



Banco Central de Nicaragua

Emitiendo confianza y estabilidad

TASAS PONDERADAS MENSUALES

	2009												2010											
	ene-09	feb-09	mar-09	abr-09	may-09	jun-09	jul-09	ago-09	sep-09	oct-09	nov-09	dic-09	ene-10	feb-10	mar-10	abr-10	may-10	jun-10	jul-10	ago-10	sep-10	oct-10	nov-10	dic-10
PASIVAS																								
Córdobas																								
1 Mes	6.53%	6.84%	6.15%	6.63%	6.36%	6.31%	5.32%	5.56%	5.46%	5.70%	5.60%	5.64%	5.04%	3.80%	2.92%	3.03%	2.84%	3.02%	2.86%	2.79%	2.55%	2.25%	2.64%	2.16%
2 Meses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3 Meses	8.08%	7.26%	6.64%	8.21%	7.13%	7.06%	6.30%	7.02%	6.61%	6.25%	5.86%	5.72%	3.82%	3.60%	3.37%	2.32%	3.66%	2.57%	3.80%	4.02%	2.74%	2.02%	2.77%	2.04%
6 Meses	8.23%	7.31%	7.22%	8.11%	7.62%	7.94%	8.32%	7.88%	8.83%	6.19%	7.22%	6.98%	4.19%	4.33%	2.80%	4.09%	4.17%	4.54%	3.95%	3.19%	3.59%	2.45%	3.79%	3.54%
9 Meses	8.17%	8.66%	8.68%	8.23%	7.56%	8.19%	8.02%	9.44%	7.69%	7.75%	8.26%	7.57%	6.53%	3.33%	7.19%	4.56%	3.98%	3.76%	4.06%	4.96%	3.71%	4.15%	5.00%	3.48%
1 Año	9.24%	7.99%	8.66%	8.44%	8.09%	8.98%	8.10%	8.87%	9.32%	7.99%	8.70%	8.73%	4.45%	3.73%	3.66%	2.60%	5.22%	3.63%	4.77%	5.52%	4.84%	2.40%	4.00%	4.32%
Mas de 1 Año	9.75%	9.33%	8.20%	10.20%	10.52%	10.22%	8.93%	9.95%	8.58%	9.60%	9.50%	8.61%	5.21%	4.46%	5.57%	6.31%	6.41%	3.15%	5.65%	5.20%	4.58%	3.21%	3.94%	4.33%
Dep. Ahorro	2.77%	2.80%	2.90%	2.75%	2.75%	2.75%	2.78%	2.78%	2.63%	2.80%	2.67%	2.92%	2.59%	2.57%	2.37%	2.42%	2.38%	2.05%	1.88%	1.93%	1.74%	1.28%	1.21%	1.16%
Promedio Pond.	7.14%	6.80%	6.73%	7.19%	6.95%	6.64%	7.13%	6.63%	6.04%	6.28%	6.17%	4.51%	3.77%	3.39%	2.55%	3.36%	3.01%	3.52%	3.56%	3.22%	2.33%	3.16%	2.26%	
Dólares																								
1 Mes	5.99%	6.01%	5.94%	5.92%	5.57%	3.75%	4.42%	4.60%	3.92%	3.56%	4.70%	3.49%	3.20%	3.64%	2.81%	2.56%	2.43%	2.37%	2.32%	2.23%	1.87%	1.98%	2.28%	1.97%
2 Meses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3 Meses	6.04%	6.09%	6.25%	5.98%	5.78%	6.23%	6.50%	5.53%	6.03%	5.81%	5.66%	5.10%	4.86%	2.82%	3.05%	2.60%	4.05%	1.83%	2.08%	2.07%	2.67%	2.54%	2.47%	2.04%
4 Meses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6 Meses	6.69%	6.74%	6.73%	6.87%	6.67%	6.64%	6.85%	6.66%	6.80%	6.51%	6.29%	6.46%	5.97%	4.84%	4.15%	3.69%	3.78%	3.80%	3.22%	3.20%	3.49%	2.96%	3.40%	3.29%
9 Meses	6.97%	7.05%	6.75%	6.90%	6.92%	6.87%	6.61%	6.78%	6.93%	6.91%	6.67%	6.96%	6.24%	5.42%	4.25%	4.36%	3.34%	3.64%	3.97%	3.93%	3.26%	3.62%	3.22%	3.49%
1 Año	7.41%	7.48%	7.52%	7.48%	7.45%	7.48%	7.47%	7.22%	6.71%	7.25%	7.38%	7.31%	6.88%	6.24%	5.52%	5.08%	5.19%	4.84%	4.99%	4.30%	4.95%	4.51%	4.29%	4.39%
Mas de 1 Año	7.53%	7.97%	7.75%	7.70%	7.92%	7.73%	7.90%	7.90%	6.98%	7.71%	7.50%	7.49%	7.41%	6.29%	5.15%	5.40%	5.23%	4.42%	5.22%	5.08%	4.92%	4.86%	4.54%	4.61%
Dep. Ahorro	1.95%	1.91%	1.98%	1.86%	2.00%	1.95%	1.93%	1.85%	1.94%	1.76%	1.81%	1.93%	1.82%	1.81%	1.76%	1.69%	1.58%	1.65%	1.46%	1.29%	1.27%	1.09%	1.09%	1.11%
Promedio Pond.	6.14%	6.29%	6.30%	6.18%	6.10%	4.87%	5.83%	5.73%	5.13%	4.64%	5.70%	4.86%	4.29%	3.84%	3.75%	3.43%	3.75%	2.80%	2.94%	3.00%	3.05%	2.78%	2.82%	2.82%
From. Pond. CS y US\$	6.34%	6.38%	6.37%	6.32%	6.24%	5.16%	6.02%	6.09%	5.42%	4.86%	5.77%	5.09%	4.34%	3.83%	3.66%	3.15%	3.69%	2.86%	3.02%	3.07%	3.07%	2.63%	2.86%	2.72%
ACTIVAS																								
Córdobas																								
COMERCIAL	13.68%	14.88%	14.48%	14.38%	14.17%	14.22%	13.94%	13.23%	14.14%	13.54%	13.75%	14.36%	13.94%	13.83%	13.54%	13.84%	13.19%	12.52%	12.82%	13.37%	13.59%	14.78%	14.92%	10.78%
AGRICOLA	13.03%	14.18%	13.95%	14.70%	12.58%	13.77%	13.71%	13.54%	14.08%	13.82%	13.24%	14.03%	13.93%	13.82%	12.98%	12.12%	11.62%	12.08%	11.85%	11.04%	11.27%	9.53%	11.68%	11.35%
GANADERO	13.74%	14.41%	14.18%	14.49%	14.92%	14.24%	14.31%	14.12%	16.17%	14.78%	14.00%	14.58%	14.32%	20.00%	14.55%	14.88%	15.21%	13.98%	14.62%	14.99%	17.71%	13.28%	14.4%	14.52%
INDUSTRIAL	15.85%	16.41%	15.37%	16.50%	14.97%	14.93%	15.58%	16.24%	16.45%	14.88%	11.74%	16.57%	16.39%	-	14.18%	13.42%	14.63%	14.96%	14.64%	14.75%	14.61%	14.53%	8.81%	8.05%
PERSONAL	18.41%	18.98%	20.05%	17.16%	14.05%	19.82%	18.08%	19.66%	21.24%	21.66%	21.43%	19.98%	19.31%	20.05%	18.77%	20.40%	19.10%	18.16%	15.61%	14.41%	13.72%	20.46%	16.74%	20.45%
FACTORIAE	13.44%	13.86%	14.08%	12.90%	13.63%	13.10%	13.23%	13.44%	13.50%	13.27%	13.72%	13.78%	13.54%	14.46%	18.29%	18.25%	18.11%	15.73%	16.64%	17.26%	17.52%	18.50%	18.06%	17.20%
Total Corto Plazo	13.72%	14.85%	14.47%	14.36%	13.99%	14.14%	13.98%	13.39%	14.20%	13.73%	13.44%	14.27%	13.96%	13.94%	13.73%	13.91%	12.98%	16.99%	12.74%	13.05%	13.43%	13.23%	11.71%	10.16%
COMERCIAL	22.52%	28.49%	26.97%	23.90%	18.25%	14.26%	15.73%	18.91%	4.58%	16.30%	20.94%	21.17%	22.88%	17.23%	22.55%	25.46%	18.97%	20.57%	27.59%	12.50%	9.62%	9.54%	16.20%	13.70%
AGRICOLA	-	14.49%	14.58%	14.13%	14.76%	14.61%	14.76%	-	14.24%	14.50%	11.50%	13.32%	9.76%	10.87%	11.57%	11.15%	11.57%	10.02%	10.73%	20.00%	11.87%	-	20.00%	14.11%
GANADERO	-	-	-	14.90%	15.42%	15.56%	16.06%	14.00%	20.00%	20.00%	18.02%	20.00%	20.00%	17.86%	16.98%	19.05%	19.35%	20.00%	16.90%	16.87%	20.00%	18.31%	20.00%	17.95%
INDUSTRIAL	-	-	18.00%	-	-	-	-	24.00%	-	-	-	-	-	-	16.00%	10.01%	-	-	-	-	18.00%	-	12.00%	-
HIPOTECARIO	-	-	-	-	-	-	-	-	-	-	-	-	-	-	28.00%	-	-	-	-	-	-	-	8.50%	7.90%
PERSONAL	24.29%	23.44%	22.84%	22.87%	22.18%	21.27%	21.83%	21.59%	21.65%	21.03%	20.94%	20.26%	21.02%	20.25%	21.02%	21.85%	22.34%	18.80%	12.44%	13.36%	15.69%	18.53%	20.22%	21.53%
VEHICULO LEASING	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Largo Plazo	24.11%	21.12%	19.88%	18.39%	18.30%	16.46%	18.10%	19.57%	6.57%	19.13%	15.08%	19.51%	17.34%	14.44%	13.04%	15.38%	15.59%	16.04%	13.65%	13.30%	12.41%	13.33%	18.75%	18.25%
Promedio Pond. CS	14.33%	15.74%	15.37%	14.84%	14.33%	14.39%	14.36%	13.87%	11.34%	14.01%	13.73%	14.56%	14.31%	14.04%	13.50%	-	-	-	-	-	-	-	-	-
Dólares																								
COMERCIAL	12.72%	13.18%	12.23%	13.80%	12.45%	13.05%	13.22%	12.52%	13.18%	12.23%	12.46%	12.49%	12.96%	12.39%	10.72%	11.19%	9.65%	10.69%	11.04%	10.96%	10.14%	10.03%	9.71%	9.66%
AGRICOLA	12.57%	13.07%	13.08%	13.60%	13.49%	13.61%	13.33%	13.07%	13.57%	13.53%	13.59%	13.63%	13.56%	11.89%	12.51%	12.32%	11.25%	11.25%	10.38%	10.80%	10.84%	10.74%	11.07%	11.10%
GANADERO	13.73%	14.05%	13.95%	13.68%	12.57%	14.00%	13.31%	14.04%	13.27%	12.73%	13.26%	13.27%	13.15%	13.76%	13.60%	13.26%	13.02%	11.93%	11.93%	13.25%	13.00%	12.40%	12.40%	12.32%
INDUSTRIAL	12.95%	12.70%	13.02%	12.87%	12.83%	12.74%	12.05%	12.16%	12.27%	11.80%	12.55%	11.48%	12.23%	12.17%	10.15%	8.55%	9.56%	10.25%	10.56%	10.10%	10.66%	9.94%	9.68%	8.78%
HIPOTECARIO	10.46%	10.92%	10.28%	10.27%	10.41%	10.50%	10.26%	10.75%	9.84%	9.52%	10.31%	10.86%	10.14%	10.72%	10.28%	9.92%	10.20%	9.41%	11.34%	10.51%	9.80%	10.31%	10.09%	9.98%
PERSONAL	13.99%	13.20%	14.30%	14.84%	14.52%	13.37%	13.81%	14.72%	15.05%	14.09%	14.02%	14.11%	12.70%	13.89%	12.80%	12.11%	12.49%	12.73%	12.22%	12.23%	12.59%	12.66%	12.31%	12.33%
VEHICULO LEASING	-	13.69%	14.00%	-	14.00%	12.50%	12.90%	13.00%	13.83%	11.75%	11.50%	13.00%	11.08%	-	9.75%	9.75%	10.52%	11.47%	-	9.31%	-	-	8.50%	9.00%
FACTORIAE	16.03%	17.84%	14.38%	18.00%	18.00%	18.00%	18.00%	16.80%	16.31%	18.00%	18.00%	18.00%	18.12%	17.02%	18.00%	-	16.07%	15.50%	11.95%	15.15%	11.37%	-	13.64%	12.22%
LEASING	-	16.00%	-	-	-	-	-	11.50%	15.00%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Largo Plazo	12.79%	13.12%	12.56%	13.39%	12.73%	13.10%	13.01%	12.66%	13.08%	12.39%	13.85%	12.45%	12.89%	12.17%	10.70%	10.55%	9.99%	10.75%	10.84%	10.93%	10.49%	10.24%	9.95%	9.72%
COMERCIAL	13.11%	13.50%	15.04%	15.19%	13.23%	13.15%	12.78%	14.05%	13.44%	11.48%	13.88%	11.64%	11.62%	11.93%	12.28%	10.16%	10.49%	10.26%	12.37%	10.74%	11.69%	10.79%	10.60%	9.87%
AGRICOLA	12.24%	13.27%	14.03%	13.85%	14.08%	13.95%	13.48%	12.64%	13.64%	11.69%	12.23%	11.40%	13.32%	12.40%	9.55%	10.17%	10.22%	10.67%	10.61%	11.65%	10.88%	10.89%	11.13%	9.81%
GANADERO	13.18%	12.68%	12.51%	13.77%																				