



TASAS PONDERADAS MENSUALES

	2012												2013												
	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre	
TASAS PASIVAS																									
Cárdobas	2.45%	2.20%	1.93%	1.59%	1.74%	1.88%	2.96%	1.93%	2.19%	2.13%	2.80%	1.91%	2.51%	2.62%	1.59%	3.44%	1.98%	2.62%	2.82%	1.68%	2.31%	2.82%	2.13%	1.37%	
Dcp. Ahorro	1.14%	1.13%	1.07%	1.07%	1.13%	1.10%	1.11%	1.09%	1.44%	1.13%	1.14%	1.25%	1.15%	1.06%	1.10%	1.11%	1.03%	1.02%	1.03%	1.02%	1.02%	1.02%	1.02%	1.06%	
1 Mes	1.33%	1.16%	1.31%	1.07%	0.96%	0.96%	0.97%	0.87%	0.59%	0.96%	0.91%	0.86%	1.05%	0.89%	0.98%	0.93%	0.97%	0.95%	0.95%	0.95%	0.98%	0.98%	0.98%	1.51%	
3 Meses	1.91%	1.80%	1.78%	1.78%	1.63%	1.83%	1.44%	1.49%	1.67%	1.75%	1.28%	1.71%	1.69%	2.42%	2.23%	2.24%	2.45%	2.41%	1.50%	2.25%	2.05%	2.63%	1.54%		
6 Meses	3.05%	2.91%	1.58%	1.57%	1.72%	2.37%	2.53%	2.59%	2.94%	2.84%	2.98%	2.70%	3.02%	3.45%	3.36%	3.67%	3.43%	2.76%	4.00%	3.58%	4.14%	3.92%	3.87%	3.61%	
9 Meses	3.27%	3.16%	2.72%	1.42%	2.60%	2.79%	2.91%	1.60%	3.17%	2.77%	2.68%	2.75%	2.45%	3.13%	3.63%	3.05%	2.67%	4.03%	3.50%	3.22%	2.87%	4.16%	2.76%	3.00%	
1 Año	2.79%	3.69%	3.32%	3.67%	2.47%	3.32%	3.21%	4.06%	4.13%	3.23%	3.99%	3.87%	3.32%	4.46%	4.11%	4.27%	4.38%	4.76%	4.30%	4.04%	5.14%	5.02%	4.88%	3.89%	
Más de 1 Año	3.25%	1.89%	5.27%	4.60%	4.20%	3.74%	5.95%	4.43%	4.44%	4.14%	4.50%	5.70%	3.10%	5.22%	4.80%	4.79%	5.39%	3.81%	4.84%	5.06%	4.52%	4.82%	4.89%		
Dólares	2.32%	2.65%	2.55%	2.19%	2.12%	2.28%	2.18%	2.44%	2.50%	2.83%	2.74%	2.70%	3.04%	3.07%	2.77%	3.08%	2.39%	1.64%	2.02%	2.16%	1.90%	2.51%	3.39%	1.99%	
Dcp. Ahorro	1.02%	1.06%	0.94%	1.02%	1.04%	1.08%	0.99%	0.98%	1.04%	1.06%	0.84%	1.03%	0.98%	1.01%	0.97%	0.99%	0.80%	0.78%	0.78%	0.78%	0.78%	0.78%	0.78%	0.78%	
1 Mes	1.20%	1.19%	1.04%	1.02%	0.79%	0.72%	0.86%	0.66%	0.53%	0.73%	0.65%	0.70%	0.80%	0.78%	0.85%	0.90%	0.91%	1.00%	1.00%	1.07%	1.07%	1.14%	1.11%	2.01%	
3 Meses	1.82%	1.56%	1.62%	1.42%	1.11%	1.46%	1.12%	1.21%	1.98%	1.55%	1.62%	1.72%	1.72%	1.97%	1.39%	2.12%	1.90%	1.88%	1.74%	1.67%	1.96%	2.47%	1.93%		
6 Meses	2.73%	3.00%	2.97%	1.94%	2.30%	1.95%	2.74%	2.53%	3.10%	3.44%	1.92%	3.00%	3.27%	3.01%	3.63%	3.84%	3.45%	3.33%	3.53%	3.39%	3.79%	3.79%	3.46%	3.08%	
9 Meses	3.20%	2.83%	2.51%	2.92%	2.34%	2.71%	2.30%	1.90%	2.83%	3.60%	3.18%	2.97%	2.91%	3.78%	3.14%	3.80%	3.60%	3.46%	3.90%	3.58%	3.56%	3.49%	4.00%		
1 Año	3.99%	3.85%	3.76%	3.71%	3.66%	3.78%	3.73%	3.31%	3.83%	3.66%	4.05%	4.12%	4.17%	4.09%	4.02%	4.17%	4.22%	4.18%	4.24%	4.52%	4.52%	4.72%	4.47%	3.91%	
Más de 1 Año	4.53%	4.48%	4.77%	4.44%	4.32%	4.45%	4.44%	4.79%	4.33%	5.10%	4.99%	4.71%	4.71%	4.59%	4.47%	4.92%	5.06%	4.63%	4.85%	4.99%	4.71%	4.98%	5.11%		
Promedio ponderado	2.33%	2.57%	2.46%	2.10%	2.03%	2.18%	2.31%	2.37%	2.47%	2.75%	2.75%	2.56%	2.95%	2.99%	2.56%	3.14%	2.32%	1.81%	2.19%	2.11%	1.96%	2.55%	3.30%	1.92%	
TASAS ACTIVAS 1/																									
Cárdobas	10.65%	11.18%	10.79%	12.00%	13.90%	13.12%	13.13%	14.11%	13.70%	12.60%	12.49%	12.73%	14.38%	15.35%	16.75%	14.61%	14.89%	14.02%	14.80%	15.88%	16.43%	17.45%	15.41%	13.78%	
Corto Plazo	10.19%	10.31%	10.56%	12.37%	14.01%	12.59%	12.64%	14.00%	12.79%	11.10%	11.30%	12.07%	15.25%	15.00%	16.73%	14.24%	14.62%	13.07%	15.31%	15.13%	15.85%	16.68%	14.46%	13.47%	
Agrícola	7.85%	10.58%	11.06%	9.98%	9.62%	9.36%	9.56%	10.37%	10.20%	8.62%	9.30%	8.92%	9.68%	9.36%	10.11%	10.68%	9.47%	9.35%	10.11%	9.35%	10.11%	9.35%	9.12%	10.97%	
Comercial	9.69%	7.49%	8.03%	10.02%	15.23%	10.03%	10.00%	15.12%	10.93%	8.36%	8.77%	10.94%	15.37%	14.23%	15.09%	14.71%	16.43%	14.46%	14.56%	14.52%	15.34%	14.64%	14.58%	11.25%	
Deuda por Comp. Va. Val.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Factoraje	15.67%	14.88%	15.78%	15.50%	15.66%	15.51%	15.69%	15.00%	15.05%	15.87%	16.58%	15.85%	16.59%	17.11%	18.47%	14.42%	15.79%	13.03%	18.51%	18.09%	19.01%	19.09%	18.36%	18.16%	
Ganadero	12.31%	11.76%	11.33%	11.03%	13.04%	13.31%	13.04%	12.05%	11.97%	11.94%	13.42%	10.00%	12.31%	12.02%	12.90%	11.88%	12.20%	11.26%	11.06%	10.79%	11.72%	10.99%	11.35%	11.05%	
Hipotecario	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Industrial	42.30%	38.21%	26.62%	16.02%	11.47%	17.12%	13.12%	16.72%	23.05%	14.76%	7.68%	7.32%	9.01%	7.44%	16.35%	7.24%	7.08%	8.29%	27.38%	16.76%	8.00%	12.64%	6.66%	7.04%	
Leasing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Personal	15.21%	17.18%	15.37%	18.88%	15.44%	13.79%	11.98%	13.90%	13.13%	14.93%	14.54%	14.72%	14.26%	15.73%	14.97%	15.25%	12.05%	14.17%	13.42%	12.62%	16.02%	15.38%	14.72%	7.42%	
Sec. Pub. No Financ.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Vehículo	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Largo Plazo	16.35%	17.64%	12.03%	10.98%	13.44%	14.73%	14.54%	14.31%	15.68%	18.63%	20.37%	16.62%	11.99%	17.10%	16.82%	16.75%	15.83%	18.67%	13.47%	18.01%	18.76%	19.94%	20.99%	18.10%	
Agrícola	0.00%	11.72%	8.26%	7.04%	8.20%	8.62%	8.34%	8.56%	8.83%	8.94%	18.00%	9.78%	11.71%	7.34%	9.29%	9.59%	13.61%	12.83%	11.50%	18.00%	25.20%	14.23%	11.93%		
Comercial	11.75%	15.76%	16.43%	12.89%	17.09%	16.16%	13.42%	15.76%	14.49%	27.43%	21.91%	9.89%	9.06%	13.03%	13.20%	16.04%	10.14%	21.33%	9.68%	24.05%	23.22%	20.94%	23.64%	22.57%	
Deuda por Comp. Va. Val.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Factoraje	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Ganadero	-	-	27.60%	-	-	11.00%	-	12.50%	-	-	-	-	11.00%	-	10.50%	10.00%	11.56%	11.75%	11.98%	10.61%	12.01%	12.12%	12.00%	11.00%	
Hipotecario	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Industrial	40.80%	30.00%	40.80%	30.00%	40.80%	33.54%	36.85%	30.48%	0.00%	40.80%	40.80%	6.50%	13.69%	10.68%	-	10.50%	-	-	-	-	26.29%	26.16%	25.80%	24.21%	24.06%
Leasing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Personal	19.97%	19.73%	17.79%	19.42%	18.58%	20.24%	19.96%	17.98%	19.57%	20.35%	20.53%	21.78%	21.36%	22.63%	21.26%	20.83%	20.51%	19.53%	19.11%	19.24%	19.84%	20.16%	19.73%	19.64%	
Sec. Pub. No Financ.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Vehículo	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Dólares	10.14%	9.48%	8.95%	9.41%	9.14%	9.08%	9.21%	9.52%	9.05%	9.69%	9.37%	9.02%	9.59%	9.79%	8.99%	10.09%	9.53%	9.35%	9.84%	9.85%	9.37%	9.68%	9.64%	9.04%	
Corto Plazo	9.81%	9.20%	8.33%	8.60%	8.37%	8.37%	8.34%	8.80%	8.20%	8.93%	8.48%	8.33%	8.78%	8.90%	8.39%	9.38%	8.42%	8.24%	8.57%	9.03%	8.44%	8.82%	8.52%	8.03%	
Agrícola	9.81%	9.84%	9.76%	9.70%	9.46%	9.35%	9.20%	9.13%	8.81%	8.78%	9.00%	9.29%	9.61%	9.31%	9.71%	9.78%	8.90%	9.44%	9.19%	9.27%	9.47%	9.27%	9.46%	9.24%	
Comercial	10.01%	9.83%	9.05%	8.81%	8.79%	8.27%	8.46%	9.05%	8.01%	9.14%	8.38%	7.96%	8.92%	8.65%	7.84%	9.19%	8.21%	7.46%	8.31%	8.68%	9.47%	8.19%	8.25%		
Deuda por Comp. Va. Val.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Factoraje	13.25%	10.11%	12.10%	12.92%	11.41%	12.30%	12.75%	13.34%	13.57%	9.84%	9.44%	9.67%	11.18%	10.81%	11.62%	10.64%	9.96%	12.49%	7.64%	13.48%	7.72%	12.48%	12.13%	7.46%	
Ganadero	10.93%	9.85%	12.36%	11.29%	10.74%	9.98%	11.19%	11.48%	9.18%	10.41%	12.14%	11.62%	10.92%	11.34%	9.89%	11.59%	10.21%	11.39%	10.24%	10.31%	11.17%	9.50%	9.62%	10.46%	
Hipotecario	9.21%	9.38%	9.20%	9.11%	8.79%	7.62%	8.71%	6.58%	8.03%	8.67%	8.19%	8.83%	8.10%	8.45%	8.54%	8.72%	8.69%	8.99%	9.98%	8.83%	8.98%	8.71%	8.89%	8.66%	
Industrial	7.85%	7.38%	7.19%	7.34%	6.71%	7.31%	6.96%	7.02%	7.26%	7.88%	7.71%	7.79%	7.57%	7.31%	8.63%	8.88%	8.11%	8.72%	8.47%	8.34%	8.46%	8.18%	8.24%	8.69%	
Leasing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Personal	11.34%	11.00%	12.25%	12.24%	12.63%	12.08%	12.02%	8.97%	11.62%	10.38%	12.81%	12.29%	14.53%	13.18%	13.94%	12.81%	12.86%	13.44%	13.67%	12.87%	13.32%	14.35%	13.56%	13.45%	
Sec. Pub. No Financ.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Vehículo	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Largo Plazo	11.00%	10.00%	10.96%	11.43%	10.55%	10.38%	11.12%	11.10%	11.29%	10.87%	11.65%	11.20%	11.87%	11.84%	10.08%	11.03%	12.76%	11.91%	12.62%	11.05%	11.15%	10.97%	11.60%	10.85%	
Agrícola	11.94%	9.90%	9.73%	10.33%	9.34%	9.48%	9.88%	9.97%	9.98%	9.36%	9.84%	9.62%	8.95%	8.											