



Banco Central de Nicaragua  
Emitiendo confianza y estabilidad

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
<b>TASAS ACTIVAS 1/</b>																								
<b>Córdoba</b>	43.09%	43.40%	44.24%	43.56%	43.33%	42.83%	43.50%	42.69%	42.40%	42.96%	42.48%	43.02%	43.19%	42.92%	43.15%	43.47%	42.42%	43.04%	42.62%	42.29%	42.28%	42.55%	42.49%	43.20%
Corto Plazo	43.67%	44.08%	45.03%	43.91%	43.96%	43.55%	44.25%	43.40%	43.30%	43.58%	42.99%	43.58%	43.67%	43.27%	43.69%	44.08%	43.09%	43.68%	43.24%	43.20%	43.64%	43.55%	43.34%	43.95%
Agrícola	43.48%	45.31%	45.80%	44.95%	45.79%	45.84%	45.55%	44.50%	46.71%	44.28%	45.62%	44.75%	45.86%	45.68%	46.31%	44.73%	44.83%	43.96%	44.56%	44.52%	45.66%	45.10%	43.97%	43.99%
Comercial	44.04%	44.26%	45.17%	43.98%	44.15%	44.05%	44.68%	43.74%	43.61%	43.83%	43.26%	44.00%	44.07%	43.59%	43.97%	44.52%	43.33%	44.00%	43.45%	43.22%	43.78%	43.69%	43.50%	44.18%
Factoraje	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Ganadero	42.60%	45.92%	46.58%	43.85%	46.22%	40.34%	44.82%	45.45%	44.62%	46.53%	44.97%	45.63%	45.41%	45.31%	46.36%	45.95%	44.82%	44.70%	44.32%	46.17%	45.60%	45.40%	44.38%	45.69%
Hipotecario	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Industrial	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	43.36%	46.46%	45.25%
Personal	37.59%	38.74%	39.73%	40.06%	37.57%	34.77%	35.93%	35.50%	35.56%	36.19%	34.06%	32.09%	34.29%	34.78%	35.35%	32.78%	35.69%	37.01%	36.15%	37.67%	35.88%	36.07%	36.15%	36.39%
Largo Plazo	36.51%	35.37%	34.60%	37.28%	35.27%	35.26%	33.91%	35.76%	31.60%	33.75%	33.76%	29.98%	35.14%	36.38%	34.27%	33.00%	34.39%	35.22%	35.10%	35.22%	34.47%	36.29%	35.20%	36.13%
Agrícola	45.00%	-	36.00%	45.00%	38.74%	-	36.00%	-	36.00%	-	-	-	33.00%	0.00%	0.00%	36.00%	0.00%	0.00%	34.11%	34.08%	30.00%	35.84%	28.00%	43.00%
Comercial	38.39%	35.48%	34.31%	37.75%	35.32%	35.02%	33.23%	36.04%	30.43%	35.16%	34.67%	29.96%	37.33%	37.73%	35.44%	35.42%	35.59%	35.87%	35.58%	35.27%	34.60%	36.51%	35.13%	36.78%
Factoraje	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Ganadero	-	45.00%	-	-	-	-	-	-	-	-	-	-	30.00%	0.00%	42.00%	0.00%	0.00%	0.00%	0.00%	35.02%	42.00%	34.45%	36.46%	39.00%
Hipotecario	-	-	36.00%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Industrial	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	45.00%	37.44%	33.32%
Personal	33.28%	34.69%	35.35%	36.23%	34.94%	35.95%	35.67%	34.89%	35.76%	32.69%	31.81%	30.02%	32.22%	34.33%	30.97%	29.31%	31.38%	32.10%	32.67%	35.19%	33.17%	34.36%	35.81%	32.06%
<b>Dólares</b>	24.31%	24.86%	28.82%	24.48%	24.16%	22.06%	22.18%	22.61%	24.87%	23.80%	23.09%	23.17%	22.47%	24.89%	22.54%	23.11%	21.64%	22.87%	21.50%	21.50%	20.17%	20.62%	21.45%	20.60%
Corto Plazo	22.60%	23.92%	30.47%	22.23%	23.17%	19.34%	24.88%	20.10%	23.59%	25.45%	21.90%	21.51%	22.54%	20.37%	20.45%	21.24%	21.13%	20.56%	21.27%	20.99%	20.54%	21.34%	20.33%	20.62%
Agrícola	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Comercial	23.00%	22.72%	23.74%	22.23%	22.11%	19.23%	23.75%	20.01%	22.26%	24.24%	21.56%	20.64%	21.25%	18.90%	20.45%	21.24%	21.03%	20.07%	21.27%	20.63%	19.98%	20.98%	20.21%	20.62%
Ganadero	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Hipotecario	36.00%	36.00%	36.00%	-	36.00%	-	36.00%	-	36.00%	36.00%	36.00%	-	36.00%	34.01%	-	-	-	36.00%	0.00%	36.00%	32.00%	35.00%	-	-
Industrial	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Leasing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Personal	20.67%	36.00%	35.50%	-	35.68%	36.00%	34.00%	36.00%	34.00%	-	34.00%	35.15%	-	34.00%	-	-	34.00%	-	-	-	-	-	-	34.00%
Largo Plazo	26.18%	25.89%	26.48%	28.10%	24.94%	24.51%	20.53%	25.20%	36.00%	22.44%	24.62%	24.08%	22.25%	33.31%	28.60%	26.40%	22.73%	31.22%	21.67%	21.94%	19.95%	20.09%	23.73%	20.51%
Agrícola	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Comercial	21.00%	21.00%	21.00%	24.00%	20.57%	19.67%	18.00%	18.79%	-	19.05%	19.09%	19.10%	19.00%	27.00%	24.91%	19.29%	20.20%	20.00%	19.27%	19.68%	19.44%	19.75%	19.36%	20.00%
Ganadero	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Hipotecario	31.21%	32.73%	36.00%	34.60%	33.65%	36.00%	36.00%	34.14%	36.00%	36.00%	33.28%	36.00%	36.00%	35.57%	36.00%	35.59%	34.97%	37.04%	30.37%	35.91%	34.00%	34.00%	36.00%	-
Industrial	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Leasing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Personal	-	-	-	-	-	-	-	-	36.00%	-	34.00%	-	-	-	-	-	-	36.00%	34.00%	0.00%	30.00%	34.00%	-	30.00%
Promedio ponderado	37.85%	35.06%	38.55%	36.08%	33.29%	34.41%	33.62%	34.24%	36.53%	36.31%	33.64%	36.17%	33.65%	35.81%	35.67%	34.91%	32.20%	34.26%	33.50%	32.51%	30.33%	30.54%	33.26%	35.80%

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