

**BANCO CENTRAL DE NICARAGUA
TASAS MENSUALES PONDERADAS**

	2000											
	Ene-00	Feb-00	Mar-00	Abr-00	May-00	Jun-00	Jul-00	Ago-00	Sep-00	Oct-00	Nov-00	Dic-00
PASIVAS												
Córdobas												
1 Mes	6.51%	7.42%	10.85%	10.34%	12.30%	11.19%	12.09%	10.58%	11.85%	9.98%	12.23%	12.32%
2 Meses	5.75%		6.00%	6.00%	12.13%	12.31%	12.34%	13.26%	14.29%	7.75%	7.75%	14.29%
3 Meses	12.12%	11.97%	12.19%	12.23%	11.49%	12.00%	11.88%	12.01%	10.81%	10.40%	12.16%	12.83%
6 Meses	11.64%	11.18%	12.46%	11.91%	12.43%	13.77%	12.02%	12.66%	12.24%	12.72%	12.53%	12.47%
9 Meses	11.81%	12.22%	13.35%	13.91%	13.16%	12.23%	13.06%	11.48%	12.46%	13.36%	14.83%	12.93%
1 Año	13.82%	14.73%	14.57%	14.80%	14.59%	14.39%	14.90%	14.42%	14.38%	13.17%	14.23%	14.15%
Mas de 1 Año	14.40%	13.74%	13.24%	14.34%	14.35%	13.96%	14.25%	13.92%	12.95%	13.69%	14.05%	14.27%
Dep. Ahorro	8.45%	8.59%	8.83%	8.72%	8.61%	8.63%	8.54%	8.44%	8.69%	8.31%	8.93%	9.57%
Promedio Pond.	9.47%	9.70%	11.80%	11.94%	11.82%	12.37%	12.06%	11.23%	11.25%	11.29%	11.78%	12.24%
Dólares												
1 Mes	8.19%	8.33%	8.86%	8.16%	8.80%	9.09%	8.54%	8.88%	8.55%	9.27%	9.31%	9.53%
2 Meses	6.99%	4.75%	6.71%	7.25%	10.27%	10.33%	10.10%	10.05%	9.72%	8.02%	7.10%	9.48%
3 Meses	8.94%	9.15%	8.88%	8.71%	9.24%	9.59%	9.54%	9.96%	9.28%	9.37%	9.31%	9.75%
6 Meses	9.62%	9.08%	9.35%	9.26%	9.50%	9.47%	9.42%	9.06%	9.27%	9.46%	9.92%	9.79%
9 Meses	8.60%	10.81%	10.27%	10.61%	11.20%	10.51%	11.05%	9.99%	10.78%	10.66%	10.48%	10.20%
1 Año	11.09%	11.14%	11.34%	10.62%	10.98%	11.73%	11.29%	11.13%	10.61%	10.33%	9.65%	10.68%
Mas de 1 Año	10.36%	10.36%	11.43%	10.32%	10.75%	10.64%	10.62%	10.08%	10.40%	10.32%	10.54%	10.78%
Dep. Ahorro	5.69%	5.91%	5.86%	5.93%	5.92%	5.00%	4.93%	4.91%	4.67%	4.72%	5.05%	5.36%
Promedio Pond.	9.05%	9.18%	9.53%	8.76%	9.44%	9.51%	9.31%	8.83%	8.89%	8.70%	8.68%	9.18%
Prom. Pond. C\$ y US\$	9.25%	9.39%	10.16%	9.67%	10.10%	10.29%	9.91%	9.26%	9.27%	9.29%	9.28%	9.76%
ACTIVAS												
Córdobas												
COMERCIAL	19.11%	15.20%	19.61%	16.55%	18.75%	18.69%	17.52%	17.38%	18.01%	18.61%	17.86%	23.21%
AGRICOLA	17.05%	16.61%	19.51%	18.12%	17.58%	17.30%	16.92%	18.02%	17.47%	17.04%	17.04%	16.75%
GANADERO	16.81%	16.61%	21.72%	21.54%	22.61%	21.55%	21.01%	18.91%	22.70%	21.26%	23.00%	22.64%
INDUSTRIAL	19.37%	19.27%	17.33%	17.34%	17.99%	16.58%	19.66%	17.52%	19.89%	18.70%	19.76%	21.62%
PERSONAL	17.69%	14.66%	20.82%	18.21%	21.89%	14.96%	14.86%	17.08%	21.25%	19.78%	20.40%	17.65%
Total Corto Plazo	17.75%	15.99%	18.91%	17.75%	18.51%	16.29%	17.31%	17.86%	19.05%	18.75%	18.20%	19.69%
COMERCIAL	24.00%	24.00%	24.00%	24.00%	24.00%	24.00%	24.04%	23.31%	24.00%	22.81%	24.00%	24.00%
AGRICOLA	-	-	22.00%	24.00%	15.73%	19.85%	13.00%	24.00%	12.96%	14.91%	22.78%	13.00%
GANADERO	-	-	19.16%	18.88%	18.00%	18.00%	-	21.96%	24.00%	-	-	-
INDUSTRIAL	-	-	-	-	-	-	24.00%	24.00%	-	-	-	-
HIPOTECARIO	-	-	-	-	-	-	-	-	-	-	-	-
PERSONAL	12.00%	16.26%	13.84%	13.33%	14.22%	16.25%	18.42%	15.18%	16.18%	18.50%	15.34%	18.46%
Total Largo Plazo	20.55%	18.65%	20.82%	22.80%	16.76%	19.58%	21.79%	22.39%	16.30%	17.11%	22.70%	18.81%
Promedio Pond.C\$	17.76%	16.02%	19.11%	18.67%	18.22%	16.59%	17.50%	18.79%	18.89%	18.69%	18.36%	19.64%
Dólares												
COMERCIAL	14.69%	14.79%	15.79%	15.45%	15.91%	15.13%	16.54%	15.57%	16.40%	16.06%	16.11%	15.75%
AGRICOLA	14.88%	15.23%	15.57%	15.25%	15.52%	16.08%	15.39%	15.85%	15.79%	15.96%	16.01%	15.75%
GANADERO	15.72%	16.29%	16.47%	16.66%	16.41%	16.27%	20.24%	16.98%	19.43%	16.58%	16.18%	17.25%
INDUSTRIAL	15.06%	14.08%	14.57%	14.74%	14.53%	15.08%	14.96%	14.84%	15.22%	14.77%	15.30%	14.52%
HIPOTECARIO	-	-	-	-	-	-	-	-	-	-	-	-
PERSONAL	14.92%	16.78%	17.59%	17.21%	17.54%	17.31%	15.96%	16.22%	16.80%	17.22%	17.88%	18.22%
VEHICULO	-	-	-	-	-	-	-	-	-	-	-	-
Total Corto Plazo	14.83%	14.77%	15.45%	15.33%	15.57%	15.35%	16.23%	15.34%	15.96%	15.75%	15.91%	15.56%
COMERCIAL	16.14%	14.95%	14.84%	16.17%	15.89%	12.59%	16.42%	15.19%	15.42%	15.97%	15.33%	14.88%
AGRICOLA	15.99%	14.97%	15.86%	14.40%	15.22%	15.78%	15.23%	15.72%	16.46%	15.51%	17.21%	15.75%
GANADERO	14.37%	-	-	15.18%	17.69%	15.49%	-	17.72%	18.61%	16.40%	17.44%	16.63%
INDUSTRIAL	17.09%	14.25%	15.71%	14.29%	14.72%	14.50%	18.48%	16.20%	17.98%	14.01%	17.20%	14.65%
HIPOTECARIO	-	-	-	-	-	-	-	-	-	-	-	-
PERSONAL	15.53%	16.08%	16.02%	16.15%	15.71%	15.65%	16.12%	16.31%	16.23%	15.60%	16.40%	15.79%
VEHICULO	-	-	-	-	-	-	-	-	-	-	-	-
Total Largo Plazo	15.73%	15.05%	15.41%	15.18%	15.61%	14.61%	15.83%	15.68%	16.56%	15.30%	16.16%	15.03%
Promedio Pond. US\$	14.88%	14.82%	15.44%	15.30%	15.58%	15.15%	16.19%	15.39%	16.04%	15.64%	15.96%	15.38%
Prom. Pond. C\$ y US\$	15.06%	14.96%	15.71%	15.61%	15.74%	15.30%	16.32%	15.69%	16.17%	15.80%	16.13%	15.59%
MARGEN ENTRE Activa y Pasivas												
Córdobas	8.29%	6.32%	7.30%	6.73%	6.41%	4.23%	5.44%	7.56%	7.63%	7.40%	6.58%	7.40%
Dólares	5.84%	5.64%	5.91%	6.54%	6.14%	5.64%	6.88%	6.56%	7.15%	6.94%	7.28%	6.20%
Consolidado	5.81%	5.58%	5.55%	5.94%	5.64%	5.01%	6.41%	6.43%	6.90%	6.51%	6.86%	5.84%