

**BANCO CENTRAL DE NICARAGUA
TASAS MENSUALES PONDERADAS**

	2001											
	Ene-01	Feb-01	Mar-01	Abr-01	May-01	Jun-01	Jul-01	Ago-01	Sep-01	Oct-01	Nov-01	Dic-01
PASIVAS												
Córdobas												
1 Mes	11.40%	12.67%	11.35%	10.83%	11.50%	12.93%	12.16%	11.63%	11.09%	11.48%	12.05%	10.50%
2 Meses	12.69%	14.33%	14.73%	9.00%	7.93%	9.88%	9.67%	13.67%	10.21%	11.75%	8.50%	-
3 Meses	11.99%	12.52%	11.85%	12.15%	11.69%	12.78%	12.54%	12.31%	12.12%	12.01%	12.35%	11.78%
6 Meses	14.61%	13.98%	13.12%	12.71%	11.49%	11.98%	11.92%	12.79%	11.23%	13.19%	11.77%	11.38%
9 Meses	14.34%	13.51%	12.12%	13.45%	13.12%	11.96%	11.82%	13.36%	13.28%	12.76%	14.09%	12.50%
1 Año	13.78%	14.48%	14.11%	14.33%	14.96%	13.54%	13.65%	14.53%	15.38%	14.69%	14.10%	13.32%
Mas de 1 Año	13.74%	13.70%	13.53%	13.47%	13.85%	13.27%	14.22%	14.08%	14.58%	13.86%	13.84%	13.56%
Dep. Ahorro	8.67%	8.65%	8.59%	8.47%	8.34%	8.50%	8.66%	8.97%	8.80%	7.93%	8.64%	8.07%
Promedio Pond.	12.21%	12.64%	11.61%	11.60%	11.66%	12.19%	11.94%	11.89%	12.23%	11.46%	12.16%	10.81%
Dólares												
1 Mes	9.72%	9.22%	9.04%	8.66%	8.70%	8.69%	9.07%	9.10%	9.03%	9.30%	8.92%	8.82%
2 Meses	10.22%	9.97%	9.49%	7.59%	7.90%	7.73%	8.91%	9.28%	9.50%	8.73%	8.23%	5.00%
3 Meses	9.42%	9.43%	9.32%	9.64%	9.39%	9.22%	9.14%	9.64%	9.79%	9.37%	9.38%	8.63%
6 Meses	9.67%	9.71%	9.35%	9.71%	10.26%	9.61%	9.34%	9.96%	9.67%	9.93%	9.76%	9.86%
9 Meses	10.11%	10.15%	10.00%	10.89%	10.83%	9.75%	9.96%	10.61%	10.14%	10.31%	10.26%	9.96%
1 Año	10.94%	10.48%	10.20%	9.96%	10.65%	10.17%	10.77%	11.11%	11.39%	10.78%	11.10%	10.68%
Mas de 1 Año	10.24%	10.63%	10.25%	10.17%	10.90%	9.73%	10.67%	10.58%	10.45%	10.64%	10.70%	10.48%
Dep. Ahorro	5.44%	5.55%	5.56%	5.47%	5.39%	5.53%	5.32%	5.61%	5.48%	5.54%	5.29%	5.43%
Promedio Pond.	9.29%	9.34%	9.08%	9.11%	9.21%	8.88%	9.01%	9.42%	9.37%	9.26%	9.68%	9.26%
Prom. Pond. C\$ y US\$	10.10%	10.29%	9.64%	9.66%	9.73%	9.62%	9.55%	9.85%	9.98%	9.81%	9.95%	9.59%
ACTIVAS												
Córdobas												
COMERCIAL	20.73%	18.21%	19.73%	17.54%	18.27%	17.00%	19.79%	18.56%	21.57%	19.98%	21.84%	20.36%
AGRICOLA	17.29%	17.78%	18.58%	18.06%	17.68%	17.70%	17.95%	18.44%	18.46%	18.61%	18.35%	18.64%
GANADERO	23.05%	20.38%	20.50%	23.49%	19.38%	22.27%	19.08%	18.95%	19.73%	23.15%	22.45%	22.37%
INDUSTRIAL	19.51%	15.99%	18.39%	17.39%	18.14%	21.67%	19.16%	21.39%	23.67%	18.52%	21.75%	22.25%
PERSONAL	16.33%	21.12%	12.34%	12.08%	9.91%	21.35%	16.18%	20.05%	19.87%	19.51%	20.86%	21.20%
Total Corto Plazo	19.56%	17.57%	17.31%	16.26%	15.28%	18.65%	18.46%	19.20%	20.65%	19.19%	20.92%	20.43%
COMERCIAL	24.00%	23.63%	21.12%	22.95%	20.56%	18.81%	14.59%	23.90%	22.00%	24.00%	20.22%	23.69%
AGRICOLA	24.00%	17.93%	15.59%	16.31%	12.94%	18.00%	13.67%	16.34%	21.03%	-	-	16.00%
GANADERO	-	23.00%	18.00%	-	18.00%	-	23.73%	18.00%	19.00%	-	18.00%	-
INDUSTRIAL	-	24.00%	-	24.00%	-	-	-	-	-	-	-	-
HIPOTECARIO	-	-	-	-	-	-	-	-	-	-	-	-
PERSONAL	19.88%	17.51%	16.42%	23.69%	19.00%	18.45%	20.67%	18.42%	16.82%	17.93%	19.25%	18.67%
Total Largo Plazo	22.91%	22.23%	17.20%	22.40%	16.28%	18.76%	15.75%	17.82%	20.79%	22.85%	19.72%	19.86%
Promedio Pond.C\$	19.66%	18.09%	17.31%	16.66%	15.30%	18.66%	17.70%	18.97%	20.66%	19.23%	20.84%	20.42%
Dólares												
COMERCIAL	15.87%	16.24%	15.94%	16.00%	15.75%	15.90%	15.82%	16.26%	15.75%	15.48%	16.93%	16.67%
AGRICOLA	15.82%	15.90%	15.72%	15.71%	15.58%	15.33%	15.63%	16.22%	15.58%	16.27%	16.03%	16.49%
GANADERO	16.84%	16.61%	16.37%	17.15%	16.87%	16.60%	16.09%	16.81%	17.20%	16.52%	16.71%	18.59%
INDUSTRIAL	15.19%	15.74%	13.82%	14.97%	14.83%	14.27%	15.63%	15.09%	14.81%	15.49%	16.10%	14.52%
HIPOTECARIO	-	-	-	-	-	-	-	-	-	-	-	-
PERSONAL	16.61%	17.65%	17.16%	17.13%	14.62%	16.71%	17.28%	16.67%	17.38%	18.18%	18.99%	19.61%
VEHICULO	-	-	-	-	-	-	-	-	-	-	-	-
Total Corto Plazo	15.84%	16.20%	15.32%	15.89%	15.44%	15.45%	15.77%	15.98%	15.67%	15.74%	16.66%	16.47%
COMERCIAL	16.88%	15.42%	16.52%	15.92%	15.24%	13.64%	16.64%	16.36%	17.11%	17.10%	16.60%	17.43%
AGRICOLA	15.95%	16.05%	15.99%	15.96%	12.12%	12.46%	12.29%	15.34%	16.03%	16.84%	17.44%	17.15%
GANADERO	16.13%	16.00%	16.88%	18.00%	17.53%	20.00%	18.00%	15.20%	-	17.29%	16.00%	16.00%
INDUSTRIAL	15.31%	13.37%	18.24%	13.43%	16.31%	11.38%	15.53%	17.07%	18.36%	17.46%	15.83%	15.93%
HIPOTECARIO	-	-	-	-	-	-	-	-	-	-	-	-
PERSONAL	16.33%	16.63%	16.17%	14.99%	16.57%	17.29%	17.10%	16.51%	15.94%	15.74%	17.24%	17.61%
VEHICULO	-	-	-	-	-	-	-	-	-	-	-	-
Total Largo Plazo	15.98%	15.57%	16.42%	14.63%	14.13%	13.63%	15.54%	16.09%	16.16%	16.72%	16.93%	17.20%
Promedio Pond. US\$	15.88%	15.92%	15.73%	15.13%	15.11%	14.84%	15.70%	16.00%	15.83%	15.92%	16.71%	16.66%
Prom. Pond. C\$ y US\$	16.26%	16.17%	15.93%	15.25%	15.12%	15.08%	15.90%	16.34%	16.39%	16.55%	17.09%	17.02%
MARGEN ENTRE												
Activa y Pasivas												
Córdobas	7.45%	5.46%	5.69%	5.06%	3.64%	6.47%	5.77%	7.08%	8.44%	7.77%	8.68%	9.61%
Dólares	6.60%	6.58%	6.65%	6.02%	5.90%	5.96%	6.69%	6.59%	6.46%	6.66%	7.02%	7.40%
Consolidado	6.16%	5.88%	6.29%	5.60%	5.39%	5.45%	6.35%	6.49%	6.41%	6.74%	7.15%	7.43%