

**BANCO CENTRAL DE NICARAGUA
TASAS MENSUALES PONDERADAS**

	2005											
	Ene-05	Feb-05	Mar-05	Abr-05	May-05	Jun-05	Jul-05	Ago-05	Sep-05	Oct-05	Nov-05	Dic-05
PASIVAS												
Córdobas												
1 Mes	3.95%	3.95%	3.78%	3.73%	3.79%	4.15%	3.87%	3.89%	4.25%	4.35%	4.20%	4.44%
2 Meses	3.75%	-	-	-	-	-	-	-	-	-	-	-
3 Meses	4.28%	5.23%	4.20%	4.33%	4.70%	4.84%	4.61%	4.29%	4.99%	4.55%	4.88%	5.34%
6 Meses	4.90%	4.86%	4.67%	5.06%	4.63%	5.14%	4.70%	4.98%	5.79%	5.27%	5.15%	5.05%
9 Meses	4.39%	5.03%	4.92%	5.00%	4.41%	4.07%	4.87%	5.15%	5.79%	5.51%	5.50%	4.94%
1 Año	5.54%	5.85%	5.89%	5.64%	5.41%	5.58%	6.39%	6.18%	6.30%	6.36%	6.27%	6.32%
Mas de 1 Año	6.28%	6.56%	5.93%	6.04%	6.41%	6.30%	6.58%	6.85%	7.13%	6.81%	7.48%	6.79%
Dep. Ahorro	3.32%	3.27%	3.33%	3.34%	3.35%	3.41%	3.39%	3.35%	3.30%	3.32%	3.36%	3.38%
Promedio Pond.	4.57%	5.35%	5.30%	4.47%	5.16%	4.96%	5.17%	5.41%	6.13%	4.81%	5.38%	5.05%
Dólares												
1 Mes	3.40%	3.54%	3.04%	2.89%	2.87%	3.30%	3.21%	3.52%	3.60%	3.70%	3.70%	3.85%
2 Meses	-	-	-	-	-	-	-	3.50%	-	-	-	-
3 Meses	3.45%	3.33%	3.30%	3.17%	4.07%	3.32%	3.68%	4.17%	3.54%	3.48%	3.86%	4.24%
4 Meses	2.55%	-	-	-	-	-	-	-	-	-	-	-
6 Meses	3.96%	4.09%	3.81%	3.73%	3.91%	3.70%	4.04%	4.56%	4.50%	4.51%	4.68%	4.86%
9 Meses	4.00%	4.46%	3.71%	4.37%	3.98%	3.99%	4.37%	4.84%	4.97%	5.21%	5.14%	5.01%
1 Año	4.88%	5.20%	5.13%	5.27%	5.07%	5.12%	5.53%	5.62%	5.48%	5.59%	5.71%	5.80%
Mas de 1 Año	5.83%	6.00%	5.72%	6.22%	5.57%	5.95%	6.34%	5.86%	6.67%	6.01%	5.84%	6.75%
Dep. Ahorro	2.40%	2.84%	2.54%	2.51%	2.54%	2.65%	2.57%	2.44%	2.51%	2.46%	2.43%	2.48%
Promedio Pond.	3.93%	4.22%	4.11%	3.82%	3.92%	4.03%	4.28%	4.28%	4.30%	4.26%	4.31%	4.75%
Prom. Pond. C\$ y US\$	4.07%	4.59%	4.51%	3.94%	4.26%	4.31%	4.56%	4.59%	4.85%	4.38%	4.53%	4.81%
ACTIVAS												
Córdobas												
COMERCIAL	14.17%	12.06%	12.51%	14.98%	14.31%	12.37%	12.90%	13.62%	10.68%	11.65%	13.52%	8.40%
AGRICOLA	12.13%	13.31%	12.21%	13.84%	12.05%	10.07%	9.12%	10.19%	10.82%	12.13%	12.60%	12.06%
GANADERO	22.00%	10.75%	16.00%	17.73%	17.65%	17.44%	-	12.47%	-	16.00%	18.00%	16.00%
INDUSTRIAL	13.51%	13.61%	11.88%	11.78%	12.82%	12.83%	13.93%	13.76%	9.94%	8.59%	12.50%	11.12%
PERSONAL	21.00%	17.28%	14.38%	16.14%	15.70%	16.15%	16.97%	15.06%	15.33%	14.04%	12.22%	13.86%
Total Corto Plazo	14.03%	12.49%	12.35%	13.60%	13.27%	11.94%	11.65%	12.72%	10.63%	9.96%	13.20%	9.37%
COMERCIAL	8.46%	-	17.39%	10.75%	10.75%	14.92%	14.00%	-	-	-	18.00%	14.57%
AGRICOLA	11.00%	11.72%	10.11%	10.81%	10.39%	11.43%	11.49%	10.26%	10.06%	7.57%	11.50%	-
GANADERO	-	10.75%	10.75%	10.75%	10.75%	-	10.75%	-	16.00%	-	-	-
INDUSTRIAL	-	-	-	-	17.00%	-	-	-	13.00%	-	-	-
HIPOTECARIO	-	-	-	-	-	-	-	-	-	-	-	-
PERSONAL	20.42%	19.36%	19.59%	20.03%	19.17%	18.75%	18.71%	18.89%	19.49%	19.34%	19.39%	19.15%
Total Largo Plazo	19.86%	18.50%	17.86%	18.15%	14.05%	18.18%	18.54%	18.84%	18.93%	18.02%	19.38%	19.03%
Promedio Pond. C\$	16.93%	14.58%	14.31%	15.93%	13.83%	14.31%	15.27%	15.24%	12.26%	12.27%	15.15%	11.17%
Dólares												
COMERCIAL	10.94%	10.81%	9.92%	10.86%	10.14%	10.41%	10.27%	10.48%	10.06%	11.05%	10.88%	10.50%
AGRICOLA	8.99%	10.77%	10.56%	10.11%	9.58%	9.38%	9.62%	10.01%	10.02%	9.96%	10.07%	10.36%
GANADERO	12.66%	12.77%	12.24%	12.59%	12.61%	11.48%	11.46%	11.22%	11.68%	12.03%	11.58%	10.99%
INDUSTRIAL	9.81%	8.83%	8.66%	10.18%	8.94%	9.80%	10.23%	10.51%	9.35%	9.88%	11.00%	9.76%
HIPOTECARIO	9.47%	8.98%	8.86%	9.12%	9.05%	8.98%	9.13%	9.00%	9.05%	8.94%	9.10%	9.00%
PERSONAL	10.49%	11.33%	12.36%	10.76%	12.53%	12.43%	10.67%	12.21%	11.42%	11.72%	11.47%	11.68%
VEHICULO 1 /	8.39%	8.10%	8.80%	8.84%	9.23%	9.00%	9.37%	9.00%	10.16%	9.00%	9.00%	9.17%
Total Corto Plazo	10.55%	10.40%	9.57%	10.63%	9.96%	10.15%	10.21%	10.46%	9.98%	10.74%	10.82%	10.35%
COMERCIAL	10.13%	9.66%	9.86%	9.85%	10.39%	10.12%	10.39%	10.29%	11.67%	10.81%	10.19%	10.56%
AGRICOLA	10.02%	10.14%	10.22%	9.87%	10.57%	11.61%	11.23%	10.28%	9.60%	10.50%	13.73%	9.99%
GANADERO	12.83%	11.41%	11.61%	12.11%	11.75%	10.93%	11.32%	10.82%	11.79%	11.68%	11.05%	9.70%
INDUSTRIAL	8.92%	9.86%	11.03%	10.32%	10.49%	9.56%	10.54%	8.21%	12.41%	9.77%	9.68%	11.07%
HIPOTECARIO	9.28%	9.60%	9.38%	9.57%	9.50%	9.59%	9.43%	9.89%	9.83%	9.55%	9.44%	9.46%
PERSONAL	14.05%	14.69%	14.50%	14.42%	14.13%	14.21%	13.74%	12.86%	12.96%	12.26%	13.20%	13.17%
VEHICULO 1 /	9.00%	9.11%	9.16%	9.14%	9.17%	9.10%	9.20%	9.16%	9.19%	9.13%	9.18%	9.10%
Total Largo Plazo	10.59%	10.67%	10.76%	10.54%	10.84%	10.70%	10.95%	10.16%	11.34%	10.62%	10.62%	10.69%
Promedio Pond. US\$	10.56%	10.52%	9.93%	10.58%	10.28%	10.40%	10.50%	10.32%	10.43%	10.67%	10.72%	10.49%
Prom. Pond. C\$ y US\$	10.83%	10.84%	10.12%	10.87%	10.55%	10.63%	10.77%	10.61%	10.60%	10.78%	10.94%	10.53%
MARGEN ENTRE Activa y Pasivas												
Córdobas	12.37%	9.23%	9.02%	11.46%	8.67%	9.36%	10.10%	9.83%	6.13%	7.46%	9.77%	6.12%
Dólares	6.64%	6.30%	5.82%	6.76%	6.36%	6.37%	6.22%	6.04%	6.13%	6.41%	6.42%	5.74%
Consolidad	6.76%	6.25%	5.60%	6.92%	6.29%	6.33%	6.21%	6.02%	5.75%	6.40%	6.42%	5.72%