

SEGUNDA SECCION
PODER EJECUTIVO
INSTITUTO DEL FONDO NACIONAL DE LA VIVIENDA PARA LOS
TRABAJADORES

REGLAS para el Otorgamiento de Créditos a los Trabajadores Derechohabientes 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 A LOS TRABAJADORES DERECHOHABIENTES DEL INSTITUTO DEL FONDO NACIONAL DE LA VIVIENDA PARA LOS TRABAJADORES.

Con fundamento en los artículos 16, fracción IX, 47 y 48, 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 las cuales aprobó las adecuaciones a las "Reglas para el Otorgamiento de Créditos a los Trabajadores Derechohabientes 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 A LOS TRABAJADORES DERECHOHABIENTES
DEL INSTITUTO DEL FONDO NACIONAL DE LA VIVIENDA PARA LOS TRABAJADORES

OBJETO

PRIMERA. El H. Consejo de Administración del Instituto del Fondo Nacional de la Vivienda de los Trabajadores expide las presentes Reglas con fundamento en lo dispuesto por el artículo 47 de la Ley del Infonavit, con el objeto de establecer los términos y requisitos conforme a las cuales se otorgarán los créditos a que se refiere la fracción II del artículo 42 de la referida Ley y que se enumeran a continuación:

- a). En línea II, a la adquisición en propiedad de habitaciones, financiadas o no por el Infonavit;
- b). En línea III, a la construcción de vivienda;
- c). En línea IV, a la reparación, ampliación o mejoras de habitaciones, y
- d). En línea V, al pago de pasivos adquiridos por cualquiera de los conceptos anteriores.

DEFINICIONES

SEGUNDA. Para efectos de las presentes Reglas, se tendrán las siguientes definiciones:

Aportación Patronal, significa la aportación que realiza el patrón del Trabajador a la Subcuenta de Vivienda de éste, en los términos dispuestos en la fracción II del artículo 29 de la Ley del Infonavit.

Cobertura por fallecimiento o incapacidad, es aquella prevista en el artículo 51 de la Ley del Infonavit que tiene como objetivo liberar al trabajador que fallezca o tenga una incapacidad total permanente, siempre y cuando esté al corriente en sus pagos. El costo de esta cobertura será a cargo del Infonavit.

Crédito Conyugal, significa el esquema establecido en la Regla Décima Sexta para los conceptos establecidos en los incisos de la Regla Primera para cónyuges.

Crédito Integral, significa los créditos a que se refiere el inciso b) de la Regla Primera, dirigida a grupos de trabajadores.

Crédito para Ecotecnologías, significa el crédito adicional otorgado por el Infonavit a un derechohabiente, para destinarlo a la adquisición e instalación de ecotecnologías.

Crédito por Excedente, significa el crédito otorgado por el Infonavit a un derechohabiente, siempre y cuando el Instituto ceda un porcentaje del crédito otorgado a una entidad financiera y que el derechohabiente cumpla con los criterios de elegibilidad que el Instituto convenga con aquella.

Cuota de Administración, significa la suma de (i) los gastos que se causan por la administración que realiza el Infonavit del crédito otorgado y (ii) la Prima del Seguro de Daños, a cuyo pago mensual está obligado el Trabajador, según lo estipulado en el **ANEXO 2**, inciso G, numeral 4.

Cuota Mensual de Amortización del Crédito: es el importe que el Trabajador está obligado a cubrir mensualmente al INFONAVIT para liquidar el saldo insoluto del crédito.

Cuota Mensual de Aportación al Fondo de Protección de Pagos, significa la suma dineraria que el Trabajador se obliga a aportar mensualmente al Fondo de Protección de Pagos.

Ecotecnologías, significan los aparatos y equipos que estén instalados o que se incorporen a las viviendas y que, utilizando tecnologías modernas y eficientes, hagan posible el ahorro en el consumo de energía y agua.

Entidad Financiera, significa la entidad o fideicomiso que conforme a las leyes aplicables, estén autorizados para otorgar o adquirir créditos a la vivienda y que, además, reúnan los requisitos que señala la administración.

Fondo de Protección de Pagos: significa el fideicomiso por medio del cual el Trabajador otorga al INFONAVIT la cobertura contra el riesgo de incumplimiento de pago de las amortizaciones mensuales a que se obliga conforme a lo estipulado en el contrato de apertura de crédito, cuando dicho riesgo resulte de la pérdida de su relación laboral.

Gastos de Titulación, Financieros y de Operación, significa la suma de (i) los gastos que se causan por la originación del Crédito Otorgado y (ii) los gastos notariales que se generan por la escrituración del mismo, los cuales son a cargo del Trabajador.

Impuestos y derechos, significa la suma de los impuestos y derechos que causan por los actos que se consignan en la Escritura y por la inscripción de ésta en el registro público de la propiedad que corresponda, los cuales son a cargo del Trabajador.

Infonavit, significa el Instituto del Fondo Nacional de la Vivienda para los Trabajadores.

Ley, significa la Ley del Instituto del Fondo Nacional de la Vivienda para los Trabajadores.

Monto de Crédito, significa la cantidad que conforma el crédito que el Infonavit otorga al trabajador derechohabiente para la adquisición de una solución de vivienda.

Precio de Venta, significa el precio que haya sido pactado entre las partes libre de cualquier descuento, bonificación, devolución o prima en monetario, que haya sido ofrecida o comprometida por el vendedor precisamente al otorgamiento del crédito por el Instituto y con independencia del momento en que se realice dicho descuento, bonificación, devolución o prima.

Prórroga, significa la prórroga en el pago de la amortización a que tiene derecho un trabajador acreditado cuando deja de percibir ingresos, a que se refiere el artículo 41 de la Ley y la Regla Décimo Novena.

Régimen Especial de Amortización, significa el esquema de pago que deberá cumplir el Trabajador, en los siguientes supuestos:

a). Cuando pierda o quedare suspendida la relación laboral que tuviere bajo el régimen del apartado "A" del artículo 123 de la Constitución federal y no hubiere ejercido oportunamente su derecho a la Prórroga;

b). Cuando, al vencimiento de la Prórroga, no esté sujeto a una relación laboral regida por el apartado "A" del artículo 123 de la Constitución federal;

c). Cuando se trate de un Trabajador acreditado que esté jubilado o pensionado bajo el régimen de la Ley del Seguro Social aplicable,

d). Cuando el Trabajador acreditado cambie de empleo y quede sujeto a una relación laboral no regida por el apartado "A" del artículo 123 de la Constitución federal, o

e). Cuando el Trabajador acreditado labore para un patrón que no esté obligado a realizar aportaciones al Instituto.

Régimen Ordinario de Amortización, significa el esquema de pago que deberá cumplir el trabajador cuando no esté en los supuestos del Régimen Especial de Amortización o prórroga.

Retención Mensual, significa la suma de dinero que el patrón le descontará y retendrá al Trabajador de su salario mensual para el efecto de cubrir parcialmente al Infonavit la Suma de Pago Personal.

Salario Mensual Integrado, significa el que resulte menor entre: (i) el promedio del salario diario integrado de los últimos seis bimestres cotizados, o (ii) el salario diario integrado del trabajador correspondiente al mes en que solicita el crédito multiplicado por 30.4.

Segundo Crédito, significa el crédito otorgado en términos del artículo 47 de la Ley a aquellos trabajadores que terminaron de liquidar el primer crédito otorgado por Infonavit.

Seguro de daños, significa la póliza contratada por el Infonavit que cubre el valor que se estime para la parte destructible de la vivienda, pero sin exceder la suma asegurada que determine el propio Infonavit por vivienda.

Suma de Pago Personal, significa la suma en pesos que el Trabajador está obligado a cubrir mensualmente al Infonavit con la Retención Mensual, más la Aportación Patronal para el pago de la Cuota Mensual de Amortización del Crédito.

Unidad de Medida y Actualización, significa la referencia económica en pesos en términos diarios que determina anualmente el Instituto Nacional de Estadística y Geografía.

Unidad Mensual de Medida y Actualización: es el resultado de multiplicar el valor de la Unidad de Medida y Actualización por 30.4.

Valor de Vivienda, significa el valor menor entre el precio de venta y el valor del avalúo.

CARACTERÍSTICAS DE LA VIVIENDA

TERCERA. La vivienda que se pretenda adquirir, construir, reparar, ampliar, mejorar, o por la que se pretenda cubrir pasivos adquiridos por cualquiera de estos conceptos, deberá ser cómoda e higiénica y estar ubicada en zonas que cuenten con toda la infraestructura urbana: servicios de agua potable, energía eléctrica, drenaje o, en su defecto, fosa séptica y contar con la presencia de ecotecnologías. La vivienda deberá tener una vida útil probable de treinta años, a partir del otorgamiento del crédito, y ser garantía suficiente del mismo.

La vivienda de que se trate deberá tener uso habitacional. No serán susceptibles de ser objeto de crédito aquellos inmuebles que se destinen a accesorias o locales comerciales y, en general, inmuebles de productos.

GARANTÍA

CUARTA. Al formalizarse los créditos, deberá constituirse hipoteca en primer lugar a favor del Instituto o bien garantía fiduciaria a favor del mismo, salvo cuando se trate de créditos sin afectación estructural a la vivienda, correspondientes al inciso C de la Regla Primera, siempre que el saldo de la subcuenta de vivienda sea mayor al monto de crédito.

SISTEMA DE ASIGNACIÓN DE PRIMER CRÉDITO

QUINTA. El Infonavit asignará los primeros créditos a que tienen derecho los trabajadores derechohabientes conforme al sistema de puntuación, que tiene por objeto seleccionar a los trabajadores que serán susceptibles de ser acreditados.

Una vez que la Asamblea General haya aprobado los planes de labores y de financiamientos, el H. Consejo de Administración del Instituto determinará la puntuación mínima exigible para acceder a un crédito y/o por los mecanismos que en su caso se requieran para salvaguardar la originación crediticia.

La puntuación se determinará sumando los puntos correspondientes a cada uno de los factores siguientes:

- a). El salario diario integrado, que se determine en los términos de la fracción II del artículo 29 de la Ley del Instituto del Fondo Nacional de la Vivienda para los Trabajadores y sus disposiciones reglamentarias y la edad del trabajador conforme a la tabla "Edad-salario" que se adjunta a las presentes Reglas como **ANEXO 4**;
- b). Si el trabajador tiene entre seis y doce bimestres de cotización continua se otorgarán dieciséis puntos; entre trece y quince bimestres se otorgarán veintitrés puntos, y si tiene dieciséis bimestres o más se otorgarán treinta y ocho puntos;

- c). Por cada salario mensual integrado del propio trabajador, dentro del saldo de la subcuenta de vivienda de la cuenta individual del sistema de ahorro para el retiro, se otorgarán:

Límite inferior	Límite superior	Puntos
0.00	1.70	24
1.71	2.20	27
2.21	2.60	31
2.61	3.10	33
3.11	3.70	35
3.71	4.50	37
4.51	Sin límite	39

- d). Por la aportación del terreno, en los casos de crédito integral, se otorgarán veintiséis puntos.

PRECALIFICACIÓN

SEXTA. El trabajador que pretenda tramitar su crédito con el Infonavit podrá precalificarse a través de los medios que el H. Consejo de Administración del Infonavit autorice para tal efecto.

INSCRIPCIÓN

SÉPTIMA. Los trabajadores derechohabientes que cumplan con lo dispuesto por la regla quinta podrán presentar su solicitud de crédito en las oficinas del Instituto. Los requisitos que deberá cumplir para llevar a cabo la solicitud de su crédito, se establecen en el **ANEXO 1**. Una vez autorizado el crédito, se deberá contar con los documentos establecidos en el **ANEXO 1 Bis** para la formalización.

MONTO DE CRÉDITO

OCTAVA. El monto total del crédito que otorgue el Instituto, en ningún caso podrá exceder la suma del monto máximo señalado en los **ANEXOS 2 y 5**. Para estos efectos se considerará el salario disponible del trabajador, mismo que se determina al deducirle al salario mensual integrado la pensión alimenticia que determine la autoridad competente, en caso de existir.

En términos de lo dispuesto por el artículo 47 de la Ley de Infonavit, los trabajadores que liquiden el crédito otorgado por Infonavit, podrán ser sujetos de un segundo crédito en coparticipación con entidades financieras. Los términos y requisitos del segundo crédito se establecen en el Anexo 3 de las presentes Reglas.

El monto de crédito a que se refiere la presente regla podrá ser reducido hasta en un treinta por ciento de acuerdo con la información de entidades públicas, la construcción y determinación de índices e indicadores que permitan una evaluación integral por parte del Instituto.

APLICACIÓN DE LA SUBCUENTA DE VIVIENDA

NOVENA. Cuando un trabajador reciba un crédito del Instituto, el saldo de la subcuenta de vivienda de la cuenta individual del sistema de ahorro para el retiro se aplicará junto con el monto de dicho crédito, como pago de alguno de los conceptos a que se refieren los incisos de la Regla Primera.

Asimismo, en caso de que no se constituya garantía hipotecaria, el saldo de la subcuenta de vivienda podrá aplicarse para la amortización del crédito, previa validación de que los recursos hayan sido destinados conforme al objeto del crédito.

VALOR DE LA VIVIENDA Y MONTO DE CRÉDITO

DÉCIMA. Las viviendas que sean objeto de los créditos que otorgue el Instituto podrán ser de cualquier valor.

El monto del crédito neto que otorgue el Instituto, más el saldo de la subcuenta de vivienda, más, en su caso, el ahorro voluntario que haya declarado el trabajador en su solicitud de crédito, no podrá superar el Valor de la Vivienda. Esta cantidad se incrementará por el monto correspondiente al financiamiento de ecotecnologías.

GASTOS

DÉCIMA PRIMERA. Se descontará un porcentaje del monto de crédito a otorgar al trabajador por concepto de Gastos de titulación, financieros y de operación y por concepto de impuestos y derechos y durante la administración del crédito el Trabajador Acreditado deberá pagar la Cuota de Administración, en los términos que se establece en el **ANEXO 2** de las presentes Reglas.

Los gastos por impuestos, derechos de registro y avalúo, que se causen, serán a cargo del trabajador, mismos que serán objeto del crédito, sin que se incremente el monto de crédito a otorgar.

PLAZO DE AMORTIZACIÓN

DÉCIMA SEGUNDA. El plazo para la amortización del crédito no será mayor de treinta años de pagos efectivos. Si transcurrido un plazo de treinta años de pagos en los montos correspondientes que está obligado a efectuar el acreditado para la amortización del crédito otorgado existiere todavía algún saldo insoluto a cargo del trabajador, el Instituto lo liberará del pago de dicho saldo pendiente, cancelando los gravámenes que se tengan constituidos a esa fecha sobre la vivienda objeto del crédito, excepto en el caso de que existan pagos omisos del trabajador o prórrogas concedidas.

TASA DE INTERÉS

DÉCIMA TERCERA. Los créditos que se otorguen devengarán intereses conforme a la tasa de interés que resulte aplicable, en términos de lo establecido en el **ANEXO 2** a las presentes Reglas.

El Infonavit deberá emitir anualmente un estado de cuenta de cada uno de los créditos otorgados que se encuentren vigentes y entregarlo a cada acreditado, en los tiempos y programación que la Administración determine.

CUOTA DE AMORTIZACIÓN

DÉCIMA CUARTA. Al momento en que se formalice el crédito se establecerá el importe de la Cuota Mensual de Amortización en los términos establecidos en el **ANEXO 2**, compuesta por la suma de pago personal y, en su caso, por la bonificación que realice el Infonavit. En la Suma de Pago Personal, se contempla la retención mensual que el Infonavit comunicará al patrón o persona a la cual le presta sus servicios el acreditado la cual le debe descontar de su salario, misma que se calculará de manera que se asegure la amortización completa del crédito en el plazo previsto, considerando la tasa de interés establecida y las aportaciones patronales del cinco por ciento que se aplicarán durante la vigencia del crédito para reducir el saldo insoluto a cargo del trabajador.

Es requisito indispensable que en el acto de formalización del crédito el trabajador presente el aviso de retención de descuentos, debidamente sellado y firmado por la empresa en que labora.

El Instituto incorporará en el importe de la Cuota Mensual de Amortización, el importe de la aportación mensual que los propios trabajadores deban efectuar al fondo mutualista a que se hace referencia en la Regla Vigésima para el efecto de mantener debidamente otorgada su correspondiente cobertura.

Los descuentos por concepto de amortización de crédito que efectúe el patrón al salario del trabajador, que aparezcan en su recibo de sueldo y no hayan sido enterados, se considerarán como recibidos por el Infonavit, mismo que procederá contra el patrón.

En caso de que en los recibos de sueldo no estén consignados los descuentos y el trabajador lo haga del conocimiento del Infonavit, éste último le exigirá al patrón lo retenido y ejercerá en su contra las acciones o denuncias que correspondan.

RÉGIMEN ESPECIAL DE AMORTIZACIÓN

DÉCIMA QUINTA. Cuando un trabajador realice el pago de su crédito conforme al Régimen Especial de Amortización, dicho pago se determinará multiplicando el monto original del crédito otorgado por el factor de descuento que le corresponda, considerando el plazo y el ingreso del trabajador a la fecha de originación del crédito, de acuerdo a las Tablas de Factores de Descuento que se establecen en el **ANEXO 2**.

CRÉDITO CONYUGAL

DÉCIMA SEXTA. Si el trabajador obtiene la precalificación de acuerdo a los medios establecidos por el H. Consejo de Administración y desea aumentar el monto de crédito, su cónyuge podrá precalificarse de igual manera y, en su caso, obtener un crédito hasta por el monto máximo que pudiera corresponderle y ambos créditos se apliquen a una misma vivienda.

Además del caso previsto en el párrafo anterior, el Instituto podrá otorgar crédito a un trabajador derechohabiente en los términos establecidos en las presentes Reglas, cuando su cónyuge, incluso no siendo éste derechohabiente, adquiera o tenga al mismo tiempo la copropiedad de la vivienda y el trabajador derechohabiente sólo adquiera la copropiedad restante de la misma vivienda a la que se destine dicho crédito, y ambos cónyuges estén en matrimonio bajo el régimen de separación de bienes.

En los supuestos a que se refieren los párrafos anteriores, el cónyuge solicitante del crédito deberá presentar copia certificada del acta de matrimonio, además de los documentos señalados en el **ANEXO 1** y, en su oportunidad, el inmueble que se destine como garantía hipotecaria del crédito deberá estar escriturado bajo el régimen de copropiedad.

PAGOS ANTICIPADOS

DÉCIMA SÉPTIMA. El trabajador acreditado podrá, en cualquier tiempo, efectuar pagos anticipados a cuenta del principal durante la vigencia del crédito.

Todo pago anticipado se aplicará a reducir el saldo insoluto del crédito y tendrá efecto a partir del mes siguiente al mes en que se realice.

COPROPIEDAD

DÉCIMA OCTAVA. Si el trabajador acreditado no cuenta con los recursos suficientes para cubrir el pago de su crédito, el Instituto podrá otorgar crédito a otro derechohabiente, que se destinará a la amortización parcial o total del crédito del trabajador acreditado. Este crédito estará garantizado por el mismo inmueble, el cual deberá estar escriturado bajo el régimen de copropiedad en la proporción del saldo de cada uno de los créditos.

El derechohabiente a quien se le otorgue el nuevo crédito deberá cumplir con la puntuación mínima establecida por el H. Consejo de Administración, de acuerdo a lo estipulado en la Regla Quinta.

PRÓRROGAS

DÉCIMA NOVENA. En caso de que un trabajador deje de percibir ingresos salariales, el Instituto le otorgará prórrogas en los importes correspondientes a los pagos de la amortización que tenga que hacer por concepto de capital e intereses ordinarios. Durante dichas prórrogas los intereses ordinarios que se generen se capitalizarán al saldo insoluto del crédito.

Para tal efecto, el trabajador acreditado deberá presentar su solicitud al Instituto dentro del mes siguiente a la fecha en que deje de percibir ingresos salariales. Las prórrogas que se otorguen al trabajador no podrán ser mayores a doce meses cada una, ni exceder, en su conjunto, más de veinticuatro meses y terminarán anticipadamente cuando el trabajador inicie una nueva relación laboral.

Cuando el trabajador no haya solicitado prórroga en el plazo de treinta días naturales posteriores a la fecha en que dejó de percibir ingresos salariales, o el término de ésta hubiere vencido, deberá realizar directamente los pagos de su crédito, hasta en tanto no se encuentre sujeto a una nueva relación laboral, dando aviso al Instituto de esta última situación.

COBERTURAS

VIGÉSIMA. Los créditos que el Instituto otorgue a los trabajadores 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 de esos créditos. El costo quedará a cargo del Instituto.

A fin de proteger el patrimonio de los trabajadores, el Instituto contratará, por cuenta del acreditado, el seguro de daños de la vivienda en garantía. Las primas correspondientes se repercutirán al acreditado.

Por su parte, los trabajadores que obtengan un crédito deberán contratar una cobertura de protección de pagos del crédito, ya sea mediante un seguro o un fondo mutualista que los trabajadores constituyan con aportaciones de su propio peculio. Para tal fin, el H. Consejo de Administración emitirá los lineamientos que establezcan las características, condiciones y modalidades que deberá reunir la cobertura de los seguros de protección de pagos o la cobertura que le proporcione el fondo mutualista.

REPRESENTACIÓN

VIGÉSIMA PRIMERA. Los créditos podrán ser solicitados, tramitados y obtenidos en forma personal por los propios trabajadores o a través de representantes debidamente acreditados ante el Instituto.

Asimismo, podrán ser representantes de los trabajadores para el trámite de los créditos:

- a). Las organizaciones sindicales, debidamente acreditadas ante la Secretaría del Trabajo y Previsión Social o ante la autoridad laboral correspondiente. En el caso de organizaciones sindicales cuyo registro ante esa Secretaría se encuentre en trámite, deberán ser avalados por la Central, Confederación, Federación o Sindicato Nacional al que pertenezcan, y
- b). Las organizaciones empresariales reconocidas.

Los trabajadores que realicen el trámite mediante un representante, deberán entregar a éste, con firma autógrafa, el formato que para el efecto establezca el Instituto, en el cual se otorga la representación, acompañado de copia simple de identificación oficial, en que aparezca la fotografía y firma del trabajador.

En el caso de que el trabajador hubiere firmado dos o más de los formatos a que se refiere el párrafo anterior, sólo se tramitará el último, previa cancelación de los anteriores inscritos en el Instituto.

RECURSO DE INCONFORMIDAD

VIGÉSIMA SEGUNDA. En los casos de inconformidad de los trabajadores sobre su derecho a recibir crédito, así como sobre cualquier acto del Instituto que lesione sus derechos, se podrá promover el recurso de inconformidad en los términos de lo dispuesto en el artículo 52 de la Ley de Instituto y del Reglamento de la Comisión de Inconformidades del Instituto.

CONDICIONES GENERALES DE CONTRATACIÓN

VIGÉSIMA TERCERA. El Director General publicará en el Diario Oficial de la Federación o en la página de Internet del Instituto, las condiciones generales de contratación que éste ofrezca a sus derechohabientes que, de acuerdo con la Ley del Instituto y estas Reglas, tengan derecho a recibir un crédito. Las condiciones generales de contratación, que serán las estipulaciones, cláusulas y pactos que deban integrar los contratos por los que el Instituto otorgue crédito a sus derechohabientes y que, consiguientemente, rijan los derechos y obligaciones del Instituto y de los derechohabientes que sean acreditados, deberán ser aceptadas expresamente por los derechohabientes al celebrar los respectivos contratos con el Instituto.

Las condiciones generales de contratación que se propongan deberán observar lo dispuesto en la Ley del Instituto, las presentes reglas y las políticas de crédito expedidas por la Asamblea General y el H. Consejo de Administración.

El Instituto podrá proponer a los derechohabientes condiciones particulares de contratación que correspondan específicamente al tipo o modalidad de crédito que les otorgue, en cuyo caso se establecerán las condiciones particulares de contratación de que se trate, incluyendo en lo aplicable las cláusulas establecidas en las condiciones generales de contratación.

TRANSITORIOS

ARTÍCULO PRIMERO.- Estas Reglas entrarán en vigor a partir de su aprobación por el H. Consejo de Administración.

ARTÍCULO SEGUNDO.- A la entrada en vigor de las presentes Reglas, se abrogan las Reglas para el Otorgamiento de Créditos a los Trabajadores Derechohabientes del Infonavit, que fueron aprobadas por el H. Consejo de Administración del Instituto y publicadas en el Diario Oficial de la Federación el 15 de abril de 2016, así como las demás disposiciones que se opongan a estas Reglas.

ARTÍCULO TERCERO. Las solicitudes de crédito presentadas al Instituto con anterioridad a la entrada en vigor de las presentes Reglas, se tramitarán conforme a las disposiciones vigentes en la fecha de presentación de dichas solicitudes.

Atentamente,

Ciudad de México, a 6 de marzo de 2017.- El Secretario General, **Omar Cedillo Villavicencio**.- Rúbrica.

ANEXO 1.**Requisitos de la Solicitud de Crédito.**

Los trabajadores derechohabientes deberán presentar su solicitud de crédito, con todos los datos requeridos. El Instituto verificará los datos de la solicitud, los cuales deberán ser veraces en su totalidad para poder ejercer el crédito. Deberá estar debidamente llenada y firmada, ya sea autógrafa o electrónicamente.

Además, se deberán integrar los siguientes documentos:

- a). Identificación vigente con fotografía: credencial de elector, pasaporte o cartilla del servicio militar nacional.
- b). Comprobante de domicilio.
- c). Acta de nacimiento.
- d). En su caso, acta de matrimonio.
- e). En su caso, comprobante del pago de ahorro voluntario.
- f). Constancia de participación de un taller de orientación enfocado a que conozcan sus derechos y obligaciones ante el Infonavit.

Adicionalmente, el Instituto solicitará Carta de Consulta a Sociedades de Información Crediticia, salvaguardando en todo momento los derechos de los derechohabientes.

Dependiendo del destino de su crédito, además de los requisitos establecidos en el inciso anterior, el derechohabiente deberá de presentar la siguiente documentación:

Crédito en Línea II.

El trabajador que decida adquirir una vivienda, o su representante, deberá presentar, previo a la formalización del crédito, la siguiente documentación:

- a). La que acredite la propiedad del inmueble, a través de testimonio con datos de inscripción en el Registro Público de la Propiedad, y la personalidad y capacidad legal del vendedor;
- b). El compromiso por escrito del vendedor de sostener su oferta de venta durante un plazo determinado;
- c). Avalúo vigente expedido por institución autorizada para constatar las características y el valor de la vivienda, y
- d). La manifestación por escrito que establezca que con plena libertad es su deseo adquirir la vivienda elegida.

La vivienda deberá estar libre de gravámenes, limitaciones o adeudos fiscales, al momento de la formalización del crédito respectivo. En caso de existir requerimientos adicionales por legislaciones locales se deberá complementar la documentación correspondiente.

Crédito en Líneas III y IV.

El trabajador que desee ejercer el crédito para la construcción en terreno propio o reparación, ampliación o mejora de vivienda deberá presentar la siguiente documentación:

- a). Copia certificada del título de propiedad, debidamente inscrito en el Registro Público de la Propiedad, en la que haga constar que él o su cónyuge es propietario del inmueble en que se llevará a cabo la construcción o reparación, ampliación o mejora. La formalización de la propiedad del inmueble a

favor del trabajador podrá llevarse a cabo al momento de la formalización del crédito respectivo. En caso de construcción, si el trabajador sólo cuenta con los derechos fideicomisarios del terreno podrá presentar la documentación comprobatoria respectiva.

- b). La que certifique que el inmueble se encuentra libre de gravámenes y limitaciones de dominio, así como la que acredite que, respecto del mismo, no existe adeudo alguno por falta de pago de impuesto predial y de los derechos por consumo de agua para el caso de vivienda usada. En caso de que al momento de presentación de esa documentación el inmueble se encuentre con algún gravamen o limitación, éste debe quedar liberado totalmente a la formalización del crédito respectivo.
- c). Los formatos establecidos por el Instituto, en los que se señale el proyecto, presupuesto, especificaciones, programa de obra y calendario de pagos de la obra a ejecutar, elaborada de conformidad con la normatividad técnica institucional, y
- d). El contrato de obra a precio alzado, expresado en moneda nacional, que celebren el trabajador y el constructor, en el que queden establecidas las condiciones y términos en que se llevará a cabo la obra. En caso de autoconstrucción o por la naturaleza de los trabajos a efectuar, el Instituto podrá eximir al trabajador de la presentación de dicho contrato.

Crédito en Línea V.

En los créditos para el pago de pasivos por concepto de vivienda, el trabajador deberá presentar la siguiente documentación:

- a). La escritura pública, inscrita en el Registro Público de la Propiedad, en la que se haga constar que es propietario de la vivienda;
- b). La que certifique que, respecto de la vivienda, no existe adeudo alguno por falta de pago del impuesto predial y de los derechos por consumo de agua;
- c). La carta de instrucción, en donde autorice el acreedor hipotecario el pago del crédito y la cancelación de la hipoteca o, en su caso, la constitución de la garantía hipotecaria, en primer lugar, a favor del Instituto, de conformidad con el estado de cuenta que para el efecto presente, y
- d). Avalúo vigente, expedido por institución autorizada para constatar el valor de la vivienda.

ANEXO 1 BIS

Documentos del expediente de crédito

- a) Constancia de crédito.
- b) Carta de instrucción notarial.
- c) Aviso para la retención de descuentos.
- d) Certificados o verificación de existencia o inexistencia de gravámenes, limitaciones de dominio o anotaciones preventivas y certificado o verificación de la hipoteca ante el Registro Público de la Propiedad.
- e) Reporte de visitas, en su caso.
- f) Póliza de seguro de daños a favor del Infonavit.
- g) Contrato de crédito con garantía hipotecaria.

ANEXO 2.**Términos y requisitos aplicables a los créditos****A. Tabla Montos Máximos de Crédito y de Montos Máximos de Crédito por Excedente.**

El monto máximo de crédito tradicional será de 699 UMMA; cuando se trate de Crédito por Excedente será de 798 UMMA. A continuación se establece la Tabla con la que se determina el Monto de Crédito que corresponde a los trabajadores derechohabientes, dependiendo de su salario y del plazo del crédito que se le otorgue:

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	2.1	2.2	2.3	2.4	2.5	2.6	2.7	2.8	2.9	3.0
30	90	90	92	95	98	102	105	108	112	115	119	123	127	131	135	139	144	147	149	152	154
29	90	90	92	95	98	102	105	108	112	115	119	123	127	131	135	139	144	147	149	152	154
28	90	90	92	95	98	102	105	108	112	115	119	123	127	131	135	139	144	147	149	152	154
27	90	90	92	95	98	102	105	108	112	115	119	123	127	131	135	139	144	147	149	152	154
26	90	90	92	95	98	102	105	108	112	115	119	123	127	131	135	139	144	147	149	152	154
25	86	87	89	92	95	99	102	105	109	112	116	120	124	128	132	136	141	144	146	149	151
24	82	84	86	89	92	96	99	102	106	109	113	117	121	125	129	133	138	141	143	146	148
23	78	81	83	86	89	93	97	100	104	107	111	114	118	122	126	130	135	138	140	143	145
22	74	78	80	84	87	91	94	97	101	104	108	111	115	119	123	127	132	135	137	140	142
21	70	75	77	81	84	88	91	94	98	101	105	108	112	116	120	124	128	131	134	137	139
20	66	72	74	78	81	85	88	91	95	98	101	105	109	113	116	120	125	128	130	133	136
19	63	69	71	75	78	81	85	88	91	94	98	102	105	109	113	116	121	124	126	129	132
18	59	65	68	71	75	78	81	84	88	91	95	98	102	105	109	113	117	120	122	125	128
17	55	62	65	68	71	75	78	81	85	88	91	95	98	102	105	109	113	116	118	121	124
16	52	59	62	65	68	71	74	78	81	84	87	91	94	98	101	104	108	111	114	117	119
15	48	56	58	61	65	68	71	74	77	80	83	87	90	93	97	100	104	107	109	112	115
14	45	52	55	58	61	64	67	70	73	76	79	83	86	89	92	95	99	102	104	107	110
13	41	49	52	54	57	61	63	66	69	72	75	78	81	84	87	91	94	97	99	102	104
12	38	45	48	51	54	57	59	62	65	68	71	74	77	80	82	85	89	91	94	96	99
11	34	42	44	47	50	53	55	58	61	63	66	69	72	74	77	80	83	86	88	90	93
10	31	38	41	43	46	49	51	53	56	59	61	64	66	69	72	74	77	80	82	84	86
9	28	35	37	39	42	44	47	49	51	54	56	59	61	64	66	68	71	73	75	78	80
8	24	31	33	35	38	40	42	44	46	49	51	53	55	58	60	62	65	67	69	71	73
7	21	27	29	31	33	35	37	39	41	43	45	47	49	52	54	56	58	60	62	63	65
6	18	23	25	27	29	31	32	34	36	38	40	41	43	45	47	49	51	52	54	56	57
5	15	20	21	23	24	26	27	29	31	32	34	35	37	38	40	41	43	45	46	48	49
4	12	16	17	18	20	21	22	23	25	26	27	29	30	31	33	34	35	37	38	39	40
3	9	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
2	6	8	8	9	10	11	11	12	13	13	14	15	15	16	17	18	18	19	20	20	21
1	2	4	4	4	5	5	5	6	6	7	7	7	8	8	8	9	9	9	10	10	11

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	156	158	160	162	164	166	168	169	171	173	174	176	177	178	180	181	182	183	185	186	187
29	156	158	160	162	164	166	168	169	171	173	174	176	177	178	180	181	182	183	185	186	187
28	156	158	160	162	164	166	168	169	171	173	174	176	177	178	180	181	182	183	185	186	187
27	156	158	160	162	164	166	168	169	171	173	174	176	177	178	180	181	182	183	185	186	187
26	156	158	160	162	164	166	168	169	171	173	174	176	177	178	180	181	182	183	185	186	187
25	153	155	157	159	161	163	165	166	168	171	172	174	175	176	178	179	180	181	183	184	185

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
24	150	153	155	157	159	161	163	164	166	168	169	172	173	174	176	177	178	179	181	182	183
23	148	150	152	154	156	158	161	162	164	166	167	169	170	172	174	175	176	177	179	180	181
22	145	147	149	151	153	156	158	159	161	163	165	167	168	169	171	173	174	175	177	178	179
21	141	144	146	148	150	153	155	156	158	161	162	164	165	167	169	170	171	172	175	176	177
20	138	140	143	145	147	149	152	153	155	157	159	161	162	164	166	167	168	170	172	173	174
19	134	137	139	141	144	146	148	150	152	154	156	158	159	161	163	164	165	167	169	170	171
18	130	133	135	137	140	142	144	146	148	150	152	154	156	157	159	161	162	163	165	167	168
17	126	129	131	133	136	138	140	142	144	146	148	150	152	153	155	157	158	160	162	163	165
16	122	124	126	129	131	133	136	138	140	142	144	146	147	149	151	153	154	156	158	159	161
15	117	119	122	124	126	129	131	133	135	137	139	141	143	144	147	148	150	151	153	155	156
14	112	114	117	119	121	124	126	128	130	132	134	136	138	139	142	143	145	146	148	150	151
13	107	109	111	114	116	118	120	122	124	127	128	131	132	134	136	138	139	141	143	144	146
12	101	103	105	108	110	112	114	116	119	121	122	125	126	128	130	132	133	135	137	138	140
11	95	97	99	102	104	106	108	110	112	114	116	118	120	121	123	125	127	128	130	132	133
10	89	91	93	95	97	99	101	103	105	107	109	111	113	114	116	118	119	121	123	125	126
9	82	84	86	88	90	92	94	96	98	100	101	103	105	107	108	110	112	113	115	117	118
8	75	77	78	80	82	84	86	88	90	91	93	95	97	98	100	101	103	105	106	108	109
7	67	69	71	72	74	76	78	79	81	83	84	86	88	89	91	92	94	95	97	98	100
6	59	61	62	64	65	67	69	70	72	73	75	76	78	79	81	82	83	85	86	88	89
5	50	52	53	55	56	58	59	60	62	63	64	66	67	68	70	71	72	73	75	76	77
4	41	43	44	45	46	47	49	50	51	52	53	54	56	57	58	59	60	61	62	63	64
3	32	33	34	35	36	37	38	38	39	40	41	42	43	44	45	46	47	48	48	49	50
2	22	22	23	24	24	25	26	26	27	28	28	29	30	30	31	32	32	33	34	34	35
1	11	11	12	12	12	13	13	13	14	14	14	15	15	15	16	16	17	17	17	18	18

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	188	189	190	191	192	193	194	195	196	196	197	198	199	202	210	214	217	220	223	226	230
29	188	189	190	191	192	193	194	195	196	196	197	198	199	202	210	214	217	220	223	226	230
28	188	189	190	191	192	193	194	195	196	196	197	198	199	202	210	214	217	220	223	226	230
27	188	189	190	191	192	193	194	195	196	196	197	198	199	202	210	214	217	220	223	226	230
26	188	189	190	191	192	193	194	195	196	196	197	198	199	202	210	214	217	220	223	226	230
25	186	187	188	189	190	191	192	193	194	194	195	196	197	200	209	212	215	218	222	225	228
24	184	185	186	188	189	190	191	192	193	193	194	195	196	199	207	210	214	217	220	223	226
23	182	184	185	186	187	188	189	190	191	191	192	193	194	197	206	209	212	215	218	221	224
22	180	182	183	184	185	186	187	188	189	189	190	192	193	196	204	207	210	213	216	219	222
21	178	179	180	182	183	184	185	186	187	187	188	190	191	194	201	204	207	211	214	217	220
20	176	177	178	179	180	181	183	184	185	185	186	187	188	191	199	202	205	208	211	214	217
19	173	174	175	176	178	179	180	181	182	182	184	185	186	189	196	199	202	205	208	211	214
18	169	171	172	173	175	176	177	178	179	180	181	182	183	186	193	196	199	202	205	208	211
17	166	167	169	170	171	172	174	175	176	176	178	179	180	183	189	192	195	198	201	204	207
16	162	163	165	166	167	168	170	171	172	173	174	175	176	179	186	188	191	194	197	200	203
15	158	159	160	162	163	164	166	167	168	169	170	171	172	175	181	184	187	189	192	195	198
14	153	154	156	157	158	160	161	162	164	164	165	167	168	170	176	179	182	184	187	190	192
13	147	149	150	152	153	154	156	157	158	159	160	161	163	165	171	173	176	179	181	184	186

Salario (UMA)																					
Plazo (años)	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
12	141	143	144	146	147	149	150	151	153	153	155	156	157	159	165	167	170	172	175	177	180
11	135	136	138	139	141	142	143	145	146	147	148	149	151	153	158	160	163	165	167	170	172
10	128	129	130	132	133	135	136	137	139	140	141	142	143	146	150	152	155	157	159	162	164
9	120	121	122	124	125	127	128	129	131	132	133	134	135	137	142	144	146	148	150	152	154
8	111	112	114	115	116	118	119	120	122	123	124	125	126	128	132	134	136	138	140	142	144
7	101	102	104	105	106	108	109	110	111	112	113	115	116	118	121	123	125	127	129	130	132
6	90	91	93	94	95	96	98	99	100	101	102	103	105	106	109	111	112	114	116	117	119
5	78	80	81	82	83	84	85	87	88	88	89	91	92	93	96	97	98	100	101	103	104
4	65	66	67	68	70	71	72	72	73	74	75	76	77	79	80	82	83	84	85	87	88
3	51	52	53	54	55	55	56	57	58	59	59	60	61	62	63	64	65	66	67	68	69
2	35	36	37	37	38	39	39	40	40	41	42	42	43	44	45	45	46	47	47	48	49
1	18	19	19	19	20	20	20	21	21	21	21	21	21	21	23	24	24	24	25	25	25

Salario (UMA)																					
Plazo (años)	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	233	236	239	242	245	249	252	255	258	261	265	268	271	274	277	281	284	287	290	293	297
29	233	236	239	242	245	249	252	255	258	261	265	268	271	274	277	281	284	287	290	293	297
28	233	236	239	242	245	249	252	255	258	261	265	268	271	274	277	281	284	287	290	293	297
27	233	236	239	242	245	249	252	255	258	261	265	268	271	274	277	281	284	287	290	293	297
26	233	236	239	242	245	249	252	255	258	261	265	268	271	274	277	281	284	287	290	293	297
25	231	234	237	241	244	247	250	253	257	260	263	266	269	272	276	279	282	285	288	291	295
24	229	233	236	239	242	245	248	251	255	258	261	264	267	270	273	277	280	283	286	289	292
23	227	231	234	237	240	243	246	249	252	256	259	262	265	268	271	274	277	281	284	287	290
22	225	228	231	235	238	241	244	247	250	253	256	259	262	265	269	272	275	278	281	284	287
21	223	226	229	232	235	238	241	244	247	250	253	256	259	263	266	269	272	275	278	281	284
20	220	223	226	229	232	235	238	241	244	247	250	253	256	259	262	265	268	271	274	277	280
19	217	220	223	226	229	232	235	238	241	244	247	250	253	256	259	262	265	268	271	274	277
18	214	216	219	222	225	228	231	234	237	240	243	246	249	252	255	257	260	263	266	269	272
17	210	213	215	218	221	224	227	230	233	236	238	241	244	247	250	253	256	259	261	264	267
16	205	208	211	214	217	219	222	225	228	231	234	236	239	242	245	248	250	253	256	259	262
15	200	203	206	209	212	214	217	220	223	225	228	231	234	236	239	242	245	247	250	253	256
14	195	198	200	203	206	208	211	214	217	219	222	225	227	230	233	235	238	241	243	246	249
13	189	192	194	197	199	202	205	207	210	212	215	218	220	223	225	228	231	233	236	238	241
12	182	185	187	190	192	195	197	200	202	205	207	210	212	215	217	220	222	225	227	230	232
11	175	177	179	182	184	187	189	191	194	196	199	201	203	206	208	211	213	215	218	220	223
10	166	168	171	173	175	178	180	182	184	187	189	191	194	196	198	200	203	205	207	210	212
9	157	159	161	163	165	167	170	172	174	176	178	180	182	185	187	189	191	193	195	198	200
8	146	148	150	152	154	156	158	160	162	164	166	168	170	172	174	176	178	180	182	184	186
7	134	136	138	140	141	143	145	147	149	151	152	154	156	158	160	162	164	165	167	169	171
6	121	122	124	126	127	129	131	132	134	136	137	139	141	142	144	146	147	149	151	152	154
5	106	107	109	110	112	113	114	116	117	119	120	122	123	125	126	128	129	130	132	133	135
4	89	90	91	93	94	95	96	98	99	100	101	102	104	105	106	107	109	110	111	112	114
3	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85	86	87	88	89	90
2	49	50	51	51	52	53	53	54	55	55	56	57	57	58	59	60	60	61	62	62	63
1	26	26	27	27	27	28	28	28	29	29	29	30	30	30	31	31	32	32	32	33	33

Plazo (años)	Salario (UMA)																				
	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	300	303	306	309	313	316	319	322	325	329	332	335	338	341	345	348	351	354	357	360	364
29	300	303	306	309	313	316	319	322	325	329	332	335	338	341	345	348	351	354	357	360	364
28	300	303	306	309	313	316	319	322	325	329	332	335	338	341	345	348	351	354	357	360	364
27	300	303	306	309	313	316	319	322	325	329	332	335	338	341	345	348	351	354	357	360	364
26	300	303	306	309	313	316	319	322	325	329	332	335	338	341	345	348	351	354	357	360	364
25	298	301	304	307	310	314	317	320	323	326	330	333	336	339	342	345	349	352	355	358	361
24	296	299	302	305	308	311	314	318	321	324	327	330	333	336	340	343	346	349	352	355	359
23	293	296	299	302	305	309	312	315	318	321	324	327	330	334	337	340	343	346	349	352	355
22	290	293	296	299	303	306	309	312	315	318	321	324	327	330	333	337	340	343	346	349	352
21	287	290	293	296	299	302	305	308	311	315	318	321	324	327	330	333	336	339	342	345	348
20	283	286	290	293	296	299	302	305	308	311	314	317	320	323	326	329	332	335	338	341	344
19	280	282	285	288	291	294	297	300	303	306	309	312	315	318	321	324	327	330	333	336	339
18	275	278	281	284	287	290	293	296	299	301	304	307	310	313	316	319	322	325	328	331	334
17	270	273	276	279	282	284	287	290	293	296	299	302	305	308	310	313	316	319	322	325	328
16	265	267	270	273	276	279	281	284	287	290	293	296	298	301	304	307	310	312	315	318	321
15	258	261	264	267	269	272	275	278	280	283	286	289	291	294	297	300	302	305	308	311	313
14	251	254	257	259	262	265	267	270	273	275	278	281	283	286	289	292	294	297	300	302	305
13	244	246	249	251	254	257	259	262	264	267	270	272	275	277	280	282	285	288	290	293	295
12	235	237	240	242	245	247	250	252	255	257	260	262	265	267	270	272	275	277	280	282	285
11	225	227	230	232	235	237	239	242	244	247	249	251	254	256	259	261	263	266	268	271	273
10	214	216	219	221	223	225	228	230	232	235	237	239	241	244	246	248	251	253	255	257	260
9	202	204	206	208	210	213	215	217	219	221	223	226	228	230	232	234	236	238	241	243	245
8	188	190	192	194	196	198	200	202	204	206	208	210	212	214	216	218	220	222	224	226	228
7	173	175	176	178	180	182	184	186	187	189	191	193	195	197	199	200	202	204	206	208	210
6	156	157	159	161	162	164	166	167	169	170	172	174	175	177	179	180	182	184	185	187	189
5	136	138	139	141	142	144	145	146	148	149	151	152	154	155	157	158	160	161	162	164	165
4	115	116	117	118	120	121	122	123	125	126	127	128	129	131	132	133	134	136	137	138	139
3	91	92	93	94	94	95	96	97	98	99	100	101	102	103	104	105	106	107	108	109	110
2	64	64	65	66	66	67	68	68	69	70	70	71	72	72	73	74	75	75	76	77	77
1	33	34	34	34	35	35	36	36	36	37	37	37	38	38	38	39	39	39	40	40	41

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	367	370	373	376	380	383	386	389	392	396	399	402	405	408	412	415	418	421	424	428	431
29	367	370	373	376	380	383	386	389	392	396	399	402	405	408	412	415	418	421	424	428	431
28	367	370	373	376	380	383	386	389	392	396	399	402	405	408	412	415	418	421	424	428	431
27	367	370	373	376	380	383	386	389	392	396	399	402	405	408	412	415	418	421	424	428	431
26	367	370	373	376	380	383	386	389	392	396	399	402	405	408	412	415	418	421	424	428	431
25	364	368	371	374	377	380	383	387	390	393	396	399	402	406	409	412	415	418	422	425	428
24	362	365	368	371	374	377	381	384	387	390	393	396	399	403	406	409	412	415	418	421	425
23	359	362	365	368	371	374	377	380	384	387	390	393	396	399	402	405	409	412	415	418	421
22	355	358	361	364	367	371	374	377	380	383	386	389	392	395	398	401	405	408	411	414	417
21	351	354	357	360	363	367	370	373	376	379	382	385	388	391	394	397	400	403	406	409	412
20	347	350	353	356	359	362	365	368	371	374	377	380	383	386	389	392	395	398	401	404	407
19	342	345	348	351	354	357	360	363	366	369	372	375	378	381	384	387	390	393	396	399	402
18	337	340	342	345	348	351	354	357	360	363	366	369	372	375	378	381	384	386	389	392	395

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
17	331	333	336	339	342	345	348	351	354	356	359	362	365	368	371	374	377	379	382	385	388
16	324	327	329	332	335	338	341	343	346	349	352	355	358	360	363	366	369	372	375	377	380
15	316	319	322	324	327	330	333	335	338	341	344	346	349	352	355	357	360	363	366	368	371
14	308	310	313	316	318	321	324	326	329	332	334	337	340	342	345	348	350	353	356	359	361
13	298	301	303	306	308	311	314	316	319	321	324	327	329	332	334	337	340	342	345	347	350
12	287	290	292	295	297	300	302	305	307	310	312	315	317	320	322	325	327	330	332	335	337
11	275	278	280	283	285	287	290	292	295	297	299	302	304	307	309	311	314	316	319	321	323
10	262	264	267	269	271	273	276	278	280	283	285	287	289	292	294	296	299	301	303	305	308
9	247	249	251	253	256	258	260	262	264	266	269	271	273	275	277	279	281	284	286	288	290
8	230	232	234	236	238	240	242	244	246	248	250	252	254	256	258	260	262	264	266	268	270
7	211	213	215	217	219	221	223	224	226	228	230	232	234	235	237	239	241	243	245	246	248
6	190	192	194	195	197	199	200	202	204	205	207	209	210	212	214	215	217	219	220	222	224
5	167	168	170	171	173	174	176	177	178	180	181	183	184	186	187	189	190	192	193	195	196
4	140	142	143	144	145	147	148	149	150	152	153	154	155	156	158	159	160	161	163	164	165
3	111	112	113	114	115	116	117	118	119	120	121	122	123	124	125	126	126	127	128	129	130
2	78	79	79	80	81	81	82	83	83	84	85	85	86	87	87	88	89	90	90	91	92
1	41	41	42	42	42	43	43	43	44	44	45	45	45	46	46	46	47	47	47	48	48

Plazo (años)	Salario (UMA)																				
	13.6	13.7	13.8	13.9	14.0	14.1	14.2	14.3	14.4	14.5	14.6	14.7	14.8	14.9	15.0	15.1	15.2	15.3	15.4	15.5	15.6
30	434	437	440	444	447	450	453	456	460	463	466	469	472	475	479	482	485	488	491	495	498
29	434	437	440	444	447	450	453	456	460	463	466	469	472	475	479	482	485	488	491	495	498
28	434	437	440	444	447	450	453	456	460	463	466	469	472	475	479	482	485	488	491	495	498
27	434	437	440	444	447	450	453	456	460	463	466	469	472	475	479	482	485	488	491	495	498
26	434	437	440	444	447	450	453	456	460	463	466	469	472	475	479	482	485	488	491	495	498
25	431	434	437	441	444	447	450	453	456	460	463	466	469	472	475	479	482	485	488	491	495
24	428	431	434	437	440	444	447	450	453	456	459	462	466	469	472	475	478	481	484	488	491
23	424	427	430	434	437	440	443	446	449	452	455	458	462	465	468	471	474	477	480	483	487
22	420	423	426	429	432	436	439	442	445	448	451	454	457	460	463	466	470	473	476	479	482
21	415	419	422	425	428	431	434	437	440	443	446	449	452	455	458	461	464	467	471	474	477
20	410	413	416	419	422	425	428	432	435	438	441	444	447	450	453	456	459	462	465	468	471
19	405	408	411	414	417	420	422	425	428	431	434	437	440	443	446	449	452	455	458	461	464
18	398	401	404	407	410	413	416	419	422	425	428	430	433	436	439	442	445	448	451	454	457
17	391	394	397	400	403	405	408	411	414	417	420	423	426	428	431	434	437	440	443	446	449
16	383	386	389	391	394	397	400	403	406	408	411	414	417	420	422	425	428	431	434	437	439
15	374	377	379	382	385	388	390	393	396	399	401	404	407	410	413	415	418	421	424	426	429
14	364	367	369	372	375	377	380	383	385	388	391	393	396	399	401	404	407	409	412	415	417
13	353	355	358	360	363	366	368	371	373	376	379	381	384	386	389	392	394	397	399	402	405
12	340	342	345	347	350	352	355	357	360	362	365	367	370	372	375	377	380	383	385	388	390
11	326	328	331	333	335	338	340	343	345	347	350	352	355	357	359	362	364	367	369	371	374
10	310	312	315	317	319	321	324	326	328	331	333	335	337	340	342	344	346	349	351	353	356
9	292	294	297	299	301	303	305	307	309	312	314	316	318	320	322	325	327	329	331	333	335
8	272	274	276	278	280	282	284	286	288	290	292	294	296	298	300	302	304	306	308	310	313
7	250	252	254	256	258	259	261	263	265	267	269	270	272	274	276	278	280	281	283	285	287

Salario (UMA)																					
Plazo (años)	13.6	13.7	13.8	13.9	14.0	14.1	14.2	14.3	14.4	14.5	14.6	14.7	14.8	14.9	15.0	15.1	15.2	15.3	15.4	15.5	15.6
6	225	227	229	230	232	234	235	237	239	240	242	244	245	247	249	250	252	253	255	257	258
5	197	199	200	202	203	205	206	208	209	211	212	213	215	216	218	219	221	222	224	225	227
4	166	167	169	170	171	172	174	175	176	177	178	180	181	182	183	185	186	187	188	190	191
3	131	132	133	134	135	136	137	138	139	140	141	142	143	144	145	146	147	148	149	150	151
2	92	93	94	94	95	96	96	97	98	98	99	100	100	101	102	102	103	104	105	105	106
1	48	49	49	50	50	50	51	51	51	52	52	52	53	53	54	54	54	55	55	55	56

Salario (UMA)																					
Plazo (años)	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	501	504	507	511	514	517	520	523	527	530	533	536	539	543	546	549	552	555	559	562	565
29	501	504	507	511	514	517	520	523	527	530	533	536	539	543	546	549	552	555	559	562	565
28	501	504	507	511	514	517	520	523	527	530	533	536	539	543	546	549	552	555	559	562	565
27	501	504	507	511	514	517	520	523	527	530	533	536	539	543	546	549	552	555	559	562	565
26	501	504	507	511	514	517	520	523	527	530	533	536	539	543	546	549	552	555	559	562	565
25	498	501	504	507	510	514	517	520	523	526	529	533	536	539	542	545	548	552	555	558	561
24	494	497	500	503	507	510	513	516	519	522	525	529	532	535	538	541	544	547	551	554	557
23	490	493	496	499	502	505	508	512	515	518	521	524	527	530	533	537	540	543	546	549	552
22	485	488	491	494	497	500	504	507	510	513	516	519	522	525	528	531	534	538	541	544	547
21	480	483	486	489	492	495	498	501	504	507	510	513	516	519	523	526	529	532	535	538	541
20	474	477	480	483	486	489	492	495	498	501	504	507	510	513	516	519	522	525	528	531	534
19	467	470	473	476	479	482	485	488	491	494	497	500	503	506	509	512	515	518	521	524	527
18	460	463	466	469	471	474	477	480	483	486	489	492	495	498	501	504	507	510	513	515	518
17	451	454	457	460	463	466	469	472	474	477	480	483	486	489	492	495	498	500	503	506	509
16	442	445	448	451	453	456	459	462	465	468	470	473	476	479	482	484	487	490	493	496	499
15	432	435	437	440	443	446	448	451	454	457	459	462	465	468	470	473	476	479	481	484	487
14	420	423	425	428	431	434	436	439	442	444	447	450	452	455	458	460	463	466	468	471	474
13	407	410	412	415	417	420	423	425	428	430	433	436	438	441	443	446	449	451	454	456	459
12	393	395	398	400	403	405	408	410	413	415	418	420	423	425	428	430	433	435	438	440	443
11	376	379	381	383	386	388	391	393	395	398	400	403	405	407	410	412	415	417	419	422	424
10	358	360	362	365	367	369	372	374	376	378	381	383	385	388	390	392	394	397	399	401	404
9	337	340	342	344	346	348	350	352	355	357	359	361	363	365	368	370	372	374	376	378	380
8	315	317	319	321	323	325	327	329	331	333	335	337	339	341	343	345	347	349	351	353	355
7	289	291	293	294	296	298	300	302	304	305	307	309	311	313	315	316	318	320	322	324	326
6	260	262	263	265	267	268	270	272	273	275	277	278	280	282	283	285	287	288	290	292	293
5	228	229	231	232	234	235	237	238	240	241	243	244	245	247	248	250	251	253	254	256	257
4	192	193	194	196	197	198	199	201	202	203	204	205	207	208	209	210	212	213	214	215	216
3	152	153	154	155	156	157	157	158	159	160	161	162	163	164	165	166	167	168	169	170	171
2	107	107	108	109	109	110	111	111	112	113	113	114	115	115	116	117	117	118	119	120	120
1	56	56	57	57	57	58	58	59	59	59	60	60	60	61	61	61	62	62	63	63	63

Salario (UMA)																					
Plazo (años)	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	568	571	575	578	581	584	587	591	594	597	600	603	606	610	613	616	619	622	626	629	632
29	568	571	575	578	581	584	587	591	594	597	600	603	606	610	613	616	619	622	626	629	632
28	568	571	575	578	581	584	587	591	594	597	600	603	606	610	613	616	619	622	626	629	632
27	568	571	575	578	581	584	587	591	594	597	600	603	606	610	613	616	619	622	626	629	632
26	568	571	575	578	581	584	587	591	594	597	600	603	606	610	613	616	619	622	626	629	632
25	564	567	571	574	577	580	583	587	590	593	596	599	602	606	609	612	615	618	621	625	628
24	560	563	566	570	573	576	579	582	585	588	592	595	598	601	604	607	610	614	617	620	623
23	555	558	562	565	568	571	574	577	580	583	587	590	593	596	599	602	605	608	611	615	618

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
22	550	553	556	559	562	565	568	572	575	578	581	584	587	590	593	596	599	602	606	609	612
21	544	547	550	553	556	559	562	565	568	571	575	578	581	584	587	590	593	596	599	602	605
20	537	540	543	546	549	552	555	558	561	564	567	570	573	577	580	583	586	589	592	595	598
19	530	533	536	539	542	545	548	551	554	557	560	562	565	568	571	574	577	580	583	586	589
18	521	524	527	530	533	536	539	542	545	548	551	554	557	559	562	565	568	571	574	577	580
17	512	515	518	521	523	526	529	532	535	538	541	544	546	549	552	555	558	561	564	567	569
16	501	504	507	510	513	515	518	521	524	527	530	532	535	538	541	544	547	549	552	555	558
15	490	492	495	498	501	503	506	509	512	514	517	520	523	525	528	531	534	536	539	542	545
14	476	479	482	484	487	490	492	495	498	501	503	506	509	511	514	517	519	522	525	527	530
13	462	464	467	469	472	475	477	480	482	485	488	490	493	495	498	501	503	506	508	511	514
12	445	448	450	453	455	458	460	463	465	468	470	473	475	478	480	483	485	488	490	493	495
11	427	429	431	434	436	439	441	443	446	448	451	453	455	458	460	463	465	467	470	472	475
10	406	408	410	413	415	417	420	422	424	426	429	431	433	436	438	440	442	445	447	449	451
9	383	385	387	389	391	393	396	398	400	402	404	406	408	411	413	415	417	419	421	424	426
8	357	359	361	363	365	367	369	371	373	375	377	379	381	383	385	387	389	391	393	395	397
7	328	329	331	333	335	337	339	340	342	344	346	348	350	352	353	355	357	359	361	363	364
6	295	297	298	300	302	303	305	307	308	310	312	313	315	317	318	320	322	323	325	327	328
5	259	260	261	263	264	266	267	269	270	272	273	275	276	277	279	280	282	283	285	286	288
4	218	219	220	221	223	224	225	226	228	229	230	231	232	234	235	236	237	239	240	241	242
3	172	173	174	175	176	177	178	179	180	181	182	183	184	185	186	187	188	189	189	190	191
2	121	122	122	123	124	124	125	126	126	127	128	128	129	130	130	131	132	132	133	134	135
1	64	64	64	65	65	65	66	66	66	67	67	68	68	68	69	69	70	70	70	71	71

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	635	638	642	645	648	651	654	658	661	664	667	670	674	677	680	683	686	690	693	696	699
29	635	638	642	645	648	651	654	658	661	664	667	670	674	677	680	683	686	690	693	696	699
28	635	638	642	645	648	651	654	658	661	664	667	670	674	677	680	683	686	690	693	696	699
27	635	638	642	645	648	651	654	658	661	664	667	670	674	677	680	683	686	690	693	696	699
26	635	638	642	645	648	651	654	658	661	664	667	670	674	677	680	683	686	690	693	696	699
25	631	634	637	640	644	647	650	653	656	660	663	666	669	672	675	679	682	685	688	691	694
24	626	629	632	636	639	642	645	648	651	655	658	661	664	667	670	673	677	680	683	686	689
23	621	624	627	630	633	636	640	643	646	649	652	655	658	661	665	668	671	674	677	680	683
22	615	618	621	624	627	630	633	637	640	643	646	649	652	655	658	661	664	667	671	674	677
21	608	611	614	617	620	623	627	630	633	636	639	642	645	648	651	654	657	660	663	666	669
20	601	604	607	610	613	616	619	622	625	628	631	634	637	640	643	646	649	652	655	658	661
19	592	595	598	601	604	607	610	613	616	619	622	625	628	631	634	637	640	643	646	649	652
18	583	586	589	592	595	598	600	603	606	609	612	615	618	621	624	627	630	633	636	639	642
17	572	575	578	581	584	587	590	593	595	598	601	604	607	610	613	616	618	621	624	627	630
16	561	563	566	569	572	575	578	580	583	586	589	592	594	597	600	603	606	609	611	614	617
15	547	550	553	556	558	561	564	567	569	572	575	578	580	583	586	589	591	594	597	600	602
14	533	535	538	541	543	546	549	551	554	557	559	562	565	567	570	573	576	578	581	584	586
13	516	519	521	524	527	529	532	534	537	540	542	545	547	550	552	555	558	560	563	565	568
12	498	500	503	505	508	510	513	515	518	520	523	525	528	530	533	535	538	540	543	545	548
11	477	479	482	484	487	489	491	494	496	499	501	503	506	508	511	513	515	518	520	523	525
10	454	456	458	461	463	465	467	470	472	474	477	479	481	483	486	488	490	493	495	497	499
9	428	430	432	434	436	439	441	443	445	447	449	452	454	456	458	460	462	464	467	469	471
8	399	401	403	405	407	409	411	413	415	417	419	421	423	425	427	429	431	433	435	437	439
7	366	368	370	372	374	375	377	379	381	383	385	387	388	390	392	394	396	398	399	401	403
6	330	332	333	335	336	338	340	341	343	345	346	348	350	351	353	355	356	358	360	361	363
5	289	291	292	293	295	296	298	299	301	302	304	305	307	308	309	311	312	314	315	317	318
4	243	245	246	247	248	250	251	252	253	254	256	257	258	259	261	262	263	264	266	267	268
3	192	193	194	195	196	197	198	199	200	201	202	203	204	205	206	207	208	209	210	211	212
2	135	136	137	137	138	139	139	140	141	141	142	143	143	144	145	145	146	147	147	148	149
1	71	72	72	72	73	73	73	74	74	74	75	75	75	76	76	77	77	77	78	78	78

Plazo (años)	Salario (UMA)																				
	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	702	706	709	712	715	718	721	725	728	731	734	737	741	744	747	750	753	757	760	763	766
29	702	706	709	712	715	718	721	725	728	731	734	737	741	744	747	750	753	757	760	763	766
28	702	706	709	712	715	718	721	725	728	731	734	737	741	744	747	750	753	757	760	763	766
27	702	706	709	712	715	718	721	725	728	731	734	737	741	744	747	750	753	757	760	763	766
26	702	706	709	712	715	718	721	725	728	731	734	737	741	744	747	750	753	757	760	763	766
25	698	701	704	707	710	713	717	720	723	726	729	733	736	739	742	745	748	752	755	758	761
24	692	695	699	702	705	708	711	714	718	721	724	727	730	733	736	740	743	746	749	752	755
23	686	690	693	696	699	702	705	708	711	715	718	721	724	727	730	733	736	739	743	746	749
22	680	683	686	689	692	695	698	701	705	708	711	714	717	720	723	726	729	732	735	739	742
21	672	675	679	682	685	688	691	694	697	700	703	706	709	712	715	718	721	724	727	731	734
20	664	667	670	673	676	679	682	685	688	691	694	697	700	703	706	709	712	715	718	722	725
19	655	658	661	664	667	670	673	676	679	682	685	688	691	694	697	700	703	705	708	711	714
18	644	647	650	653	656	659	662	665	668	671	674	677	680	683	685	688	691	694	697	700	703
17	633	636	639	641	644	647	650	653	656	659	662	664	667	670	673	676	679	682	685	688	690
16	620	623	625	628	631	634	637	640	642	645	648	651	654	656	659	662	665	668	671	673	676
15	605	608	611	614	616	619	622	625	627	630	633	636	638	641	644	647	649	652	655	658	660
14	589	592	594	597	600	602	605	608	610	613	616	618	621	624	626	629	632	634	637	640	643
13	571	573	576	578	581	584	586	589	591	594	597	599	602	604	607	610	612	615	617	620	623
12	550	553	555	558	560	563	565	568	570	573	575	578	580	583	585	588	590	593	595	598	600
11	527	530	532	535	537	539	542	544	547	549	551	554	556	559	561	563	566	568	571	573	575
10	502	504	506	509	511	513	515	518	520	522	525	527	529	531	534	536	538	541	543	545	547
9	473	475	477	479	482	484	486	488	490	492	495	497	499	501	503	505	507	510	512	514	516
8	441	443	445	447	449	451	453	455	457	459	461	463	465	467	469	471	473	475	477	479	481
7	405	407	409	410	412	414	416	418	420	422	423	425	427	429	431	433	434	436	438	440	442
6	365	366	368	370	371	373	375	376	378	380	381	383	385	386	388	390	391	393	395	396	398
5	320	321	323	324	325	327	328	330	331	333	334	336	337	339	340	341	343	344	346	347	349
4	269	270	272	273	274	275	277	278	279	280	281	283	284	285	286	288	289	290	291	292	294
3	213	214	215	216	217	218	219	220	220	221	222	223	224	225	226	227	228	229	230	231	232
2	150	150	151	152	152	153	154	154	155	156	156	157	158	158	159	160	160	161	162	162	163
1	79	79	79	80	80	81	81	81	82	82	82	83	83	83	84	84	84	85	85	86	86

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	769	773	776	779	782	785	789	792	795	798
29	769	773	776	779	782	785	789	792	795	798
28	769	773	776	779	782	785	789	792	795	798
27	769	773	776	779	782	785	789	792	795	798
26	769	773	776	779	782	785	789	792	795	798
25	764	767	771	774	777	780	783	786	790	793
24	758	762	765	768	771	774	777	781	784	787
23	752	755	758	761	764	768	771	774	777	780
22	745	748	751	754	757	760	763	766	769	773
21	737	740	743	746	749	752	755	758	761	764
20	728	731	734	737	740	743	746	749	752	755
19	717	720	723	726	729	732	735	738	741	744
18	706	709	712	715	718	721	724	727	729	732
17	693	696	699	702	705	708	711	713	716	719
16	679	682	685	687	690	693	696	699	702	704
15	663	666	669	671	674	677	680	682	685	688
14	645	648	651	653	656	659	661	664	667	669
13	625	628	630	633	636	638	641	643	646	649

Plazo (años)	Salario (UMA)									
	24.1	24.2	24.3	24.4	24.5	24.6	24.7	24.8	24.9	25.0
12	603	605	608	610	613	615	618	620	623	625
11	578	580	583	585	587	590	592	595	597	599
10	550	552	554	556	559	561	563	566	568	570
9	518	520	523	525	527	529	531	533	535	538
8	483	485	487	489	491	493	495	497	499	501
7	444	446	447	449	451	453	455	457	458	460
6	400	401	403	405	406	408	410	411	413	415
5	350	352	353	355	356	357	359	360	362	363
4	295	296	297	299	300	301	302	304	305	306
3	233	234	235	236	237	238	239	240	241	242
2	164	165	165	166	167	167	168	169	169	170
1	86	87	87	87	88	88	88	89	89	90

B. Tasa de Interés.

La tasa de interés será fijada por el H. Consejo de Administración del Infonavit y publicada en su página de Internet.

C. Tabla de Factores de descuento Régimen Ordinario de Amortización.

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	0.002222	0.003300	0.003522	0.003695	0.003857	0.003971	0.004114	0.004250	0.004339	0.004461	0.004538
29	0.002222	0.003300	0.003522	0.003695	0.003857	0.003971	0.004114	0.004250	0.004339	0.004461	0.004538
28	0.002222	0.003300	0.003522	0.003695	0.003857	0.003971	0.004114	0.004250	0.004339	0.004461	0.004538
27	0.002222	0.003300	0.003522	0.003695	0.003857	0.003971	0.004114	0.004250	0.004339	0.004461	0.004538
26	0.002222	0.003300	0.003522	0.003695	0.003857	0.003971	0.004114	0.004250	0.004339	0.004461	0.004538
25	0.002326	0.003414	0.003640	0.003815	0.003979	0.004091	0.004235	0.004371	0.004459	0.004580	0.004655
24	0.002439	0.003536	0.003767	0.003944	0.004109	0.004219	0.004364	0.004500	0.004585	0.004706	0.004779
23	0.002564	0.003667	0.003904	0.004081	0.004247	0.004355	0.004454	0.004590	0.004673	0.004794	0.004865
22	0.002703	0.003808	0.004050	0.004179	0.004345	0.004451	0.004596	0.004732	0.004812	0.004933	0.005000
21	0.002857	0.003960	0.004208	0.004333	0.004500	0.004602	0.004747	0.004883	0.004959	0.005079	0.005143
20	0.003030	0.004125	0.004378	0.004500	0.004667	0.004765	0.004909	0.005044	0.005116	0.005235	0.005347
19	0.003175	0.004304	0.004563	0.004680	0.004846	0.005000	0.005082	0.005216	0.005341	0.005457	0.005510
18	0.003390	0.004569	0.004765	0.004944	0.005040	0.005192	0.005333	0.005464	0.005523	0.005637	0.005684
17	0.003636	0.004790	0.004985	0.005162	0.005324	0.005400	0.005538	0.005667	0.005718	0.005830	0.005934
16	0.003846	0.005034	0.005226	0.005400	0.005559	0.005704	0.005838	0.005885	0.006000	0.006107	0.006207
15	0.004167	0.005304	0.005586	0.005754	0.005815	0.005956	0.006085	0.006203	0.006312	0.006413	0.006506
14	0.004444	0.005712	0.005891	0.006052	0.006197	0.006328	0.006448	0.006557	0.006658	0.006750	0.006835
13	0.004878	0.006061	0.006231	0.006500	0.006632	0.006639	0.006857	0.006955	0.007043	0.007125	0.007200
12	0.005263	0.006600	0.006750	0.006882	0.007000	0.007105	0.007322	0.007403	0.007477	0.007544	0.007606
11	0.005882	0.007071	0.007364	0.007468	0.007560	0.007642	0.007855	0.007914	0.007967	0.008143	0.008182
10	0.006452	0.007816	0.007902	0.008163	0.008217	0.008265	0.008471	0.008660	0.008679	0.008695	0.008852
9	0.007143	0.008486	0.008757	0.009000	0.009000	0.009205	0.009191	0.009367	0.009529	0.009500	0.009643
8	0.008333	0.009581	0.009818	0.010029	0.009947	0.010125	0.010286	0.010432	0.010565	0.010469	0.010588
7	0.009524	0.011000	0.011172	0.011323	0.011455	0.011571	0.011676	0.011769	0.011854	0.011930	0.012000
6	0.011111	0.012913	0.012960	0.013000	0.013034	0.013065	0.013500	0.013500	0.013500	0.013500	0.013500
5	0.013333	0.014850	0.015429	0.015261	0.015750	0.015577	0.016000	0.015828	0.015677	0.016031	0.015882
4	0.016667	0.018563	0.019059	0.019500	0.018900	0.019286	0.019636	0.019957	0.019440	0.019731	0.020000
3	0.022222	0.024750	0.024923	0.025071	0.025200	0.025313	0.025412	0.025500	0.025579	0.025650	0.025714
2	0.033333	0.037125	0.040500	0.039000	0.037800	0.036818	0.039273	0.038250	0.037385	0.039462	0.038571
1	0.100000	0.074250	0.081000	0.087750	0.075600	0.081000	0.086400	0.076500	0.081000	0.073286	0.077143

Plazo (años)	Salario (UMA)										
	2.1	2.2	2.3	2.4	2.5	2.6	2.7	2.8	2.9	3.0	3.1
30	0.004610	0.004677	0.004740	0.004800	0.004856	0.004875	0.004959	0.005074	0.005151	0.005260	0.005365
29	0.004610	0.004677	0.004740	0.004800	0.004856	0.004875	0.004959	0.005074	0.005151	0.005260	0.005365
28	0.004610	0.004677	0.004740	0.004800	0.004856	0.004875	0.004959	0.005074	0.005151	0.005260	0.005365
27	0.004610	0.004677	0.004740	0.004800	0.004856	0.004875	0.004959	0.005074	0.005151	0.005260	0.005365
26	0.004610	0.004677	0.004740	0.004800	0.004856	0.004875	0.004959	0.005074	0.005151	0.005260	0.005365
25	0.004725	0.004790	0.004852	0.004909	0.004963	0.004979	0.005063	0.005178	0.005255	0.005364	0.005471
24	0.004846	0.004909	0.004968	0.005023	0.005075	0.005087	0.005170	0.005287	0.005363	0.005473	0.005580
23	0.004974	0.005034	0.005090	0.005143	0.005192	0.005200	0.005283	0.005400	0.005476	0.005586	0.005655
22	0.005108	0.005165	0.005218	0.005268	0.005315	0.005318	0.005400	0.005518	0.005593	0.005704	0.005772
21	0.005250	0.005304	0.005353	0.005400	0.005444	0.005484	0.005565	0.005642	0.005715	0.005827	0.005936
20	0.005400	0.005450	0.005496	0.005586	0.005625	0.005616	0.005695	0.005815	0.005887	0.005956	0.006065
19	0.005559	0.005657	0.005697	0.005735	0.005819	0.005802	0.005879	0.006000	0.006070	0.006136	0.006246
18	0.005786	0.005824	0.005914	0.005945	0.005973	0.006000	0.006075	0.006197	0.006264	0.006328	0.006438
17	0.005968	0.006061	0.006088	0.006171	0.006193	0.006212	0.006284	0.006407	0.006471	0.006532	0.006643
16	0.006231	0.006319	0.006337	0.006416	0.006490	0.006500	0.006568	0.006632	0.006692	0.006807	0.006861
15	0.006517	0.006600	0.006677	0.006680	0.006750	0.006750	0.006813	0.006936	0.006991	0.007043	0.007154
14	0.006831	0.006907	0.006978	0.007043	0.007105	0.007091	0.007147	0.007269	0.007318	0.007364	0.007473
13	0.007269	0.007333	0.007393	0.007448	0.007418	0.007468	0.007515	0.007636	0.007676	0.007788	0.007822
12	0.007662	0.007714	0.007763	0.007902	0.007941	0.007888	0.008011	0.008043	0.008156	0.008182	0.008287
11	0.008217	0.008250	0.008392	0.008416	0.008438	0.008458	0.008477	0.008591	0.008700	0.008710	0.008811
10	0.008859	0.009000	0.009000	0.009000	0.009122	0.009117	0.009113	0.009220	0.009321	0.009419	0.009404
9	0.009610	0.009738	0.009703	0.009818	0.009926	0.009887	0.009986	0.010080	0.010038	0.010125	0.010207
8	0.010698	0.010800	0.010707	0.010800	0.010887	0.010800	0.010881	0.010957	0.011028	0.011096	0.011160
7	0.012064	0.012122	0.011942	0.012000	0.012054	0.012103	0.012150	0.012194	0.012429	0.012462	0.012493
6	0.013829	0.013814	0.013800	0.013787	0.013776	0.013765	0.014019	0.014000	0.013982	0.014211	0.014186
5	0.016200	0.016054	0.016342	0.016200	0.016463	0.016326	0.016200	0.016435	0.016313	0.016531	0.016740
4	0.019552	0.019800	0.020032	0.019636	0.019853	0.020057	0.019703	0.019895	0.020077	0.020250	0.020415
3	0.025773	0.025826	0.025875	0.025920	0.025962	0.026000	0.026036	0.026069	0.026100	0.026129	0.026156
2	0.037800	0.039600	0.038813	0.038118	0.037500	0.039000	0.038368	0.037800	0.039150	0.038571	0.038045
1	0.081000	0.074250	0.077625	0.081000	0.075000	0.078000	0.081000	0.075600	0.078300	0.073636	0.076091

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	0.005468	0.005569	0.005667	0.005762	0.005855	0.005946	0.006071	0.006158	0.006243	0.006362	0.006443
29	0.005468	0.005569	0.005667	0.005762	0.005855	0.005946	0.006071	0.006158	0.006243	0.006362	0.006443
28	0.005468	0.005569	0.005667	0.005762	0.005855	0.005946	0.006071	0.006158	0.006243	0.006362	0.006443
27	0.005468	0.005569	0.005667	0.005762	0.005855	0.005946	0.006071	0.006158	0.006243	0.006362	0.006443
26	0.005468	0.005569	0.005667	0.005762	0.005855	0.005946	0.006071	0.006158	0.006243	0.006362	0.006443
25	0.005574	0.005675	0.005774	0.005870	0.005963	0.006055	0.006181	0.006268	0.006316	0.006436	0.006517
24	0.005647	0.005748	0.005847	0.005943	0.006037	0.006129	0.006256	0.006343	0.006429	0.006550	0.006593
23	0.005760	0.005862	0.005961	0.006058	0.006152	0.006205	0.006333	0.006421	0.006506	0.006629	0.006710
22	0.005878	0.005980	0.006079	0.006176	0.006231	0.006323	0.006453	0.006540	0.006626	0.006709	0.006790
21	0.006000	0.006103	0.006203	0.006300	0.006353	0.006445	0.006577	0.006665	0.006708	0.006833	0.006915
20	0.006171	0.006231	0.006331	0.006429	0.006523	0.006572	0.006706	0.006794	0.006879	0.006962	0.007043
19	0.006307	0.006410	0.006511	0.006563	0.006658	0.006750	0.006840	0.006928	0.007013	0.007096	0.007177
18	0.006496	0.006600	0.006701	0.006750	0.006845	0.006938	0.007027	0.007115	0.007200	0.007283	0.007364
17	0.006698	0.006802	0.006902	0.006949	0.007043	0.007136	0.007225	0.007313	0.007397	0.007480	0.007560
16	0.006968	0.007071	0.007116	0.007214	0.007308	0.007346	0.007435	0.007521	0.007606	0.007688	0.007767
15	0.007261	0.007303	0.007403	0.007500	0.007535	0.007626	0.007714	0.007800	0.007883	0.007964	0.008043
14	0.007579	0.007615	0.007714	0.007810	0.007839	0.007929	0.008016	0.008100	0.008182	0.008261	0.008338
13	0.007927	0.008027	0.008053	0.008147	0.008237	0.008325	0.008410	0.008492	0.008504	0.008648	0.008656
12	0.008388	0.008486	0.008500	0.008591	0.008679	0.008763	0.008845	0.008849	0.008926	0.009074	0.009072
11	0.008907	0.009000	0.009000	0.009087	0.009170	0.009250	0.009327	0.009402	0.009474	0.009543	0.009610
10	0.009495	0.009581	0.009663	0.009742	0.009818	0.009891	0.009961	0.010029	0.010093	0.010156	0.010216

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
9	0.010286	0.010360	0.010432	0.010500	0.010565	0.010628	0.010688	0.010745	0.010800	0.010960	0.011010
8	0.011221	0.011423	0.011475	0.011524	0.011571	0.011616	0.011659	0.011700	0.011868	0.011903	0.011937
7	0.012522	0.012549	0.012750	0.012770	0.012789	0.012808	0.012987	0.013000	0.013012	0.013179	0.013186
6	0.014164	0.014371	0.014344	0.014538	0.014507	0.014478	0.014657	0.014625	0.014795	0.014760	0.014921
5	0.016615	0.016811	0.016691	0.016875	0.016759	0.016932	0.017100	0.016984	0.017143	0.017297	0.017182
4	0.020093	0.020250	0.020400	0.020543	0.020681	0.020388	0.020520	0.020647	0.020769	0.020887	0.021000
3	0.026182	0.026206	0.026229	0.026250	0.026270	0.026289	0.027000	0.027000	0.027000	0.027000	0.027000
2	0.039273	0.038739	0.038250	0.039375	0.038880	0.038423	0.039462	0.039000	0.038571	0.039536	0.039103
1	0.078545	0.074250	0.076500	0.078750	0.074769	0.076846	0.078923	0.075214	0.077143	0.079071	0.075600

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	0.006559	0.006674	0.006750	0.006862	0.006973	0.007082	0.007151	0.007258	0.007364	0.007468	0.007571
29	0.006559	0.006674	0.006750	0.006862	0.006973	0.007082	0.007151	0.007258	0.007364	0.007468	0.007571
28	0.006559	0.006674	0.006750	0.006862	0.006973	0.007082	0.007151	0.007258	0.007364	0.007468	0.007571
27	0.006559	0.006674	0.006750	0.006862	0.006973	0.007082	0.007151	0.007258	0.007364	0.007468	0.007571
26	0.006559	0.006674	0.006750	0.006862	0.006973	0.007082	0.007151	0.007258	0.007364	0.007468	0.007571
25	0.006634	0.006750	0.006826	0.006939	0.007050	0.007160	0.007230	0.007337	0.007443	0.007548	0.007652
24	0.006711	0.006828	0.006903	0.007017	0.007129	0.007240	0.007309	0.007418	0.007525	0.007630	0.007735
23	0.006829	0.006907	0.006983	0.007097	0.007210	0.007322	0.007391	0.007500	0.007608	0.007714	0.007777
22	0.006911	0.007030	0.007105	0.007179	0.007293	0.007406	0.007475	0.007584	0.007693	0.007800	0.007863
21	0.007036	0.007114	0.007189	0.007306	0.007421	0.007535	0.007560	0.007670	0.007780	0.007888	0.007994
20	0.007167	0.007244	0.007319	0.007437	0.007554	0.007624	0.007692	0.007803	0.007914	0.007977	0.008085
19	0.007302	0.007379	0.007454	0.007573	0.007691	0.007760	0.007828	0.007941	0.008053	0.008116	0.008224
18	0.007442	0.007567	0.007642	0.007714	0.007833	0.007951	0.008018	0.008084	0.008196	0.008308	0.008368
17	0.007638	0.007765	0.007839	0.007911	0.008032	0.008100	0.008167	0.008282	0.008345	0.008458	0.008569
16	0.007898	0.007973	0.008046	0.008118	0.008240	0.008308	0.008373	0.008491	0.008553	0.008667	0.008779
15	0.008119	0.008250	0.008265	0.008392	0.008460	0.008583	0.008647	0.008710	0.008827	0.008886	0.009000
14	0.008413	0.008547	0.008556	0.008685	0.008752	0.008877	0.008939	0.009000	0.009119	0.009176	0.009292
13	0.008795	0.008866	0.008934	0.009000	0.009129	0.009191	0.009252	0.009375	0.009432	0.009551	0.009604
12	0.009214	0.009281	0.009346	0.009409	0.009541	0.009600	0.009657	0.009783	0.009836	0.009957	0.010007
11	0.009675	0.009818	0.009878	0.009936	0.009992	0.010125	0.010177	0.010227	0.010353	0.010400	0.010522
10	0.010274	0.010421	0.010474	0.010525	0.010664	0.010711	0.010756	0.010800	0.010929	0.010969	0.011093
9	0.011057	0.011103	0.011250	0.011291	0.011330	0.011469	0.011504	0.011538	0.011669	0.011700	0.011826
8	0.011969	0.012122	0.012150	0.012297	0.012320	0.012343	0.012481	0.012500	0.012633	0.012649	0.012777
7	0.013193	0.013348	0.013352	0.013500	0.013500	0.013642	0.013639	0.013776	0.013770	0.013901	0.014029
6	0.014885	0.015038	0.015000	0.015146	0.015289	0.015247	0.015384	0.015341	0.015472	0.015600	0.015725
5	0.017328	0.017471	0.017357	0.017493	0.017625	0.017753	0.017640	0.017763	0.017883	0.018000	0.017888
4	0.020732	0.020842	0.020948	0.021051	0.021150	0.021246	0.021339	0.021429	0.021516	0.021600	0.021682
3	0.027000	0.027000	0.027000	0.027000	0.027000	0.027000	0.027563	0.027551	0.027540	0.027529	0.027519
2	0.038700	0.039600	0.039194	0.038813	0.039656	0.039273	0.038912	0.039706	0.039343	0.040114	0.039750
1	0.077400	0.079200	0.075938	0.077625	0.074647	0.076235	0.077824	0.075000	0.076500	0.078000	0.075316

Plazo (años)	Salario (UMA)	Salario (UMA)									
		5.5	5.6	5.7	5.8	5.9	6.0	6.1	6.2	6.3	6.4
30	0.007674	0.007775	0.007875	0.007974	0.008072	0.008169	0.008265	0.008403	0.008497	0.008591	0.008683
29	0.007674	0.007775	0.007875	0.007974	0.008072	0.008169	0.008265	0.008403	0.008497	0.008591	0.008683
28	0.007674	0.007775	0.007875	0.007974	0.008072	0.008169	0.008265	0.008403	0.008497	0.008591	0.008683
27	0.007674	0.007775	0.007875	0.007974	0.008072	0.008169	0.008265	0.008403	0.008497	0.008591	0.008683
26	0.007674	0.007775	0.007875	0.007974	0.008072	0.008169	0.008265	0.008403	0.008497	0.008591	0.008683
25	0.007755	0.007857	0.007958	0.008058	0.008156	0.008254	0.008351	0.008490	0.008585	0.008679	0.008772
24	0.007839	0.007899	0.008000	0.008100	0.008199	0.008297	0.008394	0.008534	0.008629	0.008723	0.008816
23	0.007881	0.007984	0.008086	0.008186	0.008286	0.008384	0.008482	0.008623	0.008719	0.008813	0.008907
22	0.007967	0.008071	0.008173	0.008274	0.008374	0.008473	0.008571	0.008714	0.008811	0.008859	0.008953

Plazo (años)	Salario (UMA)										
	Salario (UMA)	5.5	5.6	5.7	5.8	5.9	6.0	6.1	6.2	6.3	6.4
21	0.008100	0.008159	0.008262	0.008364	0.008465	0.008565	0.008663	0.008807	0.008904	0.008953	0.009047
20	0.008191	0.008296	0.008400	0.008503	0.008557	0.008658	0.008757	0.008903	0.009000	0.009096	0.009191
19	0.008331	0.008438	0.008494	0.008598	0.008700	0.008801	0.008901	0.009049	0.009098	0.009195	0.009290
18	0.008477	0.008584	0.008640	0.008744	0.008847	0.008949	0.009050	0.009150	0.009249	0.009346	0.009443
17	0.008627	0.008735	0.008842	0.008948	0.009000	0.009103	0.009205	0.009358	0.009404	0.009503	0.009600
16	0.008836	0.008946	0.009054	0.009161	0.009212	0.009316	0.009419	0.009520	0.009621	0.009720	0.009818
15	0.009113	0.009167	0.009276	0.009384	0.009434	0.009539	0.009643	0.009746	0.009847	0.009947	0.010047
14	0.009346	0.009459	0.009570	0.009619	0.009727	0.009833	0.009878	0.010043	0.010145	0.010186	0.010286
13	0.009720	0.009770	0.009882	0.009994	0.010038	0.010146	0.010253	0.010358	0.010463	0.010565	0.010601
12	0.010125	0.010171	0.010286	0.010329	0.010440	0.010550	0.010588	0.010765	0.010800	0.010904	0.011006
11	0.010565	0.010683	0.010723	0.010838	0.010951	0.010986	0.011096	0.011204	0.011311	0.011416	0.011444
10	0.011215	0.011250	0.011368	0.011400	0.011515	0.011628	0.011655	0.011764	0.011872	0.011979	0.012084
9	0.011951	0.011976	0.012096	0.012118	0.012234	0.012349	0.012366	0.012477	0.012586	0.012694	0.012800
8	0.012789	0.012913	0.013034	0.013042	0.013160	0.013275	0.013279	0.013390	0.013500	0.013608	0.013714
7	0.014019	0.014143	0.014264	0.014250	0.014367	0.014482	0.014595	0.014705	0.014814	0.014791	0.014897
6	0.015677	0.015798	0.015916	0.016031	0.015980	0.016091	0.016200	0.016307	0.016412	0.016515	0.016457
5	0.018000	0.018110	0.018217	0.018321	0.018424	0.018310	0.018409	0.018716	0.018809	0.018692	0.018783
4	0.021761	0.021838	0.021600	0.021676	0.021750	0.022125	0.022192	0.022257	0.022320	0.022382	0.022442
3	0.027509	0.027500	0.027491	0.027982	0.027964	0.027947	0.027931	0.027915	0.028373	0.028350	0.028328
2	0.039405	0.040135	0.039789	0.039462	0.040154	0.039825	0.040500	0.040171	0.039857	0.040500	0.040186
1	0.076737	0.078158	0.075600	0.076950	0.078300	0.075857	0.077143	0.078429	0.079714	0.081000	0.082286

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	0.008688	0.008486	0.008453	0.008461	0.008468	0.008475	0.008482	0.008452	0.008459	0.008466	0.008473
29	0.008688	0.008486	0.008453	0.008461	0.008468	0.008475	0.008482	0.008452	0.008459	0.008466	0.008473
28	0.008688	0.008486	0.008453	0.008461	0.008468	0.008475	0.008482	0.008452	0.008459	0.008466	0.008473
27	0.008688	0.008486	0.008453	0.008461	0.008468	0.008475	0.008482	0.008452	0.008459	0.008466	0.008473
26	0.008688	0.008486	0.008453	0.008461	0.008468	0.008475	0.008482	0.008452	0.008459	0.008466	0.008473
25	0.008775	0.008526	0.008533	0.008540	0.008546	0.008514	0.008520	0.008526	0.008532	0.008538	0.008544
24	0.008819	0.008609	0.008614	0.008579	0.008585	0.008591	0.008596	0.008602	0.008607	0.008575	0.008581
23	0.008909	0.008650	0.008656	0.008660	0.008665	0.008670	0.008674	0.008679	0.008683	0.008649	0.008654
22	0.008954	0.008735	0.008739	0.008743	0.008746	0.008750	0.008753	0.008757	0.008760	0.008763	0.008766
21	0.009046	0.008866	0.008868	0.008870	0.008829	0.008832	0.008834	0.008836	0.008839	0.008841	0.008843
20	0.009188	0.008955	0.008955	0.008956	0.008957	0.008957	0.008958	0.008959	0.008959	0.008960	0.008960
19	0.009286	0.009092	0.009090	0.009089	0.009088	0.009087	0.009085	0.009084	0.009083	0.009082	0.009081
18	0.009435	0.009233	0.009230	0.009226	0.009223	0.009220	0.009216	0.009213	0.009210	0.009250	0.009247
17	0.009590	0.009429	0.009422	0.009415	0.009409	0.009403	0.009397	0.009391	0.009386	0.009380	0.009419
16	0.009804	0.009581	0.009622	0.009613	0.009603	0.009594	0.009585	0.009576	0.009615	0.009606	0.009597
15	0.010029	0.009845	0.009832	0.009818	0.009857	0.009844	0.009831	0.009818	0.009855	0.009842	0.009830
14	0.010324	0.010125	0.010106	0.010088	0.010125	0.010107	0.010089	0.010125	0.010108	0.010091	0.010125
13	0.010636	0.010421	0.010457	0.010432	0.010408	0.010442	0.010418	0.010452	0.010429	0.010406	0.010438
12	0.011038	0.010800	0.010832	0.010800	0.010831	0.010800	0.010831	0.010800	0.010830	0.010800	0.010829
11	0.011471	0.011278	0.011306	0.011264	0.011291	0.011317	0.011276	0.011302	0.011263	0.011288	0.011313
10	0.012021	0.011880	0.011901	0.011845	0.011866	0.011887	0.011833	0.011854	0.011873	0.011893	0.011842
9	0.012810	0.012549	0.012563	0.012575	0.012588	0.012600	0.012612	0.012623	0.012554	0.012566	0.012578
8	0.013711	0.013500	0.013500	0.013500	0.013500	0.013500	0.013500	0.013500	0.013500	0.013500	0.013500
7	0.014873	0.014727	0.014707	0.014688	0.014669	0.014651	0.014746	0.014727	0.014709	0.014691	0.014674
6	0.016557	0.016349	0.016297	0.016393	0.016342	0.016293	0.016385	0.016336	0.016289	0.016377	0.016331
5	0.018871	0.018563	0.018649	0.018735	0.018630	0.018713	0.018612	0.018692	0.018594	0.018673	0.018578
4	0.022215	0.022275	0.022061	0.022120	0.022179	0.022235	0.022034	0.022091	0.022146	0.022200	0.022253
3	0.028306	0.028286	0.028266	0.028246	0.028227	0.028209	0.028191	0.028174	0.028157	0.028141	0.028125
2	0.039886	0.039600	0.040200	0.039913	0.039638	0.040213	0.039938	0.039673	0.040224	0.039960	0.039706
1	0.083571	0.077478	0.075375	0.076500	0.077625	0.075600	0.076680	0.077760	0.075808	0.076846	0.075000

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	0.008479	0.008486	0.008458	0.008464	0.008471	0.008477	0.008483	0.008457	0.008463	0.008469	0.008474
29	0.008479	0.008486	0.008458	0.008464	0.008471	0.008477	0.008483	0.008457	0.008463	0.008469	0.008474
28	0.008479	0.008486	0.008458	0.008464	0.008471	0.008477	0.008483	0.008457	0.008463	0.008469	0.008474
27	0.008479	0.008486	0.008458	0.008464	0.008471	0.008477	0.008483	0.008457	0.008463	0.008469	0.008474
26	0.008479	0.008486	0.008458	0.008464	0.008471	0.008477	0.008483	0.008457	0.008463	0.008469	0.008474
25	0.008515	0.008520	0.008526	0.008532	0.008538	0.008510	0.008515	0.008521	0.008526	0.008532	0.008537
24	0.008586	0.008591	0.008596	0.008601	0.008606	0.008576	0.008581	0.008586	0.008591	0.008596	0.008600
23	0.008658	0.008663	0.008667	0.008671	0.008675	0.008679	0.008648	0.008653	0.008656	0.008660	0.008664
22	0.008732	0.008735	0.008739	0.008742	0.008745	0.008748	0.008751	0.008754	0.008757	0.008760	0.008762
21	0.008845	0.008847	0.008849	0.008851	0.008852	0.008854	0.008856	0.008858	0.008859	0.008861	0.008829
20	0.008961	0.008961	0.008962	0.008962	0.008963	0.008963	0.008964	0.008964	0.008964	0.008965	0.008965
19	0.009080	0.009079	0.009078	0.009077	0.009076	0.009075	0.009074	0.009073	0.009072	0.009071	0.009070
18	0.009243	0.009240	0.009237	0.009234	0.009231	0.009228	0.009225	0.009222	0.009220	0.009217	0.009214
17	0.009413	0.009407	0.009402	0.009396	0.009391	0.009386	0.009381	0.009416	0.009411	0.009406	0.009401
16	0.009589	0.009581	0.009616	0.009608	0.009600	0.009592	0.009584	0.009577	0.009610	0.009603	0.009595
15	0.009818	0.009807	0.009841	0.009829	0.009818	0.009807	0.009840	0.009829	0.009818	0.009808	0.009839
14	0.010108	0.010092	0.010125	0.010109	0.010093	0.010078	0.010110	0.010095	0.010080	0.010110	0.010096
13	0.010416	0.010447	0.010426	0.010405	0.010435	0.010414	0.010443	0.010423	0.010404	0.010432	0.010413
12	0.010800	0.010828	0.010800	0.010827	0.010800	0.010827	0.010800	0.010826	0.010800	0.010825	0.010800
11	0.011275	0.011299	0.011262	0.011286	0.011309	0.011273	0.011296	0.011261	0.011284	0.011305	0.011272
10	0.011861	0.011880	0.011831	0.011850	0.011868	0.011886	0.011840	0.011857	0.011874	0.011830	0.011847
9	0.012589	0.012600	0.012611	0.012547	0.012558	0.012569	0.012580	0.012590	0.012600	0.012610	0.012551
8	0.013500	0.013500	0.013500	0.013500	0.013500	0.013500	0.013500	0.013500	0.013500	0.013500	0.013500
7	0.014657	0.014745	0.014727	0.014710	0.014694	0.014678	0.014662	0.014743	0.014727	0.014712	0.014696
6	0.016286	0.016370	0.016326	0.016282	0.016364	0.016321	0.016279	0.016358	0.016317	0.016277	0.016352
5	0.018655	0.018563	0.018637	0.018711	0.018621	0.018692	0.018605	0.018675	0.018590	0.018659	0.018576
4	0.022065	0.022117	0.022168	0.022219	0.022041	0.022091	0.022140	0.022188	0.022235	0.022067	0.022114
3	0.028110	0.028095	0.028080	0.028066	0.028052	0.028038	0.028025	0.028013	0.028000	0.027988	0.027976
2	0.040235	0.039981	0.039736	0.040245	0.040000	0.039764	0.040255	0.040018	0.039789	0.040263	0.040034
1	0.076000	0.077000	0.075214	0.076179	0.077143	0.075414	0.076345	0.077276	0.075600	0.076500	0.077400

Plazo (años)	Salario (UMA)										
	8.7	8.8	8.9	9.0	9.1	9.2	9.3	9.4	9.5	9.6	9.7
30	0.008480	0.008456	0.008461	0.008467	0.008472	0.008478	0.008455	0.008460	0.008465	0.008471	0.008476
29	0.008480	0.008456	0.008461	0.008467	0.008472	0.008478	0.008455	0.008460	0.008465	0.008471	0.008476
28	0.008480	0.008456	0.008461	0.008467	0.008472	0.008478	0.008455	0.008460	0.008465	0.008471	0.008476
27	0.008480	0.008456	0.008461	0.008467	0.008472	0.008478	0.008455	0.008460	0.008465	0.008471	0.008476
26	0.008480	0.008456	0.008461	0.008467	0.008472	0.008478	0.008455	0.008460	0.008465	0.008471	0.008476
25	0.008511	0.008516	0.008521	0.008526	0.008531	0.008536	0.008512	0.008517	0.008522	0.008526	0.008531
24	0.008604	0.008578	0.008582	0.008587	0.008591	0.008595	0.008599	0.008574	0.008579	0.008583	0.008587
23	0.008668	0.008672	0.008675	0.008648	0.008651	0.008655	0.008659	0.008662	0.008666	0.008669	0.008672
22	0.008732	0.008735	0.008738	0.008741	0.008744	0.008746	0.008749	0.008752	0.008754	0.008757	0.008759
21	0.008831	0.008833	0.008835	0.008836	0.008838	0.008840	0.008842	0.008843	0.008845	0.008846	0.008848
20	0.008966	0.008966	0.008966	0.008967	0.008967	0.008968	0.008968	0.008968	0.008969	0.008938	0.008939

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
7	0.014700	0.014687	0.014674	0.014661	0.014727	0.014714	0.014702	0.014689	0.014677	0.014665	0.014653
6	0.016333	0.016299	0.016265	0.016329	0.016296	0.016359	0.016326	0.016293	0.016354	0.016322	0.016291
5	0.018634	0.018563	0.018621	0.018678	0.018608	0.018664	0.018596	0.018651	0.018584	0.018639	0.018573
4	0.022050	0.022091	0.022131	0.022171	0.022032	0.022071	0.022110	0.022148	0.022186	0.022053	0.022091
3	0.028149	0.028137	0.028125	0.028113	0.028102	0.028091	0.028080	0.028069	0.028059	0.028049	0.028038
2	0.040091	0.039896	0.039706	0.040103	0.039913	0.039729	0.040114	0.039930	0.039750	0.040125	0.039945
1	0.075600	0.076371	0.075000	0.075750	0.076500	0.075162	0.075892	0.076622	0.075316	0.076026	0.076737

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	0.008457	0.008462	0.008466	0.008471	0.008475	0.008456	0.008460	0.008465	0.008469	0.008473	0.008455
29	0.008457	0.008462	0.008466	0.008471	0.008475	0.008456	0.008460	0.008465	0.008469	0.008473	0.008455
28	0.008457	0.008462	0.008466	0.008471	0.008475	0.008456	0.008460	0.008465	0.008469	0.008473	0.008455
27	0.008457	0.008462	0.008466	0.008471	0.008475	0.008456	0.008460	0.008465	0.008469	0.008473	0.008455
26	0.008457	0.008462	0.008466	0.008471	0.008475	0.008456	0.008460	0.008465	0.008469	0.008473	0.008455
25	0.008530	0.008510	0.008514	0.008518	0.008522	0.008526	0.008530	0.008511	0.008515	0.008519	0.008523
24	0.008580	0.008584	0.008587	0.008591	0.008594	0.008574	0.008577	0.008581	0.008584	0.008588	0.008591
23	0.008656	0.008659	0.008662	0.008665	0.008668	0.008670	0.008649	0.008652	0.008655	0.008658	0.008660
22	0.008733	0.008735	0.008738	0.008740	0.008742	0.008744	0.008746	0.008749	0.008751	0.008753	0.008755
21	0.008838	0.008839	0.008841	0.008842	0.008843	0.008845	0.008846	0.008847	0.008849	0.008850	0.008851
20	0.008945	0.008946	0.008946	0.008947	0.008947	0.008948	0.008948	0.008949	0.008949	0.008949	0.008950
19	0.009083	0.009083	0.009082	0.009081	0.009080	0.009080	0.009079	0.009078	0.009078	0.009077	0.009076
18	0.009226	0.009224	0.009222	0.009220	0.009218	0.009216	0.009214	0.009212	0.009237	0.009235	0.009233
17	0.009403	0.009399	0.009395	0.009391	0.009388	0.009384	0.009381	0.009405	0.009402	0.009398	0.009395
16	0.009586	0.009581	0.009606	0.009600	0.009594	0.009589	0.009583	0.009578	0.009602	0.009596	0.009591
15	0.009810	0.009834	0.009826	0.009818	0.009810	0.009834	0.009826	0.009818	0.009811	0.009833	0.009826
14	0.010079	0.010102	0.010091	0.010080	0.010103	0.010092	0.010081	0.010103	0.010093	0.010082	0.010104
13	0.010436	0.010421	0.010406	0.010428	0.010413	0.010434	0.010419	0.010405	0.010426	0.010412	0.010432
12	0.010820	0.010800	0.010819	0.010800	0.010819	0.010800	0.010819	0.010800	0.010818	0.010800	0.010818
11	0.011276	0.011293	0.011267	0.011284	0.011258	0.011275	0.011291	0.011266	0.011282	0.011258	0.011274
10	0.011867	0.011833	0.011846	0.011859	0.011872	0.011838	0.011851	0.011864	0.011831	0.011844	0.011856
9	0.012577	0.012585	0.012592	0.012548	0.012556	0.012563	0.012571	0.012578	0.012586	0.012593	0.012551
8	0.013500	0.013500	0.013500	0.013500	0.013500	0.013500	0.013500	0.013500	0.013500	0.013500	0.013500
7	0.014715	0.014703	0.014691	0.014680	0.014668	0.014657	0.014716	0.014704	0.014693	0.014682	0.014671
6	0.016350	0.016319	0.016288	0.016346	0.016316	0.016286	0.016342	0.016313	0.016284	0.016338	0.016310
5	0.018627	0.018563	0.018615	0.018667	0.018604	0.018655	0.018593	0.018643	0.018582	0.018632	0.018572
4	0.022128	0.022164	0.022037	0.022073	0.022109	0.022144	0.022179	0.022056	0.022091	0.022125	0.022159
3	0.028029	0.028019	0.028009	0.028000	0.027991	0.027982	0.027973	0.027964	0.027956	0.027947	0.027939
2	0.039770	0.039600	0.039960	0.039789	0.039623	0.039974	0.039808	0.039646	0.039987	0.039825	0.039667
1	0.075462	0.076154	0.076846	0.075600	0.076275	0.075073	0.075732	0.076390	0.075214	0.075857	0.076500

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	0.008460	0.008464	0.008468	0.008472	0.008455	0.008459	0.008463	0.008467	0.008471	0.008454	0.008458
29	0.008460	0.008464	0.008468	0.008472	0.008455	0.008459	0.008463	0.008467	0.008471	0.008454	0.008458
28	0.008460	0.008464	0.008468	0.008472	0.008455	0.008459	0.008463	0.008467	0.008471	0.008454	0.008458

Plazo (años)	Salario (UMA)										
	12.0	12.1	12.2	12.3	12.4	12.5	12.6	12.7	12.8	12.9	13.0
27	0.008460	0.008464	0.008468	0.008472	0.008455	0.008459	0.008463	0.008467	0.008471	0.008454	0.008458
26	0.008460	0.008464	0.008468	0.008472	0.008455	0.008459	0.008463	0.008467	0.008471	0.008454	0.008458
25	0.008526	0.008530	0.008512	0.008515	0.008519	0.008523	0.008526	0.008530	0.008512	0.008516	0.008519
24	0.008594	0.008575	0.008578	0.008581	0.008585	0.008588	0.008591	0.008594	0.008576	0.008579	0.008582
23	0.008663	0.008666	0.008668	0.008648	0.008651	0.008654	0.008656	0.008659	0.008662	0.008664	0.008667
22	0.008733	0.008735	0.008737	0.008739	0.008742	0.008744	0.008746	0.008747	0.008749	0.008751	0.008753
21	0.008828	0.008830	0.008831	0.008832	0.008834	0.008835	0.008836	0.008838	0.008839	0.008840	0.008841
20	0.008950	0.008951	0.008951	0.008951	0.008952	0.008952	0.008953	0.008953	0.008953	0.008954	0.008954
19	0.009076	0.009075	0.009074	0.009074	0.009073	0.009073	0.009072	0.009071	0.009071	0.009070	0.009070
18	0.009231	0.009229	0.009227	0.009225	0.009223	0.009221	0.009220	0.009218	0.009216	0.009214	0.009213
17	0.009391	0.009388	0.009385	0.009381	0.009404	0.009401	0.009398	0.009395	0.009391	0.009388	0.009385
16	0.009586	0.009581	0.009603	0.009598	0.009593	0.009588	0.009583	0.009578	0.009600	0.009595	0.009590
15	0.009818	0.009811	0.009833	0.009825	0.009818	0.009811	0.009832	0.009825	0.009818	0.009811	0.009832
14	0.010093	0.010083	0.010104	0.010094	0.010084	0.010105	0.010095	0.010085	0.010105	0.010096	0.010086
13	0.010418	0.010404	0.010424	0.010411	0.010430	0.010417	0.010404	0.010422	0.010410	0.010428	0.010415
12	0.010800	0.010818	0.010800	0.010818	0.010800	0.010817	0.010800	0.010817	0.010800	0.010817	0.010800
11	0.011289	0.011266	0.011281	0.011258	0.011273	0.011288	0.011265	0.011280	0.011257	0.011272	0.011286
10	0.011868	0.011837	0.011849	0.011861	0.011830	0.011842	0.011854	0.011865	0.011836	0.011847	0.011858
9	0.012558	0.012565	0.012573	0.012580	0.012586	0.012546	0.012554	0.012560	0.012567	0.012574	0.012581
8	0.013500	0.013500	0.013500	0.013500	0.013500	0.013500	0.013500	0.013500	0.013500	0.013500	0.013500
7	0.014661	0.014650	0.014705	0.014695	0.014684	0.014674	0.014664	0.014654	0.014706	0.014696	0.014686
6	0.016281	0.016335	0.016307	0.016279	0.016332	0.016304	0.016278	0.016329	0.016302	0.016276	0.016326
5	0.018621	0.018563	0.018610	0.018657	0.018600	0.018646	0.018590	0.018636	0.018581	0.018626	0.018571
4	0.022041	0.022074	0.022107	0.022140	0.022026	0.022059	0.022091	0.022123	0.022154	0.022044	0.022075
3	0.027931	0.027923	0.027915	0.027908	0.027900	0.027893	0.027885	0.027878	0.027871	0.027864	0.027857
2	0.040000	0.039841	0.039687	0.040012	0.039857	0.039706	0.040024	0.039872	0.039724	0.040034	0.039886
1	0.075349	0.075977	0.076605	0.075477	0.076091	0.075000	0.075600	0.076200	0.075130	0.075717	0.076304

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	0.008462	0.008466	0.008469	0.008453	0.008457	0.008461	0.008465	0.008468	0.008453	0.008456	0.008460
29	0.008462	0.008466	0.008469	0.008453	0.008457	0.008461	0.008465	0.008468	0.008453	0.008456	0.008460
28	0.008462	0.008466	0.008469	0.008453	0.008457	0.008461	0.008465	0.008468	0.008453	0.008456	0.008460
27	0.008462	0.008466	0.008469	0.008453	0.008457	0.008461	0.008465	0.008468	0.008453	0.008456	0.008460
26	0.008462	0.008466	0.008469	0.008453	0.008457	0.008461	0.008465	0.008468	0.008453	0.008456	0.008460
25	0.008523	0.008526	0.008509	0.008513	0.008516	0.008520	0.008523	0.008526	0.008510	0.008514	0.008517
24	0.008585	0.008588	0.008591	0.008594	0.008576	0.008579	0.008582	0.008585	0.008588	0.008591	0.008574
23	0.008648	0.008650	0.008653	0.008656	0.008658	0.008660	0.008663	0.008665	0.008647	0.008650	0.008652
22	0.008733	0.008735	0.008737	0.008739	0.008741	0.008743	0.008745	0.008746	0.008748	0.008750	0.008732
21	0.008843	0.008844	0.008845	0.008846	0.008847	0.008848	0.008828	0.008829	0.008831	0.008832	0.008833
20	0.008954	0.008955	0.008955	0.008955	0.008956	0.008956	0.008956	0.008957	0.008957	0.008957	0.008958
19	0.009069	0.009069	0.009068	0.009068	0.009067	0.009067	0.009066	0.009066	0.009065	0.009065	0.009064
18	0.009211	0.009233	0.009231	0.009230	0.009228	0.009226	0.009224	0.009223	0.009221	0.009220	0.009218
17	0.009382	0.009404	0.009401	0.009397	0.009394	0.009391	0.009388	0.009385	0.009383	0.009380	0.009400

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
16	0.009585	0.009581	0.009576	0.009597	0.009592	0.009587	0.009583	0.009578	0.009598	0.009594	0.009589
15	0.009825	0.009818	0.009811	0.009832	0.009825	0.009818	0.009812	0.009831	0.009825	0.009818	0.009812
14	0.010106	0.010096	0.010087	0.010078	0.010097	0.010088	0.010079	0.010098	0.010089	0.010080	0.010098
13	0.010403	0.010421	0.010409	0.010427	0.010414	0.010402	0.010420	0.010408	0.010425	0.010413	0.010402
12	0.010817	0.010800	0.010816	0.010800	0.010816	0.010800	0.010816	0.010800	0.010816	0.010800	0.010815
11	0.011264	0.011278	0.011257	0.011271	0.011285	0.011264	0.011277	0.011257	0.011270	0.011284	0.011263
10	0.011829	0.011841	0.011851	0.011862	0.011834	0.011845	0.011856	0.011829	0.011839	0.011850	0.011860
9	0.012587	0.012549	0.012556	0.012563	0.012569	0.012575	0.012582	0.012545	0.012552	0.012558	0.012564
8	0.013500	0.013500	0.013500	0.013500	0.013500	0.013500	0.013500	0.013500	0.013500	0.013500	0.013500
7	0.014676	0.014667	0.014657	0.014707	0.014698	0.014688	0.014679	0.014669	0.014660	0.014651	0.014699
6	0.016300	0.016274	0.016323	0.016297	0.016272	0.016320	0.016295	0.016271	0.016317	0.016293	0.016269
5	0.018616	0.018563	0.018606	0.018554	0.018597	0.018640	0.018588	0.018630	0.018579	0.018621	0.018571
4	0.022106	0.022137	0.022031	0.022061	0.022091	0.022120	0.022150	0.022047	0.022076	0.022105	0.022134
3	0.028071	0.028063	0.028055	0.028047	0.028038	0.028031	0.028023	0.028015	0.028007	0.028000	0.027993
2	0.039742	0.039600	0.039900	0.039758	0.039620	0.039913	0.039774	0.039638	0.039926	0.039789	0.039656
1	0.075255	0.075830	0.076404	0.075375	0.075938	0.076500	0.075490	0.076041	0.075060	0.075600	0.076140

Plazo (años)	Salario (UMA)	Salario (UMA)									
		14.3	14.4	14.5	14.6	14.7	14.8	14.9	15.0	15.1	15.2
30	0.008464	0.008467	0.008452	0.008456	0.008459	0.008463	0.008466	0.008469	0.008455	0.008459	0.008462
29	0.008464	0.008467	0.008452	0.008456	0.008459	0.008463	0.008466	0.008469	0.008455	0.008459	0.008462
28	0.008464	0.008467	0.008452	0.008456	0.008459	0.008463	0.008466	0.008469	0.008455	0.008459	0.008462
27	0.008464	0.008467	0.008452	0.008456	0.008459	0.008463	0.008466	0.008469	0.008455	0.008459	0.008462
26	0.008464	0.008467	0.008452	0.008456	0.008459	0.008463	0.008466	0.008469	0.008455	0.008459	0.008462
25	0.008520	0.008523	0.008526	0.008511	0.008514	0.008517	0.008520	0.008523	0.008526	0.008511	0.008515
24	0.008577	0.008580	0.008583	0.008586	0.008588	0.008591	0.008575	0.008578	0.008581	0.008583	0.008586
23	0.008655	0.008657	0.008659	0.008662	0.008664	0.008666	0.008649	0.008652	0.008654	0.008656	0.008658
22	0.008733	0.008735	0.008737	0.008739	0.008741	0.008742	0.008744	0.008746	0.008747	0.008749	0.008732
21	0.008834	0.008835	0.008836	0.008837	0.008839	0.008840	0.008841	0.008842	0.008843	0.008844	0.008845
20	0.008958	0.008938	0.008938	0.008938	0.008939	0.008939	0.008940	0.008940	0.008940	0.008941	0.008941
19	0.009085	0.009085	0.009084	0.009084	0.009083	0.009082	0.009082	0.009081	0.009081	0.009080	0.009080
18	0.009216	0.009215	0.009213	0.009212	0.009210	0.009230	0.009229	0.009227	0.009226	0.009224	0.009222
17	0.009397	0.009394	0.009391	0.009388	0.009386	0.009383	0.009380	0.009400	0.009397	0.009394	0.009391
16	0.009585	0.009581	0.009576	0.009596	0.009591	0.009587	0.009583	0.009579	0.009597	0.009593	0.009589
15	0.009831	0.009824	0.009818	0.009812	0.009830	0.009824	0.009818	0.009812	0.009806	0.009824	0.009818
14	0.010089	0.010081	0.010099	0.010090	0.010082	0.010099	0.010091	0.010083	0.010100	0.010092	0.010084
13	0.010418	0.010407	0.010424	0.010412	0.010401	0.010417	0.010406	0.010422	0.010411	0.010401	0.010416
12	0.010800	0.010815	0.010800	0.010815	0.010800	0.010815	0.010800	0.010815	0.010800	0.010814	0.010800
11	0.011276	0.011257	0.011270	0.011282	0.011263	0.011276	0.011256	0.011269	0.011281	0.011262	0.011275
10	0.011833	0.011844	0.011854	0.011828	0.011838	0.011848	0.011858	0.011832	0.011842	0.011852	0.011861
9	0.012570	0.012577	0.012583	0.012548	0.012554	0.012560	0.012566	0.012572	0.012578	0.012545	0.012550
8	0.013500	0.013500	0.013500	0.013500	0.013500	0.013500	0.013500	0.013500	0.013500	0.013500	0.013500
7	0.014690	0.014681	0.014672	0.014663	0.014654	0.014700	0.014691	0.014682	0.014674	0.014665	0.014657

6	0.016315	0.016291	0.016268	0.016313	0.016289	0.016266	0.016310	0.016287	0.016265	0.016308	0.016286
5	0.018612	0.018563	0.018603	0.018555	0.018594	0.018634	0.018586	0.018625	0.018578	0.018616	0.018570
4	0.022034	0.022063	0.022091	0.022119	0.022146	0.022050	0.022077	0.022104	0.022131	0.022038	0.022065
3	0.027985	0.027978	0.027971	0.027964	0.027957	0.027951	0.027944	0.027938	0.027931	0.027925	0.027918
2	0.039938	0.039804	0.039673	0.039949	0.039818	0.039690	0.039960	0.039832	0.039706	0.039971	0.039845
1	0.075176	0.075706	0.076235	0.075288	0.075808	0.076327	0.075396	0.075906	0.075000	0.075500	0.076000

Salario (UMA)											
Plazo (años)	15.3	15.4	15.5	15.6	15.7	15.8	15.9	16.0	16.1	16.2	16.3
30	0.008465	0.008468	0.008455	0.008458	0.008461	0.008464	0.008467	0.008454	0.008457	0.008460	0.008463
29	0.008465	0.008468	0.008455	0.008458	0.008461	0.008464	0.008467	0.008454	0.008457	0.008460	0.008463
28	0.008465	0.008468	0.008455	0.008458	0.008461	0.008464	0.008467	0.008454	0.008457	0.008460	0.008463
27	0.008465	0.008468	0.008455	0.008458	0.008461	0.008464	0.008467	0.008454	0.008457	0.008460	0.008463
26	0.008465	0.008468	0.008455	0.008458	0.008461	0.008464	0.008467	0.008454	0.008457	0.008460	0.008463
25	0.008518	0.008520	0.008523	0.008509	0.008512	0.008515	0.008518	0.008521	0.008524	0.008510	0.008513
24	0.008588	0.008591	0.008576	0.008578	0.008581	0.008584	0.008586	0.008588	0.008574	0.008576	0.008579
23	0.008660	0.008663	0.008665	0.008649	0.008651	0.008653	0.008655	0.008657	0.008659	0.008661	0.008663
22	0.008734	0.008735	0.008737	0.008739	0.008740	0.008742	0.008743	0.008745	0.008746	0.008748	0.008732
21	0.008846	0.008828	0.008829	0.008830	0.008831	0.008832	0.008833	0.008834	0.008835	0.008836	0.008837
20	0.008942	0.008942	0.008942	0.008943	0.008943	0.008943	0.008944	0.008944	0.008944	0.008945	0.008945
19	0.009079	0.009079	0.009078	0.009078	0.009077	0.009077	0.009076	0.009076	0.009075	0.009075	0.009074
18	0.009221	0.009220	0.009218	0.009217	0.009215	0.009214	0.009212	0.009211	0.009229	0.009228	0.009226
17	0.009389	0.009386	0.009383	0.009381	0.009399	0.009396	0.009394	0.009391	0.009389	0.009386	0.009384
16	0.009585	0.009581	0.009577	0.009595	0.009590	0.009587	0.009583	0.009579	0.009596	0.009592	0.009588
15	0.009812	0.009807	0.009824	0.009818	0.009813	0.009807	0.009824	0.009818	0.009813	0.009807	0.009824
14	0.010100	0.010092	0.010084	0.010101	0.010093	0.010085	0.010101	0.010093	0.010086	0.010078	0.010094
13	0.010406	0.010421	0.010410	0.010400	0.010415	0.010405	0.010420	0.010410	0.010424	0.010414	0.010404
12	0.010786	0.010800	0.010786	0.010800	0.010786	0.010800	0.010786	0.010800	0.010787	0.010800	0.010787
11	0.011256	0.011268	0.011280	0.011262	0.011274	0.011256	0.011268	0.011279	0.011262	0.011273	0.011256
10	0.011837	0.011846	0.011856	0.011831	0.011841	0.011850	0.011859	0.011836	0.011845	0.011854	0.011831
9	0.012556	0.012562	0.012568	0.012573	0.012579	0.012547	0.012553	0.012558	0.012564	0.012569	0.012574
8	0.013500	0.013500	0.013500	0.013457	0.013457	0.013457	0.013458	0.013458	0.013458	0.013458	0.013459
7	0.014701	0.014693	0.014684	0.014676	0.014668	0.014660	0.014652	0.014694	0.014686	0.014678	0.014670
6	0.016328	0.016306	0.016284	0.016326	0.016304	0.016282	0.016323	0.016302	0.016281	0.016321	0.016300
5	0.018608	0.018563	0.018600	0.018555	0.018592	0.018629	0.018584	0.018621	0.018577	0.018613	0.018570
4	0.022091	0.022117	0.022026	0.022052	0.022078	0.022104	0.022129	0.022041	0.022066	0.022091	0.022116
3	0.027912	0.027906	0.027900	0.027894	0.027888	0.027882	0.027877	0.027871	0.027865	0.027860	0.028032
2	0.039721	0.039600	0.039857	0.039736	0.039617	0.039869	0.039750	0.039633	0.039881	0.039764	0.039649
1	0.075109	0.075600	0.076091	0.075214	0.075696	0.076179	0.075316	0.075789	0.076263	0.075414	0.075879

Salario (UMA)											
Plazo (años)	16.4	16.5	16.6	16.7	16.8	16.9	17.0	17.1	17.2	17.3	17.4
30	0.008467	0.008454	0.008457	0.008460	0.008463	0.008466	0.008453	0.008456	0.008459	0.008462	0.008465
29	0.008467	0.008454	0.008457	0.008460	0.008463	0.008466	0.008453	0.008456	0.008459	0.008462	0.008465
28	0.008467	0.008454	0.008457	0.008460	0.008463	0.008466	0.008453	0.008456	0.008459	0.008462	0.008465
27	0.008467	0.008454	0.008457	0.008460	0.008463	0.008466	0.008453	0.008456	0.008459	0.008462	0.008465

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
26	0.008467	0.008454	0.008457	0.008460	0.008463	0.008466	0.008453	0.008456	0.008459	0.008462	0.008465
25	0.008515	0.008518	0.008521	0.008524	0.008510	0.008513	0.008516	0.008518	0.008521	0.008524	0.008511
24	0.008581	0.008584	0.008586	0.008589	0.008575	0.008577	0.008579	0.008582	0.008584	0.008586	0.008589
23	0.008648	0.008650	0.008653	0.008655	0.008656	0.008658	0.008660	0.008662	0.008648	0.008650	0.008652
22	0.008734	0.008735	0.008737	0.008738	0.008740	0.008741	0.008743	0.008744	0.008746	0.008747	0.008732
21	0.008838	0.008839	0.008840	0.008841	0.008842	0.008843	0.008844	0.008828	0.008829	0.008830	0.008831
20	0.008945	0.008946	0.008946	0.008946	0.008947	0.008947	0.008947	0.008948	0.008948	0.008948	0.008949
19	0.009074	0.009073	0.009073	0.009072	0.009072	0.009072	0.009071	0.009071	0.009070	0.009070	0.009069
18	0.009225	0.009224	0.009222	0.009221	0.009220	0.009218	0.009217	0.009216	0.009214	0.009213	0.009212
17	0.009381	0.009399	0.009396	0.009394	0.009391	0.009389	0.009387	0.009384	0.009382	0.009380	0.009396
16	0.009584	0.009581	0.009577	0.009594	0.009590	0.009586	0.009582	0.009579	0.009595	0.009591	0.009588
15	0.009818	0.009813	0.009807	0.009824	0.009818	0.009813	0.009808	0.009823	0.009818	0.009813	0.009808
14	0.010087	0.010079	0.010095	0.010087	0.010080	0.010095	0.010088	0.010081	0.010096	0.010089	0.010082
13	0.010419	0.010409	0.010423	0.010413	0.010404	0.010418	0.010408	0.010422	0.010413	0.010403	0.010417
12	0.010800	0.010787	0.010800	0.010787	0.010800	0.010787	0.010800	0.010787	0.010800	0.010788	0.010800
11	0.011267	0.011278	0.011261	0.011273	0.011256	0.011267	0.011278	0.011261	0.011272	0.011255	0.011266
10	0.011840	0.011848	0.011857	0.011835	0.011843	0.011852	0.011830	0.011838	0.011847	0.011855	0.011834
9	0.012580	0.012549	0.012555	0.012560	0.012565	0.012570	0.012575	0.012546	0.012551	0.012556	0.012561
8	0.013459	0.013459	0.013459	0.013460	0.013460	0.013460	0.013460	0.013461	0.013461	0.013461	0.013461
7	0.014662	0.014655	0.014695	0.014687	0.014680	0.014672	0.014665	0.014657	0.014696	0.014689	0.014681
6	0.016279	0.016319	0.016298	0.016278	0.016317	0.016296	0.016277	0.016314	0.016295	0.016275	0.016313
5	0.018605	0.018563	0.018598	0.018556	0.018590	0.018624	0.018583	0.018617	0.018576	0.018610	0.018569
4	0.022030	0.022054	0.022079	0.022103	0.022127	0.022043	0.022067	0.022091	0.022114	0.022033	0.022056
3	0.028025	0.028019	0.028013	0.028006	0.028000	0.027994	0.027988	0.027982	0.027976	0.027970	0.027964
2	0.039892	0.039777	0.039664	0.039903	0.039789	0.039678	0.039913	0.039802	0.039692	0.039923	0.039814
1	0.075051	0.075508	0.075966	0.075150	0.075600	0.076050	0.075246	0.075689	0.076131	0.075339	0.075774

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	0.008453	0.008456	0.008458	0.008461	0.008464	0.008452	0.008455	0.008458	0.008461	0.008463	0.008452
29	0.008453	0.008456	0.008458	0.008461	0.008464	0.008452	0.008455	0.008458	0.008461	0.008463	0.008452
28	0.008453	0.008456	0.008458	0.008461	0.008464	0.008452	0.008455	0.008458	0.008461	0.008463	0.008452
27	0.008453	0.008456	0.008458	0.008461	0.008464	0.008452	0.008455	0.008458	0.008461	0.008463	0.008452
26	0.008453	0.008456	0.008458	0.008461	0.008464	0.008452	0.008455	0.008458	0.008461	0.008463	0.008452
25	0.008514	0.008516	0.008519	0.008521	0.008524	0.008511	0.008514	0.008516	0.008519	0.008521	0.008509
24	0.008575	0.008578	0.008580	0.008582	0.008584	0.008587	0.008574	0.008576	0.008578	0.008580	0.008582
23	0.008654	0.008656	0.008658	0.008659	0.008661	0.008648	0.008650	0.008651	0.008653	0.008655	0.008657
22	0.008734	0.008735	0.008737	0.008738	0.008740	0.008741	0.008742	0.008744	0.008745	0.008746	0.008733
21	0.008832	0.008833	0.008834	0.008835	0.008835	0.008836	0.008837	0.008838	0.008839	0.008840	0.008841
20	0.008949	0.008949	0.008949	0.008950	0.008950	0.008950	0.008951	0.008951	0.008951	0.008951	0.008952
19	0.009069	0.009069	0.009068	0.009068	0.009068	0.009067	0.009067	0.009066	0.009066	0.009066	0.009065
18	0.009211	0.009227	0.009226	0.009225	0.009223	0.009222	0.009221	0.009220	0.009218	0.009217	0.009216
17	0.009394	0.009391	0.009389	0.009387	0.009384	0.009382	0.009380	0.009396	0.009394	0.009391	0.009389
16	0.009584	0.009581	0.009577	0.009593	0.009589	0.009586	0.009582	0.009579	0.009594	0.009591	0.009587

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
15	0.009823	0.009818	0.009813	0.009808	0.009823	0.009818	0.009813	0.009808	0.009823	0.009818	0.009813
14	0.010096	0.010089	0.010082	0.010097	0.010090	0.010083	0.010097	0.010090	0.010084	0.010098	0.010091
13	0.010407	0.010421	0.010412	0.010403	0.010416	0.010407	0.010420	0.010411	0.010402	0.010415	0.010406
12	0.010788	0.010800	0.010788	0.010800	0.010788	0.010800	0.010788	0.010800	0.010788	0.010800	0.010788
11	0.011277	0.011261	0.011271	0.011255	0.011266	0.011276	0.011260	0.011271	0.011255	0.011265	0.011275
10	0.011842	0.011850	0.011829	0.011837	0.011846	0.011854	0.011833	0.011841	0.011849	0.011829	0.011836
9	0.012566	0.012571	0.012576	0.012548	0.012553	0.012558	0.012563	0.012568	0.012573	0.012545	0.012550
8	0.013462	0.013462	0.013462	0.013462	0.013462	0.013463	0.013463	0.013463	0.013463	0.013463	0.013464
7	0.014674	0.014667	0.014660	0.014652	0.014690	0.014683	0.014676	0.014669	0.014662	0.014655	0.014691
6	0.016293	0.016274	0.016311	0.016292	0.016273	0.016309	0.016290	0.016272	0.016307	0.016289	0.016270
5	0.018602	0.018563	0.018595	0.018556	0.018588	0.018621	0.018582	0.018614	0.018575	0.018607	0.018569
4	0.022079	0.022102	0.022125	0.022046	0.022068	0.022091	0.022113	0.022036	0.022058	0.022080	0.022102
3	0.027959	0.027953	0.027947	0.027942	0.027936	0.027931	0.027926	0.027920	0.027915	0.027910	0.027905
2	0.039706	0.039600	0.039825	0.039719	0.039615	0.039836	0.039732	0.039629	0.039847	0.039744	0.039643
1	0.075000	0.075429	0.075857	0.075094	0.075516	0.075938	0.075185	0.075600	0.076015	0.075273	0.075682

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	0.008455	0.008457	0.008460	0.008463	0.008465	0.008454	0.008457	0.008459	0.008462	0.008465	0.008454
29	0.008455	0.008457	0.008460	0.008463	0.008465	0.008454	0.008457	0.008459	0.008462	0.008465	0.008454
28	0.008455	0.008457	0.008460	0.008463	0.008465	0.008454	0.008457	0.008459	0.008462	0.008465	0.008454
27	0.008455	0.008457	0.008460	0.008463	0.008465	0.008454	0.008457	0.008459	0.008462	0.008465	0.008454
26	0.008455	0.008457	0.008460	0.008463	0.008465	0.008454	0.008457	0.008459	0.008462	0.008465	0.008454
25	0.008512	0.008514	0.008517	0.008519	0.008522	0.008510	0.008512	0.008515	0.008517	0.008519	0.008522
24	0.008585	0.008587	0.008574	0.008576	0.008579	0.008581	0.008583	0.008585	0.008587	0.008575	0.008577
23	0.008659	0.008660	0.008647	0.008649	0.008651	0.008653	0.008654	0.008656	0.008658	0.008660	0.008661
22	0.008734	0.008735	0.008737	0.008738	0.008739	0.008741	0.008742	0.008743	0.008745	0.008746	0.008733
21	0.008842	0.008842	0.008828	0.008829	0.008830	0.008830	0.008831	0.008832	0.008833	0.008834	0.008835
20	0.008952	0.008952	0.008952	0.008953	0.008953	0.008938	0.008938	0.008938	0.008939	0.008939	0.008939
19	0.009065	0.009065	0.009064	0.009080	0.009080	0.009079	0.009079	0.009078	0.009078	0.009078	0.009077
18	0.009215	0.009214	0.009212	0.009211	0.009210	0.009225	0.009224	0.009223	0.009222	0.009221	0.009220
17	0.009387	0.009385	0.009383	0.009381	0.009396	0.009393	0.009391	0.009389	0.009387	0.009385	0.009383
16	0.009584	0.009581	0.009577	0.009592	0.009589	0.009586	0.009582	0.009579	0.009576	0.009590	0.009587
15	0.009809	0.009823	0.009818	0.009813	0.009809	0.009823	0.009818	0.009814	0.009809	0.009823	0.009818
14	0.010084	0.010078	0.010091	0.010085	0.010079	0.010092	0.010086	0.010079	0.010092	0.010086	0.010080
13	0.010419	0.010410	0.010402	0.010414	0.010406	0.010418	0.010410	0.010401	0.010414	0.010405	0.010417
12	0.010800	0.010788	0.010800	0.010789	0.010800	0.010789	0.010800	0.010789	0.010800	0.010789	0.010800
11	0.011260	0.011270	0.011255	0.011265	0.011275	0.011260	0.011270	0.011255	0.011265	0.011274	0.011260
10	0.011844	0.011852	0.011832	0.011840	0.011848	0.011828	0.011836	0.011843	0.011851	0.011831	0.011839
9	0.012555	0.012560	0.012564	0.012569	0.012574	0.012547	0.012552	0.012557	0.012561	0.012566	0.012570
8	0.013464	0.013464	0.013464	0.013464	0.013465	0.013465	0.013465	0.013465	0.013465	0.013465	0.013466
7	0.014684	0.014677	0.014671	0.014664	0.014657	0.014651	0.014686	0.014679	0.014672	0.014666	0.014659
6	0.016305	0.016287	0.016269	0.016304	0.016286	0.016268	0.016302	0.016284	0.016267	0.016300	0.016283
5	0.018600	0.018563	0.018593	0.018556	0.018587	0.018617	0.018581	0.018611	0.018574	0.018604	0.018568

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
4	0.022026	0.022048	0.022070	0.022091	0.022112	0.022038	0.022060	0.022081	0.022101	0.022029	0.022050
3	0.027900	0.027895	0.027890	0.027885	0.027880	0.027876	0.027871	0.027866	0.027862	0.027857	0.028000
2	0.039857	0.039756	0.039656	0.039867	0.039767	0.039669	0.039877	0.039779	0.039682	0.039886	0.039789
1	0.076091	0.075358	0.075761	0.075044	0.075441	0.075838	0.075130	0.075522	0.075913	0.075214	0.075600

Plazo (años)	Salario (UMA)										
	19.7	19.8	19.9	20.0	20.1	20.2	20.3	20.4	20.5	20.6	20.7
30	0.008456	0.008459	0.008461	0.008464	0.008453	0.008456	0.008458	0.008461	0.008463	0.008453	0.008455
29	0.008456	0.008459	0.008461	0.008464	0.008453	0.008456	0.008458	0.008461	0.008463	0.008453	0.008455
28	0.008456	0.008459	0.008461	0.008464	0.008453	0.008456	0.008458	0.008461	0.008463	0.008453	0.008455
27	0.008456	0.008459	0.008461	0.008464	0.008453	0.008456	0.008458	0.008461	0.008463	0.008453	0.008455
26	0.008456	0.008459	0.008461	0.008464	0.008453	0.008456	0.008458	0.008461	0.008463	0.008453	0.008455
25	0.008510	0.008513	0.008515	0.008517	0.008520	0.008522	0.008511	0.008513	0.008515	0.008518	0.008520
24	0.008579	0.008581	0.008583	0.008585	0.008587	0.008575	0.008577	0.008579	0.008581	0.008583	0.008585
23	0.008649	0.008650	0.008652	0.008654	0.008656	0.008657	0.008659	0.008660	0.008648	0.008650	0.008652
22	0.008734	0.008735	0.008737	0.008738	0.008739	0.008740	0.008742	0.008743	0.008744	0.008732	0.008733
21	0.008836	0.008836	0.008837	0.008838	0.008839	0.008840	0.008840	0.008841	0.008828	0.008829	0.008829
20	0.008939	0.008940	0.008940	0.008940	0.008941	0.008941	0.008941	0.008942	0.008942	0.008942	0.008942
19	0.009077	0.009076	0.009076	0.009076	0.009075	0.009075	0.009075	0.009074	0.009074	0.009073	0.009073
18	0.009218	0.009217	0.009216	0.009215	0.009214	0.009213	0.009212	0.009211	0.009225	0.009224	0.009223
17	0.009381	0.009395	0.009393	0.009391	0.009389	0.009387	0.009385	0.009383	0.009381	0.009379	0.009393
16	0.009584	0.009581	0.009578	0.009591	0.009588	0.009585	0.009582	0.009579	0.009576	0.009590	0.009587
15	0.009814	0.009809	0.009823	0.009818	0.009814	0.009809	0.009823	0.009818	0.009814	0.009810	0.009822
14	0.010093	0.010087	0.010081	0.010093	0.010087	0.010081	0.010094	0.010088	0.010082	0.010094	0.010088
13	0.010409	0.010401	0.010413	0.010405	0.010417	0.010408	0.010400	0.010412	0.010404	0.010416	0.010408
12	0.010789	0.010800	0.010789	0.010800	0.010789	0.010800	0.010789	0.010800	0.010789	0.010800	0.010790
11	0.011269	0.011255	0.011264	0.011273	0.011259	0.011269	0.011255	0.011264	0.011273	0.011259	0.011268
10	0.011846	0.011854	0.011835	0.011842	0.011849	0.011831	0.011838	0.011845	0.011852	0.011834	0.011841
9	0.012545	0.012549	0.012554	0.012558	0.012563	0.012567	0.012571	0.012547	0.012551	0.012555	0.012560
8	0.013466	0.013466	0.013466	0.013466	0.013467	0.013467	0.013467	0.013467	0.013467	0.013467	0.013467
7	0.014653	0.014687	0.014680	0.014674	0.014668	0.014661	0.014655	0.014688	0.014682	0.014675	0.014669
6	0.016266	0.016299	0.016282	0.016265	0.016297	0.016281	0.016313	0.016296	0.016279	0.016311	0.016294
5	0.018598	0.018563	0.018592	0.018557	0.018586	0.018614	0.018580	0.018608	0.018574	0.018602	0.018568
4	0.022071	0.022091	0.022111	0.022041	0.022061	0.022081	0.022101	0.022032	0.022052	0.022071	0.022091
3	0.027995	0.027990	0.027984	0.027979	0.027974	0.027969	0.027964	0.027959	0.027955	0.027950	0.027945
2	0.039694	0.039600	0.039800	0.039706	0.039613	0.039810	0.039717	0.039626	0.039820	0.039729	0.039638
1	0.075986	0.075296	0.075676	0.075000	0.075375	0.075750	0.075082	0.075452	0.075822	0.075162	0.075527

Plazo (años)	Salario (UMA)										
	20.8	20.9	21.0	21.1	21.2	21.3	21.4	21.5	21.6	21.7	21.8
30	0.008458	0.008460	0.008463	0.008453	0.008455	0.008457	0.008460	0.008462	0.008452	0.008455	0.008457
29	0.008458	0.008460	0.008463	0.008453	0.008455	0.008457	0.008460	0.008462	0.008452	0.008455	0.008457
28	0.008458	0.008460	0.008463	0.008453	0.008455	0.008457	0.008460	0.008462	0.008452	0.008455	0.008457
27	0.008458	0.008460	0.008463	0.008453	0.008455	0.008457	0.008460	0.008462	0.008452	0.008455	0.008457

Plazo (años)	Salario (UMA)										
	20.8	20.9	21.0	21.1	21.2	21.3	21.4	21.5	21.6	21.7	21.8
26	0.008458	0.008460	0.008463	0.008453	0.008455	0.008457	0.008460	0.008462	0.008452	0.008455	0.008457
25	0.008509	0.008511	0.008514	0.008516	0.008518	0.008520	0.008510	0.008512	0.008514	0.008516	0.008518
24	0.008574	0.008576	0.008578	0.008580	0.008582	0.008584	0.008585	0.008575	0.008576	0.008578	0.008580
23	0.008653	0.008655	0.008656	0.008658	0.008660	0.008648	0.008650	0.008651	0.008653	0.008654	0.008656
22	0.008734	0.008735	0.008737	0.008738	0.008739	0.008740	0.008741	0.008742	0.008744	0.008732	0.008733
21	0.008830	0.008831	0.008832	0.008833	0.008833	0.008834	0.008835	0.008836	0.008836	0.008837	0.008838
20	0.008943	0.008943	0.008943	0.008943	0.008944	0.008944	0.008944	0.008945	0.008945	0.008945	0.008945
19	0.009073	0.009072	0.009072	0.009072	0.009071	0.009071	0.009071	0.009070	0.009070	0.009070	0.009069
18	0.009222	0.009221	0.009220	0.009218	0.009217	0.009216	0.009215	0.009214	0.009213	0.009212	0.009211
17	0.009391	0.009389	0.009387	0.009386	0.009384	0.009382	0.009380	0.009393	0.009391	0.009389	0.009388
16	0.009584	0.009581	0.009578	0.009591	0.009588	0.009585	0.009582	0.009579	0.009576	0.009589	0.009586
15	0.009818	0.009814	0.009810	0.009822	0.009818	0.009814	0.009810	0.009822	0.009818	0.009814	0.009810
14	0.010083	0.010095	0.010089	0.010083	0.010095	0.010089	0.010084	0.010078	0.010090	0.010084	0.010079
13	0.010400	0.010411	0.010404	0.010415	0.010407	0.010418	0.010411	0.010403	0.010414	0.010407	0.010418
12	0.010800	0.010790	0.010800	0.010790	0.010800	0.010790	0.010800	0.010790	0.010800	0.010790	0.010800
11	0.011255	0.011263	0.011272	0.011259	0.011268	0.011254	0.011263	0.011272	0.011259	0.011267	0.011254
10	0.011848	0.011830	0.011837	0.011844	0.011851	0.011833	0.011840	0.011847	0.011830	0.011836	0.011843
9	0.012564	0.012568	0.012544	0.012548	0.012553	0.012557	0.012561	0.012565	0.012569	0.012546	0.012550
8	0.013468	0.013468	0.013468	0.013468	0.013468	0.013468	0.013469	0.013469	0.013469	0.013469	0.013469
7	0.014663	0.014657	0.014651	0.014683	0.014677	0.014671	0.014665	0.014659	0.014653	0.014684	0.014678
6	0.016278	0.016309	0.016293	0.016277	0.016308	0.016292	0.016276	0.016306	0.016291	0.016275	0.016305
5	0.018596	0.018563	0.018590	0.018557	0.018584	0.018612	0.018579	0.018606	0.018573	0.018600	0.018568
4	0.022110	0.022043	0.022062	0.022081	0.022100	0.022034	0.022053	0.022072	0.022091	0.022026	0.022045
3	0.027940	0.027936	0.027931	0.027926	0.027922	0.027917	0.027913	0.027909	0.027904	0.027900	0.027896
2	0.039830	0.039739	0.039650	0.039839	0.039750	0.039662	0.039848	0.039760	0.039673	0.039857	0.039770
1	0.075892	0.075240	0.075600	0.075960	0.075316	0.075671	0.075039	0.075390	0.075740	0.075115	0.075462

Plazo (años)	Salario (UMA)										
	21.9	22.0	22.1	22.2	22.3	22.4	22.5	22.6	22.7	22.8	22.9
30	0.008459	0.008462	0.008452	0.008454	0.008456	0.008459	0.008461	0.008463	0.008454	0.008456	0.008458
29	0.008459	0.008462	0.008452	0.008454	0.008456	0.008459	0.008461	0.008463	0.008454	0.008456	0.008458
28	0.008459	0.008462	0.008452	0.008454	0.008456	0.008459	0.008461	0.008463	0.008454	0.008456	0.008458
27	0.008459	0.008462	0.008452	0.008454	0.008456	0.008459	0.008461	0.008463	0.008454	0.008456	0.008458
26	0.008459	0.008462	0.008452	0.008454	0.008456	0.008459	0.008461	0.008463	0.008454	0.008456	0.008458
25	0.008520	0.008510	0.008512	0.008514	0.008516	0.008518	0.008520	0.008510	0.008513	0.008515	0.008517
24	0.008582	0.008584	0.008586	0.008575	0.008577	0.008579	0.008581	0.008582	0.008584	0.008574	0.008576
23	0.008657	0.008659	0.008648	0.008649	0.008651	0.008652	0.008654	0.008655	0.008657	0.008658	0.008648
22	0.008734	0.008735	0.008736	0.008738	0.008739	0.008740	0.008741	0.008742	0.008743	0.008732	0.008733
21	0.008839	0.008839	0.008840	0.008828	0.008828	0.008829	0.008830	0.008831	0.008831	0.008832	0.008833
20	0.008946	0.008946	0.008946	0.008946	0.008947	0.008947	0.008947	0.008947	0.008947	0.008948	0.008948
19	0.009069	0.009069	0.009068	0.009068	0.009068	0.009067	0.009067	0.009067	0.009067	0.009066	0.009066
18	0.009210	0.009224	0.009223	0.009222	0.009221	0.009220	0.009219	0.009218	0.009217	0.009216	0.009215
17	0.009386	0.009384	0.009382	0.009380	0.009393	0.009391	0.009389	0.009388	0.009386	0.009384	0.009382
16	0.009583	0.009581	0.009578	0.009590	0.009588	0.009585	0.009582	0.009579	0.009577	0.009589	0.009586

Plazo (años)	Salario (UMA)										
	21.9	22.0	22.1	22.2	22.3	22.4	22.5	22.6	22.7	22.8	22.9
15	0.009822	0.009818	0.009814	0.009810	0.009806	0.009818	0.009814	0.009810	0.009806	0.009818	0.009814
14	0.010090	0.010085	0.010079	0.010091	0.010085	0.010080	0.010091	0.010086	0.010081	0.010092	0.010086
13	0.010410	0.010403	0.010414	0.010406	0.010417	0.010410	0.010402	0.010413	0.010406	0.010416	0.010409
12	0.010790	0.010800	0.010790	0.010800	0.010790	0.010800	0.010790	0.010800	0.010790	0.010800	0.010791
11	0.011263	0.011271	0.011258	0.011267	0.011254	0.011263	0.011271	0.011258	0.011267	0.011254	0.011262
10	0.011850	0.011833	0.011839	0.011846	0.011829	0.011836	0.011842	0.011849	0.011832	0.011838	0.011845
9	0.012554	0.012558	0.012562	0.012566	0.012570	0.012548	0.012552	0.012556	0.012559	0.012563	0.012567
8	0.013469	0.013469	0.013470	0.013470	0.013470	0.013470	0.013470	0.013470	0.013470	0.013470	0.013471
7	0.014672	0.014667	0.014661	0.014655	0.014685	0.014680	0.014674	0.014668	0.014663	0.014657	0.014652
6	0.016289	0.016274	0.016303	0.016288	0.016273	0.016302	0.016287	0.016272	0.016301	0.016286	0.016271
5	0.018594	0.018563	0.018589	0.018557	0.018583	0.018609	0.018578	0.018604	0.018573	0.018598	0.018568
4	0.022063	0.022082	0.022100	0.022037	0.022055	0.022073	0.022091	0.022029	0.022047	0.022065	0.022082
3	0.027892	0.027887	0.027883	0.027879	0.027875	0.027871	0.027867	0.027863	0.027859	0.027982	0.027977
2	0.039685	0.039600	0.039780	0.039695	0.039612	0.039789	0.039706	0.039623	0.039799	0.039716	0.039635
1	0.075808	0.075190	0.075532	0.075873	0.075263	0.075600	0.075000	0.075333	0.075667	0.075073	0.075402

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	0.008460	0.008463	0.008453	0.008456	0.008458	0.008460	0.008462	0.008453	0.008455	0.008457	0.008460
29	0.008460	0.008463	0.008453	0.008456	0.008458	0.008460	0.008462	0.008453	0.008455	0.008457	0.008460
28	0.008460	0.008463	0.008453	0.008456	0.008458	0.008460	0.008462	0.008453	0.008455	0.008457	0.008460
27	0.008460	0.008463	0.008453	0.008456	0.008458	0.008460	0.008462	0.008453	0.008455	0.008457	0.008460
26	0.008460	0.008463	0.008453	0.008456	0.008458	0.008460	0.008462	0.008453	0.008455	0.008457	0.008460
25	0.008519	0.008509	0.008511	0.008513	0.008515	0.008517	0.008519	0.008509	0.008511	0.008513	0.008515
24	0.008577	0.008579	0.008581	0.008583	0.008584	0.008574	0.008576	0.008578	0.008579	0.008581	0.008583
23	0.008649	0.008650	0.008652	0.008653	0.008655	0.008656	0.008658	0.008659	0.008649	0.008650	0.008652
22	0.008734	0.008735	0.008736	0.008738	0.008739	0.008740	0.008741	0.008742	0.008743	0.008732	0.008733
21	0.008834	0.008834	0.008835	0.008836	0.008836	0.008837	0.008838	0.008838	0.008839	0.008828	0.008828
20	0.008948	0.008948	0.008949	0.008949	0.008949	0.008949	0.008949	0.008950	0.008950	0.008938	0.008938
19	0.009066	0.009065	0.009065	0.009065	0.009065	0.009064	0.009064	0.009077	0.009076	0.009076	0.009076
18	0.009214	0.009213	0.009212	0.009211	0.009223	0.009222	0.009221	0.009220	0.009220	0.009219	0.009218
17	0.009381	0.009393	0.009391	0.009390	0.009388	0.009386	0.009384	0.009383	0.009381	0.009379	0.009391
16	0.009583	0.009581	0.009578	0.009590	0.009587	0.009585	0.009582	0.009579	0.009577	0.009588	0.009586
15	0.009810	0.009807	0.009818	0.009814	0.009811	0.009807	0.009818	0.009814	0.009811	0.009807	0.009818
14	0.010081	0.010092	0.010087	0.010082	0.010093	0.010087	0.010082	0.010093	0.010088	0.010083	0.010078
13	0.010402	0.010412	0.010405	0.010416	0.010409	0.010402	0.010412	0.010405	0.010415	0.010408	0.010401
12	0.010800	0.010791	0.010800	0.010791	0.010800	0.010791	0.010800	0.010791	0.010800	0.010791	0.010800
11	0.011270	0.011258	0.011266	0.011254	0.011262	0.011270	0.011258	0.011266	0.011254	0.011262	0.011270
10	0.011829	0.011835	0.011841	0.011847	0.011831	0.011838	0.011844	0.011828	0.011834	0.011840	0.011846
9	0.012545	0.012549	0.012553	0.012557	0.012561	0.012564	0.012568	0.012547	0.012551	0.012554	0.012558
8	0.013471	0.013471	0.013471	0.013471	0.013471	0.013471	0.013471	0.013472	0.013472	0.013472	0.013472
7	0.014681	0.014675	0.014670	0.014664	0.014659	0.014654	0.014682	0.014677	0.014671	0.014666	0.014661
6	0.016299	0.016285	0.016270	0.016298	0.016284	0.016269	0.016297	0.016282	0.016268	0.016295	0.016281
5	0.018593	0.018563	0.018588	0.018558	0.018582	0.018607	0.018577	0.018602	0.018572	0.018597	0.018567
4	0.022100	0.022039	0.022056	0.022074	0.022091	0.022031	0.022048	0.022066	0.022082	0.022099	0.022041
3	0.027973	0.027969	0.027964	0.027960	0.027956	0.027952	0.027947	0.027943	0.027939	0.027935	0.027931
2	0.039808	0.039726	0.039646	0.039816	0.039736	0.039656	0.039825	0.039745	0.039667	0.039833	0.039755
1	0.075732	0.075145	0.075470	0.075795	0.075214	0.075536	0.075857	0.075282	0.075600	0.075035	0.075349

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	0.008462	0.008453	0.008455	0.008457	0.008459	0.008461	0.008452	0.008455	0.008457	0.008459
29	0.008462	0.008453	0.008455	0.008457	0.008459	0.008461	0.008452	0.008455	0.008457	0.008459
28	0.008462	0.008453	0.008455	0.008457	0.008459	0.008461	0.008452	0.008455	0.008457	0.008459
27	0.008462	0.008453	0.008455	0.008457	0.008459	0.008461	0.008452	0.008455	0.008457	0.008459
26	0.008462	0.008453	0.008455	0.008457	0.008459	0.008461	0.008452	0.008455	0.008457	0.008459
25	0.008517	0.008519	0.008510	0.008512	0.008514	0.008515	0.008517	0.008519	0.008510	0.008512
24	0.008584	0.008575	0.008576	0.008578	0.008580	0.008581	0.008583	0.008574	0.008575	0.008577
23	0.008653	0.008654	0.008656	0.008657	0.008658	0.008648	0.008650	0.008651	0.008653	0.008654
22	0.008734	0.008735	0.008736	0.008737	0.008738	0.008739	0.008740	0.008742	0.008743	0.008732
21	0.008829	0.008830	0.008830	0.008831	0.008832	0.008832	0.008833	0.008834	0.008834	0.008835
20	0.008938	0.008938	0.008939	0.008939	0.008939	0.008939	0.008940	0.008940	0.008940	0.008940
19	0.009075	0.009075	0.009075	0.009074	0.009074	0.009074	0.009073	0.009073	0.009073	0.009073
18	0.009217	0.009216	0.009215	0.009214	0.009213	0.009212	0.009211	0.009210	0.009222	0.009221
17	0.009390	0.009388	0.009386	0.009385	0.009383	0.009381	0.009380	0.009391	0.009390	0.009388
16	0.009583	0.009581	0.009578	0.009590	0.009587	0.009584	0.009582	0.009579	0.009577	0.009588
15	0.009814	0.009811	0.009807	0.009818	0.009815	0.009811	0.009807	0.009818	0.009815	0.009811
14	0.010088	0.010083	0.010078	0.010089	0.010084	0.010079	0.010089	0.010084	0.010079	0.010090
13	0.010411	0.010404	0.010414	0.010408	0.010401	0.010411	0.010404	0.010414	0.010407	0.010401
12	0.010791	0.010800	0.010791	0.010800	0.010791	0.010800	0.010791	0.010800	0.010791	0.010800
11	0.011258	0.011266	0.011254	0.011262	0.011269	0.011258	0.011265	0.011254	0.011261	0.011269
10	0.011831	0.011837	0.011843	0.011849	0.011834	0.011840	0.011845	0.011830	0.011836	0.011842
9	0.012562	0.012565	0.012545	0.012549	0.012552	0.012556	0.012559	0.012563	0.012566	0.012546
8	0.013472	0.013472	0.013472	0.013472	0.013473	0.013473	0.013473	0.013473	0.013473	0.013473
7	0.014655	0.014650	0.014678	0.014673	0.014667	0.014662	0.014657	0.014652	0.014679	0.014674
6	0.016268	0.016294	0.016280	0.016267	0.016293	0.016279	0.016266	0.016292	0.016278	0.016265
5	0.018591	0.018563	0.018586	0.018558	0.018581	0.018605	0.018577	0.018600	0.018572	0.018595
4	0.022058	0.022074	0.022091	0.022033	0.022050	0.022066	0.022083	0.022026	0.022043	0.022059
3	0.027927	0.027923	0.027919	0.027915	0.027911	0.027908	0.027904	0.027900	0.027896	0.027893
2	0.039677	0.039600	0.039764	0.039687	0.039611	0.039772	0.039696	0.039621	0.039781	0.039706
1	0.075663	0.075103	0.075414	0.075724	0.075170	0.075477	0.075784	0.075236	0.075539	0.075000

D. Tabla de Factores de descuento Régimen Especial de Amortización

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	0.002778	0.003911	0.004174	0.004379	0.004571	0.004706	0.004876	0.005037	0.005143	0.005287	0.005378
29	0.002778	0.003911	0.004174	0.004379	0.004571	0.004706	0.004876	0.005037	0.005143	0.005287	0.005378
28	0.002778	0.003911	0.004174	0.004379	0.004571	0.004706	0.004876	0.005037	0.005143	0.005287	0.005378
27	0.002778	0.003911	0.004174	0.004379	0.004571	0.004706	0.004876	0.005037	0.005143	0.005287	0.005378
26	0.002778	0.003911	0.004174	0.004379	0.004571	0.004706	0.004876	0.005037	0.005143	0.005287	0.005378
25	0.002907	0.004046	0.004315	0.004522	0.004716	0.004848	0.005020	0.005181	0.005284	0.005429	0.005517
24	0.003049	0.004190	0.004465	0.004674	0.004870	0.005000	0.005172	0.005333	0.005434	0.005578	0.005664
23	0.003205	0.004346	0.004627	0.004837	0.005034	0.005161	0.005278	0.005440	0.005538	0.005682	0.005766
22	0.003378	0.004513	0.004800	0.004952	0.005149	0.005275	0.005447	0.005608	0.005703	0.005846	0.005926
21	0.003571	0.004693	0.004987	0.005136	0.005333	0.005455	0.005626	0.005787	0.005878	0.006020	0.006095
20	0.003788	0.004889	0.005189	0.005333	0.005531	0.005647	0.005818	0.005978	0.006063	0.006204	0.006337
19	0.003968	0.005101	0.005408	0.005547	0.005744	0.005926	0.006024	0.006182	0.006330	0.006468	0.006531

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
18	0.004237	0.005415	0.005647	0.005859	0.005973	0.006154	0.006321	0.006476	0.006545	0.006681	0.006737
17	0.004545	0.005677	0.005908	0.006118	0.006310	0.006400	0.006564	0.006716	0.006776	0.006909	0.007033
16	0.004808	0.005966	0.006194	0.006400	0.006588	0.006761	0.006919	0.006974	0.007111	0.007238	0.007356
15	0.005208	0.006286	0.006621	0.006820	0.006892	0.007059	0.007211	0.007351	0.007481	0.007600	0.007711
14	0.005556	0.006769	0.006982	0.007172	0.007344	0.007500	0.007642	0.007771	0.007890	0.008000	0.008101
13	0.006098	0.007184	0.007385	0.007704	0.007860	0.007869	0.008127	0.008242	0.008348	0.008444	0.008533
12	0.006579	0.007822	0.008000	0.008157	0.008296	0.008421	0.008678	0.008774	0.008862	0.008941	0.009014
11	0.007353	0.008381	0.008727	0.008851	0.008960	0.009057	0.009309	0.009379	0.009443	0.009651	0.009697
10	0.008065	0.009263	0.009366	0.009674	0.009739	0.009796	0.010039	0.010264	0.010286	0.010305	0.010492
9	0.008929	0.010057	0.010378	0.010667	0.010667	0.010909	0.010894	0.011102	0.011294	0.011259	0.011429
8	0.010417	0.011355	0.011636	0.011886	0.011789	0.012000	0.012190	0.012364	0.012522	0.012408	0.012549
7	0.011905	0.013037	0.013241	0.013419	0.013576	0.013714	0.013838	0.013949	0.014049	0.014140	0.014222
6	0.013889	0.015304	0.015360	0.015407	0.015448	0.015484	0.016000	0.016000	0.016000	0.016000	0.016000
5	0.016667	0.017600	0.018286	0.018087	0.018667	0.018462	0.018963	0.018759	0.018581	0.019000	0.018824
4	0.020833	0.022000	0.022588	0.023111	0.022400	0.022857	0.023273	0.023652	0.023040	0.023385	0.023704
3	0.027778	0.029333	0.029538	0.029714	0.029867	0.030000	0.030118	0.030222	0.030316	0.030400	0.030476
2	0.041667	0.044000	0.048000	0.046222	0.044800	0.043636	0.046545	0.045333	0.044308	0.046769	0.045714
1	0.125000	0.088000	0.096000	0.104000	0.089600	0.096000	0.102400	0.090667	0.096000	0.086857	0.091429

Plazo (años)	Salario (UMA)										
	2.1	2.2	2.3	2.4	2.5	2.6	2.7	2.8	2.9	3.0	3.1
30	0.005463	0.005543	0.005618	0.005689	0.005755	0.005778	0.005878	0.006013	0.006105	0.006234	0.006359
29	0.005463	0.005543	0.005618	0.005689	0.005755	0.005778	0.005878	0.006013	0.006105	0.006234	0.006359
28	0.005463	0.005543	0.005618	0.005689	0.005755	0.005778	0.005878	0.006013	0.006105	0.006234	0.006359
27	0.005463	0.005543	0.005618	0.005689	0.005755	0.005778	0.005878	0.006013	0.006105	0.006234	0.006359
26	0.005463	0.005543	0.005618	0.005689	0.005755	0.005778	0.005878	0.006013	0.006105	0.006234	0.006359
25	0.005600	0.005677	0.005750	0.005818	0.005882	0.005901	0.006000	0.006137	0.006228	0.006358	0.006484
24	0.005744	0.005818	0.005888	0.005953	0.006015	0.006029	0.006128	0.006266	0.006356	0.006486	0.006613
23	0.005895	0.005966	0.006033	0.006095	0.006154	0.006163	0.006261	0.006400	0.006490	0.006621	0.006703
22	0.006054	0.006122	0.006185	0.006244	0.006299	0.006303	0.006400	0.006540	0.006629	0.006761	0.006841
21	0.006222	0.006286	0.006345	0.006400	0.006452	0.006500	0.006595	0.006687	0.006774	0.006906	0.007035
20	0.006400	0.006459	0.006513	0.006562	0.006667	0.006656	0.006750	0.006892	0.006977	0.007059	0.007188
19	0.006588	0.006705	0.006752	0.006796	0.006897	0.006876	0.006968	0.007111	0.007194	0.007273	0.007403
18	0.006857	0.006902	0.007010	0.007046	0.007080	0.007111	0.007200	0.007344	0.007424	0.007500	0.007631
17	0.007074	0.007184	0.007216	0.007314	0.007339	0.007363	0.007448	0.007593	0.007669	0.007742	0.007873
16	0.007385	0.007489	0.007510	0.007604	0.007692	0.007704	0.007784	0.007860	0.007932	0.008067	0.008131
15	0.007724	0.007822	0.007914	0.007918	0.008000	0.008000	0.008075	0.008220	0.008286	0.008348	0.008479
14	0.008096	0.008186	0.008270	0.008348	0.008421	0.008404	0.008471	0.008615	0.008673	0.008727	0.008857
13	0.008615	0.008691	0.008762	0.008828	0.008791	0.008851	0.008907	0.009051	0.009098	0.009231	0.009271
12	0.009081	0.009143	0.009200	0.009366	0.009412	0.009348	0.009495	0.009532	0.009667	0.009697	0.009822
11	0.009739	0.009778	0.009946	0.009974	0.010000	0.010024	0.010047	0.010182	0.010311	0.010323	0.010442
10	0.010500	0.010667	0.010667	0.010667	0.010811	0.010805	0.010800	0.010927	0.011048	0.011163	0.011146
9	0.011390	0.011541	0.011500	0.011636	0.011765	0.011718	0.011836	0.011947	0.011897	0.012000	0.012098
8	0.012679	0.012800	0.012690	0.012800	0.012903	0.012800	0.012896	0.012986	0.013070	0.013151	0.013227
7	0.014298	0.014367	0.014154	0.014222	0.014286	0.014345	0.014400	0.014452	0.014730	0.014769	0.014806

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
6	0.016390	0.016372	0.016356	0.016340	0.016327	0.016314	0.016615	0.016593	0.016571	0.016842	0.016814
5	0.019200	0.019027	0.019368	0.019200	0.019512	0.019349	0.019200	0.019478	0.019333	0.019592	0.019840
4	0.023172	0.023467	0.023742	0.023273	0.023529	0.023771	0.023351	0.023579	0.023795	0.024000	0.024195
3	0.030545	0.030609	0.030667	0.030720	0.030769	0.030815	0.030857	0.030897	0.030933	0.030968	0.031000
2	0.044800	0.046933	0.046000	0.045176	0.044444	0.046222	0.045474	0.044800	0.046400	0.045714	0.045091
1	0.096000	0.088000	0.092000	0.096000	0.088889	0.092444	0.096000	0.089600	0.092800	0.087273	0.090182

Salario (UMA)											
Plazo (años)	3.2	3.3	3.4	3.5	3.6	3.7	3.8	3.9	4.0	4.1	4.2
30	0.006481	0.006600	0.006716	0.006829	0.006940	0.007048	0.007195	0.007298	0.007399	0.007540	0.007636
29	0.006481	0.006600	0.006716	0.006829	0.006940	0.007048	0.007195	0.007298	0.007399	0.007540	0.007636
28	0.006481	0.006600	0.006716	0.006829	0.006940	0.007048	0.007195	0.007298	0.007399	0.007540	0.007636
27	0.006481	0.006600	0.006716	0.006829	0.006940	0.007048	0.007195	0.007298	0.007399	0.007540	0.007636
26	0.006481	0.006600	0.006716	0.006829	0.006940	0.007048	0.007195	0.007298	0.007399	0.007540	0.007636
25	0.006606	0.006726	0.006843	0.006957	0.007067	0.007176	0.007325	0.007429	0.007485	0.007628	0.007724
24	0.006693	0.006813	0.006930	0.007044	0.007155	0.007264	0.007415	0.007518	0.007619	0.007763	0.007814
23	0.006827	0.006947	0.007065	0.007179	0.007291	0.007354	0.007506	0.007610	0.007711	0.007856	0.007953
22	0.006966	0.007087	0.007205	0.007320	0.007385	0.007494	0.007648	0.007752	0.007853	0.007952	0.008048
21	0.007111	0.007233	0.007351	0.007467	0.007529	0.007639	0.007795	0.007899	0.007950	0.008099	0.008195
20	0.007314	0.007385	0.007503	0.007619	0.007732	0.007789	0.007948	0.008052	0.008153	0.008252	0.008348
19	0.007474	0.007597	0.007716	0.007778	0.007890	0.008000	0.008107	0.008211	0.008312	0.008410	0.008506
18	0.007699	0.007822	0.007942	0.008000	0.008113	0.008222	0.008329	0.008432	0.008533	0.008632	0.008727
17	0.007938	0.008061	0.008180	0.008235	0.008348	0.008457	0.008563	0.008667	0.008767	0.008865	0.008960
16	0.008258	0.008381	0.008434	0.008550	0.008662	0.008706	0.008812	0.008914	0.009014	0.009111	0.009205
15	0.008605	0.008656	0.008774	0.008889	0.008930	0.009038	0.009143	0.009244	0.009343	0.009439	0.009532
14	0.008982	0.009026	0.009143	0.009256	0.009290	0.009397	0.009500	0.009600	0.009697	0.009791	0.009882
13	0.009394	0.009514	0.009544	0.009655	0.009763	0.009867	0.009967	0.010065	0.010079	0.010250	0.010260
12	0.009942	0.010057	0.010074	0.010182	0.010286	0.010386	0.010483	0.010487	0.010579	0.010754	0.010752
11	0.010557	0.010667	0.010667	0.010769	0.010868	0.010963	0.011055	0.011143	0.011228	0.011310	0.011390
10	0.011253	0.011355	0.011453	0.011546	0.011636	0.011723	0.011806	0.011886	0.011963	0.012037	0.012108
9	0.012190	0.012279	0.012364	0.012444	0.012522	0.012596	0.012667	0.012735	0.012800	0.012990	0.013049
8	0.013299	0.013538	0.013600	0.013659	0.013714	0.013767	0.013818	0.013867	0.014066	0.014108	0.014147
7	0.014841	0.014873	0.015111	0.015135	0.015158	0.015179	0.015392	0.015407	0.015422	0.015619	0.015628
6	0.016787	0.017032	0.017000	0.017231	0.017194	0.017159	0.017371	0.017333	0.017534	0.017493	0.017684
5	0.019692	0.019925	0.019782	0.020000	0.019862	0.020068	0.020267	0.020129	0.020317	0.020500	0.020364
4	0.023814	0.024000	0.024178	0.024348	0.024511	0.024163	0.024320	0.024471	0.024615	0.024755	0.024889
3	0.031030	0.031059	0.031086	0.031111	0.031135	0.031158	0.032000	0.032000	0.032000	0.032000	0.032000
2	0.046545	0.045913	0.045333	0.046667	0.046080	0.045538	0.046769	0.046222	0.045714	0.046857	0.046345
1	0.093091	0.088000	0.090667	0.093333	0.088615	0.091077	0.093538	0.089143	0.091429	0.093714	0.089600

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
30	0.007774	0.007910	0.008000	0.008133	0.008264	0.008393	0.008476	0.008602	0.008727	0.008851	0.008974
29	0.007774	0.007910	0.008000	0.008133	0.008264	0.008393	0.008476	0.008602	0.008727	0.008851	0.008974
28	0.007774	0.007910	0.008000	0.008133	0.008264	0.008393	0.008476	0.008602	0.008727	0.008851	0.008974
27	0.007774	0.007910	0.008000	0.008133	0.008264	0.008393	0.008476	0.008602	0.008727	0.008851	0.008974

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
26	0.007774	0.007910	0.008000	0.008133	0.008264	0.008393	0.008476	0.008602	0.008727	0.008851	0.008974
25	0.007863	0.008000	0.008090	0.008223	0.008356	0.008486	0.008568	0.008696	0.008822	0.008946	0.009070
24	0.007954	0.008092	0.008182	0.008316	0.008449	0.008581	0.008663	0.008791	0.008918	0.009043	0.009168
23	0.008094	0.008186	0.008276	0.008411	0.008545	0.008678	0.008760	0.008889	0.009017	0.009143	0.009217
22	0.008190	0.008331	0.008421	0.008509	0.008644	0.008777	0.008859	0.008989	0.009117	0.009244	0.009319
21	0.008339	0.008431	0.008521	0.008659	0.008795	0.008930	0.008960	0.009091	0.009220	0.009348	0.009475
20	0.008494	0.008585	0.008675	0.008814	0.008952	0.009035	0.009116	0.009249	0.009379	0.009455	0.009582
19	0.008654	0.008745	0.008834	0.008976	0.009115	0.009198	0.009278	0.009412	0.009544	0.009618	0.009747
18	0.008821	0.008968	0.009057	0.009143	0.009284	0.009423	0.009503	0.009581	0.009714	0.009846	0.009918
17	0.009053	0.009203	0.009290	0.009376	0.009519	0.009600	0.009679	0.009816	0.009891	0.010024	0.010156
16	0.009361	0.009450	0.009536	0.009621	0.009766	0.009846	0.009924	0.010063	0.010137	0.010272	0.010405
15	0.009622	0.009778	0.009796	0.009946	0.010027	0.010172	0.010248	0.010323	0.010462	0.010532	0.010667
14	0.009971	0.010129	0.010141	0.010294	0.010372	0.010521	0.010595	0.010667	0.010808	0.010876	0.011013
13	0.010424	0.010507	0.010588	0.010667	0.010820	0.010894	0.010965	0.011111	0.011178	0.011320	0.011383
12	0.010921	0.011000	0.011077	0.011152	0.011308	0.011378	0.011445	0.011594	0.011657	0.011801	0.011860
11	0.011467	0.011636	0.011707	0.011776	0.011843	0.012000	0.012062	0.012121	0.012271	0.012326	0.012471
10	0.012177	0.012351	0.012414	0.012475	0.012639	0.012694	0.012748	0.012800	0.012952	0.013000	0.013147
9	0.013105	0.013159	0.013333	0.013382	0.013429	0.013593	0.013635	0.013675	0.013831	0.013867	0.014017
8	0.014186	0.014367	0.014400	0.014574	0.014602	0.014629	0.014792	0.014815	0.014972	0.014991	0.015143
7	0.015636	0.015820	0.015824	0.016000	0.016000	0.016168	0.016165	0.016327	0.016320	0.016475	0.016627
6	0.017641	0.017823	0.017778	0.017951	0.018120	0.018071	0.018233	0.018182	0.018337	0.018489	0.018637
5	0.020537	0.020706	0.020571	0.020732	0.020889	0.021041	0.020907	0.021053	0.021195	0.021333	0.021200
4	0.024571	0.024702	0.024828	0.024949	0.025067	0.025180	0.025290	0.025397	0.025500	0.025600	0.025697
3	0.032000	0.032000	0.032000	0.032000	0.032000	0.032000	0.032667	0.032653	0.032640	0.032627	0.032615
2	0.045867	0.046933	0.046452	0.046000	0.047000	0.046545	0.046118	0.047059	0.046629	0.047543	0.047111
1	0.091733	0.093867	0.090000	0.092000	0.088471	0.090353	0.092235	0.088889	0.090667	0.092444	0.089263

Plazo (años)	Salario (UMA)										
	5.4	5.5	5.6	5.7	5.8	5.9	6.0	6.1	6.2	6.3	6.4
30	0.009095	0.009215	0.009333	0.009451	0.009567	0.009682	0.009796	0.009959	0.010071	0.010182	0.010291
29	0.009095	0.009215	0.009333	0.009451	0.009567	0.009682	0.009796	0.009959	0.010071	0.010182	0.010291
28	0.009095	0.009215	0.009333	0.009451	0.009567	0.009682	0.009796	0.009959	0.010071	0.010182	0.010291
27	0.009095	0.009215	0.009333	0.009451	0.009567	0.009682	0.009796	0.009959	0.010071	0.010182	0.010291
26	0.009095	0.009215	0.009333	0.009451	0.009567	0.009682	0.009796	0.009959	0.010071	0.010182	0.010291
25	0.009191	0.009312	0.009432	0.009550	0.009667	0.009782	0.009897	0.010062	0.010174	0.010286	0.010396
24	0.009290	0.009362	0.009481	0.009600	0.009717	0.009833	0.009948	0.010114	0.010227	0.010338	0.010449
23	0.009341	0.009462	0.009583	0.009702	0.009820	0.009937	0.010052	0.010220	0.010333	0.010446	0.010557
22	0.009443	0.009565	0.009686	0.009806	0.009925	0.010043	0.010159	0.010328	0.010442	0.010500	0.010611
21	0.009600	0.009670	0.009792	0.009913	0.010032	0.010151	0.010267	0.010439	0.010553	0.010611	0.010723
20	0.009708	0.009832	0.009956	0.010077	0.010142	0.010261	0.010378	0.010551	0.010667	0.010781	0.010894
19	0.009874	0.010000	0.010067	0.010190	0.010311	0.010431	0.010549	0.010725	0.010783	0.010897	0.011011
18	0.010047	0.010173	0.010240	0.010364	0.010486	0.010607	0.010726	0.010844	0.010961	0.011077	0.011191
17	0.010225	0.010353	0.010480	0.010605	0.010667	0.010789	0.010909	0.011091	0.011146	0.011263	0.011378
16	0.010473	0.010602	0.010731	0.010857	0.010918	0.011041	0.011163	0.011283	0.011402	0.011520	0.011636

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
15	0.010800	0.010864	0.010994	0.011122	0.011181	0.011305	0.011429	0.011550	0.011671	0.011789	0.011907
14	0.011077	0.011210	0.011342	0.011400	0.011528	0.011654	0.011707	0.011902	0.012024	0.012072	0.012190
13	0.011520	0.011579	0.011712	0.011844	0.011897	0.012025	0.012152	0.012277	0.012400	0.012522	0.012564
12	0.012000	0.012055	0.012190	0.012242	0.012373	0.012503	0.012549	0.012758	0.012800	0.012923	0.013045
11	0.012522	0.012662	0.012709	0.012845	0.012979	0.013021	0.013151	0.013279	0.013405	0.013530	0.013563
10	0.013292	0.013333	0.013474	0.013511	0.013647	0.013781	0.013813	0.013943	0.014071	0.014197	0.014322
9	0.014164	0.014194	0.014336	0.014362	0.014500	0.014636	0.014656	0.014788	0.014917	0.015045	0.015170
8	0.015158	0.015304	0.015448	0.015458	0.015597	0.015733	0.015738	0.015870	0.016000	0.016128	0.016254
7	0.016615	0.016762	0.016906	0.016889	0.017028	0.017164	0.017297	0.017429	0.017558	0.017530	0.017655
6	0.018581	0.018723	0.018863	0.019000	0.018939	0.019071	0.019200	0.019327	0.019451	0.019573	0.019505
5	0.021333	0.021463	0.021590	0.021714	0.021835	0.021701	0.021818	0.022182	0.022292	0.022154	0.022261
4	0.025791	0.025882	0.025600	0.025690	0.025778	0.026222	0.026301	0.026378	0.026453	0.026526	0.026597
3	0.032604	0.032593	0.032582	0.033164	0.033143	0.033123	0.033103	0.033085	0.033627	0.033600	0.033574
2	0.046703	0.047568	0.047158	0.046769	0.047590	0.047200	0.048000	0.047610	0.047238	0.048000	0.047628
1	0.090947	0.092632	0.089600	0.091200	0.092800	0.089905	0.091429	0.092952	0.094476	0.096000	0.097524

Salario (UMA)											
Plazo (años)	6.5	6.6	6.7	6.8	6.9	7.0	7.1	7.2	7.3	7.4	7.5
30	0.010297	0.010057	0.010019	0.010028	0.010036	0.010045	0.010053	0.010017	0.010026	0.010034	0.010042
29	0.010297	0.010057	0.010019	0.010028	0.010036	0.010045	0.010053	0.010017	0.010026	0.010034	0.010042
28	0.010297	0.010057	0.010019	0.010028	0.010036	0.010045	0.010053	0.010017	0.010026	0.010034	0.010042
27	0.010297	0.010057	0.010019	0.010028	0.010036	0.010045	0.010053	0.010017	0.010026	0.010034	0.010042
26	0.010297	0.010057	0.010019	0.010028	0.010036	0.010045	0.010053	0.010017	0.010026	0.010034	0.010042
25	0.010400	0.010105	0.010113	0.010121	0.010128	0.010090	0.010098	0.010105	0.010113	0.010120	0.010127
24	0.010452	0.010203	0.010210	0.010168	0.010175	0.010182	0.010188	0.010195	0.010201	0.010163	0.010169
23	0.010558	0.010252	0.010258	0.010264	0.010270	0.010275	0.010281	0.010286	0.010291	0.010251	0.010256
22	0.010612	0.010353	0.010357	0.010362	0.010366	0.010370	0.010374	0.010378	0.010382	0.010386	0.010390
21	0.010722	0.010507	0.010510	0.010512	0.010464	0.010467	0.010470	0.010473	0.010475	0.010478	0.010480
20	0.010890	0.010613	0.010614	0.010615	0.010615	0.010616	0.010617	0.010618	0.010618	0.010619	0.010619
19	0.011005	0.010776	0.010774	0.010772	0.010771	0.010769	0.010768	0.010766	0.010765	0.010764	0.010762
18	0.011183	0.010943	0.010939	0.010935	0.010931	0.010927	0.010923	0.010919	0.010916	0.010963	0.010959
17	0.011366	0.011175	0.011167	0.011159	0.011152	0.011144	0.011137	0.011130	0.011124	0.011117	0.011163
16	0.011620	0.011355	0.011404	0.011393	0.011381	0.011371	0.011360	0.011350	0.011395	0.011385	0.011374
15	0.011886	0.011669	0.011652	0.011636	0.011683	0.011667	0.011651	0.011636	0.011680	0.011665	0.011650
14	0.012235	0.012000	0.011978	0.011956	0.012000	0.011979	0.011958	0.012000	0.011979	0.011960	0.012000
13	0.012606	0.012351	0.012393	0.012364	0.012335	0.012376	0.012348	0.012387	0.012360	0.012333	0.012371
12	0.013082	0.012800	0.012838	0.012800	0.012837	0.012800	0.012836	0.012800	0.012835	0.012800	0.012834
11	0.013595	0.013367	0.013400	0.013350	0.013382	0.013413	0.013365	0.013395	0.013349	0.013379	0.013408
10	0.014247	0.014080	0.014105	0.014039	0.014064	0.014088	0.014025	0.014049	0.014072	0.014095	0.014035
9	0.015182	0.014873	0.014889	0.014904	0.014919	0.014933	0.014947	0.014961	0.014879	0.014893	0.014907
8	0.016250	0.016000	0.016000	0.016000	0.016000	0.016000	0.016000	0.016000	0.016000	0.016000	0.016000
7	0.017627	0.017455	0.017431	0.017408	0.017386	0.017364	0.017477	0.017455	0.017433	0.017412	0.017391
6	0.019623	0.019376	0.019315	0.019429	0.019368	0.019310	0.019419	0.019361	0.019306	0.019410	0.019355
5	0.022366	0.022000	0.022103	0.022204	0.022080	0.022178	0.022058	0.022154	0.022038	0.022131	0.022018

Salario (UMA)											
Plazo (años)	6.5	6.6	6.7	6.8	6.9	7.0	7.1	7.2	7.3	7.4	7.5
4	0.026329	0.026400	0.026146	0.026217	0.026286	0.026353	0.026115	0.026182	0.026247	0.026311	0.026374
3	0.033548	0.033524	0.033500	0.033477	0.033455	0.033433	0.033412	0.033391	0.033371	0.033352	0.033333
2	0.047273	0.046933	0.047644	0.047304	0.046979	0.047660	0.047333	0.047020	0.047673	0.047360	0.047059
1	0.099048	0.091826	0.089333	0.090667	0.092000	0.089600	0.090880	0.092160	0.089846	0.091077	0.088889

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
30	0.010050	0.010057	0.010024	0.010032	0.010039	0.010047	0.010054	0.010023	0.010030	0.010037	0.010044
29	0.010050	0.010057	0.010024	0.010032	0.010039	0.010047	0.010054	0.010023	0.010030	0.010037	0.010044
28	0.010050	0.010057	0.010024	0.010032	0.010039	0.010047	0.010054	0.010023	0.010030	0.010037	0.010044
27	0.010050	0.010057	0.010024	0.010032	0.010039	0.010047	0.010054	0.010023	0.010030	0.010037	0.010044
26	0.010050	0.010057	0.010024	0.010032	0.010039	0.010047	0.010054	0.010023	0.010030	0.010037	0.010044
25	0.010091	0.010098	0.010105	0.010112	0.010119	0.010086	0.010092	0.010099	0.010105	0.010112	0.010118
24	0.010176	0.010182	0.010188	0.010194	0.010199	0.010165	0.010171	0.010176	0.010182	0.010187	0.010193
23	0.010262	0.010267	0.010272	0.010276	0.010281	0.010286	0.010250	0.010255	0.010260	0.010264	0.010269
22	0.010349	0.010353	0.010357	0.010361	0.010364	0.010368	0.010372	0.010375	0.010378	0.010382	0.010385
21	0.010483	0.010485	0.010487	0.010490	0.010492	0.010494	0.010496	0.010498	0.010500	0.010502	0.010464
20	0.010620	0.010621	0.010621	0.010622	0.010622	0.010623	0.010623	0.010624	0.010625	0.010625	0.010625
19	0.010761	0.010760	0.010759	0.010757	0.010756	0.010755	0.010754	0.010753	0.010752	0.010751	0.010750
18	0.010955	0.010951	0.010947	0.010944	0.010940	0.010937	0.010933	0.010930	0.010927	0.010924	0.010921
17	0.011156	0.011149	0.011143	0.011137	0.011130	0.011124	0.011119	0.011116	0.011114	0.011114	0.011142
16	0.011364	0.011355	0.011397	0.011387	0.011378	0.011368	0.011359	0.011350	0.011390	0.011381	0.011372
15	0.011636	0.011623	0.011664	0.011650	0.011636	0.011623	0.011662	0.011649	0.011636	0.011624	0.011661
14	0.011980	0.011961	0.012000	0.011981	0.011963	0.011945	0.011982	0.011964	0.011947	0.011982	0.011965
13	0.012345	0.012382	0.012356	0.012332	0.012367	0.012343	0.012377	0.012353	0.012330	0.012364	0.012341
12	0.012800	0.012833	0.012800	0.012832	0.012800	0.012832	0.012800	0.012831	0.012800	0.012830	0.012800
11	0.013363	0.013391	0.013348	0.013376	0.013403	0.013361	0.013388	0.013347	0.013373	0.013399	0.013359
10	0.014058	0.014080	0.014022	0.014044	0.014066	0.014087	0.014032	0.014053	0.014073	0.014021	0.014041
9	0.014920	0.014933	0.014946	0.014871	0.014884	0.014897	0.014909	0.014921	0.014933	0.014945	0.014876
8	0.016000	0.016000	0.016000	0.016000	0.016000	0.016000	0.016000	0.016000	0.016000	0.016000	0.016000
7	0.017371	0.017475	0.017455	0.017434	0.017415	0.017396	0.017377	0.017474	0.017455	0.017436	0.017418
6	0.019302	0.019402	0.019349	0.019298	0.019394	0.019343	0.019294	0.019387	0.019338	0.019291	0.019380
5	0.022109	0.022000	0.022088	0.022175	0.022069	0.022154	0.022050	0.022133	0.022033	0.022114	0.022016
4	0.026151	0.026213	0.026274	0.026333	0.026122	0.026182	0.026240	0.026297	0.026353	0.026154	0.026210
3	0.033315	0.033297	0.033280	0.033263	0.033247	0.033231	0.033215	0.033200	0.033185	0.033171	0.033157
2	0.047686	0.047385	0.047094	0.047698	0.047407	0.047127	0.047709	0.047429	0.047158	0.047719	0.047448
1	0.090074	0.091259	0.089143	0.090286	0.091429	0.089379	0.090483	0.091586	0.089600	0.090667	0.091733

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	0.010051	0.010021	0.010028	0.010035	0.010041	0.010048	0.010020	0.010027	0.010033	0.010039	0.010045
29	0.010051	0.010021	0.010028	0.010035	0.010041	0.010048	0.010020	0.010027	0.010033	0.010039	0.010045
28	0.010051	0.010021	0.010028	0.010035	0.010041	0.010048	0.010020	0.010027	0.010033	0.010039	0.010045
27	0.010051	0.010021	0.010028	0.010035	0.010041	0.010048	0.010020	0.010027	0.010033	0.010039	0.010045
26	0.010051	0.010021	0.010028	0.010035	0.010041	0.010048	0.010020	0.010027	0.010033	0.010039	0.010045
25	0.010087	0.010093	0.010099	0.010105	0.010111	0.010117	0.010088	0.010094	0.010100	0.010105	0.010111

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
24	0.010198	0.010166	0.010171	0.010177	0.010182	0.010187	0.010192	0.010162	0.010167	0.010172	0.010177
23	0.010273	0.010277	0.010282	0.010249	0.010254	0.010258	0.010262	0.010266	0.010270	0.010274	0.010278
22	0.010349	0.010353	0.010356	0.010360	0.010363	0.010366	0.010369	0.010372	0.010375	0.010378	0.010381
21	0.010466	0.010468	0.010471	0.010473	0.010475	0.010477	0.010479	0.010481	0.010483	0.010485	0.010486
20	0.010626	0.010626	0.010627	0.010627	0.010628	0.010628	0.010629	0.010629	0.010629	0.010593	0.010594
19	0.010749	0.010748	0.010747	0.010746	0.010745	0.010745	0.010744	0.010743	0.010780	0.010779	0.010778
18	0.010918	0.010957	0.010954	0.010951	0.010947	0.010944	0.010941	0.010938	0.010935	0.010932	0.010930
17	0.011136	0.011130	0.011125	0.011120	0.011157	0.011152	0.011146	0.011141	0.011136	0.011130	0.011125
16	0.011363	0.011355	0.011392	0.011383	0.011375	0.011367	0.011359	0.011351	0.011386	0.011378	0.011370
15	0.011649	0.011636	0.011624	0.011660	0.011648	0.011636	0.011625	0.011659	0.011648	0.011636	0.011625
14	0.011948	0.011983	0.011966	0.011950	0.011984	0.011967	0.011952	0.011984	0.011969	0.011953	0.011985
13	0.012373	0.012351	0.012329	0.012361	0.012339	0.012370	0.012349	0.012328	0.012358	0.012337	0.012367
12	0.012829	0.012800	0.012829	0.012800	0.012828	0.012800	0.012828	0.012800	0.012827	0.012800	0.012826
11	0.013385	0.013346	0.013371	0.013395	0.013358	0.013382	0.013345	0.013369	0.013392	0.013357	0.013379
10	0.014061	0.014080	0.014030	0.014049	0.014068	0.014019	0.014038	0.014056	0.014074	0.014027	0.014045
9	0.014888	0.014899	0.014911	0.014922	0.014933	0.014869	0.014880	0.014891	0.014902	0.014913	0.014923
8	0.016000	0.016000	0.016000	0.016000	0.016000	0.016000	0.016000	0.016000	0.016000	0.016000	0.016000
7	0.017400	0.017383	0.017366	0.017455	0.017437	0.017420	0.017404	0.017387	0.017371	0.017455	0.017438
6	0.019333	0.019288	0.019374	0.019329	0.019285	0.019368	0.019325	0.019282	0.019363	0.019321	0.019280
5	0.022095	0.022000	0.022078	0.022154	0.022061	0.022135	0.022044	0.022118	0.022029	0.022101	0.022014
4	0.026264	0.026318	0.026128	0.026182	0.026234	0.026286	0.026105	0.026157	0.026207	0.026256	0.026305
3	0.033143	0.033129	0.033116	0.033103	0.033091	0.033079	0.033067	0.033055	0.033043	0.033032	0.033021
2	0.047186	0.046933	0.047467	0.047213	0.046968	0.047484	0.047238	0.047000	0.047500	0.047262	0.047030
1	0.089806	0.090839	0.089000	0.090000	0.091000	0.089212	0.090182	0.091152	0.089412	0.090353	0.091294

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	0.010019	0.010025	0.010031	0.010037	0.010043	0.010018	0.010024	0.010030	0.010036	0.010041	0.010017
29	0.010019	0.010025	0.010031	0.010037	0.010043	0.010018	0.010024	0.010030	0.010036	0.010041	0.010017
28	0.010019	0.010025	0.010031	0.010037	0.010043	0.010018	0.010024	0.010030	0.010036	0.010041	0.010017
27	0.010019	0.010025	0.010031	0.010037	0.010043	0.010018	0.010024	0.010030	0.010036	0.010041	0.010017
26	0.010019	0.010025	0.010031	0.010037	0.010043	0.010018	0.010024	0.010030	0.010036	0.010041	0.010017
25	0.010116	0.010089	0.010095	0.010100	0.010105	0.010110	0.010085	0.010090	0.010095	0.010100	0.010105
24	0.010182	0.010186	0.010191	0.010164	0.010168	0.010173	0.010177	0.010182	0.010186	0.010190	0.010165
23	0.010282	0.010252	0.010256	0.010260	0.010264	0.010268	0.010272	0.010275	0.010279	0.010251	0.010255
22	0.010350	0.010353	0.010356	0.010359	0.010362	0.010365	0.010368	0.010370	0.010373	0.010376	0.010378
21	0.010488	0.010490	0.010492	0.010494	0.010495	0.010463	0.010465	0.010467	0.010469	0.010471	0.010473
20	0.010595	0.010595	0.010596	0.010597	0.010597	0.010598	0.010599	0.010599	0.010600	0.010601	0.010601
19	0.010777	0.010776	0.010774	0.010773	0.010772	0.010771	0.010770	0.010769	0.010768	0.010767	0.010766
18	0.010927	0.010924	0.010922	0.010919	0.010916	0.010950	0.010947	0.010945	0.010942	0.010939	0.010937
17	0.011121	0.011155	0.011150	0.011145	0.011140	0.011135	0.011130	0.011126	0.011121	0.011117	0.011148
16	0.011362	0.011355	0.011388	0.011380	0.011373	0.011366	0.011358	0.011351	0.011383	0.011375	0.011368
15	0.011658	0.011647	0.011636	0.011626	0.011657	0.011647	0.011636	0.011626	0.011656	0.011646	0.011636
14	0.011969	0.011955	0.011985	0.011970	0.011956	0.011985	0.011971	0.011957	0.011986	0.011972	0.011958
13	0.012346	0.012327	0.012355	0.012336	0.012364	0.012345	0.012326	0.012353	0.012335	0.012361	0.012343
12	0.012800	0.012826	0.012800	0.012825	0.012800	0.012825	0.012800	0.012824	0.012800	0.012824	0.012800

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
11	0.013345	0.013367	0.013389	0.013355	0.013377	0.013344	0.013365	0.013386	0.013354	0.013375	0.013344
10	0.014063	0.014080	0.014035	0.014052	0.014069	0.014026	0.014042	0.014059	0.014075	0.014033	0.014049
9	0.014933	0.014873	0.014884	0.014894	0.014904	0.014914	0.014924	0.014867	0.014877	0.014887	0.014897
8	0.016000	0.016000	0.016000	0.016000	0.016000	0.016000	0.016000	0.016000	0.016000	0.016000	0.016000
7	0.017422	0.017407	0.017391	0.017376	0.017455	0.017439	0.017424	0.017409	0.017395	0.017381	0.017367
6	0.019358	0.019317	0.019277	0.019353	0.019314	0.019388	0.019349	0.019310	0.019383	0.019345	0.019307
5	0.022085	0.022000	0.022069	0.022137	0.022054	0.022121	0.022040	0.022105	0.022026	0.022090	0.022013
4	0.026133	0.026182	0.026230	0.026276	0.026112	0.026159	0.026205	0.026250	0.026295	0.026137	0.026182
3	0.033362	0.033347	0.033333	0.033320	0.033306	0.033293	0.033280	0.033267	0.033255	0.033243	0.033231
2	0.047515	0.047284	0.047059	0.047529	0.047304	0.047086	0.047543	0.047324	0.047111	0.047556	0.047342
1	0.089600	0.090514	0.088889	0.089778	0.090667	0.089081	0.089946	0.090811	0.089263	0.090105	0.090947

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	0.010023	0.010028	0.010034	0.010039	0.010044	0.010022	0.010027	0.010032	0.010038	0.010043	0.010021
29	0.010023	0.010028	0.010034	0.010039	0.010044	0.010022	0.010027	0.010032	0.010038	0.010043	0.010021
28	0.010023	0.010028	0.010034	0.010039	0.010044	0.010022	0.010027	0.010032	0.010038	0.010043	0.010021
27	0.010023	0.010028	0.010034	0.010039	0.010044	0.010022	0.010027	0.010032	0.010038	0.010043	0.010021
26	0.010023	0.010028	0.010034	0.010039	0.010044	0.010022	0.010027	0.010032	0.010038	0.010043	0.010021
25	0.010110	0.010086	0.010091	0.010096	0.010101	0.010105	0.010110	0.010087	0.010092	0.010096	0.010101
24	0.010169	0.010173	0.010178	0.010182	0.010186	0.010162	0.010166	0.010170	0.010174	0.010178	0.010182
23	0.010259	0.010262	0.010266	0.010269	0.010273	0.010276	0.010251	0.010254	0.010258	0.010261	0.010264
22	0.010350	0.010353	0.010356	0.010358	0.010361	0.010364	0.010366	0.010369	0.010371	0.010374	0.010376
21	0.010474	0.010476	0.010478	0.010480	0.010481	0.010483	0.010484	0.010486	0.010487	0.010489	0.010490
20	0.010602	0.010602	0.010603	0.010604	0.010604	0.010605	0.010605	0.010606	0.010606	0.010607	0.010607
19	0.010765	0.010765	0.010764	0.010763	0.010762	0.010761	0.010760	0.010759	0.010759	0.010758	0.010757
18	0.010934	0.010932	0.010929	0.010927	0.010924	0.010922	0.010920	0.010918	0.010947	0.010945	0.010943
17	0.011144	0.011139	0.011135	0.011130	0.011126	0.011122	0.011118	0.011147	0.011143	0.011139	0.011135
16	0.011362	0.011355	0.011385	0.011378	0.011371	0.011364	0.011358	0.011352	0.011380	0.011373	0.011367
15	0.011627	0.011656	0.011646	0.011636	0.011627	0.011655	0.011646	0.011636	0.011627	0.011654	0.011645
14	0.011945	0.011973	0.011960	0.011947	0.011974	0.011961	0.011948	0.011974	0.011962	0.011949	0.011975
13	0.012369	0.012351	0.012333	0.012359	0.012341	0.012366	0.012349	0.012332	0.012356	0.012340	0.012364
12	0.012824	0.012800	0.012823	0.012800	0.012823	0.012800	0.012822	0.012800	0.012822	0.012800	0.012822
11	0.013364	0.013384	0.013353	0.013373	0.013343	0.013363	0.013382	0.013353	0.013371	0.013343	0.013361
10	0.014065	0.014024	0.014040	0.014055	0.014070	0.014031	0.014046	0.014061	0.014022	0.014037	0.014052
9	0.014906	0.014915	0.014924	0.014871	0.014881	0.014890	0.014899	0.014908	0.014916	0.014925	0.014875
8	0.016000	0.016000	0.016000	0.016000	0.016000	0.016000	0.016000	0.016000	0.016000	0.016000	0.016000
7	0.017440	0.017426	0.017412	0.017398	0.017385	0.017371	0.017441	0.017427	0.017414	0.017401	0.017388
6	0.019378	0.019341	0.019304	0.019373	0.019337	0.019302	0.019368	0.019333	0.019299	0.019364	0.019330
5	0.022076	0.022000	0.022062	0.022123	0.022049	0.022109	0.022036	0.022095	0.022024	0.022082	0.022012
4	0.026226	0.026269	0.026118	0.026161	0.026203	0.026245	0.026286	0.026141	0.026182	0.026222	0.026262
3	0.033219	0.033208	0.033196	0.033185	0.033174	0.033164	0.033153	0.033143	0.033133	0.033123	0.033113
2	0.047135	0.046933	0.047360	0.047158	0.046961	0.047377	0.047179	0.046987	0.047392	0.047200	0.047012
1	0.089436	0.090256	0.091077	0.089600	0.090400	0.088976	0.089756	0.090537	0.089143	0.089905	0.090667

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	0.010026	0.010031	0.010036	0.010041	0.010020	0.010025	0.010030	0.010035	0.010039	0.010019	0.010024
29	0.010026	0.010031	0.010036	0.010041	0.010020	0.010025	0.010030	0.010035	0.010039	0.010019	0.010024
28	0.010026	0.010031	0.010036	0.010041	0.010020	0.010025	0.010030	0.010035	0.010039	0.010019	0.010024
27	0.010026	0.010031	0.010036	0.010041	0.010020	0.010025	0.010030	0.010035	0.010039	0.010019	0.010024
26	0.010026	0.010031	0.010036	0.010041	0.010020	0.010025	0.010030	0.010035	0.010039	0.010019	0.010024
25	0.010105	0.010110	0.010088	0.010092	0.010097	0.010101	0.010105	0.010109	0.010089	0.010093	0.010097
24	0.010186	0.010163	0.010167	0.010171	0.010174	0.010178	0.010182	0.010185	0.010164	0.010167	0.010171
23	0.010267	0.010271	0.010274	0.010250	0.010253	0.010256	0.010260	0.010263	0.010266	0.010269	0.010272
22	0.010350	0.010353	0.010355	0.010358	0.010360	0.010363	0.010365	0.010367	0.010370	0.010372	0.010374
21	0.010463	0.010465	0.010466	0.010468	0.010470	0.010471	0.010473	0.010474	0.010476	0.010477	0.010479
20	0.010608	0.010608	0.010609	0.010609	0.010610	0.010610	0.010611	0.010611	0.010611	0.010612	0.010612
19	0.010756	0.010756	0.010755	0.010754	0.010753	0.010753	0.010752	0.010751	0.010751	0.010750	0.010749
18	0.010940	0.010938	0.010936	0.010933	0.010931	0.010929	0.010927	0.010925	0.010923	0.010921	0.010919
17	0.011130	0.011126	0.011123	0.011119	0.011146	0.011142	0.011138	0.011134	0.011130	0.011127	0.011123
16	0.011361	0.011355	0.011382	0.011376	0.011370	0.011364	0.011358	0.011352	0.011378	0.011372	0.011366
15	0.011636	0.011628	0.011654	0.011645	0.011636	0.011628	0.011653	0.011645	0.011636	0.011628	0.011653
14	0.011963	0.011951	0.011975	0.011964	0.011952	0.011976	0.011964	0.011953	0.011977	0.011965	0.011954
13	0.012347	0.012331	0.012354	0.012339	0.012361	0.012346	0.012330	0.012353	0.012337	0.012359	0.012344
12	0.012800	0.012821	0.012800	0.012821	0.012800	0.012821	0.012800	0.012820	0.012800	0.012820	0.012800
11	0.013380	0.013352	0.013370	0.013342	0.013360	0.013378	0.013351	0.013368	0.013342	0.013359	0.013376
10	0.014066	0.014029	0.014043	0.014057	0.014021	0.014035	0.014049	0.014062	0.014027	0.014041	0.014054
9	0.014884	0.014892	0.014901	0.014909	0.014917	0.014870	0.014878	0.014886	0.014895	0.014903	0.014910
8	0.016000	0.016000	0.016000	0.016000	0.016000	0.016000	0.016000	0.016000	0.016000	0.016000	0.016000
7	0.017376	0.017363	0.017429	0.017416	0.017404	0.017391	0.017379	0.017368	0.017430	0.017418	0.017406
6	0.019296	0.019360	0.019327	0.019294	0.019356	0.019324	0.019292	0.019352	0.019321	0.019290	0.019349
5	0.022069	0.022000	0.022056	0.022112	0.022044	0.022099	0.022033	0.022087	0.022022	0.022075	0.022011
4	0.026122	0.026162	0.026201	0.026240	0.026105	0.026144	0.026182	0.026219	0.026256	0.026127	0.026164
3	0.033103	0.033094	0.033085	0.033076	0.033067	0.033058	0.033049	0.033041	0.033032	0.033024	0.033016
2	0.047407	0.047220	0.047036	0.047422	0.047238	0.047059	0.047435	0.047256	0.047080	0.047448	0.047273
1	0.089302	0.090047	0.090791	0.089455	0.090182	0.088889	0.089600	0.090311	0.089043	0.089739	0.090435

Salario (UMA)											
Plazo (años)	13.1	13.2	13.3	13.4	13.5	13.6	13.7	13.8	13.9	14.0	14.1
30	0.010029	0.010033	0.010038	0.010019	0.010023	0.010028	0.010032	0.010036	0.010018	0.010022	0.010027
29	0.010029	0.010033	0.010038	0.010019	0.010023	0.010028	0.010032	0.010036	0.010018	0.010022	0.010027
28	0.010029	0.010033	0.010038	0.010019	0.010023	0.010028	0.010032	0.010036	0.010018	0.010022	0.010027
27	0.010029	0.010033	0.010038	0.010019	0.010023	0.010028	0.010032	0.010036	0.010018	0.010022	0.010027
26	0.010029	0.010033	0.010038	0.010019	0.010023	0.010028	0.010032	0.010036	0.010018	0.010022	0.010027
25	0.010101	0.010105	0.010085	0.010089	0.010093	0.010097	0.010101	0.010105	0.010086	0.010090	0.010094
24	0.010175	0.010178	0.010182	0.010185	0.010165	0.010168	0.010172	0.010175	0.010178	0.010182	0.010162
23	0.010249	0.010252	0.010255	0.010258	0.010261	0.010264	0.010267	0.010270	0.010249	0.010252	0.010255
22	0.010351	0.010353	0.010355	0.010357	0.010360	0.010362	0.010364	0.010366	0.010368	0.010370	0.010349
21	0.010480	0.010481	0.010483	0.010484	0.010485	0.010487	0.010463	0.010464	0.010466	0.010467	0.010469
20	0.010613	0.010613	0.010613	0.010614	0.010614	0.010615	0.010615	0.010615	0.010616	0.010616	0.010616

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
19	0.010749	0.010748	0.010747	0.010747	0.010746	0.010746	0.010745	0.010745	0.010744	0.010743	0.010743
18	0.010917	0.010943	0.010941	0.010939	0.010937	0.010935	0.010933	0.010931	0.010929	0.010927	0.010925
17	0.011119	0.011145	0.011141	0.011138	0.011134	0.011130	0.011127	0.011123	0.011120	0.011117	0.011114
16	0.011360	0.011355	0.011349	0.011374	0.011368	0.011363	0.011358	0.011352	0.011376	0.011371	0.011365
15	0.011644	0.011636	0.011628	0.011652	0.011644	0.011636	0.011629	0.011652	0.011644	0.011636	0.011629
14	0.011977	0.011966	0.011955	0.011944	0.011967	0.011956	0.011946	0.011967	0.011957	0.011947	0.011968
13	0.012329	0.012351	0.012336	0.012357	0.012343	0.012329	0.012349	0.012335	0.012356	0.012342	0.012328
12	0.012820	0.012800	0.012819	0.012800	0.012819	0.012800	0.012819	0.012800	0.012818	0.012800	0.012818
11	0.013350	0.013367	0.013342	0.013358	0.013375	0.013350	0.013366	0.013341	0.013357	0.013373	0.013349
10	0.014020	0.014033	0.014046	0.014059	0.014026	0.014039	0.014051	0.014019	0.014032	0.014044	0.014056
9	0.014918	0.014873	0.014881	0.014889	0.014897	0.014904	0.014912	0.014869	0.014876	0.014884	0.014891
8	0.016000	0.016000	0.016000	0.016000	0.016000	0.016000	0.016000	0.016000	0.016000	0.016000	0.016000
7	0.017394	0.017383	0.017371	0.017431	0.017419	0.017408	0.017397	0.017386	0.017375	0.017364	0.017421
6	0.019318	0.019288	0.019345	0.019315	0.019286	0.019342	0.019313	0.019284	0.019339	0.019310	0.019282
5	0.022063	0.022000	0.022052	0.021990	0.022041	0.022091	0.022030	0.022080	0.022020	0.022069	0.022010
4	0.026200	0.026236	0.026110	0.026146	0.026182	0.026217	0.026251	0.026130	0.026165	0.026199	0.026233
3	0.033270	0.033260	0.033250	0.033240	0.033231	0.033221	0.033212	0.033203	0.033194	0.033185	0.033176
2	0.047101	0.046933	0.047289	0.047121	0.046957	0.047304	0.047140	0.046979	0.047319	0.047158	0.047000
1	0.089191	0.089872	0.090553	0.089333	0.090000	0.090667	0.089469	0.090122	0.088960	0.089600	0.090240

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	0.010031	0.010035	0.010017	0.010022	0.010026	0.010030	0.010034	0.010038	0.010021	0.010025	0.010029
29	0.010031	0.010035	0.010017	0.010022	0.010026	0.010030	0.010034	0.010038	0.010021	0.010025	0.010029
28	0.010031	0.010035	0.010017	0.010022	0.010026	0.010030	0.010034	0.010038	0.010021	0.010025	0.010029
27	0.010031	0.010035	0.010017	0.010022	0.010026	0.010030	0.010034	0.010038	0.010021	0.010025	0.010029
26	0.010031	0.010035	0.010017	0.010022	0.010026	0.010030	0.010034	0.010038	0.010021	0.010025	0.010029
25	0.010098	0.010102	0.010105	0.010087	0.010091	0.010094	0.010098	0.010102	0.010105	0.010088	0.010091
24	0.010166	0.010169	0.010172	0.010175	0.010179	0.010182	0.010163	0.010166	0.010169	0.010173	0.010176
23	0.010257	0.010260	0.010263	0.010265	0.010268	0.010271	0.010251	0.010254	0.010256	0.010259	0.010262
22	0.010351	0.010353	0.010355	0.010357	0.010359	0.010361	0.010363	0.010365	0.010367	0.010369	0.010349
21	0.010470	0.010471	0.010473	0.010474	0.010475	0.010477	0.010478	0.010479	0.010480	0.010482	0.010483
20	0.010617	0.010593	0.010593	0.010594	0.010594	0.010595	0.010595	0.010596	0.010596	0.010596	0.010597
19	0.010768	0.010767	0.010766	0.010766	0.010765	0.010764	0.010764	0.010763	0.010762	0.010762	0.010761
18	0.010923	0.010921	0.010919	0.010918	0.010916	0.010940	0.010938	0.010936	0.010934	0.010932	0.010930
17	0.011137	0.011134	0.011130	0.011127	0.011124	0.011121	0.011117	0.011140	0.011137	0.011134	0.011130
16	0.011360	0.011355	0.011350	0.011373	0.011367	0.011362	0.011357	0.011352	0.011374	0.011369	0.011364
15	0.011651	0.011644	0.011636	0.011629	0.011651	0.011644	0.011636	0.011629	0.011622	0.011643	0.011636
14	0.011958	0.011948	0.011969	0.011959	0.011949	0.011969	0.011960	0.011950	0.011970	0.011960	0.011951
13	0.012348	0.012334	0.012354	0.012340	0.012327	0.012346	0.012333	0.012352	0.012339	0.012327	0.012345
12	0.012800	0.012818	0.012800	0.012818	0.012800	0.012817	0.012800	0.012817	0.012800	0.012817	0.012800
11	0.013365	0.013341	0.013357	0.013372	0.013349	0.013364	0.013341	0.013356	0.013370	0.013348	0.013363
10	0.014025	0.014037	0.014049	0.014018	0.014030	0.014042	0.014053	0.014024	0.014035	0.014047	0.014058
9	0.014898	0.014906	0.014913	0.014872	0.014879	0.014886	0.014893	0.014900	0.014907	0.014868	0.014875
8	0.016000	0.016000	0.016000	0.016000	0.016000	0.016000	0.016000	0.016000	0.016000	0.016000	0.016000
7	0.017410	0.017399	0.017389	0.017378	0.017368	0.017422	0.017412	0.017401	0.017391	0.017381	0.017371
6	0.019336	0.019308	0.019280	0.019333	0.019306	0.019279	0.019331	0.019304	0.019277	0.019328	0.019302

Salario (UMA)											
Plazo (años)	14.2	14.3	14.4	14.5	14.6	14.7	14.8	14.9	15.0	15.1	15.2
5	0.022058	0.022000	0.022048	0.021991	0.022038	0.022085	0.022028	0.022074	0.022018	0.022064	0.022009
4	0.026115	0.026149	0.026182	0.026215	0.026247	0.026133	0.026166	0.026198	0.026230	0.026119	0.026151
3	0.033168	0.033159	0.033151	0.033143	0.033135	0.033127	0.033119	0.033111	0.033103	0.033096	0.033088
2	0.047333	0.047175	0.047020	0.047347	0.047192	0.047040	0.047360	0.047208	0.047059	0.047373	0.047223
1	0.089098	0.089725	0.090353	0.089231	0.089846	0.090462	0.089358	0.089962	0.088889	0.089481	0.090074

Salario (UMA)											
Plazo (años)	15.3	15.4	15.5	15.6	15.7	15.8	15.9	16.0	16.1	16.2	16.3
30	0.010033	0.010037	0.010020	0.010024	0.010028	0.010032	0.010036	0.010020	0.010023	0.010027	0.010031
29	0.010033	0.010037	0.010020	0.010024	0.010028	0.010032	0.010036	0.010020	0.010023	0.010027	0.010031
28	0.010033	0.010037	0.010020	0.010024	0.010028	0.010032	0.010036	0.010020	0.010023	0.010027	0.010031
27	0.010033	0.010037	0.010020	0.010024	0.010028	0.010032	0.010036	0.010020	0.010023	0.010027	0.010031
26	0.010033	0.010037	0.010020	0.010024	0.010028	0.010032	0.010036	0.010020	0.010023	0.010027	0.010031
25	0.010095	0.010098	0.010102	0.010085	0.010088	0.010092	0.010095	0.010099	0.010102	0.010086	0.010089
24	0.010179	0.010182	0.010164	0.010167	0.010170	0.010173	0.010176	0.010179	0.010162	0.010165	0.010168
23	0.010264	0.010267	0.010269	0.010251	0.010253	0.010256	0.010258	0.010261	0.010263	0.010265	0.010268
22	0.010351	0.010353	0.010355	0.010357	0.010359	0.010361	0.010363	0.010364	0.010366	0.010368	0.010349
21	0.010484	0.010463	0.010464	0.010465	0.010467	0.010468	0.010469	0.010470	0.010472	0.010473	0.010474
20	0.010597	0.010598	0.010598	0.010599	0.010599	0.010600	0.010600	0.010600	0.010601	0.010601	0.010602
19	0.010760	0.010760	0.010759	0.010759	0.010758	0.010757	0.010757	0.010756	0.010756	0.010755	0.010755
18	0.010929	0.010927	0.010925	0.010923	0.010922	0.010920	0.010918	0.010917	0.010938	0.010937	0.010935
17	0.011127	0.011124	0.011121	0.011118	0.011140	0.011137	0.011133	0.011130	0.011127	0.011124	0.011122
16	0.011360	0.011355	0.011350	0.011371	0.011367	0.011362	0.011357	0.011353	0.011373	0.011368	0.011364
15	0.011629	0.011623	0.011643	0.011636	0.011630	0.011623	0.011643	0.011636	0.011630	0.011623	0.011643
14	0.011971	0.011961	0.011952	0.011971	0.011962	0.011953	0.011972	0.011963	0.011954	0.011945	0.011963
13	0.012332	0.012351	0.012338	0.012326	0.012344	0.012332	0.012350	0.012337	0.012355	0.012343	0.012331
12	0.012783	0.012800	0.012784	0.012800	0.012784	0.012800	0.012784	0.012800	0.012784	0.012800	0.012784
11	0.013341	0.013355	0.013369	0.013348	0.013362	0.013340	0.013354	0.013368	0.013347	0.013361	0.013340
10	0.014029	0.014040	0.014051	0.014022	0.014034	0.014044	0.014055	0.014027	0.014038	0.014049	0.014022
9	0.014881	0.014888	0.014895	0.014901	0.014908	0.014871	0.014877	0.014884	0.014890	0.014897	0.014903
8	0.016000	0.016000	0.016000	0.015949	0.015949	0.015950	0.015950	0.015950	0.015950	0.015951	0.015951
7	0.017423	0.017413	0.017404	0.017394	0.017384	0.017375	0.017365	0.017415	0.017405	0.017396	0.017387
6	0.019352	0.019325	0.019300	0.019349	0.019323	0.019298	0.019346	0.019321	0.019296	0.019343	0.019319
5	0.022054	0.022000	0.022044	0.021991	0.022035	0.022079	0.022026	0.022069	0.022017	0.022060	0.022008
4	0.026182	0.026213	0.026105	0.026136	0.026167	0.026197	0.026227	0.026122	0.026152	0.026182	0.026211
3	0.033081	0.033074	0.033067	0.033060	0.033053	0.033046	0.033039	0.033032	0.033026	0.033019	0.033223
2	0.047077	0.046933	0.047238	0.047094	0.046953	0.047252	0.047111	0.046972	0.047266	0.047127	0.046991
1	0.089018	0.089600	0.090182	0.089143	0.089714	0.090286	0.089263	0.089825	0.090386	0.089379	0.089931

Salario (UMA)											
Plazo (años)	16.4	16.5	16.6	16.7	16.8	16.9	17.0	17.1	17.2	17.3	17.4
30	0.010034	0.010019	0.010023	0.010026	0.010030	0.010033	0.010018	0.010022	0.010026	0.010029	0.010032
29	0.010034	0.010019	0.010023	0.010026	0.010030	0.010033	0.010018	0.010022	0.010026	0.010029	0.010032
28	0.010034	0.010019	0.010023	0.010026	0.010030	0.010033	0.010018	0.010022	0.010026	0.010029	0.010032
27	0.010034	0.010019	0.010023	0.010026	0.010030	0.010033	0.010018	0.010022	0.010026	0.010029	0.010032

Salario (UMA)											
Plazo (años)	16.4	16.5	16.6	16.7	16.8	16.9	17.0	17.1	17.2	17.3	17.4
26	0.010034	0.010019	0.010023	0.010026	0.010030	0.010033	0.010018	0.010022	0.010026	0.010029	0.010032
25	0.010092	0.010096	0.010099	0.010102	0.010086	0.010090	0.010093	0.010096	0.010099	0.010102	0.010087
24	0.010171	0.010173	0.010176	0.010179	0.010163	0.010165	0.010168	0.010171	0.010174	0.010176	0.010179
23	0.010250	0.010252	0.010255	0.010257	0.010260	0.010262	0.010264	0.010266	0.010250	0.010252	0.010254
22	0.010351	0.010353	0.010355	0.010357	0.010358	0.010360	0.010362	0.010364	0.010365	0.010367	0.010349
21	0.010475	0.010476	0.010477	0.010478	0.010480	0.010481	0.010482	0.010463	0.010464	0.010465	0.010466
20	0.010602	0.010602	0.010603	0.010603	0.010604	0.010604	0.010604	0.010605	0.010605	0.010605	0.010606
19	0.010754	0.010754	0.010753	0.010753	0.010752	0.010751	0.010751	0.010750	0.010750	0.010750	0.010749
18	0.010933	0.010932	0.010930	0.010928	0.010927	0.010925	0.010924	0.010922	0.010921	0.010919	0.010918
17	0.011119	0.011139	0.011136	0.011133	0.011130	0.011128	0.011125	0.011122	0.011119	0.011116	0.011136
16	0.011359	0.011355	0.011350	0.011370	0.011366	0.011361	0.011357	0.011353	0.011372	0.011368	0.011363
15	0.011636	0.011630	0.011624	0.011643	0.011636	0.011630	0.011624	0.011643	0.011636	0.011630	0.011624
14	0.011954	0.011946	0.011964	0.011955	0.011947	0.011965	0.011956	0.011948	0.011965	0.011957	0.011948
13	0.012348	0.012336	0.012353	0.012342	0.012330	0.012347	0.012336	0.012352	0.012341	0.012330	0.012346
12	0.012800	0.012785	0.012800	0.012785	0.012800	0.012785	0.012800	0.012785	0.012800	0.012785	0.012800
11	0.013354	0.013367	0.013347	0.013360	0.013340	0.013353	0.013366	0.013346	0.013359	0.013340	0.013353
10	0.014032	0.014043	0.014053	0.014026	0.014037	0.014047	0.014021	0.014031	0.014041	0.014051	0.014025
9	0.014909	0.014873	0.014880	0.014886	0.014892	0.014898	0.014904	0.014870	0.014876	0.014882	0.014888
8	0.015951	0.015952	0.015952	0.015952	0.015953	0.015953	0.015953	0.015953	0.015954	0.015954	0.015954
7	0.017377	0.017368	0.017416	0.017407	0.017398	0.017389	0.017380	0.017371	0.017418	0.017409	0.017400
6	0.019294	0.019341	0.019316	0.019292	0.019338	0.019314	0.019291	0.019336	0.019312	0.019289	0.019333
5	0.022050	0.022000	0.022041	0.021992	0.022033	0.022073	0.022024	0.022065	0.022016	0.022056	0.022008
4	0.026109	0.026139	0.026167	0.026196	0.026224	0.026126	0.026154	0.026182	0.026210	0.026113	0.026141
3	0.033215	0.033208	0.033200	0.033193	0.033185	0.033178	0.033171	0.033164	0.033157	0.033150	0.033143
2	0.047279	0.047143	0.047009	0.047292	0.047158	0.047026	0.047304	0.047172	0.047043	0.047316	0.047186
1	0.088949	0.089492	0.090034	0.089067	0.089600	0.090133	0.089180	0.089705	0.090230	0.089290	0.089806

Salario (UMA)											
Plazo (años)	17.5	17.6	17.7	17.8	17.9	18.0	18.1	18.2	18.3	18.4	18.5
30	0.010018	0.010021	0.010025	0.010028	0.010032	0.010017	0.010021	0.010024	0.010027	0.010031	0.010017
29	0.010018	0.010021	0.010025	0.010028	0.010032	0.010017	0.010021	0.010024	0.010027	0.010031	0.010017
28	0.010018	0.010021	0.010025	0.010028	0.010032	0.010017	0.010021	0.010024	0.010027	0.010031	0.010017
27	0.010018	0.010021	0.010025	0.010028	0.010032	0.010017	0.010021	0.010024	0.010027	0.010031	0.010017
26	0.010018	0.010021	0.010025	0.010028	0.010032	0.010017	0.010021	0.010024	0.010027	0.010031	0.010017
25	0.010090	0.010093	0.010096	0.010099	0.010102	0.010088	0.010091	0.010094	0.010097	0.010099	0.010085
24	0.010163	0.010166	0.010169	0.010171	0.010174	0.010177	0.010161	0.010164	0.010167	0.010169	0.010172
23	0.010256	0.010259	0.010261	0.010263	0.010265	0.010249	0.010251	0.010254	0.010256	0.010258	0.010260
22	0.010351	0.010353	0.010355	0.010356	0.010358	0.010360	0.010361	0.010363	0.010365	0.010366	0.010350
21	0.010467	0.010468	0.010470	0.010471	0.010472	0.010473	0.010474	0.010475	0.010476	0.010477	0.010478
20	0.010606	0.010606	0.010607	0.010607	0.010607	0.010608	0.010608	0.010608	0.010609	0.010609	0.010609
19	0.010749	0.010748	0.010748	0.010747	0.010747	0.010746	0.010746	0.010745	0.010745	0.010745	0.010744
18	0.010916	0.010936	0.010934	0.010933	0.010931	0.010930	0.010928	0.010927	0.010925	0.010924	0.010923
17	0.011133	0.011130	0.011128	0.011125	0.011122	0.011120	0.011117	0.011136	0.011133	0.011130	0.011128
16	0.011359	0.011355	0.011351	0.011369	0.011365	0.011361	0.011357	0.011353	0.011371	0.011367	0.011363

Salario (UMA)											
Plazo (años)	17.5	17.6	17.7	17.8	17.9	18.0	18.1	18.2	18.3	18.4	18.5
15	0.011642	0.011636	0.011630	0.011624	0.011642	0.011636	0.011631	0.011625	0.011642	0.011636	0.011631
14	0.011966	0.011958	0.011949	0.011966	0.011958	0.011950	0.011967	0.011959	0.011951	0.011967	0.011960
13	0.012335	0.012351	0.012340	0.012329	0.012345	0.012334	0.012350	0.012339	0.012328	0.012344	0.012333
12	0.012785	0.012800	0.012786	0.012800	0.012786	0.012800	0.012786	0.012800	0.012786	0.012800	0.012786
11	0.013365	0.013346	0.013358	0.013340	0.013352	0.013364	0.013346	0.013358	0.013339	0.013351	0.013363
10	0.014035	0.014045	0.014020	0.014030	0.014039	0.014049	0.014024	0.014034	0.014043	0.014019	0.014028
9	0.014894	0.014899	0.014905	0.014872	0.014878	0.014884	0.014889	0.014895	0.014901	0.014869	0.014874
8	0.015954	0.015955	0.015955	0.015955	0.015955	0.015956	0.015956	0.015956	0.015956	0.015957	0.015957
7	0.017391	0.017383	0.017374	0.017366	0.017410	0.017402	0.017393	0.017385	0.017377	0.017369	0.017412
6	0.019310	0.019288	0.019331	0.019308	0.019286	0.019329	0.019307	0.019285	0.019327	0.019305	0.019283
5	0.022047	0.022000	0.022039	0.021992	0.022031	0.022069	0.022023	0.022061	0.022015	0.022052	0.022007
4	0.026168	0.026195	0.026222	0.026128	0.026155	0.026182	0.026208	0.026117	0.026143	0.026169	0.026195
3	0.033136	0.033129	0.033123	0.033116	0.033110	0.033103	0.033097	0.033091	0.033085	0.033079	0.033073
2	0.047059	0.046933	0.047200	0.047074	0.046951	0.047213	0.047089	0.046968	0.047226	0.047104	0.046984
1	0.088889	0.089397	0.089905	0.089000	0.089500	0.090000	0.089108	0.089600	0.090092	0.089212	0.089697

Salario (UMA)											
Plazo (años)	18.6	18.7	18.8	18.9	19.0	19.1	19.2	19.3	19.4	19.5	19.6
30	0.010020	0.010023	0.010027	0.010030	0.010033	0.010020	0.010023	0.010026	0.010029	0.010032	0.010019
29	0.010020	0.010023	0.010027	0.010030	0.010033	0.010020	0.010023	0.010026	0.010029	0.010032	0.010019
28	0.010020	0.010023	0.010027	0.010030	0.010033	0.010020	0.010023	0.010026	0.010029	0.010032	0.010019
27	0.010020	0.010023	0.010027	0.010030	0.010033	0.010020	0.010023	0.010026	0.010029	0.010032	0.010019
26	0.010020	0.010023	0.010027	0.010030	0.010033	0.010020	0.010023	0.010026	0.010029	0.010032	0.010019
25	0.010088	0.010091	0.010094	0.010097	0.010100	0.010086	0.010089	0.010092	0.010094	0.010097	0.010100
24	0.010174	0.010177	0.010162	0.010165	0.010167	0.010170	0.010172	0.010175	0.010177	0.010163	0.010165
23	0.010262	0.010264	0.010249	0.010251	0.010253	0.010255	0.010257	0.010259	0.010261	0.010263	0.010265
22	0.010351	0.010353	0.010355	0.010356	0.010358	0.010359	0.010361	0.010362	0.010364	0.010365	0.010350
21	0.010479	0.010480	0.010463	0.010464	0.010465	0.010466	0.010467	0.010468	0.010469	0.010470	0.010471
20	0.010610	0.010610	0.010610	0.010611	0.010611	0.010593	0.010593	0.010593	0.010594	0.010594	0.010595
19	0.010744	0.010743	0.010743	0.010762	0.010761	0.010761	0.010760	0.010760	0.010759	0.010759	0.010758
18	0.010921	0.010920	0.010918	0.010917	0.010916	0.010934	0.010932	0.010931	0.010930	0.010928	0.010927
17	0.011125	0.011123	0.011120	0.011118	0.011136	0.011133	0.011130	0.011128	0.011125	0.011123	0.011121
16	0.011359	0.011355	0.011351	0.011368	0.011364	0.011361	0.011357	0.011353	0.011349	0.011366	0.011362
15	0.011625	0.011642	0.011636	0.011631	0.011625	0.011642	0.011636	0.011631	0.011625	0.011642	0.011636
14	0.011952	0.011944	0.011960	0.011953	0.011945	0.011961	0.011953	0.011946	0.011961	0.011954	0.011947
13	0.012349	0.012338	0.012328	0.012343	0.012333	0.012347	0.012337	0.012327	0.012342	0.012332	0.012346
12	0.012800	0.012786	0.012800	0.012786	0.012800	0.012787	0.012800	0.012787	0.012800	0.012787	0.012800
11	0.013345	0.013357	0.013339	0.013351	0.013363	0.013345	0.013357	0.013339	0.013351	0.013362	0.013345
10	0.014038	0.014047	0.014023	0.014032	0.014042	0.014018	0.014027	0.014036	0.014045	0.014022	0.014031
9	0.014880	0.014886	0.014891	0.014897	0.014902	0.014871	0.014877	0.014882	0.014887	0.014893	0.014898
8	0.015957	0.015957	0.015958	0.015958	0.015958	0.015958	0.015958	0.015959	0.015959	0.015959	0.015959
7	0.017404	0.017395	0.017387	0.017379	0.017371	0.017364	0.017405	0.017397	0.017389	0.017382	0.017374
6	0.019325	0.019303	0.019282	0.019323	0.019302	0.019281	0.019321	0.019300	0.019280	0.019319	0.019298
5	0.022044	0.022000	0.022037	0.021993	0.022029	0.022065	0.022022	0.022057	0.022014	0.022049	0.022007

Salario (UMA)											
Plazo (años)	18.6	18.7	18.8	18.9	19.0	19.1	19.2	19.3	19.4	19.5	19.6
4	0.026105	0.026131	0.026157	0.026182	0.026207	0.026120	0.026145	0.026169	0.026194	0.026109	0.026133
3	0.033067	0.033061	0.033055	0.033049	0.033043	0.033038	0.033032	0.033027	0.033021	0.033016	0.033185
2	0.047238	0.047118	0.047000	0.047250	0.047132	0.047015	0.047262	0.047145	0.047030	0.047273	0.047158
1	0.090182	0.089313	0.089791	0.088941	0.089412	0.089882	0.089043	0.089507	0.089971	0.089143	0.089600

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	0.010022	0.010025	0.010028	0.010031	0.010019	0.010022	0.010025	0.010028	0.010031	0.010018	0.010021
29	0.010022	0.010025	0.010028	0.010031	0.010019	0.010022	0.010025	0.010028	0.010031	0.010018	0.010021
28	0.010022	0.010025	0.010028	0.010031	0.010019	0.010022	0.010025	0.010028	0.010031	0.010018	0.010021
27	0.010022	0.010025	0.010028	0.010031	0.010019	0.010022	0.010025	0.010028	0.010031	0.010018	0.010021
26	0.010022	0.010025	0.010028	0.010031	0.010019	0.010022	0.010025	0.010028	0.010031	0.010018	0.010021
25	0.010086	0.010089	0.010092	0.010095	0.010097	0.010100	0.010087	0.010090	0.010092	0.010095	0.010098
24	0.010168	0.010170	0.010173	0.010175	0.010177	0.010164	0.010166	0.010168	0.010171	0.010173	0.010175
23	0.010250	0.010252	0.010254	0.010256	0.010258	0.010260	0.010262	0.010264	0.010250	0.010252	0.010254
22	0.010351	0.010353	0.010354	0.010356	0.010357	0.010359	0.010360	0.010362	0.010363	0.010349	0.010350
21	0.010472	0.010473	0.010474	0.010475	0.010476	0.010476	0.010477	0.010478	0.010463	0.010463	0.010464
20	0.010595	0.010595	0.010596	0.010596	0.010596	0.010597	0.010597	0.010597	0.010598	0.010598	0.010598
19	0.010758	0.010757	0.010757	0.010756	0.010756	0.010755	0.010755	0.010755	0.010754	0.010754	0.010753
18	0.010925	0.010924	0.010923	0.010922	0.010920	0.010919	0.010918	0.010916	0.010933	0.010932	0.010931
17	0.011118	0.011135	0.011133	0.011130	0.011128	0.011126	0.011123	0.011121	0.011119	0.011116	0.011133
16	0.011359	0.011355	0.011351	0.011368	0.011364	0.011360	0.011357	0.011353	0.011349	0.011366	0.011362
15	0.011631	0.011626	0.011642	0.011636	0.011631	0.011626	0.011642	0.011636	0.011631	0.011626	0.011641
14	0.011962	0.011955	0.011947	0.011963	0.011955	0.011948	0.011963	0.011956	0.011949	0.011964	0.011957
13	0.012337	0.012327	0.012341	0.012331	0.012345	0.012336	0.012326	0.012340	0.012331	0.012345	0.012335
12	0.012787	0.012800	0.012787	0.012800	0.012787	0.012800	0.012787	0.012800	0.012788	0.012800	0.012788
11	0.013356	0.013339	0.013350	0.013361	0.013344	0.013355	0.013339	0.013350	0.013360	0.013344	0.013355
10	0.014040	0.014049	0.014026	0.014035	0.014044	0.014022	0.014030	0.014039	0.014047	0.014026	0.014034
9	0.014868	0.014873	0.014879	0.014884	0.014889	0.014894	0.014899	0.014870	0.014875	0.014880	0.014885
8	0.015959	0.015960	0.015960	0.015960	0.015960	0.015960	0.015961	0.015961	0.015961	0.015961	0.015961
7	0.017366	0.017407	0.017399	0.017391	0.017384	0.017376	0.017369	0.017408	0.017401	0.017393	0.017386
6	0.019278	0.019317	0.019297	0.019277	0.019315	0.019296	0.019333	0.019314	0.019294	0.019331	0.019312
5	0.022042	0.022000	0.022035	0.021993	0.022027	0.022061	0.022020	0.022054	0.022013	0.022047	0.022007
4	0.026158	0.026182	0.026206	0.026122	0.026146	0.026170	0.026194	0.026112	0.026135	0.026159	0.026182
3	0.033179	0.033173	0.033167	0.033161	0.033155	0.033149	0.033143	0.033137	0.033131	0.033126	0.033120
2	0.047045	0.046933	0.047170	0.047059	0.046949	0.047182	0.047072	0.046964	0.047194	0.047086	0.046979
1	0.090057	0.089239	0.089690	0.088889	0.089333	0.089778	0.088986	0.089425	0.089863	0.089081	0.089514

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	0.010024	0.010027	0.010030	0.010018	0.010021	0.010024	0.010026	0.010029	0.010017	0.010020	0.010023
29	0.010024	0.010027	0.010030	0.010018	0.010021	0.010024	0.010026	0.010029	0.010017	0.010020	0.010023
28	0.010024	0.010027	0.010030	0.010018	0.010021	0.010024	0.010026	0.010029	0.010017	0.010020	0.010023
27	0.010024	0.010027	0.010030	0.010018	0.010021	0.010024	0.010026	0.010029	0.010017	0.010020	0.010023

Plazo (años)	Salario (UMA)										
	20.8	20.9	21.0	21.1	21.2	21.3	21.4	21.5	21.6	21.7	21.8
26	0.010024	0.010027	0.010030	0.010018	0.010021	0.010024	0.010026	0.010029	0.010017	0.010020	0.010023
25	0.010085	0.010087	0.010090	0.010093	0.010095	0.010098	0.010085	0.010088	0.010091	0.010093	0.010096
24	0.010162	0.010164	0.010166	0.010169	0.010171	0.010173	0.010175	0.010162	0.010165	0.010167	0.010169
23	0.010256	0.010258	0.010260	0.010261	0.010263	0.010250	0.010251	0.010253	0.010255	0.010257	0.010259
22	0.010351	0.010353	0.010354	0.010356	0.010357	0.010359	0.010360	0.010361	0.010363	0.010349	0.010350
21	0.010465	0.010466	0.010467	0.010468	0.010469	0.010470	0.010471	0.010472	0.010473	0.010474	0.010474
20	0.010599	0.010599	0.010599	0.010600	0.010600	0.010600	0.010601	0.010601	0.010601	0.010602	0.010602
19	0.010753	0.010752	0.010752	0.010752	0.010751	0.010751	0.010750	0.010750	0.010750	0.010749	0.010749
18	0.010929	0.010928	0.010927	0.010926	0.010924	0.010923	0.010922	0.010921	0.010919	0.010918	0.010917
17	0.011130	0.011128	0.011126	0.011124	0.011121	0.011119	0.011117	0.011133	0.011130	0.011128	0.011126
16	0.011358	0.011355	0.011351	0.011367	0.011363	0.011360	0.011357	0.011353	0.011350	0.011365	0.011362
15	0.011636	0.011631	0.011626	0.011641	0.011636	0.011631	0.011626	0.011641	0.011636	0.011631	0.011627
14	0.011950	0.011964	0.011957	0.011950	0.011965	0.011958	0.011951	0.011944	0.011958	0.011952	0.011945
13	0.012326	0.012339	0.012330	0.012344	0.012335	0.012348	0.012339	0.012330	0.012343	0.012334	0.012347
12	0.012800	0.012788	0.012800	0.012788	0.012800	0.012788	0.012800	0.012788	0.012800	0.012788	0.012800
11	0.013339	0.013349	0.013360	0.013344	0.013354	0.013339	0.013349	0.013359	0.013344	0.013354	0.013338
10	0.014042	0.014021	0.014029	0.014037	0.014046	0.014025	0.014033	0.014041	0.014020	0.014028	0.014036
9	0.014890	0.014895	0.014867	0.014872	0.014877	0.014882	0.014887	0.014892	0.014897	0.014869	0.014874
8	0.015962	0.015962	0.015962	0.015962	0.015962	0.015963	0.015963	0.015963	0.015963	0.015963	0.015963
7	0.017379	0.017371	0.017364	0.017402	0.017395	0.017388	0.017381	0.017374	0.017367	0.017404	0.017397
6	0.019293	0.019329	0.019310	0.019291	0.019328	0.019309	0.019290	0.019326	0.019307	0.019289	0.019324
5	0.022040	0.022000	0.022033	0.021993	0.022026	0.022058	0.022019	0.022051	0.022013	0.022044	0.022006
4	0.026205	0.026125	0.026148	0.026171	0.026193	0.026115	0.026137	0.026160	0.026182	0.026105	0.026127
3	0.033114	0.033109	0.033103	0.033098	0.033093	0.033087	0.033082	0.033077	0.033072	0.033067	0.033062
2	0.047206	0.047099	0.046993	0.047217	0.047111	0.047007	0.047228	0.047123	0.047020	0.047238	0.047135
1	0.089946	0.089173	0.089600	0.090027	0.089263	0.089684	0.088935	0.089351	0.089766	0.089026	0.089436

Plazo (años)	Salario (UMA)										
	21.9	22.0	22.1	22.2	22.3	22.4	22.5	22.6	22.7	22.8	22.9
30	0.010026	0.010028	0.010017	0.010020	0.010022	0.010025	0.010028	0.010031	0.010019	0.010022	0.010025
29	0.010026	0.010028	0.010017	0.010020	0.010022	0.010025	0.010028	0.010031	0.010019	0.010022	0.010025
28	0.010026	0.010028	0.010017	0.010020	0.010022	0.010025	0.010028	0.010031	0.010019	0.010022	0.010025
27	0.010026	0.010028	0.010017	0.010020	0.010022	0.010025	0.010028	0.010031	0.010019	0.010022	0.010025
26	0.010026	0.010028	0.010017	0.010020	0.010022	0.010025	0.010028	0.010031	0.010019	0.010022	0.010025
25	0.010098	0.010086	0.010088	0.010091	0.010093	0.010096	0.010098	0.010086	0.010089	0.010091	0.010094
24	0.010171	0.010173	0.010176	0.010163	0.010165	0.010167	0.010169	0.010172	0.010174	0.010162	0.010164
23	0.010261	0.010262	0.010249	0.010251	0.010253	0.010255	0.010256	0.010258	0.010260	0.010262	0.010249
22	0.010352	0.010353	0.010354	0.010356	0.010357	0.010358	0.010360	0.010361	0.010362	0.010349	0.010350
21	0.010475	0.010476	0.010477	0.010462	0.010463	0.010464	0.010465	0.010466	0.010467	0.010468	0.010469
20	0.010602	0.010602	0.010603	0.010603	0.010603	0.010604	0.010604	0.010604	0.010604	0.010605	0.010605
19	0.010748	0.010748	0.010748	0.010747	0.010747	0.010747	0.010746	0.010746	0.010746	0.010745	0.010745
18	0.010916	0.010932	0.010930	0.010929	0.010928	0.010927	0.010926	0.010924	0.010923	0.010922	0.010921
17	0.011124	0.011122	0.011119	0.011117	0.011133	0.011130	0.011128	0.011126	0.011124	0.011122	0.011120
16	0.011358	0.011355	0.011352	0.011366	0.011363	0.011360	0.011356	0.011353	0.011350	0.011364	0.011361

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
15	0.011641	0.011636	0.011632	0.011627	0.011622	0.011636	0.011632	0.011627	0.011622	0.011636	0.011632
14	0.011959	0.011952	0.011946	0.011960	0.011953	0.011947	0.011960	0.011954	0.011947	0.011961	0.011954
13	0.012338	0.012329	0.012342	0.012333	0.012346	0.012337	0.012329	0.012341	0.012333	0.012345	0.012337
12	0.012788	0.012800	0.012788	0.012800	0.012789	0.012800	0.012789	0.012800	0.012789	0.012800	0.012789
11	0.013349	0.013359	0.013343	0.013353	0.013338	0.013348	0.013358	0.013343	0.013353	0.013338	0.013348
10	0.014044	0.014024	0.014032	0.014040	0.014020	0.014027	0.014035	0.014043	0.014023	0.014031	0.014038
9	0.014879	0.014884	0.014888	0.014893	0.014898	0.014871	0.014876	0.014881	0.014885	0.014890	0.014894
8	0.015964	0.015964	0.015964	0.015964	0.015964	0.015964	0.015965	0.015965	0.015965	0.015965	0.015965
7	0.017390	0.017383	0.017376	0.017369	0.017405	0.017398	0.017391	0.017385	0.017378	0.017371	0.017365
6	0.019306	0.019288	0.019322	0.019304	0.019286	0.019321	0.019303	0.019285	0.019319	0.019302	0.019284
5	0.022038	0.022000	0.022031	0.021994	0.022025	0.022055	0.022018	0.022049	0.022012	0.022042	0.022006
4	0.026149	0.026171	0.026193	0.026118	0.026139	0.026161	0.026182	0.026108	0.026129	0.026151	0.026171
3	0.033057	0.033052	0.033047	0.033042	0.033037	0.033032	0.033028	0.033023	0.033018	0.033164	0.033158
2	0.047034	0.046933	0.047147	0.047046	0.046947	0.047158	0.047059	0.046961	0.047169	0.047071	0.046974
1	0.089846	0.089114	0.089519	0.089924	0.089200	0.089600	0.088889	0.089284	0.089679	0.088976	0.089366

Salario (UMA)											
Plazo (años)	23.0	23.1	23.2	23.3	23.4	23.5	23.6	23.7	23.8	23.9	24.0
30	0.010027	0.010030	0.010019	0.010022	0.010024	0.010027	0.010029	0.010018	0.010021	0.010024	0.010026
29	0.010027	0.010030	0.010019	0.010022	0.010024	0.010027	0.010029	0.010018	0.010021	0.010024	0.010026
28	0.010027	0.010030	0.010019	0.010022	0.010024	0.010027	0.010029	0.010018	0.010021	0.010024	0.010026
27	0.010027	0.010030	0.010019	0.010022	0.010024	0.010027	0.010029	0.010018	0.010021	0.010024	0.010026
26	0.010027	0.010030	0.010019	0.010022	0.010024	0.010027	0.010029	0.010018	0.010021	0.010024	0.010026
25	0.010096	0.010085	0.010087	0.010089	0.010092	0.010094	0.010096	0.010085	0.010087	0.010090	0.010092
24	0.010166	0.010168	0.010170	0.010172	0.010174	0.010162	0.010164	0.010166	0.010168	0.010170	0.010172
23	0.010251	0.010252	0.010254	0.010256	0.010258	0.010259	0.010261	0.010263	0.010250	0.010252	0.010254
22	0.010352	0.010353	0.010354	0.010356	0.010357	0.010358	0.010359	0.010361	0.010362	0.010349	0.010350
21	0.010469	0.010470	0.010471	0.010472	0.010473	0.010474	0.010474	0.010475	0.010476	0.010462	0.010463
20	0.010605	0.010605	0.010606	0.010606	0.010606	0.010606	0.010607	0.010607	0.010607	0.010593	0.010593
19	0.010745	0.010744	0.010744	0.010744	0.010743	0.010743	0.010743	0.010757	0.010757	0.010757	0.010756
18	0.010920	0.010919	0.010918	0.010917	0.010931	0.010930	0.010929	0.010928	0.010927	0.010926	0.010925
17	0.011118	0.011133	0.011130	0.011128	0.011126	0.011124	0.011122	0.011120	0.011118	0.011116	0.011130
16	0.011358	0.011355	0.011352	0.011366	0.011363	0.011360	0.011356	0.011353	0.011350	0.011364	0.011361
15	0.011627	0.011623	0.011636	0.011632	0.011627	0.011623	0.011636	0.011632	0.011627	0.011623	0.011636
14	0.011948	0.011961	0.011955	0.011949	0.011962	0.011955	0.011949	0.011962	0.011956	0.011950	0.011944
13	0.012328	0.012341	0.012332	0.012344	0.012336	0.012328	0.012340	0.012332	0.012344	0.012335	0.012327
12	0.012800	0.012789	0.012800	0.012789	0.012800	0.012789	0.012800	0.012789	0.012800	0.012789	0.012800
11	0.013358	0.013343	0.013353	0.013338	0.013348	0.013357	0.013343	0.013352	0.013338	0.013347	0.013357
10	0.014019	0.014027	0.014034	0.014041	0.014022	0.014030	0.014037	0.014018	0.014026	0.014033	0.014040
9	0.014869	0.014873	0.014878	0.014882	0.014887	0.014891	0.014895	0.014871	0.014875	0.014879	0.014884
8	0.015965	0.015965	0.015966	0.015966	0.015966	0.015966	0.015966	0.015966	0.015966	0.015967	0.015967
7	0.017400	0.017393	0.017386	0.017380	0.017374	0.017367	0.017401	0.017394	0.017388	0.017382	0.017376
6	0.019318	0.019300	0.019283	0.019316	0.019299	0.019282	0.019315	0.019298	0.019281	0.019313	0.019296
5	0.022036	0.022000	0.022030	0.021994	0.022024	0.022053	0.022017	0.022047	0.022012	0.022040	0.022006

Salario (UMA)											
Plazo (años)	23.0	23.1	23.2	23.3	23.4	23.5	23.6	23.7	23.8	23.9	24.0
4	0.026192	0.026120	0.026141	0.026161	0.026182	0.026111	0.026131	0.026152	0.026172	0.026192	0.026122
3	0.033153	0.033148	0.033143	0.033138	0.033133	0.033128	0.033123	0.033118	0.033113	0.033108	0.033103
2	0.047179	0.047083	0.046987	0.047190	0.047094	0.047000	0.047200	0.047106	0.047012	0.047210	0.047117
1	0.089756	0.089060	0.089446	0.089831	0.089143	0.089524	0.089905	0.089224	0.089600	0.088930	0.089302

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	0.010029	0.010018	0.010021	0.010023	0.010026	0.010028	0.010018	0.010020	0.010023	0.010025	
29	0.010029	0.010018	0.010021	0.010023	0.010026	0.010028	0.010018	0.010020	0.010023	0.010025	
28	0.010029	0.010018	0.010021	0.010023	0.010026	0.010028	0.010018	0.010020	0.010023	0.010025	
27	0.010029	0.010018	0.010021	0.010023	0.010026	0.010028	0.010018	0.010020	0.010023	0.010025	
26	0.010029	0.010018	0.010021	0.010023	0.010026	0.010028	0.010018	0.010020	0.010023	0.010025	
25	0.010094	0.010096	0.010086	0.010088	0.010090	0.010092	0.010095	0.010097	0.010086	0.010088	
24	0.010174	0.010163	0.010165	0.010167	0.010169	0.010171	0.010172	0.010161	0.010163	0.010165	
23	0.010255	0.010257	0.010259	0.010260	0.010262	0.010250	0.010252	0.010253	0.010255	0.010256	
22	0.010352	0.010353	0.010354	0.010355	0.010357	0.010358	0.010359	0.010360	0.010362	0.010349	
21	0.010464	0.010465	0.010466	0.010466	0.010467	0.010468	0.010469	0.010470	0.010470	0.010471	
20	0.010593	0.010594	0.010594	0.010594	0.010595	0.010595	0.010595	0.010595	0.010596	0.010596	
19	0.010756	0.010756	0.010755	0.010755	0.010754	0.010754	0.010754	0.010753	0.010753	0.010753	
18	0.010924	0.010922	0.010921	0.010920	0.010919	0.010918	0.010917	0.010916	0.010930	0.010929	
17	0.011128	0.011126	0.011124	0.011123	0.011121	0.011119	0.011117	0.011130	0.011128	0.011127	
16	0.011358	0.011355	0.011352	0.011365	0.011362	0.011359	0.011356	0.011353	0.011350	0.011364	
15	0.011632	0.011628	0.011623	0.011636	0.011632	0.011628	0.011624	0.011636	0.011632	0.011628	
14	0.011957	0.011951	0.011945	0.011957	0.011951	0.011945	0.011958	0.011952	0.011946	0.011958	
13	0.012339	0.012331	0.012343	0.012335	0.012327	0.012339	0.012331	0.012342	0.012334	0.012327	
12	0.012789	0.012800	0.012789	0.012800	0.012790	0.012800	0.012790	0.012800	0.012790	0.012800	
11	0.013343	0.013352	0.013338	0.013347	0.013356	0.013342	0.013351	0.013338	0.013347	0.013356	
10	0.014022	0.014029	0.014036	0.014043	0.014025	0.014032	0.014039	0.014021	0.014028	0.014035	
9	0.014888	0.014892	0.014868	0.014872	0.014877	0.014881	0.014885	0.014889	0.014893	0.014870	
8	0.015967	0.015967	0.015967	0.015967	0.015967	0.015968	0.015968	0.015968	0.015968	0.015968	
7	0.017369	0.017363	0.017396	0.017390	0.017384	0.017377	0.017371	0.017365	0.017397	0.017391	
6	0.019280	0.019312	0.019295	0.019279	0.019310	0.019294	0.019278	0.019309	0.019293	0.019277	
5	0.022034	0.022000	0.022028	0.021994	0.022022	0.022050	0.022017	0.022044	0.022011	0.022039	
4	0.026142	0.026162	0.026182	0.026114	0.026133	0.026153	0.026172	0.026105	0.026125	0.026144	
3	0.033099	0.033094	0.033089	0.033085	0.033080	0.033076	0.033071	0.033067	0.033062	0.033058	
2	0.047024	0.046933	0.047127	0.047036	0.046946	0.047138	0.047048	0.046959	0.047148	0.047059	
1	0.089674	0.089011	0.089379	0.089747	0.089091	0.089455	0.089818	0.089169	0.089528	0.088889	

E. Tabla de Factores de Pago Régimen Ordinario de Amortización

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
30	0.009914	0.009858	0.009817	0.009785	0.009755	0.009734	0.009708	0.009682	0.009666	0.009643	0.009629
29	0.009914	0.009858	0.009817	0.009785	0.009755	0.009734	0.009708	0.009682	0.009666	0.009643	0.009629
28	0.009914	0.009858	0.009817	0.009785	0.009755	0.009734	0.009708	0.009682	0.009666	0.009643	0.009629
27	0.009914	0.009858	0.009817	0.009785	0.009755	0.009734	0.009708	0.009682	0.009666	0.009643	0.009629
26	0.009914	0.009858	0.009817	0.009785	0.009755	0.009734	0.009708	0.009682	0.009666	0.009643	0.009629

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
25	0.009951	0.009900	0.009858	0.009826	0.009795	0.009775	0.009748	0.009723	0.009707	0.009684	0.009670
24	0.009994	0.009949	0.009906	0.009873	0.009843	0.009823	0.009796	0.009770	0.009755	0.009732	0.009719
23	0.010045	0.010007	0.009963	0.009930	0.009899	0.009879	0.009861	0.009836	0.009820	0.009798	0.009785
22	0.010104	0.010074	0.010029	0.010006	0.009975	0.009955	0.009928	0.009903	0.009888	0.009866	0.009853
21	0.010173	0.010154	0.010108	0.010085	0.010054	0.010035	0.010008	0.009983	0.009969	0.009946	0.009935
20	0.010253	0.010247	0.010200	0.010178	0.010147	0.010129	0.010102	0.010077	0.010063	0.010041	0.010021
19	0.010360	0.010357	0.010309	0.010287	0.010256	0.010228	0.010213	0.010188	0.010165	0.010143	0.010133
18	0.010472	0.010473	0.010437	0.010404	0.010386	0.010358	0.010332	0.010308	0.010297	0.010276	0.010267
17	0.010603	0.010625	0.010589	0.010556	0.010526	0.010512	0.010487	0.010463	0.010453	0.010433	0.010413
16	0.010776	0.010805	0.010770	0.010737	0.010708	0.010681	0.010656	0.010648	0.010626	0.010606	0.010588
15	0.010960	0.011020	0.010967	0.010936	0.010925	0.010899	0.010875	0.010853	0.010833	0.010814	0.010797
14	0.011203	0.011257	0.011223	0.011194	0.011167	0.011142	0.011120	0.011100	0.011081	0.011064	0.011048
13	0.011467	0.011564	0.011533	0.011483	0.011459	0.011457	0.011417	0.011399	0.011382	0.011367	0.011353
12	0.011818	0.011912	0.011884	0.011860	0.011838	0.011818	0.011778	0.011763	0.011750	0.011737	0.011726
11	0.012207	0.012368	0.012314	0.012295	0.012278	0.012263	0.012223	0.012212	0.012202	0.012170	0.012163
10	0.012734	0.012900	0.012884	0.012835	0.012825	0.012816	0.012778	0.012743	0.012740	0.012737	0.012708
9	0.013399	0.013613	0.013563	0.013518	0.013518	0.013480	0.013482	0.013450	0.013420	0.013425	0.013399
8	0.014170	0.014479	0.014435	0.014396	0.014411	0.014378	0.014348	0.014321	0.014296	0.014314	0.014292
7	0.015272	0.015616	0.015584	0.015556	0.015532	0.015510	0.015491	0.015473	0.015458	0.015443	0.015431
6	0.016772	0.017159	0.017150	0.017143	0.017136	0.017131	0.017050	0.017050	0.017050	0.017050	0.017050
5	0.018911	0.019494	0.019387	0.019418	0.019328	0.019360	0.019281	0.019313	0.019341	0.019276	0.019303
4	0.022167	0.022896	0.022804	0.022723	0.022834	0.022762	0.022697	0.022638	0.022734	0.022680	0.022630
3	0.027659	0.028631	0.028599	0.028571	0.028548	0.028527	0.028508	0.028492	0.028477	0.028464	0.028452
2	0.038740	0.040198	0.039573	0.039851	0.040073	0.040255	0.039801	0.039990	0.040150	0.039766	0.039931
1	0.063849	0.075099	0.073849	0.072599	0.074849	0.073849	0.072849	0.074682	0.073849	0.075277	0.074563

Plazo (años)	Salario (UMA)										
	2.1	2.2	2.3	2.4	2.5	2.6	2.7	2.8	2.9	3.0	3.1
30	0.009616	0.009603	0.009592	0.009581	0.009570	0.009567	0.009551	0.009530	0.009516	0.009495	0.009476
29	0.009616	0.009603	0.009592	0.009581	0.009570	0.009567	0.009551	0.009530	0.009516	0.009495	0.009476
28	0.009616	0.009603	0.009592	0.009581	0.009570	0.009567	0.009551	0.009530	0.009516	0.009495	0.009476
27	0.009616	0.009603	0.009592	0.009581	0.009570	0.009567	0.009551	0.009530	0.009516	0.009495	0.009476
26	0.009616	0.009603	0.009592	0.009581	0.009570	0.009567	0.009551	0.009530	0.009516	0.009495	0.009476
25	0.009657	0.009645	0.009634	0.009623	0.009613	0.009610	0.009595	0.009573	0.009559	0.009539	0.009519
24	0.009706	0.009695	0.009684	0.009674	0.009664	0.009662	0.009646	0.009625	0.009611	0.009590	0.009570
23	0.009765	0.009753	0.009743	0.009733	0.009724	0.009723	0.009707	0.009686	0.009672	0.009651	0.009638
22	0.009833	0.009823	0.009813	0.009804	0.009795	0.009795	0.009779	0.009757	0.009744	0.009723	0.009710
21	0.009915	0.009905	0.009896	0.009887	0.009879	0.009871	0.009856	0.009842	0.009829	0.009808	0.009788
20	0.010011	0.010002	0.009993	0.009976	0.009969	0.009971	0.009956	0.009934	0.009921	0.009908	0.009888
19	0.010124	0.010106	0.010099	0.010092	0.010076	0.010079	0.010065	0.010043	0.010030	0.010017	0.009997
18	0.010248	0.010241	0.010224	0.010219	0.010213	0.010208	0.010195	0.010172	0.010160	0.010148	0.010127
17	0.010407	0.010390	0.010385	0.010369	0.010365	0.010362	0.010348	0.010326	0.010314	0.010302	0.010282
16	0.010583	0.010567	0.010564	0.010549	0.010535	0.010534	0.010521	0.010509	0.010498	0.010477	0.010467
15	0.010795	0.010779	0.010765	0.010765	0.010752	0.010752	0.010740	0.010717	0.010707	0.010697	0.010677
14	0.011049	0.011035	0.011022	0.011010	0.010999	0.011001	0.010991	0.010968	0.010959	0.010951	0.010930

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
13	0.011341	0.011329	0.011318	0.011307	0.011313	0.011304	0.011295	0.011273	0.011265	0.011244	0.011238
12	0.011715	0.011706	0.011697	0.011671	0.011664	0.011674	0.011651	0.011645	0.011624	0.011619	0.011600
11	0.012156	0.012150	0.012124	0.012119	0.012115	0.012112	0.012108	0.012087	0.012067	0.012065	0.012046
10	0.012706	0.012680	0.012680	0.012680	0.012658	0.012659	0.012660	0.012640	0.012621	0.012603	0.012606
9	0.013405	0.013381	0.013387	0.013366	0.013346	0.013353	0.013335	0.013338	0.013325	0.013309	0.013294
8	0.014272	0.014253	0.014270	0.014253	0.014237	0.014253	0.014238	0.014224	0.014211	0.014198	0.014186
7	0.015419	0.015408	0.015441	0.015431	0.015421	0.015411	0.015403	0.015395	0.015351	0.015345	0.015339
6	0.016989	0.016992	0.016995	0.016997	0.016999	0.017001	0.016954	0.016958	0.016961	0.016919	0.016923
5	0.019244	0.019271	0.019218	0.019244	0.019196	0.019221	0.019244	0.019201	0.019224	0.019183	0.019144
4	0.022713	0.022667	0.022624	0.022697	0.022657	0.022620	0.022685	0.022650	0.022616	0.022584	0.022553
3	0.028442	0.028432	0.028423	0.028414	0.028407	0.028399	0.028393	0.028387	0.028381	0.028376	0.028371
2	0.040073	0.039740	0.039886	0.040015	0.040129	0.039851	0.039968	0.040073	0.039823	0.039931	0.040028
1	0.073849	0.075099	0.074474	0.073849	0.074960	0.074404	0.073849	0.074849	0.074349	0.075212	0.074758

Salario (UMA)											
Plazo (años)	3.2	3.3	3.4	3.5	3.6	3.7	3.8	3.9	4.0	4.1	4.2
30	0.009457	0.009438	0.009420	0.009402	0.009385	0.009368	0.009345	0.009329	0.009313	0.009291	0.009276
29	0.009457	0.009438	0.009420	0.009402	0.009385	0.009368	0.009345	0.009329	0.009313	0.009291	0.009276
28	0.009457	0.009438	0.009420	0.009402	0.009385	0.009368	0.009345	0.009329	0.009313	0.009291	0.009276
27	0.009457	0.009438	0.009420	0.009402	0.009385	0.009368	0.009345	0.009329	0.009313	0.009291	0.009276
26	0.009457	0.009438	0.009420	0.009402	0.009385	0.009368	0.009345	0.009329	0.009313	0.009291	0.009276
25	0.009500	0.009481	0.009463	0.009445	0.009428	0.009411	0.009388	0.009372	0.009363	0.009340	0.009325
24	0.009558	0.009539	0.009521	0.009503	0.009486	0.009469	0.009445	0.009429	0.009413	0.009391	0.009383
23	0.009619	0.009600	0.009582	0.009564	0.009546	0.009537	0.009513	0.009497	0.009481	0.009458	0.009443
22	0.009691	0.009672	0.009654	0.009636	0.009626	0.009608	0.009584	0.009568	0.009552	0.009537	0.009522
21	0.009776	0.009757	0.009738	0.009720	0.009711	0.009693	0.009669	0.009653	0.009645	0.009622	0.009607
20	0.009868	0.009857	0.009838	0.009820	0.009803	0.009794	0.009769	0.009753	0.009737	0.009722	0.009707
19	0.009986	0.009967	0.009948	0.009939	0.009921	0.009904	0.009887	0.009871	0.009855	0.009840	0.009825
18	0.010116	0.010097	0.010079	0.010070	0.010052	0.010035	0.010018	0.010002	0.009986	0.009971	0.009956
17	0.010272	0.010253	0.010234	0.010225	0.010208	0.010191	0.010174	0.010158	0.010142	0.010127	0.010112
16	0.010447	0.010428	0.010419	0.010401	0.010384	0.010377	0.010360	0.010344	0.010329	0.010314	0.010299
15	0.010657	0.010649	0.010631	0.010613	0.010606	0.010589	0.010573	0.010557	0.010542	0.010527	0.010512
14	0.010911	0.010904	0.010886	0.010868	0.010863	0.010846	0.010830	0.010814	0.010799	0.010784	0.010770
13	0.011219	0.011200	0.011195	0.011178	0.011161	0.011145	0.011129	0.011114	0.011112	0.011085	0.011084
12	0.011581	0.011563	0.011560	0.011543	0.011527	0.011511	0.011496	0.011496	0.011481	0.011454	0.011454
11	0.012028	0.012011	0.012011	0.011995	0.011980	0.011965	0.011951	0.011937	0.011923	0.011911	0.011898
10	0.012589	0.012573	0.012558	0.012543	0.012529	0.012515	0.012502	0.012490	0.012478	0.012466	0.012455
9	0.013279	0.013266	0.013252	0.013240	0.013228	0.013216	0.013205	0.013194	0.013184	0.013155	0.013145
8	0.014175	0.014137	0.014128	0.014119	0.014110	0.014102	0.014094	0.014086	0.014055	0.014049	0.014042
7	0.015334	0.015329	0.015292	0.015288	0.015284	0.015281	0.015248	0.015245	0.015243	0.015212	0.015211
6	0.016927	0.016889	0.016894	0.016858	0.016864	0.016869	0.016836	0.016842	0.016810	0.016817	0.016787
5	0.019168	0.019131	0.019154	0.019119	0.019141	0.019109	0.019078	0.019099	0.019070	0.019041	0.019063
4	0.022613	0.022584	0.022556	0.022529	0.022504	0.022558	0.022534	0.022510	0.022488	0.022466	0.022445
3	0.028366	0.028361	0.028357	0.028353	0.028349	0.028346	0.028214	0.028214	0.028214	0.028214	0.028214
2	0.039801	0.039900	0.039990	0.039782	0.039873	0.039958	0.039766	0.039851	0.039931	0.039752	0.039832
1	0.074303	0.075099	0.074682	0.074265	0.075003	0.074618	0.074233	0.074920	0.074563	0.074206	0.074849

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
30	0.009255	0.009234	0.009220	0.009199	0.009178	0.009158	0.009145	0.009125	0.009106	0.009087	0.009067
29	0.009255	0.009234	0.009220	0.009199	0.009178	0.009158	0.009145	0.009125	0.009106	0.009087	0.009067
28	0.009255	0.009234	0.009220	0.009199	0.009178	0.009158	0.009145	0.009125	0.009106	0.009087	0.009067
27	0.009255	0.009234	0.009220	0.009199	0.009178	0.009158	0.009145	0.009125	0.009106	0.009087	0.009067
26	0.009255	0.009234	0.009220	0.009199	0.009178	0.009158	0.009145	0.009125	0.009106	0.009087	0.009067
25	0.009304	0.009282	0.009268	0.009247	0.009227	0.009206	0.009193	0.009174	0.009154	0.009134	0.009115
24	0.009361	0.009339	0.009325	0.009304	0.009284	0.009263	0.009250	0.009230	0.009210	0.009191	0.009171
23	0.009421	0.009407	0.009393	0.009371	0.009350	0.009330	0.009317	0.009297	0.009277	0.009257	0.009245
22	0.009500	0.009478	0.009464	0.009450	0.009429	0.009408	0.009395	0.009375	0.009355	0.009335	0.009323
21	0.009584	0.009570	0.009556	0.009534	0.009513	0.009492	0.009487	0.009467	0.009446	0.009426	0.009407
20	0.009684	0.009669	0.009655	0.009634	0.009612	0.009599	0.009586	0.009566	0.009545	0.009534	0.009514
19	0.009802	0.009787	0.009773	0.009751	0.009730	0.009717	0.009704	0.009683	0.009663	0.009651	0.009631
18	0.009941	0.009918	0.009904	0.009891	0.009869	0.009847	0.009835	0.009822	0.009802	0.009781	0.009770
17	0.010098	0.010074	0.010061	0.010047	0.010025	0.010012	0.010000	0.009978	0.009967	0.009946	0.009925
16	0.010275	0.010261	0.010247	0.010234	0.010211	0.010199	0.010187	0.010165	0.010153	0.010132	0.010111
15	0.010498	0.010474	0.010471	0.010448	0.010435	0.010412	0.010400	0.010389	0.010367	0.010356	0.010335
14	0.010756	0.010732	0.010730	0.010706	0.010694	0.010670	0.010659	0.010648	0.010626	0.010615	0.010594
13	0.011058	0.011045	0.011032	0.011020	0.010996	0.010985	0.010973	0.010951	0.010940	0.010918	0.010908
12	0.011428	0.011415	0.011403	0.011392	0.011367	0.011356	0.011346	0.011323	0.011313	0.011290	0.011281
11	0.011886	0.011860	0.011849	0.011838	0.011827	0.011803	0.011793	0.011784	0.011761	0.011752	0.011729
10	0.012444	0.012417	0.012407	0.012398	0.012372	0.012364	0.012355	0.012347	0.012323	0.012316	0.012293
9	0.013137	0.013128	0.013101	0.013093	0.013086	0.013060	0.013054	0.013047	0.013023	0.013018	0.012994
8	0.014036	0.014008	0.014003	0.013976	0.013971	0.013967	0.013942	0.013938	0.013913	0.013910	0.013887
7	0.015210	0.015181	0.015180	0.015153	0.015153	0.015126	0.015127	0.015102	0.015103	0.015078	0.015055
6	0.016794	0.016765	0.016772	0.016745	0.016719	0.016727	0.016701	0.016709	0.016685	0.016661	0.016638
5	0.019035	0.019009	0.019030	0.019005	0.018981	0.018957	0.018978	0.018955	0.018933	0.018911	0.018932
4	0.022495	0.022474	0.022455	0.022436	0.022417	0.022399	0.022382	0.022366	0.022349	0.022334	0.022319
3	0.028214	0.028214	0.028214	0.028214	0.028214	0.028214	0.028110	0.028112	0.028114	0.028116	0.028118
2	0.039907	0.039740	0.039815	0.039886	0.039730	0.039801	0.039868	0.039721	0.039788	0.039645	0.039712
1	0.074515	0.074182	0.074786	0.074474	0.075025	0.074731	0.074437	0.074960	0.074682	0.074404	0.074901

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	0.009048	0.009030	0.009011	0.008993	0.008975	0.008957	0.008939	0.008913	0.008896	0.008879	0.008861
29	0.009048	0.009030	0.009011	0.008993	0.008975	0.008957	0.008939	0.008913	0.008896	0.008879	0.008861
28	0.009048	0.009030	0.009011	0.008993	0.008975	0.008957	0.008939	0.008913	0.008896	0.008879	0.008861
27	0.009048	0.009030	0.009011	0.008993	0.008975	0.008957	0.008939	0.008913	0.008896	0.008879	0.008861
26	0.009048	0.009030	0.009011	0.008993	0.008975	0.008957	0.008939	0.008913	0.008896	0.008879	0.008861
25	0.009096	0.009077	0.009059	0.009040	0.009022	0.009004	0.008986	0.008960	0.008942	0.008925	0.008908
24	0.009152	0.009141	0.009122	0.009104	0.009085	0.009067	0.009049	0.009024	0.009006	0.008988	0.008971
23	0.009226	0.009207	0.009188	0.009170	0.009151	0.009133	0.009115	0.009089	0.009071	0.009054	0.009036
22	0.009304	0.009285	0.009266	0.009247	0.009229	0.009210	0.009192	0.009166	0.009148	0.009139	0.009121
21	0.009387	0.009376	0.009357	0.009338	0.009319	0.009301	0.009283	0.009256	0.009238	0.009229	0.009212
20	0.009494	0.009475	0.009455	0.009436	0.009426	0.009408	0.009389	0.009362	0.009344	0.009326	0.009309

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
19	0.009611	0.009591	0.009581	0.009562	0.009543	0.009524	0.009506	0.009478	0.009469	0.009451	0.009433
18	0.009750	0.009730	0.009720	0.009700	0.009681	0.009662	0.009644	0.009625	0.009607	0.009589	0.009571
17	0.009915	0.009895	0.009875	0.009855	0.009845	0.009826	0.009808	0.009779	0.009771	0.009752	0.009734
16	0.010101	0.010081	0.010061	0.010041	0.010031	0.010012	0.009993	0.009974	0.009956	0.009937	0.009919
15	0.010314	0.010304	0.010284	0.010264	0.010255	0.010235	0.010216	0.010197	0.010178	0.010160	0.010141
14	0.010584	0.010563	0.010542	0.010533	0.010513	0.010493	0.010485	0.010455	0.010436	0.010428	0.010410
13	0.010887	0.010877	0.010857	0.010836	0.010828	0.010808	0.010788	0.010768	0.010749	0.010730	0.010723
12	0.011259	0.011251	0.011229	0.011221	0.011201	0.011181	0.011173	0.011141	0.011134	0.011115	0.011096
11	0.011721	0.011699	0.011692	0.011671	0.011650	0.011643	0.011623	0.011603	0.011583	0.011564	0.011559
10	0.012270	0.012264	0.012242	0.012236	0.012215	0.012194	0.012189	0.012169	0.012149	0.012129	0.012109
9	0.012971	0.012966	0.012944	0.012940	0.012919	0.012897	0.012894	0.012874	0.012853	0.012833	0.012814
8	0.013884	0.013862	0.013839	0.013838	0.013816	0.013795	0.013794	0.013773	0.013753	0.013733	0.013713
7	0.015057	0.015034	0.015011	0.015014	0.014992	0.014971	0.014950	0.014930	0.014909	0.014914	0.014894
6	0.016647	0.016625	0.016603	0.016581	0.016591	0.016570	0.016550	0.016530	0.016511	0.016492	0.016503
5	0.018911	0.018891	0.018871	0.018852	0.018833	0.018854	0.018835	0.018779	0.018761	0.018783	0.018766
4	0.022304	0.022290	0.022334	0.022320	0.022306	0.022237	0.022224	0.022212	0.022201	0.022189	0.022178
3	0.028120	0.028122	0.028123	0.028032	0.028036	0.028039	0.028042	0.028045	0.027960	0.027964	0.027968
2	0.039776	0.039641	0.039705	0.039766	0.039638	0.039698	0.039573	0.039634	0.039693	0.039573	0.039632
1	0.074638	0.074375	0.074849	0.074599	0.074349	0.074801	0.074563	0.074325	0.074087	0.073849	0.073611

Salario (UMA)											
Plazo (años)	6.5	6.6	6.7	6.8	6.9	7.0	7.1	7.2	7.3	7.4	7.5
30	0.008861	0.008381	0.008349	0.008356	0.008364	0.008371	0.008378	0.008348	0.008355	0.008362	0.008368
29	0.008861	0.008381	0.008349	0.008356	0.008364	0.008371	0.008378	0.008348	0.008355	0.008362	0.008368
28	0.008861	0.008381	0.008349	0.008356	0.008364	0.008371	0.008378	0.008348	0.008355	0.008362	0.008368
27	0.008861	0.008381	0.008349	0.008356	0.008364	0.008371	0.008378	0.008348	0.008355	0.008362	0.008368
26	0.008861	0.008381	0.008349	0.008356	0.008364	0.008371	0.008378	0.008348	0.008355	0.008362	0.008368
25	0.008907	0.008421	0.008428	0.008434	0.008440	0.008408	0.008415	0.008421	0.008427	0.008433	0.008439
24	0.008971	0.008502	0.008508	0.008474	0.008479	0.008485	0.008490	0.008496	0.008501	0.008469	0.008475
23	0.009036	0.008544	0.008549	0.008553	0.008558	0.008563	0.008567	0.008571	0.008576	0.008543	0.008547
22	0.009121	0.008627	0.008631	0.008635	0.008638	0.008642	0.008645	0.008649	0.008652	0.008655	0.008658
21	0.009212	0.008756	0.008758	0.008760	0.008720	0.008723	0.008725	0.008727	0.008729	0.008732	0.008734
20	0.009309	0.008844	0.008845	0.008846	0.008846	0.008847	0.008847	0.008848	0.008848	0.008849	0.008850
19	0.009434	0.008980	0.008978	0.008977	0.008976	0.008974	0.008973	0.008972	0.008971	0.008970	0.008969
18	0.009572	0.009119	0.009116	0.009112	0.009109	0.009106	0.009103	0.009100	0.009097	0.009136	0.009132
17	0.009736	0.009312	0.009306	0.009299	0.009293	0.009287	0.009281	0.009275	0.009270	0.009264	0.009302
16	0.009922	0.009462	0.009504	0.009494	0.009485	0.009475	0.009467	0.009458	0.009496	0.009487	0.009479
15	0.010145	0.009724	0.009710	0.009697	0.009735	0.009722	0.009709	0.009697	0.009733	0.009721	0.009709
14	0.010403	0.010000	0.009981	0.009963	0.010000	0.009982	0.009965	0.010000	0.009983	0.009966	0.010000
13	0.010717	0.010292	0.010328	0.010303	0.010279	0.010313	0.010290	0.010323	0.010300	0.010278	0.010309
12	0.011090	0.010667	0.010699	0.010667	0.010698	0.010667	0.010697	0.010667	0.010696	0.010667	0.010695
11	0.011554	0.011139	0.011167	0.011125	0.011152	0.011178	0.011137	0.011163	0.011124	0.011149	0.011173
10	0.012121	0.011733	0.011754	0.011699	0.011720	0.011740	0.011687	0.011707	0.011727	0.011746	0.011696

Salario (UMA)											
Plazo (años)	6.5	6.6	6.7	6.8	6.9	7.0	7.1	7.2	7.3	7.4	7.5
9	0.012812	0.012394	0.012407	0.012420	0.012432	0.012444	0.012456	0.012468	0.012399	0.012411	0.012422
8	0.013714	0.013333	0.013333	0.013333	0.013333	0.013333	0.013333	0.013333	0.013333	0.013333	0.013333
7	0.014898	0.014545	0.014526	0.014507	0.014488	0.014470	0.014564	0.014545	0.014527	0.014510	0.014493
6	0.016484	0.016147	0.016096	0.016190	0.016140	0.016092	0.016182	0.016134	0.016088	0.016175	0.016129
5	0.018750	0.018333	0.018419	0.018503	0.018400	0.018482	0.018382	0.018462	0.018365	0.018442	0.018349
4	0.022220	0.022000	0.021789	0.021847	0.021905	0.021961	0.021762	0.021818	0.021873	0.021926	0.021978
3	0.027972	0.027937	0.027917	0.027897	0.027879	0.027861	0.027843	0.027826	0.027810	0.027793	0.027778
2	0.039687	0.039111	0.039704	0.039420	0.039149	0.039716	0.039444	0.039184	0.039728	0.039467	0.039216
1	0.073373	0.076522	0.074444	0.075556	0.076667	0.074667	0.075733	0.076800	0.074872	0.075897	0.074074

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
30	0.008375	0.008381	0.008353	0.008360	0.008366	0.008372	0.008378	0.008352	0.008358	0.008364	0.008370
29	0.008375	0.008381	0.008353	0.008360	0.008366	0.008372	0.008378	0.008352	0.008358	0.008364	0.008370
28	0.008375	0.008381	0.008353	0.008360	0.008366	0.008372	0.008378	0.008352	0.008358	0.008364	0.008370
27	0.008375	0.008381	0.008353	0.008360	0.008366	0.008372	0.008378	0.008352	0.008358	0.008364	0.008370
26	0.008375	0.008381	0.008353	0.008360	0.008366	0.008372	0.008378	0.008352	0.008358	0.008364	0.008370
25	0.008409	0.008415	0.008421	0.008427	0.008432	0.008405	0.008410	0.008416	0.008421	0.008426	0.008431
24	0.008480	0.008485	0.008490	0.008495	0.008499	0.008471	0.008475	0.008480	0.008485	0.008489	0.008494
23	0.008551	0.008556	0.008560	0.008564	0.008568	0.008571	0.008542	0.008546	0.008550	0.008553	0.008557
22	0.008624	0.008627	0.008631	0.008634	0.008637	0.008640	0.008643	0.008646	0.008649	0.008651	0.008654
21	0.008736	0.008738	0.008739	0.008741	0.008743	0.008745	0.008747	0.008748	0.008750	0.008752	0.008720
20	0.008850	0.008851	0.008851	0.008852	0.008852	0.008852	0.008853	0.008853	0.008854	0.008854	0.008855
19	0.008968	0.008967	0.008966	0.008965	0.008964	0.008963	0.008962	0.008961	0.008960	0.008959	0.008958
18	0.009129	0.009126	0.009123	0.009120	0.009117	0.009114	0.009111	0.009108	0.009106	0.009103	0.009101
17	0.009297	0.009291	0.009286	0.009280	0.009275	0.009270	0.009266	0.009300	0.009295	0.009290	0.009285
16	0.009470	0.009462	0.009498	0.009489	0.009481	0.009474	0.009466	0.009459	0.009492	0.009484	0.009477
15	0.009697	0.009686	0.009720	0.009708	0.009697	0.009686	0.009719	0.009708	0.009697	0.009687	0.009718
14	0.009984	0.009968	0.010000	0.009984	0.009969	0.009954	0.009985	0.009970	0.009956	0.009985	0.009971
13	0.010288	0.010318	0.010297	0.010276	0.010306	0.010286	0.010314	0.010295	0.010275	0.010303	0.010284
12	0.010667	0.010694	0.010667	0.010694	0.010667	0.010693	0.010667	0.010692	0.010667	0.010692	0.010667
11	0.011136	0.011159	0.011123	0.011146	0.011169	0.011134	0.011156	0.011122	0.011144	0.011166	0.011133
10	0.011715	0.011733	0.011685	0.011704	0.011722	0.011739	0.011693	0.011711	0.011728	0.011684	0.011701
9	0.012434	0.012444	0.012455	0.012392	0.012403	0.012414	0.012424	0.012434	0.012444	0.012454	0.012396
8	0.013333	0.013333	0.013333	0.013333	0.013333	0.013333	0.013333	0.013333	0.013333	0.013333	0.013333
7	0.014476	0.014563	0.014545	0.014529	0.014512	0.014497	0.014481	0.014561	0.014545	0.014530	0.014515
6	0.016085	0.016168	0.016124	0.016081	0.016162	0.016119	0.016078	0.016156	0.016115	0.016076	0.016150
5	0.018424	0.018333	0.018407	0.018480	0.018391	0.018462	0.018375	0.018444	0.018361	0.018428	0.018347
4	0.021792	0.021844	0.021895	0.021944	0.021769	0.021818	0.021867	0.021914	0.021961	0.021795	0.021841
3	0.027763	0.027748	0.027733	0.027719	0.027706	0.027692	0.027679	0.027667	0.027654	0.027642	0.027631
2	0.039739	0.039487	0.039245	0.039748	0.039506	0.039273	0.039758	0.039524	0.039298	0.039766	0.039540
1	0.075062	0.076049	0.074286	0.075238	0.076190	0.074483	0.075402	0.076322	0.074667	0.075556	0.076444

Plazo (años)	Salario (UMA)										
	8.7	8.8	8.9	9.0	9.1	9.2	9.3	9.4	9.5	9.6	9.7
30	0.008375	0.008351	0.008357	0.008362	0.008368	0.008373	0.008350	0.008356	0.008361	0.008366	0.008371
29	0.008375	0.008351	0.008357	0.008362	0.008368	0.008373	0.008350	0.008356	0.008361	0.008366	0.008371
28	0.008375	0.008351	0.008357	0.008362	0.008368	0.008373	0.008350	0.008356	0.008361	0.008366	0.008371
27	0.008375	0.008351	0.008357	0.008362	0.008368	0.008373	0.008350	0.008356	0.008361	0.008366	0.008371
26	0.008375	0.008351	0.008357	0.008362	0.008368	0.008373	0.008350	0.008356	0.008361	0.008366	0.008371
25	0.008406	0.008411	0.008416	0.008421	0.008426	0.008431	0.008407	0.008412	0.008416	0.008421	0.008426
24	0.008498	0.008472	0.008476	0.008481	0.008485	0.008489	0.008493	0.008468	0.008473	0.008477	0.008481
23	0.008561	0.008564	0.008568	0.008541	0.008545	0.008548	0.008552	0.008555	0.008559	0.008562	0.008565
22	0.008625	0.008627	0.008630	0.008633	0.008636	0.008638	0.008641	0.008644	0.008646	0.008649	0.008651
21	0.008722	0.008724	0.008725	0.008727	0.008729	0.008731	0.008732	0.008734	0.008736	0.008737	0.008739
20	0.008855	0.008855	0.008856	0.008856	0.008856	0.008857	0.008857	0.008857	0.008858	0.008828	0.008828
19	0.008958	0.008957	0.008956	0.008955	0.008954	0.008954	0.008953	0.008952	0.008983	0.008982	0.008981
18	0.009098	0.009131	0.009128	0.009125	0.009123	0.009120	0.009118	0.009115	0.009113	0.009110	0.009108
17	0.009280	0.009275	0.009271	0.009266	0.009298	0.009293	0.009288	0.009284	0.009280	0.009275	0.009271
16	0.009469	0.009462	0.009493	0.009486	0.009479	0.009472	0.009466	0.009459	0.009488	0.009481	0.009475
15	0.009707	0.009697	0.009687	0.009717	0.009707	0.009697	0.009688	0.009716	0.009706	0.009697	0.009688
14	0.009957	0.009986	0.009972	0.009959	0.009986	0.009973	0.009960	0.009987	0.009974	0.009961	0.009987
13	0.010311	0.010292	0.010274	0.010300	0.010282	0.010308	0.010290	0.010273	0.010298	0.010281	0.010305
12	0.010691	0.010667	0.010691	0.010667	0.010690	0.010667	0.010690	0.010667	0.010689	0.010667	0.010689
11	0.011154	0.011122	0.011142	0.011163	0.011131	0.011152	0.011121	0.011141	0.011160	0.011130	0.011149
10	0.011717	0.011733	0.011691	0.011707	0.011723	0.011683	0.011698	0.011713	0.011728	0.011689	0.011704
9	0.012406	0.012416	0.012426	0.012435	0.012444	0.012391	0.012400	0.012409	0.012418	0.012427	0.012436
8	0.013333	0.013333	0.013333	0.013333	0.013333	0.013333	0.013333	0.013333	0.013333	0.013333	0.013333
7	0.014500	0.014486	0.014472	0.014545	0.014531	0.014517	0.014503	0.014489	0.014476	0.014545	0.014532
6	0.016111	0.016073	0.016145	0.016107	0.016071	0.016140	0.016104	0.016068	0.016136	0.016101	0.016066
5	0.018413	0.018333	0.018398	0.018462	0.018384	0.018446	0.018370	0.018431	0.018357	0.018417	0.018345
4	0.021887	0.021931	0.021774	0.021818	0.021862	0.021905	0.021754	0.021797	0.021839	0.021880	0.021921
3	0.027619	0.027608	0.027597	0.027586	0.027576	0.027566	0.027556	0.027546	0.027536	0.027527	0.027518
2	0.039322	0.039111	0.039556	0.039344	0.039140	0.039570	0.039365	0.039167	0.039583	0.039385	0.039192
1	0.074839	0.075699	0.074167	0.075000	0.075833	0.074343	0.075152	0.075960	0.074510	0.075294	0.076078

Plazo (años)	Salario (UMA)										
	9.8	9.9	10.0	10.1	10.2	10.3	10.4	10.5	10.6	10.7	10.8
30	0.008349	0.008354	0.008359	0.008364	0.008369	0.008349	0.008353	0.008358	0.008363	0.008368	0.008348
29	0.008349	0.008354	0.008359	0.008364	0.008369	0.008349	0.008353	0.008358	0.008363	0.008368	0.008348
28	0.008349	0.008354	0.008359	0.008364	0.008369	0.008349	0.008353	0.008358	0.008363	0.008368	0.008348
27	0.008349	0.008354	0.008359	0.008364	0.008369	0.008349	0.008353	0.008358	0.008363	0.008368	0.008348
26	0.008349	0.008354	0.008359	0.008364	0.008369	0.008349	0.008353	0.008358	0.008363	0.008368	0.008348
25	0.008430	0.008408	0.008412	0.008417	0.008421	0.008425	0.008404	0.008408	0.008413	0.008417	0.008421
24	0.008485	0.008489	0.008493	0.008470	0.008474	0.008477	0.008481	0.008485	0.008488	0.008492	0.008471
23	0.008568	0.008544	0.008547	0.008550	0.008553	0.008557	0.008560	0.008563	0.008566	0.008543	0.008546
22	0.008625	0.008627	0.008630	0.008632	0.008635	0.008637	0.008640	0.008642	0.008644	0.008646	0.008649
21	0.008740	0.008742	0.008743	0.008745	0.008746	0.008720	0.008721	0.008723	0.008724	0.008726	0.008727
20	0.008829	0.008829	0.008830	0.008831	0.008831	0.008832	0.008832	0.008833	0.008833	0.008834	0.008834

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
7	0.014533	0.014521	0.014510	0.014498	0.014487	0.014476	0.014534	0.014523	0.014512	0.014501	0.014490
6	0.016148	0.016117	0.016087	0.016144	0.016114	0.016085	0.016140	0.016111	0.016082	0.016137	0.016108
5	0.018397	0.018333	0.018385	0.018436	0.018374	0.018424	0.018363	0.018413	0.018353	0.018402	0.018343
4	0.021855	0.021891	0.021765	0.021800	0.021836	0.021871	0.021905	0.021784	0.021818	0.021852	0.021885
3	0.027683	0.027673	0.027664	0.027654	0.027645	0.027636	0.027628	0.027619	0.027611	0.027602	0.027594
2	0.039279	0.039111	0.039467	0.039298	0.039134	0.039481	0.039316	0.039156	0.039494	0.039333	0.039177
1	0.074530	0.075214	0.075897	0.074667	0.075333	0.074146	0.074797	0.075447	0.074286	0.074921	0.075556

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	0.008355	0.008359	0.008363	0.008367	0.008350	0.008354	0.008358	0.008362	0.008366	0.008350	0.008353
29	0.008355	0.008359	0.008363	0.008367	0.008350	0.008354	0.008358	0.008362	0.008366	0.008350	0.008353
28	0.008355	0.008359	0.008363	0.008367	0.008350	0.008354	0.008358	0.008362	0.008366	0.008350	0.008353
27	0.008355	0.008359	0.008363	0.008367	0.008350	0.008354	0.008358	0.008362	0.008366	0.008350	0.008353
26	0.008355	0.008359	0.008363	0.008367	0.008350	0.008354	0.008358	0.008362	0.008366	0.008350	0.008353
25	0.008421	0.008425	0.008407	0.008410	0.008414	0.008418	0.008421	0.008425	0.008407	0.008411	0.008414
24	0.008488	0.008469	0.008472	0.008475	0.008479	0.008482	0.008485	0.008488	0.008470	0.008473	0.008476
23	0.008556	0.008559	0.008561	0.008542	0.008544	0.008547	0.008550	0.008552	0.008555	0.008557	0.008560
22	0.008625	0.008627	0.008630	0.008632	0.008634	0.008636	0.008638	0.008639	0.008641	0.008643	0.008645
21	0.008719	0.008721	0.008722	0.008723	0.008725	0.008726	0.008727	0.008729	0.008730	0.008731	0.008732
20	0.008840	0.008840	0.008841	0.008841	0.008841	0.008842	0.008842	0.008842	0.008843	0.008843	0.008844
19	0.008964	0.008963	0.008962	0.008962	0.008961	0.008961	0.008960	0.008959	0.008959	0.008958	0.008958
18	0.009117	0.009115	0.009113	0.009111	0.009109	0.009107	0.009106	0.009104	0.009102	0.009101	0.009099
17	0.009275	0.009272	0.009269	0.009266	0.009288	0.009285	0.009282	0.009279	0.009275	0.009272	0.009269
16	0.009467	0.009462	0.009485	0.009480	0.009475	0.009470	0.009465	0.009460	0.009481	0.009477	0.009472
15	0.009697	0.009690	0.009711	0.009704	0.009697	0.009690	0.009711	0.009704	0.009697	0.009690	0.009711
14	0.009969	0.009959	0.009980	0.009970	0.009960	0.009980	0.009970	0.009961	0.009981	0.009971	0.009962
13	0.010289	0.010276	0.010295	0.010282	0.010301	0.010288	0.010275	0.010294	0.010281	0.010299	0.010287
12	0.010667	0.010684	0.010667	0.010684	0.010667	0.010684	0.010667	0.010683	0.010667	0.010683	0.010667
11	0.011150	0.011126	0.011142	0.011119	0.011134	0.011148	0.011126	0.011140	0.011118	0.011133	0.011147
10	0.011722	0.011691	0.011703	0.011714	0.011684	0.011696	0.011707	0.011719	0.011689	0.011701	0.011712
9	0.012403	0.012410	0.012417	0.012424	0.012431	0.012392	0.012399	0.012405	0.012412	0.012419	0.012425
8	0.013333	0.013333	0.013333	0.013333	0.013333	0.013333	0.013333	0.013333	0.013333	0.013333	0.013333
7	0.014480	0.014469	0.014524	0.014513	0.014503	0.014493	0.014483	0.014473	0.014525	0.014515	0.014505
6	0.016080	0.016133	0.016106	0.016078	0.016130	0.016103	0.016077	0.016127	0.016101	0.016075	0.016124
5	0.018391	0.018333	0.018380	0.018427	0.018370	0.018416	0.018361	0.018406	0.018351	0.018396	0.018342
4	0.021769	0.021802	0.021834	0.021867	0.021754	0.021786	0.021818	0.021849	0.021880	0.021772	0.021803
3	0.027586	0.027578	0.027571	0.027563	0.027556	0.027548	0.027541	0.027534	0.027527	0.027520	0.027513
2	0.039506	0.039350	0.039197	0.039518	0.039365	0.039216	0.039529	0.039380	0.039234	0.039540	0.039394
1	0.074419	0.075039	0.075659	0.074545	0.075152	0.074074	0.074667	0.075259	0.074203	0.074783	0.075362

Salario (UMA)											
Plazo (años)	13.1	13.2	13.3	13.4	13.5	13.6	13.7	13.8	13.9	14.0	14.1
30	0.008357	0.008361	0.008365	0.008349	0.008353	0.008356	0.008360	0.008364	0.008348	0.008352	0.008356
29	0.008357	0.008361	0.008365	0.008349	0.008353	0.008356	0.008360	0.008364	0.008348	0.008352	0.008356
28	0.008357	0.008361	0.008365	0.008349	0.008353	0.008356	0.008360	0.008364	0.008348	0.008352	0.008356
27	0.008357	0.008361	0.008365	0.008349	0.008353	0.008356	0.008360	0.008364	0.008348	0.008352	0.008356
26	0.008357	0.008361	0.008365	0.008349	0.008353	0.008356	0.008360	0.008364	0.008348	0.008352	0.008356
25	0.008418	0.008421	0.008404	0.008408	0.008411	0.008415	0.008418	0.008421	0.008405	0.008408	0.008412

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
24	0.008479	0.008482	0.008485	0.008488	0.008471	0.008474	0.008476	0.008479	0.008482	0.008485	0.008488
23	0.008541	0.008544	0.008546	0.008549	0.008551	0.008553	0.008556	0.008558	0.008541	0.008543	0.008545
22	0.008626	0.008627	0.008629	0.008631	0.008633	0.008635	0.008637	0.008638	0.008640	0.008642	0.008624
21	0.008733	0.008734	0.008736	0.008737	0.008738	0.008739	0.008719	0.008720	0.008722	0.008723	0.008724
20	0.008844	0.008844	0.008845	0.008845	0.008845	0.008846	0.008846	0.008846	0.008846	0.008847	0.008847
19	0.008957	0.008957	0.008956	0.008956	0.008955	0.008955	0.008954	0.008954	0.008953	0.008953	0.008952
18	0.009097	0.009119	0.009117	0.009116	0.009114	0.009112	0.009111	0.009109	0.009107	0.009106	0.009104
17	0.009266	0.009288	0.009284	0.009281	0.009278	0.009275	0.009272	0.009270	0.009267	0.009264	0.009284
16	0.009467	0.009462	0.009458	0.009478	0.009474	0.009469	0.009465	0.009460	0.009480	0.009475	0.009471
15	0.009704	0.009697	0.009690	0.009710	0.009704	0.009697	0.009691	0.009710	0.009703	0.009697	0.009691
14	0.009981	0.009972	0.009963	0.009954	0.009972	0.009963	0.009955	0.009973	0.009964	0.009956	0.009973
13	0.010275	0.010292	0.010280	0.010298	0.010286	0.010274	0.010291	0.010279	0.010296	0.010285	0.010273
12	0.010683	0.010667	0.010683	0.010667	0.010682	0.010667	0.010682	0.010667	0.010682	0.010667	0.010682
11	0.011125	0.011139	0.011118	0.011132	0.011146	0.011125	0.011138	0.011118	0.011131	0.011144	0.011124
10	0.011683	0.011694	0.011705	0.011716	0.011688	0.011699	0.011709	0.011683	0.011693	0.011703	0.011713
9	0.012432	0.012394	0.012401	0.012407	0.012414	0.012420	0.012426	0.012391	0.012397	0.012403	0.012409
8	0.013333	0.013333	0.013333	0.013333	0.013333	0.013333	0.013333	0.013333	0.013333	0.013333	0.013333
7	0.014495	0.014486	0.014476	0.014526	0.014516	0.014507	0.014497	0.014488	0.014479	0.014470	0.014517
6	0.016098	0.016073	0.016121	0.016096	0.016071	0.016119	0.016094	0.016070	0.016116	0.016092	0.016068
5	0.018386	0.018333	0.018377	0.018325	0.018367	0.018409	0.018358	0.018400	0.018350	0.018391	0.018341
4	0.021833	0.021863	0.021759	0.021789	0.021818	0.021847	0.021876	0.021775	0.021804	0.021832	0.021860
3	0.027725	0.027717	0.027708	0.027700	0.027692	0.027684	0.027677	0.027669	0.027662	0.027654	0.027647
2	0.039251	0.039111	0.039407	0.039267	0.039130	0.039420	0.039283	0.039149	0.039433	0.039298	0.039167
1	0.074326	0.074894	0.075461	0.074444	0.075000	0.075556	0.074558	0.075102	0.074133	0.074667	0.075200

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	0.008359	0.008363	0.008348	0.008351	0.008355	0.008358	0.008362	0.008365	0.008351	0.008354	0.008357
29	0.008359	0.008363	0.008348	0.008351	0.008355	0.008358	0.008362	0.008365	0.008351	0.008354	0.008357
28	0.008359	0.008363	0.008348	0.008351	0.008355	0.008358	0.008362	0.008365	0.008351	0.008354	0.008357
27	0.008359	0.008363	0.008348	0.008351	0.008355	0.008358	0.008362	0.008365	0.008351	0.008354	0.008357
26	0.008359	0.008363	0.008348	0.008351	0.008355	0.008358	0.008362	0.008365	0.008351	0.008354	0.008357
25	0.008415	0.008418	0.008421	0.008406	0.008409	0.008412	0.008415	0.008418	0.008421	0.008406	0.008409
24	0.008471	0.008474	0.008477	0.008480	0.008482	0.008485	0.008469	0.008472	0.008475	0.008477	0.008480
23	0.008548	0.008550	0.008552	0.008555	0.008557	0.008559	0.008543	0.008545	0.008547	0.008549	0.008551
22	0.008626	0.008627	0.008629	0.008631	0.008633	0.008634	0.008636	0.008638	0.008639	0.008641	0.008624
21	0.008725	0.008726	0.008727	0.008728	0.008729	0.008731	0.008732	0.008733	0.008734	0.008735	0.008736
20	0.008847	0.008827	0.008828	0.008828	0.008828	0.008829	0.008829	0.008830	0.008830	0.008830	0.008831
19	0.008973	0.008973	0.008972	0.008971	0.008971	0.008970	0.008970	0.008969	0.008969	0.008968	0.008968
18	0.009103	0.009101	0.009100	0.009098	0.009097	0.009116	0.009115	0.009113	0.009112	0.009110	0.009109
17	0.009281	0.009278	0.009275	0.009273	0.009270	0.009267	0.009264	0.009283	0.009281	0.009278	0.009275
16	0.009467	0.009462	0.009458	0.009477	0.009473	0.009469	0.009464	0.009460	0.009479	0.009475	0.009470
15	0.009709	0.009703	0.009697	0.009691	0.009709	0.009703	0.009697	0.009691	0.009685	0.009703	0.009697
14	0.009965	0.009956	0.009974	0.009966	0.009957	0.009975	0.009966	0.009958	0.009975	0.009967	0.009959
13	0.010290	0.010279	0.010295	0.010284	0.010273	0.010289	0.010278	0.010294	0.010283	0.010272	0.010288

Salario (UMA)											
Plazo (años)	14.2	14.3	14.4	14.5	14.6	14.7	14.8	14.9	15.0	15.1	15.2
12	0.010667	0.010682	0.010667	0.010681	0.010667	0.010681	0.010667	0.010681	0.010667	0.010681	0.010667
11	0.011137	0.011118	0.011130	0.011143	0.011124	0.011136	0.011117	0.011130	0.011142	0.011123	0.011136
10	0.011687	0.011697	0.011707	0.011682	0.011692	0.011701	0.011711	0.011686	0.011696	0.011705	0.011715
9	0.012415	0.012421	0.012427	0.012393	0.012399	0.012405	0.012411	0.012417	0.012422	0.012390	0.012396
8	0.013333	0.013333	0.013333	0.013333	0.013333	0.013333	0.013333	0.013333	0.013333	0.013333	0.013333
7	0.014508	0.014499	0.014491	0.014482	0.014473	0.014519	0.014510	0.014501	0.014493	0.014484	0.014476
6	0.016113	0.016090	0.016067	0.016111	0.016088	0.016066	0.016109	0.016086	0.016064	0.016107	0.016085
5	0.018382	0.018333	0.018373	0.018325	0.018365	0.018404	0.018357	0.018395	0.018349	0.018387	0.018341
4	0.021762	0.021790	0.021818	0.021846	0.021873	0.021778	0.021805	0.021832	0.021858	0.021766	0.021792
3	0.027640	0.027633	0.027626	0.027619	0.027612	0.027606	0.027599	0.027593	0.027586	0.027580	0.027574
2	0.039444	0.039313	0.039184	0.039456	0.039327	0.039200	0.039467	0.039340	0.039216	0.039477	0.039353
1	0.074248	0.074771	0.075294	0.074359	0.074872	0.075385	0.074465	0.074969	0.074074	0.074568	0.075062

Salario (UMA)											
Plazo (años)	15.3	15.4	15.5	15.6	15.7	15.8	15.9	16.0	16.1	16.2	16.3
30	0.008361	0.008364	0.008350	0.008353	0.008357	0.008360	0.008363	0.008350	0.008353	0.008356	0.008359
29	0.008361	0.008364	0.008350	0.008353	0.008357	0.008360	0.008363	0.008350	0.008353	0.008356	0.008359
28	0.008361	0.008364	0.008350	0.008353	0.008357	0.008360	0.008363	0.008350	0.008353	0.008356	0.008359
27	0.008361	0.008364	0.008350	0.008353	0.008357	0.008360	0.008363	0.008350	0.008353	0.008356	0.008359
26	0.008361	0.008364	0.008350	0.008353	0.008357	0.008360	0.008363	0.008350	0.008353	0.008356	0.008359
25	0.008412	0.008415	0.008418	0.008404	0.008407	0.008410	0.008413	0.008416	0.008418	0.008405	0.008407
24	0.008482	0.008485	0.008470	0.008473	0.008475	0.008478	0.008480	0.008482	0.008468	0.008471	0.008473
23	0.008553	0.008556	0.008558	0.008542	0.008544	0.008546	0.008548	0.008550	0.008552	0.008554	0.008556
22	0.008626	0.008627	0.008629	0.008631	0.008632	0.008634	0.008635	0.008637	0.008638	0.008640	0.008624
21	0.008737	0.008719	0.008720	0.008721	0.008722	0.008723	0.008724	0.008725	0.008726	0.008727	0.008728
20	0.008831	0.008832	0.008832	0.008832	0.008833	0.008833	0.008833	0.008834	0.008834	0.008834	0.008835
19	0.008967	0.008967	0.008966	0.008966	0.008965	0.008965	0.008964	0.008964	0.008963	0.008963	0.008962
18	0.009107	0.009106	0.009104	0.009103	0.009101	0.009100	0.009099	0.009097	0.009115	0.009114	0.009113
17	0.009273	0.009270	0.009268	0.009265	0.009283	0.009280	0.009278	0.009275	0.009273	0.009270	0.009268
16	0.009466	0.009462	0.009458	0.009476	0.009472	0.009468	0.009464	0.009460	0.009478	0.009474	0.009470
15	0.009691	0.009686	0.009703	0.009697	0.009691	0.009686	0.009703	0.009697	0.009691	0.009686	0.009702
14	0.009976	0.009968	0.009960	0.009976	0.009968	0.009961	0.009976	0.009969	0.009961	0.009954	0.009969
13	0.010277	0.010292	0.010282	0.010272	0.010287	0.010276	0.010291	0.010281	0.010296	0.010286	0.010276
12	0.010653	0.010667	0.010653	0.010667	0.010653	0.010667	0.010653	0.010667	0.010653	0.010667	0.010654
11	0.011117	0.011129	0.011141	0.011123	0.011135	0.011117	0.011129	0.011140	0.011123	0.011134	0.011117
10	0.011691	0.011700	0.011709	0.011685	0.011695	0.011704	0.011713	0.011689	0.011698	0.011707	0.011685
9	0.012401	0.012407	0.012412	0.012418	0.012423	0.012392	0.012398	0.012403	0.012408	0.012414	0.012419
8	0.013333	0.013333	0.013333	0.013291	0.013291	0.013291	0.013292	0.013292	0.013292	0.013292	0.013293
7	0.014520	0.014511	0.014503	0.014495	0.014487	0.014479	0.014471	0.014512	0.014505	0.014497	0.014489
6	0.016126	0.016105	0.016083	0.016124	0.016103	0.016081	0.016122	0.016101	0.016080	0.016119	0.016099
5	0.018378	0.018333	0.018370	0.018326	0.018363	0.018399	0.018355	0.018391	0.018348	0.018383	0.018340
4	0.021818	0.021844	0.021754	0.021780	0.021806	0.021831	0.021856	0.021769	0.021794	0.021818	0.021843
3	0.027568	0.027562	0.027556	0.027550	0.027544	0.027538	0.027532	0.027527	0.027521	0.027516	0.027686
2	0.039231	0.039111	0.039365	0.039245	0.039128	0.039377	0.039259	0.039144	0.039388	0.039273	0.039159
1	0.074182	0.074667	0.075152	0.074286	0.074762	0.075238	0.074386	0.074854	0.075322	0.074483	0.074943

Salario (UMA)											
Plazo (años)	16.4	16.5	16.6	16.7	16.8	16.9	17.0	17.1	17.2	17.3	17.4
30	0.008362	0.008349	0.008352	0.008355	0.008358	0.008361	0.008349	0.008352	0.008355	0.008357	0.008360
29	0.008362	0.008349	0.008352	0.008355	0.008358	0.008361	0.008349	0.008352	0.008355	0.008357	0.008360
28	0.008362	0.008349	0.008352	0.008355	0.008358	0.008361	0.008349	0.008352	0.008355	0.008357	0.008360
27	0.008362	0.008349	0.008352	0.008355	0.008358	0.008361	0.008349	0.008352	0.008355	0.008357	0.008360
26	0.008362	0.008349	0.008352	0.008355	0.008358	0.008361	0.008349	0.008352	0.008355	0.008357	0.008360
25	0.008410	0.008413	0.008416	0.008418	0.008405	0.008408	0.008411	0.008413	0.008416	0.008418	0.008406
24	0.008475	0.008478	0.008480	0.008483	0.008469	0.008471	0.008474	0.008476	0.008478	0.008480	0.008483
23	0.008542	0.008544	0.008546	0.008548	0.008550	0.008552	0.008553	0.008555	0.008541	0.008543	0.008545
22	0.008626	0.008627	0.008629	0.008630	0.008632	0.008633	0.008635	0.008636	0.008638	0.008639	0.008625
21	0.008729	0.008730	0.008731	0.008732	0.008733	0.008734	0.008735	0.008719	0.008720	0.008721	0.008722
20	0.008835	0.008835	0.008836	0.008836	0.008836	0.008837	0.008837	0.008837	0.008838	0.008838	0.008838
19	0.008962	0.008961	0.008961	0.008960	0.008960	0.008960	0.008959	0.008959	0.008958	0.008958	0.008958
18	0.009111	0.009110	0.009108	0.009107	0.009106	0.009104	0.009103	0.009102	0.009101	0.009099	0.009098
17	0.009266	0.009283	0.009280	0.009278	0.009275	0.009273	0.009271	0.009268	0.009266	0.009264	0.009280
16	0.009466	0.009462	0.009459	0.009475	0.009471	0.009468	0.009464	0.009461	0.009477	0.009473	0.009469
15	0.009697	0.009692	0.009686	0.009702	0.009697	0.009692	0.009687	0.009702	0.009697	0.009692	0.009687
14	0.009962	0.009955	0.009970	0.009963	0.009956	0.009971	0.009963	0.009956	0.009971	0.009964	0.009957
13	0.010290	0.010280	0.010295	0.010285	0.010275	0.010289	0.010280	0.010293	0.010284	0.010275	0.010288
12	0.010667	0.010654	0.010667	0.010654	0.010667	0.010654	0.010667	0.010654	0.010667	0.010654	0.010667
11	0.011128	0.011139	0.011122	0.011133	0.011117	0.011128	0.011138	0.011122	0.011133	0.011116	0.011127
10	0.011693	0.011702	0.011711	0.011689	0.011697	0.011706	0.011684	0.011692	0.011701	0.011709	0.011688
9	0.012424	0.012394	0.012400	0.012405	0.012410	0.012415	0.012420	0.012391	0.012396	0.012401	0.012406
8	0.013293	0.013293	0.013293	0.013294	0.013294	0.013294	0.013294	0.013294	0.013295	0.013295	0.013295
7	0.014481	0.014474	0.014514	0.014506	0.014498	0.014491	0.014483	0.014476	0.014515	0.014507	0.014500
6	0.016078	0.016117	0.016097	0.016077	0.016115	0.016095	0.016076	0.016113	0.016094	0.016074	0.016111
5	0.018375	0.018333	0.018368	0.018326	0.018361	0.018395	0.018354	0.018387	0.018347	0.018380	0.018340
4	0.021758	0.021782	0.021806	0.021830	0.021854	0.021771	0.021795	0.021818	0.021841	0.021761	0.021784
3	0.027679	0.027673	0.027667	0.027660	0.027654	0.027648	0.027642	0.027636	0.027631	0.027625	0.027619
2	0.039399	0.039286	0.039174	0.039410	0.039298	0.039188	0.039420	0.039310	0.039202	0.039430	0.039322
1	0.074124	0.074576	0.075028	0.074222	0.074667	0.075111	0.074317	0.074754	0.075191	0.074409	0.074839

Salario (UMA)											
Plazo (años)	17.5	17.6	17.7	17.8	17.9	18.0	18.1	18.2	18.3	18.4	18.5
30	0.008348	0.008351	0.008354	0.008357	0.008360	0.008348	0.008351	0.008353	0.008356	0.008359	0.008347
29	0.008348	0.008351	0.008354	0.008357	0.008360	0.008348	0.008351	0.008353	0.008356	0.008359	0.008347
28	0.008348	0.008351	0.008354	0.008357	0.008360	0.008348	0.008351	0.008353	0.008356	0.008359	0.008347
27	0.008348	0.008351	0.008354	0.008357	0.008360	0.008348	0.008351	0.008353	0.008356	0.008359	0.008347
26	0.008348	0.008351	0.008354	0.008357	0.008360	0.008348	0.008351	0.008353	0.008356	0.008359	0.008347
25	0.008408	0.008411	0.008414	0.008416	0.008419	0.008406	0.008409	0.008411	0.008414	0.008416	0.008404
24	0.008469	0.008472	0.008474	0.008476	0.008478	0.008481	0.008468	0.008470	0.008472	0.008474	0.008477
23	0.008547	0.008549	0.008551	0.008553	0.008554	0.008541	0.008543	0.008545	0.008546	0.008548	0.008550
22	0.008626	0.008627	0.008629	0.008630	0.008632	0.008633	0.008634	0.008636	0.008637	0.008638	0.008625
21	0.008723	0.008724	0.008725	0.008725	0.008726	0.008727	0.008728	0.008729	0.008730	0.008731	0.008732
20	0.008838	0.008839	0.008839	0.008839	0.008840	0.008840	0.008840	0.008840	0.008841	0.008841	0.008841

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
19	0.008957	0.008957	0.008956	0.008956	0.008956	0.008955	0.008955	0.008954	0.008954	0.008954	0.008953
18	0.009097	0.009113	0.009112	0.009111	0.009109	0.009108	0.009107	0.009106	0.009104	0.009103	0.009102
17	0.009278	0.009275	0.009273	0.009271	0.009269	0.009266	0.009264	0.009280	0.009278	0.009275	0.009273
16	0.009466	0.009462	0.009459	0.009474	0.009471	0.009467	0.009464	0.009461	0.009476	0.009472	0.009469
15	0.009702	0.009697	0.009692	0.009687	0.009702	0.009697	0.009692	0.009687	0.009702	0.009697	0.009692
14	0.009972	0.009965	0.009958	0.009972	0.009965	0.009959	0.009972	0.009966	0.009959	0.009973	0.009966
13	0.010279	0.010292	0.010283	0.010274	0.010287	0.010278	0.010291	0.010282	0.010274	0.010287	0.010278
12	0.010654	0.010667	0.010655	0.010667	0.010655	0.010667	0.010655	0.010667	0.010655	0.010667	0.010655
11	0.011138	0.011122	0.011132	0.011116	0.011127	0.011137	0.011121	0.011131	0.011116	0.011126	0.011136
10	0.011696	0.011704	0.011683	0.011691	0.011699	0.011707	0.011687	0.011695	0.011703	0.011683	0.011690
9	0.012411	0.012416	0.012421	0.012393	0.012398	0.012403	0.012408	0.012413	0.012417	0.012391	0.012395
8	0.013295	0.013296	0.013296	0.013296	0.013296	0.013296	0.013297	0.013297	0.013297	0.013297	0.013297
7	0.014493	0.014486	0.014479	0.014472	0.014509	0.014502	0.014494	0.014488	0.014481	0.014474	0.014510
6	0.016092	0.016073	0.016109	0.016090	0.016072	0.016107	0.016089	0.016071	0.016106	0.016087	0.016069
5	0.018373	0.018333	0.018366	0.018327	0.018359	0.018391	0.018352	0.018384	0.018346	0.018377	0.018340
4	0.021807	0.021829	0.021852	0.021774	0.021796	0.021818	0.021840	0.021764	0.021786	0.021807	0.021829
3	0.027613	0.027608	0.027602	0.027597	0.027592	0.027586	0.027581	0.027576	0.027571	0.027566	0.027561
2	0.039216	0.039111	0.039333	0.039229	0.039126	0.039344	0.039241	0.039140	0.039355	0.039253	0.039153
1	0.074074	0.074497	0.074921	0.074167	0.074583	0.075000	0.074256	0.074667	0.075077	0.074343	0.074747

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	0.008350	0.008353	0.008356	0.008358	0.008361	0.008350	0.008352	0.008355	0.008358	0.008360	0.008349
29	0.008350	0.008353	0.008356	0.008358	0.008361	0.008350	0.008352	0.008355	0.008358	0.008360	0.008349
28	0.008350	0.008353	0.008356	0.008358	0.008361	0.008350	0.008352	0.008355	0.008358	0.008360	0.008349
27	0.008350	0.008353	0.008356	0.008358	0.008361	0.008350	0.008352	0.008355	0.008358	0.008360	0.008349
26	0.008350	0.008353	0.008356	0.008358	0.008361	0.008350	0.008352	0.008355	0.008358	0.008360	0.008349
25	0.008407	0.008409	0.008412	0.008414	0.008416	0.008405	0.008407	0.008410	0.008412	0.008414	0.008417
24	0.008479	0.008481	0.008468	0.008471	0.008473	0.008475	0.008477	0.008479	0.008481	0.008469	0.008471
23	0.008552	0.008553	0.008541	0.008542	0.008544	0.008546	0.008548	0.008549	0.008551	0.008553	0.008554
22	0.008626	0.008627	0.008629	0.008630	0.008631	0.008633	0.008634	0.008635	0.008637	0.008638	0.008625
21	0.008732	0.008733	0.008719	0.008720	0.008721	0.008721	0.008722	0.008723	0.008724	0.008725	0.008726
20	0.008841	0.008842	0.008842	0.008842	0.008842	0.008827	0.008828	0.008828	0.008828	0.008829	0.008829
19	0.008953	0.008953	0.008952	0.008968	0.008968	0.008967	0.008967	0.008966	0.008966	0.008966	0.008965
18	0.009101	0.009100	0.009099	0.009097	0.009096	0.009112	0.009110	0.009109	0.009108	0.009107	0.009106
17	0.009271	0.009269	0.009267	0.009265	0.009280	0.009277	0.009275	0.009273	0.009271	0.009269	0.009267
16	0.009466	0.009462	0.009459	0.009474	0.009470	0.009467	0.009464	0.009461	0.009458	0.009472	0.009469
15	0.009688	0.009702	0.009697	0.009692	0.009688	0.009702	0.009697	0.009692	0.009688	0.009701	0.009697
14	0.009960	0.009953	0.009967	0.009960	0.009954	0.009967	0.009961	0.009955	0.009968	0.009962	0.009956
13	0.010290	0.010282	0.010273	0.010286	0.010277	0.010290	0.010281	0.010273	0.010285	0.010277	0.010289
12	0.010667	0.010655	0.010667	0.010655	0.010667	0.010656	0.010667	0.010656	0.010667	0.010656	0.010667
11	0.011121	0.011131	0.011116	0.011126	0.011136	0.011121	0.011130	0.011116	0.011125	0.011135	0.011121
10	0.011698	0.011706	0.011686	0.011694	0.011701	0.011682	0.011689	0.011697	0.011704	0.011685	0.011693

Salario (UMA)											
Plazo (años)	18.6	18.7	18.8	18.9	19.0	19.1	19.2	19.3	19.4	19.5	19.6
9	0.012400	0.012405	0.012409	0.012414	0.012418	0.012393	0.012397	0.012402	0.012406	0.012411	0.012415
8	0.013298	0.013298	0.013298	0.013298	0.013298	0.013299	0.013299	0.013299	0.013299	0.013299	0.013299
7	0.014503	0.014496	0.014489	0.014483	0.014476	0.014470	0.014504	0.014498	0.014491	0.014485	0.014478
6	0.016104	0.016086	0.016068	0.016102	0.016085	0.016067	0.016101	0.016083	0.016066	0.016099	0.016082
5	0.018370	0.018333	0.018364	0.018327	0.018357	0.018387	0.018351	0.018381	0.018345	0.018375	0.018339
4	0.021754	0.021776	0.021797	0.021818	0.021839	0.021766	0.021787	0.021808	0.021828	0.021757	0.021778
3	0.027556	0.027551	0.027546	0.027541	0.027536	0.027532	0.027527	0.027522	0.027518	0.027513	0.027654
2	0.039365	0.039265	0.039167	0.039375	0.039276	0.039179	0.039385	0.039288	0.039192	0.039394	0.039298
1	0.075152	0.074428	0.074826	0.074118	0.074510	0.074902	0.074203	0.074589	0.074976	0.074286	0.074667

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	0.008352	0.008354	0.008357	0.008359	0.008349	0.008351	0.008354	0.008356	0.008359	0.008349	0.008351
29	0.008352	0.008354	0.008357	0.008359	0.008349	0.008351	0.008354	0.008356	0.008359	0.008349	0.008351
28	0.008352	0.008354	0.008357	0.008359	0.008349	0.008351	0.008354	0.008356	0.008359	0.008349	0.008351
27	0.008352	0.008354	0.008357	0.008359	0.008349	0.008351	0.008354	0.008356	0.008359	0.008349	0.008351
26	0.008352	0.008354	0.008357	0.008359	0.008349	0.008351	0.008354	0.008356	0.008359	0.008349	0.008351
25	0.008405	0.008408	0.008410	0.008412	0.008414	0.008417	0.008406	0.008408	0.008410	0.008412	0.008415
24	0.008473	0.008475	0.008477	0.008479	0.008481	0.008470	0.008472	0.008474	0.008475	0.008477	0.008479
23	0.008542	0.008544	0.008545	0.008547	0.008549	0.008550	0.008552	0.008553	0.008542	0.008543	0.008545
22	0.008626	0.008627	0.008629	0.008630	0.008631	0.008632	0.008634	0.008635	0.008636	0.008624	0.008625
21	0.008726	0.008727	0.008728	0.008729	0.008730	0.008730	0.008731	0.008732	0.008719	0.008720	0.008720
20	0.008829	0.008829	0.008830	0.008830	0.008830	0.008831	0.008831	0.008831	0.008831	0.008832	0.008832
19	0.008965	0.008964	0.008964	0.008964	0.008963	0.008963	0.008962	0.008962	0.008962	0.008961	0.008961
18	0.009105	0.009103	0.009102	0.009101	0.009100	0.009099	0.009098	0.009097	0.009111	0.009110	0.009109
17	0.009265	0.009279	0.009277	0.009275	0.009273	0.009271	0.009269	0.009267	0.009266	0.009264	0.009277
16	0.009465	0.009462	0.009459	0.009473	0.009470	0.009467	0.009464	0.009461	0.009458	0.009471	0.009468
15	0.009692	0.009688	0.009701	0.009697	0.009693	0.009688	0.009701	0.009697	0.009693	0.009688	0.009701
14	0.009968	0.009962	0.009956	0.009969	0.009963	0.009957	0.009969	0.009963	0.009957	0.009970	0.009964
13	0.010280	0.010272	0.010284	0.010276	0.010288	0.010280	0.010272	0.010284	0.010276	0.010287	0.010279
12	0.010656	0.010667	0.010656	0.010667	0.010656	0.010667	0.010656	0.010667	0.010656	0.010667	0.010656
11	0.011130	0.011116	0.011125	0.011134	0.011120	0.011129	0.011116	0.011125	0.011134	0.011120	0.011129
10	0.011700	0.011707	0.011689	0.011696	0.011703	0.011685	0.011692	0.011699	0.011706	0.011688	0.011695
9	0.012390	0.012394	0.012399	0.012403	0.012407	0.012412	0.012416	0.012392	0.012396	0.012400	0.012404
8	0.013300	0.013300	0.013300	0.013300	0.013300	0.013300	0.013301	0.013301	0.013301	0.013301	0.013301
7	0.014472	0.014505	0.014499	0.014493	0.014486	0.014480	0.014474	0.014507	0.014500	0.014494	0.014488
6	0.016065	0.016098	0.016081	0.016064	0.016096	0.016080	0.016111	0.016095	0.016078	0.016109	0.016093
5	0.018368	0.018333	0.018362	0.018328	0.018356	0.018385	0.018350	0.018378	0.018345	0.018372	0.018339
4	0.021798	0.021818	0.021838	0.021769	0.021789	0.021808	0.021828	0.021760	0.021780	0.021799	0.021818
3	0.027649	0.027644	0.027639	0.027634	0.027629	0.027624	0.027619	0.027614	0.027609	0.027605	0.027600
2	0.039204	0.039111	0.039309	0.039216	0.039124	0.039319	0.039227	0.039137	0.039329	0.039238	0.039149
1	0.075048	0.074366	0.074742	0.074074	0.074444	0.074815	0.074155	0.074521	0.074886	0.074234	0.074595

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	0.008353	0.008356	0.008358	0.008348	0.008351	0.008353	0.008355	0.008358	0.008348	0.008350	0.008352
29	0.008353	0.008356	0.008358	0.008348	0.008351	0.008353	0.008355	0.008358	0.008348	0.008350	0.008352
28	0.008353	0.008356	0.008358	0.008348	0.008351	0.008353	0.008355	0.008358	0.008348	0.008350	0.008352
27	0.008353	0.008356	0.008358	0.008348	0.008351	0.008353	0.008355	0.008358	0.008348	0.008350	0.008352
26	0.008353	0.008356	0.008358	0.008348	0.008351	0.008353	0.008355	0.008358	0.008348	0.008350	0.008352
25	0.008404	0.008406	0.008408	0.008411	0.008413	0.008415	0.008405	0.008407	0.008409	0.008411	0.008413
24	0.008468	0.008470	0.008472	0.008474	0.008476	0.008478	0.008479	0.008469	0.008471	0.008472	0.008474
23	0.008546	0.008548	0.008550	0.008551	0.008553	0.008541	0.008543	0.008544	0.008546	0.008548	0.008549
22	0.008626	0.008627	0.008629	0.008630	0.008631	0.008632	0.008633	0.008635	0.008636	0.008624	0.008625
21	0.008721	0.008722	0.008723	0.008724	0.008724	0.008725	0.008726	0.008727	0.008727	0.008728	0.008729
20	0.008832	0.008833	0.008833	0.008833	0.008833	0.008834	0.008834	0.008834	0.008834	0.008835	0.008835
19	0.008961	0.008960	0.008960	0.008960	0.008959	0.008959	0.008959	0.008958	0.008958	0.008958	0.008957
18	0.009108	0.009107	0.009106	0.009105	0.009104	0.009103	0.009102	0.009101	0.009100	0.009099	0.009098
17	0.009275	0.009273	0.009272	0.009270	0.009268	0.009266	0.009264	0.009277	0.009275	0.009274	0.009272
16	0.009465	0.009462	0.009459	0.009473	0.009470	0.009467	0.009464	0.009461	0.009458	0.009471	0.009468
15	0.009697	0.009693	0.009689	0.009701	0.009697	0.009693	0.009689	0.009701	0.009697	0.009693	0.009689
14	0.009958	0.009970	0.009964	0.009959	0.009971	0.009965	0.009959	0.009954	0.009965	0.009960	0.009954
13	0.010272	0.010283	0.010275	0.010286	0.010279	0.010290	0.010282	0.010275	0.010286	0.010278	0.010289
12	0.010667	0.010656	0.010667	0.010657	0.010667	0.010657	0.010667	0.010657	0.010667	0.010657	0.010667
11	0.011116	0.011124	0.011133	0.011120	0.011129	0.011115	0.011124	0.011133	0.011120	0.011128	0.011115
10	0.011702	0.011684	0.011691	0.011698	0.011705	0.011687	0.011694	0.011701	0.011684	0.011690	0.011697
9	0.012409	0.012413	0.012389	0.012394	0.012398	0.012402	0.012406	0.012410	0.012414	0.012391	0.012395
8	0.013301	0.013302	0.013302	0.013302	0.013302	0.013302	0.013302	0.013302	0.013303	0.013303	0.013303
7	0.014482	0.014476	0.014470	0.014502	0.014496	0.014490	0.014484	0.014478	0.014472	0.014503	0.014497
6	0.016077	0.016108	0.016092	0.016076	0.016106	0.016091	0.016075	0.016105	0.016089	0.016074	0.016103
5	0.018366	0.018333	0.018361	0.018328	0.018355	0.018382	0.018349	0.018376	0.018344	0.018370	0.018339
4	0.021837	0.021771	0.021790	0.021809	0.021828	0.021762	0.021781	0.021800	0.021818	0.021754	0.021773
3	0.027595	0.027591	0.027586	0.027582	0.027577	0.027573	0.027568	0.027564	0.027560	0.027556	0.027551
2	0.039338	0.039249	0.039161	0.039347	0.039259	0.039172	0.039356	0.039269	0.039184	0.039365	0.039279
1	0.074955	0.074311	0.074667	0.075022	0.074386	0.074737	0.074113	0.074459	0.074805	0.074188	0.074530

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	0.008355	0.008357	0.008347	0.008350	0.008352	0.008354	0.008357	0.008359	0.008349	0.008352	0.008354
29	0.008355	0.008357	0.008347	0.008350	0.008352	0.008354	0.008357	0.008359	0.008349	0.008352	0.008354
28	0.008355	0.008357	0.008347	0.008350	0.008352	0.008354	0.008357	0.008359	0.008349	0.008352	0.008354
27	0.008355	0.008357	0.008347	0.008350	0.008352	0.008354	0.008357	0.008359	0.008349	0.008352	0.008354
26	0.008355	0.008357	0.008347	0.008350	0.008352	0.008354	0.008357	0.008359	0.008349	0.008352	0.008354
25	0.008415	0.008405	0.008407	0.008409	0.008411	0.008413	0.008415	0.008405	0.008407	0.008409	0.008411
24	0.008476	0.008478	0.008480	0.008469	0.008471	0.008473	0.008475	0.008476	0.008478	0.008468	0.008470
23	0.008551	0.008552	0.008541	0.008543	0.008544	0.008546	0.008547	0.008548	0.008550	0.008551	0.008541
22	0.008626	0.008627	0.008629	0.008630	0.008631	0.008632	0.008633	0.008634	0.008635	0.008624	0.008625
21	0.008729	0.008730	0.008731	0.008719	0.008719	0.008720	0.008721	0.008722	0.008722	0.008723	0.008724
20	0.008835	0.008835	0.008836	0.008836	0.008836	0.008836	0.008837	0.008837	0.008837	0.008837	0.008837

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
19	0.008957	0.008957	0.008956	0.008956	0.008956	0.008956	0.008955	0.008955	0.008955	0.008954	0.008954
18	0.009097	0.009110	0.009109	0.009108	0.009107	0.009106	0.009105	0.009104	0.009103	0.009102	0.009101
17	0.009270	0.009268	0.009266	0.009264	0.009277	0.009275	0.009274	0.009272	0.009270	0.009268	0.009267
16	0.009465	0.009462	0.009460	0.009472	0.009469	0.009466	0.009464	0.009461	0.009458	0.009470	0.009468
15	0.009701	0.009697	0.009693	0.009689	0.009685	0.009697	0.009693	0.009689	0.009685	0.009697	0.009693
14	0.009966	0.009960	0.009955	0.009966	0.009961	0.009956	0.009967	0.009961	0.009956	0.009967	0.009962
13	0.010282	0.010274	0.010285	0.010278	0.010288	0.010281	0.010274	0.010284	0.010277	0.010288	0.010281
12	0.010657	0.010667	0.010657	0.010667	0.010657	0.010667	0.010657	0.010667	0.010657	0.010667	0.010657
11	0.011124	0.011132	0.011119	0.011128	0.011115	0.011124	0.011132	0.011119	0.011127	0.011115	0.011123
10	0.011703	0.011687	0.011693	0.011700	0.011683	0.011689	0.011696	0.011702	0.011686	0.011692	0.011699
9	0.012399	0.012403	0.012407	0.012411	0.012415	0.012393	0.012397	0.012401	0.012404	0.012408	0.012412
8	0.013303	0.013303	0.013303	0.013303	0.013304	0.013304	0.013304	0.013304	0.013304	0.013304	0.013304
7	0.014491	0.014486	0.014480	0.014474	0.014504	0.014498	0.014493	0.014487	0.014482	0.014476	0.014471
6	0.016088	0.016073	0.016102	0.016087	0.016072	0.016101	0.016086	0.016071	0.016099	0.016085	0.016070
5	0.018365	0.018333	0.018359	0.018328	0.018354	0.018379	0.018349	0.018374	0.018343	0.018369	0.018338
4	0.021791	0.021809	0.021827	0.021765	0.021783	0.021800	0.021818	0.021757	0.021775	0.021792	0.021810
3	0.027547	0.027543	0.027539	0.027535	0.027531	0.027527	0.027523	0.027519	0.027515	0.027636	0.027632
2	0.039195	0.039111	0.039289	0.039205	0.039123	0.039298	0.039216	0.039134	0.039307	0.039226	0.039145
1	0.074872	0.074262	0.074599	0.074937	0.074333	0.074667	0.074074	0.074403	0.074733	0.074146	0.074472

Salario (UMA)											
Plazo (años)	23.0	23.1	23.2	23.3	23.4	23.5	23.6	23.7	23.8	23.9	24.0
30	0.008356	0.008358	0.008349	0.008351	0.008353	0.008356	0.008358	0.008349	0.008351	0.008353	0.008355
29	0.008356	0.008358	0.008349	0.008351	0.008353	0.008356	0.008358	0.008349	0.008351	0.008353	0.008355
28	0.008356	0.008358	0.008349	0.008351	0.008353	0.008356	0.008358	0.008349	0.008351	0.008353	0.008355
27	0.008356	0.008358	0.008349	0.008351	0.008353	0.008356	0.008358	0.008349	0.008351	0.008353	0.008355
26	0.008356	0.008358	0.008349	0.008351	0.008353	0.008356	0.008358	0.008349	0.008351	0.008353	0.008355
25	0.008413	0.008404	0.008406	0.008408	0.008410	0.008412	0.008414	0.008404	0.008406	0.008408	0.008410
24	0.008471	0.008473	0.008475	0.008477	0.008478	0.008468	0.008470	0.008472	0.008474	0.008475	0.008477
23	0.008542	0.008544	0.008545	0.008547	0.008548	0.008549	0.008551	0.008552	0.008542	0.008543	0.008545
22	0.008626	0.008627	0.008629	0.008630	0.008631	0.008632	0.008633	0.008634	0.008635	0.008624	0.008625
21	0.008725	0.008725	0.008726	0.008727	0.008727	0.008728	0.008729	0.008729	0.008730	0.008719	0.008719
20	0.008838	0.008838	0.008838	0.008838	0.008839	0.008839	0.008839	0.008839	0.008839	0.008827	0.008828
19	0.008954	0.008953	0.008953	0.008953	0.008953	0.008952	0.008952	0.008965	0.008964	0.008964	0.008964
18	0.009100	0.009099	0.009098	0.009097	0.009109	0.009109	0.009108	0.009107	0.009106	0.009105	0.009104
17	0.009265	0.009277	0.009275	0.009274	0.009272	0.009270	0.009269	0.009267	0.009265	0.009264	0.009275
16	0.009465	0.009462	0.009460	0.009472	0.009469	0.009466	0.009464	0.009461	0.009459	0.009470	0.009467
15	0.009689	0.009686	0.009697	0.009693	0.009689	0.009686	0.009697	0.009693	0.009690	0.009686	0.009697
14	0.009957	0.009968	0.009962	0.009957	0.009968	0.009963	0.009958	0.009968	0.009963	0.009958	0.009953
13	0.010274	0.010284	0.010277	0.010287	0.010280	0.010273	0.010283	0.010276	0.010286	0.010280	0.010273
12	0.010667	0.010657	0.010667	0.010658	0.010667	0.010658	0.010667	0.010658	0.010667	0.010658	0.010667
11	0.011131	0.011119	0.011127	0.011115	0.011123	0.011131	0.011119	0.011127	0.011115	0.011123	0.011130
10	0.011683	0.011689	0.011695	0.011701	0.011685	0.011692	0.011698	0.011682	0.011688	0.011694	0.011700

Salario (UMA)											
Plazo (años)	23.0	23.1	23.2	23.3	23.4	23.5	23.6	23.7	23.8	23.9	24.0
9	0.012391	0.012394	0.012398	0.012402	0.012406	0.012409	0.012413	0.012392	0.012396	0.012399	0.012403
8	0.013304	0.013305	0.013305	0.013305	0.013305	0.013305	0.013305	0.013305	0.013305	0.013305	0.013306
7	0.014500	0.014494	0.014489	0.014483	0.014478	0.014473	0.014501	0.014495	0.014490	0.014485	0.014480
6	0.016098	0.016084	0.016069	0.016097	0.016082	0.016068	0.016095	0.016081	0.016068	0.016094	0.016080
5	0.018363	0.018333	0.018358	0.018328	0.018353	0.018377	0.018348	0.018372	0.018343	0.018367	0.018338
4	0.021827	0.021767	0.021784	0.021801	0.021818	0.021759	0.021776	0.021793	0.021810	0.021826	0.021769
3	0.027628	0.027623	0.027619	0.027615	0.027611	0.027606	0.027602	0.027598	0.027594	0.027590	0.027586
2	0.039316	0.039236	0.039156	0.039325	0.039245	0.039167	0.039333	0.039255	0.039177	0.039342	0.039264
1	0.074797	0.074217	0.074538	0.074859	0.074286	0.074603	0.074921	0.074353	0.074667	0.074109	0.074419

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	0.008357	0.008348	0.008351	0.008353	0.008355	0.008357	0.008348	0.008350	0.008352	0.008354
29	0.008357	0.008348	0.008351	0.008353	0.008355	0.008357	0.008348	0.008350	0.008352	0.008354
28	0.008357	0.008348	0.008351	0.008353	0.008355	0.008357	0.008348	0.008350	0.008352	0.008354
27	0.008357	0.008348	0.008351	0.008353	0.008355	0.008357	0.008348	0.008350	0.008352	0.008354
26	0.008357	0.008348	0.008351	0.008353	0.008355	0.008357	0.008348	0.008350	0.008352	0.008354
25	0.008412	0.008414	0.008405	0.008407	0.008408	0.008410	0.008412	0.008414	0.008405	0.008407
24	0.008478	0.008469	0.008471	0.008472	0.008474	0.008475	0.008477	0.008468	0.008469	0.008471
23	0.008546	0.008547	0.008549	0.008550	0.008551	0.008542	0.008543	0.008544	0.008546	0.008547
22	0.008626	0.008627	0.008628	0.008630	0.008631	0.008632	0.008633	0.008634	0.008635	0.008624
21	0.008720	0.008721	0.008721	0.008722	0.008723	0.008723	0.008724	0.008725	0.008725	0.008726
20	0.008828	0.008828	0.008828	0.008829	0.008829	0.008829	0.008829	0.008830	0.008830	0.008830
19	0.008963	0.008963	0.008963	0.008962	0.008962	0.008962	0.008961	0.008961	0.008961	0.008961
18	0.009103	0.009102	0.009101	0.009100	0.009099	0.009098	0.009098	0.009097	0.009108	0.009107
17	0.009274	0.009272	0.009270	0.009269	0.009267	0.009266	0.009264	0.009275	0.009274	0.009272
16	0.009465	0.009462	0.009460	0.009471	0.009469	0.009466	0.009464	0.009461	0.009459	0.009470
15	0.009693	0.009690	0.009686	0.009697	0.009693	0.009690	0.009686	0.009697	0.009693	0.009690
14	0.009964	0.009959	0.009954	0.009964	0.009959	0.009954	0.009965	0.009960	0.009955	0.009965
13	0.010283	0.010276	0.010286	0.010279	0.010273	0.010282	0.010276	0.010285	0.010279	0.010272
12	0.010658	0.010667	0.010658	0.010667	0.010658	0.010667	0.010658	0.010667	0.010658	0.010667
11	0.011119	0.011126	0.011115	0.011123	0.011130	0.011119	0.011126	0.011115	0.011122	0.011130
10	0.011685	0.011691	0.011697	0.011703	0.011688	0.011693	0.011699	0.011684	0.011690	0.011696
9	0.012407	0.012410	0.012390	0.012394	0.012397	0.012401	0.012404	0.012408	0.012411	0.012392
8	0.013306	0.013306	0.013306	0.013306	0.013306	0.013306	0.013306	0.013307	0.013307	0.013307
7	0.014474	0.014469	0.014497	0.014491	0.014486	0.014481	0.014476	0.014471	0.014498	0.014493
6	0.016067	0.016093	0.016079	0.016066	0.016092	0.016078	0.016065	0.016091	0.016077	0.016064
5	0.018362	0.018333	0.018357	0.018329	0.018352	0.018375	0.018347	0.018370	0.018343	0.018365
4	0.021785	0.021802	0.021818	0.021761	0.021778	0.021794	0.021810	0.021754	0.021770	0.021786
3	0.027582	0.027578	0.027574	0.027571	0.027567	0.027563	0.027559	0.027556	0.027552	0.027548
2	0.039187	0.039111	0.039273	0.039197	0.039122	0.039281	0.039206	0.039132	0.039290	0.039216
1	0.074729	0.074176	0.074483	0.074789	0.074242	0.074545	0.074848	0.074307	0.074607	0.074074

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
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

Salario (UMA)											
Plazo (años)	6.5	6.6	6.7	6.8	6.9	7.0	7.1	7.2	7.3	7.4	7.5
30	0.010470	0.010057	0.010019	0.010028	0.010036	0.010045	0.010053	0.010017	0.010026	0.010034	0.010042
29	0.010470	0.010057	0.010019	0.010028	0.010036	0.010045	0.010053	0.010017	0.010026	0.010034	0.010042
28	0.010470	0.010057	0.010019	0.010028	0.010036	0.010045	0.010053	0.010017	0.010026	0.010034	0.010042
27	0.010470	0.010057	0.010019	0.010028	0.010036	0.010045	0.010053	0.010017	0.010026	0.010034	0.010042
26	0.010470	0.010057	0.010019	0.010028	0.010036	0.010045	0.010053	0.010017	0.010026	0.010034	0.010042
25	0.010532	0.010105	0.010113	0.010121	0.010128	0.010090	0.010098	0.010105	0.010113	0.010120	0.010127
24	0.010604	0.010203	0.010210	0.010168	0.010175	0.010182	0.010188	0.010195	0.010201	0.010163	0.010169
23	0.010686	0.010252	0.010258	0.010264	0.010270	0.010275	0.010281	0.010286	0.010291	0.010251	0.010256
22	0.010779	0.010353	0.010357	0.010362	0.010366	0.010370	0.010374	0.010378	0.010382	0.010386	0.010390
21	0.010887	0.010507	0.010510	0.010512	0.010464	0.010467	0.010470	0.010473	0.010475	0.010478	0.010480
20	0.011011	0.010613	0.010614	0.010615	0.010615	0.010616	0.010617	0.010618	0.010618	0.010619	0.010619
19	0.011154	0.010776	0.010774	0.010772	0.010771	0.010769	0.010768	0.010766	0.010765	0.010764	0.010762
18	0.011320	0.010943	0.010939	0.010935	0.010931	0.010927	0.010923	0.010919	0.010916	0.010963	0.010959
17	0.011512	0.011175	0.011167	0.011159	0.011152	0.011144	0.011137	0.011130	0.011124	0.011117	0.011163
16	0.011737	0.011355	0.011404	0.011393	0.011381	0.011371	0.011360	0.011350	0.011395	0.011385	0.011374
15	0.012002	0.011669	0.011652	0.011636	0.011683	0.011667	0.011651	0.011636	0.011680	0.011665	0.011650
14	0.012314	0.012000	0.011978	0.011956	0.012000	0.011979	0.011958	0.012000	0.011979	0.011960	0.012000
13	0.012687	0.012351	0.012393	0.012364	0.012335	0.012376	0.012348	0.012387	0.012360	0.012333	0.012371
12	0.013134	0.012800	0.012838	0.012800	0.012837	0.012800	0.012836	0.012800	0.012835	0.012800	0.012834
11	0.013678	0.013367	0.013400	0.013350	0.013382	0.013413	0.013365	0.013395	0.013349	0.013379	0.013408
10	0.014347	0.014080	0.014105	0.014039	0.014064	0.014088	0.014025	0.014049	0.014072	0.014095	0.014035
9	0.015184	0.014873	0.014889	0.014904	0.014919	0.014933	0.014947	0.014961	0.014879	0.014893	0.014907
8	0.016253	0.016000	0.016000	0.016000	0.016000	0.016000	0.016000	0.016000	0.016000	0.016000	0.016000
7	0.017653	0.017455	0.017431	0.017408	0.017386	0.017364	0.017477	0.017455	0.017433	0.017412	0.017391
6	0.019550	0.019376	0.019315	0.019429	0.019368	0.019310	0.019419	0.019361	0.019306	0.019410	0.019355
5	0.022244	0.022000	0.022103	0.022204	0.022080	0.022178	0.022058	0.022154	0.022038	0.022131	0.022018
4	0.026334	0.026400	0.026146	0.026217	0.026286	0.026353	0.026115	0.026182	0.026247	0.026311	0.026374
3	0.033214	0.033524	0.033500	0.033477	0.033455	0.033433	0.033412	0.033391	0.033371	0.033352	0.033333
2	0.047073	0.046933	0.047644	0.047304	0.046979	0.047660	0.047333	0.047020	0.047673	0.047360	0.047059
1	0.088849	0.091826	0.089333	0.090667	0.092000	0.089600	0.090880	0.092160	0.089846	0.091077	0.088889

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
30	0.010050	0.010057	0.010024	0.010032	0.010039	0.010047	0.010054	0.010023	0.010030	0.010037	0.010044
29	0.010050	0.010057	0.010024	0.010032	0.010039	0.010047	0.010054	0.010023	0.010030	0.010037	0.010044
28	0.010050	0.010057	0.010024	0.010032	0.010039	0.010047	0.010054	0.010023	0.010030	0.010037	0.010044
27	0.010050	0.010057	0.010024	0.010032	0.010039	0.010047	0.010054	0.010023	0.010030	0.010037	0.010044
26	0.010050	0.010057	0.010024	0.010032	0.010039	0.010047	0.010054	0.010023	0.010030	0.010037	0.010044
25	0.010091	0.010098	0.010105	0.010112	0.010119	0.010086	0.010092	0.010099	0.010105	0.010112	0.010118
24	0.010176	0.010182	0.010188	0.010194	0.010199	0.010165	0.010171	0.010176	0.010182	0.010187	0.010193
23	0.010262	0.010267	0.010272	0.010276	0.010281	0.010286	0.010250	0.010255	0.010260	0.010264	0.010269

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
22	0.010349	0.010353	0.010357	0.010361	0.010364	0.010368	0.010372	0.010375	0.010378	0.010382	0.010385
21	0.010483	0.010485	0.010487	0.010490	0.010492	0.010494	0.010496	0.010498	0.010500	0.010502	0.010464
20	0.010620	0.010621	0.010621	0.010622	0.010622	0.010623	0.010623	0.010624	0.010625	0.010625	0.010625
19	0.010761	0.010760	0.010759	0.010757	0.010756	0.010755	0.010754	0.010753	0.010752	0.010751	0.010750
18	0.010955	0.010951	0.010947	0.010944	0.010940	0.010937	0.010933	0.010930	0.010927	0.010924	0.010921
17	0.011156	0.011149	0.011143	0.011137	0.011130	0.011124	0.011119	0.011160	0.011154	0.011148	0.011142
16	0.011364	0.011355	0.011397	0.011387	0.011378	0.011368	0.011359	0.011350	0.011390	0.011381	0.011372
15	0.011636	0.011623	0.011664	0.011650	0.011636	0.011623	0.011662	0.011649	0.011636	0.011624	0.011661
14	0.011980	0.011961	0.012000	0.011981	0.011963	0.011945	0.011982	0.011964	0.011947	0.011982	0.011965
13	0.012345	0.012382	0.012356	0.012332	0.012367	0.012343	0.012377	0.012353	0.012330	0.012364	0.012341
12	0.012800	0.012833	0.012800	0.012832	0.012800	0.012832	0.012800	0.012831	0.012800	0.012830	0.012800
11	0.013363	0.013391	0.013348	0.013376	0.013403	0.013361	0.013388	0.013347	0.013373	0.013399	0.013359
10	0.014058	0.014080	0.014022	0.014044	0.014066	0.014087	0.014032	0.014053	0.014073	0.014021	0.014041
9	0.014920	0.014933	0.014946	0.014871	0.014884	0.014897	0.014909	0.014921	0.014933	0.014945	0.014876
8	0.016000	0.016000	0.016000	0.016000	0.016000	0.016000	0.016000	0.016000	0.016000	0.016000	0.016000
7	0.017371	0.017475	0.017455	0.017434	0.017415	0.017396	0.017377	0.017474	0.017455	0.017436	0.017418
6	0.019302	0.019402	0.019349	0.019298	0.019394	0.019343	0.019294	0.019387	0.019338	0.019291	0.019380
5	0.022109	0.022000	0.022088	0.022175	0.022069	0.022154	0.022050	0.022133	0.022033	0.022114	0.022016
4	0.026151	0.026213	0.026274	0.026333	0.026122	0.026182	0.026240	0.026297	0.026353	0.026154	0.026210
3	0.033315	0.033297	0.033280	0.033263	0.033247	0.033231	0.033215	0.033200	0.033185	0.033171	0.033157
2	0.047686	0.047385	0.047094	0.047698	0.047407	0.047127	0.047709	0.047429	0.047158	0.047719	0.047448
1	0.090074	0.091259	0.089143	0.090286	0.091429	0.089379	0.090483	0.091586	0.089600	0.090667	0.091733

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	0.010051	0.010021	0.010028	0.010035	0.010041	0.010048	0.010020	0.010027	0.010033	0.010039	0.010045
29	0.010051	0.010021	0.010028	0.010035	0.010041	0.010048	0.010020	0.010027	0.010033	0.010039	0.010045
28	0.010051	0.010021	0.010028	0.010035	0.010041	0.010048	0.010020	0.010027	0.010033	0.010039	0.010045
27	0.010051	0.010021	0.010028	0.010035	0.010041	0.010048	0.010020	0.010027	0.010033	0.010039	0.010045
26	0.010051	0.010021	0.010028	0.010035	0.010041	0.010048	0.010020	0.010027	0.010033	0.010039	0.010045
25	0.010087	0.010093	0.010099	0.010105	0.010111	0.010117	0.010088	0.010094	0.010100	0.010105	0.010111
24	0.010198	0.010166	0.010171	0.010177	0.010182	0.010187	0.010192	0.010162	0.010167	0.010172	0.010177
23	0.010273	0.010277	0.010282	0.010249	0.010254	0.010258	0.010262	0.010266	0.010270	0.010274	0.010278
22	0.010349	0.010353	0.010356	0.010360	0.010363	0.010366	0.010369	0.010372	0.010375	0.010378	0.010381
21	0.010466	0.010468	0.010471	0.010473	0.010475	0.010477	0.010479	0.010481	0.010483	0.010485	0.010486
20	0.010626	0.010626	0.010627	0.010627	0.010628	0.010628	0.010629	0.010629	0.010629	0.010593	0.010594
19	0.010749	0.010748	0.010747	0.010746	0.010745	0.010745	0.010744	0.010743	0.010780	0.010779	0.010778
18	0.010918	0.010957	0.010954	0.010951	0.010947	0.010944	0.010941	0.010938	0.010935	0.010932	0.010930
17	0.011136	0.011130	0.011125	0.011120	0.011157	0.011152	0.011146	0.011141	0.011136	0.011130	0.011125
16	0.011363	0.011355	0.011392	0.011383	0.011375	0.011367	0.011359	0.011351	0.011386	0.011378	0.011370
15	0.011649	0.011636	0.011624	0.011660	0.011648	0.011636	0.011625	0.011659	0.011648	0.011636	0.011625
14	0.011948	0.011983	0.011966	0.011950	0.011984	0.011967	0.011952	0.011984	0.011969	0.011953	0.011985
13	0.012373	0.012351	0.012329	0.012361	0.012339	0.012370	0.012349	0.012328	0.012358	0.012337	0.012367
12	0.012829	0.012800	0.012829	0.012800	0.012828	0.012800	0.012828	0.012800	0.012827	0.012800	0.012826
11	0.013385	0.013346	0.013371	0.013395	0.013358	0.013382	0.013345	0.013369	0.013392	0.013357	0.013379
10	0.014061	0.014080	0.014030	0.014049	0.014068	0.014019	0.014038	0.014056	0.014074	0.014027	0.014045
9	0.014888	0.014899	0.014911	0.014922	0.014933	0.014869	0.014880	0.014891	0.014902	0.014913	0.014923
8	0.016000	0.016000	0.016000	0.016000	0.016000	0.016000	0.016000	0.016000	0.016000	0.016000	0.016000
7	0.017400	0.017383	0.017366	0.017455	0.017437	0.017420	0.017404	0.017387	0.017371	0.017455	0.017438
6	0.019333	0.019288	0.019374	0.019329	0.019285	0.019368	0.019325	0.019282	0.019363	0.019321	0.019280
5	0.022095	0.022000	0.022078	0.022154	0.022061	0.022135	0.022044	0.022118	0.022029	0.022101	0.022014
4	0.026264	0.026318	0.026128	0.026182	0.026234	0.026286	0.026105	0.026157	0.026207	0.026256	0.026305

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
3	0.033143	0.033129	0.033116	0.033103	0.033091	0.033079	0.033067	0.033055	0.033043	0.033032	0.033021
2	0.047186	0.046933	0.047467	0.047213	0.046968	0.047484	0.047238	0.047000	0.047500	0.047262	0.047030
1	0.089806	0.090839	0.089000	0.090000	0.091000	0.089212	0.090182	0.091152	0.089412	0.090353	0.091294

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	0.010019	0.010025	0.010031	0.010037	0.010043	0.010018	0.010024	0.010030	0.010036	0.010041	0.010017
29	0.010019	0.010025	0.010031	0.010037	0.010043	0.010018	0.010024	0.010030	0.010036	0.010041	0.010017
28	0.010019	0.010025	0.010031	0.010037	0.010043	0.010018	0.010024	0.010030	0.010036	0.010041	0.010017
27	0.010019	0.010025	0.010031	0.010037	0.010043	0.010018	0.010024	0.010030	0.010036	0.010041	0.010017
26	0.010019	0.010025	0.010031	0.010037	0.010043	0.010018	0.010024	0.010030	0.010036	0.010041	0.010017
25	0.010116	0.010089	0.010095	0.010100	0.010105	0.010110	0.010085	0.010090	0.010095	0.010100	0.010105
24	0.010182	0.010186	0.010191	0.010164	0.010168	0.010173	0.010177	0.010182	0.010186	0.010190	0.010165
23	0.010282	0.010252	0.010256	0.010260	0.010264	0.010268	0.010272	0.010275	0.010279	0.010251	0.010255
22	0.010350	0.010353	0.010356	0.010359	0.010362	0.010365	0.010368	0.010370	0.010373	0.010376	0.010378
21	0.010488	0.010490	0.010492	0.010494	0.010495	0.010463	0.010465	0.010467	0.010469	0.010471	0.010473
20	0.010595	0.010595	0.010596	0.010597	0.010597	0.010598	0.010599	0.010599	0.010600	0.010601	0.010601
19	0.010777	0.010776	0.010774	0.010773	0.010772	0.010771	0.010770	0.010769	0.010768	0.010767	0.010766
18	0.010927	0.010924	0.010922	0.010919	0.010916	0.010950	0.010947	0.010945	0.010942	0.010939	0.010937
17	0.011121	0.011155	0.011150	0.011145	0.011140	0.011135	0.011130	0.011126	0.011121	0.011117	0.011148
16	0.011362	0.011355	0.011388	0.011380	0.011373	0.011366	0.011358	0.011351	0.011383	0.011375	0.011368
15	0.011658	0.011647	0.011636	0.011626	0.011657	0.011647	0.011636	0.011626	0.011656	0.011646	0.011636
14	0.011969	0.011955	0.011985	0.011970	0.011956	0.011985	0.011971	0.011957	0.011986	0.011972	0.011958
13	0.012346	0.012327	0.012355	0.012336	0.012364	0.012345	0.012326	0.012353	0.012335	0.012361	0.012343
12	0.012800	0.012826	0.012800	0.012825	0.012800	0.012825	0.012800	0.012824	0.012800	0.012824	0.012800
11	0.013345	0.013367	0.013389	0.013355	0.013377	0.013344	0.013365	0.013386	0.013354	0.013375	0.013344
10	0.014063	0.014080	0.014035	0.014052	0.014069	0.014026	0.014042	0.014059	0.014075	0.014033	0.014049
9	0.014933	0.014873	0.014884	0.014894	0.014904	0.014914	0.014924	0.014867	0.014877	0.014887	0.014897
8	0.016000	0.016000	0.016000	0.016000	0.016000	0.016000	0.016000	0.016000	0.016000	0.016000	0.016000
7	0.017422	0.017407	0.017391	0.017376	0.017455	0.017439	0.017424	0.017409	0.017395	0.017381	0.017367
6	0.019358	0.019317	0.019277	0.019353	0.019314	0.019388	0.019349	0.019310	0.019383	0.019345	0.019307
5	0.022085	0.022000	0.022069	0.022137	0.022054	0.022121	0.022040	0.022105	0.022026	0.022090	0.022013
4	0.026133	0.026182	0.026230	0.026276	0.026112	0.026159	0.026205	0.026250	0.026295	0.026137	0.026182
3	0.033362	0.033347	0.033333	0.033320	0.033306	0.033293	0.033280	0.033267	0.033255	0.033243	0.033231
2	0.047515	0.047284	0.047059	0.047529	0.047304	0.047086	0.047543	0.047324	0.047111	0.047556	0.047342
1	0.089600	0.090514	0.088889	0.089778	0.090667	0.089081	0.089946	0.090811	0.089263	0.090105	0.090947

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	0.010023	0.010028	0.010034	0.010039	0.010044	0.010022	0.010027	0.010032	0.010038	0.010043	0.010021
29	0.010023	0.010028	0.010034	0.010039	0.010044	0.010022	0.010027	0.010032	0.010038	0.010043	0.010021
28	0.010023	0.010028	0.010034	0.010039	0.010044	0.010022	0.010027	0.010032	0.010038	0.010043	0.010021
27	0.010023	0.010028	0.010034	0.010039	0.010044	0.010022	0.010027	0.010032	0.010038	0.010043	0.010021
26	0.010023	0.010028	0.010034	0.010039	0.010044	0.010022	0.010027	0.010032	0.010038	0.010043	0.010021
25	0.010110	0.010086	0.010091	0.010096	0.010101	0.010105	0.010110	0.010087	0.010092	0.010096	0.010101
24	0.010169	0.010173	0.010178	0.010182	0.010186	0.010162	0.010166	0.010170	0.010174	0.010178	0.010182
23	0.010259	0.010262	0.010266	0.010269	0.010273	0.010276	0.010251	0.010254	0.010258	0.010261	0.010264
22	0.010350	0.010353	0.010356	0.010358	0.010361	0.010364	0.010366	0.010369	0.010371	0.010374	0.010376
21	0.010474	0.010476	0.010478	0.010480	0.010481	0.010483	0.010484	0.010486	0.010487	0.010489	0.010490
20	0.010602	0.010602	0.010603	0.010604	0.010604	0.010605	0.010605	0.010606	0.010606	0.010607	0.010607
19	0.010765	0.010765	0.010764	0.010763	0.010762	0.010761	0.010760	0.010759	0.010759	0.010758	0.010757

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
18	0.010934	0.010932	0.010929	0.010927	0.010924	0.010922	0.010920	0.010918	0.010947	0.010945	0.010943
17	0.011144	0.011139	0.011135	0.011130	0.011126	0.011122	0.011118	0.011147	0.011143	0.011139	0.011135
16	0.011362	0.011355	0.011385	0.011378	0.011371	0.011364	0.011358	0.011352	0.011380	0.011373	0.011367
15	0.011627	0.011656	0.011646	0.011636	0.011627	0.011655	0.011646	0.011636	0.011627	0.011654	0.011645
14	0.011945	0.011973	0.011960	0.011947	0.011974	0.011961	0.011948	0.011974	0.011962	0.011949	0.011975
13	0.012369	0.012351	0.012333	0.012359	0.012341	0.012366	0.012349	0.012332	0.012356	0.012340	0.012364
12	0.012824	0.012800	0.012823	0.012800	0.012823	0.012800	0.012822	0.012800	0.012822	0.012800	0.012822
11	0.013364	0.013384	0.013353	0.013373	0.013343	0.013363	0.013382	0.013353	0.013371	0.013343	0.013361
10	0.014065	0.014024	0.014040	0.014055	0.014070	0.014031	0.014046	0.014061	0.014022	0.014037	0.014052
9	0.014906	0.014915	0.014924	0.014871	0.014881	0.014890	0.014899	0.014908	0.014916	0.014925	0.014875
8	0.016000	0.016000	0.016000	0.016000	0.016000	0.016000	0.016000	0.016000	0.016000	0.016000	0.016000
7	0.017440	0.017426	0.017412	0.017398	0.017385	0.017371	0.017441	0.017427	0.017414	0.017401	0.017388
6	0.019378	0.019341	0.019304	0.019373	0.019337	0.019302	0.019368	0.019333	0.019299	0.019364	0.019330
5	0.022076	0.022000	0.022062	0.022123	0.022049	0.022109	0.022036	0.022095	0.022024	0.022082	0.022012
4	0.026226	0.026269	0.026118	0.026161	0.026203	0.026245	0.026286	0.026141	0.026182	0.026222	0.026262
3	0.033219	0.033208	0.033196	0.033185	0.033174	0.033164	0.033153	0.033143	0.033133	0.033123	0.033113
2	0.047135	0.046933	0.047360	0.047158	0.046961	0.047377	0.047179	0.046987	0.047392	0.047200	0.047012
1	0.089436	0.090256	0.091077	0.089600	0.090400	0.088976	0.089756	0.090537	0.089143	0.089905	0.090667

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	0.010026	0.010031	0.010036	0.010041	0.010020	0.010025	0.010030	0.010035	0.010039	0.010019	0.010024
29	0.010026	0.010031	0.010036	0.010041	0.010020	0.010025	0.010030	0.010035	0.010039	0.010019	0.010024
28	0.010026	0.010031	0.010036	0.010041	0.010020	0.010025	0.010030	0.010035	0.010039	0.010019	0.010024
27	0.010026	0.010031	0.010036	0.010041	0.010020	0.010025	0.010030	0.010035	0.010039	0.010019	0.010024
26	0.010026	0.010031	0.010036	0.010041	0.010020	0.010025	0.010030	0.010035	0.010039	0.010019	0.010024
25	0.010105	0.010110	0.010088	0.010092	0.010097	0.010101	0.010105	0.010109	0.010089	0.010093	0.010097
24	0.010186	0.010163	0.010167	0.010171	0.010174	0.010178	0.010182	0.010185	0.010164	0.010167	0.010171
23	0.010267	0.010271	0.010274	0.010250	0.010253	0.010256	0.010260	0.010263	0.010266	0.010269	0.010272
22	0.010350	0.010353	0.010355	0.010358	0.010360	0.010363	0.010365	0.010367	0.010370	0.010372	0.010374
21	0.010463	0.010465	0.010466	0.010468	0.010470	0.010471	0.010473	0.010474	0.010476	0.010477	0.010479
20	0.010608	0.010608	0.010609	0.010609	0.010610	0.010610	0.010611	0.010611	0.010611	0.010612	0.010612
19	0.010756	0.010756	0.010755	0.010754	0.010753	0.010753	0.010752	0.010751	0.010751	0.010750	0.010749
18	0.010940	0.010938	0.010936	0.010933	0.010931	0.010929	0.010927	0.010925	0.010923	0.010921	0.010919
17	0.011130	0.011126	0.011123	0.011119	0.011146	0.011142	0.011138	0.011134	0.011130	0.011127	0.011123
16	0.011361	0.011355	0.011382	0.011376	0.011370	0.011364	0.011358	0.011352	0.011378	0.011372	0.011366
15	0.011636	0.011628	0.011654	0.011645	0.011636	0.011628	0.011653	0.011645	0.011636	0.011628	0.011653
14	0.011963	0.011951	0.011975	0.011964	0.011952	0.011976	0.011964	0.011953	0.011977	0.011965	0.011954
13	0.012347	0.012331	0.012354	0.012339	0.012361	0.012346	0.012330	0.012353	0.012337	0.012359	0.012344
12	0.012800	0.012821	0.012800	0.012821	0.012800	0.012821	0.012800	0.012820	0.012800	0.012820	0.012800
11	0.013380	0.013352	0.013370	0.013342	0.013360	0.013378	0.013351	0.013368	0.013342	0.013359	0.013376
10	0.014066	0.014029	0.014043	0.014057	0.014021	0.014035	0.014049	0.014062	0.014027	0.014041	0.014054
9	0.014884	0.014892	0.014901	0.014909	0.014917	0.014870	0.014878	0.014886	0.014895	0.014903	0.014910
8	0.016000	0.016000	0.016000	0.016000	0.016000	0.016000	0.016000	0.016000	0.016000	0.016000	0.016000
7	0.017376	0.017363	0.017429	0.017416	0.017404	0.017391	0.017379	0.017368	0.017430	0.017418	0.017406
6	0.019296	0.019360	0.019327	0.019294	0.019356	0.019324	0.019292	0.019352	0.019321	0.019290	0.019349
5	0.022069	0.022000	0.022056	0.022112	0.022044	0.022099	0.022033	0.022087	0.022022	0.022075	0.022011
4	0.026122	0.026162	0.026201	0.026240	0.026105	0.026144	0.026182	0.026219	0.026256	0.026127	0.026164
3	0.033103	0.033094	0.033085	0.033076	0.033067	0.033058	0.033049	0.033041	0.033032	0.033024	0.033016
2	0.047407	0.047220	0.047036	0.047422	0.047238	0.047059	0.047435	0.047256	0.047080	0.047448	0.047273
1	0.089302	0.090047	0.090791	0.089455	0.090182	0.088889	0.089600	0.090311	0.089043	0.089739	0.090435

Salario (UMA)											
Plazo (años)	13.1	13.2	13.3	13.4	13.5	13.6	13.7	13.8	13.9	14.0	14.1
30	0.010029	0.010033	0.010038	0.010019	0.010023	0.010028	0.010032	0.010036	0.010018	0.010022	0.010027
29	0.010029	0.010033	0.010038	0.010019	0.010023	0.010028	0.010032	0.010036	0.010018	0.010022	0.010027
28	0.010029	0.010033	0.010038	0.010019	0.010023	0.010028	0.010032	0.010036	0.010018	0.010022	0.010027
27	0.010029	0.010033	0.010038	0.010019	0.010023	0.010028	0.010032	0.010036	0.010018	0.010022	0.010027
26	0.010029	0.010033	0.010038	0.010019	0.010023	0.010028	0.010032	0.010036	0.010018	0.010022	0.010027
25	0.010101	0.010105	0.010085	0.010089	0.010093	0.010097	0.010101	0.010105	0.010086	0.010090	0.010094
24	0.010175	0.010178	0.010182	0.010185	0.010165	0.010168	0.010172	0.010175	0.010178	0.010182	0.010162
23	0.010249	0.010252	0.010255	0.010258	0.010261	0.010264	0.010267	0.010270	0.010249	0.010252	0.010255
22	0.010351	0.010353	0.010355	0.010357	0.010360	0.010362	0.010364	0.010366	0.010368	0.010370	0.010349
21	0.010480	0.010481	0.010483	0.010484	0.010485	0.010487	0.010463	0.010464	0.010466	0.010467	0.010469
20	0.010613	0.010613	0.010613	0.010614	0.010614	0.010615	0.010615	0.010615	0.010616	0.010616	0.010616
19	0.010749	0.010748	0.010747	0.010747	0.010746	0.010746	0.010745	0.010745	0.010744	0.010743	0.010743
18	0.010917	0.010943	0.010941	0.010939	0.010937	0.010935	0.010933	0.010931	0.010929	0.010927	0.010925
17	0.011119	0.011145	0.011141	0.011138	0.011134	0.011130	0.011127	0.011123	0.011120	0.011117	0.011141
16	0.011360	0.011355	0.011349	0.011374	0.011368	0.011363	0.011358	0.011352	0.011376	0.011371	0.011365
15	0.011644	0.011636	0.011628	0.011652	0.011644	0.011636	0.011629	0.011652	0.011644	0.011636	0.011629
14	0.011977	0.011966	0.011955	0.011944	0.011967	0.011956	0.011946	0.011967	0.011957	0.011947	0.011968
13	0.012329	0.012351	0.012336	0.012357	0.012343	0.012329	0.012349	0.012335	0.012356	0.012342	0.012328
12	0.012820	0.012800	0.012819	0.012800	0.012819	0.012800	0.012819	0.012800	0.012818	0.012800	0.012818
11	0.013350	0.013367	0.013342	0.013358	0.013375	0.013350	0.013366	0.013341	0.013357	0.013373	0.013349
10	0.014020	0.014033	0.014046	0.014059	0.014026	0.014039	0.014051	0.014019	0.014032	0.014044	0.014056
9	0.014918	0.014873	0.014881	0.014889	0.014897	0.014904	0.014912	0.014869	0.014876	0.014884	0.014891
8	0.016000	0.016000	0.016000	0.016000	0.016000	0.016000	0.016000	0.016000	0.016000	0.016000	0.016000
7	0.017394	0.017383	0.017371	0.017431	0.017419	0.017408	0.017397	0.017386	0.017375	0.017364	0.017421
6	0.019318	0.019288	0.019345	0.019315	0.019286	0.019342	0.019313	0.019284	0.019339	0.019310	0.019282
5	0.022063	0.022000	0.022052	0.021990	0.022041	0.022091	0.022030	0.022080	0.022020	0.022069	0.022010
4	0.026200	0.026236	0.026110	0.026146	0.026182	0.026217	0.026251	0.026130	0.026165	0.026199	0.026233
3	0.033270	0.033260	0.033250	0.033240	0.033231	0.033221	0.033212	0.033203	0.033194	0.033185	0.033176
2	0.047101	0.046933	0.047289	0.047121	0.046957	0.047304	0.047140	0.046979	0.047319	0.047158	0.047000
1	0.089191	0.089872	0.090553	0.089333	0.090000	0.090667	0.089469	0.090122	0.088960	0.089600	0.090240

Salario (UMA)											
Plazo (años)	14.2	14.3	14.4	14.5	14.6	14.7	14.8	14.9	15.0	15.1	15.2
30	0.010031	0.010035	0.010017	0.010022	0.010026	0.010030	0.010034	0.010038	0.010021	0.010025	0.010029
29	0.010031	0.010035	0.010017	0.010022	0.010026	0.010030	0.010034	0.010038	0.010021	0.010025	0.010029
28	0.010031	0.010035	0.010017	0.010022	0.010026	0.010030	0.010034	0.010038	0.010021	0.010025	0.010029
27	0.010031	0.010035	0.010017	0.010022	0.010026	0.010030	0.010034	0.010038	0.010021	0.010025	0.010029
26	0.010031	0.010035	0.010017	0.010022	0.010026	0.010030	0.010034	0.010038	0.010021	0.010025	0.010029
25	0.010098	0.010102	0.010105	0.010087	0.010091	0.010094	0.010098	0.010102	0.010105	0.010088	0.010091
24	0.010166	0.010169	0.010172	0.010175	0.010179	0.010182	0.010163	0.010166	0.010169	0.010173	0.010176
23	0.010257	0.010260	0.010263	0.010265	0.010268	0.010271	0.010251	0.010254	0.010256	0.010259	0.010262
22	0.010351	0.010353	0.010355	0.010357	0.010359	0.010361	0.010363	0.010365	0.010367	0.010369	0.010349
21	0.010470	0.010471	0.010473	0.010474	0.010475	0.010477	0.010478	0.010479	0.010480	0.010482	0.010483
20	0.010617	0.010593	0.010593	0.010594	0.010594	0.010595	0.010595	0.010596	0.010596	0.010596	0.010597
19	0.010768	0.010767	0.010766	0.010766	0.010765	0.010764	0.010764	0.010763	0.010762	0.010762	0.010761
18	0.010923	0.010921	0.010919	0.010918	0.010916	0.010940	0.010938	0.010936	0.010934	0.010932	0.010930
17	0.011137	0.011134	0.011130	0.011127	0.011124	0.011121	0.011117	0.011140	0.011137	0.011134	0.011130
16	0.011360	0.011355	0.011350	0.011373	0.011367	0.011362	0.011357	0.011352	0.011374	0.011369	0.011364
15	0.011651	0.011644	0.011636	0.011629	0.011651	0.011644	0.011636	0.011629	0.011622	0.011643	0.011636
14	0.011958	0.011948	0.011969	0.011959	0.011949	0.011969	0.011960	0.011950	0.011970	0.011960	0.011951
13	0.012348	0.012334	0.012354	0.012340	0.012327	0.012346	0.012333	0.012352	0.012339	0.012327	0.012345
12	0.012800	0.012818	0.012800	0.012818	0.012800	0.012817	0.012800	0.012817	0.012800	0.012817	0.012800

Salario (UMA)											
Plazo (años)	14.2	14.3	14.4	14.5	14.6	14.7	14.8	14.9	15.0	15.1	15.2
11	0.013365	0.013341	0.013357	0.013372	0.013349	0.013364	0.013341	0.013356	0.013370	0.013348	0.013363
10	0.014025	0.014037	0.014049	0.014018	0.014030	0.014042	0.014053	0.014024	0.014035	0.014047	0.014058
9	0.014898	0.014906	0.014913	0.014872	0.014879	0.014886	0.014893	0.014900	0.014907	0.014868	0.014875
8	0.016000	0.016000	0.016000	0.016000	0.016000	0.016000	0.016000	0.016000	0.016000	0.016000	0.016000
7	0.017410	0.017399	0.017389	0.017378	0.017368	0.017422	0.017412	0.017401	0.017391	0.017381	0.017371
6	0.019336	0.019308	0.019280	0.019333	0.019306	0.019279	0.019331	0.019304	0.019277	0.019328	0.019302
5	0.022058	0.022000	0.022048	0.021991	0.022038	0.022085	0.022028	0.022074	0.022018	0.022064	0.022009
4	0.026115	0.026149	0.026182	0.026215	0.026247	0.026133	0.026166	0.026198	0.026230	0.026119	0.026151
3	0.033168	0.033159	0.033151	0.033143	0.033135	0.033127	0.033119	0.033111	0.033103	0.033096	0.033088
2	0.047333	0.047175	0.047020	0.047347	0.047192	0.047040	0.047360	0.047208	0.047059	0.047373	0.047223
1	0.089098	0.089725	0.090353	0.089231	0.089846	0.090462	0.089358	0.089962	0.088889	0.089481	0.090074

Salario (UMA)											
Plazo (años)	15.3	15.4	15.5	15.6	15.7	15.8	15.9	16.0	16.1	16.2	16.3
30	0.010033	0.010037	0.010020	0.010024	0.010028	0.010032	0.010036	0.010020	0.010023	0.010027	0.010031
29	0.010033	0.010037	0.010020	0.010024	0.010028	0.010032	0.010036	0.010020	0.010023	0.010027	0.010031
28	0.010033	0.010037	0.010020	0.010024	0.010028	0.010032	0.010036	0.010020	0.010023	0.010027	0.010031
27	0.010033	0.010037	0.010020	0.010024	0.010028	0.010032	0.010036	0.010020	0.010023	0.010027	0.010031
26	0.010033	0.010037	0.010020	0.010024	0.010028	0.010032	0.010036	0.010020	0.010023	0.010027	0.010031
25	0.010095	0.010098	0.010102	0.010085	0.010088	0.010092	0.010095	0.010099	0.010102	0.010086	0.010089
24	0.010179	0.010182	0.010164	0.010167	0.010170	0.010173	0.010176	0.010179	0.010162	0.010165	0.010168
23	0.010264	0.010267	0.010269	0.010251	0.010253	0.010256	0.010258	0.010261	0.010263	0.010265	0.010268
22	0.010351	0.010353	0.010355	0.010357	0.010359	0.010361	0.010363	0.010364	0.010366	0.010368	0.010349
21	0.010484	0.010463	0.010464	0.010465	0.010467	0.010468	0.010469	0.010470	0.010472	0.010473	0.010474
20	0.010597	0.010598	0.010598	0.010599	0.010599	0.010600	0.010600	0.010600	0.010601	0.010601	0.010602
19	0.010760	0.010760	0.010759	0.010759	0.010758	0.010757	0.010757	0.010756	0.010756	0.010755	0.010755
18	0.010929	0.010927	0.010925	0.010923	0.010922	0.010920	0.010918	0.010917	0.010938	0.010937	0.010935
17	0.011127	0.011124	0.011121	0.011118	0.011140	0.011137	0.011133	0.011130	0.011127	0.011124	0.011122
16	0.011360	0.011355	0.011350	0.011371	0.011367	0.011362	0.011357	0.011353	0.011373	0.011368	0.011364
15	0.011629	0.011623	0.011643	0.011636	0.011630	0.011623	0.011643	0.011636	0.011630	0.011623	0.011643
14	0.011971	0.011961	0.011952	0.011971	0.011962	0.011953	0.011972	0.011963	0.011954	0.011945	0.011963
13	0.012332	0.012351	0.012338	0.012326	0.012344	0.012332	0.012350	0.012337	0.012355	0.012343	0.012331
12	0.012783	0.012800	0.012784	0.012800	0.012784	0.012800	0.012784	0.012800	0.012784	0.012800	0.012784
11	0.013341	0.013355	0.013369	0.013348	0.013362	0.013340	0.013354	0.013368	0.013347	0.013361	0.013340
10	0.014029	0.014040	0.014051	0.014022	0.014034	0.014044	0.014055	0.014027	0.014038	0.014049	0.014022
9	0.014881	0.014888	0.014895	0.014901	0.014908	0.014871	0.014877	0.014884	0.014890	0.014897	0.014903
8	0.016000	0.016000	0.016000	0.015949	0.015949	0.015950	0.015950	0.015950	0.015950	0.015951	0.015951
7	0.017423	0.017413	0.017404	0.017394	0.017384	0.017375	0.017365	0.017415	0.017405	0.017396	0.017387
6	0.019352	0.019325	0.019300	0.019349	0.019323	0.019298	0.019346	0.019321	0.019296	0.019343	0.019319
5	0.022054	0.022000	0.022044	0.021991	0.022035	0.022079	0.022026	0.022069	0.022017	0.022060	0.022008
4	0.026182	0.026213	0.026105	0.026136	0.026167	0.026197	0.026227	0.026122	0.026152	0.026182	0.026211
3	0.033081	0.033074	0.033067	0.033060	0.033053	0.033046	0.033039	0.033032	0.033026	0.033019	0.033223
2	0.047077	0.046933	0.047238	0.047094	0.046953	0.047252	0.047111	0.046972	0.047266	0.047127	0.046991
1	0.089018	0.089600	0.090182	0.089143	0.089714	0.090286	0.089263	0.089825	0.090386	0.089379	0.089931

Salario (UMA)											
Plazo (años)	16.4	16.5	16.6	16.7	16.8	16.9	17.0	17.1	17.2	17.3	17.4
30	0.010034	0.010019	0.010023	0.010026	0.010030	0.010033	0.010018	0.010022	0.010026	0.010029	0.010032
29	0.010034	0.010019	0.010023	0.010026	0.010030	0.010033	0.010018	0.010022	0.010026	0.010029	0.010032
28	0.010034	0.010019	0.010023	0.010026	0.010030	0.010033	0.010018	0.010022	0.010026	0.010029	0.010032
27	0.010034	0.010019	0.010023	0.010026	0.010030	0.010033	0.010018	0.010022	0.010026	0.010029	0.010032

Salario (UMA)											
Plazo (años)	16.4	16.5	16.6	16.7	16.8	16.9	17.0	17.1	17.2	17.3	17.4
26	0.010034	0.010019	0.010023	0.010026	0.010030	0.010033	0.010018	0.010022	0.010026	0.010029	0.010032
25	0.010092	0.010096	0.010099	0.010102	0.010086	0.010090	0.010093	0.010096	0.010099	0.010102	0.010087
24	0.010171	0.010173	0.010176	0.010179	0.010163	0.010165	0.010168	0.010171	0.010174	0.010176	0.010179
23	0.010250	0.010252	0.010255	0.010257	0.010260	0.010262	0.010264	0.010266	0.010250	0.010252	0.010254
22	0.010351	0.010353	0.010355	0.010357	0.010358	0.010360	0.010362	0.010364	0.010365	0.010367	0.010349
21	0.010475	0.010476	0.010477	0.010478	0.010480	0.010481	0.010482	0.010463	0.010464	0.010465	0.010466
20	0.010602	0.010602	0.010603	0.010603	0.010604	0.010604	0.010604	0.010605	0.010605	0.010605	0.010606
19	0.010754	0.010754	0.010753	0.010753	0.010752	0.010751	0.010751	0.010750	0.010750	0.010750	0.010749
18	0.010933	0.010932	0.010930	0.010928	0.010927	0.010925	0.010924	0.010922	0.010921	0.010919	0.010918
17	0.011119	0.011139	0.011136	0.011133	0.011130	0.011128	0.011125	0.011122	0.011119	0.011116	0.011136
16	0.011359	0.011355	0.011350	0.011370	0.011366	0.011361	0.011357	0.011353	0.011372	0.011368	0.011363
15	0.011636	0.011630	0.011624	0.011643	0.011636	0.011630	0.011624	0.011643	0.011636	0.011630	0.011624
14	0.011954	0.011946	0.011964	0.011955	0.011947	0.011965	0.011956	0.011948	0.011965	0.011957	0.011948
13	0.012348	0.012336	0.012353	0.012342	0.012330	0.012347	0.012336	0.012352	0.012341	0.012330	0.012346
12	0.012800	0.012785	0.012800	0.012785	0.012800	0.012785	0.012800	0.012785	0.012800	0.012785	0.012800
11	0.013354	0.013367	0.013347	0.013360	0.013340	0.013353	0.013366	0.013346	0.013359	0.013340	0.013353
10	0.014032	0.014043	0.014053	0.014026	0.014037	0.014047	0.014021	0.014031	0.014041	0.014051	0.014025
9	0.014909	0.014873	0.014880	0.014886	0.014892	0.014898	0.014904	0.014870	0.014876	0.014882	0.014888
8	0.015951	0.015952	0.015952	0.015952	0.015953	0.015953	0.015953	0.015953	0.015954	0.015954	0.015954
7	0.017377	0.017368	0.017416	0.017407	0.017398	0.017389	0.017380	0.017371	0.017418	0.017409	0.017400
6	0.019294	0.019341	0.019316	0.019292	0.019338	0.019314	0.019291	0.019336	0.019312	0.019289	0.019333
5	0.022050	0.022000	0.022041	0.021992	0.022033	0.022073	0.022024	0.022065	0.022016	0.022056	0.022008
4	0.026109	0.026139	0.026167	0.026196	0.026224	0.026126	0.026154	0.026182	0.026210	0.026113	0.026141
3	0.033215	0.033208	0.033200	0.033193	0.033185	0.033178	0.033171	0.033164	0.033157	0.033150	0.033143
2	0.047279	0.047143	0.047009	0.047292	0.047158	0.047026	0.047304	0.047172	0.047043	0.047316	0.047186
1	0.088949	0.089492	0.090034	0.089067	0.089600	0.090133	0.089180	0.089705	0.090230	0.089290	0.089806

Salario (UMA)											
Plazo (años)	17.5	17.6	17.7	17.8	17.9	18.0	18.1	18.2	18.3	18.4	18.5
30	0.010018	0.010021	0.010025	0.010028	0.010032	0.010017	0.010021	0.010024	0.010027	0.010031	0.010017
29	0.010018	0.010021	0.010025	0.010028	0.010032	0.010017	0.010021	0.010024	0.010027	0.010031	0.010017
28	0.010018	0.010021	0.010025	0.010028	0.010032	0.010017	0.010021	0.010024	0.010027	0.010031	0.010017
27	0.010018	0.010021	0.010025	0.010028	0.010032	0.010017	0.010021	0.010024	0.010027	0.010031	0.010017
26	0.010018	0.010021	0.010025	0.010028	0.010032	0.010017	0.010021	0.010024	0.010027	0.010031	0.010017
25	0.010090	0.010093	0.010096	0.010099	0.010102	0.010088	0.010091	0.010094	0.010097	0.010099	0.010085
24	0.010163	0.010166	0.010169	0.010171	0.010174	0.010177	0.010161	0.010164	0.010167	0.010169	0.010172
23	0.010256	0.010259	0.010261	0.010263	0.010265	0.010249	0.010251	0.010254	0.010256	0.010258	0.010260
22	0.010351	0.010353	0.010355	0.010356	0.010358	0.010360	0.010361	0.010363	0.010365	0.010366	0.010350
21	0.010467	0.010468	0.010470	0.010471	0.010472	0.010473	0.010474	0.010475	0.010476	0.010477	0.010478
20	0.010606	0.010606	0.010607	0.010607	0.010607	0.010608	0.010608	0.010608	0.010609	0.010609	0.010609
19	0.010749	0.010748	0.010748	0.010747	0.010747	0.010746	0.010746	0.010745	0.010745	0.010745	0.010744
18	0.010916	0.010936	0.010934	0.010933	0.010931	0.010930	0.010928	0.010927	0.010925	0.010924	0.010923
17	0.011133	0.011130	0.011128	0.011125	0.011122	0.011120	0.011117	0.011136	0.011133	0.011130	0.011128
16	0.011359	0.011355	0.011351	0.011369	0.011365	0.011361	0.011357	0.011353	0.011371	0.011367	0.011363
15	0.011642	0.011636	0.011630	0.011624	0.011642	0.011636	0.011631	0.011625	0.011642	0.011636	0.011631
14	0.011966	0.011958	0.011949	0.011966	0.011958	0.011950	0.011967	0.011959	0.011951	0.011967	0.011960
13	0.012335	0.012351	0.012340	0.012329	0.012345	0.012334	0.012350	0.012339	0.012328	0.012344	0.012333
12	0.012785	0.012800	0.012786	0.012800	0.012786	0.012800	0.012786	0.012800	0.012786	0.012800	0.012786
11	0.013365	0.013346	0.013358	0.013340	0.013352	0.013364	0.013346	0.013358	0.013339	0.013351	0.013363
10	0.014035	0.014045	0.014020	0.014030	0.014039	0.014049	0.014024	0.014034	0.014043	0.014019	0.014028
9	0.014894	0.014899	0.014905	0.014872	0.014878	0.014884	0.014889	0.014895	0.014901	0.014869	0.014874
8	0.015954	0.015955	0.015955	0.015955	0.015955	0.015956	0.015956	0.015956	0.015956	0.015957	0.015957

Salario (UMA)											
Plazo (años)	17.5	17.6	17.7	17.8	17.9	18.0	18.1	18.2	18.3	18.4	18.5
7	0.017391	0.017383	0.017374	0.017366	0.017410	0.017402	0.017393	0.017385	0.017377	0.017369	0.017412
6	0.019310	0.019288	0.019331	0.019308	0.019286	0.019329	0.019307	0.019285	0.019327	0.019305	0.019283
5	0.022047	0.022000	0.022039	0.021992	0.022031	0.022069	0.022023	0.022061	0.022015	0.022052	0.022007
4	0.026168	0.026195	0.026222	0.026128	0.026155	0.026182	0.026208	0.026117	0.026143	0.026169	0.026195
3	0.033136	0.033129	0.033123	0.033116	0.033110	0.033103	0.033097	0.033091	0.033085	0.033079	0.033073
2	0.047059	0.046933	0.047200	0.047074	0.046951	0.047213	0.047089	0.046968	0.047226	0.047104	0.046984
1	0.088889	0.089397	0.089905	0.089000	0.089500	0.090000	0.089108	0.089600	0.090092	0.089212	0.089697

Salario (UMA)											
Plazo (años)	18.6	18.7	18.8	18.9	19.0	19.1	19.2	19.3	19.4	19.5	19.6
30	0.010020	0.010023	0.010027	0.010030	0.010033	0.010020	0.010023	0.010026	0.010029	0.010032	0.010019
29	0.010020	0.010023	0.010027	0.010030	0.010033	0.010020	0.010023	0.010026	0.010029	0.010032	0.010019
28	0.010020	0.010023	0.010027	0.010030	0.010033	0.010020	0.010023	0.010026	0.010029	0.010032	0.010019
27	0.010020	0.010023	0.010027	0.010030	0.010033	0.010020	0.010023	0.010026	0.010029	0.010032	0.010019
26	0.010020	0.010023	0.010027	0.010030	0.010033	0.010020	0.010023	0.010026	0.010029	0.010032	0.010019
25	0.010088	0.010091	0.010094	0.010097	0.010100	0.010086	0.010089	0.010092	0.010094	0.010097	0.010100
24	0.010174	0.010177	0.010162	0.010165	0.010167	0.010170	0.010172	0.010175	0.010177	0.010163	0.010165
23	0.010262	0.010264	0.010249	0.010251	0.010253	0.010255	0.010257	0.010259	0.010261	0.010263	0.010265
22	0.010351	0.010353	0.010355	0.010356	0.010358	0.010359	0.010361	0.010362	0.010364	0.010365	0.010350
21	0.010479	0.010480	0.010463	0.010464	0.010465	0.010466	0.010467	0.010468	0.010469	0.010470	0.010471
20	0.010610	0.010610	0.010610	0.010611	0.010611	0.010593	0.010593	0.010593	0.010594	0.010594	0.010595
19	0.010744	0.010743	0.010743	0.010762	0.010761	0.010761	0.010760	0.010760	0.010759	0.010759	0.010758
18	0.010921	0.010920	0.010918	0.010917	0.010916	0.010934	0.010932	0.010931	0.010930	0.010928	0.010927
17	0.011125	0.011123	0.011120	0.011118	0.011136	0.011133	0.011130	0.011128	0.011125	0.011123	0.011121
16	0.011359	0.011355	0.011351	0.011368	0.011364	0.011361	0.011357	0.011353	0.011349	0.011366	0.011362
15	0.011625	0.011642	0.011636	0.011631	0.011625	0.011642	0.011636	0.011631	0.011625	0.011642	0.011636
14	0.011952	0.011944	0.011960	0.011953	0.011945	0.011961	0.011953	0.011946	0.011961	0.011954	0.011947
13	0.012349	0.012338	0.012328	0.012343	0.012333	0.012347	0.012337	0.012327	0.012342	0.012332	0.012346
12	0.012800	0.012786	0.012800	0.012786	0.012800	0.012787	0.012800	0.012787	0.012800	0.012787	0.012800
11	0.013345	0.013357	0.013339	0.013351	0.013363	0.013345	0.013357	0.013339	0.013351	0.013362	0.013345
10	0.014038	0.014047	0.014023	0.014032	0.014042	0.014018	0.014027	0.014036	0.014045	0.014022	0.014031
9	0.014880	0.014886	0.014891	0.014897	0.014902	0.014871	0.014877	0.014882	0.014887	0.014893	0.014898
8	0.015957	0.015957	0.015958	0.015958	0.015958	0.015958	0.015958	0.015959	0.015959	0.015959	0.015959
7	0.017404	0.017395	0.017387	0.017379	0.017371	0.017364	0.017405	0.017397	0.017389	0.017382	0.017374
6	0.019325	0.019303	0.019282	0.019323	0.019302	0.019281	0.019321	0.019300	0.019280	0.019319	0.019298
5	0.022044	0.022000	0.022037	0.021993	0.022029	0.022065	0.022022	0.022057	0.022014	0.022049	0.022007
4	0.026105	0.026131	0.026157	0.026182	0.026207	0.026120	0.026145	0.026169	0.026194	0.026109	0.026133
3	0.033067	0.033061	0.033055	0.033049	0.033043	0.033038	0.033032	0.033027	0.033021	0.033016	0.033185
2	0.047238	0.047118	0.047000	0.047250	0.047132	0.047015	0.047262	0.047145	0.047030	0.047273	0.047158
1	0.090182	0.089313	0.089791	0.088941	0.089412	0.089882	0.089043	0.089507	0.089971	0.089143	0.089600

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	0.010022	0.010025	0.010028	0.010031	0.010019	0.010022	0.010025	0.010028	0.010031	0.010018	0.010021
29	0.010022	0.010025	0.010028	0.010031	0.010019	0.010022	0.010025	0.010028	0.010031	0.010018	0.010021
28	0.010022	0.010025	0.010028	0.010031	0.010019	0.010022	0.010025	0.010028	0.010031	0.010018	0.010021
27	0.010022	0.010025	0.010028	0.010031	0.010019	0.010022	0.010025	0.010028	0.010031	0.010018	0.010021
26	0.010022	0.010025	0.010028	0.010031	0.010019	0.010022	0.010025	0.010028	0.010031	0.010018	0.010021
25	0.010086	0.010089	0.010092	0.010095	0.010097	0.010100	0.010087	0.010090	0.010092	0.010095	0.010098
24	0.010168	0.010170	0.010173	0.010175	0.010177	0.010164	0.010166	0.010168	0.010171	0.010173	0.010175
23	0.010250	0.010252	0.010254	0.010256	0.010258	0.010260	0.010262	0.010264	0.010250	0.010252	0.010254

Plazo (años)	Salario (UMA)										
	19.7	19.8	19.9	20.0	20.1	20.2	20.3	20.4	20.5	20.6	20.7
22	0.010351	0.010353	0.010354	0.010356	0.010357	0.010359	0.010360	0.010362	0.010363	0.010349	0.010350
21	0.010472	0.010473	0.010474	0.010475	0.010476	0.010476	0.010477	0.010478	0.010463	0.010463	0.010464
20	0.010595	0.010595	0.010596	0.010596	0.010596	0.010597	0.010597	0.010597	0.010598	0.010598	0.010598
19	0.010758	0.010757	0.010757	0.010756	0.010756	0.010755	0.010755	0.010755	0.010754	0.010754	0.010753
18	0.010925	0.010924	0.010923	0.010922	0.010920	0.010919	0.010918	0.010916	0.010933	0.010932	0.010931
17	0.011118	0.011135	0.011133	0.011130	0.011128	0.011126	0.011123	0.011121	0.011119	0.011116	0.011133
16	0.011359	0.011355	0.011351	0.011368	0.011364	0.011360	0.011357	0.011353	0.011349	0.011366	0.011362
15	0.011631	0.011626	0.011642	0.011636	0.011631	0.011626	0.011642	0.011636	0.011631	0.011626	0.011641
14	0.011962	0.011955	0.011947	0.011963	0.011955	0.011948	0.011963	0.011956	0.011949	0.011964	0.011957
13	0.012337	0.012327	0.012341	0.012331	0.012345	0.012336	0.012326	0.012340	0.012331	0.012345	0.012335
12	0.012787	0.012800	0.012787	0.012800	0.012787	0.012800	0.012787	0.012800	0.012788	0.012800	0.012788
11	0.013356	0.013339	0.013350	0.013361	0.013344	0.013355	0.013339	0.013350	0.013360	0.013344	0.013355
10	0.014040	0.014049	0.014026	0.014035	0.014044	0.014022	0.014030	0.014039	0.014047	0.014026	0.014034
9	0.014868	0.014873	0.014879	0.014884	0.014889	0.014894	0.014899	0.014870	0.014875	0.014880	0.014885
8	0.015959	0.015960	0.015960	0.015960	0.015960	0.015960	0.015961	0.015961	0.015961	0.015961	0.015961
7	0.017366	0.017407	0.017399	0.017391	0.017384	0.017376	0.017369	0.017408	0.017401	0.017393	0.017386
6	0.019278	0.019317	0.019297	0.019277	0.019315	0.019296	0.019333	0.019314	0.019294	0.019331	0.019312
5	0.022042	0.022000	0.022035	0.021993	0.022027	0.022061	0.022020	0.022054	0.022013	0.022047	0.022007
4	0.026158	0.026182	0.026206	0.026122	0.026146	0.026170	0.026194	0.026112	0.026135	0.026159	0.026182
3	0.033179	0.033173	0.033167	0.033161	0.033155	0.033149	0.033143	0.033137	0.033131	0.033126	0.033120
2	0.047045	0.046933	0.047170	0.047059	0.046949	0.047182	0.047072	0.046964	0.047194	0.047086	0.046979
1	0.090057	0.089239	0.089690	0.088889	0.089333	0.089778	0.088986	0.089425	0.089863	0.089081	0.089514

Plazo (años)	Salario (UMA)										
	20.8	20.9	21.0	21.1	21.2	21.3	21.4	21.5	21.6	21.7	21.8
30	0.010024	0.010027	0.010030	0.010018	0.010021	0.010024	0.010026	0.010029	0.010017	0.010020	0.010023
29	0.010024	0.010027	0.010030	0.010018	0.010021	0.010024	0.010026	0.010029	0.010017	0.010020	0.010023
28	0.010024	0.010027	0.010030	0.010018	0.010021	0.010024	0.010026	0.010029	0.010017	0.010020	0.010023
27	0.010024	0.010027	0.010030	0.010018	0.010021	0.010024	0.010026	0.010029	0.010017	0.010020	0.010023
26	0.010024	0.010027	0.010030	0.010018	0.010021	0.010024	0.010026	0.010029	0.010017	0.010020	0.010023
25	0.010085	0.010087	0.010090	0.010093	0.010095	0.010098	0.010085	0.010088	0.010091	0.010093	0.010096
24	0.010162	0.010164	0.010166	0.010169	0.010171	0.010173	0.010175	0.010162	0.010165	0.010167	0.010169
23	0.010256	0.010258	0.010260	0.010261	0.010263	0.010250	0.010251	0.010253	0.010255	0.010257	0.010259
22	0.010351	0.010353	0.010354	0.010356	0.010357	0.010359	0.010360	0.010361	0.010363	0.010349	0.010350
21	0.010465	0.010466	0.010467	0.010468	0.010469	0.010470	0.010471	0.010472	0.010473	0.010474	0.010474
20	0.010599	0.010599	0.010599	0.010600	0.010600	0.010600	0.010601	0.010601	0.010601	0.010602	0.010602
19	0.010753	0.010752	0.010752	0.010752	0.010751	0.010751	0.010750	0.010750	0.010750	0.010749	0.010749
18	0.010929	0.010928	0.010927	0.010926	0.010924	0.010923	0.010922	0.010921	0.010919	0.010918	0.010917
17	0.011130	0.011128	0.011126	0.011124	0.011121	0.011119	0.011117	0.011133	0.011130	0.011128	0.011126
16	0.011358	0.011355	0.011351	0.011367	0.011363	0.011360	0.011357	0.011353	0.011350	0.011365	0.011362
15	0.011636	0.011631	0.011626	0.011641	0.011636	0.011631	0.011626	0.011641	0.011636	0.011631	0.011627
14	0.011950	0.011964	0.011957	0.011950	0.011965	0.011958	0.011951	0.011944	0.011958	0.011952	0.011945
13	0.012326	0.012339	0.012330	0.012344	0.012335	0.012348	0.012339	0.012330	0.012343	0.012334	0.012347
12	0.012800	0.012788	0.012800	0.012788	0.012800	0.012788	0.012800	0.012788	0.012800	0.012788	0.012800
11	0.013339	0.013349	0.013360	0.013344	0.013354	0.013339	0.013349	0.013359	0.013344	0.013354	0.013338
10	0.014042	0.014021	0.014029	0.014037	0.014046	0.014025	0.014033	0.014041	0.014020	0.014028	0.014036
9	0.014890	0.014895	0.014867	0.014872	0.014877	0.014882	0.014887	0.014892	0.014897	0.014869	0.014874
8	0.015962	0.015962	0.015962	0.015962	0.015962	0.015963	0.015963	0.015963	0.015963	0.015963	0.015963
7	0.017379	0.017371	0.017364	0.017402	0.017395	0.017388	0.017381	0.017374	0.017367	0.017404	0.017397
6	0.019293	0.019329	0.019310	0.019291	0.019328	0.019309	0.019290	0.019326	0.019307	0.019289	0.019324
5	0.022040	0.022000	0.022033	0.021993	0.022026	0.022058	0.022019	0.022051	0.022013	0.022044	0.022006
4	0.026205	0.026125	0.026148	0.026171	0.026193	0.026115	0.026137	0.026160	0.026182	0.026105	0.026127

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
3	0.033114	0.033109	0.033103	0.033098	0.033093	0.033087	0.033082	0.033077	0.033072	0.033067	0.033062
2	0.047206	0.047099	0.046993	0.047217	0.047111	0.047007	0.047228	0.047123	0.047020	0.047238	0.047135
1	0.089946	0.089173	0.089600	0.090027	0.089263	0.089684	0.088935	0.089351	0.089766	0.089026	0.089436

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	0.010026	0.010028	0.010017	0.010020	0.010022	0.010025	0.010028	0.010031	0.010019	0.010022	0.010025
29	0.010026	0.010028	0.010017	0.010020	0.010022	0.010025	0.010028	0.010031	0.010019	0.010022	0.010025
28	0.010026	0.010028	0.010017	0.010020	0.010022	0.010025	0.010028	0.010031	0.010019	0.010022	0.010025
27	0.010026	0.010028	0.010017	0.010020	0.010022	0.010025	0.010028	0.010031	0.010019	0.010022	0.010025
26	0.010026	0.010028	0.010017	0.010020	0.010022	0.010025	0.010028	0.010031	0.010019	0.010022	0.010025
25	0.010098	0.010086	0.010088	0.010091	0.010093	0.010096	0.010098	0.010086	0.010089	0.010091	0.010094
24	0.010171	0.010173	0.010176	0.010163	0.010165	0.010167	0.010169	0.010172	0.010174	0.010162	0.010164
23	0.010261	0.010262	0.010249	0.010251	0.010253	0.010255	0.010256	0.010258	0.010260	0.010262	0.010249
22	0.010352	0.010353	0.010354	0.010356	0.010357	0.010358	0.010360	0.010361	0.010362	0.010349	0.010350
21	0.010475	0.010476	0.010477	0.010462	0.010463	0.010464	0.010465	0.010466	0.010467	0.010468	0.010469
20	0.010602	0.010602	0.010603	0.010603	0.010603	0.010604	0.010604	0.010604	0.010604	0.010605	0.010605
19	0.010748	0.010748	0.010748	0.010747	0.010747	0.010747	0.010746	0.010746	0.010746	0.010745	0.010745
18	0.010916	0.010932	0.010930	0.010929	0.010928	0.010927	0.010926	0.010924	0.010923	0.010922	0.010921
17	0.011124	0.011122	0.011119	0.011117	0.011133	0.011130	0.011128	0.011126	0.011124	0.011122	0.011120
16	0.011358	0.011355	0.011352	0.011366	0.011363	0.011360	0.011356	0.011353	0.011350	0.011364	0.011361
15	0.011641	0.011636	0.011632	0.011627	0.011622	0.011636	0.011632	0.011627	0.011622	0.011636	0.011632
14	0.011959	0.011952	0.011946	0.011960	0.011953	0.011947	0.011960	0.011954	0.011947	0.011961	0.011954
13	0.012338	0.012329	0.012342	0.012333	0.012346	0.012337	0.012329	0.012341	0.012333	0.012345	0.012337
12	0.012788	0.012800	0.012788	0.012800	0.012789	0.012800	0.012789	0.012800	0.012789	0.012800	0.012789
11	0.013349	0.013359	0.013343	0.013353	0.013338	0.013348	0.013358	0.013343	0.013353	0.013338	0.013348
10	0.014044	0.014024	0.014032	0.014040	0.014020	0.014027	0.014035	0.014043	0.014023	0.014031	0.014038
9	0.014879	0.014884	0.014888	0.014893	0.014898	0.014871	0.014876	0.014881	0.014885	0.014890	0.014894
8	0.015964	0.015964	0.015964	0.015964	0.015964	0.015964	0.015965	0.015965	0.015965	0.015965	0.015965
7	0.017390	0.017383	0.017376	0.017369	0.017405	0.017398	0.017391	0.017385	0.017378	0.017371	0.017365
6	0.019306	0.019288	0.019322	0.019304	0.019286	0.019321	0.019303	0.019285	0.019319	0.019302	0.019284
5	0.022038	0.022000	0.022031	0.021994	0.022025	0.022055	0.022018	0.022049	0.022012	0.022042	0.022006
4	0.026149	0.026171	0.026193	0.026118	0.026139	0.026161	0.026182	0.026108	0.026129	0.026151	0.026171
3	0.033057	0.033052	0.033047	0.033042	0.033037	0.033032	0.033028	0.033023	0.033018	0.033164	0.033158
2	0.047034	0.046933	0.047147	0.047046	0.046947	0.047158	0.047059	0.046961	0.047169	0.047071	0.046974
1	0.089846	0.089114	0.089519	0.089924	0.089200	0.089600	0.088889	0.089284	0.089679	0.088976	0.089366

Salario (UMA)											
Plazo (años)	23.0	23.1	23.2	23.3	23.4	23.5	23.6	23.7	23.8	23.9	24.0
30	0.010027	0.010030	0.010019	0.010022	0.010024	0.010027	0.010029	0.010018	0.010021	0.010024	0.010026
29	0.010027	0.010030	0.010019	0.010022	0.010024	0.010027	0.010029	0.010018	0.010021	0.010024	0.010026
28	0.010027	0.010030	0.010019	0.010022	0.010024	0.010027	0.010029	0.010018	0.010021	0.010024	0.010026
27	0.010027	0.010030	0.010019	0.010022	0.010024	0.010027	0.010029	0.010018	0.010021	0.010024	0.010026
26	0.010027	0.010030	0.010019	0.010022	0.010024	0.010027	0.010029	0.010018	0.010021	0.010024	0.010026
25	0.010096	0.010085	0.010087	0.010089	0.010092	0.010094	0.010096	0.010085	0.010087	0.010090	0.010092
24	0.010166	0.010168	0.010170	0.010172	0.010174	0.010162	0.010164	0.010166	0.010168	0.010170	0.010172
23	0.010251	0.010252	0.010254	0.010256	0.010258	0.010259	0.010261	0.010263	0.010250	0.010252	0.010254
22	0.010352	0.010353	0.010354	0.010356	0.010357	0.010358	0.010359	0.010361	0.010362	0.010349	0.010350
21	0.010469	0.010470	0.010471	0.010472	0.010473	0.010474	0.010474	0.010475	0.010476	0.010462	0.010463
20	0.010605	0.010605	0.010606	0.010606	0.010606	0.010606	0.010607	0.010607	0.010607	0.010593	0.010593
19	0.010745	0.010744	0.010744	0.010744	0.010743	0.010743	0.010743	0.010757	0.010757	0.010757	0.010756

Salario (UMA)											
Plazo (años)	23.0	23.1	23.2	23.3	23.4	23.5	23.6	23.7	23.8	23.9	24.0
18	0.010920	0.010919	0.010918	0.010917	0.010931	0.010930	0.010929	0.010928	0.010927	0.010926	0.010925
17	0.011118	0.011133	0.011130	0.011128	0.011126	0.011124	0.011122	0.011120	0.011118	0.011116	0.011130
16	0.011358	0.011355	0.011352	0.011366	0.011363	0.011360	0.011356	0.011353	0.011350	0.011364	0.011361
15	0.011627	0.011623	0.011636	0.011632	0.011627	0.011623	0.011636	0.011632	0.011627	0.011623	0.011636
14	0.011948	0.011961	0.011955	0.011949	0.011962	0.011955	0.011949	0.011962	0.011956	0.011950	0.011944
13	0.012328	0.012341	0.012332	0.012344	0.012336	0.012328	0.012340	0.012332	0.012344	0.012335	0.012327
12	0.012800	0.012789	0.012800	0.012789	0.012800	0.012789	0.012800	0.012789	0.012800	0.012789	0.012800
11	0.013358	0.013343	0.013353	0.013338	0.013348	0.013357	0.013343	0.013352	0.013338	0.013347	0.013357
10	0.014019	0.014027	0.014034	0.014041	0.014022	0.014030	0.014037	0.014018	0.014026	0.014033	0.014040
9	0.014869	0.014873	0.014878	0.014882	0.014887	0.014891	0.014895	0.014871	0.014875	0.014879	0.014884
8	0.015965	0.015965	0.015966	0.015966	0.015966	0.015966	0.015966	0.015966	0.015966	0.015967	0.015967
7	0.017400	0.017393	0.017386	0.017380	0.017374	0.017367	0.017401	0.017394	0.017388	0.017382	0.017376
6	0.019318	0.019300	0.019283	0.019316	0.019299	0.019282	0.019315	0.019298	0.019281	0.019313	0.019296
5	0.022036	0.022000	0.022030	0.021994	0.022024	0.022053	0.022017	0.022047	0.022012	0.022040	0.022006
4	0.026192	0.026120	0.026141	0.026161	0.026182	0.026111	0.026131	0.026152	0.026172	0.026192	0.026122
3	0.033153	0.033148	0.033143	0.033138	0.033133	0.033128	0.033123	0.033118	0.033113	0.033108	0.033103
2	0.047179	0.047083	0.046987	0.047190	0.047094	0.047000	0.047200	0.047106	0.047012	0.047210	0.047117
1	0.089756	0.089060	0.089446	0.089831	0.089143	0.089524	0.089905	0.089224	0.089600	0.088930	0.089302

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	0.010029	0.010018	0.010021	0.010023	0.010026	0.010028	0.010018	0.010020	0.010023	0.010025	
29	0.010029	0.010018	0.010021	0.010023	0.010026	0.010028	0.010018	0.010020	0.010023	0.010025	
28	0.010029	0.010018	0.010021	0.010023	0.010026	0.010028	0.010018	0.010020	0.010023	0.010025	
27	0.010029	0.010018	0.010021	0.010023	0.010026	0.010028	0.010018	0.010020	0.010023	0.010025	
26	0.010029	0.010018	0.010021	0.010023	0.010026	0.010028	0.010018	0.010020	0.010023	0.010025	
25	0.010094	0.010096	0.010086	0.010088	0.010090	0.010092	0.010095	0.010097	0.010086	0.010088	
24	0.010174	0.010163	0.010165	0.010167	0.010169	0.010171	0.010172	0.010161	0.010163	0.010165	
23	0.010255	0.010257	0.010259	0.010260	0.010262	0.010250	0.010252	0.010253	0.010255	0.010256	
22	0.010352	0.010353	0.010354	0.010355	0.010357	0.010358	0.010359	0.010360	0.010362	0.010349	
21	0.010464	0.010465	0.010466	0.010466	0.010467	0.010468	0.010469	0.010470	0.010470	0.010471	
20	0.010593	0.010594	0.010594	0.010594	0.010595	0.010595	0.010595	0.010595	0.010596	0.010596	
19	0.010756	0.010756	0.010755	0.010755	0.010754	0.010754	0.010754	0.010753	0.010753	0.010753	
18	0.010924	0.010922	0.010921	0.010920	0.010919	0.010918	0.010917	0.010916	0.010930	0.010929	
17	0.011128	0.011126	0.011124	0.011123	0.011121	0.011119	0.011117	0.011130	0.011128	0.011127	
16	0.011358	0.011355	0.011352	0.011365	0.011362	0.011359	0.011356	0.011353	0.011350	0.011364	
15	0.011632	0.011628	0.011623	0.011636	0.011632	0.011628	0.011624	0.011636	0.011632	0.011628	
14	0.011957	0.011951	0.011945	0.011957	0.011951	0.011945	0.011958	0.011952	0.011946	0.011958	
13	0.012339	0.012331	0.012343	0.012335	0.012327	0.012339	0.012331	0.012342	0.012334	0.012327	
12	0.012789	0.012800	0.012789	0.012800	0.012790	0.012800	0.012790	0.012800	0.012790	0.012800	
11	0.013343	0.013352	0.013338	0.013347	0.013356	0.013342	0.013351	0.013338	0.013347	0.013356	
10	0.014022	0.014029	0.014036	0.014043	0.014025	0.014032	0.014039	0.014021	0.014028	0.014035	
9	0.014888	0.014892	0.014868	0.014872	0.014877	0.014881	0.014885	0.014889	0.014893	0.014870	
8	0.015967	0.015967	0.015967	0.015967	0.015967	0.015968	0.015968	0.015968	0.015968	0.015968	
7	0.017369	0.017363	0.017396	0.017390	0.017384	0.017377	0.017371	0.017365	0.017397	0.017391	
6	0.019280	0.019312	0.019295	0.019279	0.019310	0.019294	0.019278	0.019309	0.019293	0.019277	
5	0.022034	0.022000	0.022028	0.021994	0.022022	0.022050	0.022017	0.022044	0.022011	0.022039	
4	0.026142	0.026162	0.026182	0.026114	0.026133	0.026153	0.026172	0.026105	0.026125	0.026144	
3	0.033099	0.033094	0.033089	0.033085	0.033080	0.033076	0.033071	0.033067	0.033062	0.033058	
2	0.047024	0.046933	0.047127	0.047036	0.046946	0.047138	0.047048	0.046959	0.047148	0.047059	
1	0.089674	0.089011	0.089379	0.089747	0.089091	0.089455	0.089818	0.089169	0.089528	0.088889	

G. Términos.**1. Cuota Mensual de Amortización del Crédito.**

Para determinar la Cuota Mensual de Amortización del Crédito se multiplicará el monto de crédito a otorgar por el factor de descuento que le corresponda, considerando el plazo del crédito de acuerdo a la Tabla de Factores de Pago que se establecen en el presente Anexo.

El Instituto también incorporará en el importe de la Cuota Mensual de Amortización el importe correspondiente a la amortización del crédito otorgado para Ecotecnologías, según la cuota mensual que se establece en las Tablas para Ecotecnologías que se establecen en el ANEXO 5.

2. Suma de Pago Personal

La Suma de Pago Personal se determinará como hasta el treinta y dos por ciento del salario del trabajador al momento de la inscripción de la solicitud de crédito para pago de principal e intereses del crédito hipotecario, multiplicando el monto de crédito a otorgar por el factor de descuento correspondiente de acuerdo a la Tabla de Factores de Descuento del Crédito. La diferencia, que en su caso hubiera entre la Suma de Pago Personal y la Cuota Mensual de Amortización del Crédito será cubierta por el Infonavit mediante una bonificación para ser aplicada como complemento al pago hasta que la Suma de Pago Personal sea Igual a la Cuota Mensual de Amortización del Crédito.

En caso de que la Suma de Pago Personal sea superior a la Cuota Mensual de Amortización del Crédito, en los créditos otorgados a trabajadores que al momento de originación tuvieran un ingreso de igual a menor a 6.5 UMMA, la Suma de Pago Personal podrá reducirse hasta ser igual a la Cuota de Amortización del Crédito, siempre y cuando no se haya aplicado lo estipulado en el último párrafo de la regla octava.

En el caso de los créditos otorgados a trabajadores derechohabientes que tuvieran, al momento de la expedición de la constancia de crédito, un salario mensual igual o menor a 6.5 UMMA, la Suma de Pago Personal se incrementará anualmente en un monto igual al 2.5% del importe de la Suma de Pago Personal correspondiente al año inmediato anterior al año en que proceda efectuar la actualización.

En el caso de los créditos otorgados a trabajadores derechohabientes que tuvieran, al momento de la expedición de la constancia de crédito, un salario mensual superior a 6.5 UMMA, la Suma de Pago Personal se incrementará anualmente en un monto igual al 0.65% del importe de la Suma de Pago Personal correspondiente al año inmediato anterior al año en que proceda efectuar la actualización.

3. Gastos de Titulación, Financieros y de Operación.

Por concepto de gastos de titulación, financieros y de operación se descontará el tres por ciento del monto de crédito a otorgar al trabajador.

4. Cuota de Administración.

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 de acuerdo a lo dispuesto en la siguiente tabla:

Salario del Trabajador		Porcentaje aplicable
Límite Inferior	Límite Superior	
Desde 1.0 UMMA	Hasta 2.6 UMMA	0.0%
Mayor a 2.6 UMMA	Hasta 6.5 UMMA	0.3%
Mayor a 6.5 UMMA	Hasta 25.0 UMMA	1.0%

El pago establecido se determinará sobre el saldo insoluto del crédito y el salario del trabajador se considerará al momento de la originación del crédito.

ANEXO 3.**Términos y requisitos aplicables al segundo crédito, en términos del artículo 47 de la Ley de Infonavit.****A. Sistema de Asignación de Segundo Crédito.**

El Infonavit asignará el segundo crédito con base en los planes de labores y de financiamiento aprobados por la Asamblea General, a todos los trabajadores que hayan liquidado su primer crédito Infonavit sin quebrantos o incumplimientos seis meses antes de realizar la solicitud de crédito y que cuenten, por lo menos, con dos años de cotización continua.

B. Montos Máximos de Crédito, Tasas de Interés y Factores de Descuento.

La tasa de interés de los segundos créditos será fijada anualmente como resultado de la subasta pública que se realice entre las entidades financieras participantes y con base en esta tasa de interés se determinarán los montos máximos de crédito y los factores de descuento.

C. Requisitos adicionales.

El Instituto otorgará un segundo crédito siempre y cuando transfiera un porcentaje del crédito otorgado a una entidad financiera y el derechohabiente cumpla con los criterios de elegibilidad que el Instituto convenga con ésta. Dichos criterios se deberán dar a conocer a los derechohabientes en el sitio de internet del Instituto y en ningún caso serán más restrictivos que los que dichas entidades apliquen al otorgamiento de sus créditos en cofinanciamiento con el Instituto.

D. Gastos de Titulación, Financieros y de Operación.

Por concepto de gastos de titulación, financieros y de operación se descontará el cinco por ciento del monto de crédito a otorgar al trabajador.

ANEXO 4.**Puntuación por factores de edad y salario del trabajador.**

Edad /Años	Salario (UMMA)					
	1.0 a 2.6	2.7 a 3.6	3.7 a 5.2	5.3 a 6.7	6.8 a 11.0	11.1 o más
Hasta 17	30	31	32	34	39	40
18 a 20	56	57	58	60	65	66
21 a 34	60	61	62	64	69	70
35 a 42	63	64	65	67	72	73
43 a 49	66	67	68	70	75	76
50 o más	51	52	53	55	60	61

ANEXO 5.**A. Tabla de monto de crédito por la presencia de ecotecnologías.**

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	2.1	2.2	2.3	2.4	2.5	2.6	2.7	2.8	2.9	3.0	3.1	3.2	3.3	3.4	3.5				
30	0	2	2	2	2	2	3	3	3	3	3	3	4	4	4	4	4	5	5	5	5	5	6	6	6	6				
29	0	2	2	2	2	2	3	3	3	3	3	3	4	4	4	4	4	5	5	5	5	5	6	6	6	6				
28	0	2	2	2	2	2	3	3	3	3	3	3	4	4	4	4	4	5	5	5	5	5	6	6	6	6				
27	0	2	2	2	2	2	3	3	3	3	3	3	4	4	4	4	4	5	5	5	5	5	6	6	6	6				
26	0	2	2	2	2	2	3	3	3	3	3	3	4	4	4	4	4	5	5	5	5	5	6	6	6	6				
25	0	2	2	2	2	2	2	3	3	3	3	3	4	4	4	4	4	5	5	5	5	5	5	6	6	6				
24	0	2	2	2	2	2	2	3	3	3	3	3	4	4	4	4	4	5	5	5	5	5	5	6	6	6				
23	0	2	2	2	2	2	2	3	3	3	3	3	4	4	4	4	4	4	5	5	5	5	5	6	6	6				
22	0	0	2	2	2	2	2	3	3	3	3	3	3	4	4	4	4	4	5	5	5	5	5	5	6	6				
21	0	0	2	2	2	2	2	3	3	3	3	3	3	4	4	4	4	4	5	5	5	5	5	5	6	6				
20	0	0	2	2	2	2	2	3	3	3	3	3	3	4	4	4	4	4	4	5	5	5	5	5	6	6				
19	0	0	2	2	2	2	2	2	3	3	3	3	3	3	4	4	4	4	4	5	5	5	5	5	5	6				
18	0	0	2	2	2	2	2	2	3	3	3	3	3	3	4	4	4	4	4	4	5	5	5	5	5	5				

Plazo (años)	Salario (UMA)																									
	6.2	6.3	6.4	6.5	6.6	6.7	6.8	6.9	7.0	7.1	7.2	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
30	11	11	12	12	12	12	12	13	13	13	13	13	14	14	14	14	14	14	15	15	15	15	15	16	16	16
29	11	11	12	12	12	12	12	13	13	13	13	13	14	14	14	14	14	14	15	15	15	15	15	16	16	16
28	11	11	12	12	12	12	12	13	13	13	13	13	14	14	14	14	14	14	15	15	15	15	15	16	16	16
27	11	11	12	12	12	12	12	13	13	13	13	13	14	14	14	14	14	14	15	15	15	15	15	16	16	16
26	11	11	12	12	12	12	12	13	13	13	13	13	14	14	14	14	14	14	15	15	15	15	15	16	16	16
25	11	11	11	12	12	12	12	12	13	13	13	13	13	14	14	14	14	14	14	15	15	15	15	15	16	16
24	11	11	11	12	12	12	12	12	13	13	13	13	13	14	14	14	14	14	14	15	15	15	15	15	16	16
23	11	11	11	11	12	12	12	12	12	13	13	13	13	13	14	14	14	14	14	15	15	15	15	15	16	16
22	11	11	11	11	11	12	12	12	12	12	13	13	13	13	13	14	14	14	14	14	15	15	15	15	16	16
21	11	11	11	11	11	12	12	12	12	12	12	13	13	13	13	13	13	14	14	14	14	14	15	15	15	15
20	10	11	11	11	11	11	12	12	12	12	12	12	13	13	13	13	13	13	14	14	14	14	14	15	15	15
19	10	10	11	11	11	11	11	11	12	12	12	12	12	13	13	13	13	13	13	14	14	14	14	14	15	15
18	10	10	10	11	11	11	11	11	11	12	12	12	12	12	13	13	13	13	13	13	14	14	14	14	14	14
17	10	10	10	10	10	11	11	11	11	11	11	12	12	12	12	12	12	13	13	13	13	13	13	14	14	14
16	10	10	10	10	10	10	11	11	11	11	11	11	12	12	12	12	12	12	12	13	13	13	13	13	14	14
15	9	9	10	10	10	10	10	10	11	11	11	11	11	11	11	12	12	12	12	12	12	13	13	13	13	13
14	9	9	9	9	10	10	10	10	10	10	10	11	11	11	11	11	11	12	12	12	12	12	12	13	13	13
13	9	9	9	9	9	9	9	10	10	10	10	10	10	10	11	11	11	11	11	11	12	12	12	12	12	12
12	8	8	8	9	9	9	9	9	9	9	10	10	10	10	10	10	10	11	11	11	11	11	11	11	12	12
11	8	8	8	8	8	8	8	9	9	9	9	9	9	9	10	10	10	10	10	10	10	10	11	11	11	11
10	7	7	7	7	8	8	8	8	8	8	8	8	9	9	9	9	9	9	9	9	10	10	10	10	10	10
9	7	7	7	7	7	7	7	7	7	8	8	8	8	8	8	8	8	8	8	9	9	9	9	9	9	9
8	6	6	6	6	6	6	6	7	7	7	7	7	7	7	7	7	7	8	8	8	8	8	8	8	8	8
7	5	5	5	5	5	6	6	6	6	6	6	6	6	6	6	6	7	7	7	7	7	7	7	7	7	7
6	4	4	4	4	5	5	5	5	5	5	5	5	5	5	5	5	5	6	6	6	6	6	6	6	6	6
5	3	3	3	3	3	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	5	5	5	5	5
4	2	2	2	2	2	2	2	2	2	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3
3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Plazo (años)	Salario (UMA)																									
	8.8	8.9	9.0	9.1	9.2	9.3	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
30	16	16	17	17	17	17	17	18	18	18	18	18	18	19	19	19	19	19	20	20	20	20	20	20	20	20
29	16	16	17	17	17	17	17	18	18	18	18	18	18	19	19	19	19	19	20	20	20	20	20	20	20	20
28	16	16	17	17	17	17	17	18	18	18	18	18	18	19	19	19	19	19	20	20	20	20	20	20	20	20
27	16	16	17	17	17	17	17	18	18	18	18	18	18	19	19	19	19	19	20	20	20	20	20	20	20	20
26	16	16	17	17	17	17	17	18	18	18	18	18	18	19	19	19	19	19	20	20	20	20	20	20	20	20
25	16	16	16	17	17	17	17	17	18	18	18	18	18	19	19	19	19	19	19	20	20	20	20	20	20	20
24	16	16	16	16	17	17	17	17	17	18	18	18	18	18	19	19	19	19	19	19	20	20	20	20	20	20
23	16	16	16	16	16	17	17	17	17	17	18	18	18	18	18	19	19	19	19	19	19	20	20	20	20	20
22	15	16	16	16	16	16	17	17	17	17	17	18	18	18	18	18	19	19	19	19	19	19	20	20	20	20
21	15	15	16	16	16	16	16	17	17	17	17	17	18	18	18	18	18	19	19	19	19	19	19	20	20	20
20	15	15	15	16	16	16	16	16	16	17	17	17	17	17	18	18	18	18	18	18	19	19	19	19	19	19
19	15	15	15	15	15	16	16	16	16	16	17	17	17	17	17	18	18	18	18	18	18	18	19	19	19	19
18	14	15	15	15	15	15	16	16	16	16	16	16	17	17	17	17	17	17	18	18	18	18	18	18	19	19
17	14	14	14	15	15	15	15	15	15	16	16	16	16	16	16	17	17	17	17	17	17	18	18	18	18	18

Plazo (años)	Salario (UMA)																										
	21.8	21.9	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	24.1	24.2	24.3	
30	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	
29	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20
28	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20
27	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20
26	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20
25	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20
24	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20
23	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20
22	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20
21	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20
20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20
19	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20
18	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20
17	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20
16	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20
15	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20
14	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20
13	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20
12	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20
11	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20
10	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20
9	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20
8	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20
7	19	19	19	19	19	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20
6	16	16	16	16	16	16	17	17	17	17	17	17	17	17	17	17	17	17	17	17	17	18	18	18	18	18	18
5	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	14	14	14	14	14	14	14	14	14	14	14	14
4	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	10	10	10	10	10	10	10	10	10
3	4	4	4	4	4	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Plazo (años)	Salario (UMA)						
	24.4	24.5	24.6	24.7	24.8	24.9	25.0
30	20	20	20	20	20	20	20
29	20	20	20	20	20	20	20
28	20	20	20	20	20	20	20
27	20	20	20	20	20	20	20
26	20	20	20	20	20	20	20
25	20	20	20	20	20	20	20
24	20	20	20	20	20	20	20
23	20	20	20	20	20	20	20
22	20	20	20	20	20	20	20
21	20	20	20	20	20	20	20
20	20	20	20	20	20	20	20
19	20	20	20	20	20	20	20
18	20	20	20	20	20	20	20
17	20	20	20	20	20	20	20

Plazo (años)	Salario (UMA)						
	24.4	24.5	24.6	24.7	24.8	24.9	25.0
16	20	20	20	20	20	20	20
15	20	20	20	20	20	20	20
14	20	20	20	20	20	20	20
13	20	20	20	20	20	20	20
12	20	20	20	20	20	20	20
11	20	20	20	20	20	20	20
10	20	20	20	20	20	20	20
9	20	20	20	20	20	20	20
8	20	20	20	20	20	20	20
7	20	20	20	20	20	20	20
6	18	18	18	18	18	18	18
5	14	14	14	14	14	14	15
4	10	10	10	10	10	10	10
3	5	5	5	5	5	5	5
2	0	0	0	0	0	0	0
1	0	0	0	0	0	0	0

B. Tabla de factores de descuento para amortización por la presencia de ecotecnologías.

Plazo (años)	Factor
30	0.010567
29	0.010567
28	0.010567
27	0.010567
26	0.010567
25	0.010686
24	0.010779
23	0.010887
22	0.011011
21	0.011154
20	0.011320
19	0.011512
18	0.011737
17	0.012002
16	0.012314
15	0.012687
14	0.013134
13	0.013678
12	0.014347
11	0.015184
10	0.016253
9	0.017653
8	0.019550
7	0.022244
6	0.026334
5	0.033214
4	0.047073
3	0.088849
2	0.000000
1	0.000000

(R.- 447636)