



Banco Central de Nicaragua

Emitiendo confianza y estabilidad

TASAS PONDERADAS MENSUALES

	2010												2011											
	ene-10	feb-10	mar-10	abr-10	may-10	jun-10	jul-10	ago-10	sep-10	oct-10	nov-10	dic-10	ene-11	feb-11	mar-11	abr-11	may-11	jun-11	jul-11	ago-11	sep-11	oct-11	nov-11	dic-11
PASIVAS																								
Córdobas																								
1 Mes	5.04%	3.80%	2.92%	3.03%	2.84%	3.02%	2.86%	2.79%	2.55%	2.25%	2.64%	2.160%	2.164%	1.99%	2.02%	2.52%	2.16%	2.37%	1.30%	0.97%	2.29%	1.78%	1.11%	1.49%
2 Meses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3 Meses	3.82%	3.60%	3.37%	2.32%	3.66%	2.57%	3.80%	4.02%	2.74%	2.02%	2.87%	2.04%	2.18%	2.18%	2.00%	2.53%	2.26%	2.40%	1.26%	2.45%	2.30%	2.03%	2.26%	1.96%
6 Meses	4.19%	4.33%	2.80%	4.09%	4.17%	4.54%	3.95%	3.19%	3.59%	2.45%	3.79%	3.54%	3.01%	3.61%	3.25%	2.14%	1.76%	3.10%	2.95%	3.17%	1.22%	2.42%	2.97%	1.88%
9 Meses	6.53%	3.33%	7.19%	4.56%	3.98%	3.76%	4.06%	4.96%	3.71%	4.15%	5.00%	3.48%	4.11%	3.89%	4.00%	1.64%	1.60%	1.43%	1.30%	3.43%	3.26%	3.12%	2.93%	2.04%
1 Año	4.45%	3.73%	3.66%	2.60%	5.22%	3.63%	4.77%	5.52%	4.84%	2.40%	4.00%	4.32%	4.34%	4.40%	4.25%	4.43%	2.44%	3.22%	1.66%	4.75%	4.36%	3.29%	4.11%	2.27%
Mas de 1 Año	5.21%	4.46%	5.57%	6.31%	3.15%	5.65%	5.20%	4.58%	3.21%	3.94%	4.33%	4.39%	4.39%	5.20%	5.21%	4.81%	4.05%	4.18%	1.45%	1.93%	1.24%	4.20%	4.29%	4.89%
Dep. Ahorro	2.57%	2.57%	2.37%	2.42%	2.38%	2.05%	1.88%	1.93%	1.74%	1.28%	1.21%	1.16%	1.15%	1.19%	1.09%	1.14%	1.19%	1.10%	1.15%	1.14%	1.09%	1.14%	1.11%	1.21%
Promedio Pond.	4.51%	3.77%	3.39%	2.55%	3.36%	3.01%	3.52%	3.56%	3.22%	2.39%	3.16%	2.75%	2.61%	2.91%	2.61%	2.32%	1.98%	2.31%	1.45%	1.56%	1.62%	2.34%	1.78%	1.96%
Dólares																								
1 Mes	3.20%	3.64%	2.81%	2.56%	2.43%	2.37%	2.32%	2.23%	1.87%	1.98%	2.28%	1.97%	1.92%	2.15%	2.03%	2.09%	2.19%	1.95%	0.70%	0.99%	1.62%	1.47%	1.46%	1.32%
2 Meses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3 Meses	4.86%	2.82%	3.05%	2.60%	4.05%	1.83%	2.08%	2.07%	2.67%	2.54%	2.47%	2.04%	2.14%	1.85%	1.89%	1.61%	1.49%	2.12%	2.90%	1.97%	2.27%	2.90%	2.03%	1.98%
4 Meses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6 Meses	5.97%	4.84%	4.15%	3.69%	3.78%	3.80%	3.22%	3.20%	3.49%	2.96%	3.40%	3.29%	3.82%	3.45%	3.29%	3.10%	3.14%	3.33%	3.21%	3.11%	3.83%	2.21%	2.83%	3.05%
9 Meses	6.24%	5.42%	4.25%	4.36%	3.34%	3.64%	3.97%	3.93%	3.26%	3.62%	3.22%	3.49%	3.99%	3.57%	3.41%	3.22%	3.31%	3.44%	3.60%	3.36%	3.67%	2.97%	3.22%	3.18%
1 Año	6.88%	6.24%	5.52%	5.08%	5.19%	4.84%	4.99%	4.30%	4.95%	4.51%	4.25%	4.39%	4.34%	4.42%	4.51%	4.39%	4.41%	4.44%	4.34%	5.25%	4.50%	4.19%	4.38%	4.24%
Mas de 1 Año	7.41%	6.29%	5.15%	5.40%	5.23%	4.42%	5.22%	5.08%	4.92%	4.86%	4.54%	4.61%	4.91%	4.82%	5.01%	5.12%	5.09%	4.71%	4.97%	4.42%	4.44%	4.55%	4.58%	4.65%
Dep. Ahorro	1.82%	1.81%	1.76%	1.69%	1.58%	1.65%	1.46%	1.29%	1.22%	1.10%	1.09%	1.11%	1.12%	1.05%	0.99%	1.09%	1.14%	1.31%	1.09%	1.16%	0.97%	1.04%	1.00%	1.04%
Promedio Pond.	4.29%	3.84%	3.75%	3.43%	3.75%	2.80%	2.94%	3.05%	2.78%	2.82%	2.82%	3.03%	3.06%	2.86%	2.55%	2.86%	2.36%	2.72%	2.85%	2.22%	2.85%	2.67%	2.77%	3.02%
Prom. Pond. CS + USS	4.34%	3.83%	3.66%	3.15%	3.69%	2.86%	3.02%	3.07%	3.07%	2.63%	2.86%	2.72%	2.99%	3.03%	2.83%	2.50%	2.70%	2.76%	2.02%	2.06%	2.57%	2.62%	2.53%	2.81%
ACTIVAS																								
Córdobas																								
COMERCIAL	13.94%	13.83%	13.54%	13.84%	13.19%	12.52%	12.82%	13.37%	13.59%	14.78%	14.92%	10.78%	11.57%	11.07%	10.70%	7.40%	9.36%	9.19%	9.42%	9.03%	11.20%	8.40%	7.96%	13.51%
AGRICOLA	13.93%	13.82%	12.98%	12.12%	11.62%	12.08%	11.85%	11.04%	11.27%	9.53%	11.68%	11.35%	10.17%	10.35%	11.25%	10.83%	10.55%	9.86%	10.50%	10.32%	10.02%	10.29%	10.90%	10.91%
GANADERO	14.32%	20.00%	14.55%	14.88%	15.21%	13.98%	14.62%	14.99%	17.71%	13.28%	14.46%	14.52%	14.00%	13.23%	12.31%	13.63%	12.05%	13.12%	12.37%	14.00%	12.40%	12.93%	15.90%	14.00%
INDUSTRIAL	16.33%	14.18%	13.42%	14.63%	14.96%	14.64%	14.75%	14.61%	14.53%	8.81%	8.05%	14.91%	14.90%	14.50%	15.38%	14.28%	20.14%	20.42%	17.38%	21.95%	16.89%	30.00%	6.39%	15.46%
PERSONAL	19.31%	20.05%	18.78%	20.40%	19.10%	18.16%	15.61%	14.41%	13.72%	20.46%	16.74%	20.45%	16.78%	20.51%	14.51%	12.03%	15.79%	16.17%	18.92%	14.53%	16.47%	15.49%	15.02%	16.50%
FACTORIAJE	13.54%	14.46%	18.29%	18.25%	18.11%	45.73%	16.64%	17.26%	17.52%	18.50%	18.06%	17.20%	17.83%	17.44%	11.88%	14.66%	11.56%	13.43%	12.05%	15.02%	15.71%	15.58%	13.67%	13.67%
Total Corto Plazo	13.96%	13.94%	13.73%	13.91%	12.98%	16.99%	12.74%	13.05%	13.43%	13.23%	11.71%	10.16%	11.17%	11.02%	11.15%	9.40%	9.99%	9.79%	10.08%	9.80%	12.09%	9.69%	9.09%	13.19%
COMERCIAL	22.88%	17.23%	22.55%	25.46%	18.97%	20.57%	27.59%	12.50%	9.62%	9.54%	16.20%	13.70%	16.40%	8.07%	10.15%	10.22%	15.10%	22.98%	24.35%	18.91%	18.59%	22.51%	11.38%	14.13%
AGRICOLA	9.76%	10.87%	11.57%	11.15%	11.57%	10.02%	10.73%	20.00%	11.87%	-	20.00%	14.11%	-	10.53%	9.45%	9.54%	9.52%	11.17%	10.63%	11.75%	-	-	27.18%	-
GANADERO	20.00%	17.86%	16.98%	19.05%	19.35%	20.00%	16.90%	16.87%	16.87%	18.31%	-	-	13.08%	20.00%	17.95%	-	13.54%	12.34%	16.50%	14.00%	-	12.00%	13.00%	-
INDUSTRIAL	-	16.00%	10.01%	-	-	-	18.00%	-	-	-	-	-	-	12.00%	-	15.00%	-	26.59%	40.80%	32.68%	21.96%	22.60%	33.16%	40.80%
HIPOTECARIO	28.00%	-	-	-	-	-	-	-	8.90%	7.90%	-	-	-	-	-	12.00%	30.00%	-	-	0.00%	-	-	-	-
PERSONAL	21.02%	20.25%	21.02%	21.85%	22.34%	18.80%	12.44%	13.56%	15.69%	18.53%	20.22%	21.53%	21.05%	21.19%	19.49%	22.11%	20.39%	19.67%	20.45%	19.73%	20.30%	19.39%	19.79%	20.37%
VEHICULO	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
LEASING	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Largo Plazo	17.34%	14.44%	13.04%	15.38%	15.59%	16.04%	13.65%	13.30%	12.41%	13.33%	18.75%	18.25%	19.32%	12.55%	11.37%	13.45%	13.81%	18.15%	20.56%	18.82%	19.42%	21.14%	13.57%	15.87%
Promedio Pond. CS	14.31%	14.04%	13.50%	14.31%	13.39%	16.92%	12.87%	13.08%	13.24%	13.26%	12.38%	10.78%	11.51%	11.35%	11.22%	9.72%	10.75%	10.58%	10.75%	10.32%	12.52%	10.22%	9.57%	13.77%
Dólares																								
COMERCIAL	12.96%	12.39%	10.72%	11.19%	9.45%	10.69%	11.04%	10.96%	10.14%	10.03%	9.71%	9.66%	8.80%	10.42%	9.32%	8.62%	9.31%	9.29%	9.30%	9.18%	9.84%	9.52%	9.50%	8.71%
AGRICOLA	13.56%	11.18%	12.51%	12.32%	11.25%	11.25%	10.38%	10.80%	10.84%	10.74%	11.07%	11.10%	10.85%	10.89%	10.81%	10.92%	10.45%	10.31%	9.86%	10.44%	10.34%	9.73%	9.00%	8.70%
GANADERO	13.15%	13.76%	13.60%	13.26%	13.02%	11.93%	11.93%	13.25%	13.00%	12.40%	12.40%	12.32%	11.56%	12.16%	11.65%	12.69%	12.65%	11.39%	11.56%	10.68%	12.11%	12.09%	12.13%	12.04%
INDUSTRIAL	12.23%	12.17%	10.15%	8.55%	9.56%	10.25%	10.56%	10.51%	10.66%	9.94%	9.68%	8.78%	9.51%	8.55%	8.52%	9.98%	8.72%	8.55%	7.83%	7.70%	7.01%	8.38%	6.95%	6.95%
HIPOTECARIO	10.14%	10.72%	10.28%	9.92%	10.20%	9.41%	11.34%	10.10%	9.80%	10.31%	10.09%	9.98%	10.14%	10.13%	9.87%	9.39%	9.93%	9.42%	9.88%	9.52%	9.50%	9.68%	9.21%	9.24%
PERSONAL	12.70%	13.89%	12.80%	12.11%	12.49%	12.78%	12.22%	12.23%	12.66%	12.31%	12.33%	13.70%	14.03%	13.14%	12.65%	12.65%	10.60%	11.57%	10.84%	11.87%	12.34%	11.99%	12.36%	12.36%
VEHICULO	11.08%	-	9.75%	9.75%	10.52%	11.47%	9.31%	-	-	8.50%	9.00%	9.00%	12.00%	-	-	8.50%	-	-	-	-	-	-	-	-
FACTORIAJE	18.12%	17.02%	18.00%	-	16.07%	15.50%	11.95%	15.15%	11.37%	-	15.64%	12.22%	11.68%	15.98%	11.76%	11.94%	17.13%	13.10%	-	20.65%	13.66%	13.38%	13.72%	10.02%
LEASING	-	-	-	-	-	-	-	-	-	-	-	-	-	12.91%	12.00%	-	-	-	-	14.00%	-	-	-	-
Total Corto Plazo	12.89%	12.17%	10.70%	10.55%	9.99%	10.75%	10.84%	10.93%	10.49%	10.24%	9.95%	9.77%	9.29%	10.31%	9.36%	9.21%	9.55%	9.47%	9.30%	9.61%	9.81%	9.11%	9.46%	8.43%
COMERCIAL	11.62%	11.93%	12.28%	10.16%	10.49%	10.26%	12.37%	11.69%	10.79%	10.60%	9.87%	10.20%	12.12%	10.41%	10.53%	12.09%	11.29%	11.21%	10.45%	11.12%	10.75%	10.10%	10.29%	10.29%
AGRICOLA	13.32%	12.40%	9.55%	10.17%	10.22%	10.67%	10.61%	11.65%	10.88%	10.89%	11.13%	9.81%	10.58%	10.28%	9.40%	9.45%	9.30%	8.76%	11.14%	9.50%	8.88%	10.67%	8.70%	9.27%
GANADERO	13.51%																							