

CONDENA BBVA SEGUROS		
Concepto	Valores	Soporte
Saldo insoluto del Crédito Hipotecario No. 0013-0744-46-9601148270 al momento del siniestro (8-julio-2021)	\$294.898.883	Anexo 4.2: Soportes bancarios
Intereses moratorios sobre el saldo insoluto del crédito hipotecario para el momento del siniestro, contabilizados desde la constitución en mora (9-agosto-2021)	\$332.176.517	Anexo 4.3: Cálculos matemáticos
Valor de las cuotas del Crédito Hipotecario No. 0013-0744-46-960114827, pagadas por DIANA HIGUERA después de la ocurrencia del siniestro (contabilizadas desde julio de 2021)	\$151.671.613	Anexo 4.2: Soportes bancarios
Intereses moratorios sobre las cuotas pagadas del crédito hipotecario después del siniestro, contabilizados desde la constitución en mora (9-agosto-2021)	\$87.849.612	Anexo 4.3: Cálculos matemáticos
Costas y agencias en derecho (Juzgado)	\$2.000.000	Anexo 4.1 Acta de audiencia de fallo
TOTAL	\$868.596.625	

CONDENA BBVA SEGUROS	
Destinatario	Valor debido
Diana Lucía Higuera Cadena	\$639.454.516
Banco BBVA	\$229.142.108
TOTAL	\$868.596.625

LIQUIDACIÓN DE INTERESES MORATORIOS - Diana Higuera vs. BBVA SEGUROS

Desde	Hasta	IBC (Interés Bancario Corriente)	Tasa de Mora (Certificada SFC)	Tasa de mora aplicada	Días de mora	Año	Saldo insoluto del crédito hipotecario	Valor sobre el cual se calculan los intereses moratorios en cada periodo	Intereses moratorios del periodo	Intereses moratorios acumulados
09/08/2021	31/08/2021	17,24%	25,86%	25,86%	23	360	\$294.898.883	\$294.898.883	\$4.365.370	\$4.365.370
01/09/2021	30/09/2021	17,19%	25,79%	25,79%	30	360	\$294.898.883	\$294.898.883	\$5.692.807	\$10.058.177
01/10/2021	31/10/2021	17,08%	25,62%	25,62%	31	360	\$294.898.883	\$294.898.883	\$5.849.423	\$15.907.600
01/11/2021	30/11/2021	17,27%	25,91%	25,91%	30	360	\$294.898.883	\$294.898.883	\$5.716.693	\$21.624.294
01/12/2021	31/12/2021	17,46%	26,19%	26,19%	31	360	\$294.898.883	\$294.898.883	\$5.966.691	\$27.590.985
01/01/2022	31/01/2022	17,66%	26,49%	26,49%	31	360	\$294.898.883	\$294.898.883	\$6.028.217	\$33.619.202
01/02/2022	28/02/2022	18,30%	27,45%	27,45%	28	360	\$294.898.883	\$294.898.883	\$5.616.167	\$39.235.368
01/03/2022	31/03/2022	18,47%	27,71%	27,71%	31	360	\$294.898.883	\$294.898.883	\$6.277.055	\$45.512.424
01/04/2022	30/04/2022	19,05%	28,58%	28,58%	30	360	\$294.898.883	\$294.898.883	\$6.242.827	\$51.755.251
01/05/2022	31/05/2022	18,71%	29,57%	29,57%	31	360	\$294.898.883	\$294.898.883	\$6.652.283	\$58.407.534
01/06/2022	30/06/2022	20,40%	30,60%	30,60%	30	360	\$294.898.883	\$294.898.883	\$6.634.263	\$65.041.797
01/07/2022	31/07/2022	21,28%	31,92%	31,92%	31	360	\$294.898.883	\$294.898.883	\$7.119.384	\$72.161.180
01/08/2022	31/08/2022	22,21%	33,32%	33,32%	31	360	\$294.898.883	\$294.898.883	\$7.394.055	\$79.555.235
01/09/2022	30/09/2022	23,51%	35,25%	35,25%	30	360	\$294.898.883	\$294.898.883	\$7.514.658	\$87.069.893
01/10/2022	31/10/2022	24,61%	36,92%	36,92%	31	360	\$294.898.883	\$294.898.883	\$8.088.430	\$95.158.323
01/11/2022	30/11/2022	25,78%	38,67%	38,67%	30	360	\$294.898.883	\$294.898.883	\$8.144.638	\$103.302.961
01/12/2022	31/12/2022	27,64%	41,46%	41,46%	31	360	\$294.898.883	\$294.898.883	\$8.940.705	\$112.243.666
01/01/2023	31/01/2023	28,84%	43,26%	43,26%	31	360	\$294.898.883	\$294.898.883	\$9.271.707	\$121.515.373
01/02/2023	28/02/2023	30,18%	45,27%	45,27%	28	360	\$294.898.883	\$294.898.883	\$8.690.662	\$130.206.036
01/03/2023	31/03/2023	30,84%	46,26%	46,26%	31	360	\$294.898.883	\$294.898.883	\$9.815.023	\$140.021.058
01/04/2023	30/04/2023	31,39%	47,09%	47,09%	30	360	\$294.898.883	\$294.898.883	\$9.636.080	\$149.657.138
01/05/2023	31/05/2023	30,27%	45,41%	45,41%	31	360	\$294.898.883	\$294.898.883	\$9.661.223	\$159.318.361
01/06/2023	30/06/2023	29,76	44,64%	44,64%	30	360	\$294.898.883	\$294.898.883	\$9.210.973	\$168.529.334
01/07/2023	31/07/2023	29,36	44,04%	44,04%	31	360	\$294.898.883	\$294.898.883	\$9.413.962	\$177.943.296
01/08/2023	31/08/2023	28,75%	43,13%	43,13%	31	360	\$294.898.883	\$294.898.883	\$9.247.929	\$187.191.225
01/09/2023	30/09/2023	28,03%	42,05%	42,05%	30	360	\$294.898.883	\$294.898.883	\$8.753.409	\$195.944.634
01/10/2023	31/10/2023	26,53%	37,80%	37,80%	31	360	\$294.898.883	\$294.898.883	\$8.255.626	\$204.200.261
01/11/2023	30/11/2023	25,52%	36,28%	36,28%	30	360	\$294.898.883	\$294.898.883	\$7.705.911	\$211.906.172
01/12/2023	31/12/2023	25,04%	37,56%	37,56%	31	360	\$294.898.883	\$294.898.883	\$8.210.124	\$220.116.296
01/01/2024	31/01/2024	23,32%	32,98%	32,98%	31	360	\$294.898.883	\$294.898.883	\$7.327.592	\$227.443.888
01/02/2024	29/02/2024	23,31%	32,97%	32,97%	29	360	\$294.898.883	\$294.898.883	\$6.847.570	\$234.291.458

01/03/2024	31/03/2024	22.20%	31,30%	31,30%	31	360	\$294.898.883	\$294.898.883	\$6.996.892	\$241.288.349
01/04/2024	30/04/2024	22.06%	31,09%	31,09%	30	360	\$294.898.883	\$294.898.883	\$6.728.379	\$248.016.728
01/05/2024	31/05/2024	21.02%	29,53%	29,53%	31	360	\$294.898.883	\$294.898.883	\$6.644.265	\$254.660.993
01/06/2024	30/06/2024	20.56%	28,84%	28,84%	30	360	\$294.898.883	\$294.898.883	\$6.293.525	\$260.954.518
01/07/2024	31/07/2024	19.66%	27,49%	27,49%	31	360	\$294.898.883	\$294.898.883	\$6.232.344	\$267.186.862
01/08/2024	31/08/2024	19.47%	27,21%	27,21%	31	360	\$294.898.883	\$294.898.883	\$6.175.336	\$273.362.198
01/09/2024	30/09/2024	19.23%	28,85%	28,85%	30	360	\$294.898.883	\$294.898.883	\$6.295.473	\$279.657.671
01/10/2024	31/10/2024	18,60%	28,17%	28,17%	31	360	\$294.898.883	\$294.898.883	\$6.370.316	\$286.027.987
01/11/2024	30/11/2024	18,60%	27,90%	27,90%	30	360	\$294.898.883	\$294.898.883	\$6.109.788	\$292.137.775
01/12/2024	31/12/2024	17,59%	26,39%	26,39%	31	360	\$294.898.883	\$294.898.883	\$6.007.723	\$298.145.498
01/01/2025	31/01/2025	16,59%	24,89%	24,89%	31	360	\$294.898.883	\$294.898.883	\$5.698.525	\$303.844.024
01/02/2025	28/02/2025	17,53%	26,30%	26,30%	28	360	\$294.898.883	\$294.898.883	\$5.404.383	\$309.248.406
01/03/2025	31/03/2025	16,61%	24,92%	24,92%	31	360	\$294.898.883	\$294.898.883	\$5.704.743	\$314.953.149
01/04/2025	30/04/2025	17,08%	25,62%	25,62%	30	360	\$294.898.883	\$294.898.883	\$5.658.933	\$320.612.082
01/05/2025	31/05/2025	17,31%	25,97%	25,97%	31	360	\$294.898.883	\$294.898.883	\$5.920.459	\$326.532.541
01/06/2025	30/06/2025	17,03%	25,55%	25,55%	30	360	\$294.898.883	\$294.898.883	\$5.643.975	\$332.176.517
01/07/2025	11/07/2025	16,52%	24,78%	24,78%	11	360	\$294.898.883	\$294.898.883	\$2.001.591	\$334.178.108
TOTAL								294.898.883,00		332.176.516,60

Fecha Saldo	09/08/2021
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CONCEPTO	PESOS
Saldo insoluto del crédito hipotecario para el momento del siniestro	\$294.898.883
Intereses moratorios	\$332.176.517
TOTAL	\$627.075.400

LIQUIDACIÓN DE INTERESES MORATORIOS - Diana Higuera vs. BBVA SEGUROS										
Desde	Hasta	IBC (Interés Bancario Corriente)	Tasa de Mora (Certificada SFC)	Tasa de mora aplicada	Días de mora	Año	Valor individual de las cuotas pagadas después del siniestro	Valor acumulado de las cuotas pagadas después del siniestro	Intereses moratorios del periodo	Intereses moratorios acumulados
09/08/2021	31/08/2021	17,24%	25,86%	25,86%	23	360	\$3.231.438	\$3.231.438	\$47.835	\$47.835
01/09/2021	30/09/2021	17,19%	25,79%	25,79%	30	360	\$3.247.645	\$6.479.083	\$125.074	\$172.909
01/10/2021	31/10/2021	17,08%	25,62%	25,62%	31	360	\$3.248.099	\$9.727.182	\$192.942	\$365.851
01/11/2021	30/11/2021	17,27%	25,91%	25,91%	30	360	\$3.238.403	\$12.965.585	\$251.341	\$617.192
01/12/2021	31/12/2021	17,46%	26,19%	26,19%	31	360	\$3.226.509	\$16.192.094	\$327.615	\$944.807
01/01/2022	31/01/2022	17,66%	26,49%	26,49%	31	360	\$3.232.948	\$19.425.042	\$397.080	\$1.341.887
01/02/2022	28/02/2022	18,30%	27,45%	27,45%	28	360	\$3.241.934	\$22.666.976	\$431.679	\$1.773.565
01/03/2022	31/03/2022	18,47%	27,71%	27,71%	31	360	\$3.254.016	\$25.920.992	\$551.740	\$2.325.305
01/04/2022	30/04/2022	19,05%	28,58%	28,58%	30	360	\$3.253.067	\$29.174.059	\$617.597	\$2.942.902
01/05/2022	31/05/2022	18,71%	29,57%	29,57%	31	360	\$3.252.173	\$32.426.232	\$731.466	\$3.674.368
01/06/2022	30/06/2022	20,40%	30,60%	30,60%	30	360	\$3.251.224	\$35.677.457	\$802.626	\$4.476.994
01/07/2022	31/07/2022	21,28%	31,92%	31,92%	31	360	\$3.250.258	\$38.927.715	\$939.784	\$5.416.778
01/08/2022	31/08/2022	22,21%	33,32%	33,32%	31	360	\$3.247.260	\$42.174.975	\$1.057.461	\$6.474.239
01/09/2022	30/09/2022	23,51%	35,25%	35,25%	30	360	\$3.248.392	\$45.423.367	\$1.157.485	\$7.631.725
01/10/2022	31/10/2022	24,61%	36,92%	36,92%	31	360	\$3.247.443	\$48.670.810	\$1.334.934	\$8.966.658
01/11/2022	30/11/2022	25,78%	38,67%	38,67%	30	360	\$3.389.790	\$52.060.600	\$1.437.831	\$10.404.489
01/12/2022	31/12/2022	27,64%	41,46%	41,46%	31	360	\$3.257.843	\$55.318.444	\$1.677.137	\$12.081.626
01/01/2023	31/01/2023	28,84%	43,26%	43,26%	31	360	\$3.244.321	\$58.562.765	\$1.841.230	\$13.922.857
01/02/2023	28/02/2023	30,18%	45,27%	45,27%	28	360	\$3.243.327	\$61.806.092	\$1.821.424	\$15.744.281
01/03/2023	31/03/2023	30,84%	46,26%	46,26%	31	360	\$3.232.935	\$65.039.027	\$2.164.673	\$17.908.953
01/04/2023	30/04/2023	31,39%	47,09%	47,09%	30	360	\$3.232.038	\$68.271.065	\$2.230.817	\$20.139.770
01/05/2023	31/05/2023	30,27%	45,41%	45,41%	31	360	\$3.231.089	\$71.502.154	\$2.342.711	\$22.482.481
01/06/2023	30/06/2023	29,76	44,64%	44,64%	30	360	\$3.230.146	\$74.732.300	\$2.334.214	\$24.816.695
01/07/2023	31/07/2023	29,36	44,04%	44,04%	31	360	\$3.229.212	\$77.961.512	\$2.488.740	\$27.305.435
01/08/2023	31/08/2023	28,75%	43,13%	43,13%	31	360	\$3.226.404	\$81.187.916	\$2.546.026	\$29.851.461
01/09/2023	30/09/2023	28,03%	42,05%	42,05%	30	360	\$3.227.229	\$84.415.145	\$2.505.674	\$32.357.134
01/10/2023	31/10/2023	26,53%	39,80%	39,80%	31	360	\$3.226.404	\$87.641.549	\$2.565.366	\$34.922.500
01/11/2023	30/11/2023	25,52%	38,28%	38,28%	30	360	\$3.225.454	\$90.867.003	\$2.487.689	\$37.410.189
01/12/2023	31/12/2023	25,04%	37,56%	37,56%	31	360	\$3.125.562	\$93.992.565	\$2.616.797	\$40.026.987
01/01/2024	31/01/2024	23,32%	34,98%	34,98%	31	360	\$3.214.680	\$97.207.245	\$2.543.530	\$42.570.517
01/02/2024	29/02/2024	23,31%	34,97%	34,97%	29	360	\$3.213.747	\$100.420.992	\$2.455.428	\$45.025.945
01/03/2024	31/03/2024	22,20%	33,30%	33,30%	31	360	\$3.215.355	\$103.636.347	\$2.597.121	\$47.623.066

01/04/2024	30/04/2024	22.06%	33,09%	33,09%	30	360	\$3.214.431	\$106.850.778	\$2.575.881	\$50.198.947
01/05/2024	31/05/2024	21.02%	31,53%	31,53%	31	360	\$3.213.491	\$110.064.269	\$2.628.413	\$52.827.360
01/06/2024	30/06/2024	20.56%	30,84%	30,84%	30	360	\$3.212.535	\$113.276.804	\$2.566.081	\$55.393.441
01/07/2024	31/07/2024	19.66%	29,49%	29,49%	31	360	\$3.211.597	\$116.488.401	\$2.621.392	\$58.014.833
01/08/2024	31/08/2024	19.47%	29,21%	29,21%	31	360	\$3.210.642	\$119.699.043	\$2.670.831	\$60.685.663
01/09/2024	30/09/2024	19.23%	28,85%	28,85%	30	360	\$3.209.694	\$122.908.737	\$2.623.844	\$63.309.507
01/10/2024	31/10/2024	18,60%	27,90%	27,90%	31	360	\$3.208.729	\$126.117.466	\$2.700.957	\$66.010.464
01/11/2024	30/11/2024	17,59%	26,39%	26,39%	30	360	\$3.201.913	\$129.319.380	\$2.548.697	\$68.559.161
01/12/2024	31/12/2024	17,59%	26,39%	26,39%	31	360	\$3.203.257	\$132.522.637	\$2.699.771	\$71.258.932
01/01/2025	31/01/2025	16,59%	24,89%	24,89%	31	360	\$3.202.327	\$135.724.965	\$2.622.703	\$73.881.635
01/02/2025	28/02/2025	17,53%	26,30%	26,30%	28	360	\$3.188.874	\$138.913.838	\$2.545.766	\$76.427.401
01/03/2025	31/03/2025	16,61%	24,92%	24,92%	31	360	\$3.225.279	\$142.139.117	\$2.749.644	\$79.177.045
01/04/2025	30/04/2025	17,08%	25,62%	25,62%	30	360	\$3.178.293	\$145.317.411	\$2.788.554	\$81.965.599
01/05/2025	31/05/2025	17,31%	25,97%	25,97%	31	360	\$3.177.499	\$148.494.910	\$2.981.219	\$84.946.818
01/06/2025	30/06/2025	17,03%	25,55%	25,55%	30	360	\$3.176.702	\$151.671.613	\$2.902.795	\$87.849.612
01/07/2025	09/07/2025	16,52%	24,78%	24,78%	9	360	\$3.175.900	\$154.847.513	\$859.387	\$88.709.000
TOTAL								\$151.671.613		\$87.849.612

Fecha Saldo	09/08/2021
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CONCEPTO	PESOS
Cuotas pagadas después del siniestro	\$151.671.613
Intereses moratorios acumulados	\$87.849.612
TOTAL	\$239.521.225