



Banco Central de Nicaragua  
Emitiendo confianza y estabilidad

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
<b>TASAS ACTIVAS <sup>1/</sup></b>																								
<b>Córdobas</b>	<b>43.19%</b>	<b>42.92%</b>	<b>43.15%</b>	<b>43.47%</b>	<b>42.42%</b>	<b>43.04%</b>	<b>42.62%</b>	<b>42.29%</b>	<b>42.28%</b>	<b>42.55%</b>	<b>42.49%</b>	<b>43.20%</b>	<b>42.33%</b>	<b>41.95%</b>	<b>41.89%</b>	<b>41.84%</b>	<b>41.31%</b>	<b>41.30%</b>	<b>40.76%</b>	<b>40.48%</b>	<b>40.92%</b>	<b>40.07%</b>	<b>40.20%</b>	<b>41.33%</b>
Corto Plazo	43.67%	43.27%	43.69%	44.08%	43.09%	43.68%	43.24%	43.20%	43.64%	43.55%	43.34%	43.95%	43.74%	43.24%	43.29%	43.23%	42.55%	42.68%	42.58%	42.17%	42.30%	42.05%	41.42%	42.49%
Agrícola	45.86%	45.68%	46.31%	44.73%	44.83%	43.96%	44.56%	44.52%	45.66%	45.10%	43.97%	43.99%	44.41%	41.82%	40.53%	43.29%	39.58%	40.22%	40.08%	39.17%	40.49%	36.04%	38.05%	36.50%
Comercial	44.07%	43.59%	43.97%	44.52%	43.33%	44.00%	43.45%	43.22%	43.78%	43.69%	43.50%	44.18%	43.90%	43.58%	43.82%	43.62%	42.98%	43.24%	42.98%	42.55%	42.66%	42.60%	41.70%	43.18%
Factoraje	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Ganadero	45.41%	45.31%	46.36%	45.95%	44.82%	44.70%	44.32%	46.17%	45.60%	45.40%	44.38%	45.69%	46.57%	43.95%	42.17%	41.39%	44.49%	40.92%	43.87%	43.15%	42.67%	41.69%	44.20%	39.67%
Hipotecario	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Industrial	-	-	-	-	-	-	-	-	-	43.36%	46.46%	45.25%	45.93%	45.64%	45.89%	45.90%	44.32%	43.00%	45.61%	44.50%	45.26%	45.56%	45.74%	44.21%
Personal	34.29%	34.78%	35.35%	32.78%	35.69%	37.01%	36.15%	37.67%	35.88%	36.07%	36.15%	36.39%	35.75%	35.87%	36.26%	36.55%	38.26%	38.92%	37.69%	38.10%	37.23%	37.23%	37.20%	37.19%
Largo Plazo	35.14%	36.38%	34.27%	33.00%	34.39%	35.22%	35.10%	35.22%	34.47%	36.29%	35.20%	36.13%	35.19%	35.23%	33.82%	34.46%	33.95%	33.18%	32.17%	32.94%	33.18%	32.39%	34.02%	33.55%
Agrícola	33.00%	0.00%	0.00%	36.00%	0.00%	0.00%	34.11%	34.08%	30.00%	35.84%	28.00%	43.00%	45.00%	33.99%	27.12%	45.00%	42.00%	36.72%	30.91%	48.00%	42.00%	32.09%	45.00%	-
Comercial	37.33%	37.73%	35.44%	35.42%	35.59%	35.87%	35.58%	35.27%	34.60%	36.51%	35.13%	36.78%	35.42%	35.50%	34.47%	34.45%	34.40%	32.55%	32.35%	32.81%	32.94%	32.57%	33.95%	33.52%
Factoraje	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Ganadero	30.00%	0.00%	42.00%	0.00%	0.00%	0.00%	0.00%	35.02%	42.00%	34.45%	36.46%	39.00%	32.74%	28.18%	-	42.00%	30.00%	25.47%	41.27%	29.75%	36.67%	26.12%	45.00%	-
Hipotecario	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Industrial	-	-	-	-	-	-	-	-	-	45.00%	37.44%	33.32%	33.00%	35.68%	36.15%	32.44%	23.16%	-	24.90%	45.00%	31.83%	37.66%	-	40.54%
Personal	32.22%	34.33%	30.97%	29.31%	31.38%	32.10%	32.67%	35.19%	33.17%	34.36%	35.81%	32.06%	33.88%	34.76%	31.36%	34.27%	33.92%	37.88%	32.12%	33.40%	34.09%	31.42%	34.10%	33.41%
<b>Dólares</b>	<b>22.47%</b>	<b>24.89%</b>	<b>22.54%</b>	<b>23.11%</b>	<b>21.64%</b>	<b>22.87%</b>	<b>21.50%</b>	<b>21.50%</b>	<b>20.17%</b>	<b>20.62%</b>	<b>21.43%</b>	<b>20.60%</b>	<b>20.81%</b>	<b>20.56%</b>	<b>20.99%</b>	<b>20.51%</b>	<b>22.25%</b>	<b>20.10%</b>	<b>20.69%</b>	<b>21.74%</b>	<b>21.48%</b>	<b>20.84%</b>	<b>20.42%</b>	<b>20.26%</b>
Corto Plazo	22.54%	20.37%	20.45%	21.24%	21.13%	20.56%	21.27%	20.99%	20.54%	21.34%	20.33%	20.62%	20.93%	19.17%	20.38%	20.38%	21.12%	20.16%	20.10%	20.67%	19.57%	19.96%	19.94%	20.11%
Agrícola	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Comercial	21.25%	18.90%	20.45%	21.24%	21.03%	20.07%	21.27%	20.63%	19.98%	20.98%	20.21%	20.62%	20.74%	19.01%	19.69%	20.38%	21.12%	19.59%	20.05%	20.53%	19.57%	19.96%	19.78%	20.02%
Ganadero	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Hipotecario	36.00%	34.01%	-	-	-	36.00%	0.00%	36.00%	32.00%	35.00%	-	-	36.00%	-	34.00%	-	-	-	-	-	-	-	36.00%	-
Industrial	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Leasing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Personal	-	34.00%	-	-	34.00%	-	-	-	-	-	34.00%	-	-	34.00%	-	-	-	36.00%	30.00%	33.50%	-	-	-	34.00%
Largo Plazo	22.25%	33.31%	28.60%	26.40%	22.73%	31.22%	21.67%	21.94%	19.95%	20.09%	23.73%	20.51%	20.72%	21.09%	21.23%	20.61%	23.54%	20.07%	21.22%	22.76%	22.96%	22.41%	21.46%	20.65%
Agrícola	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Comercial	19.00%	27.00%	24.91%	19.29%	20.20%	20.00%	19.27%	19.68%	19.44%	19.75%	19.36%	20.00%	20.43%	20.00%	19.88%	20.24%	19.88%	18.90%	19.92%	20.16%	20.32%	20.41%	20.28%	19.81%
Ganadero	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Hipotecario	36.00%	35.57%	36.00%	35.59%	34.97%	37.04%	30.37%	35.91%	34.00%	34.00%	36.00%	-	36.00%	31.79%	34.50%	36.00%	33.14%	34.96%	35.36%	35.38%	34.89%	34.59%	37.00%	-
Industrial	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Leasing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Personal	-	-	-	-	-	36.00%	34.00%	0.00%	30.00%	34.00%	-	30.00%	-	30.00%	25.00%	30.00%	-	-	30.00%	30.54%	26.00%	-	34.00%	30.00%
<b>Promedio ponderado</b>	<b>33.65%</b>	<b>35.81%</b>	<b>35.67%</b>	<b>34.91%</b>	<b>32.20%</b>	<b>34.26%</b>	<b>33.50%</b>	<b>32.51%</b>	<b>30.33%</b>	<b>30.54%</b>	<b>33.26%</b>	<b>35.80%</b>	<b>29.52%</b>	<b>29.65%</b>	<b>31.70%</b>	<b>28.03%</b>	<b>31.80%</b>	<b>31.27%</b>	<b>28.50%</b>	<b>30.22%</b>	<b>31.18%</b>	<b>29.20%</b>	<b>29.34%</b>	<b>33.44%</b>

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

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