redgirasol®

Simulación al 22 de agosto del 2025

## El resumen de tu crédito

| | |
|---|---|
| Monto solicitado - enganche | **$709,769.60** |
| + Comisiones | **$25,590.53** |
| = Monto a financiar | **$735,361.00** |
| Plazo (Meses) | **60** |
| Tasa anual | **16.9%** |

## Tus pagos

| | |
|---|---|
| Enganche (20%) | **$177,442.40** |
| Pago entrega* (6 pagos) | **$18,410.97** |
| Pago mensual (54 pagos) | **$26,998.08** |

El enganche se pagará directamente a tu proveedor.
* Paga menos los primeros 6 meses mientras se refleja el ahorro en tu recibo de CFE.

## Plan de pagos

| Mes | Pago | Saldo inicial | Amort. a Capital | Interés | Comisión | IVA | Saldo final |
|---|---|---|---|---|---|---|---|
| 1 | $18,410.97 | $735,361.00 | $0.00 | $10,356.33 | $5,515.20 | $2,539.44 | $735,361.00 |
| 2 | $18,410.97 | $735,361.00 | $0.00 | $10,356.33 | $5,515.20 | $2,539.44 | $735,361.00 |
| 3 | $18,410.97 | $735,361.00 | $0.00 | $10,356.33 | $5,515.20 | $2,539.44 | $735,361.00 |
| 4 | $18,410.97 | $735,361.00 | $0.00 | $10,356.33 | $5,515.20 | $2,539.44 | $735,361.00 |
| 5 | $18,410.97 | $735,361.00 | $0.00 | $10,356.33 | $5,515.20 | $2,539.44 | $735,361.00 |
| 6 | $18,410.97 | $735,361.00 | $0.00 | $10,356.33 | $5,515.20 | $2,539.44 | $735,361.00 |
| 7 | $26,998.08 | $735,361.00 | $8,587.11 | $10,356.33 | $5,515.20 | $2,539.44 | $726,773.89 |
| 8 | $26,998.08 | $726,773.89 | $8,727.39 | $10,235.40 | $5,515.20 | $2,520.09 | $718,046.50 |
| 9 | $26,998.08 | $718,046.50 | $8,869.96 | $10,112.49 | $5,515.20 | $2,500.43 | $709,176.54 |
| 10 | $26,998.08 | $709,176.54 | $9,014.87 | $9,987.57 | $5,515.20 | $2,480.44 | $700,161.67 |
| 11 | $26,998.08 | $700,161.67 | $9,162.14 | $9,860.61 | $5,515.20 | $2,460.13 | $690,999.53 |

Condiciones de crédito sujetas a aprobación.

Tasa de interés anual (fija) de 13.9% a 18.9% sin IVA, sujeto a evaluación y calificación. Ejemplo representativo: monto de crédito por MXN$ 200,000.00, con tasa anual de 13.9% y plazo de 120 meses. Monto total a pagar: MXN$ 207,211.00. CAT calculado: 35.1% sin IVA, para fines informativos y de comparación exclusivamente. Calculado el 31 de Julio del 2025.

**Red Girasol S.A.P.I. de C.V. Institución de Financiamiento Colectivo RFC: RGI160414TR9 Eugenio Garza Sada Ext. 3820 Int. 801 Col. Mas Palomas, Monterrey, N.L. C.P. 64780**

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| Mes | Pago | Saldo inicial | Amort. a Capital | Interés | Comisión | IVA | Saldo final |
|---|---|---|---|---|---|---|---|
| 12 | $26,998.08 | $690,999.53 | $9,311.82 | $9,731.58 | $5,515.20 | $2,439.48 | $681,687.71 |
| 13 | $26,998.08 | $681,687.71 | $9,463.94 | $9,600.44 | $5,515.20 | $2,418.50 | $672,223.77 |
| 14 | $26,998.08 | $672,223.77 | $9,618.56 | $9,467.15 | $5,515.20 | $2,397.17 | $662,605.21 |
| 15 | $26,998.08 | $662,605.21 | $9,775.69 | $9,331.69 | $5,515.20 | $2,375.50 | $652,829.52 |
| 16 | $26,998.08 | $652,829.52 | $9,935.39 | $9,194.02 | $5,515.20 | $2,353.47 | $642,894.13 |
| 17 | $26,998.08 | $642,894.13 | $10,097.71 | $9,054.09 | $5,515.20 | $2,331.08 | $632,796.42 |
| 18 | $26,998.08 | $632,796.42 | $10,262.67 | $8,911.88 | $5,515.20 | $2,308.33 | $622,533.75 |
| 19 | $26,998.08 | $622,533.75 | $10,430.32 | $8,767.35 | $5,515.20 | $2,285.21 | $612,103.43 |
| 20 | $26,998.08 | $612,103.43 | $10,600.72 | $8,620.46 | $5,515.20 | $2,261.70 | $601,502.71 |
| 21 | $26,998.08 | $601,502.71 | $10,773.90 | $8,471.16 | $5,515.20 | $2,237.82 | $590,728.81 |
| 22 | $26,998.08 | $590,728.81 | $10,949.91 | $8,319.43 | $5,515.20 | $2,213.54 | $579,778.90 |
| 23 | $26,998.08 | $579,778.90 | $11,128.79 | $8,165.22 | $5,515.20 | $2,188.87 | $568,650.11 |
| 24 | $26,998.08 | $568,650.11 | $11,310.60 | $8,008.49 | $5,515.20 | $2,163.79 | $557,339.51 |
| 25 | $26,998.08 | $557,339.51 | $11,495.38 | $7,849.20 | $5,515.20 | $2,138.30 | $545,844.13 |
| 26 | $26,998.08 | $545,844.13 | $11,683.18 | $7,687.30 | $5,515.20 | $2,112.40 | $534,160.95 |
| 27 | $26,998.08 | $534,160.95 | $11,874.04 | $7,522.77 | $5,515.20 | $2,086.07 | $522,286.91 |
| 28 | $26,998.08 | $522,286.91 | $12,068.02 | $7,355.54 | $5,515.20 | $2,059.32 | $510,218.89 |
| 29 | $26,998.08 | $510,218.89 | $12,265.18 | $7,185.58 | $5,515.20 | $2,032.12 | $497,953.71 |
| 30 | $26,998.08 | $497,953.71 | $12,465.54 | $7,012.85 | $5,515.20 | $2,004.49 | $485,488.17 |
| 31 | $26,998.08 | $485,488.17 | $12,669.19 | $6,837.29 | $5,515.20 | $1,976.40 | $472,818.98 |

Condiciones de crédito sujetas a aprobación.

Tasa de interés anual (fija) de 13.9% a 18.9% sin IVA, sujeto a evaluación y calificación. Ejemplo representativo: monto de crédito por MXN$ 200,000.00, con tasa anual de 13.9% y plazo de 120 meses. Monto total a pagar: MXN$ 207,211.00. CAT calculado: 35.1% sin IVA, para fines informativos y de comparación exclusivamente. Calculado el 31 de Julio del 2025.

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|---|---|---|---|---|---|---|---|
| 32 | $26,998.08 | $472,818.98 | $12,876.16 | $6,658.87 | $5,515.20 | $1,947.85 | $459,942.82 |
| 33 | $26,998.08 | $459,942.82 | $13,086.52 | $6,477.53 | $5,515.20 | $1,918.83 | $446,856.30 |
| 34 | $26,998.08 | $446,856.30 | $13,300.30 | $6,293.23 | $5,515.20 | $1,889.35 | $433,556.00 |
| 35 | $26,998.08 | $433,556.00 | $13,517.59 | $6,105.91 | $5,515.20 | $1,859.38 | $420,038.41 |
| 36 | $26,998.08 | $420,038.41 | $13,738.42 | $5,915.54 | $5,515.20 | $1,828.92 | $406,299.99 |
| 37 | $26,998.08 | $406,299.99 | $13,962.86 | $5,722.06 | $5,515.20 | $1,797.96 | $392,337.13 |
| 38 | $26,998.08 | $392,337.13 | $14,190.97 | $5,525.41 | $5,515.20 | $1,766.50 | $378,146.16 |
| 39 | $26,998.08 | $378,146.16 | $14,422.80 | $5,325.56 | $5,515.20 | $1,734.52 | $363,723.36 |
| 40 | $26,998.08 | $363,723.36 | $14,658.42 | $5,122.44 | $5,515.20 | $1,702.02 | $349,064.94 |
| 41 | $26,998.08 | $349,064.94 | $14,897.89 | $4,916.00 | $5,515.20 | $1,668.99 | $334,167.05 |
| 42 | $26,998.08 | $334,167.05 | $15,141.27 | $4,706.19 | $5,515.20 | $1,635.42 | $319,025.78 |
| 43 | $26,998.08 | $319,025.78 | $15,388.63 | $4,492.95 | $5,515.20 | $1,601.30 | $303,637.15 |
| 44 | $26,998.08 | $303,637.15 | $15,640.03 | $4,276.22 | $5,515.20 | $1,566.63 | $287,997.12 |
| 45 | $26,998.08 | $287,997.12 | $15,895.54 | $4,055.96 | $5,515.20 | $1,531.38 | $272,101.58 |
| 46 | $26,998.08 | $272,101.58 | $16,155.21 | $3,832.10 | $5,515.20 | $1,495.57 | $255,946.37 |
| 47 | $26,998.08 | $255,946.37 | $16,419.14 | $3,604.58 | $5,515.20 | $1,459.16 | $239,527.23 |
| 48 | $26,998.08 | $239,527.23 | $16,687.38 | $3,373.34 | $5,515.20 | $1,422.16 | $222,839.85 |
| 49 | $26,998.08 | $222,839.85 | $16,959.99 | $3,138.33 | $5,515.20 | $1,384.56 | $205,879.86 |
| 50 | $26,998.08 | $205,879.86 | $17,237.06 | $2,899.47 | $5,515.20 | $1,346.35 | $188,642.80 |
| 51 | $26,998.08 | $188,642.80 | $17,518.65 | $2,656.72 | $5,515.20 | $1,307.51 | $171,124.15 |

Condiciones de crédito sujetas a aprobación.

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|---|---|---|---|---|---|---|---|
| 52 | $26,998.08 | $171,124.15 | $17,804.85 | $2,410.00 | $5,515.20 | $1,268.03 | $153,319.30 |
| 53 | $26,998.08 | $153,319.30 | $18,095.72 | $2,159.25 | $5,515.20 | $1,227.91 | $135,223.58 |
| 54 | $26,998.08 | $135,223.58 | $18,391.35 | $1,904.40 | $5,515.20 | $1,187.13 | $116,832.23 |
| 55 | $26,998.08 | $116,832.23 | $18,691.80 | $1,645.39 | $5,515.20 | $1,145.69 | $98,140.43 |
| 56 | $26,998.08 | $98,140.43 | $18,997.17 | $1,382.14 | $5,515.20 | $1,103.57 | $79,143.26 |
| 57 | $26,998.08 | $79,143.26 | $19,307.51 | $1,114.60 | $5,515.20 | $1,060.77 | $59,835.75 |
| 58 | $26,998.08 | $59,835.75 | $19,622.93 | $842.69 | $5,515.20 | $1,017.26 | $40,212.82 |
| 59 | $26,998.08 | $40,212.82 | $19,943.51 | $566.33 | $5,515.20 | $973.04 | $20,269.31 |
| 60 | $26,998.08 | $20,269.31 | $20,269.31 | $285.46 | $5,515.20 | $928.10 | $0.00 |

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