

TABLA REFERENCIAL PARA EL OTORGAMIENTO DE CREDITO HIPOTECARIO CON RECURSOS DEL FONDO DE AHORRO OBLIGATORIO (FAOV), PARA GRUPOS FAMILIARES CON INGRESOS HASTA Bs.7.000

SEGÚN GACETA OFICIAL N° 39.716 DE FECHA 19/07/2011

CREDITO Bs. F.	Tasa	PLAZO EN AÑOS	Composicion de la cuota		TOTAL CUOTA MENSUAL Bs. F.	Ingreso Mensual EN Bs. F.
			CUOTA Bs. F.	FONGART 1,43%		
28.497,94	4,66%	25	161,00	33,96	194,96	460,00
31.347,74	4,66%	25	177,10	37,36	214,46	506,00
34.197,53	4,66%	25	193,20	40,75	233,95	552,00
37.047,33	4,66%	25	209,30	44,15	253,45	598,00
39.897,12	4,66%	25	225,40	47,54	272,94	644,00
42.746,92	4,66%	25	241,50	50,94	292,44	690,00
45.596,71	4,66%	25	257,60	54,34	311,94	736,00
49.499,69	4,66%	25	279,65	58,99	338,64	799,00
49.500,31	4,66%	25	279,65	58,99	338,64	799,01
52.411,44	4,66%	25	296,10	62,46	358,56	846,00
52.659,25	4,66%	25	297,50	62,75	360,25	850,00
52.659,86	4,66%	25	297,50	62,75	360,26	850,01
55.756,85	4,66%	25	315,00	66,44	381,44	900,00
55.757,47	4,66%	25	315,00	66,44	381,45	900,01
58.606,64	4,66%	25	331,10	69,84	400,94	946,00
58.854,45	4,66%	25	332,50	70,13	402,63	950,00
58.855,07	4,66%	25	332,50	70,14	402,64	950,01
61.704,25	4,66%	25	348,60	73,53	422,13	996,00
61.952,05	4,66%	25	350,00	73,83	423,83	1.000,00
61.952,67	4,66%	25	350,00	73,83	423,83	1.000,01
64.801,85	4,66%	25	366,10	77,22	443,32	1.046,00
65.049,66	4,66%	25	367,50	77,52	445,02	1.050,00
65.050,28	4,66%	25	367,50	77,52	445,02	1.050,01
67.899,45	4,66%	25	383,60	80,91	464,51	1.096,00
68.147,26	4,66%	25	385,00	81,21	466,21	1.100,00
70.997,05	4,66%	25	401,10	84,60	485,70	1.146,00
71.244,86	4,66%	25	402,50	84,90	487,40	1.150,00
71.245,48	4,66%	25	402,50	84,90	487,40	1.150,01
74.094,66	4,66%	25	418,60	88,30	506,90	1.196,00
74.342,46	4,66%	25	420,00	88,59	508,59	1.200,00
74.343,08	4,66%	25	420,00	88,59	508,60	1.200,01
77.192,26	4,66%	25	436,10	91,99	528,09	1.246,00
77.440,07	4,66%	25	437,50	92,28	529,78	1.250,00
77.440,69	4,66%	25	437,50	92,28	529,79	1.250,01
79.918,15	4,66%	25	451,50	95,24	546,74	1.290,00
80.537,67	4,66%	25	455,00	95,97	550,97	1.300,00
80.538,29	4,66%	25	455,00	95,97	550,98	1.300,01
83.387,46	4,66%	25	471,10	99,37	570,47	1.346,00
83.635,27	4,66%	25	472,50	99,67	572,17	1.350,00
83.635,89	4,66%	25	472,50	99,67	572,17	1.350,01
86.485,07	4,66%	25	488,60	103,06	591,66	1.396,00
86.732,87	4,66%	25	490,00	103,36	593,36	1.400,00
87.195,66	4,66%	25	492,61	103,91	596,52	1.407,47
89.582,67	4,66%	25	506,10	106,75	612,85	1.446,00
89.830,48	4,66%	25	507,50	107,05	614,55	1.450,00
89.831,10	4,66%	25	507,50	107,05	614,55	1.450,01
92.680,27	4,66%	25	523,60	110,44	634,04	1.496,00
92.928,08	4,66%	25	525,00	110,74	635,74	1.500,00
92.928,70	4,66%	25	525,00	110,74	635,74	1.500,01
95.777,87	4,66%	25	541,10	114,14	655,24	1.546,00
96.025,68	4,66%	25	542,50	114,43	656,93	1.550,00
96.026,30	4,66%	25	542,50	114,43	656,93	1.550,01
98.875,48	4,66%	25	558,60	117,83	676,43	1.596,00
99.123,29	4,66%	25	560,00	118,12	678,12	1.600,00
99.123,90	4,66%	25	560,00	118,12	678,13	1.600,01
101.973,08	4,66%	25	576,10	121,52	697,62	1.646,00
102.220,89	4,66%	25	577,50	121,81	699,31	1.650,00
102.221,51	4,66%	25	577,50	121,81	699,32	1.650,01
105.070,68	4,66%	25	593,60	125,21	718,81	1.696,00
105.318,49	4,66%	25	595,00	125,50	720,50	1.700,00
105.319,11	4,66%	25	595,00	125,51	720,51	1.700,01
108.168,29	4,66%	25	611,10	128,90	740,00	1.746,00
108.416,09	4,66%	25	612,50	129,20	741,70	1.750,00
108.416,71	4,66%	25	612,50	129,20	741,70	1.750,01
111.265,89	4,66%	25	628,60	132,59	761,19	1.796,00
111.513,70	4,66%	25	630,00	132,89	762,89	1.800,00
111.514,32	4,66%	25	630,00	132,89	762,89	1.800,01
114.363,49	4,66%	25	646,10	136,28	782,38	1.846,00
114.611,30	4,66%	25	647,50	136,58	784,08	1.850,00
114.611,92	4,66%	25	647,50	136,58	784,08	1.850,01
117.461,09	4,66%	25	663,60	139,97	803,57	1.896,00
117.708,90	4,66%	25	665,00	140,27	805,27	1.900,00
117.709,52	4,66%	25	665,00	140,27	805,27	1.900,01
120.558,70	4,66%	25	681,10	143,67	824,77	1.946,00
120.806,50	4,66%	25	682,50	143,96	826,46	1.950,00
120.807,12	4,66%	25	682,50	143,96	826,47	1.950,01

TABLA REFERENCIAL PARA EL OTORGAMIENTO DE CREDITO HIPOTECARIO CON RECURSOS DEL FONDO DE AHORRO OBLIGATORIO (FAOV), PARA GRUPOS FAMILIARES CON INGRESOS HASTA Bs.7.000

SEGÚN GACETA OFICIAL N° 39.716 DE FECHA 19/07/2011

CREDITO Bs. F.	Tasa	PLAZO EN AÑOS	Composicion de la cuota		TOTAL CUOTA MENSUAL Bs. F.	Ingreso Mensual EN Bs. F.
			CUOTA Bs. F.	FONGART 1,43%		
123.656,30	4,66%	25	698,60	147,36	845,96	1.996,00
123.904,11	4,66%	25	700,00	147,65	847,65	2.000,00
123.904,73	4,66%	25	700,00	147,65	847,66	2.000,01
126.753,90	4,66%	25	716,10	151,05	867,15	2.046,00
127.001,71	4,66%	25	717,50	151,34	868,84	2.050,00
127.002,33	4,66%	25	717,50	151,34	868,85	2.050,01
129.851,50	4,66%	25	733,60	154,74	888,34	2.096,00
130.099,31	4,66%	25	735,00	155,04	890,04	2.100,00
130.099,93	4,66%	25	735,00	155,04	890,04	2.100,01
132.949,11	4,66%	25	751,10	158,43	909,53	2.146,00
133.196,91	4,66%	25	752,50	158,73	911,23	2.150,00
133.197,53	4,66%	25	752,50	158,73	911,23	2.150,01
136.046,71	4,66%	25	768,60	162,12	930,72	2.196,00
136.294,52	4,66%	25	770,00	162,42	932,42	2.200,00
136.295,14	4,66%	25	770,00	162,42	932,42	2.200,01
139.144,31	4,66%	25	786,10	165,81	951,91	2.246,00
139.392,12	4,66%	25	787,50	166,11	953,61	2.250,00
139.392,74	4,66%	25	787,50	166,11	953,61	2.250,01
142.241,91	4,66%	25	803,60	169,50	973,10	2.296,00
142.489,72	4,66%	25	805,00	169,80	974,80	2.300,00
142.490,34	4,66%	25	805,00	169,80	974,80	2.300,01
145.339,52	4,66%	25	821,10	173,20	994,30	2.346,00
145.587,33	4,66%	25	822,50	173,49	995,99	2.350,00
145.587,94	4,66%	25	822,50	173,49	996,00	2.350,01
148.437,74	4,66%	25	838,60	176,89	1.015,49	2.396,00
148.684,93	4,66%	25	840,00	177,18	1.017,18	2.400,00
148.685,55	4,66%	25	840,00	177,18	1.017,19	2.400,01
151.534,72	4,66%	25	856,10	180,58	1.036,68	2.446,00
151.782,53	4,66%	25	857,50	180,87	1.038,37	2.450,00
151.783,15	4,66%	25	857,50	180,87	1.038,38	2.450,01
154.632,33	4,66%	25	873,60	184,27	1.057,87	2.496,00
154.880,13	4,66%	25	875,00	184,57	1.059,57	2.500,00
154.880,75	4,66%	25	875,00	184,57	1.059,57	2.500,01
157.729,93	4,66%	25	891,10	187,96	1.079,06	2.546,00
157.977,74	4,66%	25	892,50	188,26	1.080,76	2.550,00
157.978,36	4,66%	25	892,50	188,26	1.080,76	2.550,01
161.075,34	4,66%	25	910,00	191,95	1.101,95	2.600,00
161.075,96	4,66%	25	910,00	191,95	1.101,95	2.600,01
163.925,13	4,66%	25	926,10	195,34	1.121,44	2.646,00
164.172,94	4,66%	25	927,50	195,64	1.123,14	2.650,00
167.270,54	4,66%	25	945,00	199,33	1.144,33	2.700,00
170.368,15	4,66%	25	962,50	203,02	1.165,52	2.750,00
173.465,75	4,66%	25	980,00	206,71	1.186,71	2.800,00
143.675,15	6,61%	25	980,00	171,21	1.151,22	2.800,01
146.035,00	6,61%	25	996,10	174,03	1.170,13	2.846,00
148.395,37	6,61%	25	1.012,20	176,84	1.189,04	2.892,00
150.755,74	6,61%	25	1.028,30	179,65	1.207,95	2.938,00
153.116,11	6,61%	25	1.044,40	182,46	1.226,86	2.984,00
155.476,48	6,61%	25	1.060,50	185,28	1.245,78	3.030,00
157.836,85	6,61%	25	1.076,60	188,09	1.264,69	3.076,00
160.197,22	6,61%	25	1.092,70	190,90	1.283,60	3.122,00
162.557,58	6,61%	25	1.108,80	193,71	1.302,51	3.168,00
164.917,95	6,61%	25	1.124,90	196,53	1.321,43	3.214,00
167.278,32	6,61%	25	1.141,00	199,34	1.340,34	3.260,00
169.638,69	6,61%	25	1.157,10	202,15	1.359,25	3.306,00
171.999,06	6,61%	25	1.173,20	204,97	1.378,17	3.352,00
174.359,43	6,61%	25	1.189,30	207,78	1.397,08	3.398,00
176.719,80	6,61%	25	1.205,40	210,59	1.415,99	3.444,00
179.080,17	6,61%	25	1.221,50	213,40	1.434,90	3.490,00
181.440,54	6,61%	25	1.237,60	216,22	1.453,82	3.536,00
183.800,90	6,61%	25	1.253,70	219,03	1.472,73	3.582,00
186.161,27	6,61%	25	1.269,80	221,84	1.491,64	3.628,00
188.521,64	6,61%	25	1.285,90	224,65	1.510,55	3.674,00
190.882,01	6,61%	25	1.302,00	227,47	1.529,47	3.720,00
193.242,38	6,61%	25	1.318,10	230,28	1.548,38	3.766,00
195.602,75	6,61%	25	1.334,20	233,09	1.567,29	3.812,00
197.963,12	6,61%	25	1.350,30	235,91	1.586,21	3.858,00
200.323,49	6,61%	25	1.366,40	238,72	1.605,12	3.904,00
202.683,86	6,61%	25	1.382,50	241,53	1.624,03	3.950,00
205.044,23	6,61%	25	1.398,60	244,34	1.642,94	3.996,00
207.404,59	6,61%	25	1.414,70	247,16	1.661,86	4.042,00
209.764,96	6,61%	25	1.430,80	249,97	1.680,77	4.088,00
212.125,33	6,61%	25	1.446,90	252,78	1.699,68	4.134,00
214.485,70	6,61%	25	1.463,00	255,60	1.718,60	4.180,00
216.846,07	6,61%	25	1.479,10	258,41	1.737,51	4.226,00
219.206,44	6,61%	25	1.495,20	261,22	1.756,42	4.272,00
221.566,81	6,61%	25	1.511,30	264,03	1.775,33	4.318,00
223.927,18	6,61%	25	1.527,40	266,85	1.794,25	4.364,00

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SEGÚN GACETA OFICIAL N° 39.716 DE FECHA 19/07/2011

CREDITO Bs. F.	Tasa	PLAZO EN AÑOS	Composicion de la cuota		TOTAL CUOTA MENSUAL Bs. F.	Ingreso Mensual EN Bs. F.
			CUOTA Bs. F.	FONGART 1,43%		
226.287,55	6,61%	25	1.543,50	269,66	1.813,16	4.410,00
228.647,92	6,61%	25	1.559,60	272,47	1.832,07	4.456,00
231.008,28	6,61%	25	1.575,70	275,28	1.850,98	4.502,00
233.368,65	6,61%	25	1.591,80	278,10	1.869,90	4.548,00
235.729,02	6,61%	25	1.607,90	280,91	1.888,81	4.594,00
238.089,39	6,61%	25	1.624,00	283,72	1.907,72	4.640,00
240.449,76	6,61%	25	1.640,10	286,54	1.926,64	4.686,00
242.810,13	6,61%	25	1.656,20	289,35	1.945,55	4.732,00
245.170,50	6,61%	25	1.672,30	292,16	1.964,46	4.778,00
247.530,87	6,61%	25	1.688,40	294,97	1.983,37	4.824,00
249.891,24	6,61%	25	1.704,50	297,79	2.002,29	4.870,00
252.251,60	6,61%	25	1.720,60	300,60	2.021,20	4.916,00
254.611,97	6,61%	25	1.736,70	303,41	2.040,11	4.962,00
256.972,34	6,61%	25	1.752,80	306,23	2.059,03	5.008,00
259.332,71	6,61%	25	1.768,90	309,04	2.077,94	5.054,00
261.693,08	6,61%	25	1.785,00	311,85	2.096,85	5.100,00
264.053,45	6,61%	25	1.801,10	314,66	2.115,76	5.146,00
266.413,82	6,61%	25	1.817,20	317,48	2.134,68	5.192,00
268.774,19	6,61%	25	1.833,30	320,29	2.153,59	5.238,00
271.134,56	6,61%	25	1.849,40	323,10	2.172,50	5.284,00
273.494,93	6,61%	25	1.865,50	325,91	2.191,41	5.330,00
275.855,29	6,61%	25	1.881,60	328,73	2.210,33	5.376,00
278.215,66	6,61%	25	1.897,70	331,54	2.229,24	5.422,00
280.576,03	6,61%	25	1.913,80	334,35	2.248,15	5.468,00
280.883,91	6,61%	25	1.915,90	334,72	2.250,62	5.474,00
236.941,02	8,55%	25	1.915,90	282,35	2.198,26	5.474,01
238.931,68	8,55%	25	1.932,00	284,73	2.216,73	5.520,00
240.922,78	8,55%	25	1.948,10	287,10	2.235,20	5.566,00
242.913,88	8,55%	25	1.964,20	289,47	2.253,67	5.612,00
244.904,97	8,55%	25	1.980,30	291,85	2.272,15	5.658,00
246.896,07	8,55%	25	1.996,40	294,22	2.290,62	5.704,00
248.887,17	8,55%	25	2.012,50	296,59	2.309,09	5.750,00
250.878,27	8,55%	25	2.028,60	298,96	2.327,56	5.796,00
252.869,36	8,55%	25	2.044,70	301,34	2.346,04	5.842,00
254.860,46	8,55%	25	2.060,80	303,71	2.364,51	5.888,00
256.851,56	8,55%	25	2.076,90	306,08	2.382,98	5.934,00
258.842,66	8,55%	25	2.093,00	308,45	2.401,45	5.980,00
260.833,75	8,55%	25	2.109,10	310,83	2.419,93	6.026,00
262.824,85	8,55%	25	2.125,20	313,20	2.438,40	6.072,00
264.815,95	8,55%	25	2.141,30	315,57	2.456,87	6.118,00
266.807,05	8,55%	25	2.157,40	317,95	2.475,35	6.164,00
268.798,14	8,55%	25	2.173,50	320,32	2.493,82	6.210,00
270.789,24	8,55%	25	2.189,60	322,69	2.512,29	6.256,00
272.780,34	8,55%	25	2.205,70	325,06	2.530,76	6.302,00
274.771,44	8,55%	25	2.221,80	327,44	2.549,24	6.348,00
276.762,53	8,55%	25	2.237,90	329,81	2.567,71	6.394,00
278.753,63	8,55%	25	2.254,00	332,18	2.586,18	6.440,00
280.744,73	8,55%	25	2.270,10	334,55	2.604,65	6.486,00
282.735,82	8,55%	25	2.286,20	336,93	2.623,13	6.532,00
284.726,92	8,55%	25	2.302,30	339,30	2.641,60	6.578,00
286.718,02	8,55%	25	2.318,40	341,67	2.660,07	6.624,00
288.709,12	8,55%	25	2.334,50	344,05	2.678,55	6.670,00
290.700,21	8,55%	25	2.350,60	346,42	2.697,02	6.716,00
292.691,31	8,55%	25	2.366,70	348,79	2.715,49	6.762,00
294.682,41	8,55%	25	2.382,80	351,16	2.733,96	6.808,00
296.673,51	8,55%	25	2.398,90	353,54	2.752,44	6.854,00
298.664,60	8,55%	25	2.415,00	355,91	2.770,91	6.900,00
300.655,70	8,55%	25	2.431,10	358,28	2.789,38	6.946,00
302.993,08	8,55%	25	2.450,00	361,07	2.811,07	7.000,00