



Banco Central de Nicaragua

Emitiendo confianza y estabilidad

TASAS PONDERADAS MENSUALES DE FINANCIERAS REGULADAS

	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																									
2 Meses																									
3 Meses																									
6 Meses																									
9 Meses																									
1 Año																									
Más de 1 Año																									
Das. Abierto																									
Promedio Pond.																									
Dólares																									
1 Mes																									
2 Meses																									
3 Meses																									
6 Meses																									
9 Meses																									
1 Año																									
Más de 1 Año																									
Das. Abierto	2.00%	2.00%	2.00%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Promedio Pond.	2.00%	2.00%	2.00%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Prom. Pond. C\$ y US\$	2.00%	2.00%	2.00%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
ACTIVAS																									
Córdobas																									
COMERCIAL	43.30%	41.80%	42.06%	42.32%	43.41%	43.05%	43.41%	42.67%	41.14%	41.68%	43.74%	44.30%	44.35%	44.25%	43.27%	43.36%	43.89%	44.16%	42.96%	44.36%	43.14%	43.47%	43.52%	44.47%	
AGRICOLA																									
HIPOTECARIO															24.00%					38.64%	40.70%	41.04%	42.98%	43.73%	44.70%
GANADERO																									
INDUSTRIAL																									
PERSONAL	35.84%	31.31%	33.42%	32.41%	36.31%	39.26%	39.48%	40.66%	40.21%	39.42%	37.57%	34.02%	41.12%	39.71%	39.50%	38.35%	39.36%	39.76%	39.09%	39.07%	40.34%	40.61%	39.22%	40.03%	
FACTORAJE																									
Total Corto Plazo	42.75%	40.90%	41.51%	41.45%	42.90%	42.73%	43.08%	42.51%	41.06%	41.49%	43.49%	44.13%	44.17%	44.05%	43.01%	43.01%	43.61%	43.81%	42.68%	43.98%	43.04%	43.39%	43.41%	44.32%	
COMERCIAL	34.85%	35.22%	30.20%	29.77%	35.77%	34.63%	33.86%	36.41%	36.18%	36.38%	35.73%	34.75%	37.60%	32.96%	32.57%	30.56%	39.97%	39.04%	35.34%	35.03%	36.36%	35.21%	36.93%	34.55%	
AGRICOLA																									
GANADERO																									
INDUSTRIAL		24.00%		20.67%					21.00%							20.00%						42.00%			36.00%
HIPOTECARIO	19.39%	27.40%			25.33%				21.37%																20.00%
PERSONAL	31.50%	32.05%	30.40%	29.33%	34.18%	35.89%	35.19%	36.34%	35.77%	34.63%	35.39%	26.00%	31.82%	36.00%	42.78%	36.00%	34.23%	36.03%	34.71%	35.77%	34.21%	34.21%	34.05%	32.39%	
VEHICULO																									
LEASING																									
Total Largo Plazo	33.58%	34.00%	30.25%	28.69%	35.19%	35.03%	34.27%	36.08%	35.52%	35.92%	35.67%	34.51%	36.54%	33.52%	23.77%	31.14%	38.33%	38.15%	35.21%	35.19%	36.10%	35.11%	36.51%	32.29%	
Promedio Pond.C\$	38.88%	38.48%	38.47%	37.56%	41.02%	40.76%	41.05%	41.14%	40.01%	40.41%	43.10%	43.70%	44.04%	44.01%	42.51%	42.93%	43.33%	43.32%	41.98%	43.16%	42.17%	42.63%	42.78%	43.48%	
Dólares																									
COMERCIAL	12.06%	15.16%	13.45%	13.38%	13.75%	12.03%	12.34%	12.49%	11.95%	14.21%	13.32%	11.05%	11.70%	15.98%	13.94%	14.28%	17.25%	13.53%	23.62%	21.86%	20.61%	20.20%	23.40%	21.15%	
AGRICOLA																									
GANADERO																									
INDUSTRIAL	10.30%	12.15%	12.00%	10.43%	12.23%	12.49%	10.00%	12.00%	12.00%	10.75%			12.00%	10.69%	12.00%	12.00%								11.50%	
HIPOTECARIO	24.00%	24.00%	24.00%	24.00%		36.00%	12.00%	36.00%	36.00%	29.16%	36.00%	36.00%	36.00%	36.00%	27.92%	36.00%					36.00%			36.00%	
PERSONAL	15.00%	23.00%	23.91%	19.71%	21.02%	21.41%	36.00%	36.00%	34.96%	34.72%	36.00%	11.55%	36.00%	36.00%	28.28%	36.00%	19.09%				36.00%	36.00%	36.00%	36.00%	
VEHICULO																									
FACTORAJE																									
LEASING																									
Total Corto Plazo	11.57%	14.87%	13.18%	12.10%	13.35%	12.27%	11.83%	12.78%	12.38%	12.53%	16.33%	14.37%	11.54%	15.95%	14.61%	14.83%	18.02%	13.15%	23.82%	23.31%	22.95%	20.53%	24.51%	24.28%	
COMERCIAL	19.08%	17.23%	19.45%	17.06%	19.03%	20.13%	19.73%	25.29%	15.06%	24.95%	13.53%	10.50%	24.00%	15.90%	21.00%	24.00%	20.00%	23.42%			25.84%		23.00%	24.00%	20.00%
AGRICOLA																									
GANADERO	30.00%																								
INDUSTRIAL																									
HIPOTECARIO	24.00%	21.03%	23.59%	22.54%	35.20%	30.13%	31.02%	36.00%	33.13%	25.38%		29.00%			36.00%		36.00%	34.16%	32.08%	36.00%	31.74%	36.00%	28.88%	36.00%	
PERSONAL	22.73%	18.47%	21.90%	18.89%	20.06%	19.03%	27.00%	27.70%	36.00%	33.56%	36.00%		24.00%		36.00%										
VEHICULO																									
FACTORAJE																									
LEASING	8.86%	15.70%	11.50%	11.46%	11.50%	11.79%	11.56%	8.41%						13.00%											
Total Largo Plazo	13.53%	17.30%	19.42%	17.29%	17.19%	19.24%	15.87%	13.87%	17.68%	26.46%	14.18%	10.68%	21.71%	15.90%	22.69%	24.00%	22.95%	24.72%	32.08%	29.55%	31.74%	27.93%	26.87%	28.84%	
Promedio Pond. US\$	12.41%	15.74%	14.79%	13.77%	14.78%	13.98%	13.02%	13.26%	14.23%	14.69%	15.13%	13.36%	12.13%	15.94%	15.75%	15.12%	19.38%	14.82%	26.36%	27.10%	26.02%	21.60%	25.12%	25.44%	
Prom. Pond. C\$ y US\$	22.90%	24.07%	27.85%	24.22%	31.28%	31.52%	28.57%	32.06%	31.72%	31.79%	35.83%	28.16%	33.08%	18.92%	39.44%	40.37%	41.65%	39.24%	41.61%	40.43%	35.89%	34.79%	37.51%	37.43%	

Nota: A partir de julio de 2011 incluye sólo FAMA y FINCA