813	159,976.17	227,722.89	387,699.06
54	03-jun-19	51,820,836	162,055.86	234,345.34	396,401.20
55	01-jul-19	51,658,781	164,162.58	204,410.92	368,573.50
56	01-ago-19	51,494,618	166,296.70	225,592.91	391,889.61
57	02-sep-19	51,328,321	168,458.55	232,118.08	400,576.63
58	01-oct-19	51,159,863	170,648.52	209,666.61	380,315.13
59	01-nov-19	50,989,214	172,866.95	223,378.79	396,245.74
60	02-dic-19	50,816,347	175,114.22	222,621.48	397,735.70
61	02-ene-20	50,641,233	177,390.70	221,854.32	399,245.02
62	04-feb-20	50,463,842	179,696.78	235,340.23	415,037.01
63	02-mar-20	50,284,146	182,032.84	191,865.45	373,898.29
64	01-abr-20	50,102,113	184,399.27	212,412.08	396,811.35
65	04-may-20	49,917,714	186,796.46	232,793.33	419,589.79
66	01-jun-20	49,730,917	189,224.81	196,782.48	386,007.29
67	01-jul-20	49,541,692	191,684.73	210,036.13	401,720.86
68	03-ago-20	49,350,008	194,176.63	230,145.82	424,322.45
69	01-sep-20	49,155,831	196,700.93	201,453.56	398,154.49
70	01-oct-20	48,959,130	199,258.04	207,566.31	406,824.35
71	03-nov-20	48,759,872	201,848.40	227,393.69	429,242.09
72	01-dic-20	48,558,024	204,472.43	192,141.40	396,613.83
73	04-ene-21	48,353,551	207,130.57	232,332.10	439,462.67
74	02-feb-21	48,146,421	209,823.26	197,316.74	407,140.00
75	01-mar-21	47,936,597	212,550.97	182,908.08	395,459.05
76	05-abr-21	47,724,046	215,314.13	236,051.75	451,365.88
77	03-may-21	47,508,732	218,113.21	187,989.41	406,102.62
78	01-jun-21	47,290,619	220,948.69	193,809.43	414,758.12
79	01-jul-21	47,069,670	223,821.02	199,555.79	423,376.81
80	02-ago-21	46,845,849	226,730.69	211,847.34	438,578.03
81	01-sep-21	46,619,119	229,678.19	197,645.64	427,323.83
82	01-oct-21	46,389,440	232,664.01	196,671.90	429,335.91
83	01-nov-21	46,156,776	235,688.64	202,208.35	437,896.99
84	01-dic-21	45,921,088	238,752.59	194,686.28	433,438.87
85	03-ene-22	45,682,335	241,856.37	213,041.48	454,897.85
86	01-feb-22	45,440,479	245,000.51	186,227.07	431,227.58
87	01-mar-22	45,195,478	248,185.51	178,836.00	427,021.51
88	01-abr-22	44,947,293	251,411.93	196,909.72	448,321.65
89	02-may-22	44,695,881	254,680.28	195,808.30	450,488.58
90	01-jun-22	44,441,201	257,991.12	188,412.18	446,403.30
91	01-jul-22	44,183,209	261,345.01	187,318.40	448,663.41
92	01-ago-22	43,921,864	264,742.49	192,417.41	457,159.90
93	01-sep-22	43,657,122	268,184.15	191,257.61	459,441.76
94	03-oct-22	43,388,938	271,670.54	196,214.42	467,884.96
95	01-nov-22	43,117,267	275,202.26	176,705.94	451,908.20
96	01-dic-22	42,842,065	278,779.89	181,632.51	460,412.40
97	02-ene-23	42,563,285	282,404.03	192,480.63	474,884.66
98	01-feb-23	42,280,881	286,075.28	179,253.32	465,328.60
99	01-mar-23	41,994,806	289,794.26	166,171.11	455,965.37
100	03-abr-23	41,705,011	293,561.58	194,493.06	488,054.64
101	02-may-23	41,411,450	297,377.88	169,715.05	467,092.93
102	01-jun-23	41,114,072	301,243.80	174,306.54	475,550.34
103	03-jul-23	40,812,828	305,159.96	184,564.68	489,724.64
104	01-ago-23	40,507,668	309,127.04	166,011.11	475,138.15

105	01-sep-23	40,198,541	313,145.70	176,105.91	489,251.61
106	02-oct-23	39,885,396	317,216.59	174,734.04	491,950.63
107	01-nov-23	39,568,179	321,340.41	167,752.59	489,093.00
108	01-dic-23	39,246,839	325,517.83	166,390.24	491,908.07
109	02-ene-24	38,921,321	329,749.56	176,010.86	505,760.42
110	01-feb-24	38,591,571	334,036.31	163,612.18	497,648.49
111	01-mar-24	38,257,535	338,378.78	156,789.47	495,168.25
112	01-abr-24	37,919,156	342,777.70	166,120.13	508,897.83
113	02-may-24	37,576,378	347,233.81	164,618.46	511,852.27
114	03-jun-24	37,229,145	351,747.85	168,358.47	520,106.32
115	01-jul-24	36,877,397	356,320.57	145,921.81	502,242.38
116	01-ago-24	36,521,076	360,952.74	159,995.29	520,948.03
117	02-sep-24	36,160,123	365,645.13	163,524.12	529,169.25
118	01-oct-24	35,794,478	370,398.51	146,695.22	517,093.73
119	01-nov-24	35,424,080	375,213.69	155,189.45	530,403.14
120	02-dic-24	35,048,866	380,091.47	153,545.67	533,637.14
121	02-ene-25	34,668,775	385,032.66	151,880.53	536,913.19
122	04-feb-25	34,283,742	390,038.09	159,883.66	549,921.75
123	03-mar-25	33,893,704	395,108.58	129,325.67	524,434.25
124	01-abr-25	33,498,595	400,244.99	137,286.08	537,531.07
125	02-may-25	33,098,350	405,448.18	145,000.65	550,448.83
126	02-jun-25	32,692,902	410,719.00	143,224.43	553,943.43
127	01-jul-25	32,282,183	416,058.35	132,300.90	548,359.25
128	01-ago-25	31,866,125	421,467.11	139,602.39	561,069.50
129	01-sep-25	31,444,658	426,946.18	137,755.99	564,702.17
130	01-oct-25	31,017,711	432,496.48	131,502.18	563,998.66
131	03-nov-25	30,585,215	438,118.94	142,635.43	580,754.37
132	01-dic-25	30,147,096	443,814.48	119,290.38	563,104.86
133	02-ene-26	29,703,282	449,584.07	134,324.84	583,908.91
134	03-feb-26	29,253,697	455,428.67	132,291.72	587,720.39
135	02-mar-26	28,798,269	461,349.24	109,883.39	571,232.63
136	01-abr-26	28,336,920	467,346.78	120,136.73	587,483.51
137	04-may-26	27,869,573	473,422.29	129,970.91	603,393.20
138	01-jun-26	27,396,150	479,576.78	108,405.05	587,981.83
139	01-jul-26	26,916,574	485,811.27	114,115.06	599,926.33
140	03-ago-26	26,430,762	492,126.82	123,260.96	615,387.78
141	01-sep-26	25,938,636	498,524.47	106,303.37	604,827.84
142	01-oct-26	25,440,111	505,005.29	107,855.47	612,860.76
143	03-nov-26	24,935,106	511,570.36	116,285.91	627,856.27
144	01-dic-26	24,423,535	518,220.77	96,642.57	614,863.34
145	04-ene-27	23,905,315	524,957.64	114,861.71	639,819.35
146	02-feb-27	23,380,357	531,782.09	95,818.87	627,600.96
147	01-mar-27	22,848,575	538,695.26	87,181.60	625,876.86
148	01-abr-27	22,309,880	545,698.29	97,737.41	643,435.70
149	03-may-27	21,764,181	552,792.37	98,422.47	651,214.84
150	01-jun-27	21,211,389	559,978.67	86,929.87	646,908.54
151	01-jul-27	20,651,410	567,258.40	87,553.38	654,811.78
152	02-ago-27	20,084,152	574,632.76	90,825.00	665,457.76
153	01-sep-27	19,509,519	582,102.98	82,712.23	664,815.21
154	01-oct-27	18,927,416	589,670.32	80,244.36	669,914.68
155	01-nov-27	18,337,746	597,336.03	80,335.88	677,671.91
156	01-dic-27	17,740,410	605,101.40	75,211.94	680,313.34
157	03-ene-28	17,135,309	612,967.72	79,911.23	692,878.95
158	01-feb-28	16,522,341	620,936.30	67,712.91	688,649.21
159	01-mar-28	15,901,404	629,008.47	65,168.15	694,176.62
160	03-abr-28	15,272,396	637,185.58	71,223.46	708,409.04
161	02-may-28	14,635,210	645,469.00	59,978.95	705,447.95
162	01-jun-28	13,989,741	653,860.09	59,310.67	713,170.76
163	03-jul-28	13,335,881	662,360.27	60,307.82	722,668.09
164	01-ago-28	12,673,521	670,970.96	51,939.43	722,910.39
165	01-sep-28	12,002,550	679,693.58	52,582.00	732,275.58
166	02-oct-28	11,322,857	688,529.60	49,604.33	738,133.93
167	01-nov-28	10,634,327	697,480.48	45,085.12	742,565.60
168	01-dic-28	9,936,846	706,547.73	42,128.09	748,675.82

169	02-ene-29	9,230,299	715,732.85	41,741.46	757,474.31
170	01-feb-29	8,514,566	725,037.38	36,098.21	761,135.59
171	01-mar-29	7,789,529	734,462.86	30,822.73	765,285.59
172	02-abr-29	7,055,066	744,010.88	31,904.58	775,915.46
173	02-may-29	6,311,055	753,683.02	26,756.24	780,439.26
174	01-jun-29	5,557,372	763,480.90	23,560.94	787,041.84
175	02-jul-29	4,793,891	773,406.15	21,001.57	794,407.72
176	01-ago-29	4,020,485	783,460.43	17,045.18	800,505.61
177	03-sep-29	3,237,024	793,645.42	15,095.99	808,741.41
178	01-oct-29	2,443,379	803,962.81	9,668.32	813,631.13
179	01-nov-29	1,639,416	814,414.32	7,182.12	821,596.44
180	03-dic-29	825,002	825,001.71	3,730.84	828,732.55