

*Astrid Elena Pérez Gómez*

Abogada - U de M

Especialista en Derecho Procesal,  
Derecho Financiero  
y de los Negocios UPB

**Señor:**  
**JUEZ 08 CIVIL DEL CIRCUITO**  
**Medellín- Antioquia.**

**RADICADO: 2019- 00287**  
**DEMANDANTE: BANCO BILBAO VIZCAYA ARGENTARIA**  
**BBVA COLOMBIA S.A**  
**DEMANDADOS: DISTRITODO DEL SUROESTE SAS.**

**ASTRID ELENA PÉREZ GÓMEZ**, obrando como apoderada de la parte demandante del proceso en referencia, me permito aportar:

La liquidación del crédito debidamente actualizada, enviada con copia a los demandados.

Con el debido y acostumbrado respeto,



**ASTRID ELENA PÉREZ GÓMEZ**  
**C. C. 43.159.289 de Medellín**  
**T. P. 119.386 del C. S. de la J.**

CAPITAL \$46.989.092,00

INT.DE PLAZO O SANC. 20% \$0,00

Tasa anual pactada o pedida en la demanda →

maxima legal

Tasa mensual pactada o pedida en la demanda →

0,00%

TASA EF. ANUAL		VIGENCIA		INT.MORATORIO		LIMITE USURA		T. PACTADA ó PEDIDA		TASA	LIQ. CREDITO	VALOR INTERESES	ABONOS	SALDO INTERESES	SALDO ADEUDADO
B/RIO.CTE	RED. OR	DESDE	HASTA	EF.ANUAL	NOM.MEN	EF.ANUAL	NOM. MEN	EF. ANUAL	NOM.MEN	APLICADA					
												46.989.092,00		0,00	46.989.092,00
19,63%	0,00%			29,45%	2,1740%	29,45%	2,1740%	29,45%	2,1740%	2,1740%	0	46.989.092,00		0,00	46.989.092,00
19,49%	0,00%	24-nov-18	30-nov-18	29,24%	2,1602%	29,24%	2,1602%	29,24%	2,1602%	2,1602%	7	46.989.092,00	236.845,52	236.845,52	47.225.937,52
19,40%	0,00%	1-dic-18	31-dic-18	29,10%	2,1513%	29,10%	2,1513%	29,10%	2,1513%	2,1513%	30	46.989.092,00	1.010.871,43	1.247.716,95	48.236.808,95
19,16%	0,00%	1-ene-19	31-ene-19	28,74%	2,1275%	28,74%	2,1275%	28,74%	2,1275%	2,1275%	30	46.989.092,00	999.703,01	2.247.419,96	49.236.511,96
19,70%	0,00%	1-feb-19	28-feb-19	29,55%	2,1809%	29,55%	2,1809%	29,55%	2,1809%	2,1809%	30	46.989.092,00	1.024.791,87	3.272.211,83	50.261.303,83
19,37%	0,00%	1-mar-19	31-mar-19	29,06%	2,1483%	29,06%	2,1483%	29,06%	2,1483%	2,1483%	30	46.989.092,00	1.009.476,94	4.281.688,77	51.270.780,77
19,32%	0,00%	1-abr-19	30-abr-19	28,98%	2,1434%	28,98%	2,1434%	28,98%	2,1434%	2,1434%	30	46.989.092,00	1.007.151,80	5.288.840,57	52.277.932,57
19,34%	0,00%	1-may-19	31-may-19	29,01%	2,1454%	29,01%	2,1454%	29,01%	2,1454%	2,1454%	30	46.989.092,00	1.008.082,00	6.296.922,57	53.286.014,57
19,30%	0,00%	1-jun-19	30-jun-19	28,95%	2,1414%	28,95%	2,1414%	28,95%	2,1414%	2,1414%	30	46.989.092,00	1.006.221,39	7.303.143,96	54.292.235,96
19,28%	0,00%	1-jul-19	31-jul-19	28,92%	2,1394%	28,92%	2,1394%	28,92%	2,1394%	2,1394%	30	46.989.092,00	1.005.290,79	8.308.434,76	55.297.526,76
19,28%	0,00%	1-ago-19	31-ago-19	28,92%	2,1394%	28,92%	2,1394%	28,92%	2,1394%	2,1394%	30	46.989.092,00	1.005.290,79	9.313.725,55	56.302.817,55
19,32%	0,00%	1-sep-19	30-sep-19	28,98%	2,1434%	28,98%	2,1434%	28,98%	2,1434%	2,1434%	30	46.989.092,00	1.007.151,80	10.320.877,35	57.309.969,35
19,10%	0,00%	1-oct-19	31-oct-19	28,65%	2,1216%	28,65%	2,1216%	28,65%	2,1216%	2,1216%	30	46.989.092,00	996.906,43	11.317.783,78	58.306.875,78
19,03%	0,00%	1-nov-19	30-nov-19	28,55%	2,1146%	28,55%	2,1146%	28,55%	2,1146%	2,1146%	30	46.989.092,00	993.641,49	12.311.425,27	59.300.517,27
18,91%	0,00%	1-dic-19	31-dic-19	28,37%	2,1027%	28,37%	2,1027%	28,37%	2,1027%	2,1027%	30	46.989.092,00	988.038,76	13.299.464,03	60.288.556,03
18,77%	0,00%	1-ene-20	31-ene-20	28,16%	2,0888%	28,16%	2,0888%	28,16%	2,0888%	2,0888%	30	46.989.092,00	981.493,13	14.280.957,16	61.270.049,16
19,06%	0,00%	1-feb-20	29-feb-20	28,59%	2,1176%	28,59%	2,1176%	28,59%	2,1176%	2,1176%	30	46.989.092,00	995.041,05	15.275.998,22	62.265.090,22
18,95%	0,00%	1-mar-20	31-mar-20	28,43%	2,1067%	28,43%	2,1067%	28,43%	2,1067%	2,1067%	30	46.989.092,00	989.907,14	16.265.905,35	63.254.997,35
18,69%	0,00%	1-abr-20	30-abr-20	28,04%	2,0808%	28,04%	2,0808%	28,04%	2,0808%	2,0808%	30	46.989.092,00	977.748,35	17.243.653,70	64.232.745,70
18,19%	0,00%	1-may-20	31-may-20	27,29%	2,0308%	27,29%	2,0308%	27,29%	2,0308%	2,0308%	30	46.989.092,00	954.270,34	18.197.924,05	65.187.016,05
18,12%	0,00%	1-jun-20	30-jun-20	27,18%	2,0238%	27,18%	2,0238%	27,18%	2,0238%	2,0238%	30	46.989.092,00	950.973,31	19.148.897,36	66.137.989,36
18,12%	0,00%	1-jul-20	31-jul-20	27,18%	2,0238%	27,18%	2,0238%	27,18%	2,0238%	2,0238%	30	46.989.092,00	950.973,31	20.099.870,67	67.088.962,67
18,29%	0,00%	1-ago-20	31-ago-20	27,44%	2,0408%	27,44%	2,0408%	27,44%	2,0408%	2,0408%	30	46.989.092,00	958.976,07	21.058.846,74	68.047.938,74
18,35%	0,00%	1-sep-20	30-sep-20	27,53%	2,0469%	27,53%	2,0469%	27,53%	2,0469%	2,0469%	30	46.989.092,00	961.797,07	22.020.643,81	69.009.735,81
18,09%	0,00%	1-oct-20	31-oct-20	27,14%	2,0208%	27,14%	2,0208%	27,14%	2,0208%	2,0208%	30	46.989.092,00	949.559,53	22.970.203,34	69.959.295,34
17,84%	0,00%	1-nov-20	30-nov-20	26,76%	1,9957%	26,76%	1,9957%	26,76%	1,9957%	1,9957%	30	46.989.092,00	937.760,17	23.907.963,51	70.897.055,51
17,46%	0,00%	1-dic-20	31-dic-20	26,19%	1,9574%	26,19%	1,9574%	26,19%	1,9574%	1,9574%	30	46.989.092,00	919.763,71	24.827.727,22	71.816.819,22
17,32%	0,00%	1-ene-21	31-ene-21	25,98%	1,9432%	25,98%	1,9432%	25,98%	1,9432%	1,9432%	30	46.989.092,00	913.114,65	25.740.841,87	72.729.933,87
17,54%	0,00%	1-feb-21	28-feb-21	26,31%	1,9655%	26,31%	1,9655%	26,31%	1,9655%	1,9655%	30	46.989.092,00	923.558,62	26.664.400,49	73.653.492,49
17,41%	0,00%	1-mar-21	31-mar-21	26,12%	1,9523%	26,12%	1,9523%	26,12%	1,9523%	1,9523%	30	46.989.092,00	917.390,21	27.581.790,71	74.570.882,71
17,31%	0,00%	1-abr-21	30-abr-21	25,97%	1,9422%	25,97%	1,9422%	25,97%	1,9422%	1,9422%	30	46.989.092,00	912.639,33	28.494.430,03	75.483.522,03
17,22%	0,00%	1-may-21	31-may-21	25,83%	1,9331%	25,83%	1,9331%	25,83%	1,9331%	1,9331%	30	46.989.092,00	908.359,10	29.402.789,13	76.391.881,13
17,21%	0,00%	1-jun-21	30-jun-21	25,82%	1,9321%	25,82%	1,9321%	25,82%	1,9321%	1,9321%	30	46.989.092,00	907.883,25	30.310.672,38	77.299.764,38
17,18%	0,00%	1-jul-21	31-jul-21	25,77%	1,9291%	25,77%	1,9291%	25,77%	1,9291%	1,9291%	30	46.989.092,00	906.455,42	31.217.127,80	78.206.219,80
17,24%	0,00%	1-ago-21	9-ago-21	25,86%	1,9352%	25,86%	1,9352%	25,86%	1,9352%	1,9352%	9	46.989.092,00	272.793,19	31.489.920,99	78.479.012,99
<b>SUBTOTAL</b>											<b>31.489.920,99</b>	<b>0,00</b>	<b>31.489.920,99</b>	<b>78.479.012,99</b>	

TOTAL INTERESES	→	\$	31.489.920,99
CAPITAL	→	\$	46.989.092,00
TOTAL: INTERESES MORA+CAPITAL	→	\$	78.479.012,99
INTERESES CORRIENTES			
AGENCIAS EN DERECHO		\$	3.187.284,00
<b>TOTAL</b>			<b>81.666.297</b>

CAPITAL \$9.998.990,00

INT.DE PLAZO O SANC. 20% \$0,00

Tasa **anual** pactada o pedida en la demanda →

maxima legal

Tasa **mensual** pactada o pedida en la demanda →

0,00%

TASA EF. ANUAL		VIGENCIA		INT.MORATORIO		LIMITE USURA		T. PACTADA ó PEDIDA		TASA	LIQ. CREDITO	VALOR INTERESES	ABONOS	SALDO INTERESES	SALDO ADEUDADO
B/RIO.CTE	RED. OR	DESDE	HASTA	EF.ANUAL	NOM.MEN	EF.ANUAL	NOM. MEN	EF. ANUAL	NOM.MEN	APLICADA					
												9.998.990,00		0,00	9.998.990,00
<b>19,94%</b>	<b>0,00%</b>			29,91%	2,2045%	<b>29,91%</b>	<b>2,2045%</b>	29,91%	2,2045%	<b>2,2045%</b>	0	9.998.990,00		0,00	9.998.990,00
<b>19,81%</b>	<b>0,00%</b>	16-sep-18	30-sep-18	29,72%	2,1918%	<b>29,72%</b>	<b>2,1918%</b>	29,72%	2,1918%	<b>2,1918%</b>	15	9.998.990,00	109.576,59	109.576,59	10.108.566,59
<b>19,63%</b>	<b>0,00%</b>	1-oct-18	31-oct-18	29,45%	2,1740%	<b>29,45%</b>	<b>2,1740%</b>	29,45%	2,1740%	<b>2,1740%</b>	30	9.998.990,00	217.379,08	326.955,67	10.325.945,67
<b>19,49%</b>	<b>0,00%</b>	1-nov-18	30-nov-18	29,24%	2,1602%	<b>29,24%</b>	<b>2,1602%</b>	29,24%	2,1602%	<b>2,1602%</b>	30	9.998.990,00	215.996,88	542.952,55	10.541.942,55
<b>19,40%</b>	<b>0,00%</b>	1-dic-18	31-dic-18	29,10%	2,1513%	<b>29,10%</b>	<b>2,1513%</b>	29,10%	2,1513%	<b>2,1513%</b>	30	9.998.990,00	215.107,23	758.059,78	10.757.049,78
<b>19,16%</b>	<b>0,00%</b>	1-ene-19	31-ene-19	28,74%	2,1275%	<b>28,74%</b>	<b>2,1275%</b>	28,74%	2,1275%	<b>2,1275%</b>	30	9.998.990,00	212.730,66	970.790,43	10.969.780,43
<b>19,70%</b>	<b>0,00%</b>	1-feb-19	28-feb-19	29,55%	2,1809%	<b>29,55%</b>	<b>2,1809%</b>	29,55%	2,1809%	<b>2,1809%</b>	30	9.998.990,00	218.069,41	1.188.859,84	11.187.849,84
<b>19,37%</b>	<b>0,00%</b>	1-mar-19	31-mar-19	29,06%	2,1483%	<b>29,06%</b>	<b>2,1483%</b>	29,06%	2,1483%	<b>2,1483%</b>	30	9.998.990,00	214.810,49	1.403.670,33	11.402.660,33
<b>19,32%</b>	<b>0,00%</b>	1-abr-19	30-abr-19	28,98%	2,1434%	<b>28,98%</b>	<b>2,1434%</b>	28,98%	2,1434%	<b>2,1434%</b>	30	9.998.990,00	214.315,71	1.617.986,05	11.616.976,05
<b>19,34%</b>	<b>0,00%</b>	1-may-19	31-may-19	29,01%	2,1454%	<b>29,01%</b>	<b>2,1454%</b>	29,01%	2,1454%	<b>2,1454%</b>	30	9.998.990,00	214.513,65	1.832.499,70	11.831.489,70
<b>19,30%</b>	<b>0,00%</b>	1-jun-19	30-jun-19	28,95%	2,1414%	<b>28,95%</b>	<b>2,1414%</b>	28,95%	2,1414%	<b>2,1414%</b>	30	9.998.990,00	214.117,73	2.046.617,43	12.045.607,43
<b>19,28%</b>	<b>0,00%</b>	1-jul-19	31-jul-19	28,92%	2,1394%	<b>28,92%</b>	<b>2,1394%</b>	28,92%	2,1394%	<b>2,1394%</b>	30	9.998.990,00	213.919,70	2.260.537,13	12.259.527,13
<b>19,28%</b>	<b>0,00%</b>	1-ago-19	31-ago-19	28,92%	2,1394%	<b>28,92%</b>	<b>2,1394%</b>	28,92%	2,1394%	<b>2,1394%</b>	30	9.998.990,00	213.919,70	2.474.456,84	12.473.446,84
<b>19,32%</b>	<b>0,00%</b>	1-sep-19	30-sep-19	28,98%	2,1434%	<b>28,98%</b>	<b>2,1434%</b>	28,98%	2,1434%	<b>2,1434%</b>	30	9.998.990,00	214.315,71	2.688.772,55	12.687.762,55
<b>19,10%</b>	<b>0,00%</b>	1-oct-19	31-oct-19	28,65%	2,1216%	<b>28,65%</b>	<b>2,1216%</b>	28,65%	2,1216%	<b>2,1216%</b>	30	9.998.990,00	212.135,56	2.900.908,11	12.899.898,11
<b>19,03%</b>	<b>0,00%</b>	1-nov-19	30-nov-19	28,55%	2,1146%	<b>28,55%</b>	<b>2,1146%</b>	28,55%	2,1146%	<b>2,1146%</b>	30	9.998.990,00	211.440,80	3.112.348,91	13.111.338,91
<b>18,91%</b>	<b>0,00%</b>	1-dic-19	31-dic-19	28,37%	2,1027%	<b>28,37%</b>	<b>2,1027%</b>	28,37%	2,1027%	<b>2,1027%</b>	30	9.998.990,00	210.248,58	3.322.597,49	13.321.587,49
<b>18,77%</b>	<b>0,00%</b>	1-ene-20	31-ene-20	28,16%	2,0888%	<b>28,16%</b>	<b>2,0888%</b>	28,16%	2,0888%	<b>2,0888%</b>	30	9.998.990,00	208.855,71	3.531.453,20	13.530.443,20
<b>19,06%</b>	<b>0,00%</b>	1-feb-20	29-feb-20	28,59%	2,1176%	<b>28,59%</b>	<b>2,1176%</b>	28,59%	2,1176%	<b>2,1176%</b>	30	9.998.990,00	211.738,62	3.743.191,82	13.742.181,82
<b>18,95%</b>	<b>0,00%</b>	1-mar-20	31-mar-20	28,43%	2,1067%	<b>28,43%</b>	<b>2,1067%</b>	28,43%	2,1067%	<b>2,1067%</b>	30	9.998.990,00	210.646,16	3.953.837,97	13.952.827,97
<b>18,69%</b>	<b>0,00%</b>	1-abr-20	30-abr-20	28,04%	2,0808%	<b>28,04%</b>	<b>2,0808%</b>	28,04%	2,0808%	<b>2,0808%</b>	30	9.998.990,00	208.058,84	4.161.896,81	14.160.886,81
<b>18,19%</b>	<b>0,00%</b>	1-may-20	31-may-20	27,29%	2,0308%	<b>27,29%</b>	<b>2,0308%</b>	27,29%	2,0308%	<b>2,0308%</b>	30	9.998.990,00	203.062,86	4.364.959,68	14.363.949,68
<b>18,12%</b>	<b>0,00%</b>	1-jun-20	30-jun-20	27,18%	2,0238%	<b>27,18%</b>	<b>2,0238%</b>	27,18%	2,0238%	<b>2,0238%</b>	30	9.998.990,00	202.361,28	4.567.320,95	14.566.310,95
<b>18,12%</b>	<b>0,00%</b>	1-jul-20	31-jul-20	27,18%	2,0238%	<b>27,18%</b>	<b>2,0238%</b>	27,18%	2,0238%	<b>2,0238%</b>	30	9.998.990,00	202.361,28	4.769.682,23	14.768.672,23
<b>18,29%</b>	<b>0,00%</b>	1-ago-20	31-ago-20	27,44%	2,0408%	<b>27,44%</b>	<b>2,0408%</b>	27,44%	2,0408%	<b>2,0408%</b>	30	9.998.990,00	204.064,21	4.973.746,44	14.972.736,44
<b>18,35%</b>	<b>0,00%</b>	1-sep-20	30-sep-20	27,53%	2,0469%	<b>27,53%</b>	<b>2,0469%</b>	27,53%	2,0469%	<b>2,0469%</b>	30	9.998.990,00	204.664,51	5.178.410,95	15.177.400,95
<b>18,09%</b>	<b>0,00%</b>	1-oct-20	31-oct-20	27,14%	2,0208%	<b>27,14%</b>	<b>2,0208%</b>	27,14%	2,0208%	<b>2,0208%</b>	30	9.998.990,00	202.060,43	5.380.471,38	15.379.461,38
<b>17,84%</b>	<b>0,00%</b>	1-nov-20	30-nov-20	26,76%	1,9957%	<b>26,76%</b>	<b>1,9957%</b>	26,76%	1,9957%	<b>1,9957%</b>	30	9.998.990,00	199.549,60	5.580.020,98	15.579.010,98
<b>17,46%</b>	<b>0,00%</b>	1-dic-20	31-dic-20	26,19%	1,9574%	<b>26,19%</b>	<b>1,9574%</b>	26,19%	1,9574%	<b>1,9574%</b>	30	9.998.990,00	195.720,07	5.775.741,05	15.774.731,05
<b>17,32%</b>	<b>0,00%</b>	1-ene-21	31-ene-21	25,98%	1,9432%	<b>25,98%</b>	<b>1,9432%</b>	25,98%	1,9432%	<b>1,9432%</b>	30	9.998.990,00	194.305,19	5.970.046,23	15.969.036,23
<b>17,54%</b>	<b>0,00%</b>	1-feb-21	28-feb-21	26,31%	1,9655%	<b>26,31%</b>	<b>1,9655%</b>	26,31%	1,9655%	<b>1,9655%</b>	30	9.998.990,00	196.527,60	6.166.573,83	16.165.563,83
<b>17,41%</b>	<b>0,00%</b>	1-mar-21	31-mar-21	26,12%	1,9523%	<b>26,12%</b>	<b>1,9523%</b>	26,12%	1,9523%	<b>1,9523%</b>	30	9.998.990,00	195.215,00	6.361.788,83	16.360.778,83
<b>17,31%</b>	<b>0,00%</b>	1-abr-21	30-abr-21	25,97%	1,9422%	<b>25,97%</b>	<b>1,9422%</b>	25,97%	1,9422%	<b>1,9422%</b>	30	9.998.990,00	194.204,04	6.555.992,87	16.554.982,87
<b>17,22%</b>	<b>0,00%</b>	1-may-21	31-may-21	25,83%	1,9331%	<b>25,83%</b>	<b>1,9331%</b>	25,83%	1,9331%	<b>1,9331%</b>	30	9.998.990,00	193.293,23	6.749.286,10	16.748.276,10
<b>17,21%</b>	<b>0,00%</b>	1-jun-21	30-jun-21	25,82%	1,9321%	<b>25,82%</b>	<b>1,9321%</b>	25,82%	1,9321%	<b>1,9321%</b>	30	9.998.990,00	193.191,98	6.942.478,08	16.941.468,08
<b>17,18%</b>	<b>0,00%</b>	1-jul-21	31-jul-21	25,77%	1,9291%	<b>25,77%</b>	<b>1,9291%</b>	25,77%	1,9291%	<b>1,9291%</b>	30	9.998.990,00	192.888,14	7.135.366,22	17.134.356,22
<b>17,24%</b>	<b>0,00%</b>	1-ago-21	9-ago-21	25,86%	1,9352%	<b>25,86%</b>	<b>1,9352%</b>	25,86%	1,9352%	<b>1,9352%</b>	9	9.998.990,00	58.048,71	7.193.414,94	17.192.404,94
<b>SUBTOTAL</b>											<b>7.193.414,94</b>	<b>0,00</b>	<b>7.193.414,94</b>	<b>17.192.404,94</b>	

TOTAL INTERESES	→	\$	<b>7.193.414,94</b>
CAPITAL	→	\$	<b>9.998.990,00</b>
TOTAL: INTERESES MORA+CAPITAL	→	\$	<b>17.192.404,94</b>
INTERESES CORRIENTES			
AGENCIAS EN DERECHO			
<b>TOTAL</b>			<b>17.192.405</b>