



TASAS PONDERADAS MENSUALES

	2013												2014												
	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																									
Córdobas	2.51%	2.62%	1.59%	3.44%	1.98%	2.62%	2.82%	1.68%	2.31%	2.82%	2.13%	1.37%	2.32%	2.12%	1.75%	1.78%	2.13%	2.04%	2.54%	2.58%	2.12%	2.19%	1.96%	1.55%	
Dep. Ahorro	1.15%	1.06%	1.10%	1.11%	1.03%	1.02%	1.03%	1.03%	1.02%	1.02%	1.02%	1.06%	1.04%	1.02%	1.02%	1.02%	1.02%	1.03%	1.61%	1.02%	1.02%	1.03%	1.03%	1.03%	
1 Mes	1.05%	0.89%	0.98%	0.93%	0.97%	0.95%	0.99%	0.96%	0.95%	0.98%	0.98%	1.51%	1.75%	0.89%	0.83%	1.43%	0.89%	0.89%	1.24%	0.87%	1.04%	0.99%	0.78%	0.97%	
3 Meses	1.69%	2.42%	2.23%	2.24%	2.45%	2.41%	1.50%	2.25%	2.19%	2.05%	2.63%	1.54%	2.56%	1.90%	2.07%	2.40%	1.86%	1.83%	2.44%	2.09%	1.54%	2.07%	2.33%	2.20%	
6 Meses	3.02%	3.45%	3.36%	3.67%	3.43%	2.76%	4.00%	3.58%	4.14%	3.92%	3.87%	3.61%	4.08%	4.33%	3.70%	4.22%	3.60%	3.68%	3.74%	4.12%	3.55%	2.93%	3.70%	3.26%	
9 Meses	2.65%	3.13%	3.63%	3.05%	2.67%	4.03%	3.50%	3.22%	2.87%	4.16%	2.76%	3.00%	3.76%	4.06%	3.87%	3.14%	4.08%	3.39%	3.56%	3.97%	0.91%	3.61%	3.57%	3.45%	
1 Año	3.32%	4.46%	4.11%	4.27%	4.38%	4.76%	4.30%	4.04%	5.14%	5.02%	4.88%	3.89%	4.31%	4.55%	4.42%	4.35%	5.01%	4.09%	4.72%	4.88%	5.18%	4.64%	4.89%	4.33%	
Mas de 1 Año	5.70%	3.10%	5.22%	4.80%	4.79%	5.39%	3.81%	4.84%	5.06%	4.52%	4.82%	4.89%	5.91%	5.24%	4.68%	5.02%	4.39%	5.24%	5.30%	5.52%	4.87%	5.54%	4.39%	5.43%	
Dólares	3.04%	3.07%	2.77%	3.08%	2.39%	1.64%	2.02%	2.16%	1.90%	3.39%	1.99%	2.29%	2.01%	2.77%	2.05%	2.12%	1.97%	1.98%	2.04%	2.20%	1.91%	1.76%	2.17%		
Dep. Ahorro	0.98%	1.01%	0.97%	0.99%	0.80%	0.78%	0.78%	0.79%	0.78%	0.78%	0.78%	0.78%	0.79%	0.78%	0.81%	0.78%	0.79%	0.78%	0.78%	0.79%	0.80%	0.79%	0.78%		
1 Mes	0.80%	0.78%	0.85%	0.80%	0.91%	1.00%	1.00%	1.07%	1.14%	1.11%	1.11%	2.01%	1.33%	1.14%	1.90%	1.23%	1.09%	1.34%	1.36%	0.95%	1.06%	1.11%	0.98%		
3 Meses	1.72%	1.97%	1.39%	2.12%	1.90%	1.88%	1.74%	1.67%	2.02%	1.96%	2.47%	1.93%	2.38%	1.98%	1.82%	1.74%	1.65%	2.51%	1.49%	1.86%	2.69%	1.80%	2.74%	2.46%	
6 Meses	3.27%	3.01%	3.63%	3.84%	3.45%	3.33%	3.53%	3.39%	3.79%	3.46%	3.08%	3.63%	3.63%	3.32%	3.28%	3.39%	3.58%	3.30%	3.28%	3.13%	3.26%	3.13%	1.48%	2.38%	
9 Meses	2.91%	3.78%	3.14%	3.80%	3.60%	3.46%	3.90%	3.58%	3.58%	3.56%	3.49%	4.00%	3.10%	3.46%	3.32%	3.43%	4.04%	3.27%	4.21%	3.22%	3.77%	1.55%	4.06%	3.27%	
1 Año	4.17%	4.09%	4.02%	4.17%	4.22%	4.18%	4.30%	4.52%	4.22%	4.47%	3.91%	4.66%	4.66%	4.31%	4.01%	4.39%	4.52%	4.19%	4.10%	4.48%	4.52%	4.39%	4.54%	4.37%	
Mas de 1 Año	4.71%	4.99%	4.67%	4.92%	5.06%	4.63%	4.85%	5.04%	4.89%	4.91%	4.98%	5.11%	5.09%	4.98%	4.99%	4.94%	5.03%	4.93%	4.92%	4.94%	4.84%	4.78%	4.89%	4.98%	
Promedio ponderado	2.95%	2.99%	2.56%	3.14%	2.32%	1.81%	2.19%	2.11%	1.96%	2.55%	3.30%	1.92%	2.30%	2.03%	2.68%	2.01%	2.12%	1.98%	2.06%	2.13%	2.19%	1.93%	1.77%	2.11%	
TASAS ACTIVAS 1/																									
Córdobas	14.38%	15.35%	16.75%	14.61%	14.89%	14.02%	14.80%	15.88%	16.43%	17.45%	15.41%	13.78%	14.24%	13.96%	14.86%	15.86%	13.84%	14.99%	13.18%	14.17%	13.27%	11.48%	12.68%	12.62%	
Corto Plazo	15.25%	15.00%	16.73%	14.24%	14.62%	13.07%	15.31%	15.13%	15.85%	16.68%	14.46%	13.47%	15.18%	13.82%	14.85%	15.54%	13.55%	14.52%	13.07%	13.60%	12.87%	10.98%	12.24%	12.23%	
Agrícola	9.68%	9.96%	10.11%	10.68%	9.47%	10.38%	9.71%	10.00%	10.11%	10.75%	9.12%	10.97%	10.33%	10.40%	9.71%	10.42%	10.05%	9.17%	10.05%	9.86%	10.02%	10.03%	10.10%	9.58%	9.98%
Comercial	15.37%	14.23%	15.09%	14.71%	16.43%	14.46%	14.56%	14.52%	15.34%	14.64%	14.58%	11.25%	15.22%	13.62%	14.81%	15.13%	14.08%	14.07%	13.34%	13.39%	14.16%	9.29%	13.73%	11.37%	
Deuda por Comp. Vta. Val.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Factoraje	16.59%	17.11%	18.47%	14.42%	15.79%	13.03%	18.51%	18.09%	19.01%	19.09%	18.36%	18.16%	17.59%	16.68%	16.32%	16.72%	14.74%	16.97%	15.44%	16.23%	14.68%	17.00%	16.42%	16.44%	
Ganadero	10.81%	12.02%	12.90%	11.88%	12.20%	11.26%	11.06%	10.79%	11.72%	10.99%	11.35%	11.05%	11.73%	11.58%	11.50%	11.52%	10.63%	11.17%	11.46%	11.22%	10.80%	10.20%	10.53%	11.42%	
Hipotecario	-	-	-	18.00%	-	-	-	-	-	-	13.00%	18.00%	-	-	-	-	-	-	-	-	-	-	-	18.27%	16.67%
Industrial	9.01%	7.44%	16.35%	7.24%	7.08%	8.29%	27.38%	16.76%	8.00%	12.64%	6.66%	7.04%	7.23%	11.71%	13.62%	8.25%	7.21%	7.14%	7.74%	8.01%	10.64%	13.29%	7.00%	6.45%	
Leasing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Personal	14.26%	15.73%	14.97%	15.25%	12.05%	14.17%	13.42%	12.62%	16.02%	15.38%	14.72%	7.42%	12.89%	6.19%	19.70%	16.99%	15.36%	15.47%	15.67%	15.52%	16.88%	15.73%	15.99%	16.44%	
Sect. Pub. No Finan.	15.00%	-	-	-	-	-	-	-	-	13.00%	-	12.01%	-	9.00%	-	-	-	-	-	8.00%	7.74%	13.05%	15.00%	7.74%	
Vehículo	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Largo Plazo	11.99%	17.10%	16.82%	16.75%	15.83%	18.67%	13.47%	18.01%	18.76%	19.94%	20.99%	18.10%	11.45%	14.85%	14.87%	18.09%	18.15%	18.35%	13.64%	17.43%	17.68%	18.42%	17.95%	18.24%	
Agrícola	11.71%	7.34%	9.29%	9.59%	13.61%	12.83%	9.57%	11.50%	18.00%	25.20%	14.23%	11.93%	7.51%	7.65%	8.30%	9.30%	11.18%	11.92%	12.01%	20.46%	21.09%	13.50%	25.20%	11.00%	
Comercial	9.06%	13.03%	13.20%	16.04%	10.14%	21.33%	9.68%	24.05%	23.22%	20.94%	23.64%	22.57%	8.92%	20.49%	22.88%	24.36%	21.92%	23.76%	11.83%	22.15%	23.21%	22.15%	19.67%	22.92%	
Deuda por Comp. Vta. Val.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Factoraje	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Ganadero	11.00%	-	10.50%	10.00%	11.56%	11.75%	11.98%	10.61%	12.01%	12.12%	12.00%	11.00%	12.00%	12.00%	10.75%	13.20%	-	-	11.18%	10.70%	11.48%	12.00%	14.41%	18.72%	
Hipotecario	13.69%	-	-	12.96%	-	-	-	10.00%	-	-	-	-	-	-	-	22.80%	22.80%	-	-	-	25.20%	-	-	10.00%	
Industrial	6.50%	10.68%	-	10.50%	-	-	-	26.29%	26.16%	25.80%	24.21%	24.06%	-	25.20%	-	21.68%	22.60%	23.84%	22.41%	21.65%	22.80%	24.06%	24.03%	22.20%	
Leasing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Personal	21.36%	22.63%	21.26%	20.83%	20.51%	19.53%	19.11%	19.24%	19.84%	20.16%	19.73%	19.64%	20.18%	19.24%	18.88%	19.28%	18.65%	17.17%	18.53%	18.57%	18.96%	17.94%	16.69%	16.61%	
Sect. Pub. No Finan.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Vehículo	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Dólares	9.59%	9.79%	8.99%	10.09%	9.53%	9.35%	9.84%	9.85%	9.37%	9.68%	9.64%	9.04%	9.92%	9.61%	8.89%	9.54%	9.68%	10.11%	10.00%	10.06%	9.73%	10.23%	9.78%	9.31%	
Corto Plazo	8.78%	8.90%	8.39%	9.38%	8.42%	8.24%	8.57%	9.03%	8.44%	8.82%	8.52%	8.03%	8.85%	8.65%	7.83%	8.65%	8.74%	8.76%	8.81%	8.94%	8.60%	9.19%	8.87%	8.73%	
Agrícola	9.61%	9.31%	9.71%	9.78%	8.90%	9.44%	9.19%	9.27%	9.47%	9.27%	9.46%	9.24%	9.53%	8.86%	9.66%	9.72%	9.55%	9.40%	9.52%	9.54%	8.61%	9.44%	9.21%	9.25%	
Comercial	8.92%	8.65%	7.84%	9.19%	8.21%	7.46%	8.31%	8.68%	8.06%	8.47%	8.19%	8.25%	8.55%	8.31%	8.19%	8.42%	8.70%	8.27%	8.41%	8.35%	8.11%	9.03%	8.81%	8.96%	
Deuda por Comp. Vta. Val.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Factoraje	11.18%	10.81%	11.62%	10.64%	9.96%	12.49%	7.64%	13.48%	7.72%	12.48%	12.13%	7.46%	10.17%	10.16%	11.82%	9.80%	9.35%	11.53%	10.75%	13.77%	15.08%	14.30%	9.36%	9.74%	
Ganadero	10.92%	11.34%	9.89%	11.59%	10.21%	11.17%	10.31%	11.17%	9.50%	9.62%	10.46%	11.01%	11.01%	10.42%	11.21%	11.00%	11.25%	11.14%	10.84%	10.00%	10.62%	9.30%	9.30%		
Hipotecario	8.10%	8.45%	8.54%	8.72%	8.69%	8.99%	9.98%	8.83%	8.98%	8.71%	8.89%	8.69%	9.80%	9.26%	9.17%	9.08%	8.82%	9.13%	9.15%	9.11%	9.98%	8.96%	8.86%	8.91%	
Industrial	7.57%	8.30%	8.63%	8.88%	8.11%	8.72%	8.47%	8.34%	8.46%	8.18%	8.24%	8.69%	8.26%	8.65%	8.15%	8.51%	8.30%	8.44%	8.54%	8.81%	8.75%	8.23%</			



TASAS PONDERADAS MENSUALES

	2013												2014											
	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Largo Plazo	11.87%	11.84%	10.08%	11.03%	12.76%	11.91%	12.62%	11.05%	11.15%	10.97%	11.60%	10.85%	12.12%	11.56%	11.80%	11.54%	11.98%	12.82%	12.54%	12.64%	12.68%	12.32%	11.90%	10.97%
Agrícola	8.95%	8.25%	9.04%	9.78%	9.80%	9.49%	10.47%	10.10%	8.17%	9.50%	10.16%	9.40%	7.79%	7.96%	8.51%	9.04%	9.71%	10.56%	9.64%	10.25%	9.63%	10.24%	9.22%	9.88%
Comercial	11.38%	12.26%	12.01%	10.66%	12.62%	11.00%	11.86%	9.57%	9.81%	9.78%	10.23%	9.28%	11.61%	11.25%	11.30%	11.08%	11.15%	10.96%	10.92%	12.24%	11.33%	10.75%	10.52%	10.04%
Deuda por Comp. Vta. Val.	0.00%	9.50%	9.00%	0.00%	11.47%	6.50%	11.00%	9.50%	-	9.80%	-	-	8.37%	9.39%	-	-	-	9.00%	9.50%	-	-	8.25%	-	
Factoraje	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	18.00%	-	-	-	-	-	-	
Ganadero	11.54%	11.67%	11.28%	11.77%	11.31%	11.84%	11.41%	10.72%	11.15%	11.21%	11.21%	10.96%	11.98%	11.24%	10.76%	10.44%	11.27%	11.31%	10.57%	12.08%	11.24%	11.13%	11.02%	
Hipotecario	8.49%	8.47%	8.64%	8.60%	8.71%	8.65%	8.86%	8.72%	8.83%	8.74%	8.82%	9.09%	8.74%	9.08%	9.13%	9.07%	9.08%	9.06%	9.06%	8.88%	8.89%	9.01%	8.75%	8.57%
Industrial	8.96%	9.19%	7.09%	8.38%	9.34%	8.84%	9.34%	8.64%	8.18%	8.20%	8.29%	9.19%	9.36%	9.60%	8.54%	8.68%	8.03%	9.21%	9.09%	8.27%	9.21%	9.08%	8.60%	7.90%
Leasing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Personal	14.30%	15.11%	15.77%	15.64%	16.27%	16.34%	15.73%	15.21%	15.89%	15.83%	16.13%	15.81%	15.80%	16.12%	15.63%	15.71%	15.91%	16.28%	16.24%	15.77%	16.27%	15.84%	15.33%	13.72%
Sect. Pub. No Finan.	10.00%	10.00%	10.00%	8.15%	10.25%	8.53%	8.00%	10.27%	9.03%	10.75%	9.25%	9.72%	8.01%	8.00%	10.00%	10.50%	9.66%	-	8.21%	8.07%	9.75%	9.25%	9.50%	13.00%
Vehículo	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Promedio ponderado	9.90%	10.15%	9.20%	10.43%	9.80%	9.58%	10.16%	10.23%	9.79%	9.92%	9.89%	9.23%	10.14%	9.78%	9.06%	9.71%	9.90%	10.30%	10.15%	10.20%	9.93%	10.30%	9.90%	9.42%
Margen entre tasas Activas y Pasivas																								
Córdobas	11.86%	12.73%	15.16%	11.16%	12.91%	11.40%	11.97%	14.20%	14.12%	14.63%	13.28%	12.41%	11.92%	11.84%	13.11%	14.08%	11.70%	12.95%	10.64%	11.59%	11.15%	9.30%	10.72%	11.07%
Dólares	6.55%	6.72%	6.22%	7.01%	7.14%	7.71%	7.82%	7.69%	7.47%	7.17%	6.24%	7.05%	7.62%	7.60%	6.12%	7.49%	7.56%	8.15%	8.02%	8.02%	7.53%	8.33%	8.02%	7.14%
Consolidado	6.96%	7.16%	6.64%	7.29%	7.48%	7.77%	7.97%	8.12%	7.83%	7.37%	6.59%	7.32%	7.85%	7.75%	6.38%	7.70%	7.78%	8.32%	8.09%	8.08%	7.74%	8.37%	8.13%	7.31%

1/: Tasas activas no incluyen tarjeta de crédito ni sobregiros.

Nota: A partir de Enero 2011, se incluyen únicamente bancos comerciales.