

# TASAS DE INTERES PASIVAS DEL SISTEMA FINANCIERO (DEPÓSITOS A PLAZO FIJO)

(En porcentajes)

Detalle Año

Denominación

MONEDA NACIONAL

Gerencia de Entidades Financieras  
Subgerencia Análisis del Sistema Financiero  
Departamento de Información Financiera



| Entidades                   | 1 a 30 días |       | 31 a 60 días |       | 61 a 90 días |       | 91 a 180 días |       | 181 a 360 días |       | 361 a 720 |       | 721 a 1080 días |       | Mayores a 1080 |       | Total<br>Nomin | Total<br>Efect |
|-----------------------------|-------------|-------|--------------|-------|--------------|-------|---------------|-------|----------------|-------|-----------|-------|-----------------|-------|----------------|-------|----------------|----------------|
|                             | Nomin       | Efect | Nomin        | Efect | Nomin        | Efect | Nomin         | Efect | Nomin          | Efect | Nomin     | Efect | Nomin           | Efect | Nomin          | Efect |                |                |
| <b>2001</b>                 |             |       |              |       |              |       |               |       |                |       |           |       |                 |       |                |       |                |                |
| BANCOS                      | 6.92        | 7.23  | 8.11         | 8.40  | 9.35         | 9.68  | 10.29         | 10.57 | 11.72          | 12.07 | 14.58     | 14.68 | -               | -     | -              | -     | 8.11           | 8.55           |
| COOPERATIVAS                | 9.73        | 10.19 | 12.41        | 13.10 | 12.82        | 13.81 | 11.46         | 11.79 | -              | -     | -         | -     | 14.00           | 12.40 | -              | -     | 12.76          | 12.14          |
| FONDOS FINANCIEROS PRIVADOS | 9.96        | 10.22 | 12.10        | 11.26 | 11.52        | 10.28 | 11.96         | 11.47 | 14.60          | 14.95 | 14.00     | 13.97 | -               | -     | -              | -     | 13.83          | 14.11          |
| MUTUALES                    | 11.58       | 12.22 | 10.26        | 10.72 | 12.32        | 12.92 | 9.78          | 10.03 | 11.25          | 11.25 | -         | -     | -               | -     | -              | -     | 10.64          | 11.14          |
| <b>2002</b>                 |             |       |              |       |              |       |               |       |                |       |           |       |                 |       |                |       |                |                |
| BANCOS                      | 8.23        | 8.55  | 9.78         | 10.24 | 9.04         | 9.38  | 9.42          | 9.75  | 15.94          | 15.95 | 14.74     | 15.38 | -               | -     | 12.00          | 12.70 | 9.11           | 9.46           |
| COOPERATIVAS                | 9.94        | 10.41 | 7.75         | 8.00  | 11.73        | 12.30 | 11.45         | 11.81 | 11.77          | 11.77 | 19.00     | 18.86 | -               | -     | -              | -     | 10.55          | 10.87          |
| FONDOS FINANCIEROS PRIVADOS | 7.98        | 8.28  | 11.23        | 11.85 | 12.50        | 13.12 | 9.24          | 9.55  | 10.49          | 10.76 | 13.12     | 13.21 | -               | -     | -              | -     | 10.55          | 11.05          |
| MUTUALES                    | 9.35        | 9.79  | 10.09        | 10.53 | 9.87         | 10.33 | 7.18          | 7.31  | 5.50           | 5.64  | -         | -     | -               | -     | -              | -     | 9.72           | 10.17          |
| <b>2003</b>                 |             |       |              |       |              |       |               |       |                |       |           |       |                 |       |                |       |                |                |
| BANCOS                      | 8.86        | 9.26  | 12.36        | 13.10 | 11.20        | 11.69 | 9.71          | 10.06 | 9.28           | 9.45  | 12.99     | 13.13 | 14.00           | 13.09 | 16.45          | 17.75 | 10.55          | 11.07          |
| COOPERATIVAS                | 9.93        | 10.39 | -            | -     | 14.02        | 14.81 | 17.36         | 18.16 | 11.38          | 11.84 | -         | -     | -               | -     | -              | -     | 10.75          | 11.26          |
| FONDOS FINANCIEROS PRIVADOS | 8.27        | 8.60  | 8.18         | 8.49  | 9.25         | 9.59  | 9.39          | 9.73  | 12.39          | 13.09 | 12.03     | 12.02 | -               | -     | -              | -     | 10.79          | 11.17          |
| MUTUALES                    | 7.23        | 7.51  | 9.42         | 9.82  | 10.96        | 11.52 | 9.88          | 10.26 | -              | -     | 13.00     | 12.98 | -               | -     | -              | -     | 10.77          | 11.31          |
| <b>2004</b>                 |             |       |              |       |              |       |               |       |                |       |           |       |                 |       |                |       |                |                |
| BANCOS                      | 5.97        | 6.14  | 6.77         | 7.00  | 5.97         | 6.12  | 7.06          | 7.23  | 8.87           | 9.06  | 10.00     | 10.03 | 12.30           | 13.01 | 13.75          | 14.70 | 6.48           | 6.67           |
| COOPERATIVAS                | 9.48        | 9.92  | 10.41        | 10.88 | 10.75        | 11.20 | 14.71         | 15.37 | 16.56          | 16.61 | 19.00     | 20.65 | -               | -     | -              | -     | 11.37          | 11.86          |
| FONDOS FINANCIEROS PRIVADOS | 7.71        | 7.99  | 7.81         | 8.09  | 8.58         | 8.88  | 9.28          | 9.58  | 9.71           | 9.94  | 11.56     | 11.89 | 12.61           | 13.35 | -              | -     | 8.64           | 8.93           |
| MUTUALES                    | 9.11        | 9.51  | 8.82         | 9.18  | 9.19         | 9.55  | 10.51         | 10.96 | 11.48          | 12.09 | 12.11     | 12.78 | -               | -     | -              | -     | 9.55           | 9.95           |
| <b>2005</b>                 |             |       |              |       |              |       |               |       |                |       |           |       |                 |       |                |       |                |                |
| BANCOS                      | 4.30        | 4.39  | 4.44         | 4.54  | 4.55         | 4.64  | 6.66          | 6.84  | 5.89           | 6.01  | 7.89      | 8.06  | 8.17            | 8.13  | 12.75          | 13.58 | 4.84           | 4.94           |
| COOPERATIVAS                | 7.51        | 7.80  | 9.07         | 9.44  | 9.45         | 9.81  | 10.10         | 10.46 | 9.73           | 9.92  | 11.89     | 12.42 | 12.50           | 11.80 | 12.50          | 13.24 | 9.51           | 9.90           |
| FONDOS FINANCIEROS PRIVADOS | 6.20        | 6.39  | 6.77         | 6.97  | 7.29         | 7.51  | 8.00          | 8.22  | 8.48           | 8.66  | 10.23     | 10.31 | 10.30           | 10.32 | 11.06          | 10.65 | 7.73           | 7.92           |
| MUTUALES                    | 6.64        | 6.88  | 7.51         | 7.79  | 8.03         | 8.32  | 9.99          | 10.42 | 10.03          | 10.46 | 11.10     | 11.64 | 10.14           | 10.63 | 12.49          | 13.24 | 8.45           | 8.79           |
| <b>2006</b>                 |             |       |              |       |              |       |               |       |                |       |           |       |                 |       |                |       |                |                |
| BANCOS                      | 2.98        | 3.02  | 4.22         | 4.30  | 3.83         | 3.89  | 4.63          | 4.70  | 5.83           | 5.92  | 6.65      | 6.68  | 7.22            | 7.22  | 7.18           | 7.26  | 3.83           | 3.89           |
| COOPERATIVAS                | 4.97        | 5.09  | 5.62         | 5.76  | 6.42         | 6.59  | 7.38          | 7.56  | 8.44           | 8.60  | 9.56      | 9.81  | 8.69            | 8.74  | 11.53          | 12.16 | 6.41           | 6.57           |
| FONDOS FINANCIEROS PRIVADOS | 4.92        | 5.03  | 5.46         | 5.59  | 6.09         | 6.24  | 6.20          | 6.33  | 7.07           | 7.19  | 7.98      | 8.02  | 9.24            | 9.17  | 9.45           | 9.17  | 6.08           | 6.20           |
| MUTUALES                    | 3.93        | 4.00  | 4.53         | 4.63  | 5.07         | 5.18  | 6.03          | 6.16  | 6.50           | 6.67  | 6.70      | 6.83  | 8.61            | 8.96  | 9.51           | 9.94  | 5.21           | 5.32           |
| <b>2007</b>                 |             |       |              |       |              |       |               |       |                |       |           |       |                 |       |                |       |                |                |
| BANCOS                      | 2.00        | 2.02  | 2.82         | 2.86  | 3.61         | 3.66  | 4.18          | 4.24  | 5.17           | 5.22  | 6.12      | 6.07  | 7.18            | 6.95  | 8.81           | 8.20  | 3.56           | 3.55           |
| COOPERATIVAS                | 3.05        | 3.10  | 3.58         | 3.64  | 4.50         | 4.59  | 5.35          | 5.44  | 6.29           | 6.35  | 7.29      | 7.40  | 7.76            | 7.92  | 9.59           | 9.77  | 4.63           | 4.70           |
| FONDOS FINANCIEROS PRIVADOS | 3.18        | 3.24  | 3.38         | 3.43  | 4.41         | 4.49  | 4.59          | 4.67  | 5.38           | 5.44  | 6.39      | 6.39  | 7.56            | 7.47  | 8.01           | 7.91  | 4.47           | 4.53           |
| MUTUALES                    | 2.65        | 2.69  | 3.36         | 3.41  | 3.47         | 3.53  | 4.38          | 4.45  | 5.09           | 5.19  | 5.84      | 5.93  | 6.98            | 7.21  | 8.44           | 8.78  | 3.60           | 3.65           |
| <b>2008</b>                 |             |       |              |       |              |       |               |       |                |       |           |       |                 |       |                |       |                |                |
| BANCOS                      | 2.97        | 3.04  | 4.08         | 4.19  | 5.16         | 5.28  | 5.38          | 5.47  | 6.39           | 6.47  | 7.87      | 7.89  | 9.00            | 8.67  | 10.20          | 8.65  | 4.74           | 4.79           |
| COOPERATIVAS                | 2.41        | 2.44  | 3.02         | 3.06  | 3.90         | 3.97  | 4.77          | 4.84  | 5.99           | 6.05  | 6.51      | 6.59  | 7.20            | 7.31  | 7.26           | 7.46  | 3.72           | 3.77           |
| FONDOS FINANCIEROS PRIVADOS | 3.29        | 3.37  | 3.36         | 3.44  | 5.11         | 5.22  | 6.15          | 6.30  | 6.62           | 6.71  | 7.63      | 7.65  | 8.41            | 8.18  | 9.42           | 9.39  | 5.06           | 5.15           |
| MUTUALES                    | 2.03        | 2.05  | 2.84         | 2.88  | 3.91         | 3.97  | 4.70          | 4.76  | 5.22           | 5.24  | 6.11      | 6.17  | 8.02            | 8.29  | 6.97           | 6.53  | 3.23           | 3.27           |
| <b>2009</b>                 |             |       |              |       |              |       |               |       |                |       |           |       |                 |       |                |       |                |                |
| BANCOS                      | 0.94        | 0.95  | 1.74         | 1.78  | 4.45         | 4.57  | 5.01          | 5.11  | 4.02           | 4.07  | 5.63      | 5.62  | 5.57            | 5.43  | 3.82           | 3.62  | 3.34           | 3.33           |
| COOPERATIVAS                | 2.03        | 2.05  | 2.31         | 2.34  | 3.82         | 3.88  | 4.77          | 4.84  | 5.91           | 5.98  | 6.42      | 6.53  | 7.90            | 8.11  | 6.51           | 6.51  | 3.49           | 3.54           |
| FONDOS FINANCIEROS PRIVADOS | 1.77        | 1.79  | 2.86         | 2.94  | 4.19         | 4.29  | 4.25          | 4.32  | 5.48           | 5.55  | 6.08      | 6.08  | 6.23            | 5.99  | 4.88           | 4.58  | 4.02           | 4.01           |
| MUTUALES                    | 0.89        | 0.90  | 1.42         | 1.44  | 2.75         | 2.79  | 3.89          | 3.93  | 4.39           | 4.40  | 5.01      | 5.02  | 6.87            | 6.80  | 6.25           | 5.79  | 2.16           | 2.18           |
| <b>2010</b>                 |             |       |              |       |              |       |               |       |                |       |           |       |                 |       |                |       |                |                |
| BANCOS                      | 0.12        | 0.12  | 0.18         | 0.18  | 0.37         | 0.37  | 0.49          | 0.49  | 0.86           | 0.86  | 1.32      | 1.32  | 2.04            | 2.01  | 2.28           | 2.15  | 1.10           | 1.06           |
| COOPERATIVAS                | 0.79        | 0.79  | 0.94         | 0.94  | 1.93         | 1.94  | 2.98          | 3.01  | 3.95           | 3.98  | 4.32      | 4.36  | 6.23            | 6.37  | 5.88           | 5.96  | 2.28           | 2.30           |
| FONDOS FINANCIEROS PRIVADOS | 0.15        | 0.15  | 0.36         | 0.36  | 0.90         | 0.90  | 1.25          | 1.25  | 1.85           | 1.86  | 2.29      | 2.29  | 3.16            | 3.09  | 3.95           | 3.60  | 1.63           | 1.56           |
| MUTUALES                    | 0.13        | 0.13  | 0.26         | 0.26  | 0.46         | 0.46  | 0.83          | 0.83  | 1.25           | 1.25  | 2.42      | 2.42  | 6.26            | 6.25  | 6.10           | 6.16  | 0.47           | 0.47           |
| <b>2011</b>                 |             |       |              |       |              |       |               |       |                |       |           |       |                 |       |                |       |                |                |
| BANCOS                      | 0.11        | 0.11  | 0.28         | 0.28  | 0.47         | 0.47  | 0.48          | 0.48  | 1.32           | 1.32  | 2.02      | 2.01  | 2.69            | 2.65  | 3.43           | 3.07  | 1.56           | 1.45           |
| COOPERATIVAS                | 0.56        | 0.56  | 0.81         | 0.82  | 1.79         | 1.80  | 2.64          | 2.66  | 3.98           | 4.01  | 4.29      | 4.32  | 5.49            | 5.52  | 6.36           | 6.22  | 2.34           | 2.35           |
| FONDOS FINANCIEROS PRIVADOS | 0.37        | 0.37  | 1.40         | 1.42  | 1.05         | 1.06  | 1.84          | 1.86  | 2.11           | 2.12  | 2.38      | 2.38  | 2.89            | 2.85  | 4.05           | 3.57  | 1.99           | 1.88           |
| MUTUALES                    | 0.13        | 0.13  | 0.23         | 0.23  | 0.56         | 0.57  | 1.02          | 1.03  | 1.80           | 1.81  | 2.86      | 2.87  | 5.27            | 5.26  | 5.45           | 5.58  | 0.62           | 0.63           |
| <b>2012</b>                 |             |       |              |       |              |       |               |       |                |       |           |       |                 |       |                |       |                |                |
| BANCOS                      | 0.08        | 0.08  | 0.12         | 0.12  | 0.58         | 0.59  | 0.79          | 0.79  | 1.59           | 1.59  | 1.83      | 1.83  | 2.25            | 2.22  | 3.39           | 2.98  | 1.86           | 1.69           |
| COOPERATIVAS                | 0.66        | 0.66  | 0.91         | 0.92  | 2.37         | 2.40  | 3.23          | 3.27  | 4.22           | 4.26  | 4.65      | 4.70  | 5.87            | 5.92  | 6.23           | 6.20  | 2.80           | 2.83           |
| FONDOS FINANCIEROS PRIVADOS | 0.39        | 0.40  | 0.77         | 0.77  | 2.07         | 2.09  | 2.34          | 2.36  | 2.31           | 2.32  | 2.44      | 2.43  | 2.94            | 2.90  | 4.40           | 3.65  | 2.80           | 2.47           |
| MUTUALES                    | 0.37        | 0.37  | 1.20         | 1.21  | 1.78         | 1.79  | 2.29          | 2.30  | 2.67           | 2.67  | 3.73      | 3.72  | 5.77            | 5.71  | 6.24           | 6.21  | 1.41           | 1.42           |

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| Entidades                                | 1 a 30 días |       | 31 a 60 días |       | 61 a 90 días |       | 91 a 180 días |       | 181 a 360 días |       | 361 a 720 |       | 721 a 1080 días |       | Mayores a 1080 |       | Total | Total |
|------------------------------------------|-------------|-------|--------------|-------|--------------|-------|---------------|-------|----------------|-------|-----------|-------|-----------------|-------|----------------|-------|-------|-------|
|                                          | Nomin       | Efect | Nomin        | Efect | Nomin        | Efect | Nomin         | Efect | Nomin          | Efect | Nomin     | Efect | Nomin           | Efect | Nomin          | Efect | Nomin | Efect |
| <b>2013</b>                              |             |       |              |       |              |       |               |       |                |       |           |       |                 |       |                |       |       |       |
| BANCOS                                   | 0.12        | 0.12  | 0.28         | 0.29  | 1.36         | 1.37  | 1.07          | 1.07  | 2.02           | 2.03  | 2.72      | 2.71  | 2.81            | 2.75  | 3.28           | 2.85  | 1.90  | 1.77  |
| COOPERATIVAS                             | 0.60        | 0.60  | 0.68         | 0.68  | 2.57         | 2.60  | 3.43          | 3.47  | 4.44           | 4.48  | 4.83      | 4.89  | 6.31            | 6.38  | 6.54           | 6.54  | 2.94  | 2.97  |
| FONDOS FINANCIEROS PRIVADOS              | 0.24        | 0.24  | 0.99         | 1.00  | 1.99         | 2.02  | 2.33          | 2.36  | 2.09           | 2.10  | 2.65      | 2.64  | 2.73            | 2.69  | 4.15           | 3.39  | 2.47  | 2.18  |
| MUTUALES                                 | 0.44        | 0.44  | 1.96         | 1.98  | 2.50         | 2.52  | 2.88          | 2.90  | 3.11           | 3.12  | 4.09      | 4.10  | 5.95            | 5.86  | 5.91           | 5.79  | 1.71  | 1.71  |
| <b>2014</b>                              |             |       |              |       |              |       |               |       |                |       |           |       |                 |       |                |       |       |       |
| BANCOS MULTIPLES                         | 0.26        | 0.26  | 0.32         | 0.32  | 1.76         | 1.77  | 2.46          | 2.48  | 3.35           | 3.37  | 4.89      | 4.88  | 5.30            | 5.12  | 4.75           | 4.55  | 3.05  | 3.00  |
| COOPERATIVAS                             | 0.55        | 0.56  | 0.82         | 0.82  | 2.50         | 2.53  | 3.32          | 3.36  | 4.48           | 4.53  | 5.01      | 5.07  | 6.39            | 6.51  | 6.90           | 6.89  | 2.91  | 2.94  |
| ENTIDADES ESPECIALIZADAS EN MICROCRÉDITO | 0.28        | 0.28  | 0.64         | 0.64  | 1.33         | 1.33  | 1.59          | 1.60  | 3.26           | 3.27  | 4.01      | 4.00  | 4.76            | 4.62  | 5.58           | 4.94  | 3.12  | 2.97  |
| ENTIDADES FINANCIERAS DE VIVIENDA        | 0.33        | 0.33  | 1.17         | 1.18  | 2.02         | 2.04  | 2.67          | 2.69  | 2.90           | 2.90  | 4.31      | 4.32  | 5.30            | 5.39  | 5.96           | 6.06  | 1.62  | 1.63  |
| <b>2015</b>                              |             |       |              |       |              |       |               |       |                |       |           |       |                 |       |                |       |       |       |
| BANCOS MULTIPLES                         | 0.12        | 0.12  | 0.17         | 0.17  | 0.68         | 0.68  | 1.52          | 1.51  | 1.70           | 1.70  | 1.72      | 1.72  | 2.10            | 2.14  | 2.92           | 3.11  | 1.50  | 1.55  |
| COOPERATIVAS                             | 0.46        | 0.46  | 0.60         | 0.60  | 2.56         | 2.53  | 3.72          | 3.66  | 4.54           | 4.49  | 5.13      | 5.07  | 6.44            | 6.36  | 6.61           | 6.64  | 3.02  | 2.99  |
| ENTIDADES ESPECIALIZADAS EN MICROCRÉDITO | 0.34        | 0.34  | 2.47         | 2.43  | 2.89         | 2.85  | 2.93          | 2.90  | 3.36           | 3.34  | 3.07      | 3.07  | 2.37            | 2.41  | 3.14           | 3.31  | 2.63  | 2.68  |
| ENTIDADES FINANCIERAS DE VIVIENDA        | 0.36        | 0.36  | 0.82         | 0.82  | 2.01         | 2.00  | 2.81          | 2.79  | 3.09           | 3.08  | 4.72      | 4.69  | 5.28            | 5.26  | 6.29           | 6.24  | 1.87  | 1.86  |
| <b>2016</b>                              |             |       |              |       |              |       |               |       |                |       |           |       |                 |       |                |       |       |       |
| BANCOS MULTIPLES                         | 0.09        | 0.09  | 0.12         | 0.12  | 0.41         | 0.41  | 0.78          | 0.79  | 1.42           | 1.42  | 1.27      | 1.27  | 1.61            | 1.59  | 2.88           | 2.71  | 1.54  | 1.47  |
| COOPERATIVAS                             | 0.46        | 0.46  | 0.64         | 0.64  | 2.56         | 2.59  | 3.55          | 3.60  | 4.57           | 4.62  | 5.18      | 5.25  | 6.22            | 6.31  | 6.34           | 6.31  | 3.01  | 3.03  |
| ENTIDADES ESPECIALIZADAS EN MICROCRÉDITO | 0.63        | 0.64  | 1.19         | 1.20  | 2.18         | 2.20  | 1.68          | 1.69  | 2.53           | 2.54  | 2.53      | 2.53  | 2.26            | 2.22  | 3.17           | 2.84  | 2.31  | 2.16  |
| ENTIDADES FINANCIERAS DE VIVIENDA        | 0.51        | 0.52  | 0.76         | 0.76  | 1.88         | 1.89  | 2.92          | 2.94  | 3.10           | 3.11  | 4.56      | 4.58  | 5.24            | 5.25  | 5.07           | 4.97  | 1.95  | 1.96  |
| <b>2017</b>                              |             |       |              |       |              |       |               |       |                |       |           |       |                 |       |                |       |       |       |
| BANCOS MULTIPLES                         | 0.09        | 0.09  | 0.19         | 0.19  | 2.30         | 2.32  | 1.95          | 1.96  | 3.47           | 3.47  | 3.64      | 3.63  | 3.39            | 3.32  | 4.31           | 3.77  | 2.79  | 2.63  |
| COOPERATIVAS                             | 0.46        | 0.46  | 0.66         | 0.66  | 2.73         | 2.77  | 3.62          | 3.68  | 4.78           | 4.84  | 5.46      | 5.52  | 6.50            | 6.54  | 6.52           | 6.50  | 3.01  | 3.04  |
| ENTIDADES ESPECIALIZADAS EN MICROCRÉDITO | 0.91        | 0.92  | 1.48         | 1.50  | 2.56         | 2.58  | 2.95          | 2.98  | 3.54           | 3.56  | 3.84      | 3.84  | 3.44            | 3.37  | 4.14           | 3.46  | 2.86  | 2.71  |
| ENTIDADES FINANCIERAS DE VIVIENDA        | 0.47        | 0.47  | 0.25         | 0.25  | 1.70         | 1.72  | 2.84          | 2.87  | 3.11           | 3.11  | 4.76      | 4.81  | 5.37            | 5.41  | 4.63           | 4.47  | 1.98  | 1.99  |
| <b>2018</b>                              |             |       |              |       |              |       |               |       |                |       |           |       |                 |       |                |       |       |       |
| BANCOS MULTIPLES                         | 0.12        | 0.12  | 0.57         | 0.57  | 2.91         | 2.94  | 2.95          | 2.98  | 3.43           | 3.43  | 3.75      | 3.73  | 3.62            | 3.55  | 4.59           | 4.18  | 3.23  | 3.07  |
| COOPERATIVAS                             | 0.44        | 0.44  | 0.62         | 0.62  | 2.61         | 2.64  | 3.64          | 3.69  | 4.89           | 4.95  | 5.44      | 5.50  | 6.60            | 6.72  | 6.74           | 6.82  | 3.03  | 3.07  |
| ENTIDADES ESPECIALIZADAS EN MICROCRÉDITO | 0.61        | 0.61  | 1.73         | 1.76  | 3.80         | 3.87  | 3.80          | 3.86  | 4.14           | 4.17  | 3.96      | 3.95  | 4.17            | 4.08  | 4.85           | 4.29  | 3.56  | 3.38  |
| ENTIDADES FINANCIERAS DE VIVIENDA        | 0.52        | 0.53  | 0.24         | 0.24  | 1.71         | 1.72  | 2.83          | 2.86  | 3.13           | 3.15  | 4.75      | 4.79  | 5.30            | 5.29  | 6.10           | 6.15  | 2.04  | 2.06  |
| <b>2019</b>                              |             |       |              |       |              |       |               |       |                |       |           |       |                 |       |                |       |       |       |
| BANCOS MULTIPLES                         | 0.15        | 0.15  | 0.39         | 0.39  | 2.73         | 2.76  | 3.66          | 3.70  | 3.42           | 3.42  | 3.95      | 3.93  | 3.95            | 3.85  | 4.92           | 4.45  | 3.44  | 3.25  |
| COOPERATIVAS                             | 0.46        | 0.46  | 0.61         | 0.61  | 2.69         | 2.72  | 3.89          | 3.95  | 4.98           | 5.05  | 5.59      | 5.65  | 6.56            | 6.66  | 7.17           | 7.31  | 3.05  | 3.09  |
| ENTIDADES ESPECIALIZADAS EN MICROCRÉDITO | 0.69        | 0.70  | 2.77         | 2.83  | 4.73         | 4.82  | 5.06          | 5.15  | 4.46           | 4.51  | 4.59      | 4.58  | 4.44            | 4.43  | 5.25           | 4.73  | 3.89  | 3.76  |
| ENTIDADES FINANCIERAS DE VIVIENDA        | 0.33        | 0.33  | 0.08         | 0.08  | 1.69         | 1.70  | 2.81          | 2.84  | 3.25           | 3.28  | 4.64      | 4.68  | 5.46            | 5.58  | 6.10           | 6.17  | 1.67  | 1.69  |
| <b>2020</b>                              |             |       |              |       |              |       |               |       |                |       |           |       |                 |       |                |       |       |       |
| BANCOS MULTIPLES                         | 0.11        | 0.11  | 1.18         | 1.19  | 4.06         | 4.13  | 4.37          | 4.44  | 4.37           | 4.39  | 4.54      | 4.53  | 4.93            | 4.77  | 5.28           | 4.89  | 3.80  | 3.69  |
| COOPERATIVAS                             | 0.44        | 0.44  | 0.62         | 0.63  | 2.96         | 3.01  | 3.99          | 4.06  | 5.47           | 5.56  | 5.98      | 6.04  | 6.70            | 6.79  | 7.27           | 7.43  | 2.69  | 2.73  |
| ENTIDADES ESPECIALIZADAS EN MICROCRÉDITO | 0.94        | 0.95  | 2.65         | 2.71  | 5.08         | 5.19  | 5.24          | 5.33  | 5.33           | 5.39  | 5.22      | 5.22  | 5.55            | 5.40  | 5.30           | 5.08  | 4.02  | 4.03  |
| ENTIDADES FINANCIERAS DE VIVIENDA        | 0.35        | 0.35  | 0.08         | 0.08  | 1.71         | 1.73  | 2.69          | 2.72  | 3.30           | 3.34  | 5.00      | 5.05  | 5.54            | 5.52  | 4.79           | 4.66  | 1.60  | 1.61  |
| <b>2021</b>                              |             |       |              |       |              |       |               |       |                |       |           |       |                 |       |                |       |       |       |
| BANCOS MULTIPLES                         | 0.11        | 0.11  | 0.28         | 0.29  | 2.46         | 2.48  | 3.71          | 3.75  | 4.06           | 4.08  | 4.37      | 4.36  | 4.21            | 4.09  | 4.95           | 4.69  | 3.26  | 3.24  |
| COOPERATIVAS                             | 0.41        | 0.42  | 0.60         | 0.52  | 2.84         | 2.88  | 4.20          | 4.28  | 5.74           | 5.85  | 6.19      | 6.26  | 6.89            | 6.96  | 7.49           | 7.63  | 3.35  | 3.39  |
| ENTIDADES ESPECIALIZADAS EN MICROCRÉDITO | 2.19        | 2.25  | 4.64         | 4.77  | 6.54         | 6.72  | 5.64          | 5.76  | 5.98           | 6.09  | 5.45      | 5.44  | 5.19            | 5.11  | 5.63           | 5.08  | 4.69  | 4.71  |
| ENTIDADES FINANCIERAS DE VIVIENDA        | 0.34        | 0.34  | 0.08         | 0.08  | 1.67         | 1.69  | 2.70          | 2.72  | 3.14           | 3.18  | 5.01      | 5.05  | 5.65            | 5.73  | 5.05           | 5.01  | 1.88  | 1.89  |
| <b>2022</b>                              |             |       |              |       |              |       |               |       |                |       |           |       |                 |       |                |       |       |       |
| BANCOS MULTIPLES                         | 0.12        | 0.12  | 0.69         | 0.70  | 2.28         | 2.31  | 2.67          | 2.69  | 3.64           | 3.66  | 3.99      | 3.97  | 3.96            | 3.88  | 5.07           | 4.65  | 3.34  | 3.24  |
| COOPERATIVAS                             | 0.41        | 0.41  | 0.68         | 0.61  | 3.00         | 3.04  | 4.47          | 4.55  | 5.92           | 6.02  | 6.41      | 6.49  | 6.89            | 6.95  | 7.43           | 7.57  | 3.65  | 3.70  |
| ENTIDADES ESPECIALIZADAS EN MICROCRÉDITO | 1.57        | 1.60  | 5.18         | 5.33  | 7.72         | 7.96  | 6.18          | 6.33  | 6.09           | 6.20  | 5.76      | 5.78  | 5.28            | 5.22  | 5.46           | 4.97  | 5.09  | 5.15  |
| ENTIDADES FINANCIERAS DE VIVIENDA        | 0.13        | 0.13  | 0.11         | 0.11  | 1.84         | 1.85  | 2.84          | 2.87  | 3.07           | 3.10  | 5.29      | 5.34  | 5.63            | 5.72  | 5.89           | 5.95  | 2.41  | 2.44  |
| <b>2023</b>                              |             |       |              |       |              |       |               |       |                |       |           |       |                 |       |                |       |       |       |
| BANCOS MULTIPLES                         | 0.09        | 0.09  | 0.47         | 0.47  | 3.76         | 3.81  | 3.65          | 3.69  | 4.11           | 4.12  | 4.16      | 4.15  | 4.60            | 4.44  | 5.41           | 5.12  | 3.33  | 3.27  |
| COOPERATIVAS                             | 0.41        | 0.42  | 0.85         | 0.79  | 3.27         | 3.33  | 4.33          | 4.41  | 6.07           | 6.18  | 6.50      | 6.58  | 7.05            | 7.14  | 7.65           | 7.80  | 3.75  | 3.81  |
| ENTIDADES ESPECIALIZADAS EN MICROCRÉDITO | 0.58        | 0.59  | 1.47         | 1.49  | 6.63         | 6.81  | 5.67          | 5.79  | 6.04           | 6.13  | 6.09      | 6.10  | 6.27            | 6.15  | 5.68           | 5.55  | 4.16  | 4.19  |
| ENTIDADES FINANCIERAS DE VIVIENDA        | 0.14        | 0.14  | 0.11         | 0.11  | 1.68         | 1.70  | 2.62          | 2.64  | 3.05           | 3.07  | 5.44      | 5.52  | 5.33            | 5.28  | 5.73           | 5.48  | 2.30  | 2.32  |
| <b>2024</b>                              |             |       |              |       |              |       |               |       |                |       |           |       |                 |       |                |       |       |       |
| BANCOS MULTIPLES                         | 0.09        | 0.09  | 0.66         | 0.66  | 3.78         | 3.83  | 3.50          | 3.54  | 4.07           | 4.08  | 4.24      | 4.22  | 4.16            | 4.07  | 5.15           | 4.99  | 3.30  | 3.27  |
| COOPERATIVAS                             | 0.40        | 0.40  | 0.82         | 0.73  | 3.42         | 3.48  | 4.40          | 4.48  | 6.07           | 6.20  | 6.63      | 6.71  | 7.34            | 7.44  | 7.81           | 7.96  | 3.72  | 3.77  |
| ENTIDADES ESPECIALIZADAS EN MICROCRÉDITO | 0.18        | 0.18  | 0.47         | 0.47  | 5.04         | 5.16  | 5.17          | 5.26  | 5.93           | 6.01  | 6.22      | 6.23  | 6.26            | 6.20  | 5.67           | 5.64  | 3.85  | 3.87  |
| ENTIDADES FINANCIERAS DE VIVIENDA        | 0.14        | 0.14  | 0.37         | 0.37  | 1.39         | 1.40  | 2.69          | 2.71  | 2.99           | 3.01  | 5.60      | 5.68  | 5.62            | 5.64  | 7.27           | 7.51  | 1.80  | 1.83  |

Fuente: Información de Entidades Financieras

Elaboración: Gerencia de Entidades Financieras - Subgerencia de Análisis del Sistema Financiero - Dpto. Información Financiera

# TASAS DE INTERES PASIVAS DEL SISTEMA FINANCIERO (DEPÓSITOS A PLAZO FIJO)

(En porcentajes)

Detalle Año

Denominación

MONEDA EXTRANJERA

Gerencia de Entidades Financieras  
Subgerencia Análisis del Sistema Financiero  
Departamento de Información Financiera



| Entidades                   | 1 a 30 días |       | 31 a 60 días |       | 61 a 90 días |       | 91 a 180 días |       | 181 a 360 días |       | 361 a 720 |       | 721 a 1080 días |       | Mayores a 1080 |       | Total<br>Nomin | Total<br>Efect |
|-----------------------------|-------------|-------|--------------|-------|--------------|-------|---------------|-------|----------------|-------|-----------|-------|-----------------|-------|----------------|-------|----------------|----------------|
|                             | Nomin       | Efect | Nomin        | Efect | Nomin        | Efect | Nomin         | Efect | Nomin          | Efect | Nomin     | Efect | Nomin           | Efect | Nomin          | Efect |                |                |
| <b>2001</b>                 |             |       |              |       |              |       |               |       |                |       |           |       |                 |       |                |       |                |                |
| BANCOS                      | 3.54        | 3.62  | 3.75         | 3.82  | 4.98         | 5.07  | 5.55          | 5.62  | 6.94           | 6.82  | 7.02      | 7.09  | 8.47            | 8.41  | 8.34           | 8.30  | 5.21           | 5.26           |
| COOPERATIVAS                | 5.87        | 6.04  | 6.34         | 6.50  | 6.81         | 6.99  | 7.78          | 7.94  | 8.86           | 8.91  | 9.48      | 9.61  | 10.77           | 10.82 | 11.66          | 11.57 | 7.65           | 7.79           |
| FONDOS FINANCIEROS PRIVADOS | 6.25        | 6.16  | 6.58         | 6.40  | 7.21         | 6.99  | 7.72          | 7.23  | 8.99           | 8.60  | 8.84      | 7.94  | 10.33           | 10.16 | 11.07          | 11.34 | 8.13           | 7.71           |
| MUTUALES                    | 4.87        | 4.99  | 5.35         | 5.48  | 6.00         | 6.16  | 6.88          | 7.06  | 7.70           | 7.89  | 8.48      | 8.06  | 9.97            | 10.06 | 10.36          | 10.43 | 6.52           | 6.63           |
| <b>2002</b>                 |             |       |              |       |              |       |               |       |                |       |           |       |                 |       |                |       |                |                |
| BANCOS                      | 1.90        | 1.93  | 2.31         | 2.35  | 2.91         | 2.95  | 3.34          | 3.38  | 4.46           | 4.52  | 4.68      | 4.71  | 4.51            | 4.48  | 6.16           | 6.02  | 2.86           | 2.88           |
| COOPERATIVAS                | 3.33        | 3.39  | 3.91         | 3.98  | 4.27         | 4.35  | 5.10          | 5.19  | 5.90           | 6.01  | 6.83      | 6.94  | 7.91            | 7.90  | 8.47           | 8.59  | 4.34           | 4.42           |
| FONDOS FINANCIEROS PRIVADOS | 3.75        | 3.82  | 4.12         | 4.20  | 4.75         | 4.85  | 5.18          | 5.27  | 5.92           | 6.00  | 6.25      | 6.31  | 7.41            | 7.57  | 8.32           | 8.54  | 5.09           | 5.18           |
| MUTUALES                    | 1.99        | 2.01  | 2.51         | 2.55  | 3.83         | 3.90  | 4.22          | 4.29  | 5.37           | 5.46  | 5.84      | 5.94  | 7.87            | 8.03  | 7.42           | 7.64  | 3.41           | 3.47           |
| <b>2003</b>                 |             |       |              |       |              |       |               |       |                |       |           |       |                 |       |                |       |                |                |
| BANCOS                      | 1.14        | 1.14  | 1.33         | 1.34  | 1.84         | 1.85  | 2.51          | 2.53  | 3.56           | 3.59  | 3.92      | 3.93  | 5.38            | 5.35  | 5.99           | 6.06  | 2.02           | 2.03           |
| COOPERATIVAS                | 2.63        | 2.66  | 3.12         | 3.16  | 3.65         | 3.70  | 4.32          | 4.39  | 5.25           | 5.33  | 6.38      | 6.52  | 6.97            | 7.10  | 7.51           | 7.68  | 3.72           | 3.77           |
| FONDOS FINANCIEROS PRIVADOS | 2.84        | 2.88  | 3.15         | 3.20  | 3.84         | 3.90  | 4.21          | 4.27  | 4.93           | 4.99  | 5.51      | 5.55  | 6.48            | 6.56  | 7.25           | 7.29  | 4.03           | 4.08           |
| MUTUALES                    | 1.56        | 1.58  | 2.13         | 2.15  | 3.14         | 3.19  | 3.48          | 3.53  | 4.29           | 4.35  | 5.88      | 5.97  | 8.06            | 8.36  | 6.71           | 6.86  | 2.90           | 2.94           |
| <b>2004</b>                 |             |       |              |       |              |       |               |       |                |       |           |       |                 |       |                |       |                |                |
| BANCOS                      | 0.84        | 0.84  | 1.07         | 1.07  | 2.04         | 2.06  | 2.93          | 2.96  | 3.68           | 3.72  | 4.40      | 4.41  | 5.74            | 5.63  | 6.21           | 6.22  | 1.98           | 1.99           |
| COOPERATIVAS                | 2.29        | 2.32  | 2.66         | 2.69  | 3.08         | 3.12  | 3.65          | 3.70  | 4.89           | 4.95  | 5.61      | 5.74  | 6.55            | 6.73  | 7.89           | 8.15  | 3.31           | 3.36           |
| FONDOS FINANCIEROS PRIVADOS | 2.40        | 2.43  | 2.48         | 2.51  | 3.23         | 3.27  | 3.97          | 4.03  | 4.71           | 4.76  | 5.58      | 5.61  | 6.81            | 6.68  | 7.13           | 7.17  | 3.66           | 3.69           |
| MUTUALES                    | 1.78        | 1.79  | 1.89         | 1.91  | 2.72         | 2.75  | 3.19          | 3.23  | 3.89           | 3.93  | 5.16      | 5.25  | 6.85            | 6.81  | 6.83           | 7.05  | 2.69           | 2.73           |
| <b>2005</b>                 |             |       |              |       |              |       |               |       |                |       |           |       |                 |       |                |       |                |                |
| BANCOS                      | 0.62        | 0.62  | 0.98         | 0.99  | 1.77         | 1.79  | 2.99          | 3.02  | 3.75           | 3.78  | 4.34      | 4.34  | 5.67            | 5.60  | 6.06           | 6.04  | 1.86           | 1.87           |
| COOPERATIVAS                | 2.03        | 2.06  | 2.58         | 2.65  | 2.77         | 2.80  | 3.40          | 3.45  | 4.74           | 4.79  | 5.37      | 5.48  | 6.22            | 6.36  | 7.21           | 7.41  | 2.81           | 2.85           |
| FONDOS FINANCIEROS PRIVADOS | 1.78        | 1.80  | 2.25         | 2.27  | 2.79         | 2.83  | 3.29          | 3.33  | 4.49           | 4.54  | 5.51      | 5.53  | 6.18            | 6.13  | 7.13           | 7.26  | 3.01           | 3.04           |
| MUTUALES                    | 1.52        | 1.54  | 1.71         | 1.73  | 2.64         | 2.67  | 3.17          | 3.21  | 3.90           | 3.95  | 5.00      | 5.09  | 6.45            | 6.54  | 7.02           | 7.25  | 2.34           | 2.36           |
| <b>2006</b>                 |             |       |              |       |              |       |               |       |                |       |           |       |                 |       |                |       |                |                |
| BANCOS                      | 0.59        | 0.59  | 1.46         | 1.48  | 2.47         | 2.49  | 3.72          | 3.77  | 4.55           | 4.60  | 5.31      | 5.32  | 6.67            | 6.42  | 6.95           | 6.83  | 2.48           | 2.49           |
| COOPERATIVAS                | 1.51        | 1.52  | 2.17         | 2.19  | 2.48         | 2.50  | 3.39          | 3.43  | 4.56           | 4.60  | 5.07      | 5.13  | 6.37            | 6.49  | 6.99           | 7.10  | 2.45           | 2.47           |
| FONDOS FINANCIEROS PRIVADOS | 1.53        | 1.54  | 1.98         | 2.00  | 2.56         | 2.59  | 3.33          | 3.37  | 4.55           | 4.60  | 5.65      | 5.67  | 7.20            | 7.01  | 7.19           | 7.22  | 3.12           | 3.14           |
| MUTUALES                    | 1.20        | 1.21  | 1.62         | 1.64  | 2.64         | 2.67  | 3.36          | 3.39  | 3.84           | 3.86  | 4.66      | 4.71  | 6.12            | 6.19  | 6.11           | 6.23  | 2.13           | 2.15           |
| <b>2007</b>                 |             |       |              |       |              |       |               |       |                |       |           |       |                 |       |                |       |                |                |
| BANCOS                      | 0.59        | 0.59  | 1.21         | 1.22  | 2.44         | 2.46  | 3.62          | 3.66  | 4.51           | 4.56  | 5.20      | 5.21  | 6.23            | 6.04  | 6.82           | 6.61  | 2.46           | 2.46           |
| COOPERATIVAS                | 1.15        | 1.16  | 1.85         | 1.87  | 2.33         | 2.35  | 3.34          | 3.37  | 4.48           | 4.51  | 4.93      | 4.97  | 6.32            | 6.44  | 6.96           | 7.09  | 2.46           | 2.48           |
| FONDOS FINANCIEROS PRIVADOS | 1.70        | 1.71  | 1.83         | 1.85  | 3.44         | 3.49  | 3.78          | 3.83  | 4.43           | 4.48  | 5.61      | 5.64  | 6.85            | 6.72  | 7.41           | 7.11  | 3.51           | 3.52           |
| MUTUALES                    | 1.40        | 1.41  | 1.87         | 1.88  | 2.75         | 2.78  | 3.77          | 3.81  | 4.32           | 4.37  | 4.89      | 4.94  | 6.54            | 6.50  | 6.90           | 7.08  | 2.38           | 2.40           |
| <b>2008</b>                 |             |       |              |       |              |       |               |       |                |       |           |       |                 |       |                |       |                |                |
| BANCOS                      | 0.94        | 0.94  | 1.93         | 1.96  | 3.68         | 3.74  | 5.24          | 5.33  | 6.31           | 6.39  | 7.19      | 7.21  | 7.69            | 7.64  | 8.63           | 7.81  | 3.62           | 3.60           |
| COOPERATIVAS                | 1.32        | 1.33  | 2.25         | 2.28  | 3.04         | 3.08  | 4.06          | 4.12  | 6.02           | 6.11  | 6.24      | 6.33  | 7.03            | 7.17  | 7.97           | 8.12  | 3.21           | 3.25           |
| FONDOS FINANCIEROS PRIVADOS | 2.29        | 2.31  | 2.55         | 2.58  | 5.03         | 5.14  | 7.53          | 7.79  | 7.42           | 7.56  | 8.36      | 8.41  | 8.99            | 8.88  | 9.61           | 9.03  | 5.74           | 5.79           |
| MUTUALES                    | 1.13        | 1.14  | 1.89         | 1.90  | 3.57         | 3.62  | 4.70          | 4.76  | 5.17           | 5.19  | 6.15      | 6.20  | 8.03            | 8.13  | 6.25           | 6.04  | 2.46           | 2.48           |
| <b>2009</b>                 |             |       |              |       |              |       |               |       |                |       |           |       |                 |       |                |       |                |                |
| BANCOS                      | 0.39        | 0.39  | 0.53         | 0.53  | 1.49         | 1.50  | 2.42          | 2.44  | 3.37           | 3.40  | 4.26      | 4.27  | 4.80            | 4.71  | 5.13           | 5.03  | 1.91           | 1.90           |
| COOPERATIVAS                | 1.30        | 1.31  | 1.35         | 1.36  | 3.13         | 3.18  | 4.02          | 4.08  | 5.08           | 5.15  | 6.17      | 6.28  | 7.59            | 7.70  | 7.39           | 7.52  | 3.29           | 3.34           |
| FONDOS FINANCIEROS PRIVADOS | 0.98        | 0.99  | 1.13         | 1.14  | 3.40         | 3.46  | 5.38          | 5.53  | 6.25           | 6.41  | 5.68      | 5.70  | 6.29            | 6.17  | 5.92           | 5.60  | 4.00           | 4.03           |
| MUTUALES                    | 0.74        | 0.75  | 1.48         | 1.50  | 2.27         | 2.29  | 3.50          | 3.54  | 4.14           | 4.15  | 5.49      | 5.56  | 6.30            | 6.42  | 5.32           | 5.27  | 1.90           | 1.92           |
| <b>2010</b>                 |             |       |              |       |              |       |               |       |                |       |           |       |                 |       |                |       |                |                |
| BANCOS                      | 0.08        | 0.08  | 0.09         | 0.09  | 0.32         | 0.32  | 0.46          | 0.46  | 0.76           | 0.76  | 1.21      | 1.21  | 1.38            | 1.36  | 2.06           | 2.00  | 0.38           | 0.38           |
| COOPERATIVAS                | 0.62        | 0.62  | 0.67         | 0.67  | 1.74         | 1.76  | 2.57          | 2.59  | 3.14           | 3.16  | 3.82      | 3.85  | 5.02            | 5.08  | 5.69           | 5.76  | 2.00           | 2.02           |
| FONDOS FINANCIEROS PRIVADOS | 0.13        | 0.13  | 0.22         | 0.22  | 0.69         | 0.69  | 1.47          | 1.48  | 2.49           | 2.53  | 2.15      | 2.15  | 2.54            | 2.52  | 3.40           | 3.23  | 1.25           | 1.24           |
| MUTUALES                    | 0.09        | 0.09  | 0.19         | 0.19  | 0.40         | 0.40  | 0.84          | 0.84  | 1.23           | 1.23  | 2.45      | 2.46  | 4.60            | 4.50  | 2.94           | 2.94  | 0.39           | 0.39           |
| <b>2011</b>                 |             |       |              |       |              |       |               |       |                |       |           |       |                 |       |                |       |                |                |
| BANCOS                      | 0.03        | 0.03  | 0.03         | 0.03  | 0.13         | 0.13  | 0.25          | 0.25  | 0.80           | 0.80  | 1.28      | 1.28  | 2.23            | 2.20  | 3.44           | 3.08  | 0.35           | 0.33           |
| COOPERATIVAS                | 0.50        | 0.50  | 0.46         | 0.46  | 1.58         | 1.60  | 2.22          | 2.24  | 3.29           | 3.31  | 3.83      | 3.86  | 5.14            | 5.17  | 5.76           | 5.77  | 1.93           | 1.94           |
| FONDOS FINANCIEROS PRIVADOS | 0.13        | 0.13  | 0.18         | 0.18  | 1.03         | 1.04  | 1.58          | 1.59  | 1.96           | 1.97  | 2.47      | 2.49  | 3.60            | 3.61  | 3.84           | 3.72  | 1.13           | 1.12           |
| MUTUALES                    | 0.09        | 0.09  | 0.15         | 0.15  | 0.37         | 0.37  | 0.82          | 0.82  | 1.20           | 1.20  | 2.72      | 2.72  | 4.51            | 4.50  | 3.87           | 3.93  | 0.40           | 0.40           |
| <b>2012</b>                 |             |       |              |       |              |       |               |       |                |       |           |       |                 |       |                |       |                |                |
| BANCOS                      | 0.02        | 0.02  | 0.02         | 0.02  | 0.10         | 0.10  | 0.18          | 0.18  | 1.14           | 1.15  | 1.10      | 1.10  | 1.69            | 1.67  | 3.11           | 2.76  | 0.25           | 0.25           |
| COOPERATIVAS                | 0.44        | 0.44  | 0.44         | 0.44  | 1.36         | 1.37  | 2.15          | 2.17  | 2.96           | 2.98  | 3.75      | 3.78  | 4.70            | 4.75  | 5.49           | 5.51  | 1.72           | 1.73           |
| FONDOS FINANCIEROS PRIVADOS | 0.15        | 0.15  | 0.24         | 0.24  | 1.05         | 1.06  | 1.33          | 1.34  | 1.75           | 1.75  | 2.02      | 2.02  | 2.56            | 2.55  | 4.05           | 4.03  | 0.97           | 0.97           |
| MUTUALES                    | 0.18        | 0.18  | 0.21         | 0.21  | 0.65         | 0.66  | 1.02          | 1.03  | 1.52           | 1.52  | 2.77      | 2.76  | 3.75            | 3.71  | 3.41           | 3.45  | 0.54           | 0.55           |

# TASAS DE INTERES PASIVAS DEL SISTEMA FINANCIERO (DEPÓSITOS A PLAZO FIJO)

(En porcentajes)

Detalle Año

Denominación

MONEDA EXTRANJERA

Gerencia de Entidades Financieras  
Subgerencia Análisis del Sistema Financiero  
Departamento de Información Financiera



| Entidades                                | 1 a 30 días |       | 31 a 60 días |       | 61 a 90 días |       | 91 a 180 días |       | 181 a 360 días |       | 361 a 720 |       | 721 a 1080 días |       | Mayores a 1080 |       | Total | Total |
|------------------------------------------|-------------|-------|--------------|-------|--------------|-------|---------------|-------|----------------|-------|-----------|-------|-----------------|-------|----------------|-------|-------|-------|
|                                          | Nomin       | Efect | Nomin        | Efect | Nomin        | Efect | Nomin         | Efect | Nomin          | Efect | Nomin     | Efect | Nomin           | Efect | Nomin          | Efect | Nomin | Efect |
| <b>2013</b>                              |             |       |              |       |              |       |               |       |                |       |           |       |                 |       |                |       |       |       |
| BANCOS                                   | 0.01        | 0.01  | 0.01         | 0.01  | 0.09         | 0.09  | 0.14          | 0.14  | 1.12           | 1.13  | 0.90      | 0.90  | 1.48            | 1.47  | 1.61           | 1.59  | 0.18  | 0.18  |
| COOPERATIVAS                             | 0.40        | 0.40  | 0.36         | 0.36  | 1.22         | 1.23  | 1.80          | 1.81  | 2.61           | 2.62  | 3.22      | 3.24  | 4.50            | 4.57  | 4.97           | 5.00  | 1.55  | 1.56  |
| FONDOS FINANCIEROS PRIVADOS              | 0.14        | 0.14  | 0.18         | 0.18  | 0.88         | 0.88  | 1.24          | 1.25  | 1.18           | 1.19  | 1.46      | 1.46  | 1.67            | 1.67  | 2.92           | 2.94  | 0.48  | 0.48  |
| MUTUALES                                 | 0.04        | 0.04  | 0.04         | 0.04  | 0.10         | 0.10  | 0.27          | 0.27  | 0.62           | 0.62  | 2.28      | 2.29  | 2.83            | 2.79  | 3.07           | 3.12  | 0.20  | 0.20  |
| <b>2014</b>                              |             |       |              |       |              |       |               |       |                |       |           |       |                 |       |                |       |       |       |
| BANCOS MULTIPLES                         | 0.03        | 0.03  | 0.02         | 0.02  | 0.10         | 0.10  | 0.31          | 0.31  | 0.84           | 0.84  | 1.44      | 1.44  | 1.76            | 1.76  | 2.33           | 2.28  | 0.20  | 0.20  |
| COOPERATIVAS                             | 0.36        | 0.36  | 0.33         | 0.33  | 1.28         | 1.29  | 1.39          | 1.40  | 2.25           | 2.26  | 3.08      | 3.10  | 4.30            | 4.35  | 4.95           | 4.99  | 1.51  | 1.52  |
| ENTIDADES ESPECIALIZADAS EN MICROCRÉDITO | 0.18        | 0.18  | 0.25         | 0.25  | 1.41         | 1.42  | 0.96          | 0.96  | 1.13           | 1.14  | 1.44      | 1.44  | 1.73            | 1.72  | 2.54           | 2.52  | 0.51  | 0.51  |
| ENTIDADES FINANCIERAS DE VIVIENDA        | 0.03        | 0.03  | 0.04         | 0.04  | 0.08         | 0.08  | 0.28          | 0.28  | 0.38           | 0.38  | 1.76      | 1.75  | 3.10            | 3.12  | 3.34           | 3.40  | 0.16  | 0.16  |
| <b>2015</b>                              |             |       |              |       |              |       |               |       |                |       |           |       |                 |       |                |       |       |       |
| BANCOS MULTIPLES                         | 0.01        | 0.01  | 0.01         | 0.01  | 0.06         | 0.06  | 0.16          | 0.16  | 0.89           | 0.89  | 0.70      | 0.70  | 0.53            | 0.53  | 0.84           | 0.85  | 0.13  | 0.13  |
| COOPERATIVAS                             | 0.24        | 0.24  | 0.20         | 0.20  | 0.89         | 0.89  | 1.08          | 1.08  | 1.57           | 1.57  | 2.56      | 2.54  | 3.66            | 3.61  | 3.73           | 3.72  | 1.15  | 1.14  |
| ENTIDADES ESPECIALIZADAS EN MICROCRÉDITO | 0.23        | 0.23  | 0.27         | 0.27  | 1.14         | 1.14  | 0.78          | 0.78  | 1.07           | 1.06  | 1.22      | 1.22  | 1.50            | 1.51  | 1.81           | 1.83  | 0.65  | 0.65  |
| ENTIDADES FINANCIERAS DE VIVIENDA        | 0.02        | 0.02  | 0.04         | 0.04  | 0.07         | 0.07  | 0.17          | 0.17  | 0.21           | 0.21  | 1.18      | 1.17  | 1.39            | 1.38  | 3.72           | 3.65  | 0.11  | 0.11  |
| <b>2016</b>                              |             |       |              |       |              |       |               |       |                |       |           |       |                 |       |                |       |       |       |
| BANCOS MULTIPLES                         | 0.02        | 0.02  | 0.02         | 0.02  | 0.06         | 0.06  | 0.13          | 0.13  | 0.89           | 0.89  | 0.36      | 0.36  | 0.45            | 0.45  | 0.57           | 0.57  | 0.09  | 0.09  |
| COOPERATIVAS                             | 0.20        | 0.20  | 0.15         | 0.15  | 0.75         | 0.75  | 1.10          | 1.11  | 1.39           | 1.40  | 1.89      | 1.89  | 3.08            | 3.12  | 3.54           | 3.56  | 0.94  | 0.95  |
| ENTIDADES ESPECIALIZADAS EN MICROCRÉDITO | 0.25        | 0.25  | 0.27         | 0.27  | 1.00         | 1.00  | 0.59          | 0.59  | 0.89           | 0.90  | 0.85      | 0.84  | 1.04            | 1.04  | 1.21           | 1.21  | 0.52  | 0.52  |
| ENTIDADES FINANCIERAS DE VIVIENDA        | 0.03        | 0.03  | 0.04         | 0.04  | 0.06         | 0.06  | 0.17          | 0.17  | 0.23           | 0.23  | 1.41      | 1.41  | 2.40            | 2.40  | 2.58           | 2.61  | 0.15  | 0.15  |
| <b>2017</b>                              |             |       |              |       |              |       |               |       |                |       |           |       |                 |       |                |       |       |       |
| BANCOS MULTIPLES                         | 0.02        | 0.02  | 0.01         | 0.01  | 0.18         | 0.18  | 0.34          | 0.34  | 0.48           | 0.48  | 0.65      | 0.65  | 0.96            | 0.96  | 2.19           | 2.09  | 0.11  | 0.10  |
| COOPERATIVAS                             | 0.20        | 0.20  | 0.17         | 0.17  | 0.73         | 0.73  | 1.06          | 1.06  | 1.53           | 1.54  | 2.05      | 2.05  | 2.62            | 2.63  | 3.07           | 3.07  | 0.80  | 0.80  |
| ENTIDADES ESPECIALIZADAS EN MICROCRÉDITO | 0.41        | 0.41  | 0.49         | 0.49  | 1.22         | 1.23  | 1.32          | 1.33  | 1.29           | 1.30  | 0.90      | 0.90  | 1.46            | 1.45  | 1.89           | 1.89  | 0.68  | 0.68  |
| ENTIDADES FINANCIERAS DE VIVIENDA        | 0.02        | 0.02  | 0.02         | 0.02  | 0.11         | 0.11  | 0.10          | 0.10  | 0.15           | 0.15  | 1.00      | 1.00  | 1.94            | 1.95  | 3.83           | 3.90  | 0.14  | 0.14  |
| <b>2018</b>                              |             |       |              |       |              |       |               |       |                |       |           |       |                 |       |                |       |       |       |
| BANCOS MULTIPLES                         | 0.01        | 0.01  | 0.01         | 0.01  | 0.32         | 0.32  | 0.35          | 0.35  | 0.51           | 0.51  | 0.77      | 0.77  | 1.26            | 1.25  | 1.17           | 1.16  | 0.13  | 0.13  |
| COOPERATIVAS                             | 0.22        | 0.22  | 0.17         | 0.17  | 0.78         | 0.79  | 1.14          | 1.15  | 1.53           | 1.54  | 2.10      | 2.10  | 2.95            | 2.97  | 4.10           | 4.00  | 1.02  | 1.02  |
| ENTIDADES ESPECIALIZADAS EN MICROCRÉDITO | 0.51        | 0.51  | 1.14         | 1.15  | 2.48         | 2.51  | 2.56          | 2.59  | 1.90           | 1.92  | 1.30      | 1.30  | 1.64            | 1.63  | 2.82           | 2.44  | 1.25  | 1.22  |
| ENTIDADES FINANCIERAS DE VIVIENDA        | 0.02        | 0.02  | 0.03         | 0.03  | 0.21         | 0.22  | 0.07          | 0.07  | 0.15           | 0.15  | 1.02      | 1.02  | 3.26            | 3.20  | 2.94           | 2.99  | 0.15  | 0.15  |
| <b>2019</b>                              |             |       |              |       |              |       |               |       |                |       |           |       |                 |       |                |       |       |       |
| BANCOS MULTIPLES                         | 0.01        | 0.01  | 0.03         | 0.03  | 0.43         | 0.43  | 0.49          | 0.49  | 1.34           | 1.35  | 0.95      | 0.95  | 1.22            | 1.21  | 1.19           | 1.17  | 0.38  | 0.38  |
| COOPERATIVAS                             | 0.25        | 0.25  | 0.36         | 0.36  | 0.96         | 0.96  | 1.26          | 1.27  | 1.65           | 1.66  | 2.30      | 2.31  | 3.39            | 3.42  | 3.90           | 3.90  | 1.24  | 1.24  |
| ENTIDADES ESPECIALIZADAS EN MICROCRÉDITO | 0.77        | 0.78  | 1.92         | 1.95  | 2.94         | 2.98  | 2.83          | 2.87  | 2.70           | 2.73  | 1.49      | 1.50  | 1.46            | 1.46  | 3.07           | 2.93  | 1.90  | 1.89  |
| ENTIDADES FINANCIERAS DE VIVIENDA        | 0.02        | 0.02  | 0.01         | 0.01  | 0.06         | 0.06  | 0.36          | 0.36  | 0.12           | 0.12  | 1.36      | 1.36  | 2.36            | 2.39  | 2.98           | 3.02  | 0.23  | 0.23  |
| <b>2020</b>                              |             |       |              |       |              |       |               |       |                |       |           |       |                 |       |                |       |       |       |
| BANCOS MULTIPLES                         | 0.01        | 0.01  | 0.03         | 0.03  | 0.66         | 0.66  | 0.77          | 0.77  | 1.72           | 1.72  | 1.16      | 1.16  | 1.55            | 1.54  | 1.60           | 1.57  | 0.56  | 0.55  |
| COOPERATIVAS                             | 0.27        | 0.27  | 0.46         | 0.46  | 1.24         | 1.24  | 1.58          | 1.59  | 2.22           | 2.24  | 2.76      | 2.77  | 3.74            | 3.76  | 3.99           | 4.01  | 1.32  | 1.33  |
| ENTIDADES ESPECIALIZADAS EN MICROCRÉDITO | 1.26        | 1.27  | 2.37         | 2.40  | 3.14         | 3.18  | 3.01          | 3.04  | 2.88           | 2.90  | 2.02      | 2.02  | 1.72            | 1.70  | 3.78           | 3.63  | 2.27  | 2.27  |
| ENTIDADES FINANCIERAS DE VIVIENDA        | 0.03        | 0.03  | 0.01         | 0.01  | 0.20         | 0.20  | 0.20          | 0.21  | 0.10           | 0.10  | 1.71      | 1.71  | 3.89            | 3.96  | 0.80           | 0.79  | 0.35  | 0.35  |
| <b>2021</b>                              |             |       |              |       |              |       |               |       |                |       |           |       |                 |       |                |       |       |       |
| BANCOS MULTIPLES                         | 0.01        | 0.01  | 0.07         | 0.07  | 0.50         | 0.50  | 1.64          | 1.65  | 1.14           | 1.14  | 2.25      | 2.25  | 1.18            | 1.17  | 1.31           | 1.29  | 1.13  | 1.13  |
| COOPERATIVAS                             | 0.33        | 0.33  | 0.56         | 0.56  | 1.15         | 1.16  | 2.30          | 2.32  | 2.93           | 2.95  | 3.27      | 3.29  | 4.63            | 4.65  | 5.10           | 5.11  | 1.78  | 1.79  |
| ENTIDADES ESPECIALIZADAS EN MICROCRÉDITO | 0.92        | 0.93  | 2.29         | 2.32  | 3.12         | 3.16  | 3.18          | 3.22  | 3.45           | 3.49  | 2.13      | 2.14  | 2.73            | 2.74  | 3.66           | 3.69  | 2.30  | 2.33  |
| ENTIDADES FINANCIERAS DE VIVIENDA        | 0.03        | 0.03  | 0.01         | 0.01  | 0.06         | 0.06  | 0.20          | 0.20  | 0.47           | 0.47  | 1.23      | 1.24  | 3.45            | 3.51  | 0.48           | 0.48  | 0.21  | 0.21  |
| <b>2022</b>                              |             |       |              |       |              |       |               |       |                |       |           |       |                 |       |                |       |       |       |
| BANCOS MULTIPLES                         | 0.01        | 0.01  | 0.01         | 0.01  | 0.51         | 0.51  | 0.41          | 0.41  | 0.92           | 0.92  | 1.87      | 1.87  | 1.15            | 1.15  | 2.28           | 2.24  | 1.23  | 1.22  |
| COOPERATIVAS                             | 0.45        | 0.45  | 0.90         | 0.90  | 1.17         | 1.18  | 2.40          | 2.43  | 2.98           | 3.01  | 3.54      | 3.55  | 4.66            | 4.71  | 4.59           | 4.64  | 2.10  | 2.12  |
| ENTIDADES ESPECIALIZADAS EN MICROCRÉDITO | 0.91        | 0.92  | 4.07         | 4.16  | 5.57         | 5.70  | 5.08          | 5.18  | 5.04           | 5.13  | 3.44      | 3.48  | 1.82            | 1.82  | 2.86           | 2.83  | 3.69  | 3.76  |
| ENTIDADES FINANCIERAS DE VIVIENDA        | 0.03        | 0.03  | 0.01         | 0.01  | 0.06         | 0.06  | 0.16          | 0.16  | 0.23           | 0.23  | 1.41      | 1.42  | 3.72            | 3.78  | 1.78           | 1.71  | 0.33  | 0.34  |
| <b>2023</b>                              |             |       |              |       |              |       |               |       |                |       |           |       |                 |       |                |       |       |       |
| BANCOS MULTIPLES                         | 0.03        | 0.03  | 0.38         | 0.38  | 1.45         | 1.45  | 1.83          | 1.84  | 1.76           | 1.76  | 1.46      | 1.46  | 1.97            | 1.94  | 2.69           | 2.44  | 1.18  | 1.17  |
| COOPERATIVAS                             | 0.27        | 0.27  | 0.46         | 0.46  | 1.42         | 1.43  | 2.33          | 2.36  | 3.69           | 3.71  | 3.81      | 3.83  | 4.64            | 4.69  | 4.50           | 4.54  | 1.99  | 2.01  |
| ENTIDADES ESPECIALIZADAS EN MICROCRÉDITO | 0.93        | 0.95  | 3.47         | 3.56  | 7.73         | 7.98  | 3.42          | 3.48  | 3.47           | 3.52  | 2.31      | 2.32  | 1.84            | 1.82  | 3.18           | 3.21  | 2.67  | 2.73  |
| ENTIDADES FINANCIERAS DE VIVIENDA        | 0.03        | 0.03  | 0.01         | 0.01  | 0.07         | 0.07  | 0.54          | 0.54  | 0.18           | 0.18  | 1.92      | 1.93  | 3.94            | 4.01  | 3.94           | 4.01  | 0.49  | 0.49  |
| <b>2024</b>                              |             |       |              |       |              |       |               |       |                |       |           |       |                 |       |                |       |       |       |
| BANCOS MULTIPLES                         | 0.05        | 0.05  | 0.09         | 0.09  | 2.33         | 2.36  | 0.70          | 0.71  | 1.16           | 1.16  | 1.09      | 1.08  | 1.16            | 1.15  | 0.70           | 0.69  | 0.64  | 0.64  |
| COOPERATIVAS                             | 0.21        | 0.21  | 0.33         | 0.33  | 1.80         | 1.82  | 2.53          | 2.56  | 3.28           | 3.32  | 3.44      | 3.47  | 4.80            | 4.82  | 4.36           | 4.40  | 1.70  | 1.72  |
| ENTIDADES ESPECIALIZADAS EN MICROCRÉDITO | 0.07        | 0.07  | 0.04         | 0.04  | 0.34         | 0.34  | 0.37          | 0.37  | 1.44           | 1.45  | 1.30      | 1.30  | 1.61            | 1.60  | 3.39           | 3.44  | 0.56  | 0.56  |
| ENTIDADES FINANCIERAS DE VIVIENDA        | 0.03        | 0.03  | 0.02         | 0.02  | 2.66         | 2.71  | 0.23          | 0.23  | 0.21           | 0.21  | 1.82      | 1.82  | 3.57            | 3.62  | 1.70           | 1.72  | 0.50  | 0.50  |

Fuente: Información de Entidades Financieras

Elaboración: Gerencia de Entidades Financieras - Subgerencia de Análisis del Sistema Financiero - Dpto. Información Financiera

(En porcentajes)

| Detalle | Año | Denominación |
|---------|-----|--------------|
|---------|-----|--------------|

| Entidades                   | 1 a 30 días |       | 31 a 60 días |       | 61 a 90 días |       | 91 a 180 días |       | 181 a 360 días |       | 361 a 720 |       | 721 a 1080 días |       | Mayores a 1080 |       | Total | Total |
|-----------------------------|-------------|-------|--------------|-------|--------------|-------|---------------|-------|----------------|-------|-----------|-------|-----------------|-------|----------------|-------|-------|-------|
|                             | Nomin       | Efect | Nomin        | Efect | Nomin        | Efect | Nomin         | Efect | Nomin          | Efect | Nomin     | Efect | Nomin           | Efect | Nomin          | Efect | Nomin | Efect |
| 2001                        |             |       |              |       |              |       |               |       |                |       |           |       |                 |       |                |       |       |       |
| BANCOS                      | 3.64        | 3.71  | 3.66         | 3.73  | 3.18         | 3.23  | 4.22          | 4.34  | 4.64           | 4.74  | 5.93      | 6.08  | 6.75            | 6.96  | 6.57           | 6.77  | 4.35  | 4.46  |
| COOPERATIVAS                | -           | -     | -            | -     | -            | -     | -             | -     | -              | -     | -         | -     | -               | -     | -              | -     | -     | -     |
| FONDOS FINANCIEROS PRIVADOS | -           | -     | -            | -     | -            | -     | 7.72          | 7.90  | 8.25           | 8.25  | 8.25      | 8.25  | -               | -     | -              | -     | 7.86  | 7.99  |
| MUTUALES                    | -           | -     | -            | -     | -            | -     | -             | -     | -              | -     | -         | -     | -               | -     | -              | -     | -     | -     |
| 2002                        |             |       |              |       |              |       |               |       |                |       |           |       |                 |       |                |       |       |       |
| BANCOS                      | 1.39        | 1.40  | 1.18         | 1.19  | 1.41         | 1.42  | 1.34          | 1.35  | 1.43           | 1.44  | 3.79      | 3.86  | 4.61            | 4.71  | 5.20           | 5.20  | 1.47  | 1.48  |
| COOPERATIVAS                | -           | -     | -            | -     | -            | -     | -             | -     | -              | -     | -         | -     | -               | -     | -              | -     | -     | -     |
| FONDOS FINANCIEROS PRIVADOS | -           | -     | -            | -     | -            | -     | -             | -     | 5.00           | 5.06  | -         | -     | -               | -     | -              | -     | 5.00  | 5.06  |
| MUTUALES                    | -           | -     | -            | -     | -            | -     | -             | -     | -              | -     | -         | -     | -               | -     | -              | -     | -     | -     |
| 2003                        |             |       |              |       |              |       |               |       |                |       |           |       |                 |       |                |       |       |       |
| BANCOS                      | 0.75        | 0.75  | 0.71         | 0.71  | 0.69         | 0.70  | 1.16          | 1.16  | 3.08           | 3.13  | 2.80      | 2.80  | -               | -     | -              | -     | 2.28  | 2.31  |
| COOPERATIVAS                | -           | -     | -            | -     | -            | -     | -             | -     | -              | -     | -         | -     | -               | -     | -              | -     | -     | -     |
| FONDOS FINANCIEROS PRIVADOS | -           | -     | -            | -     | -            | -     | 9.25          | 9.57  | -              | -     | -         | -     | -               | -     | -              | -     | 9.25  | 9.57  |
| MUTUALES                    | -           | -     | -            | -     | -            | -     | -             | -     | -              | -     | 12.00     | 11.87 | -               | -     | -              | -     | 12.00 | 11.87 |
| 2004                        |             |       |              |       |              |       |               |       |                |       |           |       |                 |       |                |       |       |       |
| BANCOS                      | 0.67        | 0.67  | 0.53         | 0.53  | 0.61         | 0.61  | 2.94          | 2.98  | 2.74           | 2.78  | 2.97      | 3.01  | -               | -     | 2.70           | 2.73  | 2.40  | 2.43  |
| COOPERATIVAS                | -           | -     | -            | -     | -            | -     | -             | -     | -              | -     | -         | -     | -               | -     | -              | -     | -     | -     |
| FONDOS FINANCIEROS PRIVADOS | -           | -     | -            | -     | -            | -     | -             | -     | -              | -     | -         | -     | -               | -     | -              | -     | -     | -     |
| MUTUALES                    | -           | -     | -            | -     | -            | -     | -             | -     | -              | -     | -         | -     | -               | -     | -              | -     | -     | -     |
| 2005                        |             |       |              |       |              |       |               |       |                |       |           |       |                 |       |                |       |       |       |
| BANCOS                      | 0.52        | 0.53  | 0.45         | 0.45  | 0.92         | 0.92  | 2.27          | 2.29  | 3.24           | 3.29  | 2.48      | 2.48  | -               | -     | -              | -     | 1.58  | 1.60  |
| COOPERATIVAS                | -           | -     | -            | -     | -            | -     | -             | -     | -              | -     | -         | -     | -               | -     | -              | -     | -     | -     |
| FONDOS FINANCIEROS PRIVADOS | -           | -     | -            | -     | -            | -     | 3.25          | 3.28  | -              | -     | -         | -     | -               | -     | -              | -     | 3.25  | 3.28  |
| MUTUALES                    | 2.50        | 2.53  | 2.70         | 2.73  | 1.70         | 1.72  | 4.55          | 4.61  | 12.00          | 12.00 | -         | -     | -               | -     | -              | -     | 8.92  | 8.94  |
| 2006                        |             |       |              |       |              |       |               |       |                |       |           |       |                 |       |                |       |       |       |
| BANCOS                      | 0.57        | 0.57  | 0.57         | 0.57  | 2.03         | 2.05  | 3.00          | 3.04  | 4.49           | 4.58  | 4.85      | 4.96  | -               | -     | -              | -     | 1.77  | 1.80  |
| COOPERATIVAS                | -           | -     | -            | -     | -            | -     | -             | -     | -              | -     | -         | -     | -               | -     | -              | -     | -     | -     |
| FONDOS FINANCIEROS PRIVADOS | 3.00        | 3.04  | -            | -     | -            | -     | -             | -     | -              | -     | -         | -     | -               | -     | -              | -     | 3.00  | 3.04  |
| MUTUALES                    | -           | -     | 1.00         | 1.00  | 2.32         | 2.35  | 5.00          | 5.06  | -              | -     | -         | -     | -               | -     | -              | -     | 3.83  | 3.88  |
| 2007                        |             |       |              |       |              |       |               |       |                |       |           |       |                 |       |                |       |       |       |
| BANCOS                      | 0.50        | 0.50  | 0.50         | 0.50  | 2.05         | 2.06  | -             | -     | 3.50           | 3.56  | -         | -     | -               | -     | 7.75           | 7.75  | 4.83  | 4.83  |
| COOPERATIVAS                | -           | -     | -            | -     | -            | -     | -             | -     | -              | -     | -         | -     | -               | -     | -              | -     | -     | -     |
| FONDOS FINANCIEROS PRIVADOS | 2.70        | 2.73  | 0.10         | 0.12  | 0.15         | 0.17  | 0.21          | 0.21  | 0.30           | 0.30  | 0.51      | 0.51  | -               | -     | 1.00           | 0.99  | 0.29  | 0.29  |
| MUTUALES                    | 2.00        | 2.02  | -            | -     | -            | -     | 5.00          | 5.06  | 7.00           | 7.00  | -         | -     | -               | -     | -              | -     | 6.19  | 6.21  |
| 2008                        |             |       |              |       |              |       |               |       |                |       |           |       |                 |       |                |       |       |       |
| BANCOS                      | 0.75        | 0.75  | 0.96         | 0.96  | -            | -     | -             | -     | 4.50           | 4.54  | -         | -     | -               | -     | -              | -     | 0.96  | 0.96  |
| COOPERATIVAS                | -           | -     | -            | -     | -            | -     | -             | -     | -              | -     | -         | -     | -               | -     | -              | -     | -     | -     |
| FONDOS FINANCIEROS PRIVADOS | 0.05        | 0.05  | 0.10         | 0.12  | 0.15         | 0.18  | 0.20          | 0.20  | 0.30           | 0.30  | 0.40      | 0.40  | -               | -     | 1.00           | 0.98  | 0.20  | 0.21  |
| MUTUALES                    | -           | -     | -            | -     | -            | -     | -             | -     | -              | -     | -         | -     | -               | -     | -              | -     | -     | -     |
| 2009                        |             |       |              |       |              |       |               |       |                |       |           |       |                 |       |                |       |       |       |
| BANCOS                      | 0.40        | 0.40  | 0.39         | 0.39  | -            | -     | -             | -     | -              | -     | -         | -     | -               | -     | -              | -     | 0.40  | 0.40  |
| COOPERATIVAS                | -           | -     | -            | -     | -            | -     | -             | -     | -              | -     | -         | -     | -               | -     | -              | -     | -     | -     |
| FONDOS FINANCIEROS PRIVADOS | -           | -     | -            | -     | -            | -     | -             | -     | -              | -     | -         | -     | -               | -     | -              | -     | -     | -     |
| MUTUALES                    | -           | -     | -            | -     | -            | -     | -             | -     | -              | -     | -         | -     | -               | -     | -              | -     | -     | -     |
| 2010                        |             |       |              |       |              |       |               |       |                |       |           |       |                 |       |                |       |       |       |
| BANCOS                      | 0.11        | 0.11  | 0.09         | 0.09  | -            | -     | -             | -     | -              | -     | -         | -     | -               | -     | -              | -     | 0.10  | 0.10  |
| COOPERATIVAS                | -           | -     | -            | -     | -            | -     | -             | -     | -              | -     | -         | -     | -               | -     | -              | -     | -     | -     |
| FONDOS FINANCIEROS PRIVADOS | -           | -     | -            | -     | -            | -     | -             | -     | -              | -     | -         | -     | -               | -     | -              | -     | -     | -     |
| MUTUALES                    | -           | -     | -            | -     | -            | -     | -             | -     | -              | -     | -         | -     | -               | -     | -              | -     | -     | -     |
| 2011                        |             |       |              |       |              |       |               |       |                |       |           |       |                 |       |                |       |       |       |
| BANCOS                      | 0.01        | 0.01  | 0.01         | 0.01  | -            | -     | -             | -     | -              | -     | -         | -     | -               | -     | -              | -     | 0.01  | 0.01  |
| COOPERATIVAS                | -           | -     | -            | -     | -            | -     | -             | -     | -              | -     | -         | -     | -               | -     | -              | -     | -     | -     |
| FONDOS FINANCIEROS PRIVADOS | -           | -     | -            | -     | -            | -     | -             | -     | -              | -     | -         | -     | -               | -     | -              | -     | -     | -     |
| MUTUALES                    | -           | -     | -            | -     | -            | -     | -             | -     | -              | -     | -         | -     | -               | -     | -              | -     | -     | -     |
| 2012                        |             |       |              |       |              |       |               |       |                |       |           |       |                 |       |                |       |       |       |
| BANCOS                      | 0.01        | 0.01  | 0.01         | 0.01  |              |       |               |       |                |       |           |       |                 |       |                |       | 0.01  | 0.01  |
| COOPERATIVAS                |             |       |              |       |              |       |               |       |                |       |           |       |                 |       |                |       |       |       |
| FONDOS FINANCIEROS PRIVADOS |             |       |              |       |              |       |               |       |                |       |           |       |                 |       |                |       |       |       |
| MUTUALES                    |             |       |              |       |              |       |               |       |                |       |           |       |                 |       |                |       |       |       |

## Denominación

Gerencia de Entidades Financieras  
Subgerencia Análisis del Sistema Financiero  
Departamento de Información Financiera



Fuente: Información de Entidades Financieras  
Elaboración: Gerencia de Entidades Financieras - Subgerencia de Análisis del Sistema Financiero - Dpto. Información Financiera

## Denominación

Gerencia de Entidades Financieras  
Subgerencia Análisis del Sistema Financiero  
Departamento de Información Financiera



| Entidades                   | 1 a 30 días |       | 31 a 60 días |       | 61 a 90 días |       | 91 a 180 días |       | 181 a 360 días |       | 361 a 720 |       | 721 a 1080 días |       | Mayores a 1080 |       | Total | Total |
|-----------------------------|-------------|-------|--------------|-------|--------------|-------|---------------|-------|----------------|-------|-----------|-------|-----------------|-------|----------------|-------|-------|-------|
|                             | Nomin       | Efect | Nomin        | Efect | Nomin        | Efect | Nomin         | Efect | Nomin          | Efect | Nomin     | Efect | Nomin           | Efect | Nomin          | Efect | Nomin | Efect |
| 2001                        |             |       |              |       |              |       |               |       |                |       |           |       |                 |       |                |       |       |       |
| BANCOS                      | -           | -     | -            | -     | -            | -     | -             | -     | -              | -     | -         | -     | -               | -     | -              | -     | -     | -     |
| COOPERATIVAS                | -           | -     | -            | -     | -            | -     | -             | -     | -              | -     | -         | -     | -               | -     | -              | -     | -     | -     |
| FONDOS FINANCIEROS PRIVADOS | -           | -     | -            | -     | -            | -     | -             | -     | -              | -     | -         | -     | -               | -     | -              | -     | -     | -     |
| MUTUALES                    | -           | -     | -            | -     | -            | -     | -             | -     | -              | -     | -         | -     | -               | -     | -              | -     | -     | -     |
| 2002                        |             |       |              |       |              |       |               |       |                |       |           |       |                 |       |                |       |       |       |
| BANCOS                      | 4.00        | 4.07  | 6.32         | 6.50  | 4.68         | 4.78  | 8.74          | 9.02  | 6.45           | 6.65  | 6.51      | 6.70  | -               | -     | -              | -     | 7.59  | 7.83  |
| COOPERATIVAS                | -           | -     | -            | -     | -            | -     | -             | -     | -              | -     | -         | -     | -               | -     | -              | -     | -     | -     |
| FONDOS FINANCIEROS PRIVADOS | -           | -     | -            | -     | -            | -     | -             | -     | -              | -     | -         | -     | -               | -     | -              | -     | -     | -     |
| MUTUALES                    | -           | -     | -            | -     | -            | -     | -             | -     | -              | -     | -         | -     | -               | -     | -              | -     | -     | -     |
| 2003                        |             |       |              |       |              |       |               |       |                |       |           |       |                 |       |                |       |       |       |
| BANCOS                      | 4.50        | 4.59  | 4.63         | 4.73  | 8.62         | 8.92  | 8.01          | 8.26  | 9.68           | 10.01 | 6.81      | 7.02  | -               | -     | -              | -     | 8.76  | 9.05  |
| COOPERATIVAS                | -           | -     | -            | -     | -            | -     | -             | -     | -              | -     | -         | -     | -               | -     | -              | -     | -     | -     |
| FONDOS FINANCIEROS PRIVADOS | -           | -     | -            | -     | -            | -     | -             | -     | -              | -     | -         | -     | -               | -     | -              | -     | -     | -     |
| MUTUALES                    | -           | -     | -            | -     | -            | -     | -             | -     | -              | -     | -         | -     | -               | -     | -              | -     | -     | -     |
| 2004                        |             |       |              |       |              |       |               |       |                |       |           |       |                 |       |                |       |       |       |
| BANCOS                      | 4.06        | 4.15  | 6.78         | 7.00  | 5.59         | 5.71  | 4.74          | 4.85  | 4.79           | 4.89  | 5.90      | 5.92  | 5.41            | 5.27  | -              | -     | 5.23  | 5.35  |
| COOPERATIVAS                | -           | -     | -            | -     | -            | -     | -             | -     | -              | -     | -         | -     | -               | -     | -              | -     | -     | -     |
| FONDOS FINANCIEROS PRIVADOS | 4.50        | 4.60  | 4.79         | 4.89  | 5.12         | 5.22  | 5.08          | 5.17  | 6.10           | 6.19  | 7.00      | 6.99  | -               | -     | -              | -     | 4.92  | 5.02  |
| MUTUALES                    | -           | -     | -            | -     | -            | -     | -             | -     | -              | -     | -         | -     | -               | -     | -              | -     | -     | -     |
| 2005                        |             |       |              |       |              |       |               |       |                |       |           |       |                 |       |                |       |       |       |
| BANCOS                      | 2.75        | 2.79  | 2.62         | 2.65  | 3.30         | 3.35  | 3.65          | 3.70  | 4.41           | 4.48  | 4.74      | 4.78  | 6.35            | 6.31  | 6.61           | 6.34  | 4.32  | 4.36  |
| COOPERATIVAS                | -           | -     | -            | -     | -            | -     | -             | -     | -              | -     | -         | -     | -               | -     | -              | -     | -     | -     |
| FONDOS FINANCIEROS PRIVADOS | -           | -     | -            | -     | -            | -     | -             | -     | -              | -     | -         | -     | -               | -     | -              | -     | -     | -     |
| MUTUALES                    | -           | -     | -            | -     | -            | -     | -             | -     | -              | -     | -         | -     | -               | -     | -              | -     | -     | -     |
| 2006                        |             |       |              |       |              |       |               |       |                |       |           |       |                 |       |                |       |       |       |
| BANCOS                      | 1.84        | 1.86  | 1.98         | 2.00  | 3.04         | 3.08  | 3.39          | 3.44  | 3.66           | 3.68  | 4.52      | 4.50  | 5.69            | 5.57  | 5.84           | 5.74  | 3.89  | 3.87  |
| COOPERATIVAS                | -           | -     | -            | -     | -            | -     | -             | -     | -              | -     | -         | -     | -               | -     | -              | -     | -     | -     |
| FONDOS FINANCIEROS PRIVADOS | -           | -     | -            | -     | -            | -     | -             | -     | -              | -     | -         | -     | -               | -     | -              | -     | -     | -     |
| MUTUALES                    | -           | -     | -            | -     | -            | -     | -             | -     | -              | -     | -         | -     | -               | -     | -              | -     | -     | -     |
| 2007                        |             |       |              |       |              |       |               |       |                |       |           |       |                 |       |                |       |       |       |
| BANCOS                      | 0.15        | 0.15  | 0.44         | 0.44  | 0.39         | 0.39  | 0.72          | 0.72  | 1.83           | 1.83  | 2.15      | 2.14  | 4.04            | 3.91  | 3.53           | 3.44  | 1.32  | 1.31  |
| COOPERATIVAS                | -           | -     | -            | -     | -            | -     | 3.50          | 3.53  | 4.50           | 4.59  | 5.00      | 5.04  | -               | -     | -              | -     | 4.46  | 4.52  |
| FONDOS FINANCIEROS PRIVADOS | -           | -     | -            | -     | 1.24         | 1.25  | 2.18          | 2.19  | 2.00           | 2.00  | -         | -     | -               | -     | -              | -     | 2.03  | 2.03  |
| MUTUALES                    | 1.00        | 1.00  | 1.05         | 1.05  | 1.10         | 1.10  | 1.20          | 1.20  | 1.30           | 1.30  | -         | -     | -               | -     | -              | -     | 1.12  | 1.13  |
| 2008                        |             |       |              |       |              |       |               |       |                |       |           |       |                 |       |                |       |       |       |
| BANCOS                      | 0.04        | 0.04  | 0.06         | 0.06  | 0.20         | 0.20  | 0.42          | 0.43  | 0.73           | 0.73  | 1.00      | 0.99  | 1.59            | 1.58  | 2.67           | 2.59  | 0.58  | 0.57  |
| COOPERATIVAS                | 0.18        | 0.18  | -            | -     | 1.78         | 1.80  | 2.36          | 2.38  | 2.47           | 2.48  | 4.78      | 4.81  | -               | -     | -              | -     | 2.03  | 2.04  |
| FONDOS FINANCIEROS PRIVADOS | 0.24        | 0.24  | 0.07         | 0.06  | 0.65         | 0.66  | 0.36          | 0.36  | 0.44           | 0.44  | 0.66      | 0.66  | 0.69            | 0.69  | 0.35           | 0.35  | 0.37  | 0.37  |
| MUTUALES                    | 0.15        | 0.15  | 0.28         | 0.28  | 0.36         | 0.36  | 0.47          | 0.47  | 0.62           | 0.62  | -         | -     | -               | -     | -              | -     | 0.27  | 0.28  |
| 2009                        |             |       |              |       |              |       |               |       |                |       |           |       |                 |       |                |       |       |       |
| BANCOS                      | 0.01        | 0.01  | 0.02         | 0.02  | 0.06         | 0.06  | 0.06          | 0.06  | 0.05           | 0.05  | 0.07      | 0.07  | 0.28            | 0.28  | -              | -     | 0.02  | 0.02  |
| COOPERATIVAS                | 0.01        | 0.01  | -            | -     | 0.10         | 0.10  | 0.15          | 0.15  | 0.20           | 0.20  | 0.25      | 0.25  | -               | -     | -              | -     | 0.04  | 0.04  |
| FONDOS FINANCIEROS PRIVADOS | 0.00        | 0.00  | 0.01         | 0.00  | 0.02         | 0.00  | 0.05          | 0.06  | 0.06           | 0.07  | 0.11      | 0.11  | 0.15            | 0.15  | -              | -     | 0.03  | 0.03  |
| MUTUALES                    | 0.01        | 0.01  | 0.02         | 0.02  | 0.04         | 0.04  | 0.07          | 0.07  | 0.10           | 0.10  | -         | -     | -               | -     | -              | -     | 0.02  | 0.02  |
| 2010                        |             |       |              |       |              |       |               |       |                |       |           |       |                 |       |                |       |       |       |
| BANCOS                      | 0.01        | 0.01  | 0.01         | 0.01  | 0.00         | 0.00  | 0.00          | 0.00  | 0.01           | 0.01  | 0.01      | 0.01  | -               | -     | -              | -     | 0.01  | 0.01  |
| COOPERATIVAS                | 0.01        | 0.01  | -            | -     | 0.10         | 0.10  | -             | -     | -              | -     | -         | -     | -               | -     | -              | -     | 0.01  | 0.01  |
| FONDOS FINANCIEROS PRIVADOS | 0.01        | 0.01  | 0.01         | -     | 0.02         | -     | 0.03          | 0.03  | 0.03           | 0.04  | 0.05      | 0.05  | -               | -     | -              | -     | 0.01  | 0.01  |
| MUTUALES                    | 0.01        | 0.01  | -            | -     | -            | -     | -             | -     | -              | -     | -         | -     | -               | -     | -              | -     | 0.01  | 0.01  |
| 2011                        |             |       |              |       |              |       |               |       |                |       |           |       |                 |       |                |       |       |       |
| BANCOS                      | 0.00        | 0.00  | 0.00         | 0.00  | 0.02         | -     | 0.00          | 0.01  | 0.03           | 0.04  | 0.05      | 0.05  | -               | -     | -              | -     | 0.00  | 0.00  |
| COOPERATIVAS                | 0.01        | 0.01  | -            | -     | -            | -     | -             | -     | -              | -     | -         | -     | -               | -     | -              | -     | 0.01  | 0.01  |
| FONDOS FINANCIEROS PRIVADOS | 0.01        | 0.01  | -            | -     | -            | -     | -             | -     | -              | -     | -         | -     | -               | -     | -              | -     | 0.01  | 0.01  |
| MUTUALES                    | 0.01        | 0.01  | -            | -     | -            | -     | -             | -     | -              | -     | -         | -     | -               | -     | -              | -     | 0.01  | 0.01  |
| 2012                        |             |       |              |       |              |       |               |       |                |       |           |       |                 |       |                |       |       |       |
| BANCOS                      | 0.00        | 0.00  | 0.00         | 0.00  | 0.02         | 0.00  | 0.02          | 0.04  | 0.03           | 0.04  | 0.05      | 0.05  |                 |       |                |       | 0.00  | 0.00  |
| COOPERATIVAS                |             |       |              |       |              |       |               |       |                |       |           |       |                 |       |                |       |       |       |
| FONDOS FINANCIEROS PRIVADOS |             |       |              |       |              |       |               |       |                |       |           |       |                 |       |                |       |       |       |
| MUTUALES                    | 0.01        | 0.01  |              |       |              |       |               |       |                |       |           |       |                 |       |                |       | 0.01  | 0.01  |

# TASAS DE INTERES PASIVAS DEL SISTEMA FINANCIERO (DEPÓSITOS A PLAZO FIJO)

(En porcentajes)

Detalle Año

Denominación

UNIDAD DE FOMENTO A LA VIVIENDA

Gerencia de Entidades Financieras  
Subgerencia Análisis del Sistema Financiero  
Departamento de Información Financiera



| Entidades                                | 1 a 30 días |       | 31 a 60 días |       | 61 a 90 días |       | 91 a 180 días |       | 181 a 360 días |       | 361 a 720 |       | 721 a 1080 días |       | Mayores a 1080 |       | Total | Total |
|------------------------------------------|-------------|-------|--------------|-------|--------------|-------|---------------|-------|----------------|-------|-----------|-------|-----------------|-------|----------------|-------|-------|-------|
|                                          | Nomin       | Efect | Nomin        | Efect | Nomin        | Efect | Nomin         | Efect | Nomin          | Efect | Nomin     | Efect | Nomin           | Efect | Nomin          | Efect | Nomin | Efect |
| <b>2013</b>                              |             |       |              |       |              |       |               |       |                |       |           |       |                 |       |                |       |       |       |
| BANCOS                                   | 0.00        | 0.00  | 0.00         | 0.00  | 0.02         |       | 0.03          | 0.03  | 0.03           | 0.04  | 0.05      | 0.05  |                 |       |                |       | 0.00  | 0.00  |
| COOPERATIVAS                             |             |       |              |       |              |       |               |       |                |       |           |       |                 |       |                |       |       |       |
| FONDOS FINANCIEROS PRIVADOS              |             |       |              |       |              |       |               |       |                |       |           |       |                 |       |                |       |       |       |
| MUTUALES                                 | 0.01        | 0.01  |              |       |              |       |               |       |                |       |           |       |                 |       |                |       | 0.01  | 0.01  |
| <b>2014</b>                              |             |       |              |       |              |       |               |       |                |       |           |       |                 |       |                |       |       |       |
| BANCOS MULTIPLES                         | 0.00        | 0.00  | 0.00         | 0.00  |              |       |               |       |                |       |           |       |                 |       |                |       | 0.00  | 0.00  |
| COOPERATIVAS                             |             |       |              |       |              |       |               |       |                |       |           |       |                 |       |                |       |       |       |
| ENTIDADES ESPECIALIZADAS EN MICROCRÉDITO | 0.00        | 0.00  | 0.01         | 0.00  |              |       | 0.02          | 0.03  |                |       | 0.05      | 0.05  |                 |       |                |       | 0.01  | 0.01  |
| ENTIDADES FINANCIERAS DE VIVIENDA        | 0.01        | 0.01  |              |       |              |       |               |       |                |       |           |       |                 |       |                |       | 0.01  | 0.01  |
| <b>2015</b>                              |             |       |              |       |              |       |               |       |                |       |           |       |                 |       |                |       |       |       |
| BANCOS MULTIPLES                         | 0.00        | 0.00  | 0.00         | 0.00  |              |       |               |       |                |       |           |       |                 |       |                |       | 0.00  | 0.00  |
| COOPERATIVAS                             |             |       |              |       |              |       |               |       |                |       |           |       |                 |       |                |       |       |       |
| ENTIDADES ESPECIALIZADAS EN MICROCRÉDITO | 0.01        | 0.01  | 0.01         | 0.01  |              |       | 0.03          | 0.03  | 0.04           | 0.04  | 0.05      | 0.05  |                 |       |                |       | 0.01  | 0.01  |
| ENTIDADES FINANCIERAS DE VIVIENDA        | 0.01        | 0.01  |              |       |              |       |               |       |                |       |           |       |                 |       |                |       | 0.01  | 0.01  |
| <b>2016</b>                              |             |       |              |       |              |       |               |       |                |       |           |       |                 |       |                |       |       |       |
| BANCOS MULTIPLES                         | 0.00        | 0.00  | 0.01         | 0.01  |              |       |               |       |                |       |           |       |                 |       |                |       | 0.00  | 0.00  |
| COOPERATIVAS                             |             |       |              |       |              |       |               |       |                |       |           |       |                 |       |                |       |       |       |
| ENTIDADES ESPECIALIZADAS EN MICROCRÉDITO | 0.01        | 0.01  | 0.01         | 0.01  |              |       |               |       |                |       |           |       |                 |       |                |       | 0.01  | 0.01  |
| ENTIDADES FINANCIERAS DE VIVIENDA        | 0.01        | 0.01  |              |       |              |       |               |       |                |       |           |       |                 |       |                |       | 0.01  | 0.01  |
| <b>2017</b>                              |             |       |              |       |              |       |               |       |                |       |           |       |                 |       |                |       |       |       |
| BANCOS MULTIPLES                         | 0.00        | 0.00  | 0.00         | 0.00  |              |       |               |       |                |       |           |       |                 |       |                |       | 0.00  | 0.00  |
| COOPERATIVAS                             |             |       |              |       |              |       |               |       |                |       |           |       |                 |       |                |       |       |       |
| ENTIDADES ESPECIALIZADAS EN MICROCRÉDITO | 0.01        | 0.01  | 0.01         | 0.01  |              |       | 0.02          | 0.02  |                |       |           |       |                 |       |                |       | 0.01  | 0.01  |
| ENTIDADES FINANCIERAS DE VIVIENDA        |             |       |              |       |              |       |               |       |                |       |           |       |                 |       |                |       |       |       |
| <b>2018</b>                              |             |       |              |       |              |       |               |       |                |       |           |       |                 |       |                |       |       |       |
| BANCOS MULTIPLES                         | 0.00        | 0.00  | 0.00         | 0.00  |              |       |               |       |                |       |           |       |                 |       |                |       | 0.00  | 0.00  |
| COOPERATIVAS                             |             |       |              |       |              |       |               |       |                |       |           |       |                 |       |                |       |       |       |
| ENTIDADES ESPECIALIZADAS EN MICROCRÉDITO | 0.01        | 0.01  | 0.01         | 0.01  | 0.02         | 0.02  | 0.03          | 0.03  |                |       |           |       |                 |       |                |       | 0.01  | 0.01  |
| ENTIDADES FINANCIERAS DE VIVIENDA        |             |       |              |       |              |       |               |       |                |       |           |       |                 |       |                |       |       |       |
| <b>2019</b>                              |             |       |              |       |              |       |               |       |                |       |           |       |                 |       |                |       |       |       |
| BANCOS MULTIPLES                         | 0.00        | 0.00  | 0.00         | 0.00  |              |       |               |       |                |       |           |       |                 |       |                |       | 0.00  | 0.00  |
| COOPERATIVAS                             |             |       |              |       |              |       |               |       |                |       |           |       |                 |       |                |       |       |       |
| ENTIDADES ESPECIALIZADAS EN MICROCRÉDITO | 0.01        | 0.01  | 0.01         | 0.01  |              |       |               |       |                |       | 0.05      | 0.05  |                 |       |                |       | 0.01  | 0.01  |
| ENTIDADES FINANCIERAS DE VIVIENDA        |             |       |              |       |              |       |               |       |                |       |           |       |                 |       |                |       |       |       |
| <b>2020</b>                              |             |       |              |       |              |       |               |       |                |       |           |       |                 |       |                |       |       |       |
| BANCOS MULTIPLES                         | 0.00        | 0.00  | 0.00         | 0.00  |              |       |               |       |                |       |           |       |                 |       |                |       | 0.00  | 0.00  |
| COOPERATIVAS                             |             |       |              |       |              |       |               |       |                |       |           |       |                 |       |                |       |       |       |
| ENTIDADES ESPECIALIZADAS EN MICROCRÉDITO | 0.01        | 0.01  | 0.01         | 0.01  |              |       |               |       | 3.00           | 3.01  | 3.10      | 3.10  |                 |       |                |       | 3.01  | 3.02  |
| ENTIDADES FINANCIERAS DE VIVIENDA        |             |       |              |       |              |       |               |       |                |       |           |       |                 |       |                |       |       |       |
| <b>2021</b>                              |             |       |              |       |              |       |               |       |                |       |           |       |                 |       |                |       |       |       |
| BANCOS MULTIPLES                         | 0.01        | 0.01  | 0.01         | 0.01  |              |       |               |       |                |       |           |       |                 |       |                |       | 0.01  | 0.01  |
| COOPERATIVAS                             |             |       |              |       |              |       |               |       |                |       |           |       |                 |       |                |       |       |       |
| ENTIDADES ESPECIALIZADAS EN MICROCRÉDITO | 0.01        | 0.01  | 0.01         | 0.01  |              |       |               |       |                |       | 3.54      | 3.54  |                 |       |                |       | 3.11  | 3.11  |
| ENTIDADES FINANCIERAS DE VIVIENDA        |             |       |              |       |              |       |               |       |                |       |           |       |                 |       |                |       |       |       |
| <b>2022</b>                              |             |       |              |       |              |       |               |       |                |       |           |       |                 |       |                |       |       |       |
| BANCOS MULTIPLES                         |             |       |              |       |              |       |               |       |                |       |           |       |                 |       |                |       |       |       |
| COOPERATIVAS                             |             |       |              |       |              |       |               |       |                |       |           |       |                 |       |                |       |       |       |
| ENTIDADES ESPECIALIZADAS EN MICROCRÉDITO | 0.01        | 0.01  | 0.01         | 0.01  |              |       | 0.95          | 0.95  | 0.04           | 0.04  | 1.98      | 1.97  |                 |       |                |       | 1.23  | 1.22  |
| ENTIDADES FINANCIERAS DE VIVIENDA        |             |       |              |       |              |       |               |       |                |       |           |       |                 |       |                |       |       |       |
| <b>2023</b>                              |             |       |              |       |              |       |               |       |                |       |           |       |                 |       |                |       |       |       |
| BANCOS MULTIPLES                         |             |       |              |       |              |       |               |       |                |       |           |       |                 |       |                |       |       |       |
| COOPERATIVAS                             |             |       |              |       |              |       |               |       |                |       |           |       |                 |       |                |       |       |       |
| ENTIDADES ESPECIALIZADAS EN MICROCRÉDITO | 0.01        | 0.01  | 0.01         | 0.01  |              |       |               |       | 0.04           | 0.04  |           |       |                 |       |                |       | 0.01  | 0.01  |
| ENTIDADES FINANCIERAS DE VIVIENDA        |             |       |              |       |              |       |               |       |                |       |           |       |                 |       |                |       |       |       |
| <b>2024</b>                              |             |       |              |       |              |       |               |       |                |       |           |       |                 |       |                |       |       |       |
| BANCOS MULTIPLES                         |             |       | 0.01         | 0.01  | 0.01         | 0.01  |               |       |                |       |           |       |                 |       |                |       | 0.01  | 0.01  |
| COOPERATIVAS                             |             |       |              |       |              |       |               |       |                |       |           |       |                 |       |                |       |       |       |
| ENTIDADES ESPECIALIZADAS EN MICROCRÉDITO | 0.01        | 0.01  | 0.01         | 0.01  | 2.20         | 2.22  | 2.81          | 2.83  | 6.00           | 6.09  | 3.12      | 3.12  |                 |       |                |       | 1.78  | 1.80  |
| ENTIDADES FINANCIERAS DE VIVIENDA        |             |       |              |       |              |       |               |       |                |       |           |       |                 |       |                |       |       |       |

Fuente: Información de Entidades Financieras

Elaboración: Gerencia de Entidades Financieras - Subgerencia de Análisis del Sistema Financiero - Dpto. Información Financiera