

**BANCO CENTRAL DE NICARAGUA
TASAS MENSUALES PONDERADAS**

	2006	2007											
	Dic-06	Ene-07	Feb-07	Mar-07	Abr-07	May-07	Jun-07	Jul-07	Ago-07	Sep-07	Oct-07	Nov-07	Dic-07
PASIVAS													
Córdoba													
1 Mes	5.24%	5.51%	5.88%	5.76%	5.70%	5.91%	5.99%	6.09%	6.79%	6.37%	6.06%	6.28%	6.55%
2 Meses	-	-	-	-	-	-	-	-	-	-	-	-	-
3 Meses	5.62%	5.56%	6.70%	6.02%	6.06%	6.15%	6.42%	6.27%	6.77%	6.97%	6.72%	6.38%	7.06%
6 Meses	7.09%	7.15%	7.26%	7.17%	7.14%	7.57%	7.45%	7.52%	7.49%	7.15%	7.09%	7.64%	7.34%
9 Meses	6.75%	7.50%	8.03%	7.56%	7.25%	7.43%	7.49%	6.96%	7.20%	7.09%	6.99%	7.20%	7.41%
1 Año	7.49%	7.99%	8.37%	9.30%	9.10%	8.77%	8.71%	8.86%	8.49%	8.81%	8.23%	8.86%	8.37%
Mas de 1 Año	8.52%	8.71%	9.23%	10.01%	9.01%	8.68%	8.72%	8.53%	8.70%	8.78%	8.40%	8.74%	8.07%
Dep. Ahorro	3.05%	3.08%	3.04%	3.34%	3.01%	3.05%	3.02%	3.02%	2.98%	2.96%	2.98%	2.95%	2.97%
Promedio Pond.	6.59%	6.15%	7.39%	8.51%	7.95%	7.62%	7.22%	7.56%	7.34%	7.28%	6.10%	6.52%	6.17%
Dólares													
1 Mes	4.63%	5.26%	5.06%	5.13%	5.55%	5.27%	4.95%	5.11%	6.03%	4.82%	4.97%	5.63%	5.46%
2 Meses	-	-	-	-	-	-	-	-	-	-	-	-	-
3 Meses	6.98%	5.63%	5.37%	5.83%	5.71%	5.72%	5.88%	6.19%	5.62%	5.68%	5.91%	5.68%	5.94%
4 Meses	-	-	-	-	-	-	-	-	-	-	-	-	-
6 Meses	5.93%	6.33%	6.46%	6.36%	6.28%	6.39%	6.37%	6.40%	6.52%	6.57%	6.16%	6.94%	6.58%
9 Meses	6.17%	6.38%	6.75%	6.43%	6.28%	6.59%	6.36%	6.22%	6.38%	6.34%	6.54%	6.60%	6.54%
1 Año	6.87%	6.86%	7.11%	7.46%	7.31%	7.42%	7.47%	7.42%	7.33%	7.43%	7.33%	7.35%	7.36%
Mas de 1 Año	6.88%	6.91%	7.01%	7.43%	7.14%	7.26%	7.14%	7.19%	7.22%	7.15%	7.20%	7.35%	7.43%
Dep. Ahorro	2.33%	2.38%	2.24%	2.34%	2.47%	1.99%	2.08%	2.14%	2.15%	2.18%	2.24%	2.48%	2.14%
Promedio Pond.	5.64%	5.52%	5.55%	5.88%	5.99%	5.54%	5.67%	5.79%	5.86%	5.67%	5.61%	5.83%	5.92%
Prom. Pond. C\$ y US\$	5.96%	5.64%	6.07%	6.68%	6.69%	6.13%	6.08%	6.31%	6.21%	6.05%	5.68%	5.96%	5.96%
ACTIVAS													
Córdoba													
COMERCIAL	11.43%	12.37%	12.50%	12.26%	11.98%	12.77%	12.86%	12.70%	13.17%	12.91%	12.89%	12.99%	12.81%
AGRICOLA	12.64%	11.77%	12.03%	11.63%	11.69%	10.45%	11.13%	11.14%	10.98%	11.39%	11.64%	11.04%	10.62%
GANADERO	14.12%	13.09%	13.74%	12.87%	13.47%	12.82%	12.46%	12.34%	14.15%	13.49%	12.94%	14.06%	14.23%
INDUSTRIAL	12.10%	13.08%	12.58%	12.57%	12.53%	15.50%	12.69%	12.21%	12.05%	12.43%	13.21%	12.01%	12.03%
PERSONAL	14.18%	14.69%	35.24%	40.73%	49.38%	59.42%	61.38%	60.68%	44.79%	44.64%	33.34%	40.72%	30.43%
Total Corto Plazo	11.64%	12.45%	12.77%	12.86%	12.68%	13.42%	13.55%	13.43%	13.23%	13.08%	13.08%	13.03%	12.91%
COMERCIAL	18.06%	17.05%	16.22%	12.20%	22.86%	20.43%	21.16%	19.43%	21.59%	22.15%	22.79%	22.73%	22.23%
AGRICOLA	14.52%	9.15%	9.00%	9.00%	9.13%	15.80%	10.14%	12.51%	11.70%	-	15.84%	9.00%	-
GANADERO	15.00%	13.81%	15.30%	15.79%	16.36%	14.00%	16.38%	14.00%	13.63%	13.67%	16.00%	14.50%	16.86%
INDUSTRIAL	12.47%	-	-	-	-	20.00%	-	-	-	-	-	17.51%	-
HIPOTECARIO	-	-	-	-	-	-	-	-	-	-	12.50%	-	-
PERSONAL	42.94%	28.80%	26.84%	25.01%	29.33%	28.65%	32.09%	33.38%	23.58%	24.50%	23.93%	22.49%	24.16%
Total Largo Plazo	34.45%	25.02%	22.75%	19.52%	25.27%	23.30%	24.49%	22.36%	21.67%	22.00%	22.86%	21.55%	22.55%
Promedio Pond. C\$	13.78%	15.00%	15.03%	14.39%	14.74%	15.96%	16.33%	16.05%	15.52%	15.30%	15.59%	15.28%	14.74%
Dólares													
COMERCIAL	10.62%	10.91%	10.62%	10.82%	11.62%	11.12%	11.40%	11.10%	11.36%	11.13%	11.53%	11.01%	10.96%
AGRICOLA	10.85%	11.02%	10.90%	10.55%	10.16%	10.44%	10.56%	10.16%	10.64%	10.39%	10.43%	10.61%	10.90%
GANADERO	10.70%	10.80%	12.36%	11.93%	12.23%	11.55%	10.35%	9.64%	11.79%	12.33%	12.21%	13.52%	12.08%
INDUSTRIAL	10.89%	10.43%	10.26%	9.86%	10.69%	11.04%	11.12%	10.88%	10.07%	10.32%	10.97%	10.75%	10.25%
HIPOTECARIO	9.06%	9.05%	9.13%	9.24%	9.54%	9.38%	9.39%	9.45%	9.49%	9.48%	9.47%	9.58%	9.50%
PERSONAL	12.61%	12.08%	12.40%	10.93%	13.12%	12.44%	12.84%	10.93%	12.70%	13.01%	12.92%	11.72%	12.28%
VEHICULO	10.25%	10.25%	10.31%	10.29%	10.11%	9.83%	10.26%	9.34%	9.14%	9.37%	9.50%	8.95%	9.63%
Total Corto Plazo	10.70%	10.82%	10.65%	10.54%	11.26%	11.02%	11.20%	10.67%	10.99%	10.85%	11.28%	11.37%	10.86%
COMERCIAL	11.59%	11.68%	12.19%	11.32%	11.70%	11.60%	11.44%	11.34%	11.42%	11.40%	11.36%	10.66%	10.87%
AGRICOLA	11.36%	12.49%	7.50%	11.10%	12.52%	11.90%	10.55%	9.54%	11.69%	11.08%	11.11%	10.34%	10.70%
GANADERO	12.20%	11.17%	12.43%	12.25%	13.32%	12.13%	10.51%	9.68%	11.91%	12.07%	12.63%	12.68%	13.22%
INDUSTRIAL	11.41%	10.17%	11.72%	9.56%	11.17%	11.43%	10.94%	11.77%	11.03%	10.83%	11.66%	8.13%	9.50%
HIPOTECARIO	10.01%	9.85%	10.11%	10.12%	10.13%	10.20%	10.24%	10.35%	10.30%	10.37%	10.25%	10.47%	10.26%
PERSONAL	12.64%	16.00%	14.60%	15.50%	21.81%	17.32%	16.43%	15.79%	16.10%	18.83%	16.31%	15.67%	14.55%
VEHICULO	10.08%	10.29%	10.28%	10.32%	10.17%	9.81%	9.68%	9.52%	9.12%	9.25%	9.40%	9.15%	9.40%
Total Largo Plazo	11.23%	11.93%	11.85%	11.41%	13.62%	12.20%	11.81%	11.26%	11.64%	12.45%	11.96%	10.94%	10.47%
Promedio Pond. US\$	10.91%	11.25%	11.06%	10.87%	12.27%	11.58%	11.46%	10.91%	11.28%	11.44%	11.63%	11.15%	10.67%
Prom. Pond. C\$ y US\$	11.24%	11.80%	11.55%	11.21%	12.59%	12.07%	11.90%	11.44%	11.75%	11.89%	12.05%	11.54%	10.93%
MARGEN ENTRE Activa y Pasivas													
Córdoba	7.20%	8.84%	7.64%	5.88%	6.79%	8.33%	9.11%	8.49%	8.18%	8.02%	9.49%	8.75%	8.58%
Dólares	5.27%	5.73%	5.51%	4.99%	6.28%	6.03%	5.79%	5.12%	5.43%	5.78%	6.01%	5.32%	4.75%
Consolidado	5.29%	6.16%	5.49%	4.53%	5.90%	5.94%	5.82%	5.13%	5.54%	5.84%	6.36%	5.58%	4.98%