

INSTITUTO DEL FONDO NACIONAL DE LA VIVIENDA PARA LOS TRABAJADORES

RESOLUCIÓN por la que se aprueban las Reglas para el Otorgamiento de Créditos al Amparo del Artículo 43 Bis de la Ley del Instituto del Fondo Nacional de la Vivienda para los Trabajadores.

Al margen un logotipo, que dice: Instituto del Fondo Nacional de la Vivienda para los Trabajadores.

REGLAS PARA EL OTORGAMIENTO DE CRÉDITOS AL AMPARO DEL ARTÍCULO 43 BIS DE LA LEY DEL INSTITUTO DEL FONDO NACIONAL DE LA VIVIENDA PARA LOS TRABAJADORES.

Con fundamento en los artículos 16, fracción IX, y 47, de la Ley del Instituto del Fondo Nacional de la Vivienda para los Trabajadores, en las sesiones ordinarias número 788, 789 y 791 celebradas los días 30 de noviembre y 14 de diciembre de 2016 y el día 22 de febrero de 2017 respectivamente, el H. Consejo de Administración del Infonavit emitió las resoluciones RCA-5691-11/16, RCA-5757-12/16, RCA-5760-12/16 y RCA-5823-02/17 mediante la cual se aprobaron las adecuaciones a las "Reglas para el Otorgamiento de Créditos al Amparo del Artículo 43 Bis de la Ley del Instituto del Fondo Nacional de la Vivienda para los Trabajadores", por lo que ha tenido a bien expedir las siguientes,

REGLAS PARA EL OTORGAMIENTO DE CRÉDITOS AL AMPARO DEL ARTÍCULO 43 BIS DE LA LEY DEL INSTITUTO DEL FONDO NACIONAL DE LA VIVIENDA PARA LOS TRABAJADORES

DE LAS DISPOSICIONES GENERALES

PRIMERA. Las presentes Reglas tienen por objeto establecer los procedimientos cuando el trabajador derechohabiente obtenga crédito de alguna entidad financiera o del Instituto en cofinanciamiento con entidades financieras en términos del artículo 43 bis de la Ley del Instituto del Fondo Nacional de la Vivienda para los Trabajadores.

SEGUNDA. Para los fines de las presentes Reglas, se entenderá por:

- I. **Aportaciones subsecuentes**, las aportaciones del cinco por ciento sobre el salario base de los trabajadores que paguen los patrones al Instituto, con posterioridad al otorgamiento de algún crédito en términos de las presentes Reglas;
- II. **Cofinanciamientos**, los créditos que otorgue el Instituto de manera conjunta con alguna entidad financiera, en términos de las presentes Reglas;
- III. **Financiamiento Puro**, los créditos que otorguen las entidades financieras para la adquisición o construcción individual de vivienda de los trabajadores, en términos de las presentes Reglas, siempre y cuando el Instituto no otorgue crédito;
- IV. **Descuentos**, las cantidades que el patrón retiene del salario base del trabajador acreditado y entera al Instituto para la amortización de los créditos otorgados por entidades financieras y por el Instituto en términos de las presentes Reglas;
- V. **Entidades financieras**, las definidas en la Regla Segunda de las Reglas para el Otorgamiento de Créditos a Trabajadores Derechohabientes del Instituto del Fondo Nacional de la Vivienda para los Trabajadores;
- VI. **Fondos de ahorro**, los constituidos por trabajadores y patrones a que se refiere la Ley del Impuesto Sobre la Renta;
- VII. **Fondo de Ahorro Infonavit**, al saldo de las aportaciones al Fondo Nacional de la Vivienda realizadas hasta el primer bimestre de 1992;
- VIII. **Instituto**, el Instituto del Fondo Nacional de la Vivienda para los Trabajadores;
- IX. **Ley**, la Ley del Instituto del Fondo Nacional de la Vivienda para los Trabajadores;
- X. **Patrones**, las personas que tengan ese carácter en términos de la Ley Federal del Trabajo;
- XI. **Salario base**, aquel al que se refiere la fracción II del artículo 29 de la Ley;
- XII. **Subcuenta de vivienda**, la parte integrante de la cuenta individual del Sistema de Ahorro para el Retiro, a la que se destinan las aportaciones que pagan los patrones al Instituto sobre el salario base de sus trabajadores, y que el Instituto administra para dar cumplimiento a las disposiciones de la Ley, y
- XIII. **Trabajadores**, las personas que la Ley Federal del Trabajo define como tales y cuenten con una relación laboral sujeta al régimen del Instituto.

FINANCIAMIENTO PURO

TERCERA. Los trabajadores derechohabientes del Instituto que obtengan crédito de alguna entidad financiera para la adquisición o construcción de vivienda con la que el Instituto haya celebrado convenio, podrán destinar el saldo de su subcuenta de vivienda como forma contingente de pago del crédito que reciba de esa entidad financiera, sin más requisitos que los que se establecen en las presentes Reglas.

Los recursos que integren el saldo de la subcuenta de vivienda únicamente se destinarán al pago de créditos en el evento de que el patrón deje de estar obligado a efectuar el pago de aportaciones al Instituto en favor de un trabajador acreditado, en virtud de la rescisión o terminación de su relación laboral y el trabajador incumpla sus obligaciones crediticias.

Las condiciones financieras de los créditos que otorguen las entidades financieras a que se refiere esta regla deberán ser previamente revisadas y aprobadas por el Instituto y estipuladas en el convenio a que se refiere el primer párrafo de esta regla.

SUBCUENTA DE VIVIENDA EN GARANTÍA

CUARTA. Para que los trabajadores estén en condiciones de destinar el saldo de su subcuenta de vivienda como forma contingente de pago del crédito otorgado por la entidad financiera, deberán instruir al Instituto, de manera irrevocable, para que en caso de que éste tenga conocimiento de la baja respectiva y del incumplimiento por parte del trabajador de sus obligaciones crediticias, proceda a cubrir los pagos correspondientes del crédito de que se trate, con cargo a los recursos que integren su subcuenta de vivienda.

La instrucción a que se refiere el párrafo anterior se documentará por escrito en una carta de instrucción irrevocable. Asimismo su contenido se insertará, como una cláusula específica, en el contrato de crédito respectivo.

QUINTA. Cuando el trabajador haya destinado el saldo de su subcuenta de vivienda como forma contingente de pago de los créditos conforme a la regla tercera, deberá anexar a la solicitud de crédito que presente a la entidad financiera de que se trate, la instrucción irrevocable a que se refiere la regla cuarta.

SEXTA. La entidad financiera que autorice crédito a un trabajador deberá presentar al Instituto la carta de instrucción irrevocable a que se refiere la regla cuarta, la cual invariablemente deberá incluir los datos de la cuenta en la que, en su caso, la entidad financiera recibirá los pagos del crédito de que se trate, con cargo a los recursos que integren el saldo de la subcuenta de vivienda.

SÉPTIMA. Una vez que el Instituto reciba noticia de la entidad financiera sobre el incumplimiento de pago y el Instituto corrobore que dicho incumplimiento ocurrió por haber perdido el trabajador su relación laboral, efectuará los retiros de la subcuenta de vivienda del trabajador para cubrir las amortizaciones correspondientes del crédito de que se trate.

El Instituto dejará de realizar pagos con cargo a la subcuenta de vivienda del trabajador de que se trate cuando tenga conocimiento de que éste ha iniciado una nueva relación laboral, cuando el trabajador cubra directamente ante la entidad financiera sus obligaciones o, en su caso, cuando se agoten los recursos que la integren.

DE LOS COFINANCIAMIENTOS

OCTAVA. El Instituto participará en cofinanciamiento con las entidades financieras que así lo soliciten, previa formalización de un convenio en el cual manifiesten su aceptación de estas Reglas.

NOVENA. Las entidades financieras que soliciten al Instituto el otorgamiento de un cofinanciamiento deberán anexar a la solicitud respectiva de cada trabajador copia de la autorización correspondiente en la que conste el monto, plazo, tasa y demás características financieras del crédito, así como, en su caso, indicar si el crédito es otorgado con base a fondos de ahorro establecidos en planes de previsión social que reúnan los requisitos de deducibilidad que se establezcan en las disposiciones fiscales correspondientes.

Las condiciones financieras de los créditos que otorguen las entidades financieras en cofinanciamiento deberán ser previamente revisadas y aprobadas por el Instituto y establecerse en el convenio a que se refiere el primer párrafo de esta regla.

El Instituto se reservará en todo momento la facultad de verificar que el crédito de que se trate haya sido otorgado conforme a los parámetros previamente acordados con la entidad financiera que corresponda. En el caso de que la entidad financiera incumpla las condiciones financieras establecidas en los convenios formalizados con el Instituto, este último ejercerá las acciones legales correspondientes para dar cumplimiento

a los acuerdos convenidos. En ningún caso, se desprotegerá al derechohabiente respecto a la adquisición de su vivienda, ya sea facilitándole el otorgamiento de crédito con otra entidad financiera participante u otorgando financiamiento para su adquisición.

DÉCIMA. El trabajador que obtenga un crédito en cofinanciamiento podrá utilizar total o parcialmente el saldo de la subcuenta de vivienda:

1. Como forma contingente de pago de los créditos que reciba en cofinanciamiento, cumpliendo con lo establecido en las reglas Cuarta, Quinta, Sexta y Séptima.

Los recursos que integren el saldo de la subcuenta de vivienda únicamente se destinarán al pago de ambos créditos en el caso de incumplimiento de pago por el trabajador por haber éste perdido su relación laboral. Los pagos se aplicarán de manera proporcional al saldo insoluto que al momento tenga cada crédito, o

2. Como pago parcial del precio de adquisición de la vivienda o para aplicarse a la construcción de ésta.

DÉCIMA PRIMERA. Para que los trabajadores estén en condiciones de destinar el saldo de su subcuenta de vivienda de acuerdo a lo establecido en la Regla Décima, deberán dar su consentimiento e instruir al Instituto para que se utilice para estos fines.

El consentimiento y la instrucción a que se refiere el párrafo anterior se consignarán en la cláusula del contrato de crédito respectivo.

DÉCIMA SEGUNDA. Los trabajadores que podrán obtener crédito del Instituto en cofinanciamiento serán aquellos que cumplan con el puntaje mínimo y/o por los mecanismos establecidos por el H. Consejo de Administración del Instituto, de conformidad con las Reglas para el otorgamiento de créditos a los trabajadores derechohabientes del INFONAVIT vigentes, y que no hayan recibido crédito del Instituto.

DÉCIMA TERCERA. El crédito que otorgue el Instituto en cofinanciamiento podrá ser otorgado en condiciones financieras equivalentes a las del crédito que otorgue la entidad financiera.

Los créditos en cofinanciamiento podrán destinarse a viviendas de cualquier valor.

DÉCIMA CUARTA. El crédito en cofinanciamiento que otorgue el Instituto en ningún caso podrá exceder el monto máximo y del monto máximo de crédito adicional para ecotecnologías determinado por el Consejo de Administración conforme al artículo 48 de la Ley. Al Trabajador le serán aplicables las Tablas de Montos de Crédito que se anexan a las presentes Reglas como Tabla "A".

Asimismo, la suma del crédito que el Instituto otorgue más el saldo de la subcuenta de vivienda que, en su caso se utilice como pago parcial del precio de adquisición de la vivienda o para aplicarse a la construcción de ésta, no tendrá límite.

Cuando la entidad financiera otorgue crédito con base en los ingresos del trabajador que no estén considerados como parte integrante de su salario base, el crédito que otorgue el Instituto podrá ser hasta del 100% del monto máximo de crédito a que se refiere la Regla Octava de las Reglas para el otorgamiento de créditos a los trabajadores derechohabientes del Infonavit.

DÉCIMA QUINTA. El plazo máximo para la amortización de los créditos otorgados por el Instituto en cofinanciamiento será hasta de 30 años de pagos efectivos.

DÉCIMA SEXTA. Los gastos, comisiones, impuestos, derechos de registro y costo de avalúo que se causen u originen por la compra-venta o construcción de la vivienda y por la apertura de crédito que otorgue la entidad financiera serán a cargo del trabajador.

Del monto de crédito a otorgar al trabajador por el Infonavit, se descontará el cinco por ciento por concepto de gastos de apertura del propio crédito.

Por concepto de gastos de administración del crédito así como de un seguro de daños sobre la solución habitacional adquirida, el trabajador realizará mensualmente un pago equivalente al uno por ciento anual del saldo insoluto del crédito.

DÉCIMA SÉPTIMA. Los créditos otorgados en cofinanciamiento por lo que hace al crédito otorgado por el Infonavit contarán con una cobertura para los casos de incapacidad total permanente o muerte, así como para los casos de incapacidad parcial permanente del cincuenta por ciento o más, o de invalidez definitiva en los términos previstos por la Ley del Seguro Social, de acuerdo a lo señalado en el artículo 51 de la Ley del Instituto, que libere al trabajador o a sus beneficiarios de las obligaciones, gravámenes o limitaciones de dominio derivados del crédito otorgado por el Infonavit. El costo de esta cobertura quedará a cargo del Instituto.

Asimismo, la vivienda dada en garantía hipotecaria deberá contar con un seguro de daños que cubra el valor destructible del mismo cuyos beneficios, en su caso, se distribuirán entre el Instituto y la entidad financiera de manera proporcional al saldo insoluto de los créditos otorgados en cofinanciamiento al momento de realizarse el siniestro. El costo de la prima de este seguro será a cargo del trabajador acreditado, pagadera mensualmente dentro de la cuota de administración.

DÉCIMA OCTAVA. Los trabajadores podrán realizar pagos anticipados para la amortización de sus créditos durante toda la vida de éstos, sin ninguna penalización, y se aplicarán al saldo insoluto que al momento tenga cada crédito.

DÉCIMA NOVENA. La garantía hipotecaria que otorgue el trabajador sobre la vivienda que se adquiera o se construya con el crédito que otorgue el Instituto en cofinanciamiento deberá constituirse en primer lugar en favor del propio Instituto, quien podrá compartir la prelación de dicha garantía con la entidad financiera que otorgue el crédito en cofinanciamiento o bien, en su caso con la Sociedad Hipotecaria Federal, si la entidad financiera utiliza recursos de ésta para otorgar el crédito en cofinanciamiento, en la misma proporción correspondiente al crédito otorgado por el Instituto y al crédito otorgado por dicha entidad financiera, según el saldo insoluto que hubiere de los créditos en cofinanciamiento al momento del incumplimiento de la obligación de pago por el trabajador.

DE LAS APORTACIONES PATRONALES SUBSECUENTES

VIGÉSIMA. Cuando se otorgue un financiamiento puro, el trabajador podrá elegir, respecto del destino de las aportaciones subsecuentes, alguna de las siguientes opciones:

1. Que las aportaciones subsecuentes incrementen el saldo de la subcuenta de vivienda que se haya destinado como forma contingente de pago del crédito.
2. Que las aportaciones subsecuentes se apliquen para amortizar el principal del crédito otorgado por la entidad financiera.

Cuando el trabajador haya optado porque las aportaciones subsecuentes amorticen el crédito de la entidad financiera deberán instruir al Instituto, de manera irrevocable, para que entregue a la entidad financiera el importe correspondiente a dichas aportaciones.

VIGÉSIMA PRIMERA. Cuando se otorguen créditos en cofinanciamiento, las aportaciones que se efectúen a la subcuenta de vivienda con posterioridad al otorgamiento de los créditos se aplicarán a cubrir el saldo insoluto del crédito que haya otorgado el Instituto. Cuando éste se haya liquidado y exista un saldo insoluto del crédito otorgado por la entidad financiera, podrán destinarse a amortizar el principal de dicho crédito.

CRÉDITOS CONYUGALES

VIGÉSIMA SEGUNDA. Se podrán otorgar créditos conyugales bajo el esquema de cofinanciamiento, siempre y cuando el cónyuge cumpla con los requisitos establecidos en las presentes Reglas. El monto máximo de crédito será el que pudiera corresponderle de conformidad con lo previsto en las Reglas Décima Segunda y Décima Cuarta de las presentes Reglas, más en su caso, el saldo de la subcuenta de vivienda.

DE LOS DESCUENTOS

VIGÉSIMA TERCERA. Al formalizarse el otorgamiento del crédito se establecerá la cuota fija mensual de amortización ordinaria, multiplicando para tal efecto el monto del crédito otorgado por el factor de descuento que le corresponda, considerando el plazo y el ingreso del trabajador, de acuerdo con la Tabla de Factores de Descuento que se anexa a las presentes Reglas como Tabla "B".

Para el caso de que el trabajador realice la amortización de su crédito conforme al Régimen Especial de Amortización, las amortizaciones mensuales se determinarán multiplicando el monto del crédito otorgado, por el factor de descuento que le corresponda, considerando el plazo y el ingreso del trabajador a la fecha de formalización del crédito, de acuerdo con la Tabla de Factores de Descuento que se anexa a las presentes Reglas como Tabla "C".

El Instituto, previo convenio con las entidades financieras, podrá solicitar al patrón que efectúe el descuento al salario del trabajador correspondiente al pago del crédito otorgado por la entidad financiera en términos de las presentes Reglas, a partir de la formalización del crédito respectivo. En este convenio se pactarán los servicios que el Instituto prestará a la entidad financiera para este efecto, así como la retribución correspondiente a favor del Instituto.

| Plazo (años) | Salario (UMA) | | | | | | | | | | | | | | | | | | | | |
|--------------|---------------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| | 3.1 | 3.2 | 3.3 | 3.4 | 3.5 | 3.6 | 3.7 | 3.8 | 3.9 | 4.0 | 4.1 | 4.2 | 4.3 | 4.4 | 4.5 | 4.6 | 4.7 | 4.8 | 4.9 | 5.0 | 5.1 |
| 30 | 35 | 36 | 38 | 39 | 40 | 41 | 42 | 43 | 44 | 46 | 47 | 48 | 49 | 50 | 51 | 53 | 54 | 55 | 56 | 57 | 58 |
| 29 | 35 | 36 | 38 | 39 | 40 | 41 | 42 | 43 | 44 | 46 | 47 | 48 | 49 | 50 | 51 | 53 | 54 | 55 | 56 | 57 | 58 |
| 28 | 35 | 36 | 38 | 39 | 40 | 41 | 42 | 43 | 44 | 46 | 47 | 48 | 49 | 50 | 51 | 53 | 54 | 55 | 56 | 57 | 58 |
| 27 | 35 | 36 | 38 | 39 | 40 | 41 | 42 | 43 | 44 | 46 | 47 | 48 | 49 | 50 | 51 | 53 | 54 | 55 | 56 | 57 | 58 |
| 26 | 35 | 36 | 38 | 39 | 40 | 41 | 42 | 43 | 44 | 46 | 47 | 48 | 49 | 50 | 51 | 53 | 54 | 55 | 56 | 57 | 58 |
| 25 | 35 | 36 | 37 | 38 | 39 | 41 | 42 | 43 | 44 | 45 | 46 | 47 | 48 | 50 | 51 | 52 | 53 | 54 | 55 | 56 | 58 |
| 24 | 35 | 36 | 37 | 38 | 39 | 40 | 41 | 43 | 44 | 45 | 46 | 47 | 48 | 49 | 50 | 52 | 53 | 54 | 55 | 56 | 57 |
| 23 | 34 | 35 | 37 | 38 | 39 | 40 | 41 | 42 | 43 | 44 | 46 | 47 | 48 | 49 | 50 | 51 | 52 | 53 | 55 | 56 | 57 |
| 22 | 34 | 35 | 36 | 37 | 38 | 40 | 41 | 42 | 43 | 44 | 45 | 46 | 47 | 48 | 50 | 51 | 52 | 53 | 54 | 55 | 56 |
| 21 | 34 | 35 | 36 | 37 | 38 | 39 | 40 | 41 | 42 | 44 | 45 | 46 | 47 | 48 | 49 | 50 | 51 | 52 | 54 | 55 | 56 |
| 20 | 33 | 34 | 35 | 37 | 38 | 39 | 40 | 41 | 42 | 43 | 44 | 45 | 46 | 47 | 49 | 50 | 51 | 52 | 53 | 54 | 55 |
| 19 | 33 | 34 | 35 | 36 | 37 | 38 | 39 | 40 | 41 | 43 | 44 | 45 | 46 | 47 | 48 | 49 | 50 | 51 | 52 | 53 | 54 |
| 18 | 32 | 33 | 34 | 36 | 37 | 38 | 39 | 40 | 41 | 42 | 43 | 44 | 45 | 46 | 47 | 48 | 49 | 50 | 51 | 53 | 54 |
| 17 | 32 | 33 | 34 | 35 | 36 | 37 | 38 | 39 | 40 | 41 | 42 | 43 | 44 | 45 | 46 | 47 | 48 | 50 | 51 | 52 | 53 |
| 16 | 31 | 32 | 33 | 34 | 35 | 36 | 37 | 38 | 39 | 40 | 41 | 42 | 43 | 44 | 46 | 47 | 48 | 49 | 50 | 51 | 52 |
| 15 | 30 | 31 | 32 | 33 | 34 | 35 | 36 | 37 | 38 | 39 | 40 | 41 | 42 | 43 | 44 | 45 | 46 | 47 | 48 | 49 | 50 |
| 14 | 30 | 31 | 32 | 33 | 34 | 35 | 36 | 37 | 38 | 38 | 39 | 40 | 41 | 42 | 43 | 44 | 45 | 46 | 47 | 48 | 49 |
| 13 | 29 | 30 | 31 | 32 | 33 | 34 | 34 | 35 | 36 | 37 | 38 | 39 | 40 | 41 | 42 | 43 | 44 | 45 | 46 | 47 | 48 |
| 12 | 28 | 29 | 30 | 31 | 31 | 32 | 33 | 34 | 35 | 36 | 37 | 38 | 39 | 40 | 41 | 42 | 42 | 43 | 44 | 45 | 46 |
| 11 | 27 | 28 | 28 | 29 | 30 | 31 | 32 | 33 | 34 | 35 | 35 | 36 | 37 | 38 | 39 | 40 | 41 | 42 | 42 | 43 | 44 |
| 10 | 25 | 26 | 27 | 28 | 29 | 30 | 30 | 31 | 32 | 33 | 34 | 35 | 35 | 36 | 37 | 38 | 39 | 40 | 40 | 41 | 42 |
| 9 | 24 | 25 | 26 | 26 | 27 | 28 | 29 | 30 | 30 | 31 | 32 | 33 | 33 | 34 | 35 | 36 | 37 | 37 | 38 | 39 | 40 |
| 8 | 22 | 23 | 24 | 25 | 25 | 26 | 27 | 28 | 28 | 29 | 30 | 31 | 31 | 32 | 33 | 33 | 34 | 35 | 36 | 36 | 37 |
| 7 | 21 | 21 | 22 | 23 | 23 | 24 | 25 | 25 | 26 | 27 | 27 | 28 | 29 | 29 | 30 | 31 | 31 | 32 | 33 | 33 | 34 |
| 6 | 19 | 19 | 20 | 20 | 21 | 22 | 22 | 23 | 23 | 24 | 25 | 25 | 26 | 27 | 27 | 28 | 28 | 29 | 30 | 30 | 31 |
| 5 | 16 | 17 | 17 | 18 | 18 | 19 | 19 | 20 | 21 | 21 | 22 | 22 | 23 | 23 | 24 | 24 | 25 | 25 | 26 | 26 | 27 |
| 4 | 14 | 14 | 15 | 15 | 15 | 16 | 16 | 17 | 17 | 18 | 18 | 19 | 19 | 20 | 20 | 20 | 21 | 21 | 22 | 22 | 23 |
| 3 | 11 | 11 | 11 | 12 | 12 | 13 | 13 | 13 | 14 | 14 | 14 | 15 | 15 | 15 | 16 | 16 | 16 | 17 | 17 | 18 | 18 |
| 2 | 7 | 8 | 8 | 8 | 8 | 9 | 9 | 9 | 9 | 10 | 10 | 10 | 10 | 11 | 11 | 11 | 11 | 12 | 12 | 12 | 13 |
| 1 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 6 | 6 | 6 | 6 | 6 | 6 | 6 |

| Plazo (años) | Salario (UMA) | | | | | | | | | | | | | | | | | | | | |
|--------------|---------------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| | 5.2 | 5.3 | 5.4 | 5.5 | 5.6 | 5.7 | 5.8 | 5.9 | 6.0 | 6.1 | 6.2 | 6.3 | 6.4 | 6.5 | 6.6 | 6.7 | 6.8 | 6.9 | 7.0 | 7.1 | 7.2 |
| 30 | 59 | 61 | 62 | 63 | 64 | 65 | 66 | 67 | 69 | 70 | 71 | 72 | 73 | 74 | 76 | 77 | 78 | 79 | 80 | 81 | 82 |
| 29 | 59 | 61 | 62 | 63 | 64 | 65 | 66 | 67 | 69 | 70 | 71 | 72 | 73 | 74 | 76 | 77 | 78 | 79 | 80 | 81 | 82 |
| 28 | 59 | 61 | 62 | 63 | 64 | 65 | 66 | 67 | 69 | 70 | 71 | 72 | 73 | 74 | 76 | 77 | 78 | 79 | 80 | 81 | 82 |
| 27 | 59 | 61 | 62 | 63 | 64 | 65 | 66 | 67 | 69 | 70 | 71 | 72 | 73 | 74 | 76 | 77 | 78 | 79 | 80 | 81 | 82 |
| 26 | 59 | 61 | 62 | 63 | 64 | 65 | 66 | 67 | 69 | 70 | 71 | 72 | 73 | 74 | 76 | 77 | 78 | 79 | 80 | 81 | 82 |
| 25 | 59 | 60 | 61 | 62 | 63 | 64 | 66 | 67 | 68 | 69 | 70 | 71 | 72 | 74 | 75 | 76 | 77 | 78 | 79 | 80 | 82 |
| 24 | 58 | 59 | 61 | 62 | 63 | 64 | 65 | 66 | 67 | 69 | 70 | 71 | 72 | 73 | 74 | 75 | 76 | 78 | 79 | 80 | 81 |
| 23 | 58 | 59 | 60 | 61 | 62 | 64 | 65 | 66 | 67 | 68 | 69 | 70 | 71 | 72 | 74 | 75 | 76 | 77 | 78 | 79 | 80 |
| 22 | 57 | 59 | 60 | 61 | 62 | 63 | 64 | 65 | 66 | 67 | 69 | 70 | 71 | 72 | 73 | 74 | 75 | 76 | 77 | 79 | 80 |
| 21 | 57 | 58 | 59 | 60 | 61 | 62 | 63 | 65 | 66 | 67 | 68 | 69 | 70 | 71 | 72 | 73 | 74 | 76 | 77 | 78 | 79 |
| 20 | 56 | 57 | 58 | 59 | 61 | 62 | 63 | 64 | 65 | 66 | 67 | 68 | 69 | 70 | 71 | 73 | 74 | 75 | 76 | 77 | 78 |
| 19 | 55 | 57 | 58 | 59 | 60 | 61 | 62 | 63 | 64 | 65 | 66 | 67 | 68 | 69 | 71 | 72 | 73 | 74 | 75 | 76 | 77 |
| 18 | 55 | 56 | 57 | 58 | 59 | 60 | 61 | 62 | 63 | 64 | 65 | 66 | 67 | 68 | 69 | 71 | 72 | 73 | 74 | 75 | 76 |
| 17 | 54 | 55 | 56 | 57 | 58 | 59 | 60 | 61 | 62 | 63 | 64 | 65 | 66 | 67 | 68 | 69 | 70 | 71 | 72 | 74 | 75 |
| 16 | 53 | 54 | 55 | 56 | 57 | 58 | 59 | 60 | 61 | 62 | 63 | 64 | 65 | 66 | 67 | 68 | 69 | 70 | 71 | 72 | 73 |

| Plazo (años) | Salario (UMA) | | | | | | | | | | | | | | | | | | | | |
|--------------|---------------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| | 5.2 | 5.3 | 5.4 | 5.5 | 5.6 | 5.7 | 5.8 | 5.9 | 6.0 | 6.1 | 6.2 | 6.3 | 6.4 | 6.5 | 6.6 | 6.7 | 6.8 | 6.9 | 7.0 | 7.1 | 7.2 |
| 15 | 51 | 52 | 53 | 54 | 55 | 56 | 57 | 58 | 59 | 60 | 61 | 62 | 63 | 64 | 65 | 66 | 67 | 68 | 69 | 70 | 71 |
| 14 | 50 | 51 | 52 | 53 | 54 | 55 | 56 | 57 | 58 | 59 | 60 | 61 | 62 | 63 | 64 | 65 | 66 | 67 | 68 | 69 | 70 |
| 13 | 49 | 50 | 51 | 52 | 52 | 53 | 54 | 55 | 56 | 57 | 58 | 59 | 60 | 61 | 62 | 63 | 64 | 65 | 66 | 67 | 68 |
| 12 | 47 | 48 | 49 | 50 | 51 | 52 | 52 | 53 | 54 | 55 | 56 | 57 | 58 | 59 | 60 | 61 | 62 | 63 | 63 | 64 | 65 |
| 11 | 45 | 46 | 47 | 48 | 49 | 50 | 50 | 51 | 52 | 53 | 54 | 55 | 56 | 57 | 57 | 58 | 59 | 60 | 61 | 62 | 63 |
| 10 | 43 | 44 | 45 | 46 | 46 | 47 | 48 | 49 | 50 | 51 | 51 | 52 | 53 | 54 | 55 | 56 | 56 | 57 | 58 | 59 | 60 |
| 9 | 41 | 41 | 42 | 43 | 44 | 45 | 45 | 46 | 47 | 48 | 48 | 49 | 50 | 51 | 52 | 52 | 53 | 54 | 55 | 56 | 56 |
| 8 | 38 | 39 | 39 | 40 | 41 | 42 | 42 | 43 | 44 | 45 | 45 | 46 | 47 | 47 | 48 | 49 | 50 | 50 | 51 | 52 | 53 |
| 7 | 35 | 36 | 36 | 37 | 38 | 38 | 39 | 40 | 40 | 41 | 42 | 42 | 43 | 44 | 44 | 45 | 46 | 46 | 47 | 48 | 48 |
| 6 | 31 | 32 | 33 | 33 | 34 | 34 | 35 | 36 | 36 | 37 | 38 | 38 | 39 | 39 | 40 | 41 | 41 | 42 | 42 | 43 | 44 |
| 5 | 28 | 28 | 29 | 29 | 30 | 30 | 31 | 31 | 32 | 32 | 33 | 33 | 34 | 35 | 35 | 36 | 36 | 37 | 37 | 38 | 38 |
| 4 | 23 | 24 | 24 | 25 | 25 | 25 | 26 | 26 | 27 | 27 | 28 | 28 | 29 | 29 | 30 | 30 | 30 | 31 | 31 | 32 | 32 |
| 3 | 18 | 19 | 19 | 19 | 20 | 20 | 20 | 21 | 21 | 22 | 22 | 22 | 23 | 23 | 23 | 24 | 24 | 24 | 25 | 25 | 26 |
| 2 | 13 | 13 | 13 | 14 | 14 | 14 | 14 | 15 | 15 | 15 | 15 | 16 | 16 | 16 | 16 | 17 | 17 | 17 | 17 | 18 | 18 |
| 1 | 7 | 7 | 7 | 7 | 7 | 7 | 7 | 7 | 8 | 8 | 8 | 8 | 8 | 8 | 8 | 9 | 9 | 9 | 9 | 9 | 9 |

| Plazo (años) | Salario (UMA) | | | | | | | | | | | | | | | | | | | | |
|--------------|---------------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| | 7.3 | 7.4 | 7.5 | 7.6 | 7.7 | 7.8 | 7.9 | 8.0 | 8.1 | 8.2 | 8.3 | 8.4 | 8.5 | 8.6 | 8.7 | 8.8 | 8.9 | 9.0 | 9.1 | 9.2 | 9.3 |
| 30 | 84 | 85 | 86 | 87 | 88 | 89 | 91 | 92 | 93 | 94 | 95 | 96 | 97 | 99 | 100 | 101 | 102 | 103 | 104 | 106 | 107 |
| 29 | 84 | 85 | 86 | 87 | 88 | 89 | 91 | 92 | 93 | 94 | 95 | 96 | 97 | 99 | 100 | 101 | 102 | 103 | 104 | 106 | 107 |
| 28 | 84 | 85 | 86 | 87 | 88 | 89 | 91 | 92 | 93 | 94 | 95 | 96 | 97 | 99 | 100 | 101 | 102 | 103 | 104 | 106 | 107 |
| 27 | 84 | 85 | 86 | 87 | 88 | 89 | 91 | 92 | 93 | 94 | 95 | 96 | 97 | 99 | 100 | 101 | 102 | 103 | 104 | 106 | 107 |
| 26 | 84 | 85 | 86 | 87 | 88 | 89 | 91 | 92 | 93 | 94 | 95 | 96 | 97 | 99 | 100 | 101 | 102 | 103 | 104 | 106 | 107 |
| 25 | 83 | 84 | 85 | 86 | 87 | 88 | 90 | 91 | 92 | 93 | 94 | 95 | 96 | 97 | 99 | 100 | 101 | 102 | 103 | 104 | 105 |
| 24 | 82 | 83 | 84 | 86 | 87 | 88 | 89 | 90 | 91 | 92 | 93 | 95 | 96 | 97 | 98 | 99 | 100 | 101 | 102 | 104 | 105 |
| 23 | 81 | 83 | 84 | 85 | 86 | 87 | 88 | 89 | 90 | 92 | 93 | 94 | 95 | 96 | 97 | 98 | 99 | 101 | 102 | 103 | 104 |
| 22 | 81 | 82 | 83 | 84 | 85 | 86 | 87 | 89 | 90 | 91 | 92 | 93 | 94 | 95 | 96 | 97 | 99 | 100 | 101 | 102 | 103 |
| 21 | 80 | 81 | 82 | 83 | 84 | 85 | 87 | 88 | 89 | 90 | 91 | 92 | 93 | 94 | 95 | 96 | 98 | 99 | 100 | 101 | 102 |
| 20 | 79 | 80 | 81 | 82 | 83 | 85 | 86 | 87 | 88 | 89 | 90 | 91 | 92 | 93 | 94 | 95 | 96 | 98 | 99 | 100 | 101 |
| 19 | 78 | 79 | 80 | 81 | 82 | 83 | 84 | 86 | 87 | 88 | 89 | 90 | 91 | 92 | 93 | 94 | 95 | 96 | 97 | 98 | 100 |
| 18 | 77 | 78 | 79 | 80 | 81 | 82 | 83 | 84 | 85 | 86 | 87 | 89 | 90 | 91 | 92 | 93 | 94 | 95 | 96 | 97 | 98 |
| 17 | 76 | 77 | 78 | 79 | 80 | 81 | 82 | 83 | 84 | 85 | 86 | 87 | 88 | 89 | 90 | 91 | 92 | 93 | 94 | 95 | 96 |
| 16 | 74 | 75 | 76 | 77 | 78 | 79 | 80 | 81 | 82 | 83 | 84 | 85 | 86 | 87 | 88 | 89 | 90 | 92 | 93 | 94 | 95 |
| 15 | 72 | 73 | 74 | 75 | 76 | 77 | 78 | 79 | 80 | 81 | 82 | 83 | 84 | 85 | 86 | 87 | 88 | 89 | 90 | 91 | 92 |
| 14 | 71 | 72 | 73 | 74 | 75 | 76 | 76 | 77 | 78 | 79 | 80 | 81 | 82 | 83 | 84 | 85 | 86 | 87 | 88 | 89 | 90 |
| 13 | 69 | 69 | 70 | 71 | 72 | 73 | 74 | 75 | 76 | 77 | 78 | 79 | 80 | 81 | 82 | 83 | 84 | 85 | 86 | 87 | 87 |
| 12 | 66 | 67 | 68 | 69 | 70 | 71 | 72 | 73 | 74 | 74 | 75 | 76 | 77 | 78 | 79 | 80 | 81 | 82 | 83 | 84 | 84 |
| 11 | 64 | 64 | 65 | 66 | 67 | 68 | 69 | 70 | 71 | 71 | 72 | 73 | 74 | 75 | 76 | 77 | 78 | 78 | 79 | 80 | 81 |
| 10 | 61 | 61 | 62 | 63 | 64 | 65 | 66 | 66 | 67 | 68 | 69 | 70 | 71 | 71 | 72 | 73 | 74 | 75 | 76 | 76 | 77 |
| 9 | 57 | 58 | 59 | 60 | 60 | 61 | 62 | 63 | 64 | 64 | 65 | 66 | 67 | 67 | 68 | 69 | 70 | 71 | 71 | 72 | 73 |
| 8 | 53 | 54 | 55 | 56 | 56 | 57 | 58 | 59 | 59 | 60 | 61 | 62 | 62 | 63 | 64 | 64 | 65 | 66 | 67 | 67 | 68 |
| 7 | 49 | 50 | 50 | 51 | 52 | 53 | 53 | 54 | 55 | 55 | 56 | 57 | 57 | 58 | 59 | 59 | 60 | 61 | 61 | 62 | 63 |
| 6 | 44 | 45 | 46 | 46 | 47 | 47 | 48 | 49 | 49 | 50 | 50 | 51 | 52 | 52 | 53 | 54 | 54 | 55 | 55 | 56 | 57 |
| 5 | 39 | 39 | 40 | 40 | 41 | 42 | 42 | 43 | 43 | 44 | 44 | 45 | 45 | 46 | 46 | 47 | 48 | 48 | 49 | 49 | 50 |
| 4 | 33 | 33 | 34 | 34 | 35 | 35 | 35 | 36 | 36 | 37 | 37 | 38 | 38 | 39 | 39 | 40 | 40 | 41 | 41 | 41 | 42 |
| 3 | 26 | 26 | 27 | 27 | 27 | 28 | 28 | 28 | 29 | 29 | 29 | 30 | 30 | 31 | 31 | 31 | 32 | 32 | 32 | 33 | 33 |
| 2 | 18 | 18 | 19 | 19 | 19 | 19 | 20 | 20 | 20 | 20 | 21 | 21 | 21 | 21 | 22 | 22 | 22 | 22 | 23 | 23 | 23 |
| 1 | 9 | 9 | 10 | 10 | 10 | 10 | 10 | 10 | 10 | 11 | 11 | 11 | 11 | 11 | 11 | 12 | 12 | 12 | 12 | 12 | 12 |

| Salario (UMA) | | | | | | | | | | | | | | | | | | | | |
|---------------|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|
|---------------|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|

| Plazo (años) | 9.4 | 9.5 | 9.6 | 9.7 | 9.8 | 9.9 | 10.0 | 10.1 | 10.2 | 10.3 | 10.4 | 10.5 | 10.6 | 10.7 | 10.8 | 10.9 | 11.0 | 11.1 | 11.2 | 11.3 | 11.4 |
|--------------|-----|-----|-----|-----|-----|-----|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|
| 30 | 108 | 109 | 110 | 111 | 112 | 114 | 115 | 116 | 117 | 118 | 119 | 120 | 122 | 123 | 124 | 125 | 126 | 127 | 129 | 130 | 131 |
| 29 | 108 | 109 | 110 | 111 | 112 | 114 | 115 | 116 | 117 | 118 | 119 | 120 | 122 | 123 | 124 | 125 | 126 | 127 | 129 | 130 | 131 |
| 28 | 108 | 109 | 110 | 111 | 112 | 114 | 115 | 116 | 117 | 118 | 119 | 120 | 122 | 123 | 124 | 125 | 126 | 127 | 129 | 130 | 131 |
| 27 | 108 | 109 | 110 | 111 | 112 | 114 | 115 | 116 | 117 | 118 | 119 | 120 | 122 | 123 | 124 | 125 | 126 | 127 | 129 | 130 | 131 |
| 26 | 108 | 109 | 110 | 111 | 112 | 114 | 115 | 116 | 117 | 118 | 119 | 120 | 122 | 123 | 124 | 125 | 126 | 127 | 129 | 130 | 131 |
| 25 | 107 | 108 | 109 | 110 | 111 | 112 | 113 | 115 | 116 | 117 | 118 | 119 | 120 | 121 | 123 | 124 | 125 | 126 | 127 | 128 | 129 |
| 24 | 106 | 107 | 108 | 109 | 110 | 112 | 113 | 114 | 115 | 116 | 117 | 118 | 119 | 121 | 122 | 123 | 124 | 125 | 126 | 127 | 129 |
| 23 | 105 | 106 | 107 | 108 | 110 | 111 | 112 | 113 | 114 | 115 | 116 | 117 | 119 | 120 | 121 | 122 | 123 | 124 | 125 | 126 | 128 |
| 22 | 104 | 105 | 106 | 107 | 109 | 110 | 111 | 112 | 113 | 114 | 115 | 116 | 118 | 119 | 120 | 121 | 122 | 123 | 124 | 125 | 126 |
| 21 | 103 | 104 | 105 | 106 | 108 | 109 | 110 | 111 | 112 | 113 | 114 | 115 | 116 | 117 | 119 | 120 | 121 | 122 | 123 | 124 | 125 |
| 20 | 102 | 103 | 104 | 105 | 106 | 107 | 108 | 110 | 111 | 112 | 113 | 114 | 115 | 116 | 117 | 118 | 119 | 120 | 122 | 123 | 124 |
| 19 | 101 | 102 | 103 | 104 | 105 | 106 | 107 | 108 | 109 | 110 | 111 | 112 | 114 | 115 | 116 | 117 | 118 | 119 | 120 | 121 | 122 |
| 18 | 99 | 100 | 101 | 102 | 103 | 104 | 106 | 107 | 108 | 109 | 110 | 111 | 112 | 113 | 114 | 115 | 116 | 117 | 118 | 119 | 120 |
| 17 | 97 | 99 | 100 | 101 | 102 | 103 | 104 | 105 | 106 | 107 | 108 | 109 | 110 | 111 | 112 | 113 | 114 | 115 | 116 | 117 | 118 |
| 16 | 96 | 97 | 98 | 99 | 100 | 101 | 102 | 103 | 104 | 105 | 106 | 107 | 108 | 109 | 110 | 111 | 112 | 113 | 114 | 115 | 116 |
| 15 | 93 | 94 | 95 | 96 | 97 | 98 | 99 | 100 | 101 | 102 | 103 | 104 | 105 | 106 | 107 | 108 | 109 | 110 | 111 | 112 | 113 |
| 14 | 91 | 92 | 93 | 94 | 95 | 96 | 97 | 98 | 99 | 100 | 101 | 102 | 103 | 104 | 105 | 106 | 107 | 108 | 109 | 110 | 111 |
| 13 | 88 | 89 | 90 | 91 | 92 | 93 | 94 | 95 | 96 | 97 | 98 | 99 | 100 | 101 | 102 | 103 | 104 | 104 | 105 | 106 | 107 |
| 12 | 85 | 86 | 87 | 88 | 89 | 90 | 91 | 92 | 93 | 94 | 95 | 95 | 96 | 97 | 98 | 99 | 100 | 101 | 102 | 103 | 104 |
| 11 | 82 | 83 | 84 | 85 | 85 | 86 | 87 | 88 | 89 | 90 | 91 | 92 | 92 | 93 | 94 | 95 | 96 | 97 | 98 | 99 | 100 |
| 10 | 78 | 79 | 80 | 81 | 81 | 82 | 83 | 84 | 85 | 86 | 86 | 87 | 88 | 89 | 90 | 91 | 92 | 92 | 93 | 94 | 95 |
| 9 | 74 | 75 | 75 | 76 | 77 | 78 | 79 | 79 | 80 | 81 | 82 | 82 | 83 | 84 | 85 | 86 | 86 | 87 | 88 | 89 | 90 |
| 8 | 69 | 70 | 70 | 71 | 72 | 73 | 73 | 74 | 75 | 76 | 76 | 77 | 78 | 79 | 79 | 80 | 81 | 81 | 82 | 83 | 84 |
| 7 | 63 | 64 | 65 | 65 | 66 | 67 | 67 | 68 | 69 | 70 | 70 | 71 | 72 | 72 | 73 | 74 | 74 | 75 | 76 | 76 | 77 |
| 6 | 57 | 58 | 58 | 59 | 60 | 60 | 61 | 61 | 62 | 63 | 63 | 64 | 65 | 65 | 66 | 66 | 67 | 68 | 68 | 69 | 69 |
| 5 | 50 | 51 | 51 | 52 | 52 | 53 | 53 | 54 | 55 | 55 | 56 | 56 | 57 | 57 | 58 | 58 | 59 | 59 | 60 | 60 | 61 |
| 4 | 42 | 43 | 43 | 44 | 44 | 45 | 45 | 46 | 46 | 46 | 47 | 47 | 48 | 48 | 49 | 49 | 50 | 50 | 51 | 51 | 51 |
| 3 | 33 | 34 | 34 | 35 | 35 | 35 | 36 | 36 | 36 | 37 | 37 | 37 | 38 | 38 | 39 | 39 | 39 | 40 | 40 | 40 | 41 |
| 2 | 23 | 24 | 24 | 24 | 24 | 25 | 25 | 25 | 26 | 26 | 26 | 26 | 27 | 27 | 27 | 27 | 28 | 28 | 28 | 28 | 29 |
| 1 | 12 | 12 | 12 | 13 | 13 | 13 | 13 | 13 | 13 | 13 | 14 | 14 | 14 | 14 | 14 | 14 | 14 | 14 | 15 | 15 | 15 |

| Plazo (años) | Salario (UMA) | | | | | | | | | | | | | | | | | | | | |
|--------------|---------------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|
| | 11.5 | 11.6 | 11.7 | 11.8 | 11.9 | 12.0 | 12.1 | 12.2 | 12.3 | 12.4 | 12.5 | 12.6 | 12.7 | 12.8 | 12.9 | 13.0 | 13.1 | 13.2 | 13.3 | 13.4 | 13.5 |
| 30 | 132 | 133 | 134 | 135 | 137 | 138 | 139 | 140 | 141 | 142 | 144 | 90 | 91 | 92 | 92 | 93 | 94 | 95 | 95 | 96 | 97 |
| 29 | 132 | 133 | 134 | 135 | 137 | 138 | 139 | 140 | 141 | 142 | 144 | 90 | 91 | 92 | 92 | 93 | 94 | 95 | 95 | 96 | 97 |
| 28 | 132 | 133 | 134 | 135 | 137 | 138 | 139 | 140 | 141 | 142 | 144 | 90 | 91 | 92 | 92 | 93 | 94 | 95 | 95 | 96 | 97 |
| 27 | 132 | 133 | 134 | 135 | 137 | 138 | 139 | 140 | 141 | 142 | 144 | 90 | 91 | 92 | 92 | 93 | 94 | 95 | 95 | 96 | 97 |
| 26 | 132 | 133 | 134 | 135 | 137 | 138 | 139 | 140 | 141 | 142 | 144 | 90 | 91 | 92 | 92 | 93 | 94 | 95 | 95 | 96 | 97 |
| 25 | 131 | 132 | 133 | 134 | 135 | 136 | 137 | 139 | 140 | 141 | 142 | 89 | 90 | 91 | 91 | 92 | 93 | 93 | 94 | 95 | 96 |
| 24 | 130 | 131 | 132 | 133 | 134 | 135 | 136 | 138 | 139 | 140 | 141 | 89 | 89 | 90 | 91 | 91 | 92 | 93 | 94 | 94 | 95 |
| 23 | 129 | 130 | 131 | 132 | 133 | 134 | 135 | 137 | 138 | 139 | 140 | 88 | 89 | 89 | 90 | 91 | 91 | 92 | 93 | 94 | 94 |
| 22 | 128 | 129 | 130 | 131 | 132 | 133 | 134 | 135 | 136 | 138 | 139 | 87 | 88 | 89 | 89 | 90 | 91 | 91 | 92 | 93 | 93 |
| 21 | 126 | 127 | 128 | 130 | 131 | 132 | 133 | 134 | 135 | 136 | 137 | 86 | 87 | 88 | 88 | 89 | 90 | 90 | 91 | 92 | 93 |
| 20 | 125 | 126 | 127 | 128 | 129 | 130 | 131 | 132 | 134 | 135 | 136 | 85 | 86 | 87 | 87 | 88 | 89 | 89 | 90 | 91 | 91 |
| 19 | 123 | 124 | 125 | 126 | 128 | 129 | 130 | 131 | 132 | 133 | 134 | 84 | 85 | 86 | 86 | 87 | 88 | 88 | 89 | 90 | 90 |
| 18 | 121 | 122 | 124 | 125 | 126 | 127 | 128 | 129 | 130 | 131 | 132 | 83 | 84 | 84 | 85 | 86 | 86 | 87 | 88 | 88 | 89 |
| 17 | 119 | 120 | 121 | 123 | 124 | 125 | 126 | 127 | 128 | 129 | 130 | 82 | 82 | 83 | 84 | 84 | 85 | 85 | 86 | 87 | 87 |
| 16 | 117 | 118 | 119 | 120 | 121 | 122 | 123 | 124 | 125 | 126 | 127 | 80 | 81 | 81 | 82 | 83 | 83 | 84 | 84 | 85 | 86 |
| 15 | 114 | 115 | 116 | 117 | 118 | 119 | 120 | 121 | 122 | 123 | 124 | 78 | 79 | 79 | 80 | 81 | 81 | 82 | 83 | 83 | 84 |

| Plazo (años) | Salario (UMA) | | | | | | | | | | | | | | | | | | | | |
|--------------|---------------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|
| | 15.7 | 15.8 | 15.9 | 16.0 | 16.1 | 16.2 | 16.3 | 16.4 | 16.5 | 16.6 | 16.7 | 16.8 | 16.9 | 17.0 | 17.1 | 17.2 | 17.3 | 17.4 | 17.5 | 17.6 | 17.7 |
| 30 | 113 | 113 | 114 | 115 | 115 | 116 | 117 | 118 | 118 | 119 | 120 | 120 | 121 | 122 | 123 | 123 | 124 | 125 | 126 | 126 | 127 |
| 29 | 113 | 113 | 114 | 115 | 115 | 116 | 117 | 118 | 118 | 119 | 120 | 120 | 121 | 122 | 123 | 123 | 124 | 125 | 126 | 126 | 127 |
| 28 | 113 | 113 | 114 | 115 | 115 | 116 | 117 | 118 | 118 | 119 | 120 | 120 | 121 | 122 | 123 | 123 | 124 | 125 | 126 | 126 | 127 |
| 27 | 113 | 113 | 114 | 115 | 115 | 116 | 117 | 118 | 118 | 119 | 120 | 120 | 121 | 122 | 123 | 123 | 124 | 125 | 126 | 126 | 127 |
| 26 | 113 | 113 | 114 | 115 | 115 | 116 | 117 | 118 | 118 | 119 | 120 | 120 | 121 | 122 | 123 | 123 | 124 | 125 | 126 | 126 | 127 |
| 25 | 111 | 112 | 113 | 113 | 114 | 115 | 116 | 116 | 117 | 118 | 118 | 119 | 120 | 121 | 121 | 122 | 123 | 123 | 124 | 125 | 126 |
| 24 | 111 | 111 | 112 | 113 | 113 | 114 | 115 | 115 | 116 | 117 | 118 | 118 | 119 | 120 | 120 | 121 | 122 | 123 | 123 | 124 | 125 |
| 23 | 110 | 110 | 111 | 112 | 113 | 113 | 114 | 115 | 115 | 116 | 117 | 117 | 118 | 119 | 120 | 120 | 121 | 122 | 122 | 123 | 124 |
| 22 | 109 | 109 | 110 | 111 | 112 | 112 | 113 | 114 | 114 | 115 | 116 | 116 | 117 | 118 | 118 | 119 | 120 | 121 | 121 | 122 | 123 |
| 21 | 108 | 108 | 109 | 110 | 110 | 111 | 112 | 112 | 113 | 114 | 115 | 115 | 116 | 117 | 117 | 118 | 119 | 119 | 120 | 121 | 121 |
| 20 | 106 | 107 | 108 | 108 | 109 | 110 | 111 | 111 | 112 | 113 | 113 | 114 | 115 | 115 | 116 | 117 | 117 | 118 | 119 | 119 | 120 |
| 19 | 105 | 106 | 106 | 107 | 108 | 108 | 109 | 110 | 110 | 111 | 112 | 112 | 113 | 114 | 114 | 115 | 116 | 116 | 117 | 118 | 119 |
| 18 | 104 | 104 | 105 | 106 | 106 | 107 | 107 | 108 | 109 | 109 | 110 | 111 | 111 | 112 | 113 | 113 | 114 | 115 | 115 | 116 | 117 |
| 17 | 102 | 102 | 103 | 104 | 104 | 105 | 106 | 106 | 107 | 108 | 108 | 109 | 110 | 110 | 111 | 112 | 112 | 113 | 114 | 114 | 115 |
| 16 | 100 | 100 | 101 | 102 | 102 | 103 | 104 | 104 | 105 | 106 | 106 | 107 | 107 | 108 | 109 | 109 | 110 | 111 | 111 | 112 | 113 |
| 15 | 98 | 98 | 99 | 99 | 100 | 101 | 101 | 102 | 103 | 103 | 104 | 104 | 105 | 106 | 106 | 107 | 108 | 108 | 109 | 109 | 110 |
| 14 | 95 | 96 | 96 | 97 | 98 | 98 | 99 | 99 | 100 | 101 | 101 | 102 | 102 | 103 | 104 | 104 | 105 | 105 | 106 | 107 | 107 |
| 13 | 92 | 93 | 93 | 94 | 95 | 95 | 96 | 96 | 97 | 98 | 98 | 99 | 99 | 100 | 101 | 101 | 102 | 102 | 103 | 104 | 104 |
| 12 | 89 | 90 | 90 | 91 | 91 | 92 | 93 | 93 | 94 | 94 | 95 | 95 | 96 | 97 | 97 | 98 | 98 | 99 | 99 | 100 | 101 |
| 11 | 86 | 86 | 87 | 87 | 88 | 88 | 89 | 89 | 90 | 91 | 91 | 92 | 92 | 93 | 93 | 94 | 94 | 95 | 95 | 96 | 97 |
| 10 | 82 | 82 | 83 | 83 | 84 | 84 | 85 | 85 | 86 | 86 | 87 | 87 | 88 | 88 | 89 | 89 | 90 | 90 | 91 | 92 | 92 |
| 9 | 77 | 78 | 78 | 79 | 79 | 80 | 80 | 81 | 81 | 81 | 82 | 82 | 83 | 83 | 84 | 84 | 85 | 85 | 86 | 86 | 87 |
| 8 | 72 | 72 | 73 | 73 | 74 | 74 | 75 | 75 | 76 | 76 | 77 | 77 | 77 | 78 | 78 | 79 | 79 | 80 | 80 | 81 | 81 |
| 7 | 66 | 67 | 67 | 67 | 68 | 68 | 69 | 69 | 70 | 70 | 70 | 71 | 71 | 72 | 72 | 73 | 73 | 73 | 74 | 74 | 75 |
| 6 | 60 | 60 | 60 | 61 | 61 | 62 | 62 | 62 | 63 | 63 | 64 | 64 | 64 | 65 | 65 | 65 | 66 | 66 | 67 | 67 | 67 |
| 5 | 52 | 53 | 53 | 53 | 54 | 54 | 54 | 55 | 55 | 55 | 56 | 56 | 56 | 57 | 57 | 57 | 58 | 58 | 59 | 59 | 59 |
| 4 | 44 | 44 | 45 | 45 | 45 | 46 | 46 | 46 | 46 | 47 | 47 | 47 | 48 | 48 | 48 | 48 | 49 | 49 | 49 | 50 | 50 |
| 3 | 35 | 35 | 35 | 36 | 36 | 36 | 36 | 37 | 37 | 37 | 37 | 37 | 38 | 38 | 38 | 38 | 39 | 39 | 39 | 39 | 39 |
| 2 | 25 | 25 | 25 | 25 | 25 | 25 | 25 | 26 | 26 | 26 | 26 | 26 | 26 | 27 | 27 | 27 | 27 | 27 | 27 | 28 | 28 |
| 1 | 13 | 13 | 13 | 13 | 13 | 13 | 13 | 13 | 13 | 14 | 14 | 14 | 14 | 14 | 14 | 14 | 14 | 14 | 14 | 14 | 14 |

| Plazo (años) | Salario (UMA) | | | | | | | | | | | | | | | | | | | | |
|--------------|---------------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|
| | 17.8 | 17.9 | 18.0 | 18.1 | 18.2 | 18.3 | 18.4 | 18.5 | 18.6 | 18.7 | 18.8 | 18.9 | 19.0 | 19.1 | 19.2 | 19.3 | 19.4 | 19.5 | 19.6 | 19.7 | 19.8 |
| 30 | 128 | 128 | 129 | 130 | 131 | 131 | 132 | 133 | 133 | 134 | 135 | 136 | 136 | 137 | 138 | 138 | 139 | 140 | 141 | 141 | 142 |
| 29 | 128 | 128 | 129 | 130 | 131 | 131 | 132 | 133 | 133 | 134 | 135 | 136 | 136 | 137 | 138 | 138 | 139 | 140 | 141 | 141 | 142 |
| 28 | 128 | 128 | 129 | 130 | 131 | 131 | 132 | 133 | 133 | 134 | 135 | 136 | 136 | 137 | 138 | 138 | 139 | 140 | 141 | 141 | 142 |
| 27 | 128 | 128 | 129 | 130 | 131 | 131 | 132 | 133 | 133 | 134 | 135 | 136 | 136 | 137 | 138 | 138 | 139 | 140 | 141 | 141 | 142 |
| 26 | 128 | 128 | 129 | 130 | 131 | 131 | 132 | 133 | 133 | 134 | 135 | 136 | 136 | 137 | 138 | 138 | 139 | 140 | 141 | 141 | 142 |
| 25 | 126 | 127 | 128 | 128 | 129 | 130 | 131 | 131 | 132 | 133 | 133 | 134 | 135 | 136 | 136 | 137 | 138 | 138 | 139 | 140 | 140 |
| 24 | 125 | 126 | 127 | 128 | 128 | 129 | 130 | 130 | 131 | 132 | 132 | 133 | 134 | 135 | 135 | 136 | 137 | 137 | 138 | 139 | 140 |
| 23 | 124 | 125 | 126 | 127 | 127 | 128 | 129 | 129 | 130 | 131 | 131 | 132 | 133 | 134 | 134 | 135 | 136 | 136 | 137 | 138 | 138 |
| 22 | 123 | 124 | 125 | 125 | 126 | 127 | 128 | 128 | 129 | 130 | 130 | 131 | 132 | 132 | 133 | 134 | 134 | 135 | 136 | 137 | 137 |
| 21 | 122 | 123 | 124 | 124 | 125 | 126 | 126 | 127 | 128 | 128 | 129 | 130 | 130 | 131 | 132 | 132 | 133 | 134 | 135 | 135 | 136 |
| 20 | 121 | 121 | 122 | 123 | 123 | 124 | 125 | 126 | 126 | 127 | 128 | 128 | 129 | 130 | 130 | 131 | 132 | 132 | 133 | 134 | 134 |
| 19 | 119 | 120 | 121 | 121 | 122 | 123 | 123 | 124 | 125 | 125 | 126 | 127 | 127 | 128 | 129 | 129 | 130 | 131 | 131 | 132 | 133 |
| 18 | 117 | 118 | 119 | 119 | 120 | 121 | 121 | 122 | 123 | 123 | 124 | 125 | 125 | 126 | 127 | 127 | 128 | 129 | 129 | 130 | 131 |
| 17 | 115 | 116 | 117 | 117 | 118 | 119 | 119 | 120 | 121 | 121 | 122 | 123 | 123 | 124 | 125 | 125 | 126 | 127 | 127 | 128 | 128 |
| 16 | 113 | 114 | 115 | 115 | 116 | 116 | 117 | 118 | 118 | 119 | 120 | 120 | 121 | 122 | 122 | 123 | 123 | 124 | 125 | 125 | 126 |

| Plazo (años) | Salario (UMA) | | | | | | | | | | | | | | | | | | | | |
|--------------|---------------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|
| | 17.8 | 17.9 | 18.0 | 18.1 | 18.2 | 18.3 | 18.4 | 18.5 | 18.6 | 18.7 | 18.8 | 18.9 | 19.0 | 19.1 | 19.2 | 19.3 | 19.4 | 19.5 | 19.6 | 19.7 | 19.8 |
| 15 | 111 | 111 | 112 | 113 | 113 | 114 | 114 | 115 | 116 | 116 | 117 | 118 | 118 | 119 | 119 | 120 | 121 | 121 | 122 | 123 | 123 |
| 14 | 108 | 109 | 109 | 110 | 110 | 111 | 112 | 112 | 113 | 113 | 114 | 115 | 115 | 116 | 116 | 117 | 118 | 118 | 119 | 119 | 120 |
| 13 | 105 | 105 | 106 | 107 | 107 | 108 | 108 | 109 | 109 | 110 | 111 | 111 | 112 | 112 | 113 | 114 | 114 | 115 | 115 | 116 | 117 |
| 12 | 101 | 102 | 102 | 103 | 103 | 104 | 105 | 105 | 106 | 106 | 107 | 107 | 108 | 109 | 109 | 110 | 110 | 111 | 111 | 112 | 113 |
| 11 | 97 | 98 | 98 | 99 | 99 | 100 | 100 | 101 | 101 | 102 | 103 | 103 | 104 | 104 | 105 | 105 | 106 | 106 | 107 | 108 | 108 |
| 10 | 93 | 93 | 94 | 94 | 95 | 95 | 96 | 96 | 97 | 97 | 98 | 98 | 99 | 99 | 100 | 100 | 101 | 101 | 102 | 102 | 103 |
| 9 | 87 | 88 | 88 | 89 | 89 | 90 | 90 | 91 | 91 | 92 | 92 | 93 | 93 | 94 | 94 | 95 | 95 | 96 | 96 | 97 | 97 |
| 8 | 82 | 82 | 83 | 83 | 83 | 84 | 84 | 85 | 85 | 86 | 86 | 87 | 87 | 88 | 88 | 89 | 89 | 89 | 90 | 90 | 91 |
| 7 | 75 | 76 | 76 | 76 | 77 | 77 | 78 | 78 | 79 | 79 | 79 | 80 | 80 | 81 | 81 | 81 | 82 | 82 | 83 | 83 | 84 |
| 6 | 68 | 68 | 69 | 69 | 69 | 70 | 70 | 70 | 71 | 71 | 72 | 72 | 72 | 73 | 73 | 74 | 74 | 74 | 75 | 75 | 75 |
| 5 | 60 | 60 | 60 | 61 | 61 | 61 | 62 | 62 | 62 | 63 | 63 | 63 | 64 | 64 | 64 | 65 | 65 | 65 | 66 | 66 | 66 |
| 4 | 50 | 50 | 51 | 51 | 51 | 52 | 52 | 52 | 52 | 53 | 53 | 53 | 54 | 54 | 54 | 54 | 55 | 55 | 55 | 56 | 56 |
| 3 | 40 | 40 | 40 | 40 | 41 | 41 | 41 | 41 | 41 | 42 | 42 | 42 | 42 | 43 | 43 | 43 | 43 | 44 | 44 | 44 | 44 |
| 2 | 28 | 28 | 28 | 28 | 28 | 29 | 29 | 29 | 29 | 29 | 29 | 30 | 30 | 30 | 30 | 30 | 31 | 31 | 31 | 31 | 31 |
| 1 | 15 | 15 | 15 | 15 | 15 | 15 | 15 | 15 | 15 | 15 | 15 | 15 | 16 | 16 | 16 | 16 | 16 | 16 | 16 | 16 | 16 |

| Plazo (años) | Salario (UMA) | | | | | | | | | | | | | | | | | | | | |
|--------------|---------------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|
| | 19.9 | 20.0 | 20.1 | 20.2 | 20.3 | 20.4 | 20.5 | 20.6 | 20.7 | 20.8 | 20.9 | 21.0 | 21.1 | 21.2 | 21.3 | 21.4 | 21.5 | 21.6 | 21.7 | 21.8 | 21.9 |
| 30 | 143 | 144 | 144 | 145 | 146 | 146 | 147 | 148 | 149 | 149 | 150 | 151 | 151 | 152 | 153 | 154 | 154 | 155 | 156 | 156 | 157 |
| 29 | 143 | 144 | 144 | 145 | 146 | 146 | 147 | 148 | 149 | 149 | 150 | 151 | 151 | 152 | 153 | 154 | 154 | 155 | 156 | 156 | 157 |
| 28 | 143 | 144 | 144 | 145 | 146 | 146 | 147 | 148 | 149 | 149 | 150 | 151 | 151 | 152 | 153 | 154 | 154 | 155 | 156 | 156 | 157 |
| 27 | 143 | 144 | 144 | 145 | 146 | 146 | 147 | 148 | 149 | 149 | 150 | 151 | 151 | 152 | 153 | 154 | 154 | 155 | 156 | 156 | 157 |
| 26 | 143 | 144 | 144 | 145 | 146 | 146 | 147 | 148 | 149 | 149 | 150 | 151 | 151 | 152 | 153 | 154 | 154 | 155 | 156 | 156 | 157 |
| 25 | 141 | 142 | 143 | 143 | 144 | 145 | 145 | 146 | 147 | 148 | 148 | 149 | 150 | 150 | 151 | 152 | 153 | 153 | 154 | 155 | 155 |
| 24 | 140 | 141 | 142 | 142 | 143 | 144 | 144 | 145 | 146 | 147 | 147 | 148 | 149 | 149 | 150 | 151 | 152 | 152 | 153 | 154 | 154 |
| 23 | 139 | 140 | 141 | 141 | 142 | 143 | 143 | 144 | 145 | 145 | 146 | 147 | 148 | 148 | 149 | 150 | 150 | 151 | 152 | 153 | 153 |
| 22 | 138 | 139 | 139 | 140 | 141 | 141 | 142 | 143 | 144 | 144 | 145 | 146 | 146 | 147 | 148 | 148 | 149 | 150 | 150 | 151 | 152 |
| 21 | 137 | 137 | 138 | 139 | 139 | 140 | 141 | 141 | 142 | 143 | 143 | 144 | 145 | 146 | 146 | 147 | 148 | 148 | 149 | 150 | 150 |
| 20 | 135 | 136 | 136 | 137 | 138 | 138 | 139 | 140 | 140 | 141 | 142 | 143 | 143 | 144 | 145 | 145 | 146 | 147 | 147 | 148 | 149 |
| 19 | 133 | 134 | 135 | 135 | 136 | 137 | 137 | 138 | 139 | 139 | 140 | 141 | 141 | 142 | 143 | 143 | 144 | 145 | 145 | 146 | 147 |
| 18 | 131 | 132 | 133 | 133 | 134 | 135 | 135 | 136 | 137 | 137 | 138 | 139 | 139 | 140 | 141 | 141 | 142 | 143 | 143 | 144 | 145 |
| 17 | 129 | 130 | 130 | 131 | 132 | 132 | 133 | 134 | 134 | 135 | 136 | 136 | 137 | 138 | 138 | 139 | 140 | 140 | 141 | 142 | 142 |
| 16 | 127 | 127 | 128 | 129 | 129 | 130 | 130 | 131 | 132 | 132 | 133 | 134 | 134 | 135 | 136 | 136 | 137 | 138 | 138 | 139 | 139 |
| 15 | 124 | 124 | 125 | 126 | 126 | 127 | 128 | 128 | 129 | 129 | 130 | 131 | 131 | 132 | 133 | 133 | 134 | 134 | 135 | 136 | 136 |
| 14 | 121 | 121 | 122 | 123 | 123 | 124 | 124 | 125 | 126 | 126 | 127 | 127 | 128 | 129 | 129 | 130 | 130 | 131 | 132 | 132 | 133 |
| 13 | 117 | 118 | 118 | 119 | 120 | 120 | 121 | 121 | 122 | 122 | 123 | 124 | 124 | 125 | 125 | 126 | 127 | 127 | 128 | 128 | 129 |
| 12 | 113 | 114 | 114 | 115 | 115 | 116 | 117 | 117 | 118 | 118 | 119 | 119 | 120 | 121 | 121 | 122 | 122 | 123 | 123 | 124 | 125 |
| 11 | 109 | 109 | 110 | 110 | 111 | 111 | 112 | 112 | 113 | 114 | 114 | 115 | 115 | 116 | 116 | 117 | 117 | 118 | 118 | 119 | 120 |
| 10 | 104 | 104 | 105 | 105 | 106 | 106 | 107 | 107 | 108 | 108 | 109 | 109 | 110 | 110 | 111 | 111 | 112 | 112 | 113 | 113 | 114 |
| 9 | 98 | 98 | 99 | 99 | 100 | 100 | 101 | 101 | 102 | 102 | 103 | 103 | 104 | 104 | 105 | 105 | 106 | 106 | 107 | 107 | 108 |
| 8 | 91 | 92 | 92 | 93 | 93 | 94 | 94 | 95 | 95 | 95 | 96 | 96 | 97 | 97 | 98 | 98 | 99 | 99 | 100 | 100 | 101 |
| 7 | 84 | 84 | 85 | 85 | 86 | 86 | 87 | 87 | 87 | 88 | 88 | 89 | 89 | 90 | 90 | 90 | 91 | 91 | 92 | 92 | 93 |
| 6 | 76 | 76 | 77 | 77 | 77 | 78 | 78 | 79 | 79 | 79 | 80 | 80 | 80 | 81 | 81 | 82 | 82 | 82 | 83 | 83 | 84 |
| 5 | 67 | 67 | 67 | 68 | 68 | 68 | 69 | 69 | 69 | 70 | 70 | 70 | 71 | 71 | 71 | 72 | 72 | 72 | 73 | 73 | 73 |
| 4 | 56 | 56 | 57 | 57 | 57 | 58 | 58 | 58 | 58 | 59 | 59 | 59 | 60 | 60 | 60 | 60 | 61 | 61 | 61 | 62 | 62 |
| 3 | 44 | 45 | 45 | 45 | 45 | 46 | 46 | 46 | 46 | 46 | 47 | 47 | 47 | 47 | 48 | 48 | 48 | 48 | 48 | 49 | 49 |
| 2 | 31 | 31 | 32 | 32 | 32 | 32 | 32 | 32 | 32 | 33 | 33 | 33 | 33 | 33 | 33 | 34 | 34 | 34 | 34 | 34 | 34 |
| 1 | 16 | 16 | 16 | 17 | 17 | 17 | 17 | 17 | 17 | 17 | 17 | 17 | 17 | 17 | 17 | 18 | 18 | 18 | 18 | 18 | 18 |

| Salario (UMA) | | | | | | | | | | | | | | | | | | | | | |
|---------------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|
| Plazo (años) | 22.0 | 22.1 | 22.2 | 22.3 | 22.4 | 22.5 | 22.6 | 22.7 | 22.8 | 22.9 | 23.0 | 23.1 | 23.2 | 23.3 | 23.4 | 23.5 | 23.6 | 23.7 | 23.8 | 23.9 | 24.0 |
| 30 | 158 | 159 | 159 | 160 | 161 | 162 | 162 | 163 | 164 | 164 | 165 | 166 | 167 | 167 | 168 | 169 | 169 | 170 | 171 | 172 | 172 |
| 29 | 158 | 159 | 159 | 160 | 161 | 162 | 162 | 163 | 164 | 164 | 165 | 166 | 167 | 167 | 168 | 169 | 169 | 170 | 171 | 172 | 172 |
| 28 | 158 | 159 | 159 | 160 | 161 | 162 | 162 | 163 | 164 | 164 | 165 | 166 | 167 | 167 | 168 | 169 | 169 | 170 | 171 | 172 | 172 |
| 27 | 158 | 159 | 159 | 160 | 161 | 162 | 162 | 163 | 164 | 164 | 165 | 166 | 167 | 167 | 168 | 169 | 169 | 170 | 171 | 172 | 172 |
| 26 | 158 | 159 | 159 | 160 | 161 | 162 | 162 | 163 | 164 | 164 | 165 | 166 | 167 | 167 | 168 | 169 | 169 | 170 | 171 | 172 | 172 |
| 25 | 156 | 157 | 158 | 158 | 159 | 160 | 160 | 161 | 162 | 163 | 163 | 164 | 165 | 165 | 166 | 167 | 168 | 168 | 169 | 170 | 170 |
| 24 | 155 | 156 | 157 | 157 | 158 | 159 | 159 | 160 | 161 | 161 | 162 | 163 | 164 | 164 | 165 | 166 | 166 | 167 | 168 | 169 | 169 |
| 23 | 154 | 155 | 155 | 156 | 157 | 157 | 158 | 159 | 160 | 160 | 161 | 162 | 162 | 163 | 164 | 164 | 165 | 166 | 167 | 167 | 168 |
| 22 | 153 | 153 | 154 | 155 | 155 | 156 | 157 | 157 | 158 | 159 | 160 | 160 | 161 | 162 | 162 | 163 | 164 | 164 | 165 | 166 | 166 |
| 21 | 151 | 152 | 152 | 153 | 154 | 155 | 155 | 156 | 157 | 157 | 158 | 159 | 159 | 160 | 161 | 161 | 162 | 163 | 163 | 164 | 165 |
| 20 | 149 | 150 | 151 | 151 | 152 | 153 | 153 | 154 | 155 | 155 | 156 | 157 | 158 | 158 | 159 | 160 | 160 | 161 | 162 | 162 | 163 |
| 19 | 147 | 148 | 149 | 149 | 150 | 151 | 151 | 152 | 153 | 153 | 154 | 155 | 155 | 156 | 157 | 158 | 158 | 159 | 160 | 160 | 161 |
| 18 | 145 | 146 | 147 | 147 | 148 | 149 | 149 | 150 | 151 | 151 | 152 | 153 | 153 | 154 | 155 | 155 | 156 | 157 | 157 | 158 | 159 |
| 17 | 143 | 143 | 144 | 145 | 145 | 146 | 147 | 147 | 148 | 149 | 149 | 150 | 151 | 151 | 152 | 153 | 153 | 154 | 155 | 155 | 156 |
| 16 | 140 | 141 | 141 | 142 | 143 | 143 | 144 | 145 | 145 | 146 | 146 | 147 | 148 | 148 | 149 | 150 | 150 | 151 | 152 | 152 | 153 |
| 15 | 137 | 138 | 138 | 139 | 139 | 140 | 141 | 141 | 142 | 143 | 143 | 144 | 144 | 145 | 146 | 146 | 147 | 148 | 148 | 149 | 149 |
| 14 | 133 | 134 | 135 | 135 | 136 | 137 | 137 | 138 | 138 | 139 | 140 | 140 | 141 | 141 | 142 | 143 | 143 | 144 | 144 | 145 | 146 |
| 13 | 130 | 130 | 131 | 131 | 132 | 133 | 133 | 134 | 134 | 135 | 135 | 136 | 137 | 137 | 138 | 138 | 139 | 140 | 140 | 141 | 141 |
| 12 | 125 | 126 | 126 | 127 | 127 | 128 | 129 | 129 | 130 | 130 | 131 | 131 | 132 | 133 | 133 | 134 | 134 | 135 | 135 | 136 | 137 |
| 11 | 120 | 121 | 121 | 122 | 122 | 123 | 123 | 124 | 125 | 125 | 126 | 126 | 127 | 127 | 128 | 128 | 129 | 129 | 130 | 131 | 131 |
| 10 | 115 | 115 | 116 | 116 | 117 | 117 | 118 | 118 | 119 | 119 | 120 | 120 | 121 | 121 | 122 | 122 | 123 | 123 | 124 | 124 | 125 |
| 9 | 108 | 109 | 109 | 110 | 110 | 111 | 111 | 112 | 112 | 113 | 113 | 114 | 114 | 115 | 115 | 116 | 116 | 117 | 117 | 118 | 118 |
| 8 | 101 | 101 | 102 | 102 | 103 | 103 | 104 | 104 | 105 | 105 | 106 | 106 | 107 | 107 | 107 | 108 | 108 | 109 | 109 | 110 | 110 |
| 7 | 93 | 93 | 94 | 94 | 95 | 95 | 96 | 96 | 96 | 97 | 97 | 98 | 98 | 98 | 99 | 99 | 100 | 100 | 101 | 101 | 101 |
| 6 | 84 | 84 | 85 | 85 | 85 | 86 | 86 | 87 | 87 | 87 | 88 | 88 | 89 | 89 | 89 | 90 | 90 | 90 | 91 | 91 | 92 |
| 5 | 74 | 74 | 74 | 75 | 75 | 75 | 76 | 76 | 76 | 77 | 77 | 77 | 78 | 78 | 78 | 79 | 79 | 79 | 80 | 80 | 80 |
| 4 | 62 | 62 | 63 | 63 | 63 | 64 | 64 | 64 | 64 | 65 | 65 | 65 | 66 | 66 | 66 | 66 | 67 | 67 | 67 | 68 | 68 |
| 3 | 49 | 49 | 50 | 50 | 50 | 50 | 51 | 51 | 51 | 51 | 51 | 52 | 52 | 52 | 52 | 53 | 53 | 53 | 53 | 53 | 54 |
| 2 | 35 | 35 | 35 | 35 | 35 | 35 | 36 | 36 | 36 | 36 | 36 | 36 | 36 | 37 | 37 | 37 | 37 | 37 | 37 | 38 | 38 |
| 1 | 18 | 18 | 18 | 18 | 18 | 18 | 19 | 19 | 19 | 19 | 19 | 19 | 19 | 19 | 19 | 19 | 20 | 20 | 20 | 20 | 20 |

| Salario (UMA) | | | | | | | | | | |
|---------------|------|------|------|------|------|------|------|------|------|------|
| Plazo (años) | 24.1 | 24.2 | 24.3 | 24.4 | 24.5 | 24.6 | 24.7 | 24.8 | 24.9 | 25.0 |
| 30 | 173 | 174 | 174 | 175 | 176 | 177 | 177 | 178 | 179 | 180 |
| 29 | 173 | 174 | 174 | 175 | 176 | 177 | 177 | 178 | 179 | 180 |
| 28 | 173 | 174 | 174 | 175 | 176 | 177 | 177 | 178 | 179 | 180 |
| 27 | 173 | 174 | 174 | 175 | 176 | 177 | 177 | 178 | 179 | 180 |
| 26 | 173 | 174 | 174 | 175 | 176 | 177 | 177 | 178 | 179 | 180 |
| 25 | 171 | 172 | 173 | 173 | 174 | 175 | 175 | 176 | 177 | 178 |
| 24 | 170 | 171 | 171 | 172 | 173 | 173 | 174 | 175 | 176 | 176 |
| 23 | 169 | 169 | 170 | 171 | 171 | 172 | 173 | 174 | 174 | 175 |
| 22 | 167 | 168 | 169 | 169 | 170 | 171 | 171 | 172 | 173 | 173 |
| 21 | 166 | 166 | 167 | 168 | 168 | 169 | 170 | 170 | 171 | 172 |

| Plazo (años) | Salario (UMA) | | | | | | | | | |
|--------------|---------------|------|------|------|------|------|------|------|------|------|
| | 24.1 | 24.2 | 24.3 | 24.4 | 24.5 | 24.6 | 24.7 | 24.8 | 24.9 | 25.0 |
| 20 | 164 | 164 | 165 | 166 | 166 | 167 | 168 | 168 | 169 | 170 |
| 19 | 162 | 162 | 163 | 164 | 164 | 165 | 166 | 166 | 167 | 168 |
| 18 | 159 | 160 | 161 | 161 | 162 | 162 | 163 | 164 | 164 | 165 |
| 17 | 157 | 157 | 158 | 158 | 159 | 160 | 160 | 161 | 162 | 162 |
| 16 | 153 | 154 | 155 | 155 | 156 | 157 | 157 | 158 | 159 | 159 |
| 15 | 150 | 151 | 151 | 152 | 153 | 153 | 154 | 154 | 155 | 156 |
| 14 | 146 | 147 | 147 | 148 | 149 | 149 | 150 | 151 | 151 | 152 |
| 13 | 142 | 143 | 143 | 144 | 144 | 145 | 146 | 146 | 147 | 147 |
| 12 | 137 | 138 | 138 | 139 | 139 | 140 | 141 | 141 | 142 | 142 |
| 11 | 132 | 132 | 133 | 133 | 134 | 134 | 135 | 135 | 136 | 137 |
| 10 | 125 | 126 | 127 | 127 | 128 | 128 | 129 | 129 | 130 | 130 |
| 9 | 119 | 119 | 120 | 120 | 121 | 121 | 122 | 122 | 122 | 123 |
| 8 | 111 | 111 | 112 | 112 | 113 | 113 | 113 | 114 | 114 | 115 |
| 7 | 102 | 102 | 103 | 103 | 104 | 104 | 104 | 105 | 105 | 106 |
| 6 | 92 | 92 | 93 | 93 | 93 | 94 | 94 | 95 | 95 | 95 |
| 5 | 81 | 81 | 81 | 82 | 82 | 82 | 83 | 83 | 83 | 84 |
| 4 | 68 | 68 | 69 | 69 | 69 | 70 | 70 | 70 | 70 | 71 |
| 3 | 54 | 54 | 54 | 55 | 55 | 55 | 55 | 55 | 56 | 56 |
| 2 | 38 | 38 | 38 | 38 | 39 | 39 | 39 | 39 | 39 | 39 |
| 1 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 21 | 21 |

TABLA "B"
FACTORES DE DESCUENTO PARA EL RÉGIMEN
ORDINARIO DE AMORTIZACIÓN (ROA)

| Plazo (años) | Salario (UMA) | | | | | | | | | | |
|--------------|---------------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
| | 1.0 | 1.1 | 1.2 | 1.3 | 1.4 | 1.5 | 1.6 | 1.7 | 1.8 | 1.9 | 2.0 |
| 30 | 0.005869 | 0.005831 | 0.005799 | 0.005772 | 0.006039 | 0.006003 | 0.005970 | 0.005941 | 0.005914 | 0.005891 | 0.006067 |
| 29 | 0.005869 | 0.005831 | 0.005799 | 0.005772 | 0.005389 | 0.006003 | 0.005970 | 0.005941 | 0.005914 | 0.005891 | 0.005614 |
| 28 | 0.005869 | 0.005831 | 0.005799 | 0.005772 | 0.005389 | 0.005390 | 0.005970 | 0.005941 | 0.005914 | 0.005891 | 0.005614 |
| 27 | 0.005869 | 0.005831 | 0.005799 | 0.005772 | 0.005389 | 0.005390 | 0.005391 | 0.005941 | 0.005914 | 0.005891 | 0.005614 |
| 26 | 0.005924 | 0.005886 | 0.005854 | 0.005827 | 0.006095 | 0.006058 | 0.006025 | 0.005996 | 0.005970 | 0.005946 | 0.006122 |
| 25 | 0.005987 | 0.005949 | 0.005917 | 0.005889 | 0.005866 | 0.006120 | 0.006088 | 0.006059 | 0.006032 | 0.006008 | 0.005987 |
| 24 | 0.006058 | 0.006020 | 0.005988 | 0.005961 | 0.005937 | 0.005916 | 0.006159 | 0.006130 | 0.006104 | 0.006080 | 0.006058 |
| 23 | 0.006140 | 0.006102 | 0.006070 | 0.006043 | 0.006019 | 0.005998 | 0.005980 | 0.006212 | 0.006186 | 0.006162 | 0.006140 |
| 22 | 0.006234 | 0.006196 | 0.006164 | 0.006137 | 0.006113 | 0.006092 | 0.006074 | 0.006057 | 0.006279 | 0.006256 | 0.006234 |
| 21 | 0.006342 | 0.006304 | 0.006272 | 0.006244 | 0.006220 | 0.006199 | 0.006181 | 0.006165 | 0.006150 | 0.006137 | 0.006342 |
| 20 | 0.006011 | 0.006011 | 0.006395 | 0.006368 | 0.006344 | 0.006323 | 0.006305 | 0.006289 | 0.006274 | 0.006261 | 0.006249 |
| 19 | 0.006154 | 0.006154 | 0.006154 | 0.006154 | 0.006487 | 0.006466 | 0.006448 | 0.006432 | 0.006417 | 0.006404 | 0.006392 |
| 18 | 0.006320 | 0.006320 | 0.006320 | 0.006320 | 0.006320 | 0.006320 | 0.006320 | 0.006597 | 0.006583 | 0.006570 | 0.006558 |
| 17 | 0.006512 | 0.006512 | 0.006512 | 0.006512 | 0.006512 | 0.006512 | 0.006512 | 0.006512 | 0.006512 | 0.006512 | 0.006512 |
| 16 | 0.006737 | 0.006737 | 0.006737 | 0.006737 | 0.006737 | 0.006737 | 0.006737 | 0.006737 | 0.006737 | 0.006737 | 0.006737 |
| 15 | 0.006446 | 0.006502 | 0.006547 | 0.006585 | 0.006617 | 0.006645 | 0.006668 | 0.006689 | 0.006708 | 0.006724 | 0.006739 |
| 14 | 0.006759 | 0.006814 | 0.006860 | 0.006898 | 0.006930 | 0.006957 | 0.006981 | 0.007002 | 0.007020 | 0.007037 | 0.007051 |

| Salario (UMA) | | | | | | | | | | | |
|---------------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
| Plazo (años) | 1.0 | 1.1 | 1.2 | 1.3 | 1.4 | 1.5 | 1.6 | 1.7 | 1.8 | 1.9 | 2.0 |
| 13 | 0.007131 | 0.007187 | 0.007232 | 0.007270 | 0.007302 | 0.007330 | 0.007353 | 0.007374 | 0.007393 | 0.007098 | 0.007131 |
| 12 | 0.007579 | 0.007634 | 0.007134 | 0.007225 | 0.007301 | 0.007365 | 0.007420 | 0.007468 | 0.007509 | 0.007546 | 0.007579 |
| 11 | 0.007428 | 0.007567 | 0.007678 | 0.007769 | 0.007845 | 0.007909 | 0.007964 | 0.007606 | 0.007678 | 0.007740 | 0.007796 |
| 10 | 0.008097 | 0.008236 | 0.008347 | 0.007847 | 0.007983 | 0.008097 | 0.008193 | 0.008276 | 0.008347 | 0.008014 | 0.008097 |
| 9 | 0.008041 | 0.008309 | 0.008518 | 0.008684 | 0.008821 | 0.008366 | 0.008518 | 0.008646 | 0.008756 | 0.008851 | 0.008518 |
| 8 | 0.009110 | 0.009378 | 0.008753 | 0.009031 | 0.009253 | 0.009435 | 0.008980 | 0.009170 | 0.009330 | 0.009467 | 0.009110 |
| 7 | 0.009319 | 0.009796 | 0.010153 | 0.009528 | 0.009875 | 0.010153 | 0.009653 | 0.009925 | 0.010153 | 0.009736 | 0.009960 |
| 6 | 0.011217 | 0.010384 | 0.010979 | 0.010264 | 0.010800 | 0.011217 | 0.010661 | 0.011050 | 0.011368 | 0.010914 | 0.011217 |
| 5 | 0.012244 | 0.011244 | 0.012244 | 0.012959 | 0.012244 | 0.012869 | 0.012244 | 0.012800 | 0.012244 | 0.012744 | 0.012244 |
| 4 | 0.013834 | 0.015334 | 0.014334 | 0.013334 | 0.014667 | 0.013834 | 0.014905 | 0.014191 | 0.015084 | 0.014459 | 0.015223 |
| 3 | 0.016548 | 0.014881 | 0.018214 | 0.016964 | 0.019214 | 0.018214 | 0.017214 | 0.019048 | 0.018214 | 0.017381 | 0.018929 |
| 2 | 0.022073 | 0.019573 | 0.027073 | 0.025407 | 0.023740 | 0.022073 | 0.027073 | 0.025823 | 0.024573 | 0.023323 | 0.027073 |
| 1 | 0.038849 | 0.033849 | 0.028849 | 0.023849 | 0.018849 | 0.051349 | 0.048849 | 0.046349 | 0.043849 | 0.041349 | 0.038849 |

| Salario (UMA) | | | | | | | | | | | |
|---------------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
| Plazo (años) | 2.1 | 2.2 | 2.3 | 2.4 | 2.5 | 2.6 | 2.7 | 2.8 | 2.9 | 3.0 | 3.1 |
| 30 | 0.006039 | 0.006014 | 0.005991 | 0.005970 | 0.005950 | 0.005932 | 0.006060 | 0.006039 | 0.006021 | 0.006003 | 0.005986 |
| 29 | 0.005606 | 0.006014 | 0.005991 | 0.005970 | 0.005950 | 0.005932 | 0.005724 | 0.005714 | 0.006021 | 0.006003 | 0.005986 |
| 28 | 0.005606 | 0.005598 | 0.005991 | 0.005970 | 0.005950 | 0.005932 | 0.005724 | 0.005714 | 0.005705 | 0.005696 | 0.005986 |
| 27 | 0.005606 | 0.005598 | 0.005591 | 0.005584 | 0.005950 | 0.005932 | 0.005724 | 0.005714 | 0.005705 | 0.005696 | 0.005688 |
| 26 | 0.006095 | 0.006070 | 0.006046 | 0.006025 | 0.006005 | 0.005987 | 0.006115 | 0.006095 | 0.006076 | 0.006058 | 0.006041 |
| 25 | 0.005967 | 0.006132 | 0.006109 | 0.006088 | 0.006068 | 0.006049 | 0.006032 | 0.006016 | 0.006138 | 0.006120 | 0.006104 |
| 24 | 0.006039 | 0.006020 | 0.006181 | 0.006159 | 0.006140 | 0.006121 | 0.006104 | 0.006088 | 0.006073 | 0.006058 | 0.006175 |
| 23 | 0.006120 | 0.006102 | 0.006086 | 0.006070 | 0.006221 | 0.006203 | 0.006186 | 0.006170 | 0.006154 | 0.006140 | 0.006127 |
| 22 | 0.006214 | 0.006196 | 0.006179 | 0.006164 | 0.006150 | 0.006137 | 0.006279 | 0.006263 | 0.006248 | 0.006234 | 0.006221 |
| 21 | 0.006322 | 0.006304 | 0.006287 | 0.006272 | 0.006257 | 0.006244 | 0.006232 | 0.006220 | 0.006210 | 0.006342 | 0.006328 |
| 20 | 0.006238 | 0.006228 | 0.006411 | 0.006395 | 0.006381 | 0.006368 | 0.006356 | 0.006344 | 0.006333 | 0.006323 | 0.006314 |
| 19 | 0.006381 | 0.006371 | 0.006362 | 0.006354 | 0.006346 | 0.006339 | 0.006499 | 0.006487 | 0.006476 | 0.006466 | 0.006457 |
| 18 | 0.006547 | 0.006537 | 0.006528 | 0.006520 | 0.006512 | 0.006505 | 0.006498 | 0.006492 | 0.006486 | 0.006481 | 0.006476 |
| 17 | 0.006512 | 0.006512 | 0.006512 | 0.006712 | 0.006704 | 0.006697 | 0.006691 | 0.006685 | 0.006679 | 0.006673 | 0.006668 |
| 16 | 0.006737 | 0.006737 | 0.006737 | 0.006737 | 0.006737 | 0.006737 | 0.006737 | 0.006737 | 0.006737 | 0.006737 | 0.006737 |
| 15 | 0.006752 | 0.006764 | 0.006774 | 0.006784 | 0.006793 | 0.006802 | 0.006809 | 0.006816 | 0.006823 | 0.006829 | 0.006835 |
| 14 | 0.007064 | 0.007076 | 0.007087 | 0.007097 | 0.007106 | 0.007114 | 0.007122 | 0.007129 | 0.007136 | 0.007142 | 0.007148 |
| 13 | 0.007160 | 0.007187 | 0.007210 | 0.007232 | 0.007252 | 0.007270 | 0.007287 | 0.007302 | 0.007316 | 0.007330 | 0.007342 |
| 12 | 0.007608 | 0.007634 | 0.007658 | 0.007420 | 0.007452 | 0.007482 | 0.007509 | 0.007534 | 0.007557 | 0.007579 | 0.007598 |
| 11 | 0.007845 | 0.007888 | 0.007928 | 0.007964 | 0.007725 | 0.007769 | 0.007808 | 0.007845 | 0.007878 | 0.007909 | 0.007937 |
| 10 | 0.008171 | 0.008236 | 0.008294 | 0.008347 | 0.008097 | 0.008157 | 0.008211 | 0.008260 | 0.008305 | 0.008347 | 0.008147 |
| 9 | 0.008622 | 0.008714 | 0.008795 | 0.008818 | 0.008605 | 0.008684 | 0.008756 | 0.008821 | 0.008593 | 0.008662 | 0.008726 |
| 8 | 0.009253 | 0.009378 | 0.009065 | 0.009194 | 0.009308 | 0.009411 | 0.009148 | 0.009253 | 0.009348 | 0.009435 | 0.009207 |
| 7 | 0.010153 | 0.009796 | 0.009986 | 0.010153 | 0.009840 | 0.010006 | 0.010153 | 0.010284 | 0.010021 | 0.010153 | 0.010272 |
| 6 | 0.010800 | 0.011089 | 0.011336 | 0.010979 | 0.011217 | 0.010884 | 0.011113 | 0.011315 | 0.011021 | 0.011217 | 0.011392 |
| 5 | 0.012699 | 0.012244 | 0.012661 | 0.012244 | 0.012629 | 0.012959 | 0.012602 | 0.012911 | 0.012578 | 0.012869 | 0.012557 |
| 4 | 0.014667 | 0.015334 | 0.014834 | 0.014334 | 0.014970 | 0.014516 | 0.015084 | 0.014667 | 0.015180 | 0.014795 | 0.015262 |
| 3 | 0.018214 | 0.017500 | 0.018839 | 0.018214 | 0.019325 | 0.018770 | 0.018214 | 0.019214 | 0.018714 | 0.018214 | 0.019123 |
| 2 | 0.026073 | 0.025073 | 0.024073 | 0.027073 | 0.026240 | 0.025407 | 0.024573 | 0.027073 | 0.026359 | 0.025645 | 0.024931 |
| 1 | 0.036349 | 0.033849 | 0.050515 | 0.048849 | 0.047182 | 0.045515 | 0.043849 | 0.042182 | 0.040515 | 0.051349 | 0.050099 |

| Plazo (años) | Salario (UMA) | | | | | | | | | | |
|-----------------|---------------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
| | 3.2 | 3.3 | 3.4 | 3.5 | 3.6 | 3.7 | 3.8 | 3.9 | 4.0 | 4.1 | 4.2 |
| 30 | 0.005970 | 0.006072 | 0.006056 | 0.006039 | 0.006024 | 0.006010 | 0.005996 | 0.005983 | 0.006067 | 0.006053 | 0.006039 |
| 29 | 0.005970 | 0.005798 | 0.005788 | 0.005779 | 0.006024 | 0.006010 | 0.005996 | 0.005983 | 0.005840 | 0.005831 | 0.005823 |
| 28 | 0.005970 | 0.005798 | 0.005788 | 0.005779 | 0.005770 | 0.005762 | 0.005996 | 0.005983 | 0.005840 | 0.005831 | 0.005823 |
| 27 | 0.005681 | 0.005798 | 0.005788 | 0.005779 | 0.005770 | 0.005762 | 0.005754 | 0.005746 | 0.005614 | 0.005831 | 0.005823 |
| 26 | 0.006025 | 0.006127 | 0.006111 | 0.006095 | 0.006079 | 0.006065 | 0.006051 | 0.006038 | 0.006122 | 0.006108 | 0.006095 |
| 25 | 0.006088 | 0.006073 | 0.006059 | 0.006045 | 0.006142 | 0.006127 | 0.006114 | 0.006100 | 0.006088 | 0.006076 | 0.006064 |
| 24 | 0.006159 | 0.006144 | 0.006130 | 0.006117 | 0.006104 | 0.006092 | 0.006185 | 0.006172 | 0.006159 | 0.006147 | 0.006136 |
| 23 | 0.006114 | 0.006226 | 0.006212 | 0.006198 | 0.006186 | 0.006173 | 0.006162 | 0.006151 | 0.006140 | 0.006229 | 0.006218 |
| 22 | 0.006208 | 0.006196 | 0.006185 | 0.006174 | 0.006279 | 0.006267 | 0.006256 | 0.006244 | 0.006234 | 0.006224 | 0.006214 |
| 21 | 0.006316 | 0.006304 | 0.006292 | 0.006282 | 0.006272 | 0.006262 | 0.006253 | 0.006244 | 0.006342 | 0.006331 | 0.006322 |
| 20 | 0.006305 | 0.006297 | 0.006416 | 0.006406 | 0.006395 | 0.006386 | 0.006377 | 0.006368 | 0.006360 | 0.006352 | 0.006344 |
| 19 | 0.006448 | 0.006440 | 0.006432 | 0.006424 | 0.006417 | 0.006410 | 0.006404 | 0.006398 | 0.006503 | 0.006495 | 0.006487 |
| 18 | 0.006471 | 0.006467 | 0.006597 | 0.006590 | 0.006583 | 0.006576 | 0.006570 | 0.006563 | 0.006558 | 0.006552 | 0.006547 |
| 17 | 0.006664 | 0.006659 | 0.006655 | 0.006651 | 0.006647 | 0.006644 | 0.006640 | 0.006637 | 0.006634 | 0.006631 | 0.006628 |
| 16 | 0.006737 | 0.006737 | 0.006737 | 0.006737 | 0.006737 | 0.006737 | 0.006737 | 0.006737 | 0.006737 | 0.006737 | 0.006737 |
| 15 | 0.006840 | 0.006845 | 0.006850 | 0.006855 | 0.006859 | 0.006863 | 0.006867 | 0.006870 | 0.006873 | 0.006877 | 0.006880 |
| 14 | 0.007153 | 0.007158 | 0.007163 | 0.007167 | 0.007171 | 0.007175 | 0.007179 | 0.007183 | 0.007051 | 0.007058 | 0.007064 |
| 13 | 0.007353 | 0.007364 | 0.007374 | 0.007384 | 0.007393 | 0.007245 | 0.007258 | 0.007270 | 0.007281 | 0.007292 | 0.007302 |
| 12 | 0.007617 | 0.007634 | 0.007650 | 0.007489 | 0.007509 | 0.007528 | 0.007546 | 0.007563 | 0.007579 | 0.007594 | 0.007608 |
| 11 | 0.007964 | 0.007785 | 0.007816 | 0.007845 | 0.007871 | 0.007897 | 0.007920 | 0.007943 | 0.007964 | 0.007821 | 0.007845 |
| 10 | 0.008193 | 0.008236 | 0.008276 | 0.008313 | 0.008347 | 0.008180 | 0.008218 | 0.008253 | 0.008286 | 0.008318 | 0.008347 |
| 9 | 0.008784 | 0.008838 | 0.008846 | 0.008703 | 0.008756 | 0.008805 | 0.008851 | 0.008868 | 0.008733 | 0.008778 | 0.008821 |
| 8 | 0.009296 | 0.009378 | 0.009453 | 0.009253 | 0.009330 | 0.009401 | 0.009467 | 0.009289 | 0.009356 | 0.009420 | 0.009479 |
| 7 | 0.010034 | 0.010153 | 0.010261 | 0.010044 | 0.010153 | 0.010253 | 0.010053 | 0.010153 | 0.010245 | 0.010060 | 0.010153 |
| 6 | 0.011129 | 0.011300 | 0.011050 | 0.011217 | 0.011368 | 0.011141 | 0.011289 | 0.011072 | 0.011217 | 0.011350 | 0.011150 |
| 5 | 0.012833 | 0.012539 | 0.012800 | 0.012522 | 0.012771 | 0.012508 | 0.012744 | 0.012959 | 0.012721 | 0.012926 | 0.012699 |
| 4 | 0.014905 | 0.015334 | 0.015001 | 0.014667 | 0.015084 | 0.014771 | 0.015157 | 0.014863 | 0.015223 | 0.014945 | 0.015281 |
| 3 | 0.018669 | 0.018214 | 0.019048 | 0.018631 | 0.019368 | 0.018984 | 0.018599 | 0.019286 | 0.018929 | 0.018571 | 0.019214 |
| 2 | 0.027073 | 0.026448 | 0.025823 | 0.025198 | 0.027073 | 0.026518 | 0.025962 | 0.025407 | 0.027073 | 0.026573 | 0.026073 |
| 1 | 0.048849 | 0.047599 | 0.046349 | 0.045099 | 0.043849 | 0.042599 | 0.050849 | 0.049849 | 0.048849 | 0.047849 | 0.046849 |

| Plazo (años) | Salario (UMA) | | | | | | | | | | |
|-----------------|---------------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
| | 4.3 | 4.4 | 4.5 | 4.6 | 4.7 | 4.8 | 4.9 | 5.0 | 5.1 | 5.2 | 5.3 |
| 30 | 0.006027 | 0.006014 | 0.006003 | 0.006075 | 0.006063 | 0.006051 | 0.006039 | 0.006029 | 0.006018 | 0.006008 | 0.006070 |
| 29 | 0.005814 | 0.006014 | 0.006003 | 0.005878 | 0.005870 | 0.005861 | 0.005854 | 0.005846 | 0.006018 | 0.006008 | 0.005899 |
| 28 | 0.005814 | 0.005806 | 0.005799 | 0.005878 | 0.005870 | 0.005861 | 0.005854 | 0.005846 | 0.005838 | 0.005831 | 0.005729 |
| 27 | 0.005814 | 0.005806 | 0.005799 | 0.005682 | 0.005677 | 0.005672 | 0.005854 | 0.005846 | 0.005838 | 0.005831 | 0.005729 |
| 26 | 0.006082 | 0.006070 | 0.006058 | 0.006130 | 0.006118 | 0.006106 | 0.006095 | 0.006084 | 0.006073 | 0.006063 | 0.006125 |
| 25 | 0.006053 | 0.006132 | 0.006120 | 0.006109 | 0.006098 | 0.006088 | 0.006078 | 0.006068 | 0.006136 | 0.006125 | 0.006116 |
| 24 | 0.006125 | 0.006114 | 0.006104 | 0.006181 | 0.006170 | 0.006159 | 0.006149 | 0.006140 | 0.006130 | 0.006121 | 0.006112 |
| 23 | 0.006206 | 0.006196 | 0.006186 | 0.006176 | 0.006166 | 0.006157 | 0.006231 | 0.006221 | 0.006212 | 0.006203 | 0.006194 |
| 22 | 0.006205 | 0.006196 | 0.006279 | 0.006270 | 0.006260 | 0.006251 | 0.006242 | 0.006234 | 0.006226 | 0.006218 | 0.006288 |
| 21 | 0.006313 | 0.006304 | 0.006295 | 0.006287 | 0.006279 | 0.006272 | 0.006350 | 0.006342 | 0.006333 | 0.006326 | 0.006318 |
| 20 | 0.006337 | 0.006330 | 0.006419 | 0.006411 | 0.006403 | 0.006395 | 0.006388 | 0.006381 | 0.006374 | 0.006368 | 0.006362 |
| 19 | 0.006480 | 0.006473 | 0.006466 | 0.006460 | 0.006454 | 0.006448 | 0.006442 | 0.006437 | 0.006432 | 0.006427 | 0.006505 |
| 18 | 0.006542 | 0.006537 | 0.006532 | 0.006528 | 0.006524 | 0.006520 | 0.006516 | 0.006603 | 0.006597 | 0.006592 | 0.006587 |
| 17 | 0.006626 | 0.006623 | 0.006621 | 0.006619 | 0.006616 | 0.006712 | 0.006708 | 0.006704 | 0.006701 | 0.006697 | 0.006694 |

| Salario (UMA) | | | | | | | | | | | |
|---------------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
| Plazo (años) | 4.3 | 4.4 | 4.5 | 4.6 | 4.7 | 4.8 | 4.9 | 5.0 | 5.1 | 5.2 | 5.3 |
| 16 | 0.006737 | 0.006737 | 0.006846 | 0.006844 | 0.006841 | 0.006839 | 0.006837 | 0.006835 | 0.006833 | 0.006832 | 0.006830 |
| 15 | 0.006883 | 0.006885 | 0.006888 | 0.006891 | 0.006893 | 0.006895 | 0.006898 | 0.006900 | 0.006902 | 0.006904 | 0.006906 |
| 14 | 0.007070 | 0.007076 | 0.007082 | 0.007087 | 0.007092 | 0.007097 | 0.007102 | 0.007106 | 0.007110 | 0.007114 | 0.007118 |
| 13 | 0.007312 | 0.007321 | 0.007330 | 0.007338 | 0.007346 | 0.007353 | 0.007361 | 0.007368 | 0.007374 | 0.007381 | 0.007387 |
| 12 | 0.007621 | 0.007634 | 0.007646 | 0.007658 | 0.007539 | 0.007553 | 0.007566 | 0.007579 | 0.007591 | 0.007602 | 0.007613 |
| 11 | 0.007867 | 0.007888 | 0.007909 | 0.007928 | 0.007946 | 0.007964 | 0.007845 | 0.007864 | 0.007882 | 0.007900 | 0.007917 |
| 10 | 0.008204 | 0.008236 | 0.008266 | 0.008294 | 0.008321 | 0.008347 | 0.008222 | 0.008250 | 0.008276 | 0.008301 | 0.008324 |
| 9 | 0.008669 | 0.008714 | 0.008756 | 0.008795 | 0.008833 | 0.008698 | 0.008737 | 0.008774 | 0.008809 | 0.008843 | 0.008721 |
| 8 | 0.009317 | 0.009378 | 0.009435 | 0.009283 | 0.009341 | 0.009396 | 0.009447 | 0.009308 | 0.009361 | 0.009411 | 0.009458 |
| 7 | 0.010239 | 0.010067 | 0.010153 | 0.010233 | 0.010072 | 0.010153 | 0.010228 | 0.010077 | 0.010153 | 0.010224 | 0.010292 |
| 6 | 0.011281 | 0.011402 | 0.011217 | 0.011336 | 0.011157 | 0.011274 | 0.011384 | 0.011217 | 0.011324 | 0.011163 | 0.011269 |
| 5 | 0.012897 | 0.012679 | 0.012869 | 0.012661 | 0.012844 | 0.012644 | 0.012821 | 0.012629 | 0.012800 | 0.012959 | 0.012780 |
| 4 | 0.015018 | 0.015334 | 0.015084 | 0.014834 | 0.015143 | 0.014905 | 0.015197 | 0.014970 | 0.015247 | 0.015029 | 0.015292 |
| 3 | 0.018881 | 0.018548 | 0.019152 | 0.018839 | 0.018527 | 0.019097 | 0.018803 | 0.019325 | 0.019048 | 0.018770 | 0.019267 |
| 2 | 0.025573 | 0.027073 | 0.026619 | 0.026164 | 0.025710 | 0.027073 | 0.026657 | 0.026240 | 0.027458 | 0.027073 | 0.026689 |
| 1 | 0.045849 | 0.044849 | 0.051349 | 0.050515 | 0.049682 | 0.048849 | 0.048015 | 0.047182 | 0.046349 | 0.051706 | 0.050992 |

| Salario (UMA) | | | | | | | | | | | |
|---------------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
| Plazo (años) | 5.4 | 5.5 | 5.6 | 5.7 | 5.8 | 5.9 | 6.0 | 6.1 | 6.2 | 6.3 | 6.4 |
| 30 | 0.006060 | 0.006049 | 0.006039 | 0.006030 | 0.006021 | 0.006012 | 0.006067 | 0.006057 | 0.006048 | 0.006039 | 0.006031 |
| 29 | 0.005892 | 0.005884 | 0.005877 | 0.005870 | 0.006021 | 0.006012 | 0.005916 | 0.005909 | 0.005902 | 0.005895 | 0.005888 |
| 28 | 0.005892 | 0.005884 | 0.005877 | 0.005870 | 0.005863 | 0.005856 | 0.005765 | 0.005909 | 0.005902 | 0.005895 | 0.005888 |
| 27 | 0.005724 | 0.005719 | 0.005714 | 0.005870 | 0.005863 | 0.005856 | 0.005765 | 0.005760 | 0.005755 | 0.005750 | 0.005746 |
| 26 | 0.006115 | 0.006104 | 0.006095 | 0.006085 | 0.006076 | 0.006067 | 0.006122 | 0.006112 | 0.006103 | 0.006095 | 0.006086 |
| 25 | 0.006106 | 0.006097 | 0.006088 | 0.006079 | 0.006138 | 0.006129 | 0.006120 | 0.006112 | 0.006104 | 0.006096 | 0.006088 |
| 24 | 0.006178 | 0.006168 | 0.006159 | 0.006151 | 0.006142 | 0.006134 | 0.006126 | 0.006184 | 0.006175 | 0.006167 | 0.006159 |
| 23 | 0.006186 | 0.006177 | 0.006170 | 0.006233 | 0.006224 | 0.006216 | 0.006208 | 0.006200 | 0.006193 | 0.006186 | 0.006179 |
| 22 | 0.006279 | 0.006271 | 0.006263 | 0.006256 | 0.006248 | 0.006241 | 0.006234 | 0.006227 | 0.006287 | 0.006279 | 0.006272 |
| 21 | 0.006311 | 0.006304 | 0.006297 | 0.006290 | 0.006284 | 0.006349 | 0.006342 | 0.006335 | 0.006328 | 0.006322 | 0.006316 |
| 20 | 0.006356 | 0.006350 | 0.006421 | 0.006414 | 0.006408 | 0.006401 | 0.006395 | 0.006390 | 0.006384 | 0.006379 | 0.006373 |
| 19 | 0.006499 | 0.006493 | 0.006487 | 0.006482 | 0.006476 | 0.006471 | 0.006466 | 0.006462 | 0.006457 | 0.006452 | 0.006448 |
| 18 | 0.006583 | 0.006578 | 0.006574 | 0.006570 | 0.006565 | 0.006561 | 0.006558 | 0.006554 | 0.006550 | 0.006547 | 0.006543 |
| 17 | 0.006691 | 0.006688 | 0.006685 | 0.006682 | 0.006679 | 0.006676 | 0.006673 | 0.006671 | 0.006668 | 0.006666 | 0.006664 |
| 16 | 0.006828 | 0.006827 | 0.006825 | 0.006823 | 0.006822 | 0.006821 | 0.006819 | 0.006818 | 0.006817 | 0.006815 | 0.006814 |
| 15 | 0.006907 | 0.006909 | 0.006911 | 0.006912 | 0.006914 | 0.006915 | 0.006917 | 0.006918 | 0.006920 | 0.006921 | 0.006922 |
| 14 | 0.007122 | 0.007126 | 0.007129 | 0.007132 | 0.007136 | 0.007139 | 0.007142 | 0.007145 | 0.007148 | 0.007150 | 0.007153 |
| 13 | 0.007393 | 0.007398 | 0.007302 | 0.007309 | 0.007316 | 0.007323 | 0.007330 | 0.007336 | 0.007342 | 0.007348 | 0.007353 |
| 12 | 0.007624 | 0.007634 | 0.007644 | 0.007653 | 0.007557 | 0.007568 | 0.007579 | 0.007589 | 0.007598 | 0.007608 | 0.007617 |
| 11 | 0.007933 | 0.007949 | 0.007964 | 0.007978 | 0.007878 | 0.007894 | 0.007909 | 0.007923 | 0.007937 | 0.007951 | 0.007964 |
| 10 | 0.008347 | 0.008369 | 0.008260 | 0.008283 | 0.008305 | 0.008327 | 0.008347 | 0.008367 | 0.008269 | 0.008289 | 0.008309 |
| 9 | 0.008756 | 0.008789 | 0.008821 | 0.008851 | 0.008740 | 0.008771 | 0.008801 | 0.008830 | 0.008726 | 0.008756 | 0.008784 |
| 8 | 0.009330 | 0.009378 | 0.009424 | 0.009467 | 0.009348 | 0.009392 | 0.009435 | 0.009475 | 0.009364 | 0.009405 | 0.009444 |
| 7 | 0.010153 | 0.010220 | 0.010284 | 0.010153 | 0.010217 | 0.010278 | 0.010153 | 0.010214 | 0.010272 | 0.010153 | 0.010211 |
| 6 | 0.011368 | 0.011217 | 0.011315 | 0.011168 | 0.011264 | 0.011356 | 0.011217 | 0.011307 | 0.011392 | 0.011261 | 0.011345 |
| 5 | 0.012934 | 0.012762 | 0.012911 | 0.012744 | 0.012890 | 0.012728 | 0.012869 | 0.012713 | 0.012851 | 0.012699 | 0.012833 |
| 4 | 0.015084 | 0.015334 | 0.015134 | 0.014934 | 0.015180 | 0.014988 | 0.015223 | 0.015038 | 0.015262 | 0.015084 | 0.015299 |
| 3 | 0.019004 | 0.018741 | 0.019214 | 0.018964 | 0.018714 | 0.019167 | 0.018929 | 0.019351 | 0.019123 | 0.018896 | 0.019301 |
| 2 | 0.026304 | 0.027431 | 0.027073 | 0.026716 | 0.026359 | 0.027407 | 0.027073 | 0.026740 | 0.026407 | 0.027386 | 0.027073 |
| 1 | 0.050277 | 0.049563 | 0.048849 | 0.048135 | 0.047420 | 0.046706 | 0.051349 | 0.050724 | 0.050099 | 0.049474 | 0.048849 |

| Plazo (años) | Salario (UMA) | | | | | | | | | | |
|-----------------|---------------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
| | 6.5 | 6.6 | 6.7 | 6.8 | 6.9 | 7.0 | 7.1 | 7.2 | 7.3 | 7.4 | 7.5 |
| 30 | 0.006023 | 0.006072 | 0.006064 | 0.006056 | 0.006047 | 0.006039 | 0.006032 | 0.006024 | 0.006069 | 0.006062 | 0.006054 |
| 29 | 0.006023 | 0.005935 | 0.005929 | 0.005922 | 0.005916 | 0.005909 | 0.005903 | 0.006024 | 0.005945 | 0.005939 | 0.005933 |
| 28 | 0.005882 | 0.005798 | 0.005793 | 0.005788 | 0.005916 | 0.005909 | 0.005903 | 0.005897 | 0.005821 | 0.005817 | 0.005812 |
| 27 | 0.005741 | 0.005798 | 0.005793 | 0.005788 | 0.005784 | 0.005779 | 0.005775 | 0.005770 | 0.005697 | 0.005817 | 0.005812 |
| 26 | 0.006078 | 0.006127 | 0.006119 | 0.006111 | 0.006102 | 0.006095 | 0.006087 | 0.006079 | 0.006124 | 0.006117 | 0.006109 |
| 25 | 0.006140 | 0.006132 | 0.006124 | 0.006117 | 0.006109 | 0.006102 | 0.006095 | 0.006142 | 0.006135 | 0.006127 | 0.006120 |
| 24 | 0.006152 | 0.006144 | 0.006137 | 0.006130 | 0.006181 | 0.006173 | 0.006166 | 0.006159 | 0.006153 | 0.006146 | 0.006140 |
| 23 | 0.006172 | 0.006226 | 0.006219 | 0.006212 | 0.006205 | 0.006198 | 0.006192 | 0.006186 | 0.006179 | 0.006228 | 0.006221 |
| 22 | 0.006265 | 0.006259 | 0.006252 | 0.006246 | 0.006240 | 0.006234 | 0.006286 | 0.006279 | 0.006273 | 0.006267 | 0.006261 |
| 21 | 0.006310 | 0.006304 | 0.006298 | 0.006292 | 0.006348 | 0.006342 | 0.006336 | 0.006330 | 0.006324 | 0.006319 | 0.006314 |
| 20 | 0.006368 | 0.006363 | 0.006422 | 0.006416 | 0.006411 | 0.006406 | 0.006400 | 0.006395 | 0.006391 | 0.006386 | 0.006381 |
| 19 | 0.006444 | 0.006506 | 0.006501 | 0.006496 | 0.006492 | 0.006487 | 0.006483 | 0.006479 | 0.006474 | 0.006470 | 0.006466 |
| 18 | 0.006540 | 0.006537 | 0.006601 | 0.006597 | 0.006593 | 0.006590 | 0.006586 | 0.006583 | 0.006579 | 0.006576 | 0.006573 |
| 17 | 0.006661 | 0.006659 | 0.006657 | 0.006655 | 0.006653 | 0.006651 | 0.006715 | 0.006712 | 0.006710 | 0.006707 | 0.006704 |
| 16 | 0.006813 | 0.006812 | 0.006811 | 0.006810 | 0.006809 | 0.006808 | 0.006807 | 0.006806 | 0.006805 | 0.006804 | 0.006803 |
| 15 | 0.006924 | 0.006925 | 0.006926 | 0.006927 | 0.006928 | 0.006929 | 0.006930 | 0.006931 | 0.006932 | 0.006933 | 0.006934 |
| 14 | 0.007156 | 0.007158 | 0.007160 | 0.007163 | 0.007165 | 0.007167 | 0.007169 | 0.007171 | 0.007173 | 0.007175 | 0.007177 |
| 13 | 0.007359 | 0.007364 | 0.007369 | 0.007374 | 0.007379 | 0.007384 | 0.007388 | 0.007393 | 0.007397 | 0.007324 | 0.007330 |
| 12 | 0.007626 | 0.007634 | 0.007642 | 0.007650 | 0.007658 | 0.007579 | 0.007587 | 0.007596 | 0.007604 | 0.007612 | 0.007619 |
| 11 | 0.007976 | 0.007888 | 0.007902 | 0.007915 | 0.007928 | 0.007940 | 0.007952 | 0.007964 | 0.007975 | 0.007897 | 0.007909 |
| 10 | 0.008329 | 0.008347 | 0.008365 | 0.008276 | 0.008294 | 0.008313 | 0.008330 | 0.008347 | 0.008363 | 0.008282 | 0.008299 |
| 9 | 0.008812 | 0.008838 | 0.008742 | 0.008769 | 0.008795 | 0.008821 | 0.008845 | 0.008756 | 0.008781 | 0.008805 | 0.008828 |
| 8 | 0.009338 | 0.009378 | 0.009416 | 0.009453 | 0.009353 | 0.009390 | 0.009426 | 0.009460 | 0.009366 | 0.009401 | 0.009435 |
| 7 | 0.010266 | 0.010153 | 0.010208 | 0.010261 | 0.010153 | 0.010206 | 0.010257 | 0.010153 | 0.010204 | 0.010253 | 0.010153 |
| 6 | 0.011217 | 0.011300 | 0.011379 | 0.011258 | 0.011336 | 0.011217 | 0.011294 | 0.011368 | 0.011255 | 0.011328 | 0.011398 |
| 5 | 0.012959 | 0.012816 | 0.012939 | 0.012800 | 0.012920 | 0.012785 | 0.012902 | 0.012771 | 0.012885 | 0.012757 | 0.012869 |
| 4 | 0.015127 | 0.015334 | 0.015167 | 0.015001 | 0.015205 | 0.015044 | 0.015240 | 0.015084 | 0.015273 | 0.015122 | 0.015304 |
| 3 | 0.019084 | 0.018866 | 0.019256 | 0.019048 | 0.018839 | 0.019214 | 0.019014 | 0.019368 | 0.019176 | 0.018984 | 0.019325 |
| 2 | 0.026761 | 0.026448 | 0.027368 | 0.027073 | 0.026779 | 0.026485 | 0.027351 | 0.027073 | 0.026796 | 0.026518 | 0.027337 |
| 1 | 0.048224 | 0.047599 | 0.051627 | 0.051071 | 0.050515 | 0.049960 | 0.049404 | 0.048849 | 0.048293 | 0.047738 | 0.051349 |

| Plazo (años) | Salario (UMA) | | | | | | | | | | |
|-----------------|---------------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
| | 7.6 | 7.7 | 7.8 | 7.9 | 8.0 | 8.1 | 8.2 | 8.3 | 8.4 | 8.5 | 8.6 |
| 30 | 0.006047 | 0.006039 | 0.006032 | 0.006074 | 0.006067 | 0.006060 | 0.006053 | 0.006046 | 0.006039 | 0.006033 | 0.006071 |
| 29 | 0.005927 | 0.005921 | 0.005915 | 0.005959 | 0.005953 | 0.005948 | 0.005942 | 0.005936 | 0.005931 | 0.005926 | 0.005861 |
| 28 | 0.005927 | 0.005921 | 0.005915 | 0.005845 | 0.005840 | 0.005836 | 0.005831 | 0.005827 | 0.005931 | 0.005926 | 0.005861 |
| 27 | 0.005807 | 0.005803 | 0.005798 | 0.005730 | 0.005727 | 0.005724 | 0.005831 | 0.005827 | 0.005823 | 0.005818 | 0.005755 |
| 26 | 0.006102 | 0.006095 | 0.006088 | 0.006129 | 0.006122 | 0.006115 | 0.006108 | 0.006101 | 0.006095 | 0.006088 | 0.006126 |
| 25 | 0.006114 | 0.006107 | 0.006100 | 0.006143 | 0.006137 | 0.006130 | 0.006124 | 0.006117 | 0.006111 | 0.006105 | 0.006099 |
| 24 | 0.006185 | 0.006179 | 0.006172 | 0.006166 | 0.006159 | 0.006153 | 0.006147 | 0.006141 | 0.006183 | 0.006177 | 0.006171 |
| 23 | 0.006215 | 0.006209 | 0.006203 | 0.006197 | 0.006191 | 0.006186 | 0.006229 | 0.006223 | 0.006218 | 0.006212 | 0.006206 |
| 22 | 0.006256 | 0.006250 | 0.006244 | 0.006239 | 0.006285 | 0.006279 | 0.006274 | 0.006269 | 0.006263 | 0.006258 | 0.006253 |
| 21 | 0.006309 | 0.006304 | 0.006299 | 0.006347 | 0.006342 | 0.006336 | 0.006331 | 0.006327 | 0.006322 | 0.006317 | 0.006313 |
| 20 | 0.006377 | 0.006372 | 0.006423 | 0.006418 | 0.006413 | 0.006409 | 0.006404 | 0.006400 | 0.006395 | 0.006391 | 0.006387 |
| 19 | 0.006462 | 0.006459 | 0.006455 | 0.006451 | 0.006503 | 0.006499 | 0.006495 | 0.006491 | 0.006487 | 0.006484 | 0.006480 |
| 18 | 0.006570 | 0.006566 | 0.006563 | 0.006560 | 0.006558 | 0.006555 | 0.006552 | 0.006549 | 0.006600 | 0.006597 | 0.006594 |
| 17 | 0.006702 | 0.006700 | 0.006697 | 0.006695 | 0.006693 | 0.006691 | 0.006689 | 0.006687 | 0.006685 | 0.006683 | 0.006681 |
| 16 | 0.006802 | 0.006801 | 0.006801 | 0.006800 | 0.006799 | 0.006798 | 0.006797 | 0.006797 | 0.006796 | 0.006795 | 0.006795 |
| 15 | 0.006935 | 0.006936 | 0.006937 | 0.006938 | 0.006938 | 0.006939 | 0.006940 | 0.006941 | 0.006941 | 0.006942 | 0.006943 |

| Salario (UMA) | | | | | | | | | | | |
|---------------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
| Plazo (años) | 7.6 | 7.7 | 7.8 | 7.9 | 8.0 | 8.1 | 8.2 | 8.3 | 8.4 | 8.5 | 8.6 |
| 14 | 0.007179 | 0.007181 | 0.007183 | 0.007117 | 0.007119 | 0.007122 | 0.007124 | 0.007127 | 0.007129 | 0.007131 | 0.007134 |
| 13 | 0.007335 | 0.007339 | 0.007344 | 0.007349 | 0.007353 | 0.007358 | 0.007362 | 0.007366 | 0.007370 | 0.007374 | 0.007378 |
| 12 | 0.007627 | 0.007634 | 0.007641 | 0.007648 | 0.007655 | 0.007661 | 0.007594 | 0.007601 | 0.007608 | 0.007615 | 0.007621 |
| 11 | 0.007920 | 0.007932 | 0.007943 | 0.007953 | 0.007964 | 0.007974 | 0.007903 | 0.007914 | 0.007924 | 0.007935 | 0.007945 |
| 10 | 0.008315 | 0.008331 | 0.008347 | 0.008362 | 0.008286 | 0.008302 | 0.008318 | 0.008333 | 0.008347 | 0.008361 | 0.008291 |
| 9 | 0.008851 | 0.008768 | 0.008791 | 0.008813 | 0.008835 | 0.008856 | 0.008778 | 0.008800 | 0.008821 | 0.008841 | 0.008766 |
| 8 | 0.009467 | 0.009378 | 0.009411 | 0.009442 | 0.009473 | 0.009388 | 0.009420 | 0.009450 | 0.009479 | 0.009398 | 0.009427 |
| 7 | 0.010202 | 0.010249 | 0.010294 | 0.010200 | 0.010245 | 0.010289 | 0.010198 | 0.010242 | 0.010284 | 0.010197 | 0.010239 |
| 6 | 0.011289 | 0.011359 | 0.011252 | 0.011321 | 0.011387 | 0.011285 | 0.011350 | 0.011250 | 0.011315 | 0.011377 | 0.011281 |
| 5 | 0.012744 | 0.012854 | 0.012959 | 0.012840 | 0.012942 | 0.012826 | 0.012926 | 0.012813 | 0.012911 | 0.012800 | 0.012897 |
| 4 | 0.015157 | 0.015334 | 0.015191 | 0.015048 | 0.015223 | 0.015084 | 0.015253 | 0.015118 | 0.015281 | 0.015150 | 0.015308 |
| 3 | 0.019140 | 0.018955 | 0.019286 | 0.019107 | 0.018929 | 0.019249 | 0.019076 | 0.018904 | 0.019214 | 0.019048 | 0.019343 |
| 2 | 0.027073 | 0.026810 | 0.026547 | 0.027323 | 0.027073 | 0.026823 | 0.026573 | 0.027312 | 0.027073 | 0.026835 | 0.026597 |
| 1 | 0.050849 | 0.050349 | 0.049849 | 0.049349 | 0.048849 | 0.048349 | 0.051576 | 0.051122 | 0.050667 | 0.050212 | 0.049758 |

| Salario (UMA) | | | | | | | | | | | |
|---------------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
| Plazo (años) | 8.7 | 8.8 | 8.9 | 9.0 | 9.1 | 9.2 | 9.3 | 9.4 | 9.5 | 9.6 | 9.7 |
| 30 | 0.006064 | 0.006058 | 0.006052 | 0.006046 | 0.006039 | 0.006075 | 0.006069 | 0.006063 | 0.006057 | 0.006051 | 0.006045 |
| 29 | 0.005960 | 0.005955 | 0.005950 | 0.005944 | 0.005939 | 0.005878 | 0.005874 | 0.005966 | 0.005961 | 0.005956 | 0.005951 |
| 28 | 0.005856 | 0.005852 | 0.005848 | 0.005843 | 0.005839 | 0.005878 | 0.005874 | 0.005870 | 0.005866 | 0.005861 | 0.005857 |
| 27 | 0.005752 | 0.005749 | 0.005745 | 0.005843 | 0.005839 | 0.005780 | 0.005777 | 0.005773 | 0.005770 | 0.005767 | 0.005764 |
| 26 | 0.006120 | 0.006113 | 0.006107 | 0.006101 | 0.006095 | 0.006130 | 0.006124 | 0.006118 | 0.006112 | 0.006106 | 0.006100 |
| 25 | 0.006138 | 0.006132 | 0.006126 | 0.006120 | 0.006115 | 0.006109 | 0.006104 | 0.006140 | 0.006134 | 0.006129 | 0.006123 |
| 24 | 0.006165 | 0.006159 | 0.006154 | 0.006148 | 0.006143 | 0.006181 | 0.006175 | 0.006170 | 0.006165 | 0.006159 | 0.006154 |
| 23 | 0.006201 | 0.006196 | 0.006191 | 0.006230 | 0.006225 | 0.006220 | 0.006214 | 0.006209 | 0.006205 | 0.006200 | 0.006195 |
| 22 | 0.006248 | 0.006243 | 0.006238 | 0.006279 | 0.006274 | 0.006270 | 0.006265 | 0.006260 | 0.006256 | 0.006251 | 0.006247 |
| 21 | 0.006308 | 0.006304 | 0.006346 | 0.006342 | 0.006337 | 0.006333 | 0.006328 | 0.006324 | 0.006320 | 0.006316 | 0.006312 |
| 20 | 0.006383 | 0.006379 | 0.006375 | 0.006419 | 0.006415 | 0.006411 | 0.006407 | 0.006403 | 0.006399 | 0.006395 | 0.006392 |
| 19 | 0.006476 | 0.006473 | 0.006470 | 0.006466 | 0.006463 | 0.006460 | 0.006504 | 0.006500 | 0.006497 | 0.006494 | 0.006490 |
| 18 | 0.006591 | 0.006588 | 0.006585 | 0.006583 | 0.006580 | 0.006577 | 0.006575 | 0.006572 | 0.006570 | 0.006567 | 0.006565 |
| 17 | 0.006679 | 0.006677 | 0.006675 | 0.006673 | 0.006672 | 0.006670 | 0.006668 | 0.006667 | 0.006714 | 0.006712 | 0.006710 |
| 16 | 0.006794 | 0.006793 | 0.006793 | 0.006846 | 0.006845 | 0.006844 | 0.006843 | 0.006841 | 0.006840 | 0.006839 | 0.006838 |
| 15 | 0.006944 | 0.006944 | 0.006945 | 0.006946 | 0.006946 | 0.006947 | 0.006947 | 0.006948 | 0.006948 | 0.006949 | 0.006950 |
| 14 | 0.007136 | 0.007138 | 0.007140 | 0.007142 | 0.007144 | 0.007146 | 0.007148 | 0.007149 | 0.007151 | 0.007153 | 0.007155 |
| 13 | 0.007382 | 0.007385 | 0.007389 | 0.007393 | 0.007396 | 0.007399 | 0.007342 | 0.007346 | 0.007350 | 0.007353 | 0.007357 |
| 12 | 0.007628 | 0.007634 | 0.007640 | 0.007646 | 0.007652 | 0.007658 | 0.007598 | 0.007605 | 0.007611 | 0.007617 | 0.007623 |
| 11 | 0.007954 | 0.007964 | 0.007973 | 0.007909 | 0.007918 | 0.007928 | 0.007937 | 0.007946 | 0.007955 | 0.007964 | 0.007972 |
| 10 | 0.008305 | 0.008320 | 0.008334 | 0.008347 | 0.008360 | 0.008294 | 0.008308 | 0.008321 | 0.008334 | 0.008347 | 0.008359 |
| 9 | 0.008787 | 0.008807 | 0.008827 | 0.008846 | 0.008776 | 0.008795 | 0.008814 | 0.008833 | 0.008851 | 0.008874 | 0.008803 |
| 8 | 0.009456 | 0.009378 | 0.009407 | 0.009435 | 0.009462 | 0.009387 | 0.009415 | 0.009441 | 0.009467 | 0.009396 | 0.009422 |
| 7 | 0.010280 | 0.010195 | 0.010236 | 0.010276 | 0.010194 | 0.010233 | 0.010272 | 0.010192 | 0.010231 | 0.010268 | 0.010191 |
| 6 | 0.011343 | 0.011402 | 0.011309 | 0.011368 | 0.011277 | 0.011336 | 0.011392 | 0.011305 | 0.011361 | 0.011274 | 0.011330 |
| 5 | 0.012788 | 0.012883 | 0.012974 | 0.012869 | 0.012959 | 0.012857 | 0.012944 | 0.012844 | 0.012931 | 0.012833 | 0.012918 |
| 4 | 0.015180 | 0.015334 | 0.015209 | 0.015358 | 0.015236 | 0.015114 | 0.015262 | 0.015143 | 0.015287 | 0.015171 | 0.015311 |
| 3 | 0.019182 | 0.019021 | 0.019308 | 0.019152 | 0.018996 | 0.019275 | 0.019123 | 0.018972 | 0.019244 | 0.019097 | 0.019357 |
| 2 | 0.027301 | 0.027073 | 0.026846 | 0.026619 | 0.027291 | 0.027073 | 0.026856 | 0.026639 | 0.027282 | 0.027073 | 0.026865 |
| 1 | 0.049303 | 0.048849 | 0.051765 | 0.051349 | 0.050932 | 0.050515 | 0.050099 | 0.049682 | 0.049265 | 0.048849 | 0.051541 |

| Salario (UMA) | | | | | | | | | | | |
|---------------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
| Plazo (años) | 9.8 | 9.9 | 10.0 | 10.1 | 10.2 | 10.3 | 10.4 | 10.5 | 10.6 | 10.7 | 10.8 |
| 30 | 0.006039 | 0.006072 | 0.006067 | 0.006061 | 0.006056 | 0.006050 | 0.006045 | 0.006039 | 0.006070 | 0.006065 | 0.006060 |
| 29 | 0.005947 | 0.005890 | 0.005886 | 0.005971 | 0.005967 | 0.005962 | 0.005957 | 0.005953 | 0.005899 | 0.005896 | 0.005976 |
| 28 | 0.005854 | 0.005890 | 0.005886 | 0.005881 | 0.005877 | 0.005874 | 0.005870 | 0.005866 | 0.005814 | 0.005896 | 0.005892 |
| 27 | 0.005854 | 0.005798 | 0.005795 | 0.005792 | 0.005788 | 0.005785 | 0.005782 | 0.005779 | 0.005814 | 0.005811 | 0.005808 |
| 26 | 0.006095 | 0.006127 | 0.006122 | 0.006116 | 0.006111 | 0.006105 | 0.006100 | 0.006095 | 0.006125 | 0.006120 | 0.006115 |
| 25 | 0.006118 | 0.006113 | 0.006107 | 0.006141 | 0.006136 | 0.006131 | 0.006125 | 0.006120 | 0.006116 | 0.006111 | 0.006142 |
| 24 | 0.006149 | 0.006184 | 0.006179 | 0.006174 | 0.006169 | 0.006164 | 0.006159 | 0.006155 | 0.006150 | 0.006182 | 0.006178 |
| 23 | 0.006231 | 0.006226 | 0.006221 | 0.006217 | 0.006212 | 0.006207 | 0.006203 | 0.006198 | 0.006232 | 0.006227 | 0.006223 |
| 22 | 0.006284 | 0.006279 | 0.006275 | 0.006270 | 0.006266 | 0.006262 | 0.006258 | 0.006254 | 0.006288 | 0.006284 | 0.006279 |
| 21 | 0.006350 | 0.006346 | 0.006342 | 0.006337 | 0.006333 | 0.006329 | 0.006326 | 0.006322 | 0.006318 | 0.006314 | 0.006349 |
| 20 | 0.006388 | 0.006385 | 0.006381 | 0.006420 | 0.006416 | 0.006413 | 0.006409 | 0.006406 | 0.006402 | 0.006399 | 0.006395 |
| 19 | 0.006487 | 0.006484 | 0.006481 | 0.006478 | 0.006475 | 0.006472 | 0.006469 | 0.006466 | 0.006505 | 0.006502 | 0.006499 |
| 18 | 0.006562 | 0.006560 | 0.006603 | 0.006600 | 0.006597 | 0.006595 | 0.006592 | 0.006590 | 0.006587 | 0.006585 | 0.006583 |
| 17 | 0.006708 | 0.006706 | 0.006704 | 0.006703 | 0.006701 | 0.006699 | 0.006697 | 0.006696 | 0.006694 | 0.006692 | 0.006691 |
| 16 | 0.006837 | 0.006836 | 0.006835 | 0.006834 | 0.006833 | 0.006832 | 0.006832 | 0.006831 | 0.006830 | 0.006829 | 0.006828 |
| 15 | 0.006950 | 0.006951 | 0.006951 | 0.006952 | 0.006952 | 0.006953 | 0.006953 | 0.006954 | 0.006954 | 0.006955 | 0.006955 |
| 14 | 0.007156 | 0.007158 | 0.007160 | 0.007161 | 0.007163 | 0.007164 | 0.007166 | 0.007167 | 0.007169 | 0.007170 | 0.007171 |
| 13 | 0.007361 | 0.007364 | 0.007368 | 0.007371 | 0.007374 | 0.007377 | 0.007381 | 0.007384 | 0.007387 | 0.007390 | 0.007393 |
| 12 | 0.007629 | 0.007634 | 0.007640 | 0.007645 | 0.007650 | 0.007655 | 0.007661 | 0.007608 | 0.007613 | 0.007619 | 0.007624 |
| 11 | 0.007913 | 0.007922 | 0.007931 | 0.007939 | 0.007948 | 0.007956 | 0.007964 | 0.007971 | 0.007917 | 0.007925 | 0.007933 |
| 10 | 0.008298 | 0.008311 | 0.008323 | 0.008335 | 0.008347 | 0.008359 | 0.008301 | 0.008313 | 0.008324 | 0.008336 | 0.008347 |
| 9 | 0.008821 | 0.008838 | 0.008855 | 0.008792 | 0.008809 | 0.008826 | 0.008843 | 0.008782 | 0.008799 | 0.008815 | 0.008831 |
| 8 | 0.009447 | 0.009472 | 0.009404 | 0.009429 | 0.009453 | 0.009477 | 0.009411 | 0.009435 | 0.009458 | 0.009481 | 0.009417 |
| 7 | 0.010228 | 0.010265 | 0.010190 | 0.010226 | 0.010261 | 0.010296 | 0.010224 | 0.010258 | 0.010292 | 0.010222 | 0.010255 |
| 6 | 0.011384 | 0.011300 | 0.011353 | 0.011272 | 0.011324 | 0.011376 | 0.011296 | 0.011347 | 0.011396 | 0.011319 | 0.011368 |
| 5 | 0.012821 | 0.012905 | 0.012810 | 0.012893 | 0.012972 | 0.012881 | 0.012959 | 0.012869 | 0.012946 | 0.012858 | 0.012934 |
| 4 | 0.015197 | 0.015334 | 0.015223 | 0.015356 | 0.015247 | 0.015138 | 0.015270 | 0.015164 | 0.015292 | 0.015188 | 0.015313 |
| 3 | 0.019214 | 0.019071 | 0.019325 | 0.019187 | 0.019048 | 0.019295 | 0.019160 | 0.019025 | 0.019267 | 0.019135 | 0.019368 |
| 2 | 0.026657 | 0.027273 | 0.027073 | 0.026873 | 0.027458 | 0.027266 | 0.027073 | 0.026881 | 0.027444 | 0.027259 | 0.027073 |
| 1 | 0.051156 | 0.050772 | 0.050387 | 0.050003 | 0.049618 | 0.049233 | 0.051706 | 0.051349 | 0.050992 | 0.050635 | 0.050277 |

| Salario (UMA) | | | | | | | | | | | |
|---------------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
| Plazo (años) | 10.9 | 11.0 | 11.1 | 11.2 | 11.3 | 11.4 | 11.5 | 11.6 | 11.7 | 11.8 | 11.9 |
| 30 | 0.006054 | 0.006049 | 0.006044 | 0.006073 | 0.006068 | 0.006063 | 0.006058 | 0.006054 | 0.006049 | 0.006044 | 0.006071 |
| 29 | 0.005971 | 0.005967 | 0.005962 | 0.005912 | 0.005908 | 0.005904 | 0.005980 | 0.005975 | 0.005971 | 0.005967 | 0.005919 |
| 28 | 0.005888 | 0.005884 | 0.005880 | 0.005831 | 0.005828 | 0.005904 | 0.005901 | 0.005897 | 0.005893 | 0.005890 | 0.005843 |
| 27 | 0.005805 | 0.005801 | 0.005798 | 0.005750 | 0.005748 | 0.005825 | 0.005822 | 0.005819 | 0.005816 | 0.005813 | 0.005767 |
| 26 | 0.006110 | 0.006104 | 0.006099 | 0.006128 | 0.006123 | 0.006118 | 0.006113 | 0.006109 | 0.006104 | 0.006099 | 0.006126 |
| 25 | 0.006137 | 0.006132 | 0.006127 | 0.006123 | 0.006118 | 0.006114 | 0.006143 | 0.006138 | 0.006134 | 0.006129 | 0.006125 |
| 24 | 0.006173 | 0.006168 | 0.006164 | 0.006159 | 0.006155 | 0.006185 | 0.006181 | 0.006176 | 0.006172 | 0.006168 | 0.006164 |
| 23 | 0.006218 | 0.006214 | 0.006210 | 0.006206 | 0.006202 | 0.006233 | 0.006228 | 0.006224 | 0.006220 | 0.006216 | 0.006212 |
| 22 | 0.006275 | 0.006271 | 0.006267 | 0.006263 | 0.006259 | 0.006256 | 0.006287 | 0.006283 | 0.006279 | 0.006276 | 0.006272 |
| 21 | 0.006345 | 0.006342 | 0.006338 | 0.006334 | 0.006331 | 0.006327 | 0.006324 | 0.006320 | 0.006317 | 0.006349 | 0.006345 |
| 20 | 0.006392 | 0.006389 | 0.006386 | 0.006421 | 0.006417 | 0.006414 | 0.006411 | 0.006408 | 0.006405 | 0.006401 | 0.006398 |
| 19 | 0.006496 | 0.006493 | 0.006490 | 0.006487 | 0.006484 | 0.006482 | 0.006479 | 0.006476 | 0.006474 | 0.006471 | 0.006505 |
| 18 | 0.006580 | 0.006578 | 0.006576 | 0.006574 | 0.006572 | 0.006570 | 0.006567 | 0.006565 | 0.006602 | 0.006600 | 0.006597 |
| 17 | 0.006689 | 0.006688 | 0.006686 | 0.006685 | 0.006683 | 0.006682 | 0.006680 | 0.006679 | 0.006677 | 0.006715 | 0.006714 |

| Salario (UMA) | | | | | | | | | | | |
|---------------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
| Plazo (años) | 10.9 | 11.0 | 11.1 | 11.2 | 11.3 | 11.4 | 11.5 | 11.6 | 11.7 | 11.8 | 11.9 |
| 16 | 0.006827 | 0.006827 | 0.006826 | 0.006825 | 0.006824 | 0.006823 | 0.006823 | 0.006822 | 0.006821 | 0.006821 | 0.006820 |
| 15 | 0.006955 | 0.006956 | 0.006956 | 0.006957 | 0.006957 | 0.006957 | 0.006958 | 0.006958 | 0.006959 | 0.006959 | 0.006959 |
| 14 | 0.007173 | 0.007174 | 0.007175 | 0.007177 | 0.007178 | 0.007179 | 0.007180 | 0.007182 | 0.007183 | 0.007139 | 0.007140 |
| 13 | 0.007395 | 0.007398 | 0.007350 | 0.007353 | 0.007356 | 0.007360 | 0.007363 | 0.007366 | 0.007368 | 0.007371 | 0.007374 |
| 12 | 0.007629 | 0.007634 | 0.007639 | 0.007644 | 0.007649 | 0.007653 | 0.007658 | 0.007610 | 0.007615 | 0.007620 | 0.007625 |
| 11 | 0.007941 | 0.007949 | 0.007956 | 0.007964 | 0.007971 | 0.007978 | 0.007928 | 0.007935 | 0.007943 | 0.007950 | 0.007957 |
| 10 | 0.008358 | 0.008369 | 0.008314 | 0.008326 | 0.008336 | 0.008347 | 0.008358 | 0.008368 | 0.008316 | 0.008327 | 0.008337 |
| 9 | 0.008847 | 0.008789 | 0.008805 | 0.008821 | 0.008836 | 0.008851 | 0.008795 | 0.008811 | 0.008826 | 0.008840 | 0.008854 |
| 8 | 0.009440 | 0.009463 | 0.009401 | 0.009424 | 0.009446 | 0.009467 | 0.009408 | 0.009429 | 0.009451 | 0.009471 | 0.009414 |
| 7 | 0.010288 | 0.010220 | 0.010253 | 0.010284 | 0.010219 | 0.010250 | 0.010281 | 0.010217 | 0.010248 | 0.010278 | 0.010215 |
| 6 | 0.011293 | 0.011341 | 0.011388 | 0.011315 | 0.011362 | 0.011289 | 0.011336 | 0.011381 | 0.011311 | 0.011356 | 0.011400 |
| 5 | 0.012848 | 0.012922 | 0.012838 | 0.012911 | 0.012828 | 0.012900 | 0.012970 | 0.012890 | 0.012959 | 0.012879 | 0.012948 |
| 4 | 0.015211 | 0.015334 | 0.015234 | 0.015353 | 0.015255 | 0.015157 | 0.015276 | 0.015180 | 0.015296 | 0.015202 | 0.015315 |
| 3 | 0.019240 | 0.019112 | 0.019339 | 0.019214 | 0.019089 | 0.019312 | 0.019190 | 0.019068 | 0.019286 | 0.019167 | 0.019048 |
| 2 | 0.026888 | 0.027431 | 0.027252 | 0.027073 | 0.026895 | 0.027418 | 0.027246 | 0.027073 | 0.026901 | 0.027407 | 0.027240 |
| 1 | 0.049920 | 0.049563 | 0.049206 | 0.051515 | 0.051182 | 0.050849 | 0.050515 | 0.050182 | 0.049849 | 0.049515 | 0.051661 |

| Salario (UMA) | | | | | | | | | | | |
|---------------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
| Plazo (años) | 12.0 | 12.1 | 12.2 | 12.3 | 12.4 | 12.5 | 12.6 | 12.7 | 12.8 | 12.9 | 13.0 |
| 30 | 0.006067 | 0.006062 | 0.006057 | 0.006053 | 0.006048 | 0.006074 | 0.003414 | 0.003436 | 0.003458 | 0.003404 | 0.003425 |
| 29 | 0.005916 | 0.005912 | 0.005983 | 0.005979 | 0.005975 | 0.005930 | 0.003299 | 0.003322 | 0.003345 | 0.003290 | 0.003313 |
| 28 | 0.005840 | 0.005837 | 0.005909 | 0.005905 | 0.005902 | 0.005857 | 0.003299 | 0.003208 | 0.003232 | 0.003290 | 0.003201 |
| 27 | 0.005765 | 0.005762 | 0.005834 | 0.005831 | 0.005828 | 0.005785 | 0.003183 | 0.003208 | 0.003118 | 0.003177 | 0.003201 |
| 26 | 0.006122 | 0.006117 | 0.006112 | 0.006108 | 0.006103 | 0.006129 | 0.003470 | 0.003492 | 0.003513 | 0.003459 | 0.003480 |
| 25 | 0.006120 | 0.006116 | 0.006144 | 0.006139 | 0.006135 | 0.006131 | 0.003454 | 0.003477 | 0.003499 | 0.003444 | 0.003467 |
| 24 | 0.006159 | 0.006155 | 0.006184 | 0.006179 | 0.006175 | 0.006171 | 0.003525 | 0.003469 | 0.003493 | 0.003516 | 0.003461 |
| 23 | 0.006208 | 0.006204 | 0.006233 | 0.006229 | 0.006225 | 0.006221 | 0.003527 | 0.003551 | 0.003495 | 0.003519 | 0.003543 |
| 22 | 0.006268 | 0.006264 | 0.006261 | 0.006257 | 0.006287 | 0.006283 | 0.003538 | 0.003563 | 0.003588 | 0.003532 | 0.003557 |
| 21 | 0.006342 | 0.006338 | 0.006335 | 0.006331 | 0.006328 | 0.006325 | 0.003561 | 0.003588 | 0.003614 | 0.003557 | 0.003584 |
| 20 | 0.006395 | 0.006393 | 0.006390 | 0.006421 | 0.006418 | 0.006415 | 0.003599 | 0.003627 | 0.003655 | 0.003597 | 0.003624 |
| 19 | 0.006503 | 0.006500 | 0.006497 | 0.006495 | 0.006492 | 0.006490 | 0.003654 | 0.003683 | 0.003712 | 0.003654 | 0.003683 |
| 18 | 0.006595 | 0.006593 | 0.006591 | 0.006589 | 0.006587 | 0.006585 | 0.003729 | 0.003760 | 0.003700 | 0.003731 | 0.003761 |
| 17 | 0.006712 | 0.006711 | 0.006709 | 0.006707 | 0.006706 | 0.006704 | 0.003829 | 0.003768 | 0.003801 | 0.003834 | 0.003774 |
| 16 | 0.006819 | 0.006819 | 0.006818 | 0.006817 | 0.006817 | 0.006816 | 0.003862 | 0.003898 | 0.003836 | 0.003871 | 0.003906 |
| 15 | 0.006960 | 0.006960 | 0.006960 | 0.006961 | 0.006961 | 0.006961 | 0.003925 | 0.003964 | 0.003900 | 0.003939 | 0.003977 |
| 14 | 0.007142 | 0.007143 | 0.007145 | 0.007146 | 0.007148 | 0.007149 | 0.004025 | 0.004068 | 0.004003 | 0.004045 | 0.004086 |
| 13 | 0.007377 | 0.007380 | 0.007382 | 0.007385 | 0.007388 | 0.007390 | 0.004173 | 0.004220 | 0.004153 | 0.004200 | 0.004134 |
| 12 | 0.007630 | 0.007634 | 0.007639 | 0.007643 | 0.007647 | 0.007652 | 0.004261 | 0.004315 | 0.004367 | 0.004299 | 0.004350 |
| 11 | 0.007964 | 0.007970 | 0.007977 | 0.007930 | 0.007937 | 0.007944 | 0.004547 | 0.004475 | 0.004535 | 0.004464 | 0.004523 |
| 10 | 0.008347 | 0.008357 | 0.008367 | 0.008318 | 0.008328 | 0.008337 | 0.004655 | 0.004726 | 0.004650 | 0.004720 | 0.004646 |
| 9 | 0.008801 | 0.008816 | 0.008830 | 0.008844 | 0.008792 | 0.008807 | 0.005023 | 0.004942 | 0.005026 | 0.004946 | 0.005028 |
| 8 | 0.009435 | 0.009455 | 0.009475 | 0.009420 | 0.009440 | 0.009459 | 0.005391 | 0.005305 | 0.005405 | 0.005321 | 0.005236 |
| 7 | 0.010245 | 0.010275 | 0.010214 | 0.010243 | 0.010272 | 0.010212 | 0.005766 | 0.005672 | 0.005801 | 0.005708 | 0.005835 |
| 6 | 0.011331 | 0.011375 | 0.011307 | 0.011350 | 0.011392 | 0.011327 | 0.006425 | 0.006321 | 0.006489 | 0.006387 | 0.006285 |
| 5 | 0.012869 | 0.012937 | 0.012860 | 0.012926 | 0.012851 | 0.012916 | 0.007244 | 0.007125 | 0.007361 | 0.007244 | 0.007128 |
| 4 | 0.015223 | 0.015334 | 0.015243 | 0.015352 | 0.015262 | 0.015173 | 0.008334 | 0.008695 | 0.008556 | 0.008417 | 0.008766 |
| 3 | 0.019261 | 0.019145 | 0.019351 | 0.019237 | 0.019123 | 0.019325 | 0.010714 | 0.010536 | 0.010357 | 0.010973 | 0.010801 |
| 2 | 0.027073 | 0.026907 | 0.027396 | 0.027235 | 0.027073 | 0.026912 | 0.015573 | 0.015323 | 0.015073 | 0.014823 | 0.014573 |
| 1 | 0.051349 | 0.051036 | 0.050724 | 0.050411 | 0.050099 | 0.049786 | 0.025849 | 0.025349 | 0.024849 | 0.024349 | 0.023849 |

| Plazo (años) | Salario (UMA) | | | | | | | | | | |
|-----------------|---------------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
| | 13.1 | 13.2 | 13.3 | 13.4 | 13.5 | 13.6 | 13.7 | 13.8 | 13.9 | 14.0 | 14.1 |
| 30 | 0.003446 | 0.003467 | 0.003414 | 0.003435 | 0.003456 | 0.003404 | 0.003425 | 0.003445 | 0.003464 | 0.003414 | 0.003434 |
| 29 | 0.003336 | 0.003248 | 0.003305 | 0.003327 | 0.003348 | 0.003297 | 0.003318 | 0.003340 | 0.003256 | 0.003310 | 0.003331 |
| 28 | 0.003225 | 0.003248 | 0.003305 | 0.003218 | 0.003241 | 0.003297 | 0.003212 | 0.003234 | 0.003256 | 0.003310 | 0.003228 |
| 27 | 0.003114 | 0.003138 | 0.003195 | 0.003218 | 0.003134 | 0.003189 | 0.003212 | 0.003129 | 0.003152 | 0.003206 | 0.003125 |
| 26 | 0.003501 | 0.003522 | 0.003470 | 0.003490 | 0.003511 | 0.003459 | 0.003480 | 0.003500 | 0.003520 | 0.003470 | 0.003489 |
| 25 | 0.003489 | 0.003435 | 0.003458 | 0.003480 | 0.003501 | 0.003449 | 0.003470 | 0.003491 | 0.003440 | 0.003462 | 0.003482 |
| 24 | 0.003484 | 0.003507 | 0.003529 | 0.003476 | 0.003499 | 0.003520 | 0.003468 | 0.003490 | 0.003512 | 0.003533 | 0.003483 |
| 23 | 0.003488 | 0.003512 | 0.003535 | 0.003558 | 0.003505 | 0.003528 | 0.003550 | 0.003498 | 0.003521 | 0.003543 | 0.003492 |
| 22 | 0.003582 | 0.003527 | 0.003551 | 0.003575 | 0.003521 | 0.003545 | 0.003569 | 0.003592 | 0.003540 | 0.003563 | 0.003586 |
| 21 | 0.003609 | 0.003554 | 0.003579 | 0.003604 | 0.003629 | 0.003575 | 0.003600 | 0.003624 | 0.003571 | 0.003595 | 0.003619 |
| 20 | 0.003651 | 0.003595 | 0.003622 | 0.003648 | 0.003593 | 0.003620 | 0.003645 | 0.003592 | 0.003617 | 0.003642 | 0.003667 |
| 19 | 0.003711 | 0.003654 | 0.003682 | 0.003709 | 0.003654 | 0.003681 | 0.003708 | 0.003654 | 0.003681 | 0.003707 | 0.003654 |
| 18 | 0.003703 | 0.003733 | 0.003763 | 0.003706 | 0.003735 | 0.003764 | 0.003708 | 0.003737 | 0.003765 | 0.003711 | 0.003739 |
| 17 | 0.003806 | 0.003747 | 0.003780 | 0.003811 | 0.003754 | 0.003785 | 0.003816 | 0.003759 | 0.003790 | 0.003820 | 0.003765 |
| 16 | 0.003846 | 0.003880 | 0.003821 | 0.003855 | 0.003888 | 0.003830 | 0.003864 | 0.003896 | 0.003840 | 0.003872 | 0.003904 |
| 15 | 0.003915 | 0.003953 | 0.003990 | 0.003929 | 0.003966 | 0.003906 | 0.003943 | 0.003978 | 0.003920 | 0.003956 | 0.003990 |
| 14 | 0.004023 | 0.004064 | 0.004104 | 0.004043 | 0.004083 | 0.004022 | 0.004061 | 0.004100 | 0.004040 | 0.004079 | 0.004020 |
| 13 | 0.004180 | 0.004225 | 0.004161 | 0.004206 | 0.004142 | 0.004187 | 0.004124 | 0.004168 | 0.004211 | 0.004150 | 0.004193 |
| 12 | 0.004283 | 0.004334 | 0.004268 | 0.004318 | 0.004368 | 0.004303 | 0.004352 | 0.004288 | 0.004337 | 0.004273 | 0.004322 |
| 11 | 0.004453 | 0.004511 | 0.004442 | 0.004500 | 0.004556 | 0.004489 | 0.004545 | 0.004478 | 0.004533 | 0.004467 | 0.004522 |
| 10 | 0.004715 | 0.004782 | 0.004709 | 0.004776 | 0.004704 | 0.004770 | 0.004699 | 0.004764 | 0.004694 | 0.004758 | 0.004690 |
| 9 | 0.004950 | 0.005030 | 0.004953 | 0.005033 | 0.004957 | 0.005035 | 0.004960 | 0.005037 | 0.004964 | 0.005039 | 0.004967 |
| 8 | 0.005336 | 0.005253 | 0.005351 | 0.005269 | 0.005366 | 0.005285 | 0.005380 | 0.005300 | 0.005393 | 0.005315 | 0.005407 |
| 7 | 0.005744 | 0.005867 | 0.005778 | 0.005888 | 0.005811 | 0.005923 | 0.005842 | 0.005956 | 0.005873 | 0.005988 | 0.005904 |
| 6 | 0.006450 | 0.006350 | 0.006511 | 0.006413 | 0.006515 | 0.006473 | 0.006577 | 0.006481 | 0.006637 | 0.006543 | 0.006649 |
| 5 | 0.007358 | 0.007244 | 0.007431 | 0.007356 | 0.007444 | 0.007433 | 0.007533 | 0.007444 | 0.007536 | 0.007451 | 0.007544 |
| 4 | 0.008631 | 0.008496 | 0.008631 | 0.008702 | 0.008571 | 0.008639 | 0.008770 | 0.008642 | 0.008713 | 0.008785 | 0.008709 |
| 3 | 0.010628 | 0.010456 | 0.011048 | 0.010881 | 0.010714 | 0.010548 | 0.010381 | 0.010956 | 0.010795 | 0.010634 | 0.010472 |
| 2 | 0.014323 | 0.015645 | 0.015407 | 0.015169 | 0.014931 | 0.014693 | 0.014454 | 0.014216 | 0.015483 | 0.015255 | 0.015028 |
| 1 | 0.029303 | 0.028849 | 0.028394 | 0.027940 | 0.027485 | 0.027031 | 0.026576 | 0.026122 | 0.025667 | 0.025212 | 0.024758 |

| Plazo (años) | Salario (UMA) | | | | | | | | | | |
|-----------------|---------------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
| | 14.2 | 14.3 | 14.4 | 14.5 | 14.6 | 14.7 | 14.8 | 14.9 | 15.0 | 15.1 | 15.2 |
| 30 | 0.003454 | 0.003405 | 0.003424 | 0.003443 | 0.003462 | 0.003414 | 0.003433 | 0.003452 | 0.003470 | 0.003424 | 0.003442 |
| 29 | 0.003352 | 0.003303 | 0.003323 | 0.003343 | 0.003364 | 0.003315 | 0.003335 | 0.003355 | 0.003277 | 0.003327 | 0.003346 |
| 28 | 0.003249 | 0.003303 | 0.003222 | 0.003243 | 0.003264 | 0.003216 | 0.003237 | 0.003257 | 0.003277 | 0.003231 | 0.003251 |
| 27 | 0.003147 | 0.003200 | 0.003222 | 0.003143 | 0.003165 | 0.003216 | 0.003139 | 0.003160 | 0.003181 | 0.003134 | 0.003155 |
| 26 | 0.003509 | 0.003460 | 0.003479 | 0.003498 | 0.003517 | 0.003470 | 0.003488 | 0.003507 | 0.003525 | 0.003479 | 0.003497 |
| 25 | 0.003503 | 0.003453 | 0.003473 | 0.003493 | 0.003445 | 0.003465 | 0.003485 | 0.003504 | 0.003457 | 0.003476 | 0.003495 |
| 24 | 0.003504 | 0.003525 | 0.003475 | 0.003496 | 0.003516 | 0.003468 | 0.003488 | 0.003509 | 0.003528 | 0.003481 | 0.003501 |
| 23 | 0.003514 | 0.003536 | 0.003557 | 0.003507 | 0.003529 | 0.003550 | 0.003501 | 0.003522 | 0.003543 | 0.003495 | 0.003516 |
| 22 | 0.003534 | 0.003557 | 0.003579 | 0.003529 | 0.003552 | 0.003574 | 0.003524 | 0.003546 | 0.003568 | 0.003589 | 0.003541 |
| 21 | 0.003567 | 0.003591 | 0.003614 | 0.003564 | 0.003587 | 0.003610 | 0.003560 | 0.003583 | 0.003605 | 0.003627 | 0.003579 |
| 20 | 0.003615 | 0.003640 | 0.003664 | 0.003613 | 0.003637 | 0.003661 | 0.003611 | 0.003635 | 0.003658 | 0.003609 | 0.003632 |
| 19 | 0.003680 | 0.003706 | 0.003654 | 0.003680 | 0.003705 | 0.003654 | 0.003679 | 0.003704 | 0.003654 | 0.003679 | 0.003703 |
| 18 | 0.003766 | 0.003713 | 0.003741 | 0.003767 | 0.003715 | 0.003742 | 0.003768 | 0.003717 | 0.003744 | 0.003770 | 0.003720 |
| 17 | 0.003795 | 0.003824 | 0.003770 | 0.003799 | 0.003828 | 0.003775 | 0.003804 | 0.003832 | 0.003780 | 0.003808 | 0.003835 |

| Plazo (años) | Salario (UMA) | | | | | | | | | | |
|-----------------|---------------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
| | 14.2 | 14.3 | 14.4 | 14.5 | 14.6 | 14.7 | 14.8 | 14.9 | 15.0 | 15.1 | 15.2 |
| 16 | 0.003848 | 0.003880 | 0.003911 | 0.003857 | 0.003888 | 0.003834 | 0.003865 | 0.003895 | 0.003843 | 0.003873 | 0.003902 |
| 15 | 0.003933 | 0.003968 | 0.003912 | 0.003946 | 0.003980 | 0.003925 | 0.003958 | 0.003991 | 0.003937 | 0.003970 | 0.003917 |
| 14 | 0.004058 | 0.004096 | 0.004038 | 0.004076 | 0.004019 | 0.004056 | 0.004092 | 0.004037 | 0.004073 | 0.004018 | 0.004053 |
| 13 | 0.004132 | 0.004175 | 0.004216 | 0.004157 | 0.004198 | 0.004140 | 0.004181 | 0.004221 | 0.004164 | 0.004204 | 0.004147 |
| 12 | 0.004369 | 0.004307 | 0.004354 | 0.004293 | 0.004339 | 0.004279 | 0.004325 | 0.004369 | 0.004311 | 0.004355 | 0.004297 |
| 11 | 0.004457 | 0.004511 | 0.004447 | 0.004501 | 0.004553 | 0.004490 | 0.004542 | 0.004480 | 0.004532 | 0.004471 | 0.004521 |
| 10 | 0.004753 | 0.004685 | 0.004747 | 0.004680 | 0.004742 | 0.004676 | 0.004737 | 0.004672 | 0.004732 | 0.004668 | 0.004727 |
| 9 | 0.005041 | 0.004970 | 0.005043 | 0.004973 | 0.005045 | 0.004976 | 0.005047 | 0.004979 | 0.005049 | 0.004982 | 0.005051 |
| 8 | 0.005330 | 0.005253 | 0.005344 | 0.005268 | 0.005357 | 0.005283 | 0.005370 | 0.005297 | 0.005383 | 0.005311 | 0.005396 |
| 7 | 0.005819 | 0.005736 | 0.005849 | 0.005767 | 0.005879 | 0.005798 | 0.005871 | 0.005827 | 0.005827 | 0.005856 | 0.005778 |
| 6 | 0.006402 | 0.006309 | 0.006459 | 0.006368 | 0.006514 | 0.006425 | 0.006536 | 0.006480 | 0.006392 | 0.006305 | 0.006447 |
| 5 | 0.007138 | 0.007349 | 0.007244 | 0.007140 | 0.007346 | 0.007244 | 0.007142 | 0.007344 | 0.007244 | 0.007144 | 0.007342 |
| 4 | 0.008584 | 0.008459 | 0.008773 | 0.008651 | 0.008529 | 0.008407 | 0.008715 | 0.008596 | 0.008477 | 0.008776 | 0.008659 |
| 3 | 0.011027 | 0.010871 | 0.010714 | 0.010558 | 0.010402 | 0.010942 | 0.010790 | 0.010639 | 0.010487 | 0.011008 | 0.010861 |
| 2 | 0.014801 | 0.014573 | 0.014346 | 0.015552 | 0.015334 | 0.015117 | 0.014900 | 0.014682 | 0.014465 | 0.015615 | 0.015407 |
| 1 | 0.024303 | 0.029265 | 0.028849 | 0.028432 | 0.028015 | 0.027599 | 0.027182 | 0.026765 | 0.026349 | 0.025932 | 0.025515 |

| Plazo (años) | Salario (UMA) | | | | | | | | | | |
|-----------------|---------------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
| | 15.3 | 15.4 | 15.5 | 15.6 | 15.7 | 15.8 | 15.9 | 16.0 | 16.1 | 16.2 | 16.3 |
| 30 | 0.003460 | 0.003414 | 0.003433 | 0.003450 | 0.003468 | 0.003423 | 0.003441 | 0.003458 | 0.003414 | 0.003432 | 0.003449 |
| 29 | 0.003271 | 0.003320 | 0.003339 | 0.003357 | 0.003328 | 0.003331 | 0.003349 | 0.003277 | 0.003324 | 0.003342 | 0.003360 |
| 28 | 0.003271 | 0.003225 | 0.003245 | 0.003264 | 0.003283 | 0.003239 | 0.003258 | 0.003277 | 0.003233 | 0.003252 | 0.003271 |
| 27 | 0.003176 | 0.003225 | 0.003151 | 0.003171 | 0.003191 | 0.003147 | 0.003167 | 0.003186 | 0.003233 | 0.003162 | 0.003182 |
| 26 | 0.003515 | 0.003470 | 0.003488 | 0.003505 | 0.003523 | 0.003478 | 0.003496 | 0.003513 | 0.003470 | 0.003487 | 0.003504 |
| 25 | 0.003449 | 0.003468 | 0.003487 | 0.003505 | 0.003460 | 0.003479 | 0.003497 | 0.003453 | 0.003471 | 0.003489 | 0.003506 |
| 24 | 0.003520 | 0.003474 | 0.003494 | 0.003513 | 0.003532 | 0.003487 | 0.003506 | 0.003524 | 0.003480 | 0.003499 | 0.003517 |
| 23 | 0.003536 | 0.003556 | 0.003510 | 0.003530 | 0.003549 | 0.003504 | 0.003523 | 0.003543 | 0.003562 | 0.003518 | 0.003537 |
| 22 | 0.003562 | 0.003583 | 0.003536 | 0.003557 | 0.003578 | 0.003532 | 0.003552 | 0.003572 | 0.003592 | 0.003547 | 0.003567 |
| 21 | 0.003601 | 0.003623 | 0.003576 | 0.003597 | 0.003618 | 0.003572 | 0.003593 | 0.003614 | 0.003569 | 0.003590 | 0.003610 |
| 20 | 0.003655 | 0.003607 | 0.003630 | 0.003652 | 0.003605 | 0.003628 | 0.003650 | 0.003603 | 0.003626 | 0.003647 | 0.003669 |
| 19 | 0.003654 | 0.003678 | 0.003702 | 0.003654 | 0.003678 | 0.003701 | 0.003654 | 0.003677 | 0.003700 | 0.003654 | 0.003677 |
| 18 | 0.003745 | 0.003770 | 0.003721 | 0.003747 | 0.003771 | 0.003723 | 0.003748 | 0.003772 | 0.003725 | 0.003749 | 0.003703 |
| 17 | 0.003785 | 0.003812 | 0.003762 | 0.003789 | 0.003816 | 0.003767 | 0.003794 | 0.003820 | 0.003772 | 0.003798 | 0.003823 |
| 16 | 0.003851 | 0.003880 | 0.003909 | 0.003858 | 0.003887 | 0.003837 | 0.003866 | 0.003894 | 0.003845 | 0.003873 | 0.003901 |
| 15 | 0.003949 | 0.003981 | 0.003929 | 0.003960 | 0.003991 | 0.003940 | 0.003971 | 0.003921 | 0.003952 | 0.003982 | 0.003932 |
| 14 | 0.004088 | 0.004035 | 0.004070 | 0.004104 | 0.004051 | 0.004085 | 0.004033 | 0.004067 | 0.004100 | 0.004049 | 0.004082 |
| 13 | 0.004187 | 0.004225 | 0.004170 | 0.004208 | 0.004154 | 0.004192 | 0.004138 | 0.004176 | 0.004213 | 0.004160 | 0.004197 |
| 12 | 0.004341 | 0.004284 | 0.004327 | 0.004370 | 0.004314 | 0.004356 | 0.004301 | 0.004343 | 0.004288 | 0.004330 | 0.004371 |
| 11 | 0.004461 | 0.004511 | 0.004452 | 0.004501 | 0.004550 | 0.004492 | 0.004540 | 0.004482 | 0.004530 | 0.004473 | 0.004521 |
| 10 | 0.004664 | 0.004722 | 0.004779 | 0.004717 | 0.004774 | 0.004713 | 0.004769 | 0.004709 | 0.004764 | 0.004704 | 0.004759 |
| 9 | 0.004984 | 0.005053 | 0.004987 | 0.005054 | 0.004989 | 0.005056 | 0.004992 | 0.005058 | 0.004994 | 0.005059 | 0.004997 |
| 8 | 0.005324 | 0.005408 | 0.005337 | 0.005267 | 0.005350 | 0.005281 | 0.005362 | 0.005294 | 0.005374 | 0.005307 | 0.005386 |
| 7 | 0.005884 | 0.005807 | 0.005730 | 0.005835 | 0.005759 | 0.005862 | 0.005787 | 0.005712 | 0.005814 | 0.005741 | 0.005841 |
| 6 | 0.006361 | 0.006499 | 0.006415 | 0.006330 | 0.006467 | 0.006384 | 0.006300 | 0.006435 | 0.006353 | 0.006486 | 0.006405 |
| 5 | 0.007244 | 0.007146 | 0.007341 | 0.007244 | 0.007148 | 0.007339 | 0.007244 | 0.007150 | 0.007337 | 0.007244 | 0.007152 |
| 4 | 0.008543 | 0.008427 | 0.008720 | 0.008607 | 0.008493 | 0.008379 | 0.008667 | 0.008556 | 0.008445 | 0.008725 | 0.008616 |
| 3 | 0.010714 | 0.010567 | 0.010420 | 0.010929 | 0.010786 | 0.010643 | 0.010500 | 0.010992 | 0.010853 | 0.010714 | 0.010575 |
| 2 | 0.015198 | 0.014990 | 0.014782 | 0.014573 | 0.015673 | 0.015473 | 0.015273 | 0.015073 | 0.014873 | 0.014673 | 0.014473 |
| 1 | 0.025099 | 0.024682 | 0.029233 | 0.028849 | 0.028464 | 0.028080 | 0.027695 | 0.027310 | 0.026926 | 0.026541 | 0.026156 |

| Plazo (años) | Salario (UMA) | | | | | | | | | | |
|--------------|---------------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
| | 16.4 | 16.5 | 16.6 | 16.7 | 16.8 | 16.9 | 17.0 | 17.1 | 17.2 | 17.3 | 17.4 |
| 30 | 0.003465 | 0.003423 | 0.003440 | 0.003456 | 0.003414 | 0.003431 | 0.003447 | 0.003463 | 0.003423 | 0.003439 | 0.003454 |
| 29 | 0.003289 | 0.003335 | 0.003352 | 0.003283 | 0.003328 | 0.003345 | 0.003362 | 0.003294 | 0.003338 | 0.003355 | 0.003288 |
| 28 | 0.003201 | 0.003246 | 0.003265 | 0.003283 | 0.003241 | 0.003259 | 0.003277 | 0.003209 | 0.003253 | 0.003271 | 0.003288 |
| 27 | 0.003201 | 0.003158 | 0.003177 | 0.003196 | 0.003154 | 0.003173 | 0.003191 | 0.003209 | 0.003169 | 0.003187 | 0.003205 |
| 26 | 0.003520 | 0.003478 | 0.003495 | 0.003511 | 0.003470 | 0.003486 | 0.003502 | 0.003518 | 0.003478 | 0.003494 | 0.003510 |
| 25 | 0.003463 | 0.003481 | 0.003498 | 0.003456 | 0.003473 | 0.003491 | 0.003507 | 0.003466 | 0.003483 | 0.003500 | 0.003459 |
| 24 | 0.003473 | 0.003492 | 0.003510 | 0.003528 | 0.003485 | 0.003503 | 0.003520 | 0.003479 | 0.003496 | 0.003514 | 0.003531 |
| 23 | 0.003555 | 0.003512 | 0.003530 | 0.003549 | 0.003506 | 0.003525 | 0.003543 | 0.003561 | 0.003519 | 0.003537 | 0.003555 |
| 22 | 0.003586 | 0.003543 | 0.003562 | 0.003581 | 0.003538 | 0.003557 | 0.003576 | 0.003534 | 0.003552 | 0.003571 | 0.003589 |
| 21 | 0.003566 | 0.003586 | 0.003606 | 0.003626 | 0.003583 | 0.003603 | 0.003622 | 0.003579 | 0.003599 | 0.003618 | 0.003576 |
| 20 | 0.003623 | 0.003645 | 0.003666 | 0.003621 | 0.003642 | 0.003663 | 0.003620 | 0.003640 | 0.003660 | 0.003618 | 0.003638 |
| 19 | 0.003699 | 0.003654 | 0.003676 | 0.003698 | 0.003654 | 0.003676 | 0.003698 | 0.003654 | 0.003676 | 0.003697 | 0.003654 |
| 18 | 0.003727 | 0.003751 | 0.003705 | 0.003729 | 0.003752 | 0.003707 | 0.003730 | 0.003753 | 0.003709 | 0.003732 | 0.003754 |
| 17 | 0.003776 | 0.003802 | 0.003827 | 0.003781 | 0.003806 | 0.003830 | 0.003785 | 0.003809 | 0.003834 | 0.003789 | 0.003813 |
| 16 | 0.003853 | 0.003880 | 0.003907 | 0.003860 | 0.003887 | 0.003840 | 0.003867 | 0.003893 | 0.003847 | 0.003874 | 0.003899 |
| 15 | 0.003962 | 0.003992 | 0.003943 | 0.003973 | 0.003925 | 0.003954 | 0.003983 | 0.003936 | 0.003964 | 0.003992 | 0.003946 |
| 14 | 0.004031 | 0.004064 | 0.004096 | 0.004047 | 0.004079 | 0.004030 | 0.004062 | 0.004093 | 0.004045 | 0.004076 | 0.004029 |
| 13 | 0.004145 | 0.004182 | 0.004217 | 0.004166 | 0.004202 | 0.004151 | 0.004187 | 0.004221 | 0.004172 | 0.004206 | 0.004157 |
| 12 | 0.004317 | 0.004358 | 0.004304 | 0.004345 | 0.004292 | 0.004332 | 0.004371 | 0.004320 | 0.004359 | 0.004308 | 0.004346 |
| 11 | 0.004464 | 0.004511 | 0.004457 | 0.004502 | 0.004457 | 0.004493 | 0.004538 | 0.004484 | 0.004529 | 0.004476 | 0.004520 |
| 10 | 0.004700 | 0.004754 | 0.004696 | 0.004749 | 0.004692 | 0.004745 | 0.004688 | 0.004740 | 0.004684 | 0.004736 | 0.004680 |
| 9 | 0.005061 | 0.004999 | 0.004937 | 0.005001 | 0.004940 | 0.005004 | 0.004943 | 0.005006 | 0.004946 | 0.005008 | 0.004949 |
| 8 | 0.005320 | 0.005398 | 0.005332 | 0.005409 | 0.005344 | 0.005279 | 0.005355 | 0.005291 | 0.005367 | 0.005303 | 0.005378 |
| 7 | 0.005769 | 0.005867 | 0.005796 | 0.005724 | 0.005822 | 0.005751 | 0.005847 | 0.005778 | 0.005872 | 0.005803 | 0.005735 |
| 6 | 0.006324 | 0.006455 | 0.006376 | 0.006503 | 0.006425 | 0.006347 | 0.006473 | 0.006396 | 0.006319 | 0.006444 | 0.006368 |
| 5 | 0.007335 | 0.007244 | 0.007154 | 0.007334 | 0.007244 | 0.007155 | 0.007332 | 0.007244 | 0.007157 | 0.007331 | 0.007244 |
| 4 | 0.008508 | 0.008399 | 0.008674 | 0.008568 | 0.008461 | 0.008730 | 0.008626 | 0.008521 | 0.008417 | 0.008681 | 0.008579 |
| 3 | 0.011052 | 0.010917 | 0.010782 | 0.010647 | 0.010512 | 0.010977 | 0.010846 | 0.010714 | 0.010583 | 0.011035 | 0.010907 |
| 2 | 0.015535 | 0.015343 | 0.015150 | 0.014958 | 0.014766 | 0.014573 | 0.015592 | 0.015407 | 0.015222 | 0.015036 | 0.014851 |
| 1 | 0.025772 | 0.025387 | 0.029563 | 0.029206 | 0.028849 | 0.028492 | 0.028135 | 0.027777 | 0.027420 | 0.027063 | 0.026706 |

| Plazo (años) | Salario (UMA) | | | | | | | | | | |
|--------------|---------------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
| | 17.5 | 17.6 | 17.7 | 17.8 | 17.9 | 18.0 | 18.1 | 18.2 | 18.3 | 18.4 | 18.5 |
| 30 | 0.003470 | 0.003430 | 0.003446 | 0.003461 | 0.003422 | 0.003438 | 0.003453 | 0.003468 | 0.003430 | 0.003445 | 0.003460 |
| 29 | 0.003305 | 0.003348 | 0.003364 | 0.003299 | 0.003341 | 0.003357 | 0.003293 | 0.003309 | 0.003350 | 0.003366 | 0.003303 |
| 28 | 0.003222 | 0.003265 | 0.003282 | 0.003217 | 0.003260 | 0.003276 | 0.003293 | 0.003229 | 0.003271 | 0.003287 | 0.003225 |
| 27 | 0.003139 | 0.003182 | 0.003200 | 0.003136 | 0.003178 | 0.003196 | 0.003213 | 0.003150 | 0.003191 | 0.003208 | 0.003146 |
| 26 | 0.003525 | 0.003485 | 0.003501 | 0.003516 | 0.003477 | 0.003493 | 0.003508 | 0.003523 | 0.003485 | 0.003500 | 0.003515 |
| 25 | 0.003476 | 0.003492 | 0.003508 | 0.003469 | 0.003485 | 0.003501 | 0.003462 | 0.003478 | 0.003494 | 0.003509 | 0.003471 |
| 24 | 0.003490 | 0.003507 | 0.003524 | 0.003484 | 0.003501 | 0.003517 | 0.003534 | 0.003494 | 0.003511 | 0.003527 | 0.003488 |
| 23 | 0.003514 | 0.003531 | 0.003549 | 0.003508 | 0.003526 | 0.003543 | 0.003560 | 0.003520 | 0.003537 | 0.003554 | 0.003515 |
| 22 | 0.003548 | 0.003566 | 0.003584 | 0.003544 | 0.003562 | 0.003579 | 0.003539 | 0.003557 | 0.003575 | 0.003592 | 0.003553 |
| 21 | 0.003595 | 0.003614 | 0.003573 | 0.003592 | 0.003611 | 0.003629 | 0.003589 | 0.003607 | 0.003625 | 0.003585 | 0.003604 |
| 20 | 0.003658 | 0.003616 | 0.003636 | 0.003655 | 0.003614 | 0.003634 | 0.003653 | 0.003612 | 0.003632 | 0.003651 | 0.003670 |
| 19 | 0.003675 | 0.003696 | 0.003717 | 0.003675 | 0.003696 | 0.003716 | 0.003675 | 0.003695 | 0.003715 | 0.003674 | 0.003694 |
| 18 | 0.003711 | 0.003733 | 0.003755 | 0.003713 | 0.003735 | 0.003756 | 0.003714 | 0.003736 | 0.003758 | 0.003716 | 0.003738 |
| 17 | 0.003837 | 0.003793 | 0.003817 | 0.003773 | 0.003797 | 0.003820 | 0.003777 | 0.003800 | 0.003823 | 0.003781 | 0.003804 |

| Plazo (años) | Salario (UMA) | | | | | | | | | | |
|--------------|---------------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
| | 17.5 | 17.6 | 17.7 | 17.8 | 17.9 | 18.0 | 18.1 | 18.2 | 18.3 | 18.4 | 18.5 |
| 16 | 0.003854 | 0.003880 | 0.003905 | 0.003861 | 0.003886 | 0.003911 | 0.003868 | 0.003892 | 0.003849 | 0.003874 | 0.003898 |
| 15 | 0.003974 | 0.003928 | 0.003956 | 0.003984 | 0.003939 | 0.003966 | 0.003993 | 0.003949 | 0.003975 | 0.003932 | 0.003958 |
| 14 | 0.004060 | 0.004090 | 0.004043 | 0.004074 | 0.004103 | 0.004057 | 0.004087 | 0.004042 | 0.004071 | 0.004100 | 0.004055 |
| 13 | 0.004192 | 0.004225 | 0.004177 | 0.004210 | 0.004163 | 0.004196 | 0.004229 | 0.004182 | 0.004214 | 0.004168 | 0.004200 |
| 12 | 0.004296 | 0.004334 | 0.004372 | 0.004322 | 0.004360 | 0.004311 | 0.004348 | 0.004299 | 0.004336 | 0.004372 | 0.004325 |
| 11 | 0.004467 | 0.004511 | 0.004554 | 0.004503 | 0.004545 | 0.004494 | 0.004536 | 0.004486 | 0.004528 | 0.004478 | 0.004519 |
| 10 | 0.004732 | 0.004782 | 0.004728 | 0.004777 | 0.004723 | 0.004773 | 0.004719 | 0.004768 | 0.004716 | 0.004764 | 0.004712 |
| 9 | 0.005010 | 0.004952 | 0.005012 | 0.004954 | 0.005014 | 0.004957 | 0.005016 | 0.004960 | 0.005018 | 0.004962 | 0.005019 |
| 8 | 0.005315 | 0.005389 | 0.005327 | 0.005399 | 0.005338 | 0.005409 | 0.005349 | 0.005289 | 0.005360 | 0.005300 | 0.005370 |
| 7 | 0.005828 | 0.005761 | 0.005853 | 0.005786 | 0.005876 | 0.005811 | 0.005745 | 0.005835 | 0.005770 | 0.005858 | 0.005794 |
| 6 | 0.006490 | 0.006416 | 0.006341 | 0.006462 | 0.006388 | 0.006507 | 0.006434 | 0.006362 | 0.006479 | 0.006407 | 0.006336 |
| 5 | 0.007414 | 0.007329 | 0.007244 | 0.007411 | 0.007328 | 0.007244 | 0.007408 | 0.007326 | 0.007244 | 0.007406 | 0.007325 |
| 4 | 0.008477 | 0.008734 | 0.008634 | 0.008534 | 0.008434 | 0.008687 | 0.008589 | 0.008491 | 0.008738 | 0.008642 | 0.008545 |
| 3 | 0.010778 | 0.010650 | 0.010522 | 0.010964 | 0.010839 | 0.010714 | 0.010589 | 0.011019 | 0.010897 | 0.010775 | 0.010653 |
| 2 | 0.014666 | 0.015645 | 0.015466 | 0.015288 | 0.015109 | 0.014931 | 0.014752 | 0.014573 | 0.015522 | 0.015349 | 0.015177 |
| 1 | 0.026349 | 0.025992 | 0.025635 | 0.029515 | 0.029182 | 0.028849 | 0.028515 | 0.028182 | 0.027849 | 0.027515 | 0.027182 |

| Plazo (años) | Salario (UMA) | | | | | | | | | | |
|--------------|---------------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
| | 18.6 | 18.7 | 18.8 | 18.9 | 19.0 | 19.1 | 19.2 | 19.3 | 19.4 | 19.5 | 19.6 |
| 30 | 0.003422 | 0.003437 | 0.003452 | 0.003466 | 0.003429 | 0.003444 | 0.003458 | 0.003422 | 0.003436 | 0.003450 | 0.003464 |
| 29 | 0.003344 | 0.003359 | 0.003329 | 0.003313 | 0.003353 | 0.003368 | 0.003307 | 0.003346 | 0.003361 | 0.003301 | 0.003316 |
| 28 | 0.003265 | 0.003281 | 0.003220 | 0.003236 | 0.003276 | 0.003292 | 0.003232 | 0.003271 | 0.003286 | 0.003227 | 0.003243 |
| 27 | 0.003187 | 0.003204 | 0.003143 | 0.003160 | 0.003199 | 0.003216 | 0.003156 | 0.003195 | 0.003211 | 0.003153 | 0.003169 |
| 26 | 0.003477 | 0.003492 | 0.003507 | 0.003521 | 0.003484 | 0.003499 | 0.003513 | 0.003477 | 0.003491 | 0.003505 | 0.003519 |
| 25 | 0.003487 | 0.003502 | 0.003465 | 0.003480 | 0.003495 | 0.003510 | 0.003473 | 0.003488 | 0.003503 | 0.003467 | 0.003482 |
| 24 | 0.003505 | 0.003520 | 0.003483 | 0.003499 | 0.003514 | 0.003530 | 0.003493 | 0.003508 | 0.003524 | 0.003487 | 0.003502 |
| 23 | 0.003532 | 0.003548 | 0.003510 | 0.003527 | 0.003543 | 0.003559 | 0.003521 | 0.003538 | 0.003553 | 0.003517 | 0.003532 |
| 22 | 0.003570 | 0.003587 | 0.003549 | 0.003566 | 0.003582 | 0.003545 | 0.003561 | 0.003578 | 0.003541 | 0.003557 | 0.003574 |
| 21 | 0.003621 | 0.003582 | 0.003600 | 0.003618 | 0.003579 | 0.003597 | 0.003614 | 0.003576 | 0.003594 | 0.003611 | 0.003628 |
| 20 | 0.003630 | 0.003649 | 0.003667 | 0.003628 | 0.003647 | 0.003665 | 0.003626 | 0.003644 | 0.003662 | 0.003624 | 0.003642 |
| 19 | 0.003714 | 0.003674 | 0.003694 | 0.003713 | 0.003674 | 0.003693 | 0.003712 | 0.003673 | 0.003692 | 0.003711 | 0.003673 |
| 18 | 0.003759 | 0.003718 | 0.003739 | 0.003760 | 0.003720 | 0.003740 | 0.003760 | 0.003721 | 0.003741 | 0.003761 | 0.003723 |
| 17 | 0.003826 | 0.003785 | 0.003807 | 0.003829 | 0.003789 | 0.003811 | 0.003832 | 0.003792 | 0.003814 | 0.003835 | 0.003796 |
| 16 | 0.003856 | 0.003880 | 0.003904 | 0.003862 | 0.003886 | 0.003909 | 0.003868 | 0.003892 | 0.003851 | 0.003874 | 0.003897 |
| 15 | 0.003984 | 0.003941 | 0.003967 | 0.003993 | 0.003951 | 0.003976 | 0.003934 | 0.003960 | 0.003985 | 0.003944 | 0.003969 |
| 14 | 0.004084 | 0.004040 | 0.004069 | 0.004097 | 0.004053 | 0.004082 | 0.004038 | 0.004066 | 0.004094 | 0.004052 | 0.004079 |
| 13 | 0.004155 | 0.004187 | 0.004218 | 0.004173 | 0.004205 | 0.004160 | 0.004191 | 0.004222 | 0.004178 | 0.004208 | 0.004165 |
| 12 | 0.004361 | 0.004313 | 0.004349 | 0.004302 | 0.004338 | 0.004373 | 0.004327 | 0.004361 | 0.004316 | 0.004350 | 0.004305 |
| 11 | 0.004470 | 0.004511 | 0.004552 | 0.004503 | 0.004543 | 0.004495 | 0.004535 | 0.004487 | 0.004527 | 0.004480 | 0.004519 |
| 10 | 0.004759 | 0.004708 | 0.004755 | 0.004704 | 0.004751 | 0.004701 | 0.004747 | 0.004697 | 0.004743 | 0.004694 | 0.004739 |
| 9 | 0.004964 | 0.005021 | 0.004967 | 0.005023 | 0.004969 | 0.005025 | 0.004971 | 0.005026 | 0.004974 | 0.005028 | 0.004976 |
| 8 | 0.005312 | 0.005381 | 0.005323 | 0.005391 | 0.005333 | 0.005401 | 0.005344 | 0.005410 | 0.005354 | 0.005298 | 0.005364 |
| 7 | 0.005881 | 0.005817 | 0.005754 | 0.005840 | 0.005778 | 0.005863 | 0.005801 | 0.005739 | 0.005823 | 0.005762 | 0.005846 |
| 6 | 0.006452 | 0.006381 | 0.006495 | 0.006425 | 0.006356 | 0.006468 | 0.006400 | 0.006510 | 0.006442 | 0.006375 | 0.006484 |
| 5 | 0.007244 | 0.007403 | 0.007324 | 0.007244 | 0.007401 | 0.007323 | 0.007244 | 0.007398 | 0.007321 | 0.007244 | 0.007396 |
| 4 | 0.008449 | 0.008692 | 0.008598 | 0.008504 | 0.008741 | 0.008649 | 0.008556 | 0.008463 | 0.008697 | 0.008607 | 0.008516 |
| 3 | 0.010531 | 0.010952 | 0.010833 | 0.010714 | 0.010595 | 0.011005 | 0.010889 | 0.010772 | 0.010656 | 0.011055 | 0.010942 |
| 2 | 0.015005 | 0.014832 | 0.014660 | 0.015573 | 0.015407 | 0.015240 | 0.015073 | 0.014907 | 0.014740 | 0.015622 | 0.015461 |
| 1 | 0.026849 | 0.026515 | 0.026182 | 0.025849 | 0.029474 | 0.029161 | 0.028849 | 0.028536 | 0.028224 | 0.027911 | 0.027599 |

| Salario (UMA) | | | | | | | | | | | |
|---------------|----------|----------|----------|----------|----------|-----------|-----------|----------|----------|-----------|-----------|
| Plazo (años) | 19.7 | 19.8 | 19.9 | 20.0 | 20.1 | 20.2 | 20.3 | 20.4 | 20.5 | 20.6 | 20.7 |
| 30 | 0.003429 | 0.003443 | 0.003456 | 0.003470 | 0.003435 | 0.003449 | 0.003462 | 0.003428 | 0.003442 | 0.003455 | 0.003468 |
| 29 | 0.003355 | 0.003296 | 0.003311 | 0.003325 | 0.003363 | 0.003305 | 0.003320 | 0.003357 | 0.003300 | 0.003314 | 0.003328 |
| 28 | 0.003281 | 0.003296 | 0.003238 | 0.003253 | 0.003291 | 0.003233 | 0.003248 | 0.003286 | 0.003229 | 0.003244 | 0.003258 |
| 27 | 0.003207 | 0.003149 | 0.003165 | 0.003181 | 0.003218 | 0.003162 | 0.003177 | 0.003214 | 0.003158 | 0.003174 | 0.003189 |
| 26 | 0.003484 | 0.003498 | 0.003511 | 0.003525 | 0.003490 | 0.003504 | 0.003517 | 0.003483 | 0.003497 | 0.003510 | 0.003523 |
| 25 | 0.003497 | 0.003461 | 0.003476 | 0.003490 | 0.003504 | 0.003469 | 0.003484 | 0.003498 | 0.003463 | 0.003477 | 0.003491 |
| 24 | 0.003517 | 0.003532 | 0.003497 | 0.003512 | 0.003526 | 0.003491 | 0.003506 | 0.003520 | 0.003486 | 0.003500 | 0.003515 |
| 23 | 0.003548 | 0.003512 | 0.003527 | 0.003543 | 0.003558 | 0.003523 | 0.003538 | 0.003553 | 0.003518 | 0.003533 | 0.003548 |
| 22 | 0.003590 | 0.003553 | 0.003569 | 0.003585 | 0.003549 | 0.003565 | 0.003581 | 0.003545 | 0.003561 | 0.003577 | 0.003592 |
| 21 | 0.003591 | 0.003608 | 0.003624 | 0.003588 | 0.003604 | 0.003621 | 0.003585 | 0.003601 | 0.003617 | 0.003582 | 0.003598 |
| 20 | 0.003660 | 0.003623 | 0.003640 | 0.003658 | 0.003621 | 0.003639 | 0.003656 | 0.003620 | 0.003637 | 0.003654 | 0.003618 |
| 19 | 0.003692 | 0.003710 | 0.003673 | 0.003691 | 0.003709 | 0.003672 | 0.003691 | 0.003709 | 0.003672 | 0.003690 | 0.003708 |
| 18 | 0.003743 | 0.003762 | 0.003724 | 0.003744 | 0.003763 | 0.003726 | 0.003745 | 0.003764 | 0.003727 | 0.003746 | 0.003765 |
| 17 | 0.003817 | 0.003778 | 0.003799 | 0.003820 | 0.003781 | 0.003802 | 0.003823 | 0.003785 | 0.003805 | 0.003826 | 0.003788 |
| 16 | 0.003857 | 0.003880 | 0.003903 | 0.003863 | 0.003886 | 0.003908 | 0.003869 | 0.003891 | 0.003853 | 0.003875 | 0.003896 |
| 15 | 0.003994 | 0.003953 | 0.003977 | 0.003937 | 0.003962 | 0.003986 | 0.003946 | 0.003970 | 0.003994 | 0.003955 | 0.003978 |
| 14 | 0.004037 | 0.004064 | 0.004091 | 0.004050 | 0.004077 | 0.004103 | 0.004062 | 0.004088 | 0.004048 | 0.004074 | 0.004100 |
| 13 | 0.004195 | 0.004225 | 0.004182 | 0.004212 | 0.004170 | 0.004199 | 0.004228 | 0.004187 | 0.004216 | 0.004174 | 0.004203 |
| 12 | 0.004340 | 0.004373 | 0.004329 | 0.004362 | 0.004318 | 0.004352 | 0.004308 | 0.004341 | 0.004374 | 0.004331 | 0.004363 |
| 11 | 0.004558 | 0.004511 | 0.004549 | 0.004504 | 0.004542 | 0.004496 | 0.004534 | 0.004489 | 0.004526 | 0.004481 | 0.004519 |
| 10 | 0.004690 | 0.004735 | 0.004780 | 0.004732 | 0.004776 | 0.004728 | 0.004772 | 0.004724 | 0.004768 | 0.004721 | 0.004764 |
| 9 | 0.005030 | 0.004978 | 0.005031 | 0.004980 | 0.005033 | 0.004982 | 0.005034 | 0.004984 | 0.005036 | 0.004986 | 0.005037 |
| 8 | 0.005308 | 0.005374 | 0.005319 | 0.005383 | 0.005329 | 0.005393 | 0.005339 | 0.005402 | 0.005349 | 0.005411 | 0.005358 |
| 7 | 0.005785 | 0.005867 | 0.005807 | 0.005748 | 0.005829 | 0.005770 | 0.005850 | 0.005792 | 0.005871 | 0.005814 | 0.005756 |
| 6 | 0.006417 | 0.006350 | 0.006458 | 0.006392 | 0.006498 | 0.006433 | 0.006368 | 0.006473 | 0.006409 | 0.006512 | 0.006449 |
| 5 | 0.007320 | 0.007244 | 0.007394 | 0.007319 | 0.007244 | 0.007392 | 0.007318 | 0.007244 | 0.007389 | 0.007317 | 0.007244 |
| 4 | 0.008745 | 0.008655 | 0.008856 | 0.008777 | 0.008702 | 0.0088615 | 0.0088527 | 0.008748 | 0.008861 | 0.0088575 | 0.0088489 |
| 3 | 0.010828 | 0.010714 | 0.010601 | 0.010992 | 0.010881 | 0.010770 | 0.010659 | 0.011040 | 0.010932 | 0.010823 | 0.010714 |
| 2 | 0.015299 | 0.015138 | 0.014977 | 0.014815 | 0.015667 | 0.015511 | 0.015355 | 0.015198 | 0.015042 | 0.014886 | 0.014730 |
| 1 | 0.027286 | 0.026974 | 0.026661 | 0.026349 | 0.026036 | 0.029437 | 0.029143 | 0.028849 | 0.028555 | 0.028261 | 0.027966 |

| Salario (UMA) | | | | | | | | | | | |
|---------------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
| Plazo (años) | 20.8 | 20.9 | 21.0 | 21.1 | 21.2 | 21.3 | 21.4 | 21.5 | 21.6 | 21.7 | 21.8 |
| 30 | 0.003435 | 0.003448 | 0.003461 | 0.003428 | 0.003441 | 0.003454 | 0.003466 | 0.003434 | 0.003447 | 0.003459 | 0.003427 |
| 29 | 0.003365 | 0.003309 | 0.003323 | 0.003359 | 0.003304 | 0.003318 | 0.003331 | 0.003366 | 0.003312 | 0.003326 | 0.003361 |
| 28 | 0.003295 | 0.003240 | 0.003254 | 0.003290 | 0.003235 | 0.003249 | 0.003264 | 0.003299 | 0.003245 | 0.003259 | 0.003294 |
| 27 | 0.003155 | 0.003170 | 0.003185 | 0.003221 | 0.003167 | 0.003181 | 0.003196 | 0.003163 | 0.003178 | 0.003192 | 0.003227 |
| 26 | 0.003490 | 0.003503 | 0.003516 | 0.003483 | 0.003496 | 0.003509 | 0.003521 | 0.003489 | 0.003502 | 0.003514 | 0.003482 |
| 25 | 0.003505 | 0.003471 | 0.003485 | 0.003499 | 0.003466 | 0.003479 | 0.003493 | 0.003506 | 0.003473 | 0.003487 | 0.003500 |
| 24 | 0.003529 | 0.003495 | 0.003509 | 0.003523 | 0.003490 | 0.003504 | 0.003518 | 0.003531 | 0.003499 | 0.003512 | 0.003526 |
| 23 | 0.003513 | 0.003528 | 0.003543 | 0.003557 | 0.003523 | 0.003538 | 0.003552 | 0.003519 | 0.003533 | 0.003547 | 0.003561 |
| 22 | 0.003557 | 0.003572 | 0.003588 | 0.003553 | 0.003568 | 0.003583 | 0.003550 | 0.003565 | 0.003579 | 0.003546 | 0.003561 |
| 21 | 0.003614 | 0.003579 | 0.003595 | 0.003611 | 0.003627 | 0.003592 | 0.003608 | 0.003623 | 0.003590 | 0.003605 | 0.003620 |
| 20 | 0.003635 | 0.003652 | 0.003668 | 0.003633 | 0.003650 | 0.003666 | 0.003632 | 0.003648 | 0.003664 | 0.003630 | 0.003646 |
| 19 | 0.003672 | 0.003690 | 0.003707 | 0.003672 | 0.003689 | 0.003706 | 0.003671 | 0.003689 | 0.003706 | 0.003671 | 0.003688 |
| 18 | 0.003728 | 0.003747 | 0.003766 | 0.003730 | 0.003748 | 0.003766 | 0.003731 | 0.003749 | 0.003767 | 0.003732 | 0.003750 |
| 17 | 0.003808 | 0.003828 | 0.003792 | 0.003811 | 0.003831 | 0.003795 | 0.003814 | 0.003834 | 0.003798 | 0.003817 | 0.003836 |
| 16 | 0.003858 | 0.003880 | 0.003901 | 0.003864 | 0.003885 | 0.003906 | 0.003870 | 0.003891 | 0.003911 | 0.003875 | 0.003896 |

| Salario (UMA) | | | | | | | | | | | |
|---------------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
| Plazo (años) | 20.8 | 20.9 | 21.0 | 21.1 | 21.2 | 21.3 | 21.4 | 21.5 | 21.6 | 21.7 | 21.8 |
| 15 | 0.003940 | 0.003963 | 0.003986 | 0.003948 | 0.003971 | 0.003994 | 0.003957 | 0.003979 | 0.003942 | 0.003965 | 0.003987 |
| 14 | 0.004060 | 0.004086 | 0.004047 | 0.004072 | 0.004097 | 0.004058 | 0.004084 | 0.004045 | 0.004070 | 0.004095 | 0.004057 |
| 13 | 0.004162 | 0.004191 | 0.004219 | 0.004179 | 0.004207 | 0.004167 | 0.004195 | 0.004222 | 0.004183 | 0.004210 | 0.004171 |
| 12 | 0.004321 | 0.004353 | 0.004311 | 0.004343 | 0.004374 | 0.004333 | 0.004364 | 0.004323 | 0.004354 | 0.004313 | 0.004344 |
| 11 | 0.004555 | 0.004511 | 0.004547 | 0.004504 | 0.004540 | 0.004497 | 0.004533 | 0.004490 | 0.004525 | 0.004483 | 0.004518 |
| 10 | 0.004717 | 0.004760 | 0.004714 | 0.004756 | 0.004711 | 0.004753 | 0.004707 | 0.004749 | 0.004704 | 0.004745 | 0.004701 |
| 9 | 0.004988 | 0.005039 | 0.004990 | 0.005040 | 0.004992 | 0.005041 | 0.004994 | 0.005043 | 0.004996 | 0.005044 | 0.004997 |
| 8 | 0.005305 | 0.005367 | 0.005315 | 0.005377 | 0.005325 | 0.005385 | 0.005334 | 0.005394 | 0.005344 | 0.005403 | 0.005353 |
| 7 | 0.005835 | 0.005778 | 0.005855 | 0.005799 | 0.005875 | 0.005819 | 0.005764 | 0.005840 | 0.005785 | 0.005859 | 0.005805 |
| 6 | 0.006386 | 0.006488 | 0.006425 | 0.006363 | 0.006464 | 0.006402 | 0.006501 | 0.006440 | 0.006379 | 0.006478 | 0.006418 |
| 5 | 0.007387 | 0.007316 | 0.007244 | 0.007385 | 0.007315 | 0.007244 | 0.007383 | 0.007314 | 0.007244 | 0.007381 | 0.007313 |
| 4 | 0.008707 | 0.008622 | 0.008537 | 0.008751 | 0.008667 | 0.008584 | 0.008501 | 0.008711 | 0.008629 | 0.008547 | 0.008753 |
| 3 | 0.010606 | 0.010980 | 0.010874 | 0.010768 | 0.010661 | 0.011027 | 0.010923 | 0.010818 | 0.010714 | 0.010610 | 0.010969 |
| 2 | 0.015558 | 0.015407 | 0.015255 | 0.015104 | 0.014952 | 0.014801 | 0.015603 | 0.015456 | 0.015309 | 0.015162 | 0.015015 |
| 1 | 0.027672 | 0.027378 | 0.027084 | 0.026790 | 0.026496 | 0.026202 | 0.029404 | 0.029127 | 0.028849 | 0.028571 | 0.028293 |

| Salario (UMA) | | | | | | | | | | | |
|---------------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
| Plazo (años) | 21.9 | 22.0 | 22.1 | 22.2 | 22.3 | 22.4 | 22.5 | 22.6 | 22.7 | 22.8 | 22.9 |
| 30 | 0.003440 | 0.003452 | 0.003465 | 0.003433 | 0.003446 | 0.003458 | 0.003470 | 0.003439 | 0.003451 | 0.003463 | 0.003433 |
| 29 | 0.003307 | 0.003321 | 0.003334 | 0.003368 | 0.003316 | 0.003329 | 0.003341 | 0.003311 | 0.003324 | 0.003336 | 0.003369 |
| 28 | 0.003241 | 0.003255 | 0.003268 | 0.003302 | 0.003250 | 0.003264 | 0.003277 | 0.003246 | 0.003260 | 0.003273 | 0.003242 |
| 27 | 0.003175 | 0.003189 | 0.003203 | 0.003171 | 0.003185 | 0.003199 | 0.003149 | 0.003182 | 0.003196 | 0.003209 | 0.003179 |
| 26 | 0.003495 | 0.003507 | 0.003520 | 0.003488 | 0.003501 | 0.003513 | 0.003525 | 0.003494 | 0.003506 | 0.003518 | 0.003488 |
| 25 | 0.003468 | 0.003481 | 0.003494 | 0.003507 | 0.003475 | 0.003488 | 0.003501 | 0.003470 | 0.003483 | 0.003495 | 0.003508 |
| 24 | 0.003493 | 0.003507 | 0.003520 | 0.003534 | 0.003502 | 0.003515 | 0.003528 | 0.003497 | 0.003510 | 0.003523 | 0.003492 |
| 23 | 0.003529 | 0.003543 | 0.003557 | 0.003524 | 0.003538 | 0.003552 | 0.003520 | 0.003534 | 0.003547 | 0.003561 | 0.003529 |
| 22 | 0.003575 | 0.003590 | 0.003557 | 0.003572 | 0.003586 | 0.003554 | 0.003568 | 0.003582 | 0.003550 | 0.003564 | 0.003578 |
| 21 | 0.003587 | 0.003602 | 0.003617 | 0.003584 | 0.003599 | 0.003614 | 0.003629 | 0.003597 | 0.003611 | 0.003626 | 0.003594 |
| 20 | 0.003662 | 0.003628 | 0.003644 | 0.003660 | 0.003627 | 0.003642 | 0.003658 | 0.003625 | 0.003641 | 0.003656 | 0.003624 |
| 19 | 0.003705 | 0.003671 | 0.003688 | 0.003704 | 0.003671 | 0.003687 | 0.003704 | 0.003670 | 0.003687 | 0.003703 | 0.003670 |
| 18 | 0.003768 | 0.003733 | 0.003751 | 0.003768 | 0.003734 | 0.003752 | 0.003769 | 0.003736 | 0.003753 | 0.003770 | 0.003737 |
| 17 | 0.003801 | 0.003820 | 0.003785 | 0.003804 | 0.003823 | 0.003788 | 0.003807 | 0.003825 | 0.003791 | 0.003809 | 0.003828 |
| 16 | 0.003860 | 0.003880 | 0.003900 | 0.003865 | 0.003885 | 0.003905 | 0.003870 | 0.003890 | 0.003910 | 0.003875 | 0.003895 |
| 15 | 0.003950 | 0.003972 | 0.003994 | 0.003958 | 0.003980 | 0.003944 | 0.003966 | 0.003987 | 0.003952 | 0.003974 | 0.003995 |
| 14 | 0.004081 | 0.004044 | 0.004068 | 0.004092 | 0.004055 | 0.004079 | 0.004103 | 0.004066 | 0.004090 | 0.004053 | 0.004077 |
| 13 | 0.004198 | 0.004225 | 0.004187 | 0.004213 | 0.004175 | 0.004202 | 0.004228 | 0.004190 | 0.004217 | 0.004179 | 0.004205 |
| 12 | 0.004374 | 0.004334 | 0.004364 | 0.004325 | 0.004355 | 0.004315 | 0.004345 | 0.004375 | 0.004336 | 0.004365 | 0.004326 |
| 11 | 0.004553 | 0.004511 | 0.004546 | 0.004504 | 0.004539 | 0.004498 | 0.004532 | 0.004491 | 0.004525 | 0.004558 | 0.004518 |
| 10 | 0.004742 | 0.004782 | 0.004738 | 0.004778 | 0.004735 | 0.004774 | 0.004732 | 0.004771 | 0.004728 | 0.004767 | 0.004725 |
| 9 | 0.005045 | 0.004999 | 0.005047 | 0.005001 | 0.005048 | 0.005002 | 0.005049 | 0.005004 | 0.005050 | 0.005006 | 0.005051 |
| 8 | 0.005411 | 0.005362 | 0.005312 | 0.005370 | 0.005321 | 0.005379 | 0.005331 | 0.005387 | 0.005339 | 0.005396 | 0.005348 |
| 7 | 0.005879 | 0.005825 | 0.005771 | 0.005844 | 0.005791 | 0.005863 | 0.005811 | 0.005882 | 0.005830 | 0.005778 | 0.005849 |
| 6 | 0.006514 | 0.006455 | 0.006395 | 0.006491 | 0.006433 | 0.006374 | 0.006469 | 0.006411 | 0.006504 | 0.006447 | 0.006389 |
| 5 | 0.007244 | 0.007380 | 0.007312 | 0.007244 | 0.007378 | 0.007311 | 0.007244 | 0.007376 | 0.007310 | 0.007244 | 0.007374 |
| 4 | 0.008673 | 0.008592 | 0.008511 | 0.008715 | 0.008635 | 0.008556 | 0.008756 | 0.008678 | 0.008599 | 0.008521 | 0.008718 |
| 3 | 0.010867 | 0.010765 | 0.010663 | 0.011014 | 0.010914 | 0.010814 | 0.010714 | 0.011057 | 0.010959 | 0.010861 | 0.010763 |
| 2 | 0.014868 | 0.015645 | 0.015502 | 0.015359 | 0.015216 | 0.015073 | 0.014931 | 0.015685 | 0.015546 | 0.015407 | 0.015268 |
| 1 | 0.028015 | 0.027738 | 0.027460 | 0.027182 | 0.026904 | 0.026627 | 0.026349 | 0.029375 | 0.029112 | 0.028849 | 0.028586 |

| Plazo (años) | Salario (UMA) | | | | | | | | | | |
|--------------|---------------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
| | 23.0 | 23.1 | 23.2 | 23.3 | 23.4 | 23.5 | 23.6 | 23.7 | 23.8 | 23.9 | 24.0 |
| 30 | 0.003445 | 0.003457 | 0.003468 | 0.003438 | 0.003450 | 0.003462 | 0.003432 | 0.003444 | 0.003455 | 0.003467 | 0.003438 |
| 29 | 0.003319 | 0.003331 | 0.003344 | 0.003314 | 0.003326 | 0.003339 | 0.003371 | 0.003321 | 0.003334 | 0.003346 | 0.003317 |
| 28 | 0.003255 | 0.003268 | 0.003281 | 0.003251 | 0.003264 | 0.003277 | 0.003247 | 0.003260 | 0.003273 | 0.003285 | 0.003256 |
| 27 | 0.003192 | 0.003206 | 0.003157 | 0.003189 | 0.003202 | 0.003154 | 0.003186 | 0.003199 | 0.003212 | 0.003164 | 0.003196 |
| 26 | 0.003500 | 0.003512 | 0.003523 | 0.003493 | 0.003505 | 0.003517 | 0.003487 | 0.003499 | 0.003510 | 0.003522 | 0.003493 |
| 25 | 0.003477 | 0.003490 | 0.003502 | 0.003472 | 0.003484 | 0.003496 | 0.003508 | 0.003479 | 0.003491 | 0.003503 | 0.003473 |
| 24 | 0.003505 | 0.003518 | 0.003531 | 0.003500 | 0.003513 | 0.003526 | 0.003495 | 0.003508 | 0.003520 | 0.003533 | 0.003503 |
| 23 | 0.003543 | 0.003556 | 0.003525 | 0.003538 | 0.003552 | 0.003521 | 0.003534 | 0.003547 | 0.003560 | 0.003530 | 0.003543 |
| 22 | 0.003592 | 0.003561 | 0.003574 | 0.003588 | 0.003557 | 0.003571 | 0.003584 | 0.003554 | 0.003567 | 0.003581 | 0.003550 |
| 21 | 0.003609 | 0.003623 | 0.003591 | 0.003606 | 0.003620 | 0.003589 | 0.003603 | 0.003617 | 0.003586 | 0.003600 | 0.003614 |
| 20 | 0.003639 | 0.003654 | 0.003669 | 0.003637 | 0.003652 | 0.003667 | 0.003636 | 0.003651 | 0.003665 | 0.003634 | 0.003649 |
| 19 | 0.003686 | 0.003702 | 0.003670 | 0.003686 | 0.003702 | 0.003717 | 0.003686 | 0.003701 | 0.003716 | 0.003685 | 0.003700 |
| 18 | 0.003754 | 0.003770 | 0.003738 | 0.003755 | 0.003771 | 0.003739 | 0.003755 | 0.003772 | 0.003740 | 0.003756 | 0.003772 |
| 17 | 0.003794 | 0.003812 | 0.003830 | 0.003797 | 0.003815 | 0.003832 | 0.003800 | 0.003817 | 0.003835 | 0.003802 | 0.003820 |
| 16 | 0.003861 | 0.003880 | 0.003899 | 0.003866 | 0.003885 | 0.003904 | 0.003871 | 0.003890 | 0.003908 | 0.003875 | 0.003894 |
| 15 | 0.003960 | 0.003981 | 0.003946 | 0.003967 | 0.003988 | 0.003954 | 0.003974 | 0.003995 | 0.003961 | 0.003982 | 0.003948 |
| 14 | 0.004100 | 0.004064 | 0.004087 | 0.004052 | 0.004075 | 0.004098 | 0.004063 | 0.004085 | 0.004050 | 0.004073 | 0.004095 |
| 13 | 0.004168 | 0.004194 | 0.004220 | 0.004183 | 0.004208 | 0.004172 | 0.004197 | 0.004222 | 0.004187 | 0.004211 | 0.004176 |
| 12 | 0.004356 | 0.004317 | 0.004346 | 0.004375 | 0.004337 | 0.004366 | 0.004328 | 0.004356 | 0.004319 | 0.004347 | 0.004375 |
| 11 | 0.004551 | 0.004511 | 0.004544 | 0.004505 | 0.004537 | 0.004498 | 0.004531 | 0.004492 | 0.004524 | 0.004556 | 0.004518 |
| 10 | 0.004764 | 0.004722 | 0.004760 | 0.004719 | 0.004757 | 0.004716 | 0.004754 | 0.004713 | 0.004750 | 0.004710 | 0.004747 |
| 9 | 0.005007 | 0.005053 | 0.005009 | 0.005054 | 0.005010 | 0.005055 | 0.005012 | 0.005056 | 0.005013 | 0.005057 | 0.005015 |
| 8 | 0.005404 | 0.005357 | 0.005412 | 0.005365 | 0.005318 | 0.005373 | 0.005327 | 0.005381 | 0.005335 | 0.005389 | 0.005344 |
| 7 | 0.005797 | 0.005867 | 0.005816 | 0.005765 | 0.005835 | 0.005784 | 0.005853 | 0.005803 | 0.005871 | 0.005821 | 0.005772 |
| 6 | 0.006482 | 0.006425 | 0.006516 | 0.006460 | 0.006404 | 0.006495 | 0.006439 | 0.006384 | 0.006473 | 0.006418 | 0.006507 |
| 5 | 0.007309 | 0.007244 | 0.007373 | 0.007309 | 0.007244 | 0.007371 | 0.007308 | 0.007244 | 0.007369 | 0.007307 | 0.007244 |
| 4 | 0.008642 | 0.008565 | 0.008758 | 0.008682 | 0.008607 | 0.008531 | 0.008722 | 0.008647 | 0.008573 | 0.008760 | 0.008687 |
| 3 | 0.010665 | 0.011003 | 0.010907 | 0.010810 | 0.010714 | 0.011044 | 0.010950 | 0.010856 | 0.010761 | 0.010667 | 0.010992 |
| 2 | 0.015129 | 0.014990 | 0.014851 | 0.015587 | 0.015452 | 0.015317 | 0.015182 | 0.015046 | 0.014911 | 0.015626 | 0.015495 |
| 1 | 0.028322 | 0.028059 | 0.027796 | 0.027533 | 0.027270 | 0.027007 | 0.026744 | 0.029599 | 0.029349 | 0.029099 | 0.028849 |

| Plazo (años) | Salario (UMA) | | | | | | | | | |
|--------------|---------------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
| | 24.1 | 24.2 | 24.3 | 24.4 | 24.5 | 24.6 | 24.7 | 24.8 | 24.9 | 25.0 |
| 30 | 0.003449 | 0.003460 | 0.003432 | 0.003443 | 0.003454 | 0.003465 | 0.003437 | 0.003448 | 0.003459 | 0.003470 |
| 29 | 0.003329 | 0.003341 | 0.003372 | 0.003324 | 0.003336 | 0.003348 | 0.003319 | 0.003331 | 0.003343 | 0.003354 |
| 28 | 0.003269 | 0.003281 | 0.003252 | 0.003265 | 0.003277 | 0.003230 | 0.003261 | 0.003273 | 0.003285 | 0.003239 |
| 27 | 0.003208 | 0.003161 | 0.003192 | 0.003205 | 0.003158 | 0.003171 | 0.003202 | 0.003214 | 0.003168 | 0.003181 |
| 26 | 0.003504 | 0.003516 | 0.003487 | 0.003498 | 0.003509 | 0.003520 | 0.003492 | 0.003503 | 0.003514 | 0.003525 |
| 25 | 0.003485 | 0.003497 | 0.003509 | 0.003480 | 0.003492 | 0.003504 | 0.003475 | 0.003487 | 0.003498 | 0.003510 |
| 24 | 0.003516 | 0.003528 | 0.003499 | 0.003511 | 0.003523 | 0.003494 | 0.003506 | 0.003518 | 0.003530 | 0.003502 |
| 23 | 0.003555 | 0.003526 | 0.003539 | 0.003551 | 0.003522 | 0.003534 | 0.003547 | 0.003559 | 0.003530 | 0.003543 |
| 22 | 0.003564 | 0.003577 | 0.003590 | 0.003560 | 0.003574 | 0.003586 | 0.003557 | 0.003570 | 0.003583 | 0.003554 |
| 21 | 0.003628 | 0.003598 | 0.003612 | 0.003625 | 0.003595 | 0.003609 | 0.003622 | 0.003593 | 0.003606 | 0.003620 |
| 20 | 0.003663 | 0.003633 | 0.003647 | 0.003661 | 0.003631 | 0.003646 | 0.003660 | 0.003630 | 0.003644 | 0.003658 |
| 19 | 0.003716 | 0.003685 | 0.003700 | 0.003715 | 0.003684 | 0.003699 | 0.003714 | 0.003684 | 0.003699 | 0.003713 |
| 18 | 0.003741 | 0.003757 | 0.003773 | 0.003742 | 0.003758 | 0.003727 | 0.003743 | 0.003759 | 0.003728 | 0.003744 |
| 17 | 0.003837 | 0.003805 | 0.003822 | 0.003791 | 0.003808 | 0.003825 | 0.003793 | 0.003810 | 0.003827 | 0.003796 |
| 16 | 0.003861 | 0.003880 | 0.003899 | 0.003866 | 0.003885 | 0.003903 | 0.003871 | 0.003889 | 0.003907 | 0.003876 |
| 15 | 0.003968 | 0.003988 | 0.003955 | 0.003975 | 0.003995 | 0.003962 | 0.003982 | 0.003950 | 0.003969 | 0.003989 |

| | | | | | | | | | | | |
|----|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
| 14 | 0.012314 | 0.012314 | 0.012314 | 0.012314 | 0.012314 | 0.012314 | 0.012314 | 0.012314 | 0.012314 | 0.012314 | 0.012314 |
| 13 | 0.012687 | 0.012687 | 0.012687 | 0.012687 | 0.012687 | 0.012687 | 0.012687 | 0.012687 | 0.012687 | 0.012687 | 0.012687 |
| 12 | 0.013134 | 0.013134 | 0.013134 | 0.013134 | 0.013134 | 0.013134 | 0.013134 | 0.013134 | 0.013134 | 0.013134 | 0.013134 |
| 11 | 0.013678 | 0.013678 | 0.013678 | 0.013678 | 0.013678 | 0.013678 | 0.013678 | 0.013678 | 0.013678 | 0.013678 | 0.013678 |
| 10 | 0.014347 | 0.014347 | 0.014347 | 0.014347 | 0.014347 | 0.014347 | 0.014347 | 0.014347 | 0.014347 | 0.014347 | 0.014347 |
| 9 | 0.015184 | 0.015184 | 0.015184 | 0.015184 | 0.015184 | 0.015184 | 0.015184 | 0.015184 | 0.015184 | 0.015184 | 0.015184 |
| 8 | 0.016253 | 0.016253 | 0.016253 | 0.016253 | 0.016253 | 0.016253 | 0.016253 | 0.016253 | 0.016253 | 0.016253 | 0.016253 |
| 7 | 0.017653 | 0.017653 | 0.017653 | 0.017653 | 0.017653 | 0.017653 | 0.017653 | 0.017653 | 0.017653 | 0.017653 | 0.017653 |
| 6 | 0.019550 | 0.019550 | 0.019550 | 0.019550 | 0.019550 | 0.019550 | 0.019550 | 0.019550 | 0.019550 | 0.019550 | 0.019550 |
| 5 | 0.022244 | 0.022244 | 0.022244 | 0.022244 | 0.022244 | 0.022244 | 0.022244 | 0.022244 | 0.022244 | 0.022244 | 0.022244 |
| 4 | 0.026334 | 0.026334 | 0.026334 | 0.026334 | 0.026334 | 0.026334 | 0.026334 | 0.026334 | 0.026334 | 0.026334 | 0.026334 |
| 3 | 0.033214 | 0.033214 | 0.033214 | 0.033214 | 0.033214 | 0.033214 | 0.033214 | 0.033214 | 0.033214 | 0.033214 | 0.033214 |
| 2 | 0.047073 | 0.047073 | 0.047073 | 0.047073 | 0.047073 | 0.047073 | 0.047073 | 0.047073 | 0.047073 | 0.047073 | 0.047073 |
| 1 | 0.088849 | 0.088849 | 0.088849 | 0.088849 | 0.088849 | 0.088849 | 0.088849 | 0.088849 | 0.088849 | 0.088849 | 0.088849 |

| Plazo (años) | Salario (UMA) | | | | | | | | | |
|--------------|---------------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
| | 24.1 | 24.2 | 24.3 | 24.4 | 24.5 | 24.6 | 24.7 | 24.8 | 24.9 | 25.0 |
| 30 | 0.010414 | 0.010414 | 0.010414 | 0.010414 | 0.010414 | 0.010414 | 0.010414 | 0.010414 | 0.010414 | 0.010414 |
| 29 | 0.010294 | 0.010295 | 0.010355 | 0.010295 | 0.010296 | 0.010297 | 0.010297 | 0.010297 | 0.010297 | 0.010299 |
| 28 | 0.010234 | 0.010235 | 0.010235 | 0.010236 | 0.010237 | 0.010179 | 0.010238 | 0.010239 | 0.010240 | 0.010183 |
| 27 | 0.010174 | 0.010115 | 0.010175 | 0.010176 | 0.010119 | 0.010120 | 0.010179 | 0.010180 | 0.010124 | 0.010125 |
| 26 | 0.010470 | 0.010470 | 0.010470 | 0.010470 | 0.010470 | 0.010470 | 0.010470 | 0.010470 | 0.010470 | 0.010470 |
| 25 | 0.010532 | 0.010532 | 0.010532 | 0.010532 | 0.010532 | 0.010532 | 0.010532 | 0.010532 | 0.010532 | 0.010532 |
| 24 | 0.010604 | 0.010604 | 0.010604 | 0.010604 | 0.010604 | 0.010604 | 0.010604 | 0.010604 | 0.010604 | 0.010604 |
| 23 | 0.010686 | 0.010686 | 0.010686 | 0.010686 | 0.010686 | 0.010686 | 0.010686 | 0.010686 | 0.010686 | 0.010686 |
| 22 | 0.010779 | 0.010779 | 0.010779 | 0.010779 | 0.010779 | 0.010779 | 0.010779 | 0.010779 | 0.010779 | 0.010779 |
| 21 | 0.010887 | 0.010887 | 0.010887 | 0.010887 | 0.010887 | 0.010887 | 0.010887 | 0.010887 | 0.010887 | 0.010887 |
| 20 | 0.011011 | 0.011011 | 0.011011 | 0.011011 | 0.011011 | 0.011011 | 0.011011 | 0.011011 | 0.011011 | 0.011011 |
| 19 | 0.011154 | 0.011154 | 0.011154 | 0.011154 | 0.011154 | 0.011154 | 0.011154 | 0.011154 | 0.011154 | 0.011154 |
| 18 | 0.011320 | 0.011320 | 0.011320 | 0.011320 | 0.011320 | 0.011320 | 0.011320 | 0.011320 | 0.011320 | 0.011320 |
| 17 | 0.011512 | 0.011512 | 0.011512 | 0.011512 | 0.011512 | 0.011512 | 0.011512 | 0.011512 | 0.011512 | 0.011512 |
| 16 | 0.011737 | 0.011737 | 0.011737 | 0.011737 | 0.011737 | 0.011737 | 0.011737 | 0.011737 | 0.011737 | 0.011737 |
| 15 | 0.012002 | 0.012002 | 0.012002 | 0.012002 | 0.012002 | 0.012002 | 0.012002 | 0.012002 | 0.012002 | 0.012002 |
| 14 | 0.012314 | 0.012314 | 0.012314 | 0.012314 | 0.012314 | 0.012314 | 0.012314 | 0.012314 | 0.012314 | 0.012314 |
| 13 | 0.012687 | 0.012687 | 0.012687 | 0.012687 | 0.012687 | 0.012687 | 0.012687 | 0.012687 | 0.012687 | 0.012687 |
| 12 | 0.013134 | 0.013134 | 0.013134 | 0.013134 | 0.013134 | 0.013134 | 0.013134 | 0.013134 | 0.013134 | 0.013134 |
| 11 | 0.013678 | 0.013678 | 0.013678 | 0.013678 | 0.013678 | 0.013678 | 0.013678 | 0.013678 | 0.013678 | 0.013678 |
| 10 | 0.014347 | 0.014347 | 0.014347 | 0.014347 | 0.014347 | 0.014347 | 0.014347 | 0.014347 | 0.014347 | 0.014347 |
| 9 | 0.015184 | 0.015184 | 0.015184 | 0.015184 | 0.015184 | 0.015184 | 0.015184 | 0.015184 | 0.015184 | 0.015184 |
| 8 | 0.016253 | 0.016253 | 0.016253 | 0.016253 | 0.016253 | 0.016253 | 0.016253 | 0.016253 | 0.016253 | 0.016253 |
| 7 | 0.017653 | 0.017653 | 0.017653 | 0.017653 | 0.017653 | 0.017653 | 0.017653 | 0.017653 | 0.017653 | 0.017653 |
| 6 | 0.019550 | 0.019550 | 0.019550 | 0.019550 | 0.019550 | 0.019550 | 0.019550 | 0.019550 | 0.019550 | 0.019550 |
| 5 | 0.022244 | 0.022244 | 0.022244 | 0.022244 | 0.022244 | 0.022244 | 0.022244 | 0.022244 | 0.022244 | 0.022244 |
| 4 | 0.026334 | 0.026334 | 0.026334 | 0.026334 | 0.026334 | 0.026334 | 0.026334 | 0.026334 | 0.026334 | 0.026334 |
| 3 | 0.033214 | 0.033214 | 0.033214 | 0.033214 | 0.033214 | 0.033214 | 0.033214 | 0.033214 | 0.033214 | 0.033214 |
| 2 | 0.047073 | 0.047073 | 0.047073 | 0.047073 | 0.047073 | 0.047073 | 0.047073 | 0.047073 | 0.047073 | 0.047073 |
| 1 | 0.088849 | 0.088849 | 0.088849 | 0.088849 | 0.088849 | 0.088849 | 0.088849 | 0.088849 | 0.088849 | 0.088849 |