

**BANCO CENTRAL DE NICARAGUA
TASAS MENSUALES PONDERADAS**

	2003											
	Ene-03	Feb-03	Mar-03	Abr-03	May-03	Jun-03	Jul-03	Ago-03	Sep-03	Oct-03	Nov-03	Dic-03
PASIVAS												
Córdobas												
1 Mes	6.24%	6.91%	6.56%	5.63%	6.93%	5.80%	5.43%	4.92%	4.57%	4.49%	4.64%	4.50%
2 Meses	-	-	-	-	-	-	-	-	-	-	-	-
3 Meses	7.28%	6.79%	7.83%	7.24%	6.86%	7.10%	6.73%	5.63%	5.86%	5.85%	5.61%	5.78%
6 Meses	9.19%	7.33%	8.41%	7.80%	8.35%	7.96%	8.09%	6.99%	6.22%	6.79%	7.52%	6.49%
9 Meses	9.14%	8.97%	8.65%	7.70%	7.22%	7.60%	8.69%	7.58%	8.41%	6.61%	7.20%	5.95%
1 Año	9.94%	10.24%	10.15%	9.70%	8.54%	8.44%	8.78%	7.81%	9.13%	7.24%	7.26%	7.14%
Mas de 1 Año	10.46%	10.22%	9.73%	9.66%	8.32%	9.48%	7.95%	8.48%	8.90%	7.41%	7.29%	7.80%
Dep. Ahorro	4.99%	4.78%	4.83%	4.86%	4.57%	4.48%	4.48%	3.99%	3.44%	3.46%	3.34%	3.50%
Promedio POND.	8.09%	7.77%	7.41%	7.01%	7.56%	6.73%	7.14%	5.76%	5.38%	5.78%	5.87%	5.03%
Dólares												
1 Mes	5.61%	5.78%	5.55%	5.67%	6.33%	5.54%	5.29%	4.58%	4.54%	4.12%	4.08%	3.85%
2 Meses	-	-	-	-	-	-	-	-	-	-	-	-
3 Meses	6.06%	7.04%	6.24%	5.84%	6.15%	7.22%	5.67%	4.93%	4.17%	4.46%	3.83%	4.62%
6 Meses	6.46%	6.31%	6.65%	6.85%	6.29%	6.49%	5.73%	5.68%	5.84%	5.47%	5.43%	5.13%
9 Meses	7.85%	6.83%	7.41%	6.41%	6.27%	6.33%	6.75%	6.68%	5.13%	5.77%	5.73%	5.47%
1 Año	7.74%	8.06%	7.61%	8.07%	7.72%	7.32%	7.17%	7.14%	7.82%	6.25%	6.02%	6.54%
Mas de 1 Año	8.58%	7.57%	8.05%	8.03%	7.47%	6.93%	7.88%	6.65%	6.87%	6.66%	6.56%	7.05%
Dep. Ahorro	3.23%	3.38%	3.24%	3.25%	3.39%	3.27%	3.21%	3.37%	3.09%	3.21%	2.85%	2.82%
Promedio POND.	6.54%	6.74%	6.61%	6.48%	6.45%	6.28%	5.70%	5.44%	5.80%	4.87%	4.89%	5.31%
Prom. POND. C\$ y US\$	6.97%	7.03%	6.80%	6.63%	6.75%	6.40%	6.08%	5.51%	5.71%	5.21%	5.11%	5.23%
ACTIVAS												
Córdobas												
COMERCIAL	18.99%	18.36%	18.25%	16.38%	17.48%	14.97%	17.39%	15.28%	16.75%	16.77%	17.39%	13.99%
AGRICOLA	15.83%	14.41%	15.36%	15.10%	13.39%	13.32%	14.80%	11.53%	14.55%	13.98%	14.55%	14.46%
GANADERO	18.15%	16.35%	18.87%	21.74%	22.38%	20.38%	20.46%	18.06%	18.55%	15.00%	17.40%	16.56%
INDUSTRIAL	17.73%	15.78%	19.37%	14.82%	18.40%	18.92%	14.50%	18.24%	9.68%	12.54%	18.00%	14.28%
PERSONAL	18.84%	19.71%	17.69%	19.49%	19.06%	18.11%	18.48%	18.88%	18.80%	18.61%	15.88%	18.34%
Total Corto Plazo	17.37%	16.14%	17.74%	15.66%	16.84%	15.80%	15.25%	13.66%	12.53%	14.72%	16.50%	14.35%
COMERCIAL	-	19.50%	12.62%	17.91%	17.20%	18.00%	17.23%	22.00%	-	13.00%	17.46%	11.73%
AGRICOLA	10.14%	12.65%	14.27%	12.07%	13.62%	12.78%	12.46%	12.60%	11.95%	13.95%	14.26%	13.00%
GANADERO	16.00%	18.27%	-	-	-	20.00%	-	-	10.00%	-	18.00%	-
INDUSTRIAL	-	18.00%	-	-	-	-	-	-	-	-	-	-
HIPOTECARIO	-	-	20.00%	-	-	-	-	-	-	-	-	-
PERSONAL	26.96%	26.61%	26.17%	25.25%	26.03%	25.26%	25.01%	24.42%	24.69%	24.42%	24.10%	24.58%
Total Largo Plazo	21.05%	24.25%	24.66%	20.93%	23.30%	22.02%	22.30%	22.88%	23.25%	23.73%	23.34%	20.84%
Promedio POND.C\$	19.07%	18.49%	19.74%	17.01%	18.88%	17.90%	17.07%	15.85%	14.67%	16.69%	18.86%	15.93%
Dólares												
COMERCIAL	12.09%	13.03%	11.75%	12.99%	12.17%	12.55%	12.77%	12.86%	12.82%	12.38%	12.03%	11.28%
AGRICOLA	14.32%	12.91%	13.00%	13.36%	13.15%	11.73%	11.46%	11.68%	11.96%	12.51%	12.21%	11.97%
GANADERO	14.86%	15.65%	16.26%	15.34%	15.16%	15.05%	15.19%	15.03%	13.95%	14.32%	14.37%	13.97%
INDUSTRIAL	9.02%	13.37%	11.11%	10.39%	10.41%	10.91%	8.23%	10.72%	10.94%	10.51%	9.73%	10.45%
HIPOTECARIO	16.97%	16.73%	11.62%	14.92%	16.03%	16.58%	16.32%	15.24%	16.32%	11.82%	14.27%	14.02%
PERSONAL	13.72%	13.69%	13.00%	12.20%	12.68%	13.96%	13.79%	13.09%	13.24%	13.45%	13.24%	12.93%
VEHICULO	-	-	-	-	-	-	-	-	-	-	-	-
Total Corto Plazo	11.59%	13.17%	11.86%	12.62%	12.02%	12.23%	11.71%	12.47%	12.52%	12.07%	11.29%	11.37%
COMERCIAL	13.45%	14.39%	13.05%	12.78%	13.67%	12.57%	11.11%	11.32%	11.46%	12.23%	12.06%	11.92%
AGRICOLA	11.43%	10.58%	12.47%	7.55%	10.09%	11.26%	8.50%	7.69%	10.04%	11.65%	11.72%	8.99%
GANADERO	15.32%	14.25%	15.85%	13.15%	13.42%	13.42%	14.73%	13.10%	13.53%	13.13%	13.58%	12.81%
INDUSTRIAL	14.02%	11.72%	10.75%	9.36%	11.54%	8.10%	9.64%	11.20%	10.32%	12.24%	7.07%	10.17%
HIPOTECARIO	10.23%	9.48%	9.69%	9.65%	9.72%	9.58%	9.02%	8.96%	9.08%	8.89%	9.29%	9.65%
PERSONAL	13.69%	14.44%	13.99%	15.28%	14.13%	14.28%	14.76%	14.70%	14.17%	13.71%	13.37%	13.84%
VEHICULO	11.50%	-	-	-	-	-	-	-	-	-	-	-
Total Largo Plazo	12.91%	12.34%	11.84%	11.18%	11.74%	11.00%	10.74%	10.80%	11.14%	11.57%	10.65%	10.90%
Promedio POND. US\$	12.05%	12.92%	11.85%	11.96%	11.93%	11.69%	11.30%	11.64%	12.08%	11.85%	11.11%	11.17%
Prom. POND. C\$ y US\$	12.27%	13.27%	12.23%	12.20%	12.34%	12.06%	11.75%	11.93%	12.30%	12.26%	11.41%	11.35%
MARGEN ENTRE Activa y Pasivas												
Córdobas	10.98%	10.73%	12.33%	10.01%	11.32%	11.16%	9.94%	10.04%	10.83%	10.91%	13.00%	10.89%
Dólares	5.51%	6.17%	5.24%	5.48%	5.48%	5.41%	5.60%	6.40%	7.30%	6.98%	6.22%	5.86%
Consolidado	5.30%	6.23%	5.43%	5.58%	5.59%	5.67%	5.68%	6.47%	7.17%	7.05%	6.30%	6.11%