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Simulación al 30 de agosto del 2025

El resumen de tu crédito

Monto solicitado - enganche	**$244,000.00**
+ Comisiones	**$8,797.35**
= Monto a financiar	**$252,798.00**
Plazo (Meses)	**60**
Tasa anual	**16.9%**

Tus pagos

Enganche (0%)	**$0.00**
Pago entrega* (4 pagos)	**$6,329.20**
Pago mensual (56 pagos)	**$9,123.40**

El enganche se pagará directamente a tu proveedor.
* Paga menos los primeros 4 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	$6,329.20	$252,798.00	$0.00	$3,560.24	$1,895.98	$873.00	$252,798.00
2	$6,329.20	$252,798.00	$0.00	$3,560.24	$1,895.98	$873.00	$252,798.00
3	$6,329.20	$252,798.00	$0.00	$3,560.24	$1,895.98	$873.00	$252,798.00
4	$6,329.20	$252,798.00	$0.00	$3,560.24	$1,895.98	$873.00	$252,798.00
5	$9,123.40	$252,798.00	$2,794.18	$3,560.24	$1,895.98	$873.00	$250,003.82
6	$9,123.40	$250,003.82	$2,839.83	$3,520.89	$1,895.98	$866.70	$247,163.99
7	$9,123.40	$247,163.99	$2,886.23	$3,480.89	$1,895.98	$860.30	$244,277.76
8	$9,123.40	$244,277.76	$2,933.37	$3,440.25	$1,895.98	$853.80	$241,344.39
9	$9,123.40	$241,344.39	$2,981.30	$3,398.93	$1,895.98	$847.19	$238,363.09
10	$9,123.40	$238,363.09	$3,030.00	$3,356.95	$1,895.98	$840.47	$235,333.09
11	$9,123.40	$235,333.09	$3,079.51	$3,314.27	$1,895.98	$833.64	$232,253.58

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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Mes	Pago	Saldo inicial	Amort. a Capital	Interés	Comisión	IVA	Saldo final
12	$9,123.40	$232,253.58	$3,129.82	$3,270.90	$1,895.98	$826.70	$229,123.76
13	$9,123.40	$229,123.76	$3,180.94	$3,226.83	$1,895.98	$819.65	$225,942.82
14	$9,123.40	$225,942.82	$3,232.91	$3,182.03	$1,895.98	$812.48	$222,709.91
15	$9,123.40	$222,709.91	$3,285.72	$3,136.50	$1,895.98	$805.20	$219,424.19
16	$9,123.40	$219,424.19	$3,339.40	$3,090.22	$1,895.98	$797.80	$216,084.79
17	$9,123.40	$216,084.79	$3,393.96	$3,043.19	$1,895.98	$790.27	$212,690.83
18	$9,123.40	$212,690.83	$3,449.40	$2,995.40	$1,895.98	$782.62	$209,241.43
19	$9,123.40	$209,241.43	$3,505.75	$2,946.82	$1,895.98	$774.85	$205,735.68
20	$9,123.40	$205,735.68	$3,563.03	$2,897.44	$1,895.98	$766.95	$202,172.65
21	$9,123.40	$202,172.65	$3,621.24	$2,847.26	$1,895.98	$758.92	$198,551.41
22	$9,123.40	$198,551.41	$3,680.39	$2,796.27	$1,895.98	$750.76	$194,871.02
23	$9,123.40	$194,871.02	$3,740.52	$2,744.43	$1,895.98	$742.47	$191,130.50
24	$9,123.40	$191,130.50	$3,801.63	$2,691.75	$1,895.98	$734.04	$187,328.87
25	$9,123.40	$187,328.87	$3,863.74	$2,638.21	$1,895.98	$725.47	$183,465.13
26	$9,123.40	$183,465.13	$3,926.85	$2,583.80	$1,895.98	$716.77	$179,538.28
27	$9,123.40	$179,538.28	$3,991.00	$2,528.50	$1,895.98	$707.92	$175,547.28
28	$9,123.40	$175,547.28	$4,056.20	$2,472.29	$1,895.98	$698.93	$171,491.08
29	$9,123.40	$171,491.08	$4,122.46	$2,415.17	$1,895.98	$689.79	$167,368.62
30	$9,123.40	$167,368.62	$4,189.81	$2,357.11	$1,895.98	$680.50	$163,178.81
31	$9,123.40	$163,178.81	$4,258.26	$2,298.10	$1,895.98	$671.06	$158,920.55

Condiciones de crédito sujetas a aprobación.

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Mes	Pago	Saldo inicial	Amort. a Capital	Interés	Comisión	IVA	Saldo final
32	$9,123.40	$158,920.55	$4,327.83	$2,238.13	$1,895.98	$661.46	$154,592.72
33	$9,123.40	$154,592.72	$4,398.53	$2,177.18	$1,895.98	$651.71	$150,194.19
34	$9,123.40	$150,194.19	$4,470.39	$2,115.23	$1,895.98	$641.80	$145,723.80
35	$9,123.40	$145,723.80	$4,543.42	$2,052.28	$1,895.98	$631.72	$141,180.38
36	$9,123.40	$141,180.38	$4,617.64	$1,988.29	$1,895.98	$621.49	$136,562.74
37	$9,123.40	$136,562.74	$4,693.08	$1,923.26	$1,895.98	$611.08	$131,869.66
38	$9,123.40	$131,869.66	$4,769.75	$1,857.16	$1,895.98	$600.51	$127,099.91
39	$9,123.40	$127,099.91	$4,847.67	$1,789.99	$1,895.98	$589.76	$122,252.24
40	$9,123.40	$122,252.24	$4,926.86	$1,721.72	$1,895.98	$578.84	$117,325.38
41	$9,123.40	$117,325.38	$5,007.36	$1,652.33	$1,895.98	$567.73	$112,318.02
42	$9,123.40	$112,318.02	$5,089.16	$1,581.81	$1,895.98	$556.45	$107,228.86
43	$9,123.40	$107,228.86	$5,172.30	$1,510.14	$1,895.98	$544.98	$102,056.56
44	$9,123.40	$102,056.56	$5,256.79	$1,437.30	$1,895.98	$533.33	$96,799.77
45	$9,123.40	$96,799.77	$5,342.68	$1,363.26	$1,895.98	$521.48	$91,457.09
46	$9,123.40	$91,457.09	$5,429.96	$1,288.02	$1,895.98	$509.44	$86,027.13
47	$9,123.40	$86,027.13	$5,518.66	$1,211.55	$1,895.98	$497.21	$80,508.47
48	$9,123.40	$80,508.47	$5,608.82	$1,133.83	$1,895.98	$484.77	$74,899.65
49	$9,123.40	$74,899.65	$5,700.45	$1,054.84	$1,895.98	$472.13	$69,199.20
50	$9,123.40	$69,199.20	$5,793.57	$974.56	$1,895.98	$459.29	$63,405.63
51	$9,123.40	$63,405.63	$5,888.23	$892.96	$1,895.98	$446.23	$57,517.40

Condiciones de crédito sujetas a aprobación.

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Mes	Pago	Saldo inicial	Amort. a Capital	Interés	Comisión	IVA	Saldo final
52	$9,123.40	$57,517.40	$5,984.41	$810.04	$1,895.98	$432.97	$51,532.99
53	$9,123.40	$51,532.99	$6,082.18	$725.76	$1,895.98	$419.48	$45,450.81
54	$9,123.40	$45,450.81	$6,181.54	$640.10	$1,895.98	$405.78	$39,269.27
55	$9,123.40	$39,269.27	$6,282.53	$553.04	$1,895.98	$391.85	$32,986.74
56	$9,123.40	$32,986.74	$6,385.17	$464.56	$1,895.98	$377.69	$26,601.57
57	$9,123.40	$26,601.57	$6,489.48	$374.64	$1,895.98	$363.30	$20,112.09
58	$9,123.40	$20,112.09	$6,595.49	$283.25	$1,895.98	$348.68	$13,516.60
59	$9,123.40	$13,516.60	$6,703.24	$190.36	$1,895.98	$333.82	$6,813.36
60	$9,123.40	$6,813.36	$6,813.36	$95.95	$1,895.98	$318.71	$0.00

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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