

# Costo Anual Total (CAT)

## Crédito Infonavit Tradicional



En este documento se puede consultar un resumen del Costo Anual Total (CAT) por nivel salarial y plazo del producto Crédito Infonavit Tradicional.

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# Costo Anual Total (CAT) por nivel salarial

## Crédito Infonavit Tradicional



A continuación, se muestran las principales condiciones financieras para un acreditado que toma el monto máximo de crédito a un plazo de 28 años:

Salario mensual en UMA <sup>1/</sup>	Salario mensual en pesos de 2021 <sup>2/</sup>	Tasa de interés <sup>3/</sup>	Monto Máximo de Crédito en pesos <sup>4/</sup>	Pago mensual						Aportación patronal <sup>11/</sup>	Costo Anual Total (CAT) <sup>12/</sup>
				Pago de la hipoteca <sup>5/</sup>	Pago de Hipoteca Verde <sup>6/</sup>	Comisión de administración <sup>7/</sup>	Seguro de desempleo (FPP) <sup>8/</sup>	Seguro de daños <sup>9/</sup>	Pago mensual total <sup>10/</sup>		
1	\$2,724.448	1.00%	158,017.98	539.47	-	-	10.79	-	686.49	136.22	1.2%
1.1	\$2,996.893	1.20%	168,915.78	592.22	19.10	-	11.84	-	773.01	149.84	1.7%
1.2	\$3,269.338	1.40%	179,813.57	647.33	19.62	-	12.95	-	843.36	163.47	1.9%
1.3	\$3,541.782	1.60%	190,711.36	704.68	20.13	-	14.09	-	915.99	177.09	2.1%
1.4	\$3,814.227	1.80%	198,884.70	754.17	20.66	-	15.08	-	980.63	190.71	2.3%
1.5	\$4,086.672	1.91%	212,506.94	817.09	20.95	-	16.34	-	1,058.72	204.33	2.4%
1.6	\$4,359.117	2.22%	326,933.76	1,307.74	32.69	-	26.15	-	1,584.54	217.96	2.7%
1.7	\$4,631.562	2.51%	332,382.66	1,378.39	33.89	-	27.57	-	1,671.43	231.58	3.0%
1.8	\$4,904.006	2.78%	340,556.00	1,459.96	35.04	-	29.20	-	1,769.40	245.20	3.2%
1.9	\$5,176.451	3.09%	348,729.34	1,552.19	36.38	-	31.04	-	1,878.44	258.82	3.6%
2	\$5,448.896	3.33%	356,902.69	1,634.97	37.44	-	32.70	-	1,977.56	272.44	3.8%
2.1	\$5,721.341	3.55%	365,076.03	1,716.22	38.42	-	34.32	-	2,075.04	286.07	4.0%
2.2	\$5,993.786	3.76%	373,249.38	1,798.32	52.51	-	35.97	-	2,186.48	299.69	4.3%
2.3	\$6,266.230	3.96%	378,698.27	1,866.98	53.73	-	37.34	-	2,271.36	313.31	4.6%
2.4	\$6,538.675	4.15%	386,871.62	1,949.06	54.90	-	38.98	-	2,369.88	326.93	4.8%
2.5	\$6,811.120	4.32%	397,769.41	2,042.94	55.97	-	40.86	-	2,480.33	340.56	4.9%
2.6	\$7,083.565	4.49%	405,942.75	2,124.70	57.04	-	42.49	-	2,578.42	354.18	5.1%
2.7	\$7,356.010	4.71%	411,391.65	2,206.70	73.07	177.09	44.13	10.60	2,879.40	367.80	6.0%
2.8	\$7,628.454	4.98%	414,116.10	2,287.58	75.25	178.22	45.75	10.60	2,978.83	381.42	6.3%
2.9	\$7,900.899	5.31%	414,116.10	2,370.40	77.97	178.22	47.41	10.60	3,079.66	395.05	7.1%
3	\$8,173.344	5.51%	416,840.54	2,436.85	79.64	179.36	48.74	10.60	3,163.85	408.67	7.3%
3.1	\$8,445.789	5.70%	422,289.44	2,518.53	81.24	181.63	50.37	10.60	3,264.67	422.29	7.5%
3.2	\$8,718.234	5.88%	430,462.78	2,615.49	99.32	186.17	52.31	10.60	3,399.81	435.91	7.8%
3.3	\$8,990.678	6.06%	433,187.23	2,681.43	101.19	187.31	53.63	10.60	3,483.69	449.53	8.0%
3.4	\$9,263.123	6.23%	438,636.13	2,762.53	102.95	189.58	55.25	10.60	3,584.07	463.16	8.2%
3.5	\$9,535.568	6.39%	446,809.47	2,859.58	104.62	192.98	57.19	10.60	3,701.76	476.78	8.4%
3.6	\$9,808.013	6.56%	449,533.92	2,926.02	106.40	194.12	58.52	10.60	3,786.06	490.40	8.6%
3.7	\$10,080.458	6.71%	457,707.26	3,024.07	126.00	198.66	60.48	10.60	3,923.84	504.02	8.8%
3.8	\$10,352.902	6.92%	460,431.71	3,105.15	128.62	199.79	62.10	10.60	4,023.91	517.65	9.1%
3.9	\$10,625.347	7.07%	463,156.16	3,169.38	130.50	200.93	63.39	10.60	4,106.07	531.27	9.2%
4	\$10,897.792	7.21%	471,329.50	3,268.67	132.26	204.33	65.37	10.60	4,226.13	544.89	9.4%
4.1	\$11,170.237	7.41%	474,053.95	3,351.09	134.81	205.47	67.02	10.60	4,327.51	558.51	9.6%
4.2	\$11,442.682	7.55%	476,778.40	3,415.16	136.61	206.60	68.30	10.60	4,409.42	572.13	9.8%
4.3	\$11,715.126	7.74%	479,502.85	3,496.06	158.91	208.87	69.92	10.60	4,530.12	585.76	10.1%
4.4	\$11,987.571	7.92%	484,951.74	3,594.95	161.57	211.14	71.90	10.60	4,649.54	599.38	10.3%

# Costo Anual Total (CAT) por nivel salarial

## Crédito Fonovavit Tradicional



Salario mensual en UMA <sup>1/</sup>	Salario mensual en pesos de 2021 <sup>2/</sup>	Tasa de interés <sup>3/</sup>	Monto Máximo de Crédito en pesos <sup>4/</sup>	Pago mensual						Aportación patronal <sup>11/</sup>	Costo Anual Total (CAT) <sup>12/</sup>
				Pago de la hipoteca <sup>5/</sup>	Pago de Hipoteca Verde <sup>6/</sup>	Comisión de administración <sup>7/</sup>	Seguro de desempleo (FPP) <sup>8/</sup>	Seguro de daños <sup>9/</sup>	Pago mensual total <sup>10/</sup>		
4.5	\$12,260.016	8.05%	487,676.19	3,658.55	163.51	212.28	73.17	10.60	4,731.11	613.00	10.4%
4.6	\$12,532.461	8.23%	490,400.64	3,739.80	166.21	213.42	74.80	10.60	4,831.45	626.62	10.7%
4.7	\$12,804.906	8.41%	493,125.09	3,821.72	168.92	214.55	76.43	10.60	4,932.47	640.25	10.9%
4.8	\$13,077.350	8.58%	498,573.98	3,923.28	192.95	217.96	78.47	10.60	5,077.12	653.87	11.2%
4.9	\$13,349.795	8.69%	504,022.88	4,004.97	194.84	220.23	80.10	10.60	5,178.22	667.49	11.3%
5	\$13,622.240	8.86%	506,747.33	4,086.92	197.75	221.36	81.74	10.60	5,279.49	681.11	11.5%
5.1	\$13,894.685	9.03%	506,747.33	4,147.73	200.70	221.36	82.95	10.60	5,358.08	694.73	11.7%
5.2	\$14,167.130	9.19%	512,196.22	4,250.20	203.47	223.63	85.00	10.60	5,481.27	708.36	11.9%
5.3	\$14,439.574	9.35%	514,920.67	4,331.51	229.18	225.90	86.63	10.60	5,605.81	721.98	12.2%
5.4	\$14,712.019	9.51%	517,645.12	4,413.44	232.29	227.04	88.27	10.60	5,707.24	735.60	12.3%
5.5	\$14,984.464	9.67%	517,645.12	4,472.97	235.42	227.04	89.46	10.60	5,784.72	749.22	12.5%
5.6	\$15,256.909	9.82%	523,094.02	4,577.07	238.39	229.31	91.54	10.60	5,909.76	762.85	12.7%
5.7	\$15,529.354	9.97%	525,818.46	4,657.70	241.33	230.44	93.15	10.60	6,009.70	776.47	12.9%
5.8	\$15,801.798	10.12%	528,542.91	4,739.44	244.30	231.58	94.79	10.60	6,110.81	790.09	13.1%
5.9	\$16,074.243	10.27%	531,267.36	4,822.31	272.03	233.85	96.45	10.60	6,238.95	803.71	13.4%
6	\$16,346.688	10.42%	531,267.36	4,880.75	275.32	233.85	97.62	10.60	6,315.48	817.33	13.5%
6.1	\$16,619.133	10.45%	539,440.70	4,967.71	275.98	237.25	99.35	10.60	6,421.86	830.96	13.6%
6.2	\$16,891.578	10.45%	547,614.05	5,042.98	275.98	240.66	100.86	10.60	6,515.66	844.58	13.6%
6.3	\$17,164.022	10.45%	558,511.84	5,143.34	275.98	245.20	102.87	10.60	6,636.19	858.20	13.5%
6.4	\$17,436.467	10.45%	566,685.18	5,218.60	301.07	249.74	104.37	10.60	6,756.22	871.82	13.6%
6.5	\$17,708.912	10.45%	574,858.53	5,293.87	301.07	253.15	105.88	10.60	6,850.02	885.45	13.6%
6.6	\$17,981.357	10.45%	585,756.32	5,394.23	301.07	515.37	107.88	10.60	7,228.24	899.07	14.2%
6.7	\$18,253.802	10.45%	593,929.66	5,469.50	301.07	522.19	109.39	10.60	7,325.44	912.69	14.2%
6.8	\$18,526.246	10.45%	602,103.01	5,544.77	301.07	529.00	110.90	10.60	7,422.65	926.31	14.2%
6.9	\$18,798.691	10.45%	610,276.35	5,620.03	326.16	538.08	112.40	10.60	7,547.22	939.93	14.2%
7	\$19,071.136	10.45%	621,174.14	5,720.39	326.16	547.16	114.41	10.60	7,672.28	953.56	14.2%
7.1	\$19,343.581	10.45%	629,347.49	5,795.66	326.16	553.97	115.91	10.60	7,769.49	967.18	14.2%
7.2	\$19,616.026	10.45%	637,520.83	5,870.93	326.16	560.78	117.42	10.60	7,866.70	980.80	14.2%
7.3	\$19,888.470	10.45%	645,694.18	5,946.20	326.16	567.59	118.92	10.60	7,963.91	994.42	14.2%
7.4	\$20,160.915	10.45%	656,591.97	6,046.56	351.25	578.95	120.93	10.60	8,116.33	1,008.05	14.2%
7.5	\$20,433.360	10.45%	664,765.31	6,121.82	351.25	585.76	122.44	10.60	8,213.54	1,021.67	14.2%
7.6	\$20,705.805	10.45%	672,938.66	6,197.09	351.25	592.57	123.94	10.60	8,310.75	1,035.29	14.2%
7.7	\$20,978.250	10.45%	681,112.00	6,272.36	351.25	599.38	125.45	10.60	8,407.96	1,048.91	14.2%
7.8	\$21,250.694	10.45%	692,009.79	6,372.72	351.25	608.46	127.45	10.60	8,533.02	1,062.53	14.2%
7.9	\$21,523.139	10.45%	700,183.14	6,447.99	351.25	615.27	128.96	10.60	8,630.23	1,076.16	14.2%
8	\$21,795.584	10.45%	708,356.48	6,523.25	376.34	624.35	130.47	10.60	8,754.80	1,089.78	14.2%
8.1	\$22,068.029	10.45%	716,529.82	6,598.52	376.34	631.16	131.97	10.60	8,852.01	1,103.40	14.2%
8.2	\$22,340.474	10.45%	727,427.62	6,698.88	376.34	640.25	133.98	10.60	8,977.07	1,117.02	14.2%

# Costo Anual Total (CAT) por nivel salarial

## Crédito Fonovavit Tradicional



Salario mensual en UMA <sup>1/</sup>	Salario mensual en pesos de 2021 <sup>2/</sup>	Tasa de interés <sup>3/</sup>	Monto Máximo de Crédito en pesos <sup>4/</sup>	Pago mensual						Aportación patronal <sup>11/</sup>	Costo Anual Total (CAT) <sup>12/</sup>
				Pago de la hipoteca <sup>5/</sup>	Pago de Hipoteca Verde <sup>6/</sup>	Comisión de administración <sup>7/</sup>	Seguro de desempleo (FPP) <sup>8/</sup>	Seguro de daños <sup>9/</sup>	Pago mensual total <sup>10/</sup>		
8.3	\$22,612.918	10.45%	735,600.96	6,774.15	376.34	647.06	135.48	10.60	9,074.28	1,130.65	14.2%
8.4	\$22,885.363	10.45%	743,774.30	6,849.42	376.34	653.87	136.99	10.60	9,171.49	1,144.27	14.2%
8.5	\$23,157.808	10.45%	751,947.65	6,924.69	401.43	662.95	138.49	10.60	9,296.05	1,157.89	14.2%
8.6	\$23,430.253	10.45%	762,845.44	7,025.04	401.43	672.03	140.50	10.60	9,421.12	1,171.51	14.2%
8.7	\$23,702.698	10.45%	771,018.78	7,100.31	401.43	678.84	142.01	10.60	9,518.33	1,185.13	14.2%
8.8	\$23,975.142	10.45%	779,192.13	7,175.58	401.43	685.65	143.51	10.60	9,615.54	1,198.76	14.2%
8.9	\$24,247.587	10.45%	787,365.47	7,250.85	401.43	692.46	145.02	10.60	9,712.74	1,212.38	14.2%
9	\$24,520.032	10.45%	798,263.26	7,351.21	426.52	703.82	147.02	10.60	9,865.17	1,226.00	14.2%
9.1	\$24,792.477	10.45%	806,436.61	7,426.47	426.52	710.63	148.53	10.60	9,962.38	1,239.62	14.2%
9.2	\$25,064.922	10.45%	814,609.95	7,501.74	426.52	717.44	150.03	10.60	10,059.59	1,253.25	14.2%
9.3	\$25,337.366	10.45%	822,783.30	7,577.01	426.52	724.25	151.54	10.60	10,156.79	1,266.87	14.2%
9.4	\$25,609.811	10.45%	833,681.09	7,677.37	426.52	733.33	153.55	10.60	10,281.86	1,280.49	14.2%
9.5	\$25,882.256	10.45%	841,854.43	7,752.64	426.52	740.14	155.05	10.60	10,379.07	1,294.11	14.2%
9.6	\$26,154.701	10.45%	850,027.78	7,827.91	451.61	749.22	156.56	10.60	10,503.64	1,307.74	14.2%
9.7	\$26,427.146	10.45%	860,925.57	7,928.26	451.61	758.30	158.57	10.60	10,628.71	1,321.36	14.2%
9.8	\$26,699.590	10.45%	869,098.91	8,003.53	451.61	765.12	160.07	10.60	10,725.91	1,334.98	14.2%
9.9	\$26,972.035	10.45%	877,272.26	8,078.80	451.61	771.93	161.58	10.60	10,823.12	1,348.60	14.2%
10	\$27,244.480	10.45%	885,445.60	8,154.07	451.61	778.74	163.08	10.60	10,920.33	1,362.22	14.2%
10.1	\$27,516.925	10.45%	896,343.39	8,254.43	476.70	790.09	165.09	10.60	11,072.76	1,375.85	14.2%
10.2	\$27,789.370	10.45%	904,516.74	8,329.69	476.70	796.90	166.59	10.60	11,169.96	1,389.47	14.2%
10.3	\$28,061.814	10.45%	912,690.08	8,404.96	476.70	803.71	168.10	10.60	11,267.17	1,403.09	14.2%
10.4	\$28,334.259	10.45%	920,863.42	8,480.23	476.70	810.52	169.60	10.60	11,364.38	1,416.71	14.2%
10.5	\$28,606.704	10.45%	931,761.22	8,580.59	476.70	819.60	171.61	10.60	11,489.44	1,430.34	14.2%
10.6	\$28,879.149	10.45%	939,934.56	8,655.86	501.79	828.69	173.12	10.60	11,614.01	1,443.96	14.2%
10.7	\$29,151.594	10.45%	948,107.90	8,731.13	501.79	835.50	174.62	10.60	11,711.22	1,457.58	14.2%
10.8	\$29,424.038	10.45%	956,281.25	8,806.39	501.79	842.31	176.13	10.60	11,808.43	1,471.20	14.2%
10.9	\$29,696.483	10.45%	967,179.04	8,906.75	501.79	851.39	178.14	10.60	11,933.49	1,484.82	14.2%
11	\$29,968.928	10.45%	975,352.38	8,982.02	501.79	858.20	179.64	10.60	12,030.70	1,498.45	14.2%
11.1	\$30,241.373	10.45%	983,525.73	9,057.29	501.79	865.01	181.15	10.60	12,127.91	1,512.07	14.2%
11.2	\$30,513.818	10.45%	991,699.07	9,132.56	501.79	871.82	182.65	10.60	12,225.12	1,525.69	14.2%
11.3	\$30,786.262	10.45%	1,002,596.86	9,232.91	501.79	880.90	184.66	10.60	12,350.18	1,539.31	14.1%
11.4	\$31,058.707	10.45%	1,010,770.21	9,308.18	501.79	887.72	186.16	10.60	12,447.39	1,552.94	14.1%
11.5	\$31,331.152	10.45%	1,018,943.55	9,383.45	501.79	894.53	187.67	10.60	12,544.60	1,566.56	14.1%
11.6	\$31,603.597	10.45%	1,027,116.90	9,458.72	501.79	901.34	189.17	10.60	12,641.81	1,580.18	14.1%
11.7	\$31,876.042	10.45%	1,038,014.69	9,559.08	501.79	910.42	191.18	10.60	12,766.87	1,593.80	14.1%
11.8	\$32,148.486	10.45%	1,046,188.03	9,634.35	501.79	917.23	192.69	10.60	12,864.08	1,607.42	14.1%
11.9	\$32,420.931	10.45%	1,054,361.38	9,709.61	501.79	924.04	194.19	10.60	12,961.29	1,621.05	14.1%
12	\$32,693.376	10.45%	1,062,534.72	9,784.88	501.79	930.85	195.70	10.60	13,058.50	1,634.67	14.1%

# Costo Anual Total (CAT) por nivel salarial

## Crédito Infonavit Tradicional



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12.1	\$32,965.821	10.45%	1,073,432.51	9,885.24	501.79	939.93	197.70	10.60	13,183.56	1,648.29	14.1%
12.2	\$33,238.266	10.45%	1,081,605.86	9,960.51	501.79	946.75	199.21	10.60	13,280.77	1,661.91	14.1%
12.3	\$33,510.710	10.45%	1,089,779.20	10,035.78	501.79	953.56	200.72	10.60	13,377.98	1,675.54	14.1%
12.4	\$33,783.155	10.45%	1,097,952.54	10,111.05	501.79	960.37	202.22	10.60	13,475.19	1,689.16	14.1%
12.5	\$34,055.600	10.45%	1,108,850.34	10,211.40	501.79	969.45	204.23	10.60	13,600.25	1,702.78	14.0%
12.6	\$34,328.045	10.45%	1,117,023.68	10,286.67	501.79	976.26	205.73	10.60	13,697.46	1,716.40	14.0%
12.7	\$34,600.490	10.45%	1,125,197.02	10,361.94	501.79	983.07	207.24	10.60	13,794.67	1,730.02	14.0%
12.8	\$34,872.934	10.45%	1,136,094.82	10,462.30	501.79	992.15	209.25	10.60	13,919.74	1,743.65	14.0%
12.9	\$35,145.379	10.45%	1,144,268.16	10,537.57	501.79	998.96	210.75	10.60	14,016.94	1,757.27	14.0%
13	\$35,417.824	10.45%	1,152,441.50	10,612.83	501.79	1,005.78	212.26	10.60	14,114.15	1,770.89	14.0%
13.1	\$35,690.269	10.45%	1,160,614.85	10,688.10	501.79	1,012.59	213.76	10.60	14,211.36	1,784.51	14.0%
13.2	\$35,962.714	10.45%	1,171,512.64	10,788.46	501.79	1,021.67	215.77	10.60	14,336.43	1,798.14	14.0%
13.3	\$36,235.158	10.45%	1,179,685.98	10,863.73	501.79	1,028.48	217.27	10.60	14,433.63	1,811.76	14.0%
13.4	\$36,507.603	10.45%	1,187,859.33	10,939.00	501.79	1,035.29	218.78	10.60	14,530.84	1,825.38	14.0%
13.5	\$36,780.048	10.45%	1,196,032.67	11,014.26	501.79	1,042.10	220.29	10.60	14,628.05	1,839.00	14.0%
13.6	\$37,052.493	10.45%	1,206,930.46	11,114.62	501.79	1,051.18	222.29	10.60	14,753.12	1,852.62	13.9%
13.7	\$37,324.938	10.45%	1,215,103.81	11,189.89	501.79	1,057.99	223.80	10.60	14,850.32	1,866.25	13.9%
13.8	\$37,597.382	10.45%	1,223,277.15	11,265.16	501.79	1,064.81	225.30	10.60	14,947.53	1,879.87	13.9%
13.9	\$37,869.827	10.45%	1,231,450.50	11,340.43	501.79	1,071.62	226.81	10.60	15,044.74	1,893.49	13.9%
14	\$38,142.272	10.45%	1,242,348.29	11,440.79	501.79	1,080.70	228.82	10.60	15,169.81	1,907.11	13.9%
14.1	\$38,414.717	10.45%	1,250,521.63	11,516.05	501.79	1,087.51	230.32	10.60	15,267.01	1,920.74	13.9%
14.2	\$38,687.162	10.45%	1,258,694.98	11,591.32	501.79	1,094.32	231.83	10.60	15,364.22	1,934.36	13.9%
14.3	\$38,959.606	10.45%	1,266,868.32	11,666.59	501.79	1,101.13	233.33	10.60	15,461.43	1,947.98	13.9%
14.4	\$39,232.051	10.45%	1,277,766.11	11,766.95	501.79	1,110.21	235.34	10.60	15,586.50	1,961.60	13.9%
14.5	\$39,504.496	10.45%	1,285,939.46	11,842.22	501.79	1,117.02	236.84	10.60	15,683.70	1,975.22	13.9%
14.6	\$39,776.941	10.45%	1,294,112.80	11,917.48	501.79	1,123.83	238.35	10.60	15,780.91	1,988.85	13.9%
14.7	\$40,049.386	10.45%	1,302,286.14	11,992.75	501.79	1,130.65	239.86	10.60	15,878.12	2,002.47	13.9%
14.8	\$40,321.830	10.45%	1,313,183.94	12,093.11	501.79	1,139.73	241.86	10.60	16,003.19	2,016.09	13.9%
14.9	\$40,594.275	10.45%	1,321,357.28	12,168.38	501.79	1,146.54	243.37	10.60	16,100.39	2,029.71	13.9%
15	\$40,866.720	10.45%	1,329,530.62	12,243.65	501.79	1,153.35	244.87	10.60	16,197.60	2,043.34	13.9%
15.1	\$41,139.165	10.45%	1,337,703.97	12,318.92	501.79	1,160.16	246.38	10.60	16,294.81	2,056.96	13.9%
15.2	\$41,411.610	10.45%	1,348,601.76	12,419.27	501.79	1,169.24	248.39	10.60	16,419.88	2,070.58	13.9%
15.3	\$41,684.054	10.45%	1,356,775.10	12,494.54	501.79	1,176.05	249.89	10.60	16,517.08	2,084.20	13.9%
15.4	\$41,956.499	10.45%	1,364,948.45	12,569.81	501.79	1,182.86	251.40	10.60	16,614.29	2,097.83	13.9%
15.5	\$42,228.944	10.45%	1,373,121.79	12,645.08	501.79	1,189.68	252.90	10.60	16,711.50	2,111.45	13.9%
15.6	\$42,501.389	10.45%	1,384,019.58	12,745.44	501.79	1,198.76	254.91	10.60	16,836.57	2,125.07	13.8%
15.7	\$42,773.834	10.45%	1,392,192.93	12,820.70	501.79	1,205.57	256.41	10.60	16,933.77	2,138.69	13.8%
15.8	\$43,046.278	10.45%	1,400,366.27	12,895.97	501.79	1,212.38	257.92	10.60	17,030.98	2,152.31	13.8%

# Costo Anual Total (CAT) por nivel salarial

## Crédito Infonavit Tradicional



Salario mensual en UMA <sup>1/</sup>	Salario mensual en pesos de 2021 <sup>2/</sup>	Tasa de interés <sup>3/</sup>	Monto Máximo de Crédito en pesos <sup>4/</sup>	Pago mensual						Aportación patronal <sup>11/</sup>	Costo Anual Total (CAT) <sup>12/</sup>
				Pago de la hipoteca <sup>5/</sup>	Pago de Hipoteca Verde <sup>6/</sup>	Comisión de administración <sup>7/</sup>	Seguro de desempleo (FPP) <sup>8/</sup>	Seguro de daños <sup>9/</sup>	Pago mensual total <sup>10/</sup>		
15.9	\$43,318.723	10.45%	1,411,264.06	12,996.33	501.79	1,221.46	259.93	10.60	17,156.05	2,165.94	13.8%
16	\$43,591.168	10.45%	1,419,437.41	13,071.60	501.79	1,228.27	261.43	10.60	17,253.26	2,179.56	13.8%
16.1	\$43,863.613	10.45%	1,427,610.75	13,146.87	501.79	1,235.08	262.94	10.60	17,350.46	2,193.18	13.8%
16.2	\$44,136.058	10.45%	1,435,784.10	13,222.14	501.79	1,241.89	264.44	10.60	17,447.67	2,206.80	13.8%
16.3	\$44,408.502	10.45%	1,446,681.89	13,322.49	501.79	1,250.98	266.45	10.60	17,572.74	2,220.43	13.8%
16.4	\$44,680.947	10.45%	1,454,855.23	13,397.76	501.79	1,257.79	267.96	10.60	17,669.94	2,234.05	13.8%
16.5	\$44,953.392	10.45%	1,463,028.58	13,473.03	501.79	1,264.60	269.46	10.60	17,767.15	2,247.67	13.8%
16.6	\$45,225.837	10.45%	1,471,201.92	13,548.30	501.79	1,271.41	270.97	10.60	17,864.36	2,261.29	13.8%
16.7	\$45,498.282	10.45%	1,482,099.71	13,648.66	501.79	1,280.49	272.97	10.60	17,989.43	2,274.91	13.8%
16.8	\$45,770.726	10.45%	1,490,273.06	13,723.92	501.79	1,287.30	274.48	10.60	18,086.63	2,288.54	13.8%
16.9	\$46,043.171	10.45%	1,498,446.40	13,799.19	501.79	1,294.11	275.98	10.60	18,183.84	2,302.16	13.8%
17	\$46,315.616	10.45%	1,506,619.74	13,874.46	501.79	1,300.92	277.49	10.60	18,281.05	2,315.78	13.8%
17.1	\$46,588.061	10.45%	1,517,517.54	13,974.82	501.79	1,310.01	279.50	10.60	18,406.12	2,329.40	13.8%
17.2	\$46,860.506	10.45%	1,525,690.88	14,050.09	501.79	1,316.82	281.00	10.60	18,503.32	2,343.03	13.8%
17.3	\$47,132.950	10.45%	1,533,864.22	14,125.36	501.79	1,323.63	282.51	10.60	18,600.53	2,356.65	13.8%
17.4	\$47,405.395	10.45%	1,542,037.57	14,200.62	501.79	1,330.44	284.01	10.60	18,697.74	2,370.27	13.8%
17.5	\$47,677.840	10.45%	1,552,935.36	14,300.98	501.79	1,339.52	286.02	10.60	18,822.81	2,383.89	13.8%
17.6	\$47,950.285	10.45%	1,561,108.70	14,376.25	501.79	1,346.33	287.53	10.60	18,920.01	2,397.51	13.8%
17.7	\$48,222.730	10.45%	1,569,282.05	14,451.52	501.79	1,353.14	289.03	10.60	19,017.22	2,411.14	13.8%
17.8	\$48,495.174	10.45%	1,577,455.39	14,526.79	501.79	1,359.95	290.54	10.60	19,114.43	2,424.76	13.8%
17.9	\$48,767.619	10.45%	1,588,353.18	14,627.14	501.79	1,369.04	292.54	10.60	19,239.50	2,438.38	13.8%
18	\$49,040.064	10.45%	1,596,526.53	14,702.41	501.79	1,375.85	294.05	10.60	19,336.70	2,452.00	13.8%
18.1	\$49,312.509	10.45%	1,604,699.87	14,777.68	501.79	1,382.66	295.55	10.60	19,433.91	2,465.63	13.7%
18.2	\$49,584.954	10.45%	1,612,873.22	14,852.95	501.79	1,389.47	297.06	10.60	19,531.12	2,479.25	13.7%
18.3	\$49,857.398	10.45%	1,623,771.01	14,953.31	501.79	1,398.55	299.07	10.60	19,656.19	2,492.87	13.7%
18.4	\$50,129.843	10.45%	1,631,944.35	15,028.58	501.79	1,405.36	300.57	10.60	19,753.39	2,506.49	13.7%
18.5	\$50,402.288	10.45%	1,640,117.70	15,103.84	501.79	1,412.17	302.08	10.60	19,850.60	2,520.11	13.7%
18.6	\$50,674.733	10.45%	1,648,291.04	15,179.11	501.79	1,418.98	303.58	10.60	19,947.81	2,533.74	13.7%
18.7	\$50,947.178	10.45%	1,659,188.83	15,279.47	501.79	1,428.06	305.59	10.60	20,072.88	2,547.36	13.7%
18.8	\$51,219.622	10.45%	1,667,362.18	15,354.74	501.79	1,434.88	307.09	10.60	20,170.08	2,560.98	13.7%
18.9	\$51,492.067	10.45%	1,675,535.52	15,430.01	501.79	1,441.69	308.60	10.60	20,267.29	2,574.60	13.7%
19	\$51,764.512	10.45%	1,686,433.31	15,530.36	501.79	1,450.77	310.61	10.60	20,392.36	2,588.23	13.7%
19.1	\$52,036.957	10.45%	1,694,606.66	15,605.63	501.79	1,457.58	312.11	10.60	20,489.57	2,601.85	13.7%
19.2	\$52,309.402	10.45%	1,702,780.00	15,680.90	501.79	1,464.39	313.62	10.60	20,586.77	2,615.47	13.7%
19.3	\$52,581.846	10.45%	1,710,953.34	15,756.17	501.79	1,471.20	315.12	10.60	20,683.98	2,629.09	13.7%
19.4	\$52,854.291	10.45%	1,721,851.14	15,856.53	501.79	1,480.28	317.13	10.60	20,809.05	2,642.71	13.7%
19.5	\$53,126.736	10.45%	1,730,024.48	15,931.80	501.79	1,487.09	318.64	10.60	20,906.26	2,656.34	13.7%
19.6	\$53,399.181	10.45%	1,738,197.82	16,007.06	501.79	1,493.91	320.14	10.60	21,003.46	2,669.96	13.7%

# Costo Anual Total (CAT) por nivel salarial

## Crédito Fonovavit Tradicional



Salario mensual en UMA <sup>1/</sup>	Salario mensual en pesos de 2021 <sup>2/</sup>	Tasa de interés <sup>3/</sup>	Monto Máximo de Crédito en pesos <sup>4/</sup>	Pago mensual						Aportación patronal <sup>11/</sup>	Costo Anual Total (CAT) <sup>12/</sup>
				Pago de la hipoteca <sup>5/</sup>	Pago de Hipoteca Verde <sup>6/</sup>	Comisión de administración <sup>7/</sup>	Seguro de desempleo (FPP) <sup>8/</sup>	Seguro de daños <sup>9/</sup>	Pago mensual total <sup>10/</sup>		
19.7	\$53,671.626	10.45%	1,746,371.17	16,082.33	501.79	1,500.72	321.65	10.60	21,100.67	2,683.58	13.7%
19.8	\$53,944.070	10.45%	1,757,268.96	16,182.69	501.79	1,509.80	323.65	10.60	21,225.74	2,697.20	13.7%
19.9	\$54,216.515	10.45%	1,765,442.30	16,257.96	501.79	1,516.61	325.16	10.60	21,322.95	2,710.83	13.7%
20	\$54,488.960	10.45%	1,773,615.65	16,333.23	501.79	1,523.42	326.66	10.60	21,420.15	2,724.45	13.7%
20.1	\$54,761.405	10.45%	1,781,788.99	16,408.49	501.79	1,530.23	328.17	10.60	21,517.36	2,738.07	13.7%
20.2	\$55,033.850	10.45%	1,792,686.78	16,508.85	501.79	1,539.31	330.18	10.60	21,642.43	2,751.69	13.7%
20.3	\$55,306.294	10.45%	1,800,860.13	16,584.12	501.79	1,546.12	331.68	10.60	21,739.64	2,765.31	13.7%
20.4	\$55,578.739	10.45%	1,809,033.47	16,659.39	501.79	1,552.94	333.19	10.60	21,836.84	2,778.94	13.6%
20.5	\$55,851.184	10.45%	1,817,206.82	16,734.66	501.79	1,559.75	334.69	10.60	21,934.05	2,792.56	13.6%
20.6	\$56,123.629	10.45%	1,828,104.61	16,835.02	501.79	1,568.83	336.70	10.60	22,059.12	2,806.18	13.6%
20.7	\$56,396.074	10.45%	1,836,277.95	16,910.28	501.79	1,575.64	338.21	10.60	22,156.33	2,819.80	13.6%
20.8	\$56,668.518	10.45%	1,844,451.30	16,985.55	501.79	1,582.45	339.71	10.60	22,253.53	2,833.43	13.6%
20.9	\$56,940.963	10.45%	1,852,624.64	17,060.82	501.79	1,589.26	341.22	10.60	22,350.74	2,847.05	13.6%
21	\$57,213.408	10.45%	1,863,522.43	17,161.18	501.79	1,598.34	343.22	10.60	22,475.81	2,860.67	13.6%
21.1	\$57,485.853	10.45%	1,871,695.78	17,236.45	501.79	1,605.15	344.73	10.60	22,573.02	2,874.29	13.6%
21.2	\$57,758.298	10.45%	1,879,869.12	17,311.71	501.79	1,611.97	346.23	10.60	22,670.22	2,887.91	13.6%
21.3	\$58,030.742	10.45%	1,888,042.46	17,386.98	501.79	1,618.78	347.74	10.60	22,767.43	2,901.54	13.6%
21.4	\$58,303.187	10.45%	1,898,940.26	17,487.34	501.79	1,627.86	349.75	10.60	22,892.50	2,915.16	13.6%
21.5	\$58,575.632	10.45%	1,907,113.60	17,562.61	501.79	1,634.67	351.25	10.60	22,989.71	2,928.78	13.6%
21.6	\$58,848.077	10.45%	1,915,286.94	17,637.88	501.79	1,641.48	352.76	10.60	23,086.91	2,942.40	13.6%
21.7	\$59,120.522	10.45%	1,923,460.29	17,713.15	501.79	1,648.29	354.26	10.60	23,184.12	2,956.03	13.6%
21.8	\$59,392.966	10.45%	1,934,358.08	17,813.50	501.79	1,657.37	356.27	10.60	23,309.19	2,969.65	13.6%
21.9	\$59,665.411	10.45%	1,942,531.42	17,888.77	501.79	1,664.18	357.78	10.60	23,406.40	2,983.27	13.6%
22	\$59,937.856	10.45%	1,950,704.77	17,964.04	501.79	1,670.99	359.28	10.60	23,503.60	2,996.89	13.6%
22.1	\$60,210.301	10.45%	1,961,602.56	18,064.40	501.79	1,680.08	361.29	10.60	23,628.67	3,010.52	13.6%
22.2	\$60,482.746	10.45%	1,969,775.90	18,139.67	501.79	1,686.89	362.79	10.60	23,725.88	3,024.14	13.6%
22.3	\$60,755.190	10.45%	1,977,949.25	18,214.93	501.79	1,693.70	364.30	10.60	23,823.08	3,037.76	13.6%
22.4	\$61,027.635	10.45%	1,986,122.59	18,290.20	501.79	1,700.51	365.80	10.60	23,920.29	3,051.38	13.6%
22.5	\$61,300.080	10.45%	1,997,020.38	18,390.56	501.79	1,709.59	367.81	10.60	24,045.36	3,065.00	13.6%
22.6	\$61,572.525	10.45%	2,005,193.73	18,465.83	501.79	1,716.40	369.32	10.60	24,142.57	3,078.63	13.6%
22.7	\$61,844.970	10.45%	2,013,367.07	18,541.10	501.79	1,723.21	370.82	10.60	24,239.77	3,092.25	13.6%
22.8	\$62,117.414	10.45%	2,021,540.42	18,616.37	501.79	1,730.02	372.33	10.60	24,336.98	3,105.87	13.6%
22.9	\$62,389.859	10.45%	2,032,438.21	18,716.72	501.79	1,739.11	374.33	10.60	24,462.05	3,119.49	13.6%
23	\$62,662.304	10.45%	2,040,611.55	18,791.99	501.79	1,745.92	375.84	10.60	24,559.26	3,133.12	13.6%
23.1	\$62,934.749	10.45%	2,048,784.90	18,867.26	501.79	1,752.73	377.35	10.60	24,656.46	3,146.74	13.6%
23.2	\$63,207.194	10.45%	2,056,958.24	18,942.53	501.79	1,759.54	378.85	10.60	24,753.67	3,160.36	13.6%
23.3	\$63,479.638	10.45%	2,067,856.03	19,042.89	501.79	1,768.62	380.86	10.60	24,878.74	3,173.98	13.6%
23.4	\$63,752.083	10.45%	2,076,029.38	19,118.15	501.79	1,775.43	382.36	10.60	24,975.95	3,187.60	13.6%

# Costo Anual Total (CAT) por nivel salarial

## Crédito Infonavit Tradicional



Salario mensual en UMA <sup>1/</sup>	Salario mensual en pesos de 2021 <sup>2/</sup>	Tasa de interés <sup>3/</sup>	Monto Máximo de Crédito en pesos <sup>4/</sup>	Pago mensual						Aportación patronal <sup>11/</sup>	Costo Anual Total (CAT) <sup>12/</sup>
				Pago de la hipoteca <sup>5/</sup>	Pago de Hipoteca Verde <sup>6/</sup>	Comisión de administración <sup>7/</sup>	Seguro de desempleo (FPP) <sup>8/</sup>	Seguro de daños <sup>9/</sup>	Pago mensual total <sup>10/</sup>		
23.5	\$64,024.528	10.45%	2,084,202.72	19,193.42	501.79	1,782.24	383.87	10.60	25,073.15	3,201.23	13.6%
23.6	\$64,296.973	10.45%	2,092,376.06	19,268.69	501.79	1,789.05	385.37	10.60	25,170.36	3,214.85	13.6%
23.7	\$64,569.418	10.45%	2,103,273.86	19,369.05	501.79	1,798.14	387.38	10.60	25,295.43	3,228.47	13.6%
23.8	\$64,841.862	10.45%	2,111,447.20	19,444.32	501.79	1,804.95	388.89	10.60	25,392.64	3,242.09	13.6%
23.9	\$65,114.307	10.45%	2,119,620.54	19,519.59	501.79	1,811.76	390.39	10.60	25,489.84	3,255.72	13.6%
24	\$65,386.752	10.45%	2,127,793.89	19,594.85	501.79	1,818.57	391.90	10.60	25,587.05	3,269.34	13.6%
24.1	\$65,659.197	10.45%	2,138,691.68	19,695.21	501.79	1,827.65	393.90	10.60	25,712.12	3,282.96	13.6%
24.2	\$65,931.642	10.45%	2,146,865.02	19,770.48	501.79	1,834.46	395.41	10.60	25,809.33	3,296.58	13.6%
24.3	\$66,204.086	10.45%	2,155,038.37	19,845.75	501.79	1,841.27	396.92	10.60	25,906.53	3,310.20	13.6%
24.4	\$66,476.531	10.45%	2,163,211.71	19,921.02	501.79	1,848.08	398.42	10.60	26,003.74	3,323.83	13.6%
24.5	\$66,748.976	10.45%	2,174,109.50	20,021.37	501.79	1,857.17	400.43	10.60	26,128.81	3,337.45	13.6%
24.6	\$67,021.421	10.45%	2,182,282.85	20,096.64	501.79	1,863.98	401.93	10.60	26,226.02	3,351.07	13.6%
24.7	\$67,293.866	10.45%	2,190,456.19	20,171.91	501.79	1,870.79	403.44	10.60	26,323.22	3,364.69	13.6%
24.8	\$67,566.310	10.45%	2,198,629.54	20,247.18	501.79	1,877.60	404.94	10.60	26,420.43	3,378.32	13.6%
24.9	\$67,838.755	10.45%	2,209,527.33	20,347.54	501.79	1,886.68	406.95	10.60	26,545.50	3,391.94	13.5%
25	\$68,111.200	10.45%	2,217,700.67	20,422.81	501.79	1,893.49	408.46	10.60	26,642.71	3,405.56	13.5%

NOTA: Esta información resulta de simular la forma en la que se aplicarán tanto las comisiones como los pagos del crédito. Por lo tanto, su uso es exclusivamente de carácter informativo y su contenido puede variar dependiendo del momento en que se formalice el crédito.

1/ Salario en Unidad de Medida y Actualización (UMA).

2/ El salario mensual en pesos se obtiene de multiplicar el salario mensual en UMA por el valor de la UMA del año en curso (1 UMA en 2021 equivale a \$2,724.448). Para ubicar el CAT en la tabla, el salario mensual en pesos debe dividirse entre el valor de la UMA y truncarse a un decimal. Por ejemplo, si tienes un ingreso mensual en pesos de \$5,500.00 tu ingreso mensual en UMA =  $\$5,500.00 / \$2,724.448 = 2.0$  UMA, por lo tanto el CAT que corresponde es 3.8%. Si tu ingreso mensual en pesos es de \$7,655.45 tu ingreso mensual en UMA =  $\$7,655.45 / \$2,724.448 = 2.8$  UMA, el CAT que corresponde es 6.7%.

3/ Tasa de interés anual fija diferenciada por nivel salarial que va de 1.00% a 10.45%.

4/ Monto Máximo de Crédito, éste asigna de acuerdo con la edad, la cual determina el plazo, y el salario mensual del acreditado. Este monto está sujeto a evaluación del historial crediticio y perfil de riesgo.

5/ El pago mensual del crédito hipotecario es fijo durante toda la vida del crédito.

6/ Hipoteca Verde es un monto adicional que se le otorga a todos los acreditados para que puedan adquirir accesorios ahorradores de agua, luz y gas. El monto adicional de crédito se fija de acuerdo con el salario del acreditado. Si no se ejerce el monto de Hipoteca Verde, los pagos realizados abonarán a capital. Para el cálculo del CAT, se prevé que el monto por Hipoteca Verde se ejerce desde el inicio de la vida del crédito.

7/ La comisión de administración se actualizará anualmente a la baja sobre el saldo del crédito siempre y cuando se pague de manera puntual.



## Costo Anual Total (CAT) por nivel salarial

### Crédito Infonavit Tradicional



8/ El Seguro de desempleo (o Fondo de Protección de Pagos -FPP-) es un pago que le permite al acreditado, en situación de desempleo, cubrir su mensualidad hasta por seis meses cada cinco años. El pago es equivalente al 2% del pago de la hipoteca. Los pagos destinados al FPP se suspenden cuando el acreditado pierde la relación laboral. Para consultar cómo funciona el seguro de desempleo (o FPP) dar click [aquí](#).

9/ El seguro de daños permite asegurar la vivienda en caso de incendio, terremoto, entre otros riesgos. El pago se incrementa anualmente a una tasa que corresponde al valor mínimo entre la inflación anual y crecimiento del salario mínimo.

10/ El pago mensual total del crédito se reducirá en el tiempo dada la dinámica de cobro de la comisión de administración, la cual se actualiza anualmente a la baja sobre el saldo del crédito cuando éste se paga de manera puntual.

11/ La aportación patronal abona directo a capital para reducir el plazo del crédito.

12/ CAT sin IVA. Crédito en Moneda Nacional. Tasa de interés fija. Crédito Infonavit Tradicional individual.

El cálculo del CAT está basado en la 'Circular 21/2009. Disposiciones de carácter general que establecen la metodología de cálculo, fórmula, componentes y supuestos del Costo Anual Total (CAT)' publicada por Banco de México (Banxico).

[Inicio de tabla](#)

[Inicio de documento](#)

## Costo Anual Total (CAT) por nivel salarial y plazo

### Crédito Infonavit Tradicional



A continuación, se muestra el Costo Anual Total (CAT)<sup>1/</sup> para el monto máximo de crédito en distintos niveles de salario y plazo:

Salario en UMA <sup>2/</sup>	Salario en pesos de 2021 <sup>3/</sup>	Plazo en años																											
		28	27	26	25	24	23	22	21	20	19	18	17	16	15	14	13	12	11	10	9	8	7	6	5	4	3	2	1
1	\$2,724.448	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.3%	1.3%	1.3%	1.3%	1.3%	1.4%	1.3%	1.4%	1.5%	1.6%	1.8%	1.6%	1.8%	2.1%	2.7%	2.2%	3.3%	6.5%	24.6%
1.1	\$2,996.893	1.7%	1.7%	1.8%	1.8%	1.8%	1.9%	1.4%	1.4%	1.5%	1.5%	1.5%	1.5%	1.6%	1.6%	1.6%	1.7%	1.7%	1.8%	1.8%	2.0%	1.7%	2.3%	1.9%	3.0%	2.2%	5.2%	3.2%	31.3%
1.2	\$3,269.338	1.9%	1.9%	1.9%	2.0%	2.0%	2.0%	2.1%	2.1%	2.2%	2.2%	2.4%	1.7%	1.7%	1.8%	1.8%	1.8%	1.8%	1.9%	1.8%	2.2%	2.2%	2.3%	2.3%	2.2%	3.9%	4.6%	5.7%	10.1%
1.3	\$3,541.782	2.1%	2.1%	2.1%	2.2%	2.2%	2.2%	2.3%	2.3%	2.3%	2.4%	2.5%	2.6%	2.6%	2.8%	2.0%	2.0%	2.0%	2.1%	2.1%	2.4%	2.3%	2.2%	2.7%	2.5%	4.0%	4.1%	9.4%	17.0%
1.4	\$3,814.227	2.3%	2.3%	2.3%	2.4%	2.4%	2.4%	2.4%	2.5%	2.5%	2.6%	2.7%	2.8%	2.8%	3.0%	3.1%	3.3%	2.3%	2.4%	2.3%	2.5%	2.5%	2.8%	2.6%	3.1%	3.6%	5.6%	5.4%	21.4%
1.5	\$4,086.672	2.4%	2.4%	2.4%	2.4%	2.5%	2.5%	2.5%	2.6%	2.6%	2.7%	2.8%	2.8%	2.9%	3.1%	3.1%	3.3%	3.5%	2.3%	2.4%	2.6%	2.8%	2.6%	2.8%	3.3%	3.6%	5.1%	9.5%	25.7%
1.6	\$4,359.117	2.7%	2.7%	2.7%	2.6%	2.6%	2.7%	2.7%	2.7%	2.8%	2.8%	2.8%	2.9%	3.0%	3.0%	3.2%	3.3%	3.4%	3.5%	2.7%	2.7%	3.1%	3.2%	3.5%	3.1%	3.4%	4.8%	7.3%	26.4%
1.7	\$4,631.562	3.0%	3.0%	3.0%	3.0%	3.0%	3.1%	3.1%	3.2%	3.2%	3.1%	3.1%	3.2%	3.2%	3.3%	3.4%	3.5%	3.7%	3.9%	4.0%	3.0%	3.1%	3.1%	3.8%	3.6%	3.9%	5.1%	8.7%	22.1%
1.8	\$4,904.006	3.2%	3.3%	3.3%	3.3%	3.3%	3.4%	3.4%	3.4%	3.5%	3.5%	3.6%	3.5%	3.6%	3.6%	3.7%	3.8%	3.8%	4.0%	4.3%	4.6%	3.4%	3.5%	3.7%	3.8%	4.3%	5.4%	8.4%	24.5%
1.9	\$5,176.451	3.6%	3.6%	3.6%	3.6%	3.7%	3.7%	3.7%	3.8%	3.8%	3.8%	3.9%	4.0%	4.0%	3.9%	4.0%	4.1%	4.2%	4.3%	4.5%	4.7%	3.8%	3.8%	4.0%	4.3%	4.7%	5.7%	8.3%	27.0%
2	\$5,448.896	3.8%	3.8%	3.9%	3.9%	3.9%	3.9%	4.0%	4.0%	4.0%	4.1%	4.1%	4.2%	4.3%	4.3%	4.5%	4.3%	4.5%	4.6%	4.7%	5.0%	5.2%	4.2%	4.2%	4.4%	5.1%	6.0%	9.5%	23.4%
2.1	\$5,721.341	4.0%	4.1%	4.1%	4.1%	4.1%	4.1%	4.2%	4.2%	4.3%	4.3%	4.4%	4.4%	4.5%	4.6%	4.7%	4.8%	4.6%	4.9%	5.0%	5.1%	5.4%	4.5%	4.6%	4.8%	5.1%	6.2%	9.2%	25.5%
2.2	\$5,993.786	4.3%	4.4%	4.4%	4.4%	4.4%	4.5%	4.4%	4.5%	4.5%	4.5%	4.6%	4.6%	4.7%	4.7%	4.8%	5.0%	5.1%	4.9%	5.2%	5.4%	5.6%	4.7%	4.8%	4.9%	5.4%	6.4%	9.1%	27.5%
2.3	\$6,266.230	4.6%	4.6%	4.6%	4.6%	4.6%	4.7%	4.7%	4.8%	4.8%	4.7%	4.8%	4.8%	4.9%	5.0%	5.1%	5.1%	5.4%	5.4%	5.4%	5.6%	5.9%	6.2%	5.0%	5.3%	5.7%	6.6%	10.1%	24.4%
2.4	\$6,538.675	4.8%	4.8%	4.8%	4.8%	4.9%	4.9%	4.9%	4.9%	5.0%	5.1%	5.1%	5.0%	5.1%	5.2%	5.2%	5.4%	5.6%	5.6%	5.5%	5.8%	6.1%	6.4%	5.3%	5.6%	6.0%	6.8%	9.9%	26.2%
2.5	\$6,811.120	4.9%	5.0%	5.0%	5.0%	5.0%	5.0%	5.1%	5.1%	5.2%	5.2%	5.2%	5.4%	5.4%	5.3%	5.4%	5.6%	5.7%	5.8%	6.0%	6.0%	6.2%	6.5%	5.5%	5.7%	6.0%	7.0%	9.7%	28.0%
2.6	\$7,083.565	5.1%	5.1%	5.1%	5.2%	5.2%	5.2%	5.3%	5.3%	5.3%	5.4%	5.5%	5.5%	5.6%	5.7%	5.6%	5.7%	5.8%	6.0%	6.1%	6.2%	6.4%	6.7%	5.7%	6.0%	6.3%	7.2%	10.6%	25.2%
2.7	\$7,356.010	6.0%	6.1%	6.1%	6.1%	6.1%	6.1%	6.1%	6.2%	6.2%	6.3%	6.3%	6.4%	6.5%	6.6%	6.6%	6.6%	6.8%	7.0%	7.1%	7.5%	7.4%	7.8%	8.3%	7.0%	7.5%	8.4%	11.8%	29.0%
2.8	\$7,628.454	6.3%	6.3%	6.4%	6.4%	6.4%	6.5%	6.5%	6.6%	6.5%	6.6%	6.6%	6.7%	6.7%	6.8%	7.0%	7.1%	6.9%	7.1%	7.4%	7.6%	7.7%	8.0%	8.5%	7.4%	7.8%	8.7%	11.7%	30.8%
2.9	\$7,900.899	7.1%	7.1%	7.1%	7.2%	7.2%	7.3%	7.3%	7.4%	7.5%	7.6%	7.5%	7.6%	7.7%	7.8%	8.0%	8.1%	8.3%	8.4%	8.5%	9.0%	8.9%	9.7%	10.3%	9.4%	10.3%	12.1%	16.7%	36.8%
3	\$8,173.344	7.3%	7.4%	7.4%	7.4%	7.5%	7.5%	7.6%	7.6%	7.7%	7.8%	7.9%	7.8%	7.9%	8.0%	8.2%	8.3%	8.6%	8.5%	8.8%	9.2%	9.5%	9.9%	10.5%	9.6%	10.5%	12.3%	16.6%	38.4%
3.1	\$8,445.789	7.5%	7.6%	7.6%	7.6%	7.7%	7.7%	7.8%	7.8%	7.9%	8.0%	8.1%	8.2%	8.3%	8.2%	8.4%	8.6%	8.8%	9.1%	9.0%	9.4%	9.7%	10.1%	10.8%	9.9%	10.8%	12.5%	16.5%	40.1%
3.2	\$8,718.234	7.8%	7.8%	7.9%	7.8%	7.9%	7.9%	8.0%	8.0%	8.1%	8.1%	8.2%	8.4%	8.5%	8.6%	8.6%	8.7%	8.9%	9.1%	9.2%	9.6%	9.9%	9.9%	10.9%	10.1%	11.1%	12.7%	17.3%	37.5%
3.3	\$8,990.678	8.0%	8.0%	8.1%	8.1%	8.2%	8.2%	8.2%	8.2%	8.3%	8.3%	8.4%	8.5%	8.6%	8.8%	9.0%	8.9%	9.1%	9.3%	9.7%	9.8%	10.1%	10.1%	11.2%	10.3%	11.1%	12.9%	17.2%	39.0%
3.4	\$9,263.123	8.2%	8.2%	8.3%	8.3%	8.3%	8.4%	8.5%	8.5%	8.6%	8.5%	8.6%	8.7%	8.9%	8.9%	9.1%	9.1%	9.3%	9.5%	9.9%	9.8%	10.4%	10.7%	11.3%	12.3%	11.3%	13.1%	17.9%	40.5%
3.5	\$9,535.568	8.4%	8.4%	8.4%	8.5%	8.5%	8.6%	8.6%	8.7%	8.7%	8.8%	8.8%	8.9%	9.0%	9.1%	9.2%	9.5%	9.5%	9.7%	10.1%	9.9%	10.5%	11.0%	11.5%	12.5%	11.6%	13.2%	17.8%	38.2%
3.6	\$9,808.013	8.6%	8.6%	8.6%	8.7%	8.7%	8.8%	8.8%	8.9%	8.9%	9.0%	9.1%	9.1%	9.2%	9.3%	9.5%	9.6%	9.9%	9.8%	10.1%	10.5%	10.7%	11.1%	11.6%	12.6%	11.8%	13.4%	17.7%	39.6%
3.7	\$10,080.458	8.8%	8.9%	8.9%	8.8%	8.9%	8.9%	9.0%	9.0%	9.1%	9.2%	9.3%	9.3%	9.5%	9.5%	9.7%	9.8%	10.0%	10.0%	10.3%	10.7%	10.9%	11.3%	11.3%	12.8%	12.0%	13.6%	18.4%	41.0%
3.8	\$10,352.902	9.1%	9.1%	9.1%	9.2%	9.2%	9.2%	9.2%	9.3%	9.3%	9.4%	9.5%	9.6%	9.7%	9.7%	9.8%	10.0%	10.2%	10.4%	10.5%	10.9%	10.9%	11.6%	11.5%	13.1%	12.3%	14.1%	18.4%	38.9%
3.9	\$10,625.347	9.2%	9.3%	9.3%	9.3%	9.4%	9.4%	9.5%	9.4%	9.5%	9.6%	9.7%	9.7%	9.8%	10.0%	10.0%	10.1%	10.4%	10.6%	10.7%	11.1%	11.0%	11.7%	11.7%	13.3%	12.5%	14.3%	18.3%	40.2%

# Costo Anual Total (CAT) por nivel salarial y plazo

## Crédito Infonavit Tradicional



Salario en UMA <sup>2/</sup>	Salario en pesos de 2021 <sup>3/</sup>	Plazo en años																											
		28	27	26	25	24	23	22	21	20	19	18	17	16	15	14	13	12	11	10	9	8	7	6	5	4	3	2	1
4	\$10,897.792	9.4%	9.4%	9.4%	9.5%	9.5%	9.6%	9.6%	9.7%	9.8%	9.7%	9.8%	9.9%	10.0%	10.2%	10.4%	10.3%	10.6%	10.8%	10.9%	11.2%	11.5%	11.9%	12.5%	13.3%	12.7%	14.4%	18.9%	41.5%
4.1	\$11,170.237	9.6%	9.6%	9.7%	9.7%	9.8%	9.8%	9.9%	9.9%	10.0%	10.1%	10.1%	10.1%	10.2%	10.3%	10.5%	10.6%	10.7%	11.1%	11.3%	11.3%	11.8%	12.1%	12.6%	13.6%	13.0%	14.6%	18.9%	39.6%
4.2	\$11,442.682	9.8%	9.8%	9.8%	9.9%	9.9%	10.0%	10.0%	10.1%	10.2%	10.2%	10.3%	10.3%	10.4%	10.5%	10.7%	10.9%	10.9%	11.1%	11.4%	11.4%	11.9%	12.2%	12.8%	13.8%	13.0%	14.8%	19.5%	40.8%
4.3	\$11,715.126	10.1%	10.1%	10.1%	10.2%	10.1%	10.2%	10.2%	10.3%	10.4%	10.5%	10.6%	10.6%	10.6%	10.8%	10.9%	11.0%	11.1%	11.3%	11.6%	11.6%	12.1%	12.5%	13.0%	13.9%	13.3%	15.0%	19.5%	42.1%
4.4	\$11,987.571	10.3%	10.3%	10.4%	10.4%	10.5%	10.5%	10.5%	10.5%	10.6%	10.7%	10.8%	10.8%	11.0%	10.9%	11.1%	11.3%	11.5%	11.5%	11.8%	11.9%	12.4%	12.8%	13.2%	14.1%	13.5%	15.1%	19.4%	40.3%
4.5	\$12,260.016	10.4%	10.5%	10.5%	10.6%	10.6%	10.6%	10.7%	10.8%	10.7%	10.8%	10.9%	11.0%	11.1%	11.2%	11.3%	11.4%	11.6%	11.7%	11.9%	12.3%	12.5%	13.3%	13.4%	13.5%	13.7%	15.3%	20.0%	41.4%
4.6	\$12,532.461	10.7%	10.7%	10.7%	10.8%	10.8%	10.9%	10.9%	11.0%	11.0%	11.0%	11.1%	11.1%	11.3%	11.4%	11.6%	11.6%	11.8%	12.1%	12.2%	12.5%	12.8%	13.5%	13.6%	13.7%	13.9%	15.8%	20.0%	42.6%
4.7	\$12,804.906	10.9%	10.9%	10.9%	11.0%	11.0%	11.1%	11.1%	11.2%	11.2%	11.3%	11.4%	11.4%	11.5%	11.7%	11.8%	11.8%	12.0%	12.2%	12.4%	12.8%	13.0%	13.7%	13.8%	14.0%	14.2%	15.9%	20.0%	41.0%
4.8	\$13,077.350	11.2%	11.2%	11.2%	11.2%	11.2%	11.2%	11.3%	11.4%	11.4%	11.5%	11.6%	11.6%	11.7%	11.8%	12.0%	12.2%	12.3%	12.4%	12.5%	13.0%	13.2%	13.5%	14.1%	14.0%	16.4%	16.1%	20.6%	42.1%
4.9	\$13,349.795	11.3%	11.3%	11.3%	11.4%	11.4%	11.5%	11.4%	11.5%	11.5%	11.6%	11.7%	11.8%	11.8%	11.9%	12.1%	12.3%	12.2%	12.6%	12.8%	13.1%	13.6%	13.6%	14.1%	14.2%	16.6%	16.2%	20.5%	43.1%
5	\$13,622.240	11.5%	11.5%	11.6%	11.6%	11.6%	11.7%	11.7%	11.7%	11.7%	11.8%	11.9%	12.0%	12.1%	12.1%	12.3%	12.4%	12.5%	12.8%	13.0%	13.1%	13.6%	13.9%	14.4%	15.1%	16.8%	16.4%	21.1%	41.6%
5.1	\$13,894.685	11.7%	11.7%	11.7%	11.8%	11.8%	11.9%	11.9%	12.0%	12.0%	12.0%	12.1%	12.2%	12.3%	12.4%	12.5%	12.7%	12.9%	13.0%	13.2%	13.3%	13.7%	14.0%	14.6%	15.3%	17.0%	16.6%	21.1%	42.6%
5.2	\$14,167.130	11.9%	11.9%	11.9%	12.0%	12.0%	12.1%	12.1%	12.2%	12.3%	12.3%	12.3%	12.4%	12.5%	12.6%	12.6%	12.9%	13.1%	13.0%	13.4%	13.5%	14.0%	14.2%	14.7%	15.6%	17.2%	17.0%	21.0%	43.7%
5.3	\$14,439.574	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%	12.3%	12.4%	12.4%	12.5%	12.6%	12.6%	12.7%	12.9%	13.0%	13.0%	13.2%	13.3%	13.7%	14.0%	14.1%	14.5%	15.4%	15.8%	17.3%	17.2%	21.6%	42.3%
5.4	\$14,712.019	12.3%	12.4%	12.4%	12.5%	12.5%	12.4%	12.5%	12.6%	12.6%	12.7%	12.8%	12.8%	12.9%	13.0%	13.2%	13.2%	13.4%	13.7%	13.8%	14.2%	14.4%	14.6%	15.7%	15.8%	17.5%	17.3%	21.6%	43.3%
5.5	\$14,984.464	12.5%	12.6%	12.6%	12.6%	12.7%	12.7%	12.7%	12.7%	12.8%	12.9%	13.0%	13.1%	13.1%	13.2%	13.3%	13.6%	13.6%	13.9%	13.9%	14.4%	14.6%	14.8%	15.9%	16.0%	17.7%	17.5%	22.1%	44.3%
5.6	\$15,256.909	12.7%	12.8%	12.8%	12.8%	12.9%	12.9%	13.0%	13.0%	13.0%	13.0%	13.1%	13.3%	13.3%	13.4%	13.5%	13.8%	13.8%	14.1%	14.1%	14.6%	14.7%	15.4%	16.0%	16.2%	17.9%	17.7%	22.1%	42.9%
5.7	\$15,529.354	12.9%	12.9%	13.0%	13.0%	13.0%	13.1%	13.1%	13.2%	13.3%	13.3%	13.3%	13.4%	13.6%	13.6%	13.7%	13.8%	13.9%	14.1%	14.5%	14.8%	15.0%	15.6%	16.2%	16.4%	18.1%	17.8%	22.1%	43.9%
5.8	\$15,801.798	13.1%	13.1%	13.1%	13.2%	13.2%	13.3%	13.3%	13.4%	13.5%	13.5%	13.5%	13.6%	13.7%	13.9%	13.9%	14.1%	14.3%	14.3%	14.7%	14.9%	15.1%	15.8%	16.4%	16.6%	16.9%	18.2%	22.6%	44.8%
5.9	\$16,074.243	13.4%	13.4%	13.4%	13.5%	13.4%	13.5%	13.5%	13.6%	13.6%	13.7%	13.8%	13.8%	13.9%	14.0%	14.0%	14.3%	14.4%	14.5%	14.9%	14.9%	15.6%	16.0%	16.0%	16.8%	17.1%	18.4%	22.6%	43.5%
6	\$16,346.688	13.5%	13.6%	13.6%	13.6%	13.7%	13.7%	13.7%	13.7%	13.8%	13.9%	14.0%	14.0%	14.0%	14.2%	14.4%	14.4%	14.7%	14.7%	15.1%	15.1%	15.8%	16.1%	16.1%	17.0%	17.2%	18.5%	23.1%	44.4%
6.1	\$16,619.133	13.6%	13.6%	13.6%	13.7%	13.7%	13.7%	13.8%	13.8%	13.8%	13.9%	14.0%	14.1%	14.1%	14.2%	14.4%	14.4%	14.7%	14.9%	15.1%	15.1%	15.8%	16.2%	16.2%	17.0%	17.3%	18.5%	23.0%	45.2%
6.2	\$16,891.578	13.6%	13.6%	13.6%	13.7%	13.7%	13.7%	13.8%	13.8%	13.8%	13.9%	14.0%	14.1%	14.2%	14.2%	14.4%	14.5%	14.6%	14.9%	15.1%	15.4%	15.8%	16.1%	16.1%	17.0%	17.3%	18.5%	22.8%	43.8%
6.3	\$17,164.022	13.5%	13.6%	13.6%	13.7%	13.7%	13.7%	13.8%	13.8%	13.9%	13.9%	14.0%	14.1%	14.2%	14.2%	14.4%	14.5%	14.6%	14.9%	15.0%	15.3%	15.8%	16.1%	16.1%	16.9%	17.3%	18.5%	23.1%	44.5%
6.4	\$17,436.467	13.6%	13.6%	13.7%	13.6%	13.7%	13.7%	13.7%	13.8%	13.9%	14.0%	14.0%	14.1%	14.1%	14.3%	14.3%	14.5%	14.6%	14.8%	15.0%	15.3%	15.7%	16.1%	16.1%	16.9%	17.1%	18.5%	22.9%	45.1%
6.5	\$17,708.912	13.6%	13.6%	13.6%	13.7%	13.7%	13.7%	13.7%	13.8%	13.9%	13.9%	14.0%	14.0%	14.1%	14.3%	14.3%	14.4%	14.8%	14.8%	15.0%	15.2%	15.7%	16.1%	16.1%	16.9%	17.1%	18.5%	22.7%	43.8%
6.6	\$17,981.357	14.2%	14.2%	14.3%	14.3%	14.3%	14.4%	14.3%	14.4%	14.5%	14.5%	14.6%	14.6%	14.7%	14.9%	15.1%	15.1%	15.3%	15.5%	15.8%	15.9%	16.3%	16.7%	17.1%	17.5%	17.8%	19.4%	23.9%	45.6%
6.7	\$18,253.802	14.2%	14.2%	14.2%	14.3%	14.3%	14.4%	14.4%	14.5%	14.4%	14.5%	14.6%	14.7%	14.7%	14.9%	15.0%	15.0%	15.3%	15.4%	15.8%	15.9%	16.3%	17.0%	17.7%	18.1%	17.8%	19.4%	23.7%	46.3%
6.8	\$18,526.246	14.2%	14.2%	14.2%	14.3%	14.3%	14.3%	14.4%	14.5%	14.5%	14.5%	14.6%	14.7%	14.8%	14.9%	15.0%	15.0%	15.3%	15.4%	15.8%	15.8%	16.3%	16.9%	17.1%	18.0%	17.8%	19.4%	23.5%	45.0%
6.9	\$18,798.691	14.2%	14.3%	14.3%	14.2%	14.3%	14.3%	14.4%	14.4%	14.5%	14.5%	14.6%	14.7%	14.8%	14.9%	15.0%	15.1%	15.3%	15.5%	15.8%	15.8%	16.5%	17.0%	17.0%	18.0%	17.8%	19.3%	23.8%	45.6%
7	\$19,071.136	14.2%	14.2%	14.3%	14.3%	14.3%	14.3%	14.4%	14.4%	14.5%	14.6%	14.6%	14.7%	14.8%	15.0%	15.0%	15.1%	15.3%	15.5%	15.7%	15.8%	16.5%	16.9%	17.0%	18.0%	17.7%	19.3%	23.7%	46.3%
7.1	\$19,343.581	14.2%	14.2%	14.3%	14.3%	14.3%	14.4%	14.4%	14.4%	14.5%	14.6%	14.6%	14.7%	14.7%	14.9%	15.0%	15.1%	15.2%	15.5%	15.7%	16.0%	16.5%	16.9%	17.0%	17.9%	19.8%	19.3%	23.9%	45.0%

# Costo Anual Total (CAT) por nivel salarial y plazo

## Crédito Infonavit Tradicional



Salario en UMA <sup>2/</sup>	Salario en pesos de 2021 <sup>3/</sup>	Plazo en años																												
		28	27	26	25	24	23	22	21	20	19	18	17	16	15	14	13	12	11	10	9	8	7	6	5	4	3	2	1	
7.2	\$19,616.026	14.2%	14.2%	14.2%	14.3%	14.3%	14.4%	14.4%	14.4%	14.5%	14.6%	14.6%	14.7%	14.7%	14.9%	15.0%	15.1%	15.4%	15.5%	15.7%	16.0%	16.4%	16.8%	16.9%	17.9%	18.4%	19.3%	23.8%	45.6%	
7.3	\$19,888.470	14.2%	14.2%	14.2%	14.3%	14.3%	14.4%	14.4%	14.4%	14.5%	14.4%	14.6%	14.6%	14.7%	14.7%	14.9%	15.1%	15.1%	15.4%	15.5%	15.7%	16.0%	16.4%	16.8%	16.9%	17.8%	18.4%	19.3%	23.6%	46.2%
7.4	\$20,160.915	14.2%	14.3%	14.3%	14.2%	14.3%	14.4%	14.4%	14.4%	14.5%	14.5%	14.6%	14.7%	14.8%	14.9%	15.0%	15.0%	15.3%	15.5%	15.8%	15.9%	16.4%	16.8%	16.9%	17.8%	18.4%	19.2%	23.9%	45.0%	
7.5	\$20,433.360	14.2%	14.2%	14.3%	14.3%	14.3%	14.3%	14.4%	14.4%	14.5%	14.6%	14.6%	14.7%	14.8%	14.9%	15.0%	15.0%	15.3%	15.4%	15.8%	15.9%	16.1%	16.8%	16.9%	17.8%	18.4%	19.2%	23.7%	45.6%	
7.6	\$20,705.805	14.2%	14.2%	14.3%	14.3%	14.3%	14.3%	14.4%	14.4%	14.5%	14.6%	14.6%	14.7%	14.8%	14.9%	15.0%	15.1%	15.3%	15.6%	15.8%	15.9%	16.1%	16.7%	16.9%	17.8%	19.6%	19.2%	23.6%	46.2%	
7.7	\$20,978.250	14.2%	14.2%	14.2%	14.3%	14.3%	14.4%	14.3%	14.4%	14.5%	14.6%	14.7%	14.7%	14.7%	14.9%	15.0%	15.1%	15.3%	15.5%	15.8%	15.8%	16.0%	16.7%	16.8%	17.8%	18.3%	19.2%	23.8%	45.0%	
7.8	\$21,250.694	14.2%	14.2%	14.2%	14.3%	14.3%	14.4%	14.4%	14.4%	14.5%	14.6%	14.6%	14.7%	14.7%	14.9%	15.0%	15.1%	15.3%	15.5%	15.7%	15.8%	16.0%	17.0%	16.8%	17.8%	18.2%	19.2%	23.7%	45.6%	
7.9	\$21,523.139	14.2%	14.2%	14.2%	14.3%	14.3%	14.4%	14.4%	14.5%	14.4%	14.5%	14.6%	14.7%	14.7%	14.9%	15.1%	15.1%	15.4%	15.5%	15.7%	15.8%	16.5%	17.0%	16.8%	17.7%	18.2%	19.3%	23.5%	46.1%	
8	\$21,795.584	14.2%	14.3%	14.3%	14.2%	14.3%	14.3%	14.4%	14.4%	14.5%	14.5%	14.6%	14.7%	14.7%	14.9%	15.1%	15.1%	15.4%	15.5%	15.7%	16.0%	16.5%	16.9%	17.1%	17.7%	18.2%	19.3%	23.8%	45.0%	
8.1	\$22,068.029	14.2%	14.2%	14.3%	14.3%	14.3%	14.3%	14.4%	14.4%	14.5%	14.6%	14.6%	14.7%	14.8%	14.9%	15.0%	15.1%	15.4%	15.5%	15.7%	16.0%	16.5%	16.9%	17.1%	17.6%	18.2%	19.3%	23.7%	45.5%	
8.2	\$22,340.474	14.2%	14.2%	14.2%	14.3%	14.3%	14.4%	14.4%	14.4%	14.5%	14.6%	14.6%	14.7%	14.8%	14.9%	15.0%	15.0%	15.3%	15.4%	15.8%	15.9%	16.4%	16.9%	17.0%	17.6%	18.1%	19.3%	23.5%	46.1%	
8.3	\$22,612.918	14.2%	14.2%	14.2%	14.3%	14.3%	14.4%	14.4%	14.4%	14.5%	14.6%	14.7%	14.7%	14.8%	15.0%	15.0%	15.1%	15.3%	15.4%	15.8%	15.9%	16.4%	16.9%	17.0%	17.7%	18.1%	19.3%	23.8%	45.0%	
8.4	\$22,885.363	14.2%	14.2%	14.2%	14.3%	14.3%	14.4%	14.4%	14.5%	14.5%	14.6%	14.6%	14.6%	14.7%	14.9%	15.0%	15.1%	15.3%	15.5%	15.8%	15.9%	16.4%	16.8%	17.0%	18.0%	18.1%	19.3%	23.6%	45.5%	
8.5	\$23,157.808	14.2%	14.2%	14.3%	14.3%	14.3%	14.3%	14.4%	14.4%	14.5%	14.5%	14.6%	14.7%	14.7%	14.9%	15.0%	15.1%	15.3%	15.5%	15.7%	15.9%	16.4%	16.8%	17.0%	18.0%	18.1%	19.2%	23.5%	46.0%	
8.6	\$23,430.253	14.2%	14.2%	14.3%	14.3%	14.3%	14.3%	14.4%	14.4%	14.5%	14.5%	14.6%	14.7%	14.7%	14.9%	15.1%	15.1%	15.2%	15.5%	15.7%	15.8%	16.4%	16.8%	16.9%	18.0%	18.1%	19.2%	23.7%	45.0%	
8.7	\$23,702.698	14.2%	14.2%	14.2%	14.3%	14.3%	14.3%	14.4%	14.4%	14.5%	14.6%	14.6%	14.7%	14.8%	14.9%	15.1%	15.1%	15.4%	15.5%	15.7%	15.8%	16.3%	16.7%	16.9%	18.0%	18.0%	19.2%	23.6%	45.5%	
8.8	\$23,975.142	14.2%	14.2%	14.2%	14.3%	14.3%	14.4%	14.3%	14.4%	14.5%	14.6%	14.6%	14.7%	14.8%	14.9%	15.0%	15.0%	15.3%	15.5%	15.7%	15.8%	16.5%	16.8%	16.9%	18.0%	18.0%	19.2%	23.8%	46.0%	
8.9	\$24,247.587	14.2%	14.2%	14.2%	14.3%	14.3%	14.4%	14.4%	14.4%	14.5%	14.6%	14.6%	14.7%	14.7%	14.9%	15.0%	15.1%	15.3%	15.5%	15.7%	16.0%	16.5%	17.0%	16.9%	17.9%	18.0%	21.2%	23.7%	45.0%	
9	\$24,520.032	14.2%	14.2%	14.3%	14.3%	14.3%	14.4%	14.4%	14.4%	14.5%	14.5%	14.6%	14.7%	14.7%	14.9%	15.0%	15.1%	15.3%	15.4%	15.8%	15.9%	16.5%	16.9%	16.9%	17.9%	18.0%	21.1%	23.6%	45.5%	
9.1	\$24,792.477	14.2%	14.2%	14.3%	14.3%	14.3%	14.4%	14.4%	14.4%	14.5%	14.5%	14.6%	14.7%	14.7%	14.9%	15.0%	15.1%	15.3%	15.4%	15.8%	15.9%	16.4%	16.9%	16.8%	17.8%	18.0%	21.1%	23.8%	46.0%	
9.2	\$25,064.922	14.2%	14.2%	14.3%	14.3%	14.3%	14.3%	14.4%	14.4%	14.5%	14.5%	14.6%	14.7%	14.7%	14.9%	15.1%	15.1%	15.3%	15.5%	15.8%	15.9%	16.4%	16.9%	16.8%	17.8%	18.0%	21.2%	23.7%	45.0%	
9.3	\$25,337.366	14.2%	14.2%	14.2%	14.3%	14.3%	14.4%	14.4%	14.4%	14.5%	14.6%	14.6%	14.7%	14.8%	14.9%	15.1%	15.1%	15.3%	15.5%	15.7%	15.9%	16.4%	16.9%	17.1%	17.8%	17.8%	21.2%	23.5%	45.5%	
9.4	\$25,609.811	14.2%	14.2%	14.2%	14.3%	14.3%	14.4%	14.4%	14.4%	14.5%	14.6%	14.6%	14.7%	14.8%	14.9%	15.0%	15.0%	15.4%	15.5%	15.7%	15.9%	16.4%	16.9%	17.1%	17.8%	17.8%	21.2%	23.7%	46.0%	
9.5	\$25,882.256	14.2%	14.2%	14.2%	14.3%	14.3%	14.4%	14.4%	14.5%	14.5%	14.6%	14.6%	14.7%	14.7%	14.9%	15.0%	15.0%	15.3%	15.5%	15.7%	15.9%	16.4%	16.8%	17.1%	17.8%	19.8%	21.1%	23.6%	45.0%	
9.6	\$26,154.701	14.2%	14.2%	14.3%	14.3%	14.3%	14.4%	14.4%	14.4%	14.4%	14.6%	14.6%	14.7%	14.7%	14.9%	15.0%	15.1%	15.3%	15.5%	15.7%	15.8%	16.4%	16.8%	17.0%	17.7%	18.4%	21.1%	23.5%	45.5%	
9.7	\$26,427.146	14.2%	14.2%	14.3%	14.3%	14.3%	14.3%	14.4%	14.4%	14.5%	14.5%	14.6%	14.7%	14.7%	14.9%	15.0%	15.1%	15.3%	15.5%	15.7%	15.8%	16.4%	16.8%	17.0%	17.7%	18.4%	21.1%	23.7%	44.6%	
9.8	\$26,699.590	14.2%	14.2%	14.3%	14.3%	14.3%	14.4%	14.4%	14.4%	14.5%	14.6%	14.6%	14.7%	14.7%	14.9%	15.0%	15.1%	15.3%	15.4%	15.8%	15.9%	16.5%	16.8%	17.0%	17.7%	18.4%	21.0%	23.6%	45.0%	
9.9	\$26,972.035	14.2%	14.2%	14.3%	14.3%	14.3%	14.4%	14.4%	14.4%	14.5%	14.6%	14.6%	14.7%	14.8%	14.9%	15.1%	15.1%	15.3%	15.5%	15.8%	15.9%	16.5%	16.8%	16.9%	17.7%	19.6%	21.0%	23.5%	45.5%	
10	\$27,244.480	14.2%	14.2%	14.2%	14.3%	14.3%	14.4%	14.4%	14.4%	14.5%	14.6%	14.7%	14.7%	14.8%	14.9%	15.0%	15.1%	15.3%	15.5%	15.8%	15.9%	16.5%	16.7%	17.0%	18.0%	19.6%	21.0%	23.7%	44.6%	
10.1	\$27,516.925	14.2%	14.2%	14.3%	14.3%	14.3%	14.4%	14.4%	14.5%	14.5%	14.6%	14.6%	14.7%	14.7%	14.9%	15.0%	15.1%	15.3%	15.5%	15.7%	15.9%	16.5%	17.0%	16.9%	18.0%	18.3%	20.9%	23.6%	45.0%	
10.2	\$27,789.370	14.2%	14.2%	14.3%	14.3%	14.3%	14.3%	14.4%	14.4%	14.5%	14.6%	14.6%	14.7%	14.7%	14.9%	15.0%	15.0%	15.3%	15.5%	15.7%	15.9%	16.4%	16.9%	16.9%	18.0%	18.3%	20.9%	23.5%	45.5%	
10.3	\$28,061.814	14.2%	14.2%	14.3%	14.3%	14.3%	14.3%	14.4%	14.4%	14.5%	14.5%	14.6%	14.7%	14.7%	14.9%	15.0%	15.1%	15.3%	15.5%	15.7%	15.9%	16.4%	16.9%	16.9%	18.0%	18.3%	20.9%	23.7%	44.6%	

# Costo Anual Total (CAT) por nivel salarial y plazo

## Crédito Infonavit Tradicional



Salario en UMA <sup>2/</sup>	Salario en pesos de 2021 <sup>3/</sup>	Plazo en años																											
		28	27	26	25	24	23	22	21	20	19	18	17	16	15	14	13	12	11	10	9	8	7	6	5	4	3	2	1
10.4	\$28,334.259	14.2%	14.2%	14.3%	14.3%	14.3%	14.4%	14.4%	14.4%	14.5%	14.6%	14.6%	14.7%	14.7%	14.9%	15.0%	15.1%	15.3%	15.5%	15.7%	15.9%	16.4%	16.9%	16.8%	17.9%	18.3%	20.8%	23.5%	45.0%
10.5	\$28,606.704	14.2%	14.2%	14.2%	14.3%	14.3%	14.4%	14.4%	14.4%	14.5%	14.6%	14.6%	14.7%	14.8%	14.9%	15.0%	15.1%	15.3%	15.5%	15.7%	15.9%	16.4%	16.9%	16.9%	17.9%	19.5%	21.0%	23.7%	45.5%
10.6	\$28,879.149	14.2%	14.2%	14.3%	14.3%	14.3%	14.4%	14.4%	14.4%	14.5%	14.6%	14.6%	14.7%	14.8%	14.9%	15.0%	15.1%	15.3%	15.4%	15.8%	16.0%	16.4%	16.9%	17.1%	17.9%	18.1%	20.9%	23.6%	44.6%
10.7	\$29,151.594	14.2%	14.2%	14.3%	14.3%	14.3%	14.4%	14.4%	14.4%	14.5%	14.6%	14.6%	14.7%	14.8%	14.9%	15.0%	15.1%	15.3%	15.5%	15.8%	15.9%	16.3%	16.8%	17.6%	17.9%	18.1%	20.9%	23.5%	45.0%
10.8	\$29,424.038	14.2%	14.2%	14.3%	14.3%	14.3%	14.4%	14.4%	14.4%	14.5%	14.5%	14.6%	14.7%	14.7%	14.9%	15.0%	15.1%	15.4%	15.5%	15.8%	15.9%	16.5%	16.8%	17.1%	17.9%	18.1%	20.9%	23.7%	45.4%
10.9	\$29,696.483	14.2%	14.2%	14.3%	14.3%	14.3%	14.4%	14.4%	14.4%	14.5%	14.5%	14.6%	14.7%	14.7%	14.9%	15.0%	15.0%	15.3%	15.5%	15.8%	15.9%	16.5%	16.8%	17.0%	17.8%	18.1%	20.9%	23.6%	44.7%
11	\$29,968.928	14.2%	14.2%	14.2%	14.3%	14.3%	14.4%	14.4%	14.4%	14.5%	14.6%	14.6%	14.7%	14.7%	14.9%	15.0%	15.1%	15.3%	15.5%	15.7%	15.9%	16.5%	16.8%	17.0%	17.8%	18.0%	20.8%	23.5%	45.0%
11.1	\$30,241.373	14.2%	14.2%	14.2%	14.3%	14.3%	14.4%	14.4%	14.4%	14.5%	14.6%	14.6%	14.7%	14.8%	14.9%	15.0%	15.1%	15.3%	15.5%	15.7%	15.9%	16.4%	16.8%	17.0%	17.8%	18.0%	20.8%	23.7%	45.4%
11.2	\$30,513.818	14.2%	14.2%	14.2%	14.3%	14.3%	14.4%	14.4%	14.4%	14.5%	14.6%	14.6%	14.7%	14.8%	14.9%	15.1%	15.1%	15.3%	15.5%	15.7%	15.9%	16.4%	16.9%	16.9%	17.8%	18.0%	20.8%	23.6%	44.7%
11.3	\$30,786.262	14.1%	14.2%	14.2%	14.2%	14.3%	14.3%	14.4%	14.4%	14.5%	14.6%	14.6%	14.7%	14.8%	14.9%	15.0%	15.1%	15.3%	15.4%	15.7%	15.9%	16.4%	16.9%	17.0%	17.8%	18.0%	20.7%	23.5%	45.0%
11.4	\$31,058.707	14.1%	14.2%	14.2%	14.2%	14.3%	14.3%	14.4%	14.4%	14.5%	14.5%	14.6%	14.7%	14.7%	14.9%	15.0%	15.1%	15.3%	15.5%	15.8%	15.8%	16.4%	16.9%	16.9%	17.7%	18.0%	20.7%	23.7%	45.4%
11.5	\$31,331.152	14.1%	14.2%	14.2%	14.2%	14.3%	14.3%	14.4%	14.4%	14.5%	14.5%	14.6%	14.7%	14.7%	14.9%	15.0%	15.1%	15.4%	15.5%	15.8%	16.0%	16.4%	16.9%	16.9%	17.7%	18.0%	20.7%	23.6%	44.7%
11.6	\$31,603.597	14.1%	14.2%	14.2%	14.2%	14.3%	14.3%	14.3%	14.4%	14.5%	14.6%	14.6%	14.7%	14.7%	14.9%	15.0%	15.0%	15.4%	15.5%	15.8%	16.0%	16.4%	16.9%	16.9%	17.7%	17.9%	20.7%	23.5%	45.0%
11.7	\$31,876.042	14.1%	14.1%	14.2%	14.2%	14.3%	14.3%	14.3%	14.4%	14.5%	14.6%	14.6%	14.7%	14.8%	14.9%	15.0%	15.1%	15.3%	15.5%	15.8%	15.9%	16.4%	16.9%	16.9%	18.0%	17.9%	20.6%	23.6%	45.4%
11.8	\$32,148.486	14.1%	14.1%	14.1%	14.2%	14.2%	14.3%	14.3%	14.4%	14.5%	14.6%	14.6%	14.7%	14.8%	14.9%	15.0%	15.1%	15.3%	15.5%	15.8%	15.9%	16.5%	16.8%	16.9%	18.0%	19.8%	20.8%	23.5%	44.7%
11.9	\$32,420.931	14.1%	14.1%	14.1%	14.2%	14.2%	14.3%	14.3%	14.4%	14.5%	14.6%	14.6%	14.7%	14.8%	14.9%	15.0%	15.1%	15.3%	15.5%	15.7%	15.9%	16.5%	16.8%	17.7%	18.0%	19.8%	20.7%	23.4%	45.0%
12	\$32,693.376	14.1%	14.1%	14.1%	14.2%	14.2%	14.2%	14.3%	14.4%	14.4%	14.5%	14.6%	14.7%	14.7%	14.9%	15.0%	15.1%	15.3%	15.5%	15.7%	15.9%	16.5%	16.8%	17.1%	18.0%	18.4%	20.7%	23.6%	45.4%
12.1	\$32,965.821	14.1%	14.1%	14.1%	14.2%	14.2%	14.2%	14.3%	14.4%	14.4%	14.5%	14.6%	14.7%	14.7%	14.9%	15.0%	15.1%	15.3%	15.4%	15.7%	15.9%	16.4%	16.8%	17.0%	17.9%	18.4%	20.7%	23.5%	44.7%
12.2	\$33,238.266	14.1%	14.1%	14.1%	14.2%	14.2%	14.2%	14.3%	14.3%	14.4%	14.5%	14.6%	14.7%	14.7%	14.9%	15.0%	15.1%	15.4%	15.5%	15.8%	15.9%	16.4%	16.8%	17.6%	17.9%	19.7%	20.7%	23.7%	45.0%
12.3	\$33,510.710	14.1%	14.1%	14.1%	14.2%	14.2%	14.2%	14.3%	14.3%	14.4%	14.5%	14.6%	14.7%	14.7%	14.9%	15.0%	15.0%	15.3%	15.5%	15.8%	15.8%	16.4%	16.9%	17.0%	17.9%	19.6%	20.6%	23.6%	45.4%
12.4	\$33,783.155	14.1%	14.1%	14.1%	14.1%	14.2%	14.2%	14.3%	14.3%	14.4%	14.5%	14.6%	14.7%	14.8%	14.9%	15.0%	15.1%	15.3%	15.5%	15.8%	16.0%	16.4%	16.9%	17.0%	17.9%	19.6%	20.6%	23.5%	44.7%
12.5	\$34,055.600	14.0%	14.1%	14.1%	14.1%	14.2%	14.2%	14.3%	14.3%	14.4%	14.5%	14.6%	14.7%	14.8%	14.9%	15.1%	15.1%	15.3%	15.5%	15.8%	15.9%	16.4%	16.9%	17.0%	17.9%	18.3%	20.6%	23.6%	45.1%
12.6	\$34,328.045	14.0%	14.0%	14.1%	14.1%	14.2%	14.2%	14.3%	14.3%	14.4%	14.4%	14.6%	14.7%	14.8%	14.9%	15.0%	15.1%	15.3%	15.5%	15.8%	15.9%	16.4%	16.9%	17.0%	17.8%	18.3%	20.6%	23.6%	45.4%
12.7	\$34,600.490	14.0%	14.1%	14.1%	14.1%	14.1%	14.2%	14.3%	14.3%	14.4%	14.4%	14.6%	14.7%	14.7%	14.9%	15.0%	15.1%	15.3%	15.5%	15.7%	15.9%	16.4%	16.9%	16.9%	17.8%	18.3%	20.5%	23.5%	44.7%
12.8	\$34,872.934	14.0%	14.0%	14.1%	14.1%	14.1%	14.2%	14.3%	14.3%	14.4%	14.4%	14.5%	14.7%	14.7%	14.9%	15.0%	15.1%	15.3%	15.5%	15.7%	15.9%	16.5%	16.8%	16.9%	17.8%	19.5%	20.5%	23.6%	45.1%
12.9	\$35,145.379	14.0%	14.0%	14.1%	14.1%	14.1%	14.2%	14.2%	14.3%	14.4%	14.4%	14.5%	14.6%	14.7%	14.9%	15.0%	15.1%	15.3%	15.5%	15.7%	15.9%	16.5%	16.9%	16.9%	17.8%	18.2%	20.5%	23.5%	45.4%
13	\$35,417.824	14.0%	14.0%	14.1%	14.1%	14.1%	14.2%	14.2%	14.3%	14.4%	14.4%	14.5%	14.6%	14.7%	14.9%	15.0%	15.1%	15.3%	15.5%	15.7%	15.9%	16.4%	16.8%	16.9%	17.8%	18.2%	20.5%	23.5%	44.7%
13.1	\$35,690.269	14.0%	14.0%	14.0%	14.1%	14.1%	14.2%	14.2%	14.3%	14.4%	14.4%	14.5%	14.6%	14.7%	14.9%	15.0%	15.1%	15.3%	15.5%	15.8%	15.9%	16.5%	16.8%	16.9%	17.7%	18.2%	20.5%	23.6%	45.1%
13.2	\$35,962.714	14.0%	14.0%	14.0%	14.1%	14.1%	14.2%	14.2%	14.3%	14.3%	14.4%	14.5%	14.6%	14.7%	14.9%	15.1%	15.1%	15.3%	15.5%	15.8%	15.8%	16.4%	16.8%	17.6%	17.7%	18.2%	20.6%	23.5%	45.4%
13.3	\$36,235.158	14.0%	14.0%	14.0%	14.1%	14.1%	14.1%	14.2%	14.3%	14.3%	14.4%	14.5%	14.6%	14.7%	14.9%	15.0%	15.1%	15.3%	15.5%	15.8%	16.0%	16.4%	16.8%	17.1%	18.0%	18.2%	20.5%	23.4%	44.7%
13.4	\$36,507.603	14.0%	14.0%	14.0%	14.1%	14.1%	14.1%	14.2%	14.3%	14.3%	14.4%	14.5%	14.6%	14.7%	14.9%	15.0%	15.1%	15.3%	15.5%	15.8%	15.9%	16.4%	16.9%	17.6%	18.0%	18.1%	21.2%	23.6%	45.1%
13.5	\$36,780.048	14.0%	14.0%	14.0%	14.0%	14.1%	14.1%	14.2%	14.3%	14.3%	14.4%	14.5%	14.6%	14.7%	14.9%	15.0%	15.1%	15.3%	15.5%	15.7%	15.9%	16.4%	16.9%	17.0%	18.0%	18.1%	21.2%	23.5%	45.4%

# Costo Anual Total (CAT) por nivel salarial y plazo

## Crédito Infonavit Tradicional



Salario en UMA <sup>2/</sup>	Salario en pesos de 2021 <sup>3/</sup>	Plazo en años																											
		28	27	26	25	24	23	22	21	20	19	18	17	16	15	14	13	12	11	10	9	8	7	6	5	4	3	2	1
13.6	\$37,052.493	13.9%	14.0%	14.0%	14.0%	14.1%	14.1%	14.2%	14.2%	14.3%	14.4%	14.5%	14.6%	14.7%	14.8%	15.0%	15.1%	15.3%	15.5%	15.7%	15.9%	16.4%	16.9%	17.0%	17.9%	18.1%	21.1%	23.4%	44.7%
13.7	\$37,324.938	13.9%	14.0%	14.0%	14.0%	14.1%	14.1%	14.2%	14.2%	14.3%	14.3%	14.5%	14.6%	14.6%	14.8%	15.0%	15.1%	15.3%	15.5%	15.7%	15.9%	16.5%	16.9%	17.6%	17.9%	18.1%	21.1%	23.6%	45.1%
13.8	\$37,597.382	13.9%	14.0%	14.0%	14.0%	14.1%	14.1%	14.2%	14.2%	14.3%	14.3%	14.5%	14.6%	14.6%	14.8%	15.0%	15.1%	15.3%	15.5%	15.7%	15.9%	16.5%	16.9%	17.0%	17.9%	18.1%	21.1%	23.5%	45.4%
13.9	\$37,869.827	13.9%	14.0%	14.0%	14.0%	14.1%	14.1%	14.2%	14.2%	14.3%	14.3%	14.5%	14.6%	14.6%	14.8%	15.0%	15.1%	15.3%	15.5%	15.8%	15.9%	16.5%	16.9%	17.0%	17.9%	18.0%	21.1%	23.6%	44.8%
14	\$38,142.272	13.9%	14.0%	14.0%	14.0%	14.1%	14.1%	14.2%	14.2%	14.3%	14.3%	14.4%	14.5%	14.6%	14.8%	15.0%	15.1%	15.3%	15.5%	15.8%	15.9%	16.5%	16.9%	17.0%	17.9%	18.0%	21.0%	23.5%	45.1%
14.1	\$38,414.717	13.9%	13.9%	14.0%	14.0%	14.0%	14.1%	14.2%	14.2%	14.3%	14.3%	14.4%	14.5%	14.6%	14.8%	15.0%	15.1%	15.3%	15.5%	15.8%	15.8%	16.4%	16.8%	16.9%	17.9%	18.0%	21.0%	23.5%	45.4%
14.2	\$38,687.162	13.9%	13.9%	14.0%	14.0%	14.0%	14.1%	14.1%	14.2%	14.3%	14.3%	14.4%	14.5%	14.6%	14.8%	14.9%	15.1%	15.3%	15.5%	15.8%	15.9%	16.4%	16.8%	16.9%	17.9%	19.7%	21.0%	23.6%	44.8%
14.3	\$38,959.606	13.9%	13.9%	14.0%	14.0%	14.0%	14.1%	14.1%	14.2%	14.3%	14.3%	14.4%	14.5%	14.6%	14.8%	14.9%	15.1%	15.3%	15.5%	15.7%	15.9%	16.4%	16.8%	16.9%	17.9%	19.7%	21.0%	23.5%	45.1%
14.4	\$39,232.051	13.9%	13.9%	14.0%	14.0%	14.0%	14.1%	14.1%	14.2%	14.3%	14.3%	14.4%	14.5%	14.6%	14.8%	14.9%	15.1%	15.4%	15.4%	15.7%	15.9%	16.4%	16.8%	16.9%	17.8%	18.4%	20.9%	23.5%	44.5%
14.5	\$39,504.496	13.9%	13.9%	14.0%	14.0%	14.0%	14.1%	14.1%	14.2%	14.2%	14.3%	14.4%	14.5%	14.6%	14.8%	14.9%	15.0%	15.3%	15.5%	15.7%	15.9%	16.4%	16.9%	17.1%	17.8%	19.7%	21.0%	23.6%	44.8%
14.6	\$39,776.941	13.9%	13.9%	14.0%	14.0%	14.0%	14.1%	14.1%	14.2%	14.2%	14.3%	14.3%	14.5%	14.6%	14.8%	14.9%	15.0%	15.3%	15.5%	15.7%	15.9%	16.4%	16.9%	17.6%	17.8%	19.7%	21.0%	23.5%	45.1%
14.7	\$40,049.386	13.9%	13.9%	14.0%	14.0%	14.0%	14.1%	14.1%	14.2%	14.2%	14.3%	14.3%	14.5%	14.6%	14.7%	14.9%	15.0%	15.3%	15.5%	15.8%	15.9%	16.5%	16.9%	17.6%	17.8%	19.7%	21.0%	23.4%	44.5%
14.8	\$40,321.830	13.9%	13.9%	14.0%	14.0%	14.0%	14.1%	14.1%	14.2%	14.2%	14.3%	14.3%	14.4%	14.6%	14.7%	14.9%	15.0%	15.3%	15.5%	15.8%	15.9%	16.5%	16.9%	17.0%	17.8%	18.3%	21.0%	23.6%	44.8%
14.9	\$40,594.275	13.9%	13.9%	14.0%	14.0%	14.0%	14.0%	14.1%	14.2%	14.2%	14.3%	14.3%	14.4%	14.5%	14.7%	14.9%	15.0%	15.3%	15.5%	15.8%	15.9%	16.4%	16.9%	17.6%	17.7%	18.3%	21.0%	23.5%	45.1%
15	\$40,866.720	13.9%	13.9%	13.9%	14.0%	14.0%	14.0%	14.1%	14.2%	14.2%	14.3%	14.3%	14.4%	14.5%	14.6%	14.9%	15.0%	15.3%	15.5%	15.8%	15.8%	16.5%	16.9%	17.0%	18.0%	18.3%	20.9%	23.4%	44.5%
15.1	\$41,139.165	13.9%	13.9%	13.9%	14.0%	14.0%	14.0%	14.1%	14.2%	14.2%	14.3%	14.3%	14.4%	14.5%	14.6%	14.9%	15.0%	15.3%	15.5%	15.7%	15.9%	16.4%	16.8%	17.0%	18.0%	19.6%	20.9%	23.6%	44.8%
15.2	\$41,411.610	13.9%	13.9%	13.9%	14.0%	14.0%	14.0%	14.1%	14.1%	14.2%	14.2%	14.3%	14.4%	14.5%	14.6%	14.9%	15.0%	15.3%	15.5%	15.7%	15.9%	16.4%	16.9%	17.5%	18.0%	19.6%	20.9%	23.5%	45.1%
15.3	\$41,684.054	13.9%	13.9%	13.9%	14.0%	14.0%	14.0%	14.1%	14.1%	14.2%	14.2%	14.3%	14.4%	14.5%	14.6%	14.9%	15.0%	15.3%	15.5%	15.7%	15.9%	16.4%	16.8%	17.0%	18.0%	18.2%	20.9%	23.4%	44.5%
15.4	\$41,956.499	13.9%	13.9%	13.9%	13.9%	14.0%	14.0%	14.0%	14.1%	14.1%	14.2%	14.3%	14.4%	14.5%	14.6%	14.8%	15.0%	15.2%	15.5%	15.7%	15.9%	16.4%	16.8%	16.9%	17.9%	18.2%	20.8%	23.5%	44.8%
15.5	\$42,228.944	13.9%	13.9%	13.9%	13.9%	14.0%	14.0%	14.0%	14.1%	14.1%	14.2%	14.3%	14.4%	14.5%	14.6%	14.7%	15.0%	15.2%	15.5%	15.8%	15.9%	16.4%	16.8%	16.9%	17.9%	18.2%	20.8%	23.5%	45.1%
15.6	\$42,501.389	13.8%	13.9%	13.9%	13.9%	14.0%	14.0%	14.0%	14.1%	14.1%	14.2%	14.3%	14.4%	14.5%	14.6%	14.8%	14.9%	15.2%	15.5%	15.8%	15.9%	16.4%	16.9%	16.9%	17.9%	18.2%	20.8%	23.6%	44.5%
15.7	\$42,773.834	13.8%	13.9%	13.9%	13.9%	14.0%	14.0%	14.0%	14.1%	14.1%	14.2%	14.3%	14.4%	14.5%	14.6%	14.7%	14.9%	15.2%	15.5%	15.8%	15.9%	16.5%	16.9%	16.9%	17.9%	19.5%	20.8%	23.5%	44.8%
15.8	\$43,046.278	13.8%	13.9%	13.9%	13.9%	14.0%	14.0%	14.0%	14.1%	14.1%	14.2%	14.3%	14.4%	14.5%	14.6%	14.7%	14.9%	15.2%	15.5%	15.8%	15.9%	16.5%	16.9%	16.9%	17.9%	18.1%	20.9%	23.4%	45.1%
15.9	\$43,318.723	13.8%	13.9%	13.9%	13.9%	14.0%	14.0%	14.0%	14.1%	14.1%	14.2%	14.3%	14.4%	14.5%	14.6%	14.7%	14.9%	15.2%	15.5%	15.7%	15.9%	16.5%	16.9%	17.6%	17.9%	18.1%	20.9%	23.6%	44.5%
16	\$43,591.168	13.8%	13.9%	13.9%	13.9%	13.9%	14.0%	14.0%	14.1%	14.1%	14.2%	14.3%	14.3%	14.5%	14.6%	14.7%	14.9%	15.2%	15.5%	15.7%	15.9%	16.4%	16.9%	17.1%	17.9%	18.1%	20.8%	23.5%	44.8%
16.1	\$43,863.613	13.8%	13.8%	13.9%	13.9%	13.9%	14.0%	14.0%	14.0%	14.1%	14.2%	14.3%	14.3%	14.5%	14.6%	14.7%	14.9%	15.2%	15.4%	15.7%	15.9%	16.4%	16.9%	17.6%	17.9%	18.1%	20.8%	23.4%	45.1%
16.2	\$44,136.058	13.8%	13.8%	13.9%	13.9%	13.9%	14.0%	14.0%	14.0%	14.1%	14.2%	14.2%	14.3%	14.5%	14.6%	14.7%	14.9%	15.2%	15.4%	15.7%	15.9%	16.4%	16.9%	17.6%	17.8%	18.1%	20.8%	23.6%	44.5%
16.3	\$44,408.502	13.8%	13.8%	13.9%	13.9%	13.9%	14.0%	14.0%	14.0%	14.1%	14.2%	14.2%	14.3%	14.5%	14.6%	14.7%	14.9%	15.2%	15.4%	15.8%	15.9%	16.4%	16.8%	17.0%	17.8%	18.0%	20.8%	23.5%	44.8%
16.4	\$44,680.947	13.8%	13.8%	13.8%	13.9%	13.9%	14.0%	14.0%	14.0%	14.1%	14.2%	14.2%	14.3%	14.4%	14.5%	14.7%	14.9%	15.2%	15.4%	15.8%	15.9%	16.4%	16.8%	17.0%	17.8%	18.0%	20.8%	23.4%	45.1%
16.5	\$44,953.392	13.8%	13.8%	13.8%	13.9%	13.9%	14.0%	14.0%	14.0%	14.1%	14.2%	14.2%	14.3%	14.5%	14.5%	14.7%	14.9%	15.2%	15.4%	15.8%	15.9%	16.4%	16.8%	17.0%	17.8%	19.7%	20.7%	23.5%	44.6%
16.6	\$45,225.837	13.8%	13.8%	13.8%	13.9%	13.9%	14.0%	14.0%	14.0%	14.1%	14.2%	14.2%	14.3%	14.4%	14.5%	14.7%	14.9%	15.2%	15.4%	15.8%	15.9%	16.4%	16.8%	17.0%	17.8%	19.7%	20.7%	23.5%	44.8%
16.7	\$45,498.282	13.8%	13.8%	13.8%	13.9%	13.9%	14.0%	14.0%	14.0%	14.1%	14.2%	14.2%	14.3%	14.4%	14.5%	14.7%	14.9%	15.1%	15.4%	15.7%	15.9%	16.5%	16.9%	16.9%	18.0%	19.7%	20.7%	23.4%	45.1%

# Costo Anual Total (CAT) por nivel salarial y plazo

## Crédito Infonavit Tradicional



Salario en UMA <sup>2/</sup>	Salario en pesos de 2021 <sup>3/</sup>	Plazo en años																											
		28	27	26	25	24	23	22	21	20	19	18	17	16	15	14	13	12	11	10	9	8	7	6	5	4	3	2	1
16.8	\$45,770.726	13.8%	13.8%	13.8%	13.9%	13.9%	14.0%	14.0%	14.0%	14.1%	14.2%	14.2%	14.3%	14.4%	14.5%	14.7%	14.8%	15.1%	15.4%	15.7%	16.0%	16.5%	16.9%	16.9%	18.0%	19.7%	20.7%	23.5%	44.6%
16.9	\$46,043.171	13.8%	13.8%	13.8%	13.9%	13.9%	13.9%	14.0%	14.0%	14.1%	14.2%	14.2%	14.3%	14.4%	14.5%	14.6%	14.8%	15.1%	15.4%	15.7%	15.9%	16.5%	16.9%	16.9%	17.9%	19.7%	20.7%	23.5%	44.8%
17	\$46,315.616	13.8%	13.8%	13.8%	13.9%	13.9%	13.9%	14.0%	14.0%	14.1%	14.2%	14.2%	14.3%	14.4%	14.5%	14.6%	14.8%	15.1%	15.4%	15.7%	15.9%	16.5%	16.9%	16.9%	17.9%	19.7%	20.7%	23.4%	45.1%
17.1	\$46,588.061	13.8%	13.8%	13.8%	13.9%	13.9%	13.9%	14.0%	14.0%	14.1%	14.1%	14.2%	14.3%	14.4%	14.5%	14.6%	14.8%	15.1%	15.4%	15.7%	15.9%	16.4%	16.9%	16.9%	18.0%	19.7%	20.7%	23.5%	44.6%
17.2	\$46,860.506	13.8%	13.8%	13.8%	13.9%	13.9%	13.9%	14.0%	14.0%	14.1%	14.1%	14.2%	14.3%	14.4%	14.5%	14.6%	14.8%	15.1%	15.4%	15.7%	15.9%	16.4%	16.9%	17.6%	17.9%	18.3%	20.7%	23.4%	44.8%
17.3	\$47,132.950	13.8%	13.8%	13.8%	13.9%	13.9%	13.9%	14.0%	14.0%	14.1%	14.1%	14.2%	14.3%	14.4%	14.5%	14.6%	14.8%	15.1%	15.3%	15.7%	15.9%	16.4%	16.9%	17.0%	17.9%	18.3%	20.7%	23.6%	45.1%
17.4	\$47,405.395	13.8%	13.8%	13.8%	13.9%	13.9%	13.9%	14.0%	14.0%	14.1%	14.1%	14.2%	14.3%	14.4%	14.5%	14.6%	14.8%	15.1%	15.3%	15.7%	15.9%	16.4%	16.8%	17.6%	17.9%	19.6%	20.7%	23.5%	44.6%
17.5	\$47,677.840	13.8%	13.8%	13.8%	13.9%	13.9%	13.9%	14.0%	14.0%	14.0%	14.1%	14.2%	14.3%	14.4%	14.5%	14.6%	14.8%	15.1%	15.3%	15.7%	15.9%	16.4%	16.8%	17.0%	17.9%	19.6%	20.7%	23.4%	44.8%
17.6	\$47,950.285	13.8%	13.8%	13.8%	13.8%	13.9%	13.9%	13.9%	14.0%	14.0%	14.1%	14.2%	14.3%	14.4%	14.5%	14.6%	14.8%	15.1%	15.3%	15.7%	15.9%	16.5%	16.8%	17.0%	17.9%	19.6%	20.7%	23.5%	45.1%
17.7	\$48,222.730	13.8%	13.8%	13.8%	13.8%	13.9%	13.9%	13.9%	14.0%	14.0%	14.1%	14.2%	14.3%	14.4%	14.5%	14.6%	14.8%	15.1%	15.3%	15.7%	15.9%	16.5%	16.8%	17.6%	17.8%	18.2%	20.6%	23.5%	44.6%
17.8	\$48,495.174	13.8%	13.8%	13.8%	13.8%	13.9%	13.9%	13.9%	14.0%	14.0%	14.1%	14.2%	14.3%	14.4%	14.5%	14.6%	14.8%	15.1%	15.3%	15.7%	15.9%	16.5%	16.9%	17.0%	17.9%	18.2%	21.1%	23.4%	44.8%
17.9	\$48,767.619	13.8%	13.8%	13.8%	13.8%	13.9%	13.9%	13.9%	14.0%	14.0%	14.1%	14.2%	14.2%	14.4%	14.5%	14.6%	14.8%	15.1%	15.3%	15.6%	15.9%	16.5%	16.9%	17.0%	17.8%	18.2%	21.1%	23.5%	45.1%
18	\$49,040.064	13.8%	13.8%	13.8%	13.8%	13.9%	13.9%	13.9%	14.0%	14.0%	14.1%	14.2%	14.2%	14.4%	14.5%	14.6%	14.8%	15.0%	15.3%	15.6%	15.9%	16.4%	16.9%	17.0%	17.8%	19.5%	21.1%	23.5%	44.6%
18.1	\$49,312.509	13.7%	13.7%	13.8%	13.8%	13.9%	13.9%	13.9%	14.0%	14.0%	14.1%	14.2%	14.2%	14.4%	14.5%	14.6%	14.8%	15.0%	15.3%	15.6%	15.9%	16.4%	16.9%	16.9%	17.8%	19.5%	21.1%	23.4%	44.8%
18.2	\$49,584.954	13.7%	13.8%	13.8%	13.8%	13.9%	13.9%	13.9%	14.0%	14.0%	14.1%	14.2%	14.2%	14.4%	14.4%	14.6%	14.8%	15.0%	15.3%	15.6%	15.9%	16.4%	16.9%	16.9%	17.8%	18.1%	21.0%	23.5%	45.1%
18.3	\$49,857.398	13.7%	13.8%	13.8%	13.8%	13.9%	13.9%	13.9%	14.0%	14.0%	14.1%	14.1%	14.2%	14.3%	14.4%	14.6%	14.8%	15.0%	15.3%	15.6%	15.9%	16.4%	16.9%	16.9%	18.0%	18.1%	21.0%	23.5%	44.6%
18.4	\$50,129.843	13.7%	13.7%	13.8%	13.8%	13.9%	13.9%	13.9%	14.0%	14.0%	14.1%	14.1%	14.2%	14.4%	14.4%	14.6%	14.8%	15.0%	15.2%	15.6%	15.9%	16.4%	16.9%	16.9%	18.0%	18.1%	21.1%	23.4%	44.8%
18.5	\$50,402.288	13.7%	13.7%	13.8%	13.8%	13.8%	13.8%	13.9%	13.9%	14.0%	14.1%	14.1%	14.2%	14.3%	14.4%	14.6%	14.7%	15.0%	15.2%	15.6%	15.9%	16.4%	16.9%	17.1%	18.0%	18.1%	21.1%	23.5%	45.1%
18.6	\$50,674.733	13.7%	13.8%	13.8%	13.8%	13.8%	13.8%	13.9%	13.9%	14.0%	14.1%	14.1%	14.2%	14.3%	14.4%	14.5%	14.7%	14.9%	15.2%	15.6%	15.9%	16.5%	16.8%	17.6%	18.0%	19.5%	21.1%	23.4%	44.6%
18.7	\$50,947.178	13.7%	13.7%	13.8%	13.8%	13.8%	13.8%	13.9%	13.9%	14.0%	14.1%	14.1%	14.2%	14.3%	14.4%	14.5%	14.7%	15.0%	15.2%	15.6%	15.9%	16.5%	16.8%	17.6%	17.9%	18.1%	21.0%	23.4%	44.8%
18.8	\$51,219.622	13.7%	13.7%	13.8%	13.8%	13.8%	13.8%	13.9%	13.9%	14.0%	14.1%	14.1%	14.2%	14.3%	14.4%	14.5%	14.7%	14.9%	15.2%	15.6%	15.8%	16.5%	16.8%	17.0%	17.9%	18.1%	21.0%	23.5%	45.1%
18.9	\$51,492.067	13.7%	13.7%	13.8%	13.8%	13.8%	13.8%	13.9%	13.9%	14.0%	14.1%	14.1%	14.2%	14.3%	14.4%	14.5%	14.7%	15.0%	15.2%	15.6%	15.8%	16.5%	16.8%	17.6%	17.9%	19.7%	21.0%	23.4%	44.6%
19	\$51,764.512	13.7%	13.7%	13.8%	13.8%	13.8%	13.8%	13.9%	13.9%	14.0%	14.1%	14.1%	14.2%	14.3%	14.4%	14.5%	14.7%	14.9%	15.2%	15.6%	15.8%	16.4%	16.9%	17.0%	17.9%	19.7%	21.0%	23.5%	44.9%
19.1	\$52,036.957	13.7%	13.7%	13.7%	13.8%	13.8%	13.8%	13.9%	13.9%	14.0%	14.1%	14.1%	14.2%	14.3%	14.4%	14.5%	14.7%	15.0%	15.2%	15.5%	15.8%	16.4%	16.9%	17.0%	17.9%	19.7%	21.0%	23.5%	44.4%
19.2	\$52,309.402	13.7%	13.7%	13.7%	13.8%	13.8%	13.8%	13.9%	13.9%	14.0%	14.1%	14.1%	14.2%	14.3%	14.4%	14.5%	14.7%	14.8%	15.2%	15.5%	15.8%	16.4%	16.9%	17.5%	17.9%	19.7%	21.0%	23.4%	44.6%
19.3	\$52,581.846	13.7%	13.7%	13.7%	13.8%	13.8%	13.8%	13.9%	13.9%	14.0%	14.1%	14.1%	14.2%	14.3%	14.4%	14.5%	14.7%	15.0%	15.2%	15.5%	15.8%	16.4%	16.9%	17.0%	17.9%	19.7%	20.9%	23.5%	44.9%
19.4	\$52,854.291	13.7%	13.7%	13.7%	13.8%	13.8%	13.8%	13.9%	13.9%	14.0%	14.1%	14.1%	14.2%	14.3%	14.4%	14.5%	14.7%	14.8%	15.2%	15.5%	15.8%	16.4%	16.9%	16.9%	17.8%	19.7%	20.9%	23.5%	44.4%
19.5	\$53,126.736	13.7%	13.7%	13.7%	13.8%	13.8%	13.8%	13.9%	13.9%	14.0%	14.0%	14.1%	14.2%	14.3%	14.4%	14.5%	14.7%	14.8%	15.2%	15.5%	15.8%	16.4%	16.9%	17.0%	17.8%	19.7%	20.9%	23.4%	44.6%
19.6	\$53,399.181	13.7%	13.7%	13.7%	13.7%	13.8%	13.8%	13.9%	13.9%	14.0%	14.0%	14.1%	14.2%	14.3%	14.4%	14.5%	14.7%	14.8%	15.2%	15.5%	15.8%	16.5%	16.9%	16.9%	17.9%	18.3%	20.9%	23.5%	44.9%
19.7	\$53,671.626	13.7%	13.7%	13.7%	13.7%	13.8%	13.8%	13.9%	13.9%	14.0%	14.0%	14.1%	14.2%	14.3%	14.4%	14.5%	14.7%	14.8%	15.2%	15.5%	15.8%	16.5%	16.8%	16.9%	17.8%	19.6%	21.0%	23.5%	44.4%
19.8	\$53,944.070	13.7%	13.7%	13.7%	13.7%	13.8%	13.8%	13.9%	13.9%	14.0%	14.0%	14.1%	14.2%	14.3%	14.4%	14.5%	14.7%	14.8%	15.2%	15.5%	15.8%	16.5%	16.8%	17.6%	17.8%	19.6%	20.9%	23.4%	44.6%
19.9	\$54,216.515	13.7%	13.7%	13.7%	13.7%	13.8%	13.8%	13.9%	13.9%	14.0%	14.0%	14.1%	14.2%	14.3%	14.4%	14.5%	14.7%	14.8%	15.2%	15.5%	15.8%	16.4%	16.8%	17.6%	17.8%	19.6%	20.9%	23.5%	44.9%

# Costo Anual Total (CAT) por nivel salarial y plazo

## Crédito Infonavit Tradicional



Salario en UMA <sup>2/</sup>	Salario en pesos de 2021 <sup>3/</sup>	Plazo en años																											
		28	27	26	25	24	23	22	21	20	19	18	17	16	15	14	13	12	11	10	9	8	7	6	5	4	3	2	1
20	\$54,488.960	13.7%	13.7%	13.7%	13.7%	13.8%	13.8%	13.9%	13.9%	13.9%	14.0%	14.1%	14.2%	14.3%	14.4%	14.5%	14.7%	14.8%	15.2%	15.5%	15.7%	16.4%	16.8%	17.0%	18.0%	19.6%	20.9%	23.4%	44.4%
20.1	\$54,761.405	13.7%	13.7%	13.7%	13.7%	13.8%	13.8%	13.9%	13.9%	13.9%	14.0%	14.1%	14.2%	14.3%	14.4%	14.5%	14.7%	14.8%	15.2%	15.5%	15.7%	16.4%	16.9%	17.6%	18.0%	18.2%	20.9%	23.4%	44.7%
20.2	\$55,033.850	13.7%	13.7%	13.7%	13.7%	13.8%	13.8%	13.9%	13.9%	13.9%	14.0%	14.1%	14.2%	14.3%	14.4%	14.5%	14.7%	14.8%	15.1%	15.5%	15.7%	16.4%	16.9%	17.6%	17.9%	18.2%	20.9%	23.5%	44.9%
20.3	\$55,306.294	13.7%	13.7%	13.7%	13.7%	13.8%	13.8%	13.9%	13.9%	13.9%	14.0%	14.1%	14.1%	14.3%	14.3%	14.5%	14.6%	14.8%	15.1%	15.5%	15.7%	16.4%	16.9%	17.0%	18.0%	19.5%	20.9%	23.4%	44.5%
20.4	\$55,578.739	13.6%	13.7%	13.7%	13.7%	13.8%	13.8%	13.8%	13.9%	13.9%	14.0%	14.1%	14.1%	14.3%	14.3%	14.5%	14.6%	14.8%	15.1%	15.5%	15.7%	16.4%	16.9%	17.6%	17.9%	19.5%	20.9%	23.4%	44.7%
20.5	\$55,851.184	13.6%	13.7%	13.7%	13.7%	13.7%	13.8%	13.8%	13.9%	13.9%	14.0%	14.1%	14.1%	14.3%	14.3%	14.5%	14.6%	14.8%	15.1%	15.5%	15.7%	16.4%	16.9%	17.0%	17.9%	19.5%	20.8%	23.5%	44.9%
20.6	\$56,123.629	13.6%	13.7%	13.7%	13.7%	13.7%	13.8%	13.8%	13.9%	13.9%	14.0%	14.1%	14.1%	14.3%	14.3%	14.5%	14.6%	14.8%	15.1%	15.5%	15.7%	16.4%	16.9%	17.0%	17.9%	18.2%	20.8%	23.4%	44.5%
20.7	\$56,396.074	13.6%	13.7%	13.7%	13.7%	13.7%	13.8%	13.8%	13.9%	13.9%	14.0%	14.1%	14.1%	14.2%	14.3%	14.5%	14.6%	14.8%	15.1%	15.4%	15.7%	16.4%	16.9%	17.5%	17.9%	18.2%	20.8%	23.5%	44.7%
20.8	\$56,668.518	13.6%	13.7%	13.7%	13.7%	13.7%	13.8%	13.8%	13.9%	13.9%	14.0%	14.1%	14.1%	14.2%	14.3%	14.4%	14.6%	14.8%	15.1%	15.4%	15.7%	16.4%	16.9%	17.0%	17.9%	18.2%	20.8%	23.5%	44.9%
20.9	\$56,940.963	13.6%	13.7%	13.7%	13.7%	13.7%	13.8%	13.8%	13.9%	13.9%	14.0%	14.0%	14.1%	14.2%	14.3%	14.4%	14.6%	14.7%	15.1%	15.4%	15.7%	16.4%	16.8%	16.9%	17.9%	19.5%	20.8%	23.4%	44.5%
21	\$57,213.408	13.6%	13.7%	13.7%	13.7%	13.7%	13.8%	13.8%	13.9%	13.9%	14.0%	14.0%	14.1%	14.2%	14.3%	14.4%	14.6%	14.7%	15.1%	15.4%	15.7%	16.4%	16.8%	16.9%	17.9%	19.5%	20.8%	23.5%	44.7%
21.1	\$57,485.853	13.6%	13.7%	13.7%	13.7%	13.7%	13.8%	13.8%	13.9%	13.9%	14.0%	14.0%	14.1%	14.2%	14.3%	14.4%	14.6%	14.7%	15.1%	15.4%	15.7%	16.3%	16.8%	17.6%	17.9%	18.1%	20.8%	23.5%	44.9%
21.2	\$57,758.298	13.6%	13.7%	13.7%	13.7%	13.7%	13.8%	13.8%	13.9%	13.9%	14.0%	14.0%	14.1%	14.2%	14.3%	14.4%	14.6%	14.7%	15.1%	15.4%	15.6%	16.3%	16.9%	17.6%	17.8%	19.7%	20.8%	23.4%	44.5%
21.3	\$58,030.742	13.6%	13.6%	13.7%	13.7%	13.7%	13.8%	13.8%	13.9%	13.9%	14.0%	14.0%	14.1%	14.2%	14.3%	14.4%	14.6%	14.7%	15.1%	15.4%	15.6%	16.3%	16.9%	17.6%	17.8%	19.7%	20.8%	23.5%	44.7%
21.4	\$58,303.187	13.6%	13.6%	13.7%	13.7%	13.7%	13.8%	13.8%	13.9%	13.9%	14.0%	14.0%	14.1%	14.2%	14.3%	14.4%	14.6%	14.7%	15.1%	15.4%	15.6%	16.3%	16.9%	17.6%	17.8%	19.7%	20.8%	23.4%	44.9%
21.5	\$58,575.632	13.6%	13.6%	13.7%	13.7%	13.7%	13.8%	13.8%	13.8%	13.9%	14.0%	14.0%	14.1%	14.2%	14.3%	14.4%	14.6%	14.7%	15.1%	15.4%	15.6%	16.3%	16.9%	17.0%	17.8%	19.7%	20.8%	23.4%	44.5%
21.6	\$58,848.077	13.6%	13.6%	13.7%	13.7%	13.7%	13.8%	13.8%	13.8%	13.9%	14.0%	14.0%	14.1%	14.2%	14.3%	14.4%	14.6%	14.7%	15.1%	15.4%	15.6%	16.3%	16.9%	17.6%	18.0%	19.7%	20.8%	23.5%	44.7%
21.7	\$59,120.522	13.6%	13.6%	13.7%	13.7%	13.7%	13.8%	13.8%	13.8%	13.9%	14.0%	14.0%	14.1%	14.2%	14.3%	14.4%	14.6%	14.7%	15.1%	15.4%	15.6%	16.3%	16.9%	17.6%	18.0%	19.7%	20.7%	23.4%	44.9%
21.8	\$59,392.966	13.6%	13.6%	13.7%	13.7%	13.7%	13.7%	13.8%	13.8%	13.9%	13.9%	14.0%	14.1%	14.2%	14.3%	14.4%	14.6%	14.7%	15.1%	15.2%	15.6%	16.3%	16.9%	17.0%	18.0%	19.7%	20.7%	23.4%	44.5%
21.9	\$59,665.411	13.6%	13.6%	13.7%	13.7%	13.7%	13.7%	13.8%	13.8%	13.9%	13.9%	14.0%	14.1%	14.2%	14.3%	14.4%	14.6%	14.7%	15.0%	15.2%	15.6%	16.3%	16.9%	17.5%	17.9%	19.7%	20.7%	23.5%	44.7%
22	\$59,937.856	13.6%	13.6%	13.7%	13.7%	13.7%	13.7%	13.8%	13.8%	13.9%	13.9%	14.0%	14.1%	14.2%	14.3%	14.4%	14.6%	14.7%	15.0%	15.4%	15.6%	16.3%	16.8%	17.0%	17.9%	19.6%	20.7%	23.4%	44.9%
22.1	\$60,210.301	13.6%	13.6%	13.7%	13.7%	13.7%	13.7%	13.8%	13.8%	13.9%	13.9%	14.0%	14.1%	14.2%	14.3%	14.4%	14.6%	14.7%	15.0%	15.2%	15.6%	16.3%	16.8%	17.0%	17.9%	19.6%	20.7%	23.4%	44.5%
22.2	\$60,482.746	13.6%	13.6%	13.7%	13.7%	13.7%	13.7%	13.8%	13.8%	13.9%	13.9%	14.0%	14.1%	14.2%	14.3%	14.4%	14.6%	14.7%	15.0%	15.2%	15.6%	16.3%	16.8%	17.5%	17.9%	19.6%	20.7%	23.5%	44.7%
22.3	\$60,755.190	13.6%	13.6%	13.7%	13.7%	13.7%	13.7%	13.8%	13.8%	13.9%	13.9%	14.0%	14.1%	14.2%	14.3%	14.4%	14.6%	14.7%	15.0%	15.2%	15.6%	16.2%	16.9%	16.9%	17.9%	19.6%	21.1%	23.4%	44.9%
22.4	\$61,027.635	13.6%	13.6%	13.7%	13.7%	13.7%	13.7%	13.8%	13.8%	13.9%	13.9%	14.0%	14.1%	14.2%	14.3%	14.4%	14.6%	14.7%	15.0%	15.1%	15.6%	16.3%	16.9%	17.6%	17.9%	19.6%	21.1%	23.5%	44.5%
22.5	\$61,300.080	13.6%	13.6%	13.7%	13.7%	13.7%	13.7%	13.8%	13.8%	13.9%	13.9%	14.0%	14.1%	14.2%	14.3%	14.4%	14.6%	14.7%	15.0%	15.1%	15.6%	16.2%	16.9%	17.6%	17.9%	18.2%	21.1%	23.5%	44.7%
22.6	\$61,572.525	13.6%	13.6%	13.7%	13.7%	13.7%	13.7%	13.8%	13.8%	13.9%	13.9%	14.0%	14.1%	14.2%	14.3%	14.4%	14.5%	14.7%	15.0%	15.1%	15.6%	16.2%	16.9%	17.6%	17.9%	19.6%	21.1%	23.4%	44.9%
22.7	\$61,844.970	13.6%	13.6%	13.7%	13.7%	13.7%	13.7%	13.8%	13.8%	13.9%	13.9%	14.0%	14.1%	14.2%	14.3%	14.4%	14.5%	14.7%	15.0%	15.1%	15.6%	16.2%	16.9%	17.6%	17.9%	19.6%	21.1%	23.5%	44.5%
22.8	\$62,117.414	13.6%	13.6%	13.7%	13.7%	13.7%	13.7%	13.8%	13.8%	13.9%	13.9%	14.0%	14.1%	14.2%	14.3%	14.4%	14.5%	14.7%	15.0%	15.1%	15.6%	16.2%	16.9%	17.6%	17.9%	19.6%	21.1%	23.4%	44.7%
22.9	\$62,389.859	13.6%	13.6%	13.6%	13.7%	13.7%	13.7%	13.8%	13.8%	13.9%	13.9%	14.0%	14.1%	14.2%	14.3%	14.4%	14.5%	14.7%	15.0%	15.1%	15.5%	16.2%	16.9%	17.6%	17.9%	19.5%	21.0%	23.4%	44.9%
23	\$62,662.304	13.6%	13.6%	13.6%	13.7%	13.7%	13.7%	13.8%	13.8%	13.9%	13.9%	14.0%	14.1%	14.2%	14.3%	14.4%	14.5%	14.6%	15.0%	15.1%	15.5%	16.2%	16.9%	17.0%	17.8%	18.2%	21.0%	23.5%	44.5%
23.1	\$62,934.749	13.6%	13.6%	13.6%	13.7%	13.7%	13.7%	13.8%	13.8%	13.9%	13.9%	14.0%	14.1%	14.2%	14.2%	14.4%	14.5%	14.6%	15.0%	15.1%	15.5%	16.2%	16.9%	17.6%	17.8%	18.2%	21.0%	23.4%	44.7%



## Costo Anual Total (CAT) por nivel salarial y plazo

### Crédito Infonavit Tradicional



Salario en UMA <sup>2/</sup>	Salario en pesos de 2021 <sup>3/</sup>	Plazo en años																											
		28	27	26	25	24	23	22	21	20	19	18	17	16	15	14	13	12	11	10	9	8	7	6	5	4	3	2	1
23.2	\$63,207.194	13.6%	13.6%	13.6%	13.7%	13.7%	13.7%	13.8%	13.8%	13.9%	13.9%	14.0%	14.1%	14.2%	14.2%	14.4%	14.5%	14.6%	15.0%	15.1%	15.5%	16.2%	16.8%	17.5%	17.8%	19.5%	21.0%	23.4%	44.9%
23.3	\$63,479.638	13.6%	13.6%	13.6%	13.7%	13.7%	13.7%	13.8%	13.8%	13.9%	13.9%	14.0%	14.1%	14.2%	14.2%	14.4%	14.5%	14.6%	15.0%	15.1%	15.5%	16.2%	16.8%	17.0%	18.0%	19.5%	21.0%	23.5%	44.5%
23.4	\$63,752.083	13.6%	13.6%	13.6%	13.6%	13.7%	13.7%	13.8%	13.8%	13.9%	13.9%	14.0%	14.1%	14.2%	14.2%	14.3%	14.5%	14.6%	15.0%	15.1%	15.5%	16.2%	16.8%	17.5%	18.0%	18.1%	21.0%	23.4%	44.7%
23.5	\$64,024.528	13.6%	13.6%	13.6%	13.6%	13.7%	13.7%	13.8%	13.8%	13.9%	13.9%	14.0%	14.0%	14.2%	14.2%	14.3%	14.5%	14.6%	15.0%	15.1%	15.5%	16.2%	16.8%	17.0%	18.0%	18.1%	21.0%	23.4%	44.9%
23.6	\$64,296.973	13.6%	13.6%	13.6%	13.6%	13.7%	13.7%	13.8%	13.8%	13.8%	13.9%	14.0%	14.0%	14.2%	14.2%	14.3%	14.5%	14.6%	15.0%	15.1%	15.5%	16.2%	16.8%	16.9%	18.0%	19.7%	21.0%	23.5%	44.5%
23.7	\$64,569.418	13.6%	13.6%	13.6%	13.6%	13.7%	13.7%	13.8%	13.8%	13.8%	13.9%	14.0%	14.0%	14.1%	14.2%	14.3%	14.5%	14.6%	15.0%	15.1%	15.5%	16.2%	16.8%	17.5%	17.9%	19.7%	21.0%	23.4%	44.7%
23.8	\$64,841.862	13.6%	13.6%	13.6%	13.6%	13.7%	13.7%	13.8%	13.8%	13.8%	13.9%	14.0%	14.0%	14.1%	14.2%	14.3%	14.5%	14.6%	14.8%	15.1%	15.5%	16.1%	16.8%	17.6%	17.9%	19.7%	21.0%	23.4%	44.4%
23.9	\$65,114.307	13.6%	13.6%	13.6%	13.6%	13.7%	13.7%	13.8%	13.8%	13.8%	13.9%	14.0%	14.0%	14.1%	14.2%	14.3%	14.5%	14.6%	15.0%	15.1%	15.5%	16.1%	16.8%	17.6%	17.9%	19.7%	21.0%	23.5%	44.6%
24	\$65,386.752	13.6%	13.6%	13.6%	13.6%	13.7%	13.7%	13.8%	13.8%	13.8%	13.9%	14.0%	14.0%	14.1%	14.2%	14.3%	14.5%	14.6%	14.8%	15.1%	15.5%	16.1%	16.8%	17.6%	17.9%	19.7%	21.0%	23.4%	44.7%
24.1	\$65,659.197	13.6%	13.6%	13.6%	13.6%	13.7%	13.7%	13.8%	13.8%	13.8%	13.9%	14.0%	14.0%	14.1%	14.2%	14.3%	14.5%	14.6%	14.8%	15.1%	15.5%	16.1%	16.8%	17.6%	17.9%	19.7%	21.0%	23.5%	44.4%
24.2	\$65,931.642	13.6%	13.6%	13.6%	13.6%	13.7%	13.7%	13.7%	13.8%	13.8%	13.9%	14.0%	14.0%	14.1%	14.2%	14.3%	14.5%	14.6%	14.9%	15.0%	15.5%	16.1%	16.8%	17.6%	17.9%	19.7%	20.9%	23.4%	44.6%
24.3	\$66,204.086	13.6%	13.6%	13.6%	13.6%	13.7%	13.7%	13.7%	13.8%	13.8%	13.9%	14.0%	14.0%	14.1%	14.2%	14.3%	14.5%	14.6%	14.8%	15.0%	15.5%	15.8%	16.7%	17.6%	17.9%	19.7%	20.9%	23.4%	44.7%
24.4	\$66,476.531	13.6%	13.6%	13.6%	13.6%	13.7%	13.7%	13.7%	13.8%	13.8%	13.8%	13.9%	14.0%	14.1%	14.2%	14.3%	14.5%	14.6%	14.8%	15.0%	15.5%	15.8%	16.8%	17.6%	17.9%	19.6%	20.9%	23.5%	44.4%
24.5	\$66,748.976	13.6%	13.6%	13.6%	13.6%	13.7%	13.7%	13.7%	13.8%	13.8%	13.8%	13.9%	14.0%	14.1%	14.2%	14.3%	14.5%	14.6%	14.8%	15.0%	15.5%	15.8%	16.7%	17.0%	17.9%	19.6%	20.9%	23.4%	44.6%
24.6	\$67,021.421	13.6%	13.6%	13.6%	13.6%	13.7%	13.7%	13.7%	13.8%	13.8%	13.8%	13.9%	14.0%	14.0%	14.2%	14.3%	14.5%	14.6%	14.8%	15.0%	15.4%	15.8%	16.7%	17.0%	17.9%	19.6%	20.9%	23.4%	44.7%
24.7	\$67,293.866	13.6%	13.6%	13.6%	13.6%	13.6%	13.7%	13.7%	13.8%	13.8%	13.8%	13.9%	14.0%	14.0%	14.2%	14.3%	14.5%	14.6%	14.8%	15.0%	15.4%	15.8%	16.7%	17.5%	17.8%	19.6%	20.9%	23.5%	44.4%
24.8	\$67,566.310	13.6%	13.6%	13.6%	13.6%	13.6%	13.7%	13.7%	13.8%	13.8%	13.8%	13.9%	14.0%	14.0%	14.2%	14.3%	14.5%	14.6%	14.8%	15.0%	15.4%	15.8%	16.7%	17.0%	17.8%	19.6%	20.9%	23.4%	44.6%
24.9	\$67,838.755	13.5%	13.6%	13.6%	13.6%	13.6%	13.7%	13.7%	13.8%	13.8%	13.8%	13.9%	14.0%	14.0%	14.2%	14.3%	14.5%	14.6%	14.8%	15.0%	15.4%	15.8%	16.7%	16.9%	17.8%	19.6%	20.9%	23.4%	44.7%
25	\$68,111.200	13.5%	13.6%	13.6%	13.6%	13.6%	13.7%	13.7%	13.8%	13.8%	13.8%	13.9%	14.0%	14.0%	14.2%	14.3%	14.5%	14.6%	14.7%	15.0%	15.4%	15.8%	16.7%	16.9%	18.0%	19.6%	20.9%	23.5%	44.4%

NOTA: Esta información resulta de simular la forma en la que se aplicarán tanto las comisiones como los pagos del crédito. Por lo tanto, su uso es exclusivamente de carácter informativo y su contenido puede variar dependiendo del momento en que se formalice el crédito.

1/ CAT sin IVA. Crédito en Moneda Nacional. Tasa de interés fija. Crédito Infonavit Tradicional individual.

El cálculo del CAT está basado en la 'Circular 21/2009. Disposiciones de carácter general que establecen la metodología de cálculo, fórmula, componentes y supuestos del Costo Anual Total (CAT)' publicada por Banco de México (Banxico).

## Costo Anual Total (CAT) por nivel salarial y plazo

### Crédito Infonavit Tradicional



2/ Salario en Unidad de Medida y Actualización (UMA).

3/ El salario mensual en pesos se obtiene de multiplicar el salario mensual en UMA por el valor de la UMA del año en curso (1 UMA en 2021 equivale a \$2,724.448). Para ubicar el CAT en la tabla, el salario mensual en pesos debe dividirse entre el valor de la UMA y truncarse a un decimal. Por ejemplo, si tienes un ingreso mensual en pesos de \$5,500.00 tu ingreso mensual en UMA =  $\$5,500.00 / \$2,724.448 = 2.0$  UMA, para un plazo de 28 años el CAT que corresponde es 3.8% y para un plazo de 15 años, el CAT es 4.3%.

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