

**BANCO CENTRAL DE NICARAGUA  
TASAS MENSUALES PONDERADAS**

	2006												2007
	Ene-06	Feb-06	Mar-06	Abr-06	May-06	Jun-06	Jul-06	Ago-06	Sep-06	Oct-06	Nov-06	Dic-06	Ene-07
<b>PASIVAS</b>													
<b>Córdobas</b>													
1 Mes	4.28%	4.81%	4.61%	4.78%	4.79%	4.86%	4.90%	4.81%	5.03%	5.16%	5.11%	5.24%	5.51%
2 Meses	-	-	-	-	-	-	-	-	-	-	-	-	-
3 Meses	4.51%	5.14%	4.85%	5.36%	5.37%	5.30%	4.98%	5.55%	5.98%	5.20%	5.54%	5.62%	5.56%
6 Meses	6.03%	5.67%	5.76%	4.87%	6.17%	6.01%	6.48%	5.57%	5.24%	5.87%	6.86%	7.09%	7.15%
9 Meses	6.12%	6.32%	5.82%	6.16%	6.27%	5.49%	5.92%	5.13%	5.84%	5.60%	6.25%	6.75%	7.50%
1 Año	6.24%	7.10%	6.98%	6.74%	6.97%	6.71%	6.92%	6.86%	7.75%	7.29%	7.89%	7.49%	7.99%
Mas de 1 Año	6.73%	7.25%	8.02%	8.18%	7.85%	8.09%	7.99%	7.92%	8.46%	6.86%	8.08%	8.52%	8.71%
Dep. Ahorro	3.21%	3.29%	3.40%	3.40%	3.35%	3.16%	3.25%	3.17%	3.12%	3.18%	3.10%	3.05%	3.08%
<b>Promedio Pond.</b>	<b>4.93%</b>	<b>5.36%</b>	<b>5.79%</b>	<b>7.16%</b>	<b>5.52%</b>	<b>5.40%</b>	<b>5.62%</b>	<b>6.17%</b>	<b>6.48%</b>	<b>5.24%</b>	<b>6.12%</b>	<b>6.59%</b>	<b>6.15%</b>
<b>Dólares</b>													
1 Mes	3.94%	3.67%	4.37%	4.10%	4.03%	4.27%	4.02%	4.33%	4.36%	4.10%	4.77%	4.63%	5.26%
2 Meses	-	-	-	-	-	-	-	4.09%	-	3.54%	4.00%	-	-
3 Meses	4.07%	4.19%	4.09%	4.49%	4.31%	4.32%	4.48%	4.43%	4.44%	4.05%	5.24%	6.98%	5.63%
4 Meses	-	-	-	-	-	-	-	-	-	-	-	-	-
6 Meses	4.67%	4.77%	4.90%	5.05%	4.79%	4.96%	4.90%	5.15%	4.95%	5.06%	5.63%	5.93%	6.33%
9 Meses	5.07%	5.25%	5.24%	4.82%	5.14%	4.93%	5.16%	5.99%	5.10%	4.84%	5.90%	6.17%	6.38%
1 Año	5.75%	5.88%	5.90%	5.94%	6.11%	6.15%	6.31%	6.33%	6.59%	6.52%	6.56%	6.87%	6.86%
Mas de 1 Año	6.92%	6.27%	6.79%	7.02%	6.19%	6.26%	6.31%	6.28%	6.13%	5.96%	6.43%	6.88%	6.91%
Dep. Ahorro	2.48%	2.41%	2.51%	2.52%	2.49%	2.43%	2.26%	2.28%	2.27%	2.18%	2.22%	2.33%	2.38%
<b>Promedio Pond.</b>	<b>4.77%</b>	<b>4.40%</b>	<b>4.64%</b>	<b>5.11%</b>	<b>4.42%</b>	<b>4.58%</b>	<b>4.53%</b>	<b>4.66%</b>	<b>4.53%</b>	<b>4.27%</b>	<b>5.04%</b>	<b>5.64%</b>	<b>5.52%</b>
<b>Prom. Pond. C\$ y US\$</b>	<b>4.80%</b>	<b>4.63%</b>	<b>4.96%</b>	<b>5.91%</b>	<b>4.71%</b>	<b>4.80%</b>	<b>4.82%</b>	<b>5.10%</b>	<b>5.15%</b>	<b>4.51%</b>	<b>5.31%</b>	<b>5.96%</b>	<b>5.64%</b>
<b>ACTIVAS</b>													
<b>Córdobas</b>													
COMERCIAL	13.36%	13.24%	12.83%	12.38%	8.12%	11.44%	12.52%	11.65%	13.06%	12.80%	12.77%	11.43%	12.37%
AGRICOLA	10.16%	11.36%	11.15%	12.00%	10.85%	10.61%	11.20%	11.84%	10.56%	10.21%	10.83%	12.64%	11.77%
GANADERO	16.00%	12.00%	12.51%	12.28%	12.18%	12.26%	12.34%	12.49%	13.32%	13.67%	13.29%	14.12%	13.09%
INDUSTRIAL	12.36%	11.05%	12.33%	6.20%	7.83%	14.03%	13.68%	13.00%	12.54%	13.87%	11.05%	12.10%	13.08%
PERSONAL	15.69%	17.02%	16.02%	12.63%	15.39%	16.75%	16.14%	14.51%	13.31%	16.72%	14.57%	14.18%	14.69%
<b>Total Corto Plazo</b>	<b>12.73%</b>	<b>12.44%</b>	<b>12.52%</b>	<b>8.20%</b>	<b>8.50%</b>	<b>11.47%</b>	<b>12.31%</b>	<b>11.97%</b>	<b>12.59%</b>	<b>12.35%</b>	<b>12.20%</b>	<b>11.64%</b>	<b>12.45%</b>
COMERCIAL	14.00%	13.75%	13.89%	13.58%	12.79%	16.43%	14.62%	13.76%	14.04%	14.14%	18.17%	18.06%	17.05%
AGRICOLA	9.16%	10.12%	10.06%	11.41%	11.39%	11.08%	10.44%	13.40%	10.00%	10.00%	11.81%	14.52%	9.15%
GANADERO	14.00%	12.36%	12.39%	13.51%	12.24%	12.00%	13.31%	13.10%	16.05%	14.19%	18.00%	15.00%	13.81%
INDUSTRIAL	-	-	-	-	-	12.00%	-	-	-	-	-	12.47%	-
HIPOTECARIO	-	-	14.00%	14.00%	-	14.00%	-	-	18.00%	-	-	-	-
PERSONAL	19.20%	18.37%	18.75%	17.93%	18.52%	21.38%	25.68%	26.94%	29.93%	30.34%	29.96%	42.94%	28.80%
<b>Total Largo Plazo</b>	<b>17.87%</b>	<b>16.15%</b>	<b>15.31%</b>	<b>15.90%</b>	<b>16.77%</b>	<b>18.63%</b>	<b>21.63%</b>	<b>23.27%</b>	<b>25.96%</b>	<b>19.52%</b>	<b>25.42%</b>	<b>34.45%</b>	<b>25.02%</b>
<b>Promedio Pond. C\$</b>	<b>14.36%</b>	<b>14.12%</b>	<b>13.71%</b>	<b>9.33%</b>	<b>10.21%</b>	<b>13.27%</b>	<b>16.98%</b>	<b>16.32%</b>	<b>17.85%</b>	<b>17.24%</b>	<b>16.01%</b>	<b>13.78%</b>	<b>15.00%</b>
<b>Dólares</b>													
COMERCIAL	9.96%	10.01%	10.20%	10.70%	10.58%	10.52%	10.95%	10.68%	11.11%	10.97%	11.06%	10.62%	10.91%
AGRICOLA	10.93%	10.43%	9.71%	10.18%	9.63%	9.64%	10.23%	10.11%	10.13%	9.75%	10.45%	10.85%	11.02%
GANADERO	11.95%	11.41%	11.60%	11.29%	11.67%	10.62%	11.21%	10.86%	11.95%	11.10%	10.53%	10.70%	10.80%
INDUSTRIAL	9.92%	8.88%	9.36%	10.42%	9.94%	10.41%	10.00%	9.87%	10.19%	11.06%	10.37%	10.89%	10.43%
HIPOTECARIO	9.04%	10.58%	9.03%	9.04%	9.05%	9.02%	9.04%	9.00%	9.02%	9.00%	9.02%	9.06%	9.05%
PERSONAL	12.09%	11.96%	11.79%	13.09%	11.77%	12.47%	12.77%	12.84%	12.97%	12.01%	11.10%	12.61%	12.08%
VEHICULO	9.07%	9.67%	9.30%	9.71%	8.50%	8.50%	8.50%	8.66%	8.15%	-	9.43%	10.25%	10.25%
<b>Total Corto Plazo</b>	<b>10.24%</b>	<b>9.89%</b>	<b>9.85%</b>	<b>10.66%</b>	<b>10.30%</b>	<b>10.37%</b>	<b>10.71%</b>	<b>10.41%</b>	<b>10.62%</b>	<b>10.81%</b>	<b>10.79%</b>	<b>10.70%</b>	<b>10.82%</b>
COMERCIAL	10.96%	10.23%	10.49%	11.08%	10.21%	10.61%	10.43%	11.29%	11.16%	9.99%	11.71%	11.59%	11.68%
AGRICOLA	11.25%	10.46%	10.29%	11.18%	10.18%	10.88%	10.16%	10.50%	9.77%	11.56%	10.65%	11.36%	12.49%
GANADERO	11.64%	11.53%	12.29%	12.04%	12.27%	10.34%	11.94%	11.33%	12.80%	12.34%	12.20%	12.20%	11.17%
INDUSTRIAL	10.50%	11.11%	10.71%	10.32%	11.67%	10.86%	10.28%	10.47%	11.29%	10.63%	8.87%	11.41%	10.17%
HIPOTECARIO	9.29%	9.66%	9.61%	9.64%	9.69%	9.87%	9.67%	9.52%	9.65%	9.46%	9.50%	10.01%	9.85%
PERSONAL	13.77%	13.40%	13.62%	13.47%	13.52%	13.64%	13.54%	13.45%	13.47%	17.69%	17.37%	12.64%	16.00%
VEHICULO	9.15%	9.08%	9.15%	9.35%	9.24%	9.14%	9.13%	9.10%	8.82%	8.98%	9.67%	10.08%	10.29%
<b>Total Largo Plazo</b>	<b>10.98%</b>	<b>10.81%</b>	<b>10.86%</b>	<b>10.92%</b>	<b>10.84%</b>	<b>11.01%</b>	<b>10.61%</b>	<b>11.20%</b>	<b>10.82%</b>	<b>11.24%</b>	<b>11.48%</b>	<b>11.23%</b>	<b>11.93%</b>
<b>Promedio Pond. US\$</b>	<b>10.55%</b>	<b>10.22%</b>	<b>10.19%</b>	<b>10.75%</b>	<b>10.50%</b>	<b>10.64%</b>	<b>10.67%</b>	<b>10.70%</b>	<b>10.69%</b>	<b>11.02%</b>	<b>11.06%</b>	<b>10.91%</b>	<b>11.25%</b>
<b>Prom. Pond. C\$ y US\$</b>	<b>10.75%</b>	<b>10.44%</b>	<b>10.40%</b>	<b>10.49%</b>	<b>10.46%</b>	<b>10.94%</b>	<b>11.07%</b>	<b>11.13%</b>	<b>11.08%</b>	<b>11.58%</b>	<b>11.50%</b>	<b>11.24%</b>	<b>11.80%</b>
<b>MARGEN ENTRE Activa y Pasivas</b>													
<b>Córdobas</b>	<b>9.43%</b>	<b>8.76%</b>	<b>7.92%</b>	<b>2.17%</b>	<b>4.68%</b>	<b>7.86%</b>	<b>11.36%</b>	<b>10.15%</b>	<b>11.38%</b>	<b>12.00%</b>	<b>9.89%</b>	<b>7.20%</b>	<b>8.84%</b>
<b>Dólares</b>	<b>5.78%</b>	<b>5.82%</b>	<b>5.55%</b>	<b>5.64%</b>	<b>6.08%</b>	<b>6.07%</b>	<b>6.14%</b>	<b>6.04%</b>	<b>6.16%</b>	<b>6.75%</b>	<b>6.02%</b>	<b>5.27%</b>	<b>5.73%</b>
<b>Consolidado</b>	<b>5.95%</b>	<b>5.82%</b>	<b>5.44%</b>	<b>4.58%</b>	<b>5.76%</b>	<b>6.14%</b>	<b>6.24%</b>	<b>6.03%</b>	<b>5.93%</b>	<b>7.07%</b>	<b>6.19%</b>	<b>5.29%</b>	<b>6.16%</b>