

**BANCO CENTRAL DE NICARAGUA
TASAS MENSUALES PONDERADAS**

	1999											
	Ene-99	Feb-99	Mar-99	Abr-99	May-99	Jun-99	Jul-99	Ago-99	Sep-99	Oct-99	Nov-99	Dic-99
PASIVAS												
Córdobas												
1 Mes	12.85%	11.39%	11.42%	11.44%	10.61%	12.24%	11.86%	12.99%	9.90%	12.76%	12.14%	12.33%
2 Meses	9.43%	7.25%	8.26%	-	10.08%	11.72%	-	13.74%	9.00%	7.69%	9.46%	12.25%
3 Meses	12.30%	12.35%	9.40%	9.54%	11.32%	9.79%	10.02%	11.32%	10.28%	11.86%	11.45%	11.25%
6 Meses	12.21%	12.76%	12.97%	11.53%	12.02%	11.53%	10.42%	12.33%	12.55%	11.90%	13.27%	12.29%
9 Meses	12.67%	12.23%	14.46%	12.66%	14.66%	13.45%	11.81%	10.82%	12.89%	13.04%	10.33%	12.30%
1 Año	14.97%	15.49%	14.58%	14.92%	14.84%	15.18%	14.76%	14.37%	13.62%	14.06%	14.18%	14.64%
Mas de 1 Año	14.95%	14.47%	14.56%	14.24%	13.23%	13.96%	13.10%	13.81%	13.41%	14.68%	14.53%	15.11%
Dep. Ahorro	8.63%	8.76%	8.53%	8.56%	8.47%	8.51%	8.29%	8.13%	8.04%	8.32%	8.29%	8.17%
Promedio Pond.	12.28%	11.94%	11.11%	11.12%	11.40%	11.14%	11.35%	11.76%	10.43%	11.95%	11.59%	12.09%
Dólares												
1 Mes	8.03%	7.81%	7.84%	7.95%	7.59%	7.72%	9.84%	7.48%	7.58%	7.76%	7.70%	8.05%
2 Meses	10.75%	6.68%	7.23%	4.56%	4.50%	6.62%	7.09%	9.15%	7.23%	9.20%	6.65%	6.75%
3 Meses	8.78%	8.19%	7.40%	9.24%	8.52%	7.38%	9.18%	8.70%	7.83%	8.85%	8.89%	8.39%
6 Meses	10.17%	9.09%	9.41%	8.94%	9.02%	8.85%	8.62%	8.08%	8.57%	8.80%	9.09%	9.02%
9 Meses	10.12%	10.28%	9.91%	9.40%	9.54%	10.00%	8.60%	9.94%	9.92%	9.74%	9.11%	9.31%
1 Año	10.30%	10.16%	10.08%	9.69%	10.40%	10.26%	10.73%	10.30%	10.37%	10.31%	10.80%	10.97%
Mas de 1 Año	11.52%	11.97%	10.89%	10.64%	11.00%	10.51%	10.19%	10.52%	10.82%	10.21%	10.52%	10.45%
Dep. Ahorro	6.18%	6.40%	6.02%	6.05%	5.81%	5.93%	5.62%	5.57%	5.57%	5.56%	5.59%	5.43%
Promedio Pond.	9.01%	8.55%	8.67%	8.15%	8.33%	8.17%	8.76%	8.29%	8.12%	8.47%	8.49%	8.60%
Prom. Pond. C\$ y US\$	10.09%	9.84%	9.53%	9.09%	9.31%	9.00%	9.80%	9.59%	8.84%	9.42%	9.41%	9.29%
ACTIVAS												
Córdobas												
COMERCIAL	20.85%	20.33%	21.43%	16.05%	21.71%	19.82%	18.34%	13.72%	12.61%	19.28%	20.88%	17.11%
AGRICOLA	16.35%	16.67%	16.30%	16.59%	16.43%	16.22%	17.51%	17.01%	17.41%	17.35%	17.25%	17.60%
GANADERO	18.13%	17.88%	18.75%	19.40%	17.00%	18.21%	18.14%	21.05%	19.14%	20.87%	23.03%	20.98%
INDUSTRIAL	17.77%	17.05%	16.74%	17.15%	16.83%	17.29%	18.75%	18.79%	19.15%	17.82%	21.49%	21.26%
PERSONAL	18.01%	19.39%	21.41%	21.04%	19.59%	15.60%	21.41%	18.01%	17.88%	20.23%	21.07%	18.09%
Total Corto Plazo	18.43%	17.30%	17.13%	17.17%	17.74%	17.43%	18.36%	16.04%	15.76%	18.13%	19.06%	18.33%
COMERCIAL	17.88%	24.00%	19.53%	23.02%	22.57%	23.49%	17.31%	24.00%	20.00%	24.00%	24.00%	24.00%
AGRICOLA	18.50%	17.72%	17.18%	16.01%	16.78%	17.94%	17.00%	-	19.32%	16.00%	-	-
GANADERO	14.95%	14.95%	-	-	22.00%	19.56%	21.33%	-	12.02%	-	24.00%	24.00%
INDUSTRIAL	14.61%	14.61%	20.00%	21.90%	-	22.00%	15.00%	22.00%	22.00%	22.00%	18.18%	24.00%
HIPOTECARIO	-	-	-	-	-	-	-	-	-	-	-	-
PERSONAL	17.00%	12.50%	19.54%	16.55%	17.40%	20.83%	21.17%	18.86%	14.04%	14.08%	17.32%	13.48%
Total Largo Plazo	17.85%	20.92%	18.06%	18.26%	19.01%	19.05%	15.97%	23.40%	18.29%	19.02%	19.21%	21.40%
Promedio Pond. C\$	18.37%	17.33%	17.22%	17.28%	17.86%	17.59%	18.00%	16.15%	15.91%	18.15%	19.08%	18.48%
Dólares												
COMERCIAL	16.39%	15.73%	15.04%	15.87%	15.66%	15.80%	15.62%	15.53%	15.71%	15.15%	16.09%	15.30%
AGRICOLA	15.40%	14.25%	15.71%	14.66%	15.40%	15.83%	15.18%	15.01%	14.70%	14.84%	15.30%	14.82%
GANADERO	15.50%	15.83%	15.83%	14.96%	15.98%	15.72%	15.69%	16.48%	16.12%	14.74%	15.44%	16.45%
INDUSTRIAL	15.12%	16.47%	15.80%	16.02%	15.28%	16.51%	14.96%	15.00%	15.21%	14.46%	15.46%	15.16%
HIPOTECARIO	-	-	-	-	-	-	-	-	-	-	-	-
PERSONAL	16.74%	18.18%	16.65%	17.11%	17.29%	17.33%	15.74%	16.45%	16.11%	17.05%	17.95%	15.46%
VEHICULO	-	-	-	-	-	-	-	-	-	-	-	-
Total Corto Plazo	15.87%	15.47%	15.48%	15.63%	15.61%	16.03%	15.37%	15.31%	15.42%	14.96%	15.68%	15.15%
COMERCIAL	15.98%	15.87%	15.33%	16.13%	15.07%	12.25%	16.60%	16.38%	15.00%	16.24%	16.53%	15.90%
AGRICOLA	16.24%	15.01%	15.56%	15.93%	15.90%	15.07%	15.31%	16.19%	15.27%	15.30%	15.39%	14.76%
GANADERO	15.00%	15.98%	15.10%	16.00%	16.00%	15.92%	15.44%	15.05%	16.52%	16.00%	14.81%	16.54%
INDUSTRIAL	14.81%	15.89%	15.65%	16.24%	16.55%	16.44%	15.76%	15.28%	16.02%	16.10%	15.95%	14.19%
HIPOTECARIO	-	-	-	-	-	-	-	-	-	-	-	-
PERSONAL	16.02%	14.35%	15.99%	17.08%	17.01%	16.63%	16.92%	16.87%	16.53%	16.84%	16.30%	15.20%
VEHICULO	-	-	-	-	-	-	-	-	-	-	-	-
Total Largo Plazo	15.61%	15.17%	15.62%	16.40%	16.04%	15.22%	15.69%	16.22%	15.63%	15.93%	15.82%	14.77%
Promedio Pond. US\$	15.79%	15.39%	15.51%	15.82%	15.77%	15.76%	15.51%	15.62%	15.50%	15.13%	15.70%	15.10%
Prom. Pond. C\$ y US\$	16.22%	15.60%	15.69%	16.00%	15.96%	15.94%	15.69%	15.67%	15.55%	15.43%	15.90%	15.30%
MARGEN ENTRE Activa y Pasivas												
Córdobas	6.09%	5.40%	6.11%	6.16%	6.46%	6.44%	6.65%	4.38%	5.48%	6.19%	7.50%	6.39%
Dólares	6.78%	6.84%	6.83%	7.67%	7.44%	7.59%	6.75%	7.32%	7.37%	6.65%	7.22%	6.49%
Consolidado	6.13%	5.76%	6.16%	6.91%	6.66%	6.94%	5.89%	6.07%	6.71%	6.01%	6.49%	6.01%

