

**BANCO CENTRAL DE NICARAGUA
TASAS MENSUALES PONDERADAS**

| | 2002 | | | | | | | | | | | |
|--------------------------------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|
| | Ene-02 | Feb-02 | Mar-02 | Abr-02 | May-02 | Jun-02 | Jul-02 | Ago-02 | Sep-02 | Oct-02 | Nov-02 | Dic-02 |
| PASIVAS | | | | | | | | | | | | |
| Córdobas | | | | | | | | | | | | |
| 1 Mes | 11.15% | 9.31% | 7.85% | 8.02% | 7.73% | 8.03% | 7.36% | 6.48% | 7.48% | 5.66% | 7.19% | 7.26% |
| 2 Meses | - | - | - | - | - | - | - | - | - | - | - | - |
| 3 Meses | 11.12% | 10.28% | 9.76% | 9.11% | 8.30% | 7.92% | 8.15% | 7.52% | 7.53% | 8.17% | 8.19% | 7.58% |
| 6 Meses | 11.10% | 10.57% | 10.34% | 9.72% | 8.75% | 9.39% | 8.85% | 9.07% | 9.22% | 9.43% | 8.62% | 8.00% |
| 9 Meses | 12.02% | 13.25% | 10.92% | 9.75% | 10.70% | 8.64% | 11.01% | 10.68% | 8.35% | 12.07% | 10.69% | 10.39% |
| 1 Año | 13.60% | 13.45% | 12.52% | 13.98% | 12.46% | 10.10% | 10.52% | 10.26% | 11.75% | 10.25% | 10.86% | 9.91% |
| Mas de 1 Año | 13.51% | 13.45% | 12.26% | 10.28% | 10.59% | 10.38% | 10.90% | 12.43% | 11.52% | 10.97% | 10.01% | 10.16% |
| Dep. Ahorro | 8.22% | 7.80% | 6.53% | 7.03% | 6.90% | 6.61% | 6.54% | 4.87% | 5.36% | 4.94% | 4.97% | 5.02% |
| Promedio Pond. | 11.33% | 10.33% | 8.88% | 9.75% | 8.76% | 8.21% | 8.66% | 7.79% | 8.53% | 7.85% | 7.93% | 8.10% |
| Dólares | | | | | | | | | | | | |
| 1 Mes | 8.82% | 7.59% | 7.65% | 7.75% | 6.99% | 7.19% | 6.35% | 6.49% | 6.02% | 6.28% | 6.05% | 6.05% |
| 2 Meses | 5.00% | - | - | - | - | - | - | - | - | - | - | - |
| 3 Meses | 8.99% | 7.12% | 8.09% | 6.40% | 5.95% | 5.96% | 4.91% | 5.95% | 5.41% | 6.61% | 6.55% | 6.17% |
| 6 Meses | 9.09% | 8.78% | 8.67% | 7.88% | 7.61% | 7.32% | 6.87% | 7.17% | 7.02% | 6.86% | 6.74% | 6.30% |
| 9 Meses | 10.81% | 8.59% | 9.29% | 8.58% | 8.17% | 8.24% | 7.82% | 7.31% | 6.90% | 7.57% | 8.48% | 7.66% |
| 1 Año | 9.23% | 9.10% | 8.62% | 9.82% | 9.16% | 8.37% | 8.69% | 8.03% | 7.71% | 8.18% | 8.50% | 8.44% |
| Mas de 1 Año | 10.40% | 10.15% | 9.49% | 8.72% | 8.22% | 8.11% | 8.04% | 7.98% | 7.24% | 7.62% | 8.25% | 8.41% |
| Dep. Ahorro | 5.08% | 4.38% | 4.61% | 4.66% | 4.42% | 4.29% | 4.21% | 3.58% | 3.18% | 3.87% | 3.55% | 3.47% |
| Promedio Pond. | 9.02% | 7.66% | 7.98% | 7.62% | 7.21% | 6.95% | 6.42% | 6.63% | 5.78% | 6.62% | 7.01% | 6.93% |
| Prom. Pond. C\$ y US\$ | 9.37% | 8.16% | 8.19% | 7.93% | 7.47% | 7.21% | 6.91% | 6.87% | 6.32% | 6.98% | 7.16% | 7.26% |
| ACTIVAS | | | | | | | | | | | | |
| Córdobas | | | | | | | | | | | | |
| COMERCIAL | 20.89% | 20.31% | 20.57% | 20.20% | 19.69% | 19.57% | 20.25% | 19.63% | 21.15% | 18.66% | 18.58% | 14.95% |
| AGRICOLA | 17.36% | 18.52% | 16.88% | 15.19% | 16.34% | 16.57% | 16.85% | 17.02% | 16.03% | 16.90% | 15.89% | 16.66% |
| GANADERO | 22.40% | 20.84% | 21.03% | 21.98% | 19.68% | 22.52% | 21.03% | 20.87% | 19.06% | 21.98% | 21.97% | 21.50% |
| INDUSTRIAL | 20.96% | 19.00% | 19.33% | 19.51% | 19.67% | 19.23% | 20.72% | 20.68% | 15.95% | 19.72% | 17.17% | 17.49% |
| PERSONAL | 21.02% | 20.21% | 19.96% | 21.33% | 20.69% | 19.20% | 18.09% | 19.67% | 19.90% | 20.19% | 18.24% | 18.03% |
| Total Corto Plazo | 19.88% | 19.62% | 19.06% | 18.56% | 18.15% | 18.43% | 19.02% | 18.74% | 16.94% | 18.70% | 17.61% | 15.69% |
| COMERCIAL | 27.09% | 21.74% | 18.01% | 22.20% | 20.00% | 21.13% | 18.57% | 18.06% | 24.00% | 16.15% | 22.00% | 20.84% |
| AGRICOLA | 16.06% | 12.57% | 17.56% | 12.34% | 9.00% | 14.60% | 13.87% | 10.15% | 11.98% | 17.60% | 12.51% | 10.57% |
| GANADERO | 24.00% | 15.00% | - | 20.00% | 24.00% | 18.00% | 18.00% | - | - | - | - | - |
| INDUSTRIAL | - | 24.00% | 12.00% | - | 19.00% | - | - | - | - | - | - | 13.50% |
| HIPOTECARIO | - | - | - | - | - | - | - | - | - | - | - | 9.05% |
| PERSONAL | 21.87% | 25.21% | 23.66% | 26.76% | 27.20% | 27.41% | 26.88% | 26.90% | 27.15% | 26.30% | 25.75% | 25.58% |
| Total Largo Plazo | 20.51% | 21.15% | 16.95% | 22.86% | 25.35% | 22.90% | 21.70% | 23.51% | 20.41% | 22.23% | 22.99% | 14.67% |
| Promedio Pond.C\$ | 19.98% | 20.01% | 18.23% | 19.69% | 20.01% | 19.73% | 19.76% | 20.15% | 17.68% | 19.63% | 19.28% | 15.33% |
| Dólares | | | | | | | | | | | | |
| COMERCIAL | 16.08% | 16.00% | 15.72% | 15.90% | 14.35% | 14.65% | 14.37% | 13.43% | 14.23% | 14.20% | 13.08% | 13.05% |
| AGRICOLA | 16.37% | 15.50% | 15.07% | 14.11% | 14.69% | 14.82% | 13.87% | 14.40% | 14.93% | 14.36% | 14.55% | 13.37% |
| GANADERO | 17.69% | 17.08% | 17.15% | 16.53% | 16.07% | 15.84% | 15.67% | 15.02% | 15.04% | 15.03% | 15.46% | 12.72% |
| INDUSTRIAL | 15.69% | 13.02% | 12.97% | 13.88% | 12.89% | 11.46% | 13.06% | 11.82% | 13.47% | 13.63% | 12.31% | 8.86% |
| HIPOTECARIO | - | - | - | - | - | - | 16.31% | 16.92% | 16.59% | 16.90% | 16.96% | 16.62% |
| PERSONAL | 18.08% | 15.73% | 16.44% | 15.47% | 15.66% | 14.56% | 15.71% | 15.39% | 13.67% | 14.54% | 13.47% | 14.04% |
| VEHICULO | - | - | - | - | - | - | - | - | - | - | - | - |
| Total Corto Plazo | 16.25% | 15.53% | 14.70% | 15.41% | 14.33% | 14.10% | 14.21% | 13.48% | 14.27% | 14.17% | 13.11% | 11.86% |
| COMERCIAL | 14.95% | 15.83% | 16.54% | 15.46% | 14.75% | 13.90% | 13.76% | 13.51% | 14.67% | 12.86% | 13.29% | 13.36% |
| AGRICOLA | 16.79% | 15.19% | 14.25% | 15.53% | 13.50% | 13.99% | 13.29% | 11.70% | 10.15% | 10.49% | 14.20% | 12.69% |
| GANADERO | 24.57% | - | 18.00% | 14.05% | 13.80% | 16.00% | 16.90% | 13.57% | 15.36% | 14.61% | 14.73% | 11.30% |
| INDUSTRIAL | 15.65% | 15.95% | 12.85% | 13.12% | 11.16% | 10.45% | 10.70% | 14.72% | 14.38% | 14.04% | 10.49% | 11.27% |
| HIPOTECARIO | - | - | - | - | - | - | 12.18% | 11.38% | 10.22% | 10.49% | 9.82% | 10.08% |
| PERSONAL | 17.77% | 17.05% | 16.56% | 16.98% | 16.51% | 15.61% | 16.77% | 15.96% | 15.81% | 15.32% | 14.10% | 13.57% |
| VEHICULO | - | - | - | - | - | - | - | - | - | - | - | - |
| Total Largo Plazo | 17.21% | 16.11% | 15.66% | 15.01% | 14.40% | 13.33% | 13.80% | 13.46% | 11.65% | 12.12% | 12.86% | 12.49% |
| Promedio Pond. US\$ | 16.61% | 15.71% | 14.89% | 15.24% | 14.36% | 13.79% | 14.03% | 13.47% | 13.11% | 13.10% | 13.04% | 12.19% |
| Prom. Pond. C\$ y US\$ | 16.98% | 16.17% | 15.11% | 15.82% | 14.85% | 14.19% | 14.30% | 13.84% | 13.44% | 13.44% | 13.25% | 12.38% |
| MARGEN ENTRE Activa y Pasivas | | | | | | | | | | | | |
| Córdobas | 8.66% | 9.67% | 9.35% | 9.93% | 11.25% | 11.53% | 11.10% | 12.36% | 9.15% | 11.78% | 11.35% | 7.23% |
| Dólares | 7.59% | 8.05% | 6.90% | 7.62% | 7.15% | 6.84% | 7.61% | 6.84% | 7.33% | 6.48% | 6.03% | 5.26% |
| Consolidado | 7.61% | 8.00% | 6.92% | 7.89% | 7.38% | 6.98% | 7.38% | 6.97% | 7.12% | 6.47% | 6.09% | 5.12% |