

INSTITUTO DEL FONDO NACIONAL DE LA VIVIENDA PARA LOS TRABAJADORES

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

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

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

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

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

DE LAS DISPOSICIONES GENERALES

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

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

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

FINANCIAMIENTO PURO

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

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

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

SUBCUENTA DE VIVIENDA EN GARANTÍA

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

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

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

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

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

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

DE LOS COFINANCIAMIENTOS

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

DE LAS APORTACIONES PATRONALES SUBSECUENTES

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

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

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

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

CRÉDITOS CONYUGALES

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

DE LOS DESCUENTOS

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

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

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

	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	2.1	2.2	2.3	2.4	2.5	2.6	2.7	2.8	2.9	3.0			
30	11	12	13	14	16	17	18	19	20	21	23	24	25	26	27	28	29	31	32	33	34			
29	11	12	13	14	16	17	18	19	20	21	23	24	25	26	27	28	29	31	32	33	34			
28	11	12	13	14	16	17	18	19	20	21	23	24	25	26	27	28	29	31	32	33	34			
27	11	12	13	14	16	17	18	19	20	21	23	24	25	26	27	28	29	31	32	33	34			
26	11	12	13	14	16	17	18	19	20	21	23	24	25	26	27	28	29	31	32	33	34			
25	11	12	13	14	15	17	18	19	20	21	22	23	25	26	27	28	29	30	31	33	34			
24	11	12	13	14	15	16	18	19	20	21	22	23	24	26	27	28	29	30	31	32	33			
23	11	12	13	14	15	16	17	19	20	21	22	23	24	25	26	28	29	30	31	32	33			
22	11	12	13	14	15	16	17	18	20	21	22	23	24	25	26	27	28	30	31	32	33			
21	11	12	13	14	15	16	17	18	19	20	22	23	24	25	26	27	28	29	30	31	33			
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18	10	11	12	13	14	15	16	18	19	20	21	22	23	24	25	26	27	28	29	30	31			
17	10	11	12	13	14	15	16	17	18	19	20	21	22	23	25	26	27	28	29	30	31			
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14	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29			
13	9	10	11	12	13	14	15	16	17	17	18	19	20	21	22	23	24	25	26	27	28			
12	9	10	10	11	12	13	14	15	16	17	18	19	20	21	21	22	23	24	25	26	27			
11	8	9	10	11	12	13	14	14	15	16	17	18	19	20	21	21	22	23	24	25	26			
10	8	9	10	10	11	12	13	14	15	15	16	17	18	19	20	20	21	22	23	24	25			
9	7	8	9	10	11	11	12	13	14	15	15	16	17	18	18	19	20	21	22	22	23			
8	7	8	8	9	10	11	11	12	13	14	14	15	16	16	17	18	19	19	20	21	22			
7	6	7	8	8	9	10	10	11	12	12	13	14	14	15	16	16	17	18	19	19	20			
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3	3	3	4	4	5	5	5	6	6	6	7	7	7	8	8	9	9	9	10	10	10			
2	2	2	3	3	3	3	4	4	4	4	5	5	5	5	6	6	6	6	7	7	7			
1	1	1	1	1	1	2	2	2	2	2	2	2	2	3	3	3	3	3	3	3	4			

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

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

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
16	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73
15	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71
14	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70
13	49	50	51	52	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68
12	47	48	49	50	51	52	52	53	54	55	56	57	58	59	60	61	62	63	63	64	65
11	45	46	47	48	49	50	50	51	52	53	54	55	56	57	57	58	59	60	61	62	63
10	43	44	45	46	46	47	48	49	50	51	51	52	53	54	55	56	56	57	58	59	60
9	41	41	42	43	44	45	45	46	47	48	48	49	50	51	52	52	53	54	55	56	56
8	38	39	39	40	41	42	42	43	44	45	45	46	47	47	48	49	50	50	51	52	53
7	35	36	36	37	38	38	39	40	40	41	42	42	43	44	44	45	46	46	47	48	48
6	31	32	33	33	34	34	35	36	36	37	38	38	39	39	40	41	41	42	42	43	44
5	28	28	29	29	30	30	31	31	32	32	33	33	34	35	35	36	36	37	37	38	38
4	23	24	24	25	25	25	26	26	27	27	28	28	29	29	30	30	30	31	31	32	32
3	18	19	19	19	20	20	20	21	21	22	22	22	23	23	23	24	24	24	25	25	26
2	13	13	13	14	14	14	14	15	15	15	15	16	16	16	16	17	17	17	17	18	18
1	7	7	7	7	7	7	7	7	8	8	8	8	8	8	8	9	9	9	9	9	9

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

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

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

	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
30	97	98	99	100	100	101	102	102	103	104	105	105	106	107	108	108	109	110	110	111	112
29	97	98	99	100	100	101	102	102	103	104	105	105	106	107	108	108	109	110	110	111	112
28	97	98	99	100	100	101	102	102	103	104	105	105	106	107	108	108	109	110	110	111	112
27	97	98	99	100	100	101	102	102	103	104	105	105	106	107	108	108	109	110	110	111	112
26	97	98	99	100	100	101	102	102	103	104	105	105	106	107	108	108	109	110	110	111	112
25	96	97	98	98	99	100	101	101	102	103	103	104	105	106	106	107	108	108	109	110	111
24	96	96	97	98	99	99	100	101	101	102	103	103	104	105	106	106	107	108	108	109	110
23	95	96	96	97	98	98	99	100	101	101	102	103	103	104	105	105	106	107	108	108	109
22	94	95	96	96	97	98	98	99	100	100	101	102	102	103	104	105	105	106	107	107	108
21	93	94	95	95	96	97	97	98	99	99	100	101	101	102	103	104	104	105	106	106	107
20	92	93	93	94	95	96	96	97	98	98	99	100	100	101	102	102	103	104	104	105	106
19	91	92	92	93	94	94	95	96	96	97	98	98	99	100	100	101	102	102	103	104	104
18	90	90	91	92	92	93	94	94	95	96	96	97	98	98	99	100	100	101	102	102	103
17	88	89	89	90	91	91	92	93	93	94	95	95	96	97	97	98	99	99	100	100	101
16	86	87	88	88	89	90	90	91	92	92	93	93	94	95	95	96	97	97	98	99	99
15	84	85	86	86	87	88	88	89	89	90	91	91	92	93	93	94	94	95	96	96	97
14	82	83	84	84	85	85	86	87	87	88	88	89	90	90	91	91	92	93	93	94	95
13	80	80	81	82	82	83	83	84	85	85	86	86	87	88	88	89	89	90	91	91	92
12	77	78	78	79	79	80	81	81	82	82	83	83	84	85	85	86	86	87	87	88	89
11	74	75	75	76	76	77	77	78	78	79	80	80	81	81	82	82	83	83	84	84	85
10	71	71	72	72	73	73	74	74	75	75	76	76	77	77	78	78	79	79	80	81	81
9	67	67	68	68	69	69	70	70	71	71	72	72	73	73	74	74	75	75	76	76	77
8	62	63	63	64	64	65	65	65	66	66	67	67	68	68	69	69	70	70	71	71	71
7	57	58	58	59	59	59	60	60	61	61	62	62	62	63	63	64	64	65	65	65	66
6	52	52	52	53	53	54	54	54	55	55	56	56	56	57	57	57	58	58	59	59	59
5	45	46	46	46	47	47	47	48	48	48	49	49	49	50	50	50	51	51	51	52	52
4	38	39	39	39	39	40	40	40	41	41	41	41	42	42	42	43	43	43	43	44	44
3	30	30	31	31	31	31	32	32	32	32	32	33	33	33	33	34	34	34	34	34	35
2	21	21	21	22	22	22	22	22	22	23	23	23	23	23	23	24	24	24	24	24	24
1	11	11	11	11	11	11	11	12	12	12	12	12	12	12	12	12	12	12	12	13	13

	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	113	113	114	115	115	116	117	118	118	119	120	120	121	122	123	123	124	125	126	126	127
29	113	113	114	115	115	116	117	118	118	119	120	120	121	122	123	123	124	125	126	126	127
28	113	113	114	115	115	116	117	118	118	119	120	120	121	122	123	123	124	125	126	126	127
27	113	113	114	115	115	116	117	118	118	119	120	120	121	122	123	123	124	125	126	126	127
26	113	113	114	115	115	116	117	118	118	119	120	120	121	122	123	123	124	125	126	126	127
25	111	112	113	113	114	115	116	116	117	118	118	119	120	121	121	122	123	123	124	125	126
24	111	111	112	113	113	114	115	115	116	117	118	118	119	120	120	121	122	123	123	124	125
23	110	110	111	112	113	113	114	115	115	116	117	117	118	119	120	120	121	122	122	123	124
22	109	109	110	111	112	112	113	114	114	115	116	116	117	118	118	119	120	121	121	122	123
21	108	108	109	110	110	111	112	112	113	114	115	115	116	117	117	118	119	119	120	121	121
20	106	107	108	108	109	110	111	111	112	113	113	114	115	115	116	117	117	118	119	119	120
19	105	106	106	107	108	108	109	110	110	111	112	112	113	114	114	115	116	116	117	118	119
18	104	104	105	106	106	107	107	108	109	109	110	111	111	112	113	113	114	115	115	116	117
17	102	102	103	104	104	105	106	106	107	108	108	109	110	110	111	112	112	113	114	114	115
16	100	100	101	102	102	103	104	104	105	106	106	107	107	108	109	109	110	111	111	112	113
15	98	98	99	99	100	101	101	102	103	103	104	104	105	106	106	107	108	108	109	109	110
14	95	96	96	97	98	98	99	99	100	101	101	102	102	103	104	104	105	105	106	107	107
13	92	93	93	94	95	95	96	96	97	98	98	99	99	100	101	101	102	102	103	104	104
12	89	90	90	91	91	92	93	93	94	94	95	95	96	97	97	98	98	99	99	100	101
11	86	86	87	87	88	88	89	89	90	91	91	92	92	93	93	94	94	95	95	96	97
10	82	82	83	83	84	84	85	85	86	86	87	87	88	88	89	89	90	90	91	92	92
9	77	78	78	79	79	80	80	81	81	81	82	82	83	83	84	84	85	85	86	86	87
8	72	72	73	73	74	74	75	75	76	76	77	77	77	78	78	79	79	80	80	81	81
7	66	67	67	67	68	68	69	69	70	70	70	71	71	72	72	73	73	73	74	74	75
6	60	60	60	61	61	62	62	62	63	63	64	64	64	65	65	65	66	66	67	67	67
5	52	53	53	53	54	54	54	55	55	55	56	56	56	57	57	57	58	58	59	59	59
4	44	44	45	45	45	46	46	46	46	47	47	47	48	48	48	48	49	49	49	50	50
3	35	35	35	36	36	36	36	37	37	37	37	37	38	38	38	38	39	39	39	39	39
2	25	25	25	25	25	25	25	26	26	26	26	26	26	27	27	27	27	27	27	28	28
1	13	13	13	13	13	13	13	13	13	14	14	14	14	14	14	14	14	14	14	14	14

	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	128	128	129	130	131	131	132	133	133	134	135	136	136	137	138	138	139	140	141	141	142
29	128	128	129	130	131	131	132	133	133	134	135	136	136	137	138	138	139	140	141	141	142
28	128	128	129	130	131	131	132	133	133	134	135	136	136	137	138	138	139	140	141	141	142
27	128	128	129	130	131	131	132	133	133	134	135	136	136	137	138	138	139	140	141	141	142
26	128	128	129	130	131	131	132	133	133	134	135	136	136	137	138	138	139	140	141	141	142
25	126	127	128	128	129	130	131	131	132	133	133	134	135	136	136	137	138	138	139	140	140
24	125	126	127	128	128	129	130	130	131	132	132	133	134	135	135	136	137	137	138	139	140
23	124	125	126	127	127	128	129	129	130	131	131	132	133	134	134	135	136	136	137	138	138
22	123	124	125	125	126	127	128	128	129	130	130	131	132	132	133	134	134	135	136	137	137
21	122	123	124	124	125	126	126	127	128	128	129	130	130	131	132	132	133	134	135	135	136
20	121	121	122	123	123	124	125	126	126	127	128	128	129	130	130	131	132	132	133	134	134
19	119	120	121	121	122	123	123	124	125	125	126	127	127	128	129	129	130	131	131	132	133
18	117	118	119	119	120	121	121	122	123	123	124	125	125	126	127	127	128	129	129	130	131
17	115	116	117	117	118	119	119	120	121	121	122	123	123	124	125	125	126	127	127	128	128
16	113	114	115	115	116	116	117	118	118	119	120	120	121	122	122	123	123	124	125	125	126

	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
15	111	111	112	113	113	114	114	115	116	116	117	118	118	119	119	120	121	121	122	123	123
14	108	109	109	110	110	111	112	112	113	113	114	115	115	116	116	117	118	118	119	119	120
13	105	105	106	107	107	108	108	109	109	110	111	111	112	112	113	114	114	115	115	116	117
12	101	102	102	103	103	104	105	105	106	106	107	107	108	109	109	110	110	111	111	112	113
11	97	98	98	99	99	100	100	101	101	102	103	103	104	104	105	105	106	106	107	108	108
10	93	93	94	94	95	95	96	96	97	97	98	98	99	99	100	100	101	101	102	102	103
9	87	88	88	89	89	90	90	91	91	92	92	93	93	94	94	95	95	96	96	97	97
8	82	82	83	83	83	84	84	85	85	86	86	87	87	88	88	89	89	89	90	90	91
7	75	76	76	76	77	77	78	78	79	79	79	80	80	81	81	81	82	82	83	83	84
6	68	68	69	69	69	70	70	70	71	71	72	72	72	73	73	74	74	74	75	75	75
5	60	60	60	61	61	61	62	62	62	63	63	63	64	64	64	65	65	65	66	66	66
4	50	50	51	51	51	52	52	52	52	53	53	53	54	54	54	54	55	55	55	56	56
3	40	40	40	40	41	41	41	41	41	42	42	42	42	43	43	43	43	44	44	44	44
2	28	28	28	28	28	29	29	29	29	29	29	30	30	30	30	30	30	31	31	31	31
1	15	15	15	15	15	15	15	15	15	15	15	15	16	16	16	16	16	16	16	16	16

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

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

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	173	174	174	175	176	177	177	178	179	180
29	173	174	174	175	176	177	177	178	179	180
28	173	174	174	175	176	177	177	178	179	180
27	173	174	174	175	176	177	177	178	179	180
26	173	174	174	175	176	177	177	178	179	180
25	171	172	173	173	174	175	175	176	177	178
24	170	171	171	172	173	173	174	175	176	176
23	169	169	170	171	171	172	173	174	174	175
22	167	168	169	169	170	171	171	172	173	173
21	166	166	167	168	168	169	170	170	171	172

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

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

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

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

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	0.006039	0.006014	0.005991	0.005970	0.005950	0.005932	0.006060	0.006039	0.006021	0.006003	0.005986
29	0.005606	0.006014	0.005991	0.005970	0.005950	0.005932	0.005724	0.005714	0.006021	0.006003	0.005986
28	0.005606	0.005598	0.005991	0.005970	0.005950	0.005932	0.005724	0.005714	0.005705	0.005696	0.005986
27	0.005606	0.005598	0.005591	0.005584	0.005950	0.005932	0.005724	0.005714	0.005705	0.005696	0.005688
26	0.006095	0.006070	0.006046	0.006025	0.006005	0.005987	0.006115	0.006095	0.006076	0.006058	0.006041
25	0.005967	0.006132	0.006109	0.006088	0.006068	0.006049	0.006032	0.006016	0.006138	0.006120	0.006104
24	0.006039	0.006020	0.006181	0.006159	0.006140	0.006121	0.006104	0.006088	0.006073	0.006058	0.006175
23	0.006120	0.006102	0.006086	0.006070	0.006221	0.006203	0.006186	0.006170	0.006154	0.006140	0.006127
22	0.006214	0.006196	0.006179	0.006164	0.006150	0.006137	0.006279	0.006263	0.006248	0.006234	0.006221
21	0.006322	0.006304	0.006287	0.006272	0.006257	0.006244	0.006232	0.006220	0.006210	0.006342	0.006328
20	0.006238	0.006228	0.006411	0.006395	0.006381	0.006368	0.006356	0.006344	0.006333	0.006323	0.006314
19	0.006381	0.006371	0.006362	0.006354	0.006346	0.006339	0.006499	0.006487	0.006476	0.006466	0.006457
18	0.006547	0.006537	0.006528	0.006520	0.006512	0.006505	0.006498	0.006492	0.006486	0.006481	0.006476
17	0.006512	0.006512	0.006512	0.006712	0.006704	0.006697	0.006691	0.006685	0.006679	0.006673	0.006668
16	0.006737	0.006737	0.006737	0.006737	0.006737	0.006737	0.006737	0.006737	0.006737	0.006737	0.006737
15	0.006752	0.006764	0.006774	0.006784	0.006793	0.006802	0.006809	0.006816	0.006823	0.006829	0.006835
14	0.007064	0.007076	0.007087	0.007097	0.007106	0.007114	0.007122	0.007129	0.007136	0.007142	0.007148
13	0.007160	0.007187	0.007210	0.007232	0.007252	0.007270	0.007287	0.007302	0.007316	0.007330	0.007342
12	0.007608	0.007634	0.007658	0.007420	0.007452	0.007482	0.007509	0.007534	0.007557	0.007579	0.007598
11	0.007845	0.007888	0.007928	0.007964	0.007725	0.007769	0.007808	0.007845	0.007878	0.007909	0.007937
10	0.008171	0.008236	0.008294	0.008347	0.008097	0.008157	0.008211	0.008260	0.008305	0.008347	0.008147
9	0.008622	0.008714	0.008795	0.008518	0.008605	0.008684	0.008756	0.008821	0.008593	0.008662	0.008726
8	0.009253	0.009378	0.009065	0.009194	0.009308	0.009411	0.009148	0.009253	0.009348	0.009435	0.009207
7	0.010153	0.009796	0.009986	0.010153	0.009840	0.010006	0.010153	0.010284	0.010021	0.010153	0.010272
6	0.010800	0.011089	0.011336	0.010979	0.011217	0.010884	0.011113	0.011315	0.011021	0.011217	0.011392
5	0.012699	0.012244	0.012661	0.012244	0.012629	0.012959	0.012602	0.012911	0.012578	0.012869	0.012557
4	0.014667	0.015334	0.014834	0.014334	0.014970	0.014516	0.015084	0.014667	0.015180	0.014795	0.015262
3	0.018214	0.017500	0.018839	0.018214	0.019325	0.018770	0.018214	0.019214	0.018714	0.018214	0.019123
2	0.026073	0.025073	0.024073	0.027073	0.026240	0.025407	0.024573	0.027073	0.026359	0.025645	0.024931
1	0.036349	0.033849	0.050515	0.048849	0.047182	0.045515	0.043849	0.042182	0.040515	0.051349	0.050099

Plazo (años)	Salario (UMA)										
	3.2	3.3	3.4	3.5	3.6	3.7	3.8	3.9	4.0	4.1	4.2
30	0.005970	0.006072	0.006056	0.006039	0.006024	0.006010	0.005996	0.005983	0.006067	0.006053	0.006039
29	0.005970	0.005798	0.005788	0.005779	0.006024	0.006010	0.005996	0.005983	0.005840	0.005831	0.005823
28	0.005970	0.005798	0.005788	0.005779	0.005770	0.005762	0.005996	0.005983	0.005840	0.005831	0.005823
27	0.005681	0.005798	0.005788	0.005779	0.005770	0.005762	0.005754	0.005746	0.005614	0.005831	0.005823
26	0.006025	0.006127	0.006111	0.006095	0.006079	0.006065	0.006051	0.006038	0.006122	0.006108	0.006095
25	0.006088	0.006073	0.006059	0.006045	0.006142	0.006127	0.006114	0.006100	0.006088	0.006076	0.006064
24	0.006159	0.006144	0.006130	0.006117	0.006104	0.006092	0.006185	0.006172	0.006159	0.006147	0.006136
23	0.006114	0.006226	0.006212	0.006198	0.006186	0.006173	0.006162	0.006151	0.006140	0.006229	0.006218
22	0.006208	0.006196	0.006185	0.006174	0.006279	0.006267	0.006256	0.006244	0.006234	0.006224	0.006214
21	0.006316	0.006304	0.006292	0.006282	0.006272	0.006262	0.006253	0.006244	0.006342	0.006331	0.006322
20	0.006305	0.006297	0.006416	0.006406	0.006395	0.006386	0.006377	0.006368	0.006360	0.006352	0.006344
19	0.006448	0.006440	0.006432	0.006424	0.006417	0.006410	0.006404	0.006398	0.006503	0.006495	0.006487
18	0.006471	0.006467	0.006597	0.006590	0.006583	0.006576	0.006570	0.006563	0.006558	0.006552	0.006547
17	0.006664	0.006659	0.006655	0.006651	0.006647	0.006644	0.006640	0.006637	0.006634	0.006631	0.006628
16	0.006737	0.006737	0.006737	0.006737	0.006737	0.006737	0.006737	0.006737	0.006737	0.006737	0.006737
15	0.006840	0.006845	0.006850	0.006855	0.006859	0.006863	0.006867	0.006870	0.006873	0.006877	0.006880
14	0.007153	0.007158	0.007163	0.007167	0.007171	0.007175	0.007179	0.007183	0.007051	0.007058	0.007064
13	0.007353	0.007364	0.007374	0.007384	0.007393	0.007245	0.007258	0.007270	0.007281	0.007292	0.007302
12	0.007617	0.007634	0.007650	0.007489	0.007509	0.007528	0.007546	0.007563	0.007579	0.007594	0.007608
11	0.007964	0.007785	0.007816	0.007845	0.007871	0.007897	0.007920	0.007943	0.007964	0.007821	0.007845
10	0.008193	0.008236	0.008276	0.008313	0.008347	0.008180	0.008218	0.008253	0.008286	0.008318	0.008347
9	0.008784	0.008838	0.008646	0.008703	0.008756	0.008805	0.008851	0.008684	0.008733	0.008778	0.008821
8	0.009296	0.009378	0.009453	0.009253	0.009330	0.009401	0.009467	0.009289	0.009356	0.009420	0.009479
7	0.010034	0.010153	0.010261	0.010044	0.010153	0.010253	0.010053	0.010153	0.010245	0.010060	0.010153
6	0.011129	0.011300	0.011050	0.011217	0.011368	0.011141	0.011289	0.011072	0.011217	0.011350	0.011150
5	0.012833	0.012539	0.012800	0.012522	0.012771	0.012508	0.012744	0.012959	0.012721	0.012926	0.012699
4	0.014905	0.015334	0.015001	0.014667	0.015084	0.014771	0.015157	0.014863	0.015223	0.014945	0.015281
3	0.018669	0.018214	0.019048	0.018631	0.019368	0.018984	0.018599	0.019286	0.018929	0.018571	0.019214
2	0.027073	0.026448	0.025823	0.025198	0.027073	0.026518	0.025962	0.025407	0.027073	0.026573	0.026073
1	0.048849	0.047599	0.046349	0.045099	0.043849	0.042599	0.050849	0.049849	0.048849	0.047849	0.046849

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

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

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

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

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

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

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	0.006064	0.006058	0.006052	0.006046	0.006039	0.006075	0.006069	0.006063	0.006057	0.006051	0.006045
29	0.005960	0.005955	0.005950	0.005944	0.005939	0.005878	0.005874	0.005966	0.005961	0.005956	0.005951
28	0.005856	0.005852	0.005848	0.005843	0.005839	0.005878	0.005874	0.005870	0.005866	0.005861	0.005857
27	0.005752	0.005749	0.005745	0.005843	0.005839	0.005780	0.005777	0.005773	0.005770	0.005767	0.005764
26	0.006120	0.006113	0.006107	0.006101	0.006095	0.006130	0.006124	0.006118	0.006112	0.006106	0.006100
25	0.006138	0.006132	0.006126	0.006120	0.006115	0.006109	0.006104	0.006140	0.006134	0.006129	0.006123
24	0.006165	0.006159	0.006154	0.006148	0.006143	0.006181	0.006175	0.006170	0.006165	0.006159	0.006154
23	0.006201	0.006196	0.006191	0.006230	0.006225	0.006220	0.006214	0.006209	0.006205	0.006200	0.006195
22	0.006248	0.006243	0.006284	0.006279	0.006274	0.006270	0.006265	0.006260	0.006256	0.006251	0.006247
21	0.006308	0.006304	0.006346	0.006342	0.006337	0.006333	0.006328	0.006324	0.006320	0.006316	0.006312
20	0.006383	0.006379	0.006375	0.006419	0.006415	0.006411	0.006407	0.006403	0.006399	0.006395	0.006392
19	0.006476	0.006473	0.006470	0.006466	0.006463	0.006460	0.006504	0.006500	0.006497	0.006494	0.006490
18	0.006591	0.006588	0.006585	0.006583	0.006580	0.006577	0.006575	0.006572	0.006570	0.006567	0.006565
17	0.006679	0.006677	0.006675	0.006673	0.006672	0.006670	0.006668	0.006667	0.006714	0.006712	0.006710
16	0.006794	0.006793	0.006793	0.006846	0.006845	0.006844	0.006843	0.006841	0.006840	0.006839	0.006838
15	0.006944	0.006944	0.006945	0.006946	0.006946	0.006947	0.006947	0.006948	0.006948	0.006949	0.006950
14	0.007136	0.007138	0.007140	0.007142	0.007144	0.007146	0.007148	0.007149	0.007151	0.007153	0.007155
13	0.007382	0.007385	0.007389	0.007393	0.007396	0.007399	0.007342	0.007346	0.007350	0.007353	0.007357
12	0.007628	0.007634	0.007640	0.007646	0.007652	0.007658	0.007598	0.007605	0.007611	0.007617	0.007623
11	0.007954	0.007964	0.007973	0.007909	0.007918	0.007928	0.007937	0.007946	0.007955	0.007964	0.007972
10	0.008305	0.008320	0.008334	0.008347	0.008360	0.008294	0.008308	0.008321	0.008334	0.008347	0.008359
9	0.008787	0.008807	0.008827	0.008846	0.008776	0.008795	0.008814	0.008833	0.008851	0.008784	0.008803
8	0.009456	0.009378	0.009407	0.009435	0.009462	0.009387	0.009415	0.009441	0.009467	0.009396	0.009422
7	0.010280	0.010195	0.010236	0.010276	0.010194	0.010233	0.010272	0.010192	0.010231	0.010268	0.010191
6	0.011343	0.011402	0.011309	0.011368	0.011277	0.011336	0.011392	0.011305	0.011361	0.011274	0.011330
5	0.012788	0.012883	0.012974	0.012869	0.012959	0.012857	0.012944	0.012844	0.012931	0.012833	0.012918
4	0.015180	0.015334	0.015209	0.015358	0.015236	0.015114	0.015262	0.015143	0.015287	0.015171	0.015311
3	0.019182	0.019021	0.019308	0.019152	0.018996	0.019275	0.019123	0.018972	0.019244	0.019097	0.019357
2	0.027301	0.027073	0.026846	0.026619	0.027291	0.027073	0.026856	0.026639	0.027282	0.027073	0.026865
1	0.049303	0.048849	0.051765	0.051349	0.050932	0.050515	0.050099	0.049682	0.049265	0.048849	0.051541

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

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

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

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

Plazo (años)	Salario (UMA)										
	13.1	13.2	13.3	13.4	13.5	13.6	13.7	13.8	13.9	14.0	14.1
30	0.003446	0.003467	0.003414	0.003435	0.003456	0.003404	0.003425	0.003445	0.003464	0.003414	0.003434
29	0.003336	0.003248	0.003305	0.003327	0.003348	0.003297	0.003318	0.003340	0.003256	0.003310	0.003331
28	0.003225	0.003248	0.003305	0.003218	0.003241	0.003297	0.003212	0.003234	0.003256	0.003310	0.003228
27	0.003114	0.003138	0.003195	0.003218	0.003134	0.003189	0.003212	0.003129	0.003152	0.003206	0.003125
26	0.003501	0.003522	0.003470	0.003490	0.003511	0.003459	0.003480	0.003500	0.003520	0.003470	0.003489
25	0.003489	0.003435	0.003458	0.003480	0.003501	0.003449	0.003470	0.003491	0.003440	0.003462	0.003482
24	0.003484	0.003507	0.003529	0.003476	0.003499	0.003520	0.003468	0.003490	0.003512	0.003533	0.003483
23	0.003488	0.003512	0.003535	0.003558	0.003505	0.003528	0.003550	0.003498	0.003521	0.003543	0.003492
22	0.003582	0.003527	0.003551	0.003575	0.003521	0.003545	0.003569	0.003592	0.003540	0.003563	0.003586
21	0.003609	0.003554	0.003579	0.003604	0.003629	0.003575	0.003600	0.003624	0.003571	0.003595	0.003619
20	0.003651	0.003595	0.003622	0.003648	0.003593	0.003620	0.003645	0.003592	0.003617	0.003642	0.003667
19	0.003711	0.003654	0.003682	0.003709	0.003654	0.003681	0.003708	0.003654	0.003681	0.003707	0.003654
18	0.003703	0.003733	0.003763	0.003706	0.003735	0.003764	0.003708	0.003737	0.003765	0.003711	0.003739
17	0.003806	0.003747	0.003780	0.003811	0.003754	0.003785	0.003816	0.003759	0.003790	0.003820	0.003765
16	0.003846	0.003880	0.003821	0.003855	0.003888	0.003830	0.003864	0.003896	0.003840	0.003872	0.003904
15	0.003915	0.003953	0.003990	0.003929	0.003966	0.003906	0.003943	0.003978	0.003920	0.003956	0.003990
14	0.004023	0.004064	0.004104	0.004043	0.004083	0.004022	0.004061	0.004100	0.004040	0.004079	0.004020
13	0.004180	0.004225	0.004161	0.004206	0.004142	0.004187	0.004124	0.004168	0.004211	0.004150	0.004193
12	0.004283	0.004334	0.004268	0.004318	0.004368	0.004303	0.004352	0.004288	0.004337	0.004273	0.004322
11	0.004453	0.004511	0.004442	0.004500	0.004556	0.004489	0.004545	0.004478	0.004533	0.004467	0.004522
10	0.004715	0.004782	0.004709	0.004776	0.004704	0.004770	0.004699	0.004764	0.004694	0.004758	0.004690
9	0.004950	0.005030	0.004953	0.005033	0.004957	0.005035	0.004960	0.005037	0.004964	0.005039	0.004967
8	0.005336	0.005253	0.005351	0.005269	0.005366	0.005285	0.005380	0.005300	0.005393	0.005315	0.005407
7	0.005744	0.005867	0.005778	0.005868	0.005811	0.005723	0.005842	0.005756	0.005873	0.005788	0.005704
6	0.006450	0.006350	0.006511	0.006413	0.006315	0.006473	0.006377	0.006281	0.006437	0.006343	0.006495
5	0.007358	0.007244	0.007131	0.007356	0.007244	0.007133	0.007353	0.007244	0.007136	0.007351	0.007244
4	0.008631	0.008496	0.008361	0.008702	0.008571	0.008439	0.008770	0.008642	0.008513	0.008385	0.008709
3	0.010628	0.010456	0.011048	0.010881	0.010714	0.010548	0.010381	0.010956	0.010795	0.010634	0.010472
2	0.014323	0.015645	0.015407	0.015169	0.014931	0.014693	0.014454	0.014216	0.015483	0.015255	0.015028
1	0.029303	0.028849	0.028394	0.027940	0.027485	0.027031	0.026576	0.026122	0.025667	0.025212	0.024758

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

Plazo (años)	Salario (UMA)										
	14.2	14.3	14.4	14.5	14.6	14.7	14.8	14.9	15.0	15.1	15.2
16	0.003848	0.003880	0.003911	0.003857	0.003888	0.003834	0.003865	0.003895	0.003843	0.003873	0.003902
15	0.003933	0.003968	0.003912	0.003946	0.003980	0.003925	0.003958	0.003991	0.003937	0.003970	0.003917
14	0.004058	0.004096	0.004038	0.004076	0.004019	0.004056	0.004092	0.004037	0.004073	0.004018	0.004053
13	0.004132	0.004175	0.004216	0.004157	0.004198	0.004140	0.004181	0.004221	0.004164	0.004204	0.004147
12	0.004369	0.004307	0.004354	0.004293	0.004339	0.004279	0.004325	0.004369	0.004311	0.004355	0.004297
11	0.004457	0.004511	0.004447	0.004501	0.004553	0.004490	0.004542	0.004480	0.004532	0.004471	0.004521
10	0.004753	0.004685	0.004747	0.004680	0.004742	0.004676	0.004737	0.004672	0.004732	0.004668	0.004727
9	0.005041	0.004970	0.005043	0.004973	0.005045	0.004976	0.005047	0.004979	0.005049	0.004982	0.005051
8	0.005330	0.005253	0.005344	0.005268	0.005357	0.005283	0.005370	0.005297	0.005383	0.005311	0.005396
7	0.005819	0.005736	0.005849	0.005767	0.005879	0.005798	0.005871	0.005827	0.005874	0.005856	0.005778
6	0.006402	0.006309	0.006459	0.006368	0.006514	0.006425	0.006536	0.006480	0.006592	0.006505	0.006647
5	0.007138	0.007349	0.007244	0.007140	0.007346	0.007244	0.007142	0.007344	0.007244	0.007144	0.007342
4	0.008584	0.008459	0.008773	0.008651	0.008829	0.008715	0.008859	0.008777	0.008877	0.008776	0.008859
3	0.011027	0.010871	0.010714	0.010558	0.010402	0.010942	0.010790	0.010639	0.010487	0.011008	0.010861
2	0.014801	0.014573	0.014346	0.015552	0.015334	0.015117	0.014900	0.014682	0.014465	0.015615	0.015407
1	0.024303	0.029265	0.028849	0.028432	0.028015	0.027599	0.027182	0.026765	0.026349	0.025932	0.025515

Plazo (años)	Salario (UMA)										
	15.3	15.4	15.5	15.6	15.7	15.8	15.9	16.0	16.1	16.2	16.3
30	0.003460	0.003414	0.003433	0.003450	0.003468	0.003423	0.003441	0.003458	0.003414	0.003432	0.003449
29	0.003271	0.003320	0.003339	0.003357	0.003383	0.003331	0.003349	0.003277	0.003324	0.003342	0.003360
28	0.003271	0.003225	0.003245	0.003264	0.003283	0.003239	0.003258	0.003277	0.003233	0.003252	0.003271
27	0.003176	0.003225	0.003151	0.003171	0.003191	0.003147	0.003167	0.003186	0.003233	0.003162	0.003182
26	0.003515	0.003470	0.003488	0.003505	0.003523	0.003478	0.003496	0.003513	0.003470	0.003487	0.003504
25	0.003449	0.003468	0.003487	0.003505	0.003460	0.003479	0.003497	0.003453	0.003471	0.003489	0.003506
24	0.003520	0.003474	0.003494	0.003513	0.003532	0.003487	0.003506	0.003524	0.003480	0.003499	0.003517
23	0.003536	0.003556	0.003510	0.003530	0.003549	0.003504	0.003523	0.003543	0.003562	0.003518	0.003537
22	0.003562	0.003583	0.003536	0.003557	0.003578	0.003532	0.003552	0.003572	0.003592	0.003547	0.003567
21	0.003601	0.003623	0.003576	0.003597	0.003618	0.003572	0.003593	0.003614	0.003569	0.003590	0.003610
20	0.003655	0.003607	0.003630	0.003652	0.003605	0.003628	0.003650	0.003603	0.003626	0.003647	0.003669
19	0.003654	0.003678	0.003702	0.003654	0.003678	0.003701	0.003654	0.003677	0.003700	0.003654	0.003677
18	0.003745	0.003770	0.003721	0.003747	0.003771	0.003723	0.003748	0.003772	0.003725	0.003749	0.003703
17	0.003785	0.003812	0.003762	0.003789	0.003816	0.003767	0.003794	0.003820	0.003772	0.003798	0.003823
16	0.003851	0.003880	0.003909	0.003858	0.003887	0.003837	0.003866	0.003894	0.003845	0.003873	0.003901
15	0.003949	0.003981	0.003929	0.003960	0.003991	0.003940	0.003971	0.003921	0.003952	0.003982	0.003932
14	0.004088	0.004035	0.004070	0.004104	0.004051	0.004085	0.004033	0.004067	0.004100	0.004049	0.004082
13	0.004187	0.004225	0.004170	0.004208	0.004154	0.004192	0.004138	0.004176	0.004213	0.004160	0.004197
12	0.004341	0.004284	0.004327	0.004370	0.004314	0.004356	0.004301	0.004343	0.004288	0.004330	0.004371
11	0.004461	0.004511	0.004452	0.004501	0.004450	0.004492	0.004440	0.004482	0.004430	0.004473	0.004521
10	0.004664	0.004722	0.004779	0.004717	0.004774	0.004713	0.004769	0.004709	0.004764	0.004704	0.004759
9	0.004984	0.005053	0.004987	0.005054	0.004989	0.005056	0.004992	0.005058	0.004994	0.005059	0.004997
8	0.005324	0.005408	0.005337	0.005267	0.005350	0.005281	0.005362	0.005294	0.005374	0.005307	0.005386
7	0.005884	0.005807	0.005730	0.005835	0.005759	0.005862	0.005787	0.005712	0.005814	0.005741	0.005841
6	0.006361	0.006499	0.006415	0.006330	0.006467	0.006384	0.006300	0.006435	0.006353	0.006486	0.006405
5	0.007244	0.007146	0.007341	0.007244	0.007148	0.007339	0.007244	0.007150	0.007337	0.007244	0.007152
4	0.008543	0.008427	0.008720	0.008607	0.008493	0.008379	0.008667	0.008556	0.008445	0.008725	0.008616
3	0.010714	0.010567	0.010420	0.010929	0.010786	0.010643	0.010500	0.010992	0.010853	0.010714	0.010575
2	0.015198	0.014990	0.014782	0.014573	0.015673	0.015473	0.015273	0.015073	0.014873	0.014673	0.014473
1	0.025099	0.024682	0.029233	0.028849	0.028464	0.028080	0.027695	0.027310	0.026926	0.026541	0.026156

Plazo (años)	Salario (UMA)										
	16.4	16.5	16.6	16.7	16.8	16.9	17.0	17.1	17.2	17.3	17.4
30	0.003465	0.003423	0.003440	0.003456	0.003414	0.003431	0.003447	0.003463	0.003423	0.003439	0.003454
29	0.003289	0.003335	0.003352	0.003283	0.003328	0.003345	0.003362	0.003294	0.003338	0.003355	0.003288
28	0.003201	0.003246	0.003265	0.003283	0.003241	0.003259	0.003277	0.003209	0.003253	0.003271	0.003288
27	0.003201	0.003158	0.003177	0.003196	0.003154	0.003173	0.003191	0.003209	0.003169	0.003187	0.003205
26	0.003520	0.003478	0.003495	0.003511	0.003470	0.003486	0.003502	0.003518	0.003478	0.003494	0.003510
25	0.003463	0.003481	0.003498	0.003456	0.003473	0.003491	0.003507	0.003466	0.003483	0.003500	0.003459
24	0.003473	0.003492	0.003510	0.003528	0.003485	0.003503	0.003520	0.003479	0.003496	0.003514	0.003531
23	0.003555	0.003512	0.003530	0.003549	0.003506	0.003525	0.003543	0.003561	0.003519	0.003537	0.003555
22	0.003586	0.003543	0.003562	0.003581	0.003538	0.003557	0.003576	0.003534	0.003552	0.003571	0.003589
21	0.003566	0.003586	0.003606	0.003626	0.003583	0.003603	0.003622	0.003579	0.003599	0.003618	0.003576
20	0.003623	0.003645	0.003666	0.003621	0.003642	0.003663	0.003620	0.003640	0.003660	0.003618	0.003638
19	0.003699	0.003654	0.003676	0.003698	0.003654	0.003676	0.003698	0.003654	0.003676	0.003697	0.003654
18	0.003727	0.003751	0.003705	0.003729	0.003752	0.003707	0.003730	0.003753	0.003709	0.003732	0.003754
17	0.003776	0.003802	0.003827	0.003781	0.003806	0.003830	0.003785	0.003809	0.003834	0.003789	0.003813
16	0.003853	0.003880	0.003907	0.003860	0.003887	0.003840	0.003867	0.003893	0.003847	0.003874	0.003899
15	0.003962	0.003992	0.003943	0.003973	0.003925	0.003954	0.003983	0.003936	0.003964	0.003992	0.003946
14	0.004031	0.004064	0.004096	0.004047	0.004079	0.004030	0.004062	0.004093	0.004045	0.004076	0.004029
13	0.004145	0.004182	0.004217	0.004166	0.004202	0.004151	0.004187	0.004221	0.004172	0.004206	0.004157
12	0.004317	0.004358	0.004304	0.004345	0.004292	0.004332	0.004371	0.004320	0.004359	0.004308	0.004346
11	0.004464	0.004511	0.004557	0.004502	0.004547	0.004493	0.004538	0.004484	0.004529	0.004476	0.004520
10	0.004700	0.004754	0.004696	0.004749	0.004692	0.004745	0.004688	0.004740	0.004684	0.004736	0.004680
9	0.005061	0.004999	0.004937	0.005001	0.004940	0.005004	0.004943	0.005006	0.004946	0.005008	0.004949
8	0.005320	0.005398	0.005332	0.005409	0.005344	0.005279	0.005355	0.005291	0.005367	0.005303	0.005378
7	0.005769	0.005867	0.005796	0.005724	0.005822	0.005751	0.005847	0.005778	0.005872	0.005803	0.005735
6	0.006324	0.006455	0.006376	0.006503	0.006425	0.006347	0.006473	0.006396	0.006319	0.006444	0.006368
5	0.007335	0.007244	0.007154	0.007334	0.007244	0.007155	0.007332	0.007244	0.007157	0.007331	0.007244
4	0.008508	0.008399	0.008674	0.008568	0.008461	0.008730	0.008626	0.008521	0.008417	0.008681	0.008579
3	0.011052	0.010917	0.010782	0.010647	0.010512	0.010977	0.010846	0.010714	0.010583	0.011035	0.010907
2	0.015535	0.015343	0.015150	0.014958	0.014766	0.014573	0.015592	0.015407	0.015222	0.015036	0.014851
1	0.025772	0.025387	0.029563	0.029206	0.028849	0.028492	0.028135	0.027777	0.027420	0.027063	0.026706

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

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

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

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	0.003429	0.003443	0.003456	0.003470	0.003435	0.003449	0.003462	0.003428	0.003442	0.003455	0.003468
29	0.003355	0.003296	0.003311	0.003325	0.003363	0.003305	0.003320	0.003357	0.003300	0.003314	0.003328
28	0.003281	0.003296	0.003238	0.003253	0.003291	0.003233	0.003248	0.003286	0.003229	0.003244	0.003258
27	0.003207	0.003149	0.003165	0.003181	0.003218	0.003162	0.003177	0.003214	0.003158	0.003174	0.003189
26	0.003484	0.003498	0.003511	0.003525	0.003490	0.003504	0.003517	0.003483	0.003497	0.003510	0.003523
25	0.003497	0.003461	0.003476	0.003490	0.003504	0.003469	0.003484	0.003498	0.003463	0.003477	0.003491
24	0.003517	0.003532	0.003497	0.003512	0.003526	0.003491	0.003506	0.003520	0.003486	0.003500	0.003515
23	0.003548	0.003512	0.003527	0.003543	0.003558	0.003523	0.003538	0.003553	0.003518	0.003533	0.003548
22	0.003590	0.003553	0.003569	0.003585	0.003549	0.003565	0.003581	0.003545	0.003561	0.003577	0.003592
21	0.003591	0.003608	0.003624	0.003588	0.003604	0.003621	0.003585	0.003601	0.003617	0.003582	0.003598
20	0.003660	0.003623	0.003640	0.003658	0.003621	0.003639	0.003656	0.003620	0.003637	0.003654	0.003618
19	0.003692	0.003710	0.003673	0.003691	0.003709	0.003672	0.003691	0.003709	0.003672	0.003690	0.003708
18	0.003743	0.003762	0.003724	0.003744	0.003763	0.003726	0.003745	0.003764	0.003727	0.003746	0.003765
17	0.003817	0.003778	0.003799	0.003820	0.003781	0.003802	0.003823	0.003785	0.003805	0.003826	0.003788
16	0.003857	0.003880	0.003903	0.003863	0.003886	0.003908	0.003869	0.003891	0.003853	0.003875	0.003896
15	0.003994	0.003953	0.003977	0.003937	0.003962	0.003986	0.003946	0.003970	0.003994	0.003955	0.003978
14	0.004037	0.004064	0.004091	0.004050	0.004077	0.004103	0.004062	0.004088	0.004048	0.004074	0.004100
13	0.004195	0.004225	0.004182	0.004212	0.004170	0.004199	0.004228	0.004187	0.004216	0.004174	0.004203
12	0.004340	0.004373	0.004329	0.004362	0.004318	0.004352	0.004308	0.004341	0.004374	0.004331	0.004363
11	0.004558	0.004511	0.004549	0.004504	0.004542	0.004496	0.004534	0.004489	0.004526	0.004481	0.004519
10	0.004690	0.004735	0.004780	0.004732	0.004776	0.004728	0.004772	0.004724	0.004768	0.004721	0.004764
9	0.005030	0.004978	0.005031	0.004980	0.005033	0.004982	0.005034	0.004984	0.005036	0.004986	0.005037
8	0.005308	0.005374	0.005319	0.005383	0.005329	0.005393	0.005339	0.005402	0.005349	0.005411	0.005358
7	0.005785	0.005867	0.005807	0.005748	0.005829	0.005770	0.005850	0.005792	0.005871	0.005814	0.005756
6	0.006417	0.006350	0.006458	0.006392	0.006498	0.006433	0.006368	0.006473	0.006409	0.006512	0.006449
5	0.007320	0.007244	0.007394	0.007319	0.007244	0.007392	0.007318	0.007244	0.007389	0.007317	0.007244
4	0.008745	0.008655	0.008566	0.008477	0.008702	0.008615	0.008527	0.008748	0.008661	0.008575	0.008489
3	0.010828	0.010714	0.010601	0.010992	0.010881	0.010770	0.010659	0.011040	0.010932	0.010823	0.010714
2	0.015299	0.015138	0.014977	0.014815	0.015667	0.015511	0.015355	0.015198	0.015042	0.014886	0.014730
1	0.027286	0.026974	0.026661	0.026349	0.026036	0.029437	0.029143	0.028849	0.028555	0.028261	0.027966

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

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

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

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

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

	Salario (UMA)									
Plazo (años)	24.1	24.2	24.3	24.4	24.5	24.6	24.7	24.8	24.9	25.0
14	0.004061	0.004083	0.004049	0.004071	0.004093	0.004059	0.004081	0.004102	0.004069	0.004091
13	0.004201	0.004225	0.004190	0.004214	0.004180	0.004204	0.004228	0.004194	0.004217	0.004183
12	0.004339	0.004366	0.004330	0.004357	0.004321	0.004348	0.004375	0.004340	0.004367	0.004331
11	0.004549	0.004511	0.004543	0.004505	0.004536	0.004499	0.004530	0.004493	0.004523	0.004554
10	0.004707	0.004744	0.004780	0.004741	0.004777	0.004738	0.004773	0.004735	0.004770	0.004732
9	0.005058	0.005016	0.005059	0.005018	0.005060	0.005019	0.005061	0.005020	0.004979	0.005022
8	0.005397	0.005352	0.005405	0.005360	0.005412	0.005368	0.005324	0.005376	0.005332	0.005383
7	0.005839	0.005790	0.005857	0.005808	0.005874	0.005826	0.005778	0.005843	0.005796	0.005860
6	0.006452	0.006398	0.006486	0.006432	0.006378	0.006465	0.006412	0.006498	0.006445	0.006392
5	0.007368	0.007306	0.007244	0.007366	0.007305	0.007244	0.007365	0.007305	0.007244	0.007363
4	0.008613	0.008540	0.008725	0.008653	0.008580	0.008762	0.008691	0.008620	0.008548	0.008728
3	0.010899	0.010807	0.010714	0.011032	0.010942	0.010851	0.010760	0.010669	0.010982	0.010893
2	0.015363	0.015231	0.015100	0.014968	0.015663	0.015535	0.015407	0.015279	0.015150	0.015022
1	0.028599	0.028349	0.028099	0.027849	0.027599	0.027349	0.027099	0.026849	0.029563	0.029325

TABLA "C"
FACTORES DE DESCUENTO PARA EL RÉGIMEN ESPECIAL DE AMORTIZACIÓN (REA)

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

Plazo (años)	Salario (UMA)									
	24.1	24.2	24.3	24.4	24.5	24.6	24.7	24.8	24.9	25.0
30	0.010414	0.010414	0.010414	0.010414	0.010414	0.010414	0.010414	0.010414	0.010414	0.010414
29	0.010294	0.010295	0.010355	0.010295	0.010296	0.010297	0.010297	0.010297	0.010298	0.010299
28	0.010234	0.010235	0.010235	0.010236	0.010237	0.010179	0.010238	0.010239	0.010240	0.010183
27	0.010174	0.010115	0.010175	0.010176	0.010119	0.010120	0.010179	0.010180	0.010124	0.010125
26	0.010470	0.010470	0.010470	0.010470	0.010470	0.010470	0.010470	0.010470	0.010470	0.010470
25	0.010532	0.010532	0.010532	0.010532	0.010532	0.010532	0.010532	0.010532	0.010532	0.010532
24	0.010604	0.010604	0.010604	0.010604	0.010604	0.010604	0.010604	0.010604	0.010604	0.010604
23	0.010686	0.010686	0.010686	0.010686	0.010686	0.010686	0.010686	0.010686	0.010686	0.010686
22	0.010779	0.010779	0.010779	0.010779	0.010779	0.010779	0.010779	0.010779	0.010779	0.010779
21	0.010887	0.010887	0.010887	0.010887	0.010887	0.010887	0.010887	0.010887	0.010887	0.010887
20	0.011011	0.011011	0.011011	0.011011	0.011011	0.011011	0.011011	0.011011	0.011011	0.011011
19	0.011154	0.011154	0.011154	0.011154	0.011154	0.011154	0.011154	0.011154	0.011154	0.011154
18	0.011320	0.011320	0.011320	0.011320	0.011320	0.011320	0.011320	0.011320	0.011320	0.011320
17	0.011512	0.011512	0.011512	0.011512	0.011512	0.011512	0.011512	0.011512	0.011512	0.011512
16	0.011737	0.011737	0.011737	0.011737	0.011737	0.011737	0.011737	0.011737	0.011737	0.011737
15	0.012002	0.012002	0.012002	0.012002	0.012002	0.012002	0.012002	0.012002	0.012002	0.012002
14	0.012314	0.012314	0.012314	0.012314	0.012314	0.012314	0.012314	0.012314	0.012314	0.012314
13	0.012687	0.012687	0.012687	0.012687	0.012687	0.012687	0.012687	0.012687	0.012687	0.012687
12	0.013134	0.013134	0.013134	0.013134	0.013134	0.013134	0.013134	0.013134	0.013134	0.013134
11	0.013678	0.013678	0.013678	0.013678	0.013678	0.013678	0.013678	0.013678	0.013678	0.013678
10	0.014347	0.014347	0.014347	0.014347	0.014347	0.014347	0.014347	0.014347	0.014347	0.014347
9	0.015184	0.015184	0.015184	0.015184	0.015184	0.015184	0.015184	0.015184	0.015184	0.015184
8	0.016253	0.016253	0.016253	0.016253	0.016253	0.016253	0.016253	0.016253	0.016253	0.016253
7	0.017653	0.017653	0.017653	0.017653	0.017653	0.017653	0.017653	0.017653	0.017653	0.017653
6	0.019550	0.019550	0.019550	0.019550	0.019550	0.019550	0.019550	0.019550	0.019550	0.019550
5	0.022244	0.022244	0.022244	0.022244	0.022244	0.022244	0.022244	0.022244	0.022244	0.022244
4	0.026334	0.026334	0.026334	0.026334	0.026334	0.026334	0.026334	0.026334	0.026334	0.026334
3	0.033214	0.033214	0.033214	0.033214	0.033214	0.033214	0.033214	0.033214	0.033214	0.033214
2	0.047073	0.047073	0.047073	0.047073	0.047073	0.047073	0.047073	0.047073	0.047073	0.047073
1	0.088849	0.088849	0.088849	0.088849	0.088849	0.088849	0.088849	0.088849	0.088849	0.088849