



*Banco Central de Nicaragua*  
Emitiendo confianza y estabilidad

**TASAS PONDERADAS MENSUALES**

	2011												2012											
	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
<b>TASAS ACTIVAS<sup>1/</sup></b>																								
<b>Córdobas</b>	<b>44.04%</b>	<b>44.01%</b>	<b>42.51%</b>	<b>42.93%</b>	<b>43.33%</b>	<b>43.32%</b>	<b>41.98%</b>	<b>43.16%</b>	<b>42.17%</b>	<b>42.63%</b>	<b>42.78%</b>	<b>43.48%</b>	<b>43.09%</b>	<b>43.40%</b>	<b>44.24%</b>	<b>43.56%</b>	<b>43.33%</b>	<b>42.83%</b>	<b>43.50%</b>	<b>42.69%</b>	<b>42.40%</b>	<b>42.96%</b>	<b>42.48%</b>	<b>43.02%</b>
Corto Plazo	44.17%	44.05%	43.01%	43.01%	43.61%	43.81%	42.68%	43.98%	43.04%	43.39%	43.41%	44.32%	43.67%	44.08%	45.03%	43.91%	43.96%	43.55%	44.25%	43.40%	43.30%	43.58%	42.99%	43.58%
Agrícola	-	-	-	-	-	38.64%	40.70%	41.04%	42.98%	43.99%	43.73%	44.70%	43.48%	45.31%	45.80%	44.95%	45.79%	45.84%	45.55%	44.50%	46.71%	44.28%	45.62%	44.75%
Comercial	44.35%	44.25%	43.27%	43.36%	43.89%	44.16%	42.96%	44.36%	43.14%	43.47%	43.52%	44.47%	44.04%	44.26%	45.17%	43.98%	44.15%	44.05%	44.68%	43.74%	43.61%	43.83%	43.26%	44.00%
Ganadero	-	-	-	-	-	-	37.65%	37.07%	44.44%	42.78%	43.41%	44.27%	42.60%	45.92%	46.58%	43.85%	46.22%	40.34%	44.82%	45.45%	44.62%	46.53%	44.97%	45.63%
Hipotecario	-	-	24.00%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Industrial	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Personal	41.12%	39.71%	39.50%	38.35%	39.36%	39.76%	39.09%	39.07%	40.34%	40.61%	39.22%	40.05%	37.59%	38.74%	39.73%	40.06%	37.57%	34.77%	35.93%	35.50%	35.56%	36.19%	34.06%	32.09%
Largo Plazo	36.54%	33.52%	23.77%	31.14%	38.33%	38.15%	35.21%	35.19%	36.10%	35.11%	36.51%	32.29%	36.51%	35.37%	34.60%	37.28%	35.27%	35.26%	33.91%	35.76%	31.60%	33.75%	33.76%	29.98%
Agrícola	-	-	-	-	-	-	-	-	-	39.00%	-	-	45.00%	-	36.00%	45.00%	38.74%	-	-	36.00%	-	-	-	-
Comercial	37.60%	32.96%	32.57%	30.56%	39.97%	39.04%	35.34%	35.03%	36.36%	35.21%	36.93%	34.55%	38.39%	35.48%	34.31%	37.75%	35.32%	35.02%	33.23%	36.04%	30.43%	35.16%	34.67%	29.96%
Ganadero	-	-	-	-	-	-	-	-	42.00%	-	-	36.00%	-	45.00%	-	-	-	-	-	-	-	-	-	-
Hipotecario	-	-	-	-	-	-	-	-	-	-	-	-	-	-	36.00%	-	-	-	-	-	-	-	-	-
Industrial	-	-	20.00%	-	-	-	-	-	-	-	-	20.00%	-	-	-	-	-	-	-	-	-	-	-	-
Personal	31.82%	36.00%	42.78%	36.00%	34.23%	36.03%	34.71%	35.77%	34.21%	34.21%	34.05%	32.39%	33.28%	34.69%	35.35%	36.23%	34.94%	35.95%	35.67%	34.89%	35.76%	32.69%	31.81%	30.02%
<b>Dólares</b>	<b>12.13%</b>	<b>15.94%</b>	<b>15.75%</b>	<b>15.12%</b>	<b>19.38%</b>	<b>14.82%</b>	<b>26.36%</b>	<b>27.10%</b>	<b>26.02%</b>	<b>21.60%</b>	<b>25.12%</b>	<b>25.44%</b>	<b>24.31%</b>	<b>24.86%</b>	<b>28.82%</b>	<b>24.48%</b>	<b>24.16%</b>	<b>22.06%</b>	<b>22.18%</b>	<b>22.61%</b>	<b>24.87%</b>	<b>23.80%</b>	<b>23.09%</b>	<b>23.17%</b>
Corto Plazo	11.54%	15.95%	14.61%	14.83%	18.02%	13.15%	23.82%	23.31%	22.95%	20.53%	24.51%	24.28%	22.60%	23.92%	30.47%	22.23%	23.17%	19.34%	24.88%	20.10%	23.53%	25.45%	21.90%	21.51%
Agrícola	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Comercial	11.70%	15.98%	13.94%	14.28%	17.25%	13.53%	23.62%	21.86%	20.61%	20.20%	23.40%	21.15%	23.00%	22.72%	23.74%	22.23%	22.11%	19.23%	23.75%	20.01%	22.26%	24.24%	21.56%	20.64%
Ganadero	-	-	-	-	-	11.50%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Hipotecario	36.00%	36.00%	27.92%	36.00%	32.58%	36.00%	-	-	36.00%	-	36.00%	32.73%	36.00%	36.00%	36.00%	-	36.00%	-	36.00%	-	36.00%	36.00%	36.00%	-
Industrial	10.69%	12.00%	12.00%	-	-	12.00%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Leasing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Personal	36.00%	36.00%	28.28%	36.00%	19.09%	-	36.00%	36.00%	36.00%	36.00%	36.00%	36.00%	20.67%	36.00%	35.50%	-	35.68%	36.00%	34.00%	36.00%	34.00%	-	34.00%	35.15%
Largo Plazo	21.71%	15.90%	22.69%	24.00%	22.95%	24.72%	32.08%	29.55%	31.74%	27.93%	26.87%	28.84%	26.18%	25.89%	26.48%	28.10%	24.94%	24.51%	20.53%	25.20%	36.00%	22.44%	24.62%	24.08%
Agrícola	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Comercial	24.00%	15.90%	21.00%	24.00%	20.00%	23.42%	-	25.84%	-	23.00%	24.00%	20.00%	21.00%	21.00%	21.00%	24.00%	20.57%	19.67%	18.00%	18.79%	-	19.05%	19.09%	19.10%
Ganadero	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Hipotecario	-	-	36.00%	-	36.00%	34.16%	32.08%	36.00%	31.74%	36.00%	28.88%	36.00%	31.21%	32.73%	36.00%	34.60%	33.65%	36.00%	36.00%	34.14%	36.00%	36.00%	33.28%	36.00%
Industrial	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Leasing	13.00%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Personal	24.00%	-	36.00%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	36.00%	-	34.00%	-
<b>Promedio ponderado</b>	<b>33.08%</b>	<b>18.92%</b>	<b>39.44%</b>	<b>40.37%</b>	<b>41.65%</b>	<b>39.24%</b>	<b>41.61%</b>	<b>40.43%</b>	<b>35.89%</b>	<b>34.79%</b>	<b>37.51%</b>	<b>37.43%</b>	<b>37.85%</b>	<b>35.06%</b>	<b>38.55%</b>	<b>36.08%</b>	<b>33.29%</b>	<b>34.41%</b>	<b>33.62%</b>	<b>34.24%</b>	<b>36.53%</b>	<b>36.31%</b>	<b>33.64%</b>	<b>36.17%</b>

1/: Tasas activas no incluyen tarjeta de crédito ni sobregiros.  
Nota: A partir de julio de 2011 incluye sólo FAMA y FINCA.