**TASAS DE INTERES ACTIVAS**
**POR DESTINO DEL CRÉDITO**
**Detalle Año - Mes**
**(En Porcentajes)**

| Entidades | MONEDA NACIONAL | | | | | | | | | | MONEDA EXTRANJERA | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | CONSUMO | | EMPRESARIAL | | HIP. DE VIVIENDA | | MICROCREDITO | | PYME | | CONSUMO | | EMPRESARIAL | | HIP. DE VIVIENDA | | MICROCREDITO | | PYME | |
| | Nomin | Efect | Nomin | Efect | Nomin | Efect | Nomin | Efect | Nomin | Efect | Nomin | Efect | Nomin | Efect | Nomin | Efect | Nomin | Efect | Nomin | Efect |
| **2021** | | | | | | | | | | | | | | | | | | | | |
| **Ene 2021** | **16,20** | **18,01** | **6,18** | **6,28** | **8,11** | **9,21** | **13,59** | **14,94** | **6,35** | **6,59** | **13,96** | **14,98** | | | **12,35** | **13,07** | **12,66** | **13,43** | **7,87** | **8,17** |
| BANCOS MULTIPLES | 14,58 | 16,05 | 6,12 | 6,22 | 7,74 | 8,95 | 12,54 | 13,84 | 6,37 | 6,55 | 15,00 | 17,11 | | | | | | | 7,87 | 8,17 |
| COOPERATIVAS | 17,11 | 18,53 | | | 12,57 | 13,34 | 13,54 | 14,43 | | | 14,02 | 15,05 | | | 12,35 | 13,07 | 13,12 | 13,95 | | |
| ENTIDADES ESPECIALIZADAS EN MICROCRÉDITO | 19,17 | 21,68 | 6,76 | 6,85 | 10,67 | 11,33 | 13,93 | 15,29 | 6,29 | 6,76 | 10,00 | 10,47 | | | | | 5,99 | 6,02 | | |
| ENTIDADES FINANCIERAS DE VIVIENDA | 14,89 | 15,97 | | | 6,75 | 6,96 | | | | | | | | | | | | | | |
| **Feb 2021** | **18,22** | **20,32** | **5,96** | **6,08** | **8,38** | **9,49** | **13,48** | **14,71** | **6,40** | **6,58** | **13,37** | **14,28** | | | **12,76** | **13,54** | **12,14** | **12,91** | **10,07** | **10,65** |
| BANCOS MULTIPLES | 15,28 | 16,81 | 5,85 | 5,96 | 7,91 | 9,11 | 11,80 | 12,95 | 6,43 | 6,61 | 11,00 | 14,26 | | | | | | | 10,07 | 10,65 |
| COOPERATIVAS | 17,34 | 18,86 | | | 12,24 | 12,96 | 14,42 | 15,51 | 5,00 | 5,12 | 13,71 | 14,65 | | | 12,76 | 13,54 | 12,14 | 12,91 | | |
| ENTIDADES ESPECIALIZADAS EN MICROCRÉDITO | 21,95 | 24,85 | 6,70 | 6,85 | 10,76 | 11,44 | 13,92 | 15,18 | 6,30 | 6,50 | | | | | | | | | | |
| ENTIDADES FINANCIERAS DE VIVIENDA | 11,99 | 12,67 | | | 6,97 | 7,20 | | | | | 8,00 | 8,30 | | | | | | | | |
| **Mar 2021** | **18,43** | **20,55** | **6,24** | **6,35** | **8,82** | **9,75** | **13,69** | **14,96** | **6,64** | **6,88** | **14,14** | **15,18** | **6,00** | **6,17** | **11,89** | **12,58** | **11,90** | **12,59** | **9,59** | **10,00** |
| BANCOS MULTIPLES | 14,86 | 16,38 | 5,95 | 6,06 | 7,87 | 8,89 | 12,15 | 13,33 | 6,56 | 6,80 | | | | | | | 9,50 | 9,73 | 9,59 | 10,00 |
| COOPERATIVAS | 17,15 | 18,63 | | | 12,37 | 13,09 | 13,91 | 14,84 | | | 14,46 | 15,52 | | | 11,89 | 12,58 | 12,02 | 12,73 | | |
| ENTIDADES ESPECIALIZADAS EN MICROCRÉDITO | 21,95 | 24,77 | 7,09 | 7,20 | 11,17 | 11,93 | 13,97 | 15,27 | 7,08 | 7,37 | 5,30 | 5,43 | 6,00 | 6,17 | | | 6,72 | 6,84 | | |
| ENTIDADES FINANCIERAS DE VIVIENDA | 6,95 | 7,09 | | | 6,95 | 7,18 | | | | | | | | | | | | | | |
| **Abr 2021** | **19,01** | **21,22** | **5,83** | **5,90** | **9,08** | **10,12** | **13,82** | **15,14** | **6,61** | **6,84** | **16,15** | **17,49** | | | **11,28** | **11,89** | **13,81** | **14,74** | **9,92** | **10,12** |
| BANCOS MULTIPLES | 15,33 | 16,91 | 5,56 | 5,64 | 7,88 | 9,04 | 11,76 | 12,92 | 6,60 | 6,81 | | | | | | | | | 8,41 | 8,72 |
| COOPERATIVAS | 17,21 | 18,70 | | | 12,75 | 13,53 | 14,22 | 15,22 | 7,00 | 7,12 | 16,28 | 17,63 | | | 11,31 | 11,93 | 13,87 | 14,82 | 12,58 | 12,58 |
| ENTIDADES ESPECIALIZADAS EN MICROCRÉDITO | 21,77 | 24,52 | 6,22 | 6,28 | 11,33 | 12,16 | 14,09 | 15,44 | 6,67 | 6,99 | 6,05 | 6,23 | | | 10,32 | 10,82 | 12,73 | 13,31 | | |
| ENTIDADES FINANCIERAS DE VIVIENDA | 11,24 | 11,83 | | | 9,02 | 9,42 | | | | | | | | | | | | | | |
| **May 2021** | **18,68** | **20,82** | **5,98** | **6,09** | **8,96** | **9,92** | **13,97** | **15,32** | **6,48** | **6,72** | **16,26** | **17,63** | | | **11,25** | **11,85** | **12,79** | **13,62** | **12,00** | **12,68** |
| BANCOS MULTIPLES | 15,35 | 16,88 | 5,81 | 5,91 | 7,87 | 8,87 | 12,47 | 13,67 | 6,54 | 6,77 | | | | | | | | | 11,62 | 12,24 |
| COOPERATIVAS | 16,48 | 17,83 | 6,00 | 6,00 | 12,49 | 13,24 | 13,94 | 14,90 | 15,32 | 16,45 | 16,26 | 17,63 | | | 11,19 | 11,78 | 12,82 | 13,66 | 12,41 | 13,14 |
| ENTIDADES ESPECIALIZADAS EN MICROCRÉDITO | 21,26 | 23,95 | 6,43 | 6,55 | 11,44 | 12,31 | 14,17 | 15,56 | 6,30 | 6,55 | | | | | 14,28 | 15,25 | 11,19 | 11,83 | 5,99 | 6,08 |
| ENTIDADES FINANCIERAS DE VIVIENDA | 11,49 | 12,15 | | | 8,00 | 8,30 | | | | | | | | | | | | | | |
| **Jun 2021** | **18,38** | **20,50** | **5,71** | **5,81** | **9,06** | **10,03** | **13,78** | **15,10** | **6,88** | **7,13** | **16,80** | **18,29** | **11,50** | **12,13** | **11,18** | **11,85** | **14,32** | **15,26** | **9,45** | **9,87** |
| BANCOS MULTIPLES | 15,17 | 16,79 | 5,65 | 5,74 | 8,11 | 9,20 | 12,39 | 13,63 | 6,76 | 6,98 | 10,55 | 12,87 | | | 8,27 | 9,75 | 11,38 | 11,99 | 7,85 | 8,10 |
| COOPERATIVAS | 16,84 | 18,27 | | | 12,70 | 13,49 | 14,12 | 15,09 | 12,38 | 13,12 | 17,01 | 18,47 | 11,50 | 12,13 | 11,51 | 12,14 | 14,38 | 15,34 | 12,13 | 12,83 |
| ENTIDADES ESPECIALIZADAS EN MICROCRÉDITO | 20,76 | 23,35 | 6,20 | 6,32 | 10,87 | 11,61 | 13,98 | 15,33 | 7,18 | 7,48 | 5,95 | 6,12 | | | 9,42 | 10,00 | 14,12 | 14,97 | | |
| ENTIDADES FINANCIERAS DE VIVIENDA | 14,74 | 15,86 | | | 7,59 | 7,87 | | | | | | | | | | | | | | |
| **Jul 2021** | **18,10** | **20,19** | **5,77** | **5,86** | **9,32** | **10,31** | **13,59** | **14,93** | **6,54** | **6,81** | **14,98** | **16,21** | | | **10,94** | **11,60** | **14,08** | **15,06** | **9,43** | **9,84** |
| BANCOS MULTIPLES | 15,35 | 17,06 | 5,70 | 5,79 | 8,32 | 9,48 | 12,49 | 13,76 | 6,40 | 6,62 | 9,52 | 11,72 | | | 8,24 | 9,22 | 8,24 | 8,56 | 8,13 | 8,50 |
| COOPERATIVAS | 17,05 | 18,49 | | | 12,28 | 13,01 | 13,63 | 14,53 | 8,76 | 9,20 | 15,73 | 16,97 | | | 11,43 | 12,02 | 14,20 | 15,19 | 13,01 | 13,58 |
| ENTIDADES ESPECIALIZADAS EN MICROCRÉDITO | 20,81 | 23,42 | 6,17 | 6,27 | 10,89 | 11,62 | 13,87 | 15,24 | 7,10 | 7,58 | 9,00 | 9,38 | | | | | 15,04 | 16,16 | 6,00 | 6,11 |
| ENTIDADES FINANCIERAS DE VIVIENDA | 15,22 | 16,44 | | | 8,21 | 8,54 | | | | | 8,00 | 8,30 | | | | | | | | |
| **Ago 2021** | **17,95** | **20,05** | **6,04** | **6,15** | **9,15** | **10,21** | **13,51** | **14,87** | **6,67** | **6,98** | **16,18** | **17,56** | **11,50** | **12,13** | **9,10** | **9,94** | **13,08** | **13,89** | **8,33** | **8,72** |
| BANCOS MULTIPLES | 15,40 | 17,15 | 5,84 | 5,93 | 8,42 | 9,64 | 12,49 | 13,83 | 6,63 | 6,88 | 8,89 | 10,89 | | | 7,81 | 8,86 | 9,89 | 10,36 | 7,23 | 7,51 |
| COOPERATIVAS | 17,33 | 18,83 | | | 11,85 | 12,54 | 14,18 | 15,17 | 14,25 | 15,22 | 16,61 | 17,96 | 11,50 | 12,13 | 10,92 | 11,49 | 13,19 | 14,01 | 13,25 | 14,09 |
| ENTIDADES ESPECIALIZADAS EN MICROCRÉDITO | 20,65 | 23,27 | 6,87 | 7,01 | 10,76 | 11,46 | 13,83 | 15,21 | 6,75 | 7,18 | 6,00 | 6,00 | | | | | | | | |
| ENTIDADES FINANCIERAS DE VIVIENDA | 13,17 | 14,05 | | | 9,59 | 10,03 | | | | | | | | | | | | | | |
| **Sep 2021** | **17,59** | **19,68** | **5,83** | **5,94** | **9,13** | **10,18** | **13,51** | **14,87** | **6,62** | **6,93** | **16,40** | **17,85** | | | **9,92** | **10,59** | **13,88** | **14,82** | **10,74** | **11,27** |
| BANCOS MULTIPLES | 14,88 | 16,62 | 5,79 | 5,90 | 8,46 | 9,68 | 12,36 | 13,63 | 6,68 | 6,90 | 9,20 | 11,11 | | | 7,78 | 8,88 | 9,88 | 10,35 | 9,97 | 10,41 |
| COOPERATIVAS | 16,96 | 18,39 | | | 11,93 | 12,61 | 14,10 | 15,06 | 7,69 | 7,89 | 16,72 | 18,14 | | | 11,37 | 11,78 | 14,24 | 15,22 | 11,72 | 12,38 |
| ENTIDADES ESPECIALIZADAS EN MICROCRÉDITO | 20,53 | 23,20 | 6,36 | 6,50 | 10,57 | 11,24 | 13,91 | 15,33 | 6,49 | 7,00 | | | | | 9,46 | 9,88 | 10,81 | 11,31 | | |
| ENTIDADES FINANCIERAS DE VIVIENDA | 10,53 | 11,06 | | | 9,23 | 9,64 | | | 5,99 | 6,13 | | | | | | | | | | |
| **Oct 2021** | **17,25** | **19,34** | **5,77** | **5,86** | **9,05** | **9,97** | **13,52** | **14,91** | **6,50** | **6,75** | **14,40** | **15,48** | **13,15** | **14,12** | **8,35** | **9,31** | **12,46** | **13,21** | **8,88** | **9,28** |
| BANCOS MULTIPLES | 14,46 | 16,19 | 5,70 | 5,79 | 8,42 | 9,47 | 12,54 | 13,83 | 6,48 | 6,71 | 7,59 | 8,26 | | | 6,86 | 7,92 | 13,67 | 14,56 | 8,24 | 8,59 |
| COOPERATIVAS | 17,01 | 18,45 | | | 12,00 | 12,72 | 14,59 | 15,66 | | | 15,43 | 16,63 | 11,50 | 12,13 | 12,21 | 12,93 | 12,50 | 13,26 | 11,49 | 12,12 |
| ENTIDADES ESPECIALIZADAS EN MICROCRÉDITO | 19,90 | 22,54 | 6,08 | 6,15 | 9,99 | 10,68 | 13,83 | 15,27 | 6,56 | 6,85 | 7,70 | 8,00 | 30,00 | 34,49 | 11,35 | 12,18 | 7,62 | 7,91 | 8,00 | 8,30 |
| ENTIDADES FINANCIERAS DE VIVIENDA | 15,50 | 16,70 | | | 7,84 | 8,13 | | | | | 11,50 | 11,83 | | | | | | | | |
| **Nov 2021** | **17,09** | **19,17** | **5,80** | **5,91** | **8,65** | **9,53** | **13,34** | **14,71** | **6,41** | **6,67** | **15,11** | **16,25** | | | **8,65** | **9,07** | **12,64** | **13,39** | **9,49** | **10,02** |
| BANCOS MULTIPLES | 14,53 | 16,27 | 5,80 | 5,91 | 8,21 | 9,24 | 12,18 | 13,33 | 6,42 | 6,64 | 20,00 | 21,94 | | | 7,42 | 7,83 | 9,68 | 10,13 | 10,08 | 10,67 |
| COOPERATIVAS | 17,04 | 18,46 | | | 11,81 | 12,50 | 14,27 | 15,26 | 15,90 | 17,11 | 15,11 | 16,25 | | | 10,94 | 11,44 | 13,83 | 14,70 | | |
| ENTIDADES ESPECIALIZADAS EN MICROCRÉDITO | 19,69 | 22,31 | 5,81 | 5,90 | 9,21 | 9,84 | 13,82 | 15,31 | 6,30 | 6,74 | | | | | 13,31 | 14,15 | 8,28 | 8,56 | 6,50 | 6,70 |
| ENTIDADES FINANCIERAS DE VIVIENDA | 12,13 | 12,86 | | | 8,60 | 8,96 | 12,01 | 12,69 | | | 6,10 | 6,25 | | | 9,00 | 9,34 | | | | |
| **Dic 2021** | **16,83** | **18,92** | **5,81** | **5,91** | **8,80** | **9,69** | **13,32** | **15,04** | **6,61** | **6,89** | **13,18** | **14,07** | | | **9,06** | **9,52** | **12,06** | **12,74** | **8,31** | **8,53** |
| BANCOS MULTIPLES | 14,19 | 15,91 | 5,72 | 5,82 | 8,55 | 9,59 | 12,20 | 14,44 | 6,55 | 6,78 | 12,69 | 13,48 | | | 7,82 | 8,23 | 8,85 | 9,23 | 7,81 | 8,05 |
| COOPERATIVAS | 17,04 | 18,50 | | | 12,14 | 12,86 | 14,45 | 15,51 | 11,82 | 12,48 | 13,94 | 14,94 | | | 11,17 | 11,74 | 13,50 | 14,32 | 12,29 | 12,39 |
| ENTIDADES ESPECIALIZADAS EN MICROCRÉDITO | 19,48 | 22,12 | 6,07 | 6,16 | 8,88 | 9,49 | 13,75 | 15,28 | 6,89 | 7,46 | | | | | | | 8,05 | 8,34 | 7,79 | 8,04 |
| ENTIDADES FINANCIERAS DE VIVIENDA | 12,83 | 13,68 | | | 8,79 | 9,17 | 12,49 | 13,23 | | | 9,00 | 9,20 | | | | | | | | |

**TASAS DE INTERES ACTIVAS**
**POR DESTINO DEL CRÉDITO**
**Detalle Año - Mes**
**(En Porcentajes)**

| Entidades | MONEDA NACIONAL MANT. VALOR | | | | | | | | | | UNIDAD DE FOMENTO A LA VIVIENDA | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | CONSUMO | | EMPRESARIAL | | HIP. DE VIVIENDA | | MICROCREDITO | | PYME | | CONSUMO | | EMPRESARIAL | | HIP. DE | | MICROCREDITO | | PYME | |
| | Nomin | Efect | Nomin | Efect | Nomin | Efect | Nomin | Efect | Nomin | Efect | Nomin | Efect | Nomin | Efect | Nomin | Efect | Nomin | Efect | Nomin | Efect |
| **2021** | | | | | | | | | | | | | | | | | | | | |
| **Ene 2021** | | | | | | | | | | | | | | | | | | | | |
| BANCOS MULTIPLES | | | | | | | | | | | | | | | | | | | | |
| COOPERATIVAS | | | | | | | | | | | | | | | | | | | | |
| ENTIDADES ESPECIALIZADAS EN MICROCRÉDITO | | | | | | | | | | | | | | | | | | | | |
| ENTIDADES FINANCIERAS DE VIVIENDA | | | | | | | | | | | | | | | | | | | | |
| **Feb 2021** | | | | | | | | | | | | | | | | | | | | |
| BANCOS MULTIPLES | | | | | | | | | | | | | | | | | | | | |
| COOPERATIVAS | | | | | | | | | | | | | | | | | | | | |
| ENTIDADES ESPECIALIZADAS EN MICROCRÉDITO | | | | | | | | | | | | | | | | | | | | |
| ENTIDADES FINANCIERAS DE VIVIENDA | | | | | | | | | | | | | | | | | | | | |
| **Mar 2021** | | | | | | | | | | | | | | | | | | | | |
| BANCOS MULTIPLES | | | | | | | | | | | | | | | | | | | | |
| COOPERATIVAS | | | | | | | | | | | | | | | | | | | | |
| ENTIDADES ESPECIALIZADAS EN MICROCRÉDITO | | | | | | | | | | | | | | | | | | | | |
| ENTIDADES FINANCIERAS DE VIVIENDA | | | | | | | | | | | | | | | | | | | | |
| **Abr 2021** | | | | | | | | | | | | | | | | | | | | |
| BANCOS MULTIPLES | | | | | | | | | | | | | | | | | | | | |
| COOPERATIVAS | | | | | | | | | | | | | | | | | | | | |
| ENTIDADES ESPECIALIZADAS EN MICROCRÉDITO | | | | | | | | | | | | | | | | | | | | |
| ENTIDADES FINANCIERAS DE VIVIENDA | | | | | | | | | | | | | | | | | | | | |
| **May 2021** | | | | | | | | | | | | | | | | | | | | |
| BANCOS MULTIPLES | | | | | | | | | | | | | | | | | | | | |
| COOPERATIVAS | | | | | | | | | | | | | | | | | | | | |
| ENTIDADES ESPECIALIZADAS EN MICROCRÉDITO | | | | | | | | | | | | | | | | | | | | |
| ENTIDADES FINANCIERAS DE VIVIENDA | | | | | | | | | | | | | | | | | | | | |
| **Jun 2021** | | | | | | | | | | | | | | | | | | | | |
| BANCOS MULTIPLES | | | | | | | | | | | | | | | | | | | | |
| COOPERATIVAS | | | | | | | | | | | | | | | | | | | | |
| ENTIDADES ESPECIALIZADAS EN MICROCRÉDITO | | | | | | | | | | | | | | | | | | | | |
| ENTIDADES FINANCIERAS DE VIVIENDA | | | | | | | | | | | | | | | | | | | | |
| **Jul 2021** | | | | | | | | | | | | | | | | | | | | |
| BANCOS MULTIPLES | | | | | | | | | | | | | | | | | | | | |
| COOPERATIVAS | | | | | | | | | | | | | | | | | | | | |
| ENTIDADES ESPECIALIZADAS EN MICROCRÉDITO | | | | | | | | | | | | | | | | | | | | |
| ENTIDADES FINANCIERAS DE VIVIENDA | | | | | | | | | | | | | | | | | | | | |
| **Ago 2021** | | | | | | | | | | | | | | | | | | | | |
| BANCOS MULTIPLES | | | | | | | | | | | | | | | | | | | | |
| COOPERATIVAS | | | | | | | | | | | | | | | | | | | | |
| ENTIDADES ESPECIALIZADAS EN MICROCRÉDITO | | | | | | | | | | | | | | | | | | | | |
| ENTIDADES FINANCIERAS DE VIVIENDA | | | | | | | | | | | | | | | | | | | | |
| **Sep 2021** | | | | | | | | | | | | | | | | | | | | |
| BANCOS MULTIPLES | | | | | | | | | | | | | | | | | | | | |
| COOPERATIVAS | | | | | | | | | | | | | | | | | | | | |
| ENTIDADES ESPECIALIZADAS EN MICROCRÉDITO | | | | | | | | | | | | | | | | | | | | |
| ENTIDADES FINANCIERAS DE VIVIENDA | | | | | | | | | | | | | | | | | | | | |
| **Oct 2021** | | | | | | | | | | | | | | | | | | | | |
| BANCOS MULTIPLES | | | | | | | | | | | | | | | | | | | | |
| COOPERATIVAS | | | | | | | | | | | | | | | | | | | | |
| ENTIDADES ESPECIALIZADAS EN MICROCRÉDITO | | | | | | | | | | | | | | | | | | | | |
| ENTIDADES FINANCIERAS DE VIVIENDA | | | | | | | | | | | | | | | | | | | | |
| **Nov 2021** | | | | | | | | | | | | | | | | | | | | |
| BANCOS MULTIPLES | | | | | | | | | | | | | | | | | | | | |
| COOPERATIVAS | | | | | | | | | | | | | | | | | | | | |
| ENTIDADES ESPECIALIZADAS EN MICROCRÉDITO | | | | | | | | | | | | | | | | | | | | |
| ENTIDADES FINANCIERAS DE VIVIENDA | | | | | | | | | | | | | | | | | | | | |
| **Dic 2021** | | | | | | | | | | | | | | | | | | | | |
| BANCOS MULTIPLES | | | | | | | | | | | | | | | | | | | | |
| COOPERATIVAS | | | | | | | | | | | | | | | | | | | | |
| ENTIDADES ESPECIALIZADAS EN MICROCRÉDITO | | | | | | | | | | | | | | | | | | | | |
| ENTIDADES FINANCIERAS DE VIVIENDA | | | | | | | | | | | | | | | | | | | | |