

**BANCO CENTRAL DE NICARAGUA
TASAS MENSUALES PONDERADAS**

	2008													
	Nov-07	Dic-07	Ene-08	Feb-08	Mar-08	Abr-08	May-08	Jun-08	Jul-08	Ago-08	Sep-08	Oct-08	Nov-08	Dic-08
PASIVAS														
Córdobas														
1 Mes	6.28%	6.55%	6.73%	6.87%	6.54%	6.50%	6.58%	6.41%	6.44%	6.41%	6.31%	6.57%	6.66%	6.85%
2 Meses	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3 Meses	6.38%	7.06%	6.89%	7.10%	6.80%	6.90%	6.61%	7.31%	7.11%	6.58%	6.35%	6.98%	6.85%	6.65%
6 Meses	7.64%	7.34%	7.51%	7.90%	8.07%	7.47%	7.56%	7.32%	6.88%	7.16%	7.04%	7.73%	7.48%	6.94%
9 Meses	7.20%	7.41%	8.57%	8.26%	7.62%	7.29%	6.82%	7.32%	6.27%	6.95%	7.09%	7.45%	7.46%	8.01%
1 Año	8.86%	8.37%	8.36%	8.18%	8.36%	6.96%	8.48%	8.53%	8.36%	8.60%	8.55%	8.62%	9.05%	8.91%
Mas de 1 Año	8.74%	8.07%	9.15%	8.86%	7.79%	7.99%	8.67%	8.72%	8.66%	8.46%	8.85%	8.49%	8.73%	8.34%
Dep. Ahorro	2.95%	2.97%	2.95%	2.87%	3.02%	3.00%	3.01%	2.92%	2.81%	2.86%	2.79%	2.89%	2.91%	2.73%
Promedio Pond.	6.52%	6.17%	6.61%	7.45%	6.74%	5.85%	7.78%	7.33%	6.96%	7.30%	6.31%	7.04%	6.98%	6.07%
Dólares														
1 Mes	5.63%	5.46%	5.84%	5.68%	5.91%	5.97%	5.80%	5.83%	6.29%	5.49%	5.41%	5.87%	5.54%	5.59%
2 Meses	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3 Meses	5.68%	5.94%	6.09%	5.90%	6.19%	5.33%	5.86%	6.22%	5.70%	6.18%	5.51%	5.82%	5.28%	6.52%
4 Meses	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6 Meses	6.94%	6.58%	6.88%	6.71%	6.70%	6.69%	6.88%	6.47%	6.28%	7.25%	6.53%	6.52%	6.96%	6.63%
9 Meses	6.60%	6.54%	6.84%	6.85%	6.97%	6.54%	6.31%	6.29%	6.34%	6.36%	6.26%	6.33%	6.82%	6.53%
1 Año	7.35%	7.36%	7.22%	7.45%	7.23%	7.29%	7.21%	7.18%	7.04%	6.98%	7.04%	7.08%	7.36%	7.33%
Mas de 1 Año	7.35%	7.43%	7.60%	7.51%	7.51%	7.44%	7.54%	7.54%	7.41%	7.35%	7.56%	7.66%	6.97%	7.55%
Dep. Ahorro	2.48%	2.14%	2.21%	2.20%	2.11%	2.15%	2.32%	2.07%	2.05%	1.99%	1.78%	2.14%	1.89%	1.92%
Promedio Pond.	5.83%	5.92%	5.73%	5.91%	6.08%	5.88%	5.95%	5.85%	5.92%	6.14%	5.42%	5.92%	5.85%	6.07%
Prom. Pond. C\$ y US\$	5.96%	5.96%	5.88%	6.31%	6.23%	5.87%	6.55%	6.22%	6.22%	6.42%	5.63%	6.19%	6.02%	6.07%
ACTIVAS														
Córdobas														
COMERCIAL	12.99%	12.81%	15.64%	13.13%	12.60%	12.66%	12.85%	12.68%	13.17%	14.14%	12.65%	13.05%	13.95%	13.53%
AGRICOLA	11.04%	10.62%	12.03%	10.66%	11.72%	11.63%	10.29%	10.70%	11.21%	11.40%	11.17%	11.72%	11.51%	12.48%
GANADERO	14.06%	14.23%	13.03%	14.19%	13.93%	11.72%	12.83%	13.57%	14.46%	13.79%	13.88%	13.78%	14.14%	14.22%
INDUSTRIAL	12.01%	12.03%	12.29%	11.62%	11.61%	12.32%	11.75%	11.56%	10.43%	12.54%	11.57%	12.73%	14.02%	14.30%
PERSONAL	40.72%	30.43%	44.14%	16.60%	21.38%	24.12%	17.18%	16.94%	18.90%	17.53%	16.18%	16.69%	19.31%	17.42%
FACTORAJE	N.D.	N.D.	12.29%	13.70%	13.02%	13.44%	13.19%	13.27%	13.38%	13.15%	13.76%	13.76%	12.30%	14.07%
Total Corto Plazo	13.03%	12.91%	14.96%	13.00%	12.74%	12.72%	12.57%	12.52%	12.88%	13.70%	12.66%	12.98%	13.72%	13.58%
COMERCIAL	22.73%	22.23%	19.17%	21.94%	22.39%	18.20%	22.67%	22.72%	23.65%	22.84%	23.08%	24.22%	16.52%	
AGRICOLA	9.00%	-	12.59%	11.18%	11.02%	11.10%	11.65%	10.31%	13.96%	15.37%	-	-	-	15.00%
GANADERO	14.50%	16.86%	15.82%	15.27%	17.04%	-	-	16.00%	14.00%	14.00%	14.00%	-	-	-
INDUSTRIAL	17.51%	-	-	12.50%	-	16.00%	16.00%	-	-	-	-	-	-	-
HIPOTECARIO	-	-	-	16.00%	-	-	-	-	20.00%	21.07%	20.39%	20.00%	16.00%	-
PERSONAL	22.49%	24.16%	21.91%	23.89%	20.81%	20.93%	21.50%	22.70%	22.29%	21.46%	22.13%	23.02%	22.41%	24.18%
VEHICULO	N.D.	N.D.	12.44%	-	-	-	-	-	-	-	-	-	-	-
LEASING	N.D.	N.D.	28.00%	-	24.00%	-	-	-	-	-	-	-	-	-
Total Largo Plazo	21.55%	22.55%	18.38%	20.12%	18.31%	17.60%	21.81%	20.38%	21.79%	22.08%	22.74%	23.49%	18.12%	23.07%
Promedio Pond.C\$	15.28%	14.74%	16.22%	14.65%	14.13%	14.01%	14.26%	14.34%	14.96%	15.05%	14.42%	14.33%	14.70%	13.92%
Dólares														
COMERCIAL	11.01%	10.96%	11.49%	10.50%	10.65%	10.78%	10.12%	10.92%	10.49%	10.81%	10.53%	11.49%	11.95%	12.57%
AGRICOLA	10.61%	10.90%	11.26%	11.12%	11.08%	10.98%	10.61%	10.38%	9.94%	10.98%	10.66%	10.77%	11.10%	12.76%
GANADERO	13.52%	12.08%	12.67%	12.75%	13.04%	12.61%	12.64%	12.87%	11.75%	11.66%	11.92%	12.31%	12.86%	13.51%
INDUSTRIAL	10.75%	10.25%	9.98%	9.89%	9.09%	10.59%	10.10%	10.17%	10.46%	9.94%	9.79%	10.95%	11.92%	12.78%
HIPOTECARIO	9.58%	9.50%	9.54%	9.57%	9.57%	9.51%	9.52%	9.99%	9.56%	9.71%	9.68%	9.83%	10.10%	9.61%
PERSONAL	11.72%	12.28%	12.46%	13.04%	13.53%	13.73%	11.86%	13.16%	12.94%	13.07%	12.61%	13.36%	13.67%	12.69%
VEHICULO	8.95%	9.63%	-	-	-	9.50%	-	12.17%	12.41%	11.23%	10.00%	-	14.00%	14.00%
FACTORAJE	N.D.	N.D.	15.71%	14.89%	14.65%	15.42%	16.38%	16.50%	15.48%	17.44%	13.70%	16.09%	22.10%	16.76%
LEASING	N.D.	N.D.	N.D.	N.D.	N.D.	N.D.	N.D.	N.D.	13.00%	14.00%	-	13.75%	-	-
Total Corto Plazo	11.37%	10.86%	11.16%	10.58%	10.12%	11.11%	10.50%	10.89%	10.45%	10.83%	10.52%	11.26%	11.93%	12.63%
COMERCIAL	10.66%	10.87%	11.44%	11.84%	12.05%	11.13%	11.19%	11.43%	11.02%	12.14%	11.10%	13.38%	14.15%	13.78%
AGRICOLA	10.34%	10.70%	11.26%	11.02%	11.73%	9.70%	10.17%	11.28%	11.81%	10.64%	11.10%	11.00%	12.02%	12.02%
GANADERO	12.68%	13.22%	12.78%	13.08%	12.98%	12.46%	12.61%	12.86%	13.04%	13.00%	12.78%	12.68%	12.80%	12.38%
INDUSTRIAL	8.13%	9.50%	10.54%	10.27%	10.66%	10.43%	10.67%	12.91%	10.25%	10.15%	9.18%	10.73%	10.14%	13.49%
HIPOTECARIO	10.47%	10.26%	10.29%	10.39%	10.30%	10.31%	10.35%	10.50%	10.31%	10.38%	10.79%	11.02%	10.92%	11.17%
PERSONAL	15.67%	14.55%	17.44%	17.10%	17.71%	17.91%	16.93%	16.64%	16.58%	16.61%	16.16%	17.25%	20.79%	19.51%
VEHICULO	9.15%	9.40%	10.37%	9.91%	9.61%	9.62%	9.46%	10.38%	10.38%	11.14%	10.24%	10.97%	13.89%	14.15%
FACTORAJE	N.D.	N.D.	N.D.	N.D.	18.00%	18.00%	-	-	-	-	-	-	-	-
LEASING	N.D.	N.D.	13.08%	13.00%	17.00%	13.10%	9.81%	16.42%	13.20%	10.12%	13.66%	12.33%	13.86%	9.72%
Total Largo Plazo	10.94%	10.47%	12.01%	11.86%	12.16%	11.83%	11.87%	12.24%	11.73%	12.25%	11.83%	12.72%	14.34%	13.98%
Promedio Pond. US\$	11.15%	10.67%	11.50%	11.18%	10.94%	11.53%	11.10%	11.46%	10.99%	11.31%	10.95%	11.79%	12.57%	13.02%
Prom. Pond. C\$ y US\$	11.54%	10.93%	12.07%	11.53%	11.18%	11.79%	11.42%	11.79%	11.31%	11.71%	11.29%	12.02%	12.87%	13.12%
MARGEN ENTRE Activa y Pasivas														
Córdobas	8.75%	8.58%	9.61%	7.20%	7.40%	8.16%	6.48%	7.01%	8.00%	7.75%	8.12%	7.29%	7.73%	7.85%
Dólares	5.32%	4.75%	5.77%	5.27%	4.87%	5.65%	5.14%	5.61%	5.06%	5.17%	5.54%	5.88%	6.73%	6.95%
Consolidado	5.58%	4.98%	6.19%	5.23%	4.95%	5.92%	4.87%	5.57%	5.09%	5.28%	5.66%	5.83%	6.84%	7.05%