



Banco Central de Nicaragua

TASAS MENSUALES PONDERADAS

					2009											
	Sep-08	Oct-08	Nov-08	Dic-08	Ene-09	Feb-09	Mar-09	Abr-09	May-09	Jun-09	Jul-09	Ago-09	Sep-09	Oct-09	Nov-09	Dic-09
PASIVAS																
Córdobas																
1 Mes	6.31%	6.57%	6.66%	6.85%	6.53%	6.86%	6.15%	6.63%	6.36%	6.31%	5.32%	5.56%	5.46%	5.70%	5.60%	5.64%
2 Meses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3 Meses	6.35%	6.98%	6.85%	6.65%	8.08%	7.26%	6.64%	8.21%	7.13%	7.06%	6.30%	7.02%	6.61%	6.25%	5.86%	5.72%
6 Meses	7.04%	7.73%	7.48%	6.94%	8.23%	7.31%	7.22%	8.11%	7.62%	7.94%	8.32%	7.88%	8.83%	6.19%	7.22%	6.98%
9 Meses	7.09%	7.45%	7.46%	8.01%	8.17%	8.66%	8.68%	8.23%	7.56%	8.19%	8.02%	9.44%	7.69%	7.75%	8.26%	7.57%
1 Año	8.55%	8.62%	9.05%	8.91%	9.24%	7.99%	8.66%	8.44%	8.09%	8.98%	8.10%	8.87%	9.32%	7.99%	8.70%	8.73%
Más de 1 Año	8.85%	8.49%	8.73%	8.34%	9.75%	9.33%	8.20%	10.20%	10.52%	10.22%	8.93%	9.95%	8.58%	9.60%	9.50%	8.61%
Dep. Ahorro	2.79%	2.87%	2.91%	2.73%	2.77%	2.80%	2.90%	2.75%	2.75%	2.75%	2.78%	2.78%	2.63%	2.80%	2.67%	2.92%
Promedio Pond.	6.31%	7.04%	6.98%	6.07%	7.14%	6.80%	6.73%	7.19%	6.96%	6.95%	6.64%	7.13%	6.63%	6.04%	6.02%	6.17%
Dólares																
1 Mes	5.41%	5.87%	5.54%	5.59%	5.99%	6.01%	5.94%	5.92%	5.57%	3.75%	4.42%	4.60%	3.92%	3.56%	4.70%	3.49%
2 Meses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3 Meses	5.51%	5.82%	5.28%	6.52%	6.04%	6.09%	6.25%	5.98%	5.78%	6.23%	6.50%	5.53%	6.03%	5.81%	5.66%	5.10%
4 Meses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6 Meses	6.53%	6.52%	6.96%	6.63%	6.69%	6.74%	6.73%	6.87%	6.67%	6.64%	6.85%	6.66%	6.80%	6.51%	6.29%	6.46%
9 Meses	6.26%	6.33%	6.82%	6.53%	6.97%	7.05%	6.75%	6.90%	6.92%	6.87%	6.61%	6.78%	6.93%	6.91%	6.67%	6.96%
1 Año	7.04%	7.08%	7.36%	7.33%	7.41%	7.48%	7.52%	7.48%	7.45%	7.48%	7.47%	7.22%	6.71%	7.25%	7.38%	7.31%
Más de 1 Año	7.56%	7.66%	6.97%	7.55%	7.53%	7.97%	7.75%	7.70%	7.92%	7.64%	7.75%	7.30%	6.98%	7.71%	7.50%	7.49%
Dep. Ahorro	1.78%	2.14%	1.89%	1.92%	1.95%	1.91%	1.98%	1.86%	2.00%	1.95%	1.93%	1.85%	1.94%	1.76%	1.81%	1.93%
Promedio Pond.	5.42%	5.92%	5.85%	6.07%	6.14%	6.29%	6.30%	6.18%	6.10%	4.87%	5.83%	5.73%	5.13%	4.64%	5.70%	4.86%
Prom. Pond. C\$ y US\$	5.63%	6.19%	6.02%	6.07%	6.34%	6.38%	6.37%	6.32%	6.24%	5.16%	6.02%	6.09%	5.42%	4.86%	5.77%	5.09%
ACTIVAS																
Córdobas																
COMERCIAL	12.65%	13.05%	13.95%	13.53%	13.68%	14.88%	14.48%	14.38%	14.17%	14.22%	13.94%	13.23%	14.14%	13.54%	13.75%	14.36%
AGRICOLA	11.17%	11.72%	11.51%	12.48%	13.03%	14.18%	13.95%	14.70%	12.58%	13.77%	13.71%	13.54%	14.08%	13.82%	13.24%	14.03%
GANADERO	13.88%	13.78%	14.14%	14.22%	13.74%	14.41%	14.18%	14.49%	14.92%	14.24%	14.31%	14.12%	16.17%	14.78%	14.00%	14.58%
INDUSTRIAL	11.57%	12.73%	14.02%	14.30%	15.85%	16.41%	15.37%	16.50%	14.97%	14.93%	15.58%	16.24%	16.45%	14.88%	11.74%	16.57%
PERSONAL	16.18%	16.69%	19.31%	17.42%	18.41%	18.98%	20.05%	17.16%	14.05%	19.82%	18.08%	19.66%	21.24%	21.66%	21.43%	19.98%
FACTORAJE	13.76%	13.76%	12.30%	14.07%	13.44%	13.86%	14.08%	12.90%	13.63%	13.10%	13.23%	13.44%	13.50%	13.27%	13.72%	13.78%
Total Corto Plazo	12.66%	12.98%	13.72%	13.58%	13.72%	14.85%	14.47%	14.36%	13.99%	14.14%	13.98%	13.39%	14.20%	13.79%	13.44%	14.27%
COMERCIAL	23.08%	24.22%	16.52%	-	22.52%	28.49%	26.97%	23.90%	18.25%	14.26%	15.73%	18.91%	4.58%*	16.30%	20.94%	21.17%
AGRICOLA	-	-	-	15.00%	-	14.49%	14.58%	14.13%	14.76%	14.61%	14.76%	-	14.24%	14.50%	11.50%	13.72%
GANADERO	14.00%	-	-	-	-	-	-	-	14.90%	15.42%	15.56%	16.06%	14.00%	20.00%	20.00%	20.00%
INDUSTRIAL	-	-	-	-	-	-	18.00%	-	-	-	-	24.00%	-	-	-	-
HIPOTECARIO	20.00%	16.00%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
PERSONAL	22.13%	23.02%	22.41%	24.18%	24.29%	23.44%	22.84%	22.87%	22.18%	21.27%	21.83%	21.59%	21.65%	21.03%	20.94%	20.26%
VEHICULO	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
LEASING	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Largo Plazo	22.74%	23.49%	18.12%	23.07%	24.11%	21.12%	19.88%	18.39%	18.30%	16.46%	18.10%	19.57%	6.57%	19.13%	15.08%	19.51%
Promedio Pond. C\$	14.42%	14.33%	14.70%	13.92%	14.33%	15.74%	15.37%	14.84%	14.33%	14.39%	14.36%	13.87%	11.34%	14.01%	13.73%	14.56%
Dólares																
COMERCIAL	10.53%	11.49%	11.95%	12.57%	12.72%	13.18%	12.23%	13.80%	12.45%	13.05%	13.22%	12.52%	13.18%	12.23%	12.46%	12.49%
AGRICOLA	10.66%	10.77%	11.10%	12.76%	12.57%	13.07%	13.08%	13.60%	13.49%	13.61%	13.33%	13.07%	13.57%	13.53%	13.59%	13.63%
GANADERO	11.92%	12.31%	12.86%	13.51%	13.73%	14.05%	13.68%	12.57%	14.00%	13.31%	14.04%	13.27%	12.27%	12.73%	13.26%	13.27%
INDUSTRIAL	9.79%	10.95%	11.92%	12.78%	12.95%	12.70%	13.02%	12.87%	12.83%	12.74%	12.05%	12.16%	12.27%	11.80%	12.55%	11.48%
HIPOTECARIO	9.68%	9.83%	10.10%	9.61%	10.46%	10.92%	10.28%	10.27%	10.41%	10.50%	10.26%	10.75%	9.84%	9.52%	10.31%	10.86%
PERSONAL	12.61%	13.36%	13.67%	12.69%	13.99%	13.20%	14.30%	14.84%	14.52%	13.37%	13.81%	14.72%	15.05%	14.09%	14.02%	14.11%
VEHICULO	10.00%	-	14.00%	14.00%	-	13.69%	14.00%	-	14.00%	12.50%	12.90%	13.00%	13.83%	11.75%	11.50%	13.00%
FACTORAJE	13.70%	16.09%	22.10%	16.76%	16.03%	17.84%	14.38%	18.00%	18.00%	18.00%	18.00%	16.80%	16.31%	18.00%	18.00%	18.00%
LEASING	-	13.75%	-	-	-	16.00%	-	-	16.00%	-	-	11.50%	15.00%	-	-	14.00%
Total Corto Plazo	10.52%	11.26%	11.93%	12.63%	12.79%	13.12%	12.56%	13.39%	12.73%	13.10%	13.01%	12.66%	13.08%	12.39%	12.68%	12.45%
COMERCIAL	11.10%	13.38%	14.15%	13.78%	13.11%	13.50%	15.04%	15.19%	12.32%	13.15%	12.78%	14.05%	13.44%	11.48%	13.85%	11.64%
AGRICOLA	11.10%	11.00%	12.02%	12.02%	12.24%	13.27%	14.03%	13.85%	14.08%	13.95%	13.48%	12.64%	13.64%	11.69%	12.23%	11.40%
GANADERO	12.78%	12.68%	12.80%	12.38%	13.18%	12.68%	12.51%	13.77%	13.43%	13.22%	13.67%	13.06%	12.38%	12.38%	13.24%	11.77%
INDUSTRIAL	9.18%	10.73%	10.14%	13.49%	12.33%	12.96%	12.77%	13.84%	12.38%	13.64%	12.59%	13.41%	13.03%	12.79%	13.29%	11.37%
HIPOTECARIO	10.79%	11.02%	10.92%	11.17%	10.83%	11.21%	11.65%	11.02%	11.57%	11.04%	11.22%	11.61%	11.02%	10.79%	10.66%	10.83%
PERSONAL	16.16%	17.25%	20.79%	19.51%	19.96%	18.62%	19.75%	20.28%	19.66%	18.78%	18.46%	19.39%	19.06%	19.34%	18.05%	15.79%
VEHICULO	10.24%	10.97%	13.89%	14.15%	14.03%	13.93%	13.97%	14.03%	13.54%	13.15%	13.05%	12.84%	12.84%	12.23%	11.89%	10.77%
FACTORAJE	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
LEASING	13.66%	12.33%	13.86%	9.72%	12.67%	9.35%	11.98%	18.00%	14.26%	13.14%	-	11.43%	13.22%	15.01%	12.70%	12.95%
Total Largo Plazo	11.83%	12.72%	14.34%	13.98%	14.05%	14.20%	14.98%	14.85%	14.02%	14.53%	13.77%	14.65%	13.94%	12.62%	13.70%	11.86%
Promedio Pond. US\$	10.95%	11.79%	12.57%	13.02%	13.08%	13.44%	13.06%	13.85%	13.08%	13.44%	13.22%	13.03%	13.38%	12.48%	12.96%	12.21%
Prom. Pond. C\$ y US\$	11.29%	12.02%	12.87%	13.12%	13.19%	13.67%	13.30%	13.94%	13.23%	13.57%	13.34%	13.12%	13.16%	12.62%	13.04%	12.33%
MARGEN ENTRE Activa y Pasivas																
Córdobas	8.12%	7.29%	7.73%	7.85%	7.20%	8.93%	8.64%	7.65%	7.37%	7.44%	7.72%	6.75%	4.71%	7.97%	7.71%	8.39%
Dólares	5.54%	5.88%	6.73%	6.95%	6.94%	7.15%	6.76%	7.66%	6.98%	8.57%	7.39%	7.30%	8.24%	7.84%	7.26%	7.35%
Consolidado	5.66%	5.83%	6.84%	7.05%	6.86%	7.29%	6.94%	7.62%	6.98%	8.41%	7.31%	7.03%	7.74%	7.76%	7.27%	7.24%

* Esta tasa incluye préstamos otorgados con garantías BPI