

**BANCO CENTRAL DE NICARAGUA
TASAS MENSUALES PONDERADAS**

	2004												2005							
	Ene-04	Feb-04	Mar-04	Abr-04	May-04	Jun-04	Jul-04	Ago-04	Sep-04	Oct-04	Nov-04	Dic-04	Ene-05	Feb-05	Mar-05	Abr-05	May-05	Jun-05	Jul-05	Ago-05
PASIVAS																				
Córdobas																				
1 Mes	5.13%	4.55%	4.57%	5.03%	4.84%	4.91%	4.66%	4.78%	4.96%	4.32%	4.36%	4.48%	3.95%	3.95%	3.78%	3.73%	3.79%	4.15%	3.87%	3.89%
2 Meses	-	-	-	-	-	-	-	-	-	-	-	3.75%	-	-	-	-	-	-	-	-
3 Meses	5.80%	5.85%	4.92%	5.99%	4.75%	5.18%	4.87%	5.06%	4.68%	4.16%	4.09%	3.61%	4.28%	5.23%	4.20%	4.33%	4.70%	4.84%	4.61%	4.29%
6 Meses	6.40%	6.77%	5.64%	5.71%	5.56%	5.83%	5.63%	6.14%	5.08%	5.12%	4.68%	4.88%	4.90%	4.86%	4.67%	5.06%	4.63%	4.14%	4.70%	4.98%
9 Meses	6.91%	6.99%	6.75%	5.50%	5.03%	5.75%	6.10%	4.94%	5.26%	4.87%	6.02%	5.19%	4.39%	5.03%	4.92%	5.00%	4.41%	4.07%	4.87%	5.15%
1 Año	7.15%	7.34%	6.69%	6.37%	6.25%	5.87%	5.78%	6.47%	5.03%	5.93%	5.64%	5.62%	5.54%	5.85%	5.89%	5.64%	5.41%	5.58%	6.39%	6.18%
Mas de 1 Año	7.46%	7.42%	5.63%	6.30%	6.28%	5.99%	5.23%	5.95%	6.48%	5.66%	5.29%	6.42%	6.28%	6.56%	5.93%	6.04%	6.41%	6.30%	6.58%	6.85%
Dep. Ahorro	3.91%	3.63%	3.58%	3.60%	3.36%	3.34%	3.31%	3.36%	3.29%	3.26%	3.26%	3.28%	3.32%	3.27%	3.33%	3.34%	3.35%	3.41%	3.39%	3.35%
Promedio Pond.	6.16%	5.66%	5.24%	5.46%	5.37%	5.41%	5.22%	4.92%	4.90%	4.99%	4.74%	4.77%	4.57%	5.35%	5.30%	4.47%	5.16%	4.96%	5.17%	5.41%
Dólares																				
1 Mes	4.07%	3.99%	4.08%	4.26%	4.11%	4.57%	3.72%	4.16%	3.63%	3.48%	3.53%	3.36%	3.40%	3.54%	3.04%	2.89%	2.87%	3.30%	3.21%	3.52%
2 Meses	-	-	-	-	-	-	-	-	-	-	-	3.00%	-	-	-	-	-	-	-	3.50%
3 Meses	4.62%	4.48%	4.73%	4.11%	3.90%	4.44%	3.75%	3.68%	4.22%	3.58%	3.36%	3.45%	3.45%	3.33%	3.30%	3.17%	4.07%	3.32%	3.68%	4.17%
4 Meses	-	-	-	-	-	-	-	-	-	-	-	2.55%	-	-	-	-	-	-	-	-
6 Meses	4.93%	4.89%	4.71%	4.83%	4.67%	4.37%	4.38%	4.11%	4.12%	4.09%	4.24%	3.96%	3.96%	4.09%	3.81%	3.73%	3.91%	3.70%	4.04%	4.56%
9 Meses	5.21%	5.57%	5.01%	3.99%	4.48%	4.93%	4.95%	4.36%	4.38%	4.29%	4.60%	4.02%	4.00%	4.46%	3.71%	4.37%	3.98%	4.37%	4.84%	4.84%
1 Año	6.02%	5.75%	5.65%	4.85%	5.56%	5.45%	5.42%	5.51%	5.04%	4.83%	5.40%	5.19%	4.88%	5.20%	5.13%	5.27%	5.07%	5.12%	5.53%	5.62%
Mas de 1 Año	6.74%	6.08%	6.26%	6.55%	5.88%	6.66%	5.74%	5.84%	5.68%	5.41%	5.70%	5.78%	5.83%	6.00%	5.72%	6.22%	5.57%	5.55%	6.34%	5.86%
Dep. Ahorro	2.88%	2.87%	2.79%	2.87%	2.63%	2.64%	2.46%	2.55%	2.47%	2.52%	2.53%	2.55%	2.40%	2.84%	2.54%	2.51%	2.54%	2.65%	2.57%	2.44%
Promedio Pond.	4.84%	4.74%	4.73%	4.87%	4.53%	4.58%	4.17%	4.26%	4.06%	3.94%	4.14%	4.18%	3.93%	4.22%	4.11%	3.82%	3.92%	4.03%	4.28%	4.28%
Prom. Pond. CS y US\$	5.25%	4.99%	4.88%	5.02%	4.75%	4.80%	4.48%	4.42%	4.33%	4.24%	4.29%	4.33%	4.07%	4.59%	4.51%	3.94%	4.26%	4.31%	4.56%	4.59%
ACTIVAS																				
Córdobas																				
COMERCIAL	15.89%	12.49%	13.99%	12.55%	12.50%	13.30%	14.40%	12.35%	13.21%	13.03%	13.22%	12.15%	14.17%	12.06%	12.51%	14.98%	14.31%	12.37%	12.90%	13.62%
AGRICOLA	15.10%	13.85%	14.35%	13.32%	12.73%	11.25%	12.96%	11.76%	12.63%	13.15%	11.63%	12.47%	12.13%	13.31%	12.21%	13.84%	12.05%	10.07%	9.12%	10.19%
GANADERO	17.74%	18.84%	16.83%	18.93%	16.00%	22.00%	18.00%	18.00%	14.75%	18.44%	14.90%	15.69%	22.00%	10.75%	16.00%	17.73%	17.65%	17.44%	-	12.47%
INDUSTRIAL	16.71%	16.32%	15.80%	17.44%	13.38%	16.00%	15.16%	15.53%	14.47%	12.79%	15.27%	14.42%	13.51%	13.61%	11.88%	11.78%	12.82%	12.33%	13.93%	13.76%
PERSONAL	18.97%	16.73%	16.08%	14.57%	15.53%	12.22%	17.09%	18.74%	15.45%	17.51%	13.97%	17.33%	21.00%	17.28%	14.38%	16.14%	15.79%	16.15%	16.87%	15.06%
Total Corto Plazo	16.08%	13.11%	14.55%	13.37%	12.91%	12.38%	14.40%	12.69%	13.35%	13.24%	13.41%	12.54%	14.05%	12.49%	12.35%	13.60%	13.27%	11.94%	11.65%	12.72%
COMERCIAL	18.00%	-	18.00%	18.00%	9.97%	9.26%	9.83%	-	11.00%	-	13.25%	13.62%	8.46%	-	17.39%	10.75%	10.75%	14.92%	14.00%	-
AGRICOLA	15.00%	12.08%	9.31%	9.76%	10.49%	13.52%	-	-	12.63%	-	-	-	11.00%	11.72%	10.11%	10.81%	10.39%	11.43%	11.49%	10.26%
GANADERO	13.00%	18.00%	-	-	-	-	-	-	17.00%	-	10.52%	10.52%	-	10.75%	10.75%	10.75%	10.75%	-	10.75%	-
INDUSTRIAL	-	-	15.00%	-	-	-	-	-	-	-	13.00%	-	-	-	-	-	-	-	-	-
HIPOTECARIO	-	-	10.13%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
PERSONAL	25.40%	22.11%	21.66%	21.91%	21.50%	21.49%	21.48%	21.51%	21.48%	16.09%	19.65%	19.32%	20.42%	19.36%	19.59%	20.03%	19.17%	18.75%	18.71%	18.89%
Total Largo Plazo	21.73%	21.18%	17.76%	19.69%	18.69%	15.59%	13.50%	21.51%	20.97%	16.09%	19.52%	19.13%	19.86%	18.50%	17.86%	18.15%	14.05%	18.18%	18.54%	18.84%
Promedio Pond. CS	17.63%	14.20%	15.73%	15.31%	14.22%	13.42%	14.02%	14.96%	15.72%	14.04%	15.45%	14.20%	16.93%	14.58%	14.31%	15.93%	13.83%	14.31%	15.27%	15.24%
Dólares																				
COMERCIAL	12.37%	11.96%	10.21%	11.67%	10.48%	11.11%	10.80%	10.52%	11.70%	10.84%	10.60%	10.21%	10.94%	10.81%	9.92%	10.86%	10.14%	10.41%	10.27%	10.48%
AGRICOLA	11.76%	11.43%	11.43%	12.26%	10.59%	10.65%	9.70%	10.65%	11.09%	9.92%	10.39%	10.54%	8.99%	10.77%	10.56%	10.11%	9.58%	9.38%	9.62%	10.01%
GANADERO	14.88%	12.93%	13.40%	13.66%	13.42%	12.93%	11.84%	11.99%	12.72%	12.84%	12.48%	12.32%	12.66%	12.77%	12.24%	12.59%	12.61%	11.48%	11.46%	11.22%
INDUSTRIAL	11.07%	10.78%	9.91%	10.67%	10.02%	9.77%	9.75%	10.40%	11.59%	10.45%	10.60%	8.83%	9.81%	8.83%	8.66%	10.18%	8.94%	9.80%	10.23%	10.51%
HIPOTECARIO	13.98%	14.00%	13.05%	13.23%	12.53%	-	12.28%	-	10.68%	10.15%	9.19%	9.11%	9.47%	8.98%	8.86%	9.12%	9.05%	8.96%	9.13%	9.00%
PERSONAL	13.59%	12.19%	12.39%	12.17%	11.48%	11.60%	12.40%	11.66%	12.37%	11.39%	12.07%	12.13%	10.49%	11.33%	12.36%	10.76%	12.53%	12.43%	10.67%	12.21%
VEHICULO1 /	-	-	-	-	-	-	10.75%	9.09%	9.58%	9.03%	9.33%	8.67%	8.39%	8.10%	8.80%	8.84%	9.23%	9.00%	9.37%	9.00%
Total Corto Plazo	12.26%	11.62%	10.43%	11.50%	10.49%	10.73%	10.56%	10.70%	11.64%	10.76%	10.64%	10.00%	10.55%	10.40%	9.57%	10.63%	9.96%	10.15%	10.21%	10.46%
COMERCIAL	12.17%	11.17%	12.02%	10.61%	11.54%	10.72%	11.23%	10.72%	10.84%	10.23%	10.18%	9.97%	10.13%	9.66%	9.86%	9.85%	10.39%	10.12%	10.39%	10.29%
AGRICOLA	10.81%	12.51%	11.01%	11.16%	10.51%	10.19%	6.55%	12.12%	9.76%	10.93%	9.36%	10.16%	10.02%	10.14%	10.22%	9.87%	10.57%	11.61%	11.23%	10.28%
GANADERO	13.46%	14.42%	12.39%	12.41%	13.62%	12.24%	11.67%	9.31%	12.00%	11.16%	11.79%	10.83%	12.83%	11.41%	11.61%	12.11%	11.75%	10.93%	11.32%	10.82%
INDUSTRIAL	6.78%	9.87%	9.35%	10.99%	10.82%	8.14%	9.17%	10.54%	12.29%	10.34%	10.02%	9.90%	8.92%	9.86%	11.03%	10.32%	10.49%	9.56%	10.54%	8.21%
HIPOTECARIO	9.15%	9.44%	10.01%	10.08%	10.08%	10.87%	10.08%	9.92%	9.65%	9.65%	9.49%	9.30%	9.28%	9.60%	9.38%	9.57%	9.50%	9.59%	9.43%	9.89%
PERSONAL	14.35%	13.24%	13.21%	13.91%	13.51%	13.22%	13.15%	13.10%	13.48%	12.65%	12.99%	12.53%	14.05%	14.69%	14.50%	14.42%	14.13%	14.21%	13.74%	12.86%
VEHICULO1 /	-	9.67%	9.00%	9.00%	9.00%	10.37%	9.10%	9.08%	9.21%	9.14%	9.17%	8.90%	9.00%	9.11%	9.16%	9.14%	9.10%	9.10%	9.20%	9.16%
Total Largo Plazo	10.85%	11.01%	10.66%	10.91%	11.22%	9.80%	9.99%	10.69%	11.13%	10.48%	10.53%	10.28%	10.59%	10.67%	10.76%	10.54%	10.84%	10.70%	10.95%	10.16%
Promedio Pond. US\$	11.81%	11.42%	10.50%	11.27%	10.24%	10.30%	10.66%	11.42%	10.65%	11.42%	10.60%	10.11%	10.56%	10.52%	9.93%	10.58%	10.28%	10.40%	10.50%	10.32%
Prom. Pond. CS y US\$	12.02%	11.68%	10.76%	11.50%	10.88%	10.40%	10.54%	10.89%	11.54%	10.92%	10.83%	10.31%	10.83%	10.84%	10.12%	10.87%	10.55%	10.63%	10.77%	10.61%
MARGEN ENTRE Activa y Pasivas																				
Córdobas	11.47%	8.55%	10.49%	9.85%	8.85%	8.00%	8.80%	10.04%	10.83%	9.05%	10.72%	9.43%	12.37%	9.23%	9.02%	11.46%	8.6			